



P.O. Box 1800  
Saint Paul, Minnesota 55101-0800

4003 TRN S X ST01

### Uni-Statement

Account Number:  
1 537 5748 2366  
Statement Period:  
Sep 23, 2020  
through  
Oct 22, 2020

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ELIZABETH J LOCKETT  
JOHN M LOCKETT  
7212 GRAY ST  
LAS VEGAS NV 89145-6019



### To Contact U.S. Bank

By Phone:

1-800-US BANKS  
(1-800-872-2657)

U.S. Bank accepts Relay Calls

Internet:

usbank.com

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## INFORMATION YOU SHOULD KNOW

Effective November 9, 2020 the "Your Deposit Account Agreement" booklet and "Consumer Pricing Information" document will include several updates and may affect your rights.

The main updates to note in the revised "Your Deposit Account Agreement" booklet sections and sub sections, include:

- Throughout the document, references to the Federal Regulation D (governing savings and/or money market withdrawal limitations) have been removed, as they are no longer applicable.
- In section "Withdrawal Rights, Ownership of Account, and Beneficiary Designation", sub section "Joint Account - With Survivorship", clarification on ownership type.
- In the "Dormant Accounts and Escheat" and "Time Deposit" sections, clarification on the state permitted process and cost structure for escheatment.
- Update to section "Types of Transactions", sub section "Account Access at Automated Teller Machines" regarding: You may access your Home Equity Line of Credit or Personal Line of Credit for balance inquiries and making a payment to the respective line of credit at the ATM. Customers with a Debit or ATM card that have accessed a Home Equity Line of Credit or a Personal Line of Credit through the expanded card access feature, cash withdrawals/advances and transferring from the Home Equity Line of Credit or Personal Line of Credit is no longer allowed.

The main updates to note in the revised "Consumer Pricing Information" document include:

- Mobile app availability added to free credit score access<sup>1</sup>.
- Clarification on:
  - Preferred rates (with autopay) on new auto loans, home equity loans, and other personal loans.
  - Preferred rates on home equity lines of credit.
- Clarification on escheatment cost as permitted by state.

Starting November 9th, you may pick up copies at your local branch, view on usbank.com, or call 800.USBANKS (872.2657) to request copies. If you have any questions, our bankers are available to help at your local branch. You can also call us at U.S. Bank 24-Hour Banking at 800.USBANKS (872.2657). We accept relay calls.

<sup>1</sup> Free credit score access, Alerts and Score Simulator through TransUnion's CreditView™ Dashboard are available to U.S. Bank online banking customers only. Alerts require a TransUnion database match. It is possible that some enrolled members may not qualify for the Alert functionality. The free VantageScore® credit score from TransUnion® is for educational purposes only and not used by U.S. Bank to make credit decisions.





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**EASY CHECKING**

**Member FDIC**

U.S. Bank National Association

**Account Number 1-537-5748-2366**

**Account Summary**

Beginning Balance on Sep 23	\$	2.70	Number of Days in Statement Period		30
Deposits / Credits		7,010.34	Average Account Balance	\$	553.77-
Card Withdrawals		7,080.66-			
Other Withdrawals		1,327.85-			
<b>Ending Balance on Oct 22, 2020</b>	<b>\$</b>	<b>1,395.47-</b>			

**Deposits / Credits**

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>	<i>Amount</i>
Sep 30	Electronic Deposit REF=202730099290840N00	From TERRIBLE HERBST Payroll 1830486625	\$ 529.50
Oct 2	Electronic Deposit REF=202740160080630N00	From CARPETS N MORE PAYROLL 6506940773	3,751.64
Oct 14	Electronic Deposit REF=202870113134140N00	From TERRIBLE HERBST Payroll 1830486625	553.21
Oct 16	Electronic Deposit REF=202880144891810N00	From CARPETS N MORE PAYROLL 6506940773	2,175.99
<b>Total Deposits / Credits</b>			<b>\$ 7,010.34</b>

**Card Withdrawals**

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>	<i>Amount</i>
Sep 25	Fee	ATM Withdrawal At Other Network 2500000906	\$ 2.50-
Sep 28	Fee	ATM Withdrawal At Other Network 2800001568	2.50-
Sep 30	Fee	ATM Withdrawal At Other Network 3000000686	2.50-
Sep 30	Fee	ATM Withdrawal At Other Network 3000000687	2.50-
Sep 30	Fee	ATM Withdrawal At Other Network 3000000688	2.50-
Oct 1	Fee	ATM Withdrawal At Other Network 0100000906	2.50-
Oct 1	Fee	ATM Withdrawal At Other Network 0100000907	2.50-
Oct 2	Fee	ATM Withdrawal At Other Network 0200000917	2.50-
Oct 2	Fee	ATM Withdrawal At Other Network 0200000918	2.50-
Oct 5	Fee	ATM Withdrawal At Other Network 0500001847	2.50-
Oct 5	Fee	ATM Withdrawal At Other Network 0500001848	2.50-
Oct 5	Fee	ATM Withdrawal At Other Network 0500001849	2.50-
Oct 5	Fee	ATM Withdrawal At Other Network 0500001850	2.50-
Oct 5	Fee	ATM Withdrawal At Other Network 0500001851	2.50-
Oct 5	Fee	ATM Withdrawal At Other Network 0500001852	2.50-
Oct 5	Fee	ATM Withdrawal At Other Network 0500001853	2.50-
Oct 8	Fee	ATM Withdrawal At Other Network 0800000617	2.50-
Oct 14	Fee	ATM Withdrawal At Other Network 1400002214	2.50-
Oct 19	Fee	ATM Withdrawal At Other Network 1900004393	2.50-
Oct 19	Fee	ATM Withdrawal At Other Network 1900004394	2.50-
Oct 19	Fee	ATM Withdrawal At Other Network 1900004395	2.50-
Oct 19	Fee	ATM Withdrawal At Other Network 1900004396	2.50-
Oct 19	Fee	ATM Withdrawal At Other Network 1900004397	2.50-

Card Number: xxxx-xxxx-xxxx-7176

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>	<i>Amount</i>
Sep 25	ATM Withdrawal	1021 S. BUFFALO LAS VEGAS NV Serial No. 168795032349PLUSTERM	\$ 302.75-
Sep 28	ATM Withdrawal	1021 S. BUFFALO LAS VEGAS NV Serial No. 768730031844PLUSTERM	302.75-
Sep 30	ATM Withdrawal	1021 S. BUFFALO LAS VEGAS NV Serial No. 327277021828PLUSTERM	202.75-
Sep 30	ATM Withdrawal	1021 S. BUFFALO LAS VEGAS NV Serial No. 376465031911PLUSTERM	202.75-
Sep 30	ATM Withdrawal	1021 S. BUFFALO LAS VEGAS NV Serial No. 331527035911PLUSTERM	202.75-
Oct 1	ATM Withdrawal	1021 S. BUFFALO LAS VEGAS NV Serial No. 562052034507PLUSTERM	202.75-



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**EASY CHECKING**

**(CONTINUED)**

U.S. Bank National Association

Account Number 1-537-5748-2366

**Card Withdrawals (continued)**

Card Number: xxxx-xxxx-xxxx-7176

Date	Description of Transaction	Ref Number	Amount
Oct 1	ATM Withdrawal	1021 S. BUFFALO LAS VEGAS NV Serial No. 563767042137PLUSTERM	202.75-
Oct 2	ATM Withdrawal	1021 S. BUFFALO LAS VEGAS NV Serial No. 816440014514PLUSTERM	102.75-
Oct 2	ATM Withdrawal	1021 S. BUFFALO LAS VEGAS NV Serial No. 865886022840PLUSTERM	102.75-
Oct 2	ATM Withdrawal	US BANK RAINBOW LAS VEGAS NV Serial No. 008024161016SUS4T569	800.00-
Oct 5	ATM Withdrawal	1021 S. BUFFALO LAS VEGAS NV Serial No. 133943024824PLUSTERM	202.75-
Oct 5	ATM Withdrawal	1021 S. BUFFALO LAS VEGAS NV Serial No. 137299033038PLUSTERM	202.75-
Oct 5	ATM Withdrawal	1021 S. BUFFALO LAS VEGAS NV Serial No. 138430034643PLUSTERM	202.75-
Oct 5	ATM Withdrawal	1021 S. BUFFALO LAS VEGAS NV Serial No. 421348023708PLUSTERM	202.75-
Oct 5	ATM Withdrawal	1021 S. BUFFALO LAS VEGAS NV Serial No. 472675033646PLUSTERM	202.75-
Oct 5	ATM Withdrawal	1021 S. BUFFALO LAS VEGAS NV Serial No. 479695060339PLUSTERM	502.75-
Oct 8	ATM Withdrawal	1021 S. BUFFALO LAS VEGAS NV Serial No. 290574031406PLUSTERM	202.75-
Oct 14	ATM Withdrawal	1021 S. BUFFALO LAS VEGAS NV Serial No. 643188020610PLUSTERM	202.75-
Oct 19	Debit Purchase - VISA Netflix.com	On 101620 408-5403700 CA REF # 24204290290003564504946	0003564504 15.99-
Oct 19	ATM Withdrawal	1021 S. BUFFALO LAS VEGAS NV Serial No. 801820014501PLUSTERM	42.75-
Oct 19	ATM Withdrawal	1021 S. BUFFALO LAS VEGAS NV Serial No. 803127015710PLUSTERM	42.75-
Oct 19	ATM Withdrawal	US BANK RAINBOW LAS VEGAS NV Serial No. 006756114331SUS4T569	300.00-
Oct 19	ATM Withdrawal	1021 S. BUFFALO LAS VEGAS NV Serial No. 731802230834PLUSTERM	502.75-
Oct 19	ATM Withdrawal	1021 S. BUFFALO LAS VEGAS NV Serial No. 706912211045PLUSTERM	542.75-
Oct 19	ATM Withdrawal	1021 S. BUFFALO LAS VEGAS NV Serial No. 778784230743PLUSTERM	602.75-
<b>Card 7176 Withdrawals Subtotal</b>			<b>\$ 6,799.24-</b>

Card Number: xxxx-xxxx-xxxx-1481

Date	Description of Transaction	Ref Number	Amount
Oct 5	ATM Withdrawal	US BANK RAINBOW LAS VEGAS NV Serial No. 008489110751SUS4T569	\$ 200.00-
Oct 16	Debit Purchase 558434	7-ELEVEN LAS VEGAS NV On 101620 MAESTERM REF 558434	11.96-
Oct 19	Debit Purchase 465695	7-ELEVEN LAS VEGAS NV On 101720 MAESTERM REF 465695	11.96-

**Card 1481 Withdrawals Subtotal** \$ **223.92-**

**Total Card Withdrawals** \$ **7,080.66-**



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**Other Withdrawals**

Date	Description of Transaction	Ref Number	Amount
Sep 28	Overdraft Paid Fee		\$ 36.00-
Sep 29	Overdraft Paid Fee		36.00-
Oct 1	Overdraft Paid Fee		36.00-
Oct 1	Overdraft Paid Fee		36.00-
Oct 1	Overdraft Paid Fee		36.00-
Oct 2	Fee	Non-US Bank ATM Denied Transaction 0200000915	2.50-
Oct 2	Fee	Non-US Bank ATM Denied Transaction 0200000916	2.50-
Oct 2	Overdraft Paid Fee		36.00-
Oct 2	Overdraft Paid Fee		36.00-
Oct 2	Electronic Withdrawal	To Cash 1-412 REF=202760028439020N00 702869559990000A1714	134.06-
Oct 2	Electronic Withdrawal	To VBS_MAXLEND REF=202760027464290N00 877936433618025858	219.16-
Oct 6	Overdraft Paid Fee		36.00-
Oct 6	Overdraft Paid Fee		36.00-
Oct 6	Overdraft Paid Fee		36.00-
Oct 9	Overdraft Paid Fee		36.00-
Oct 13	Extended Overdraft Fee	1300002246	36.00-
Oct 14	Fee	Non-US Bank ATM Denied Transaction 1400002212	2.50-
Oct 14	Fee	Non-US Bank ATM Denied Transaction 1400002213	2.50-
Oct 15	Overdraft Paid Fee		36.00-
Oct 16	Electronic Withdrawal	To Cash 1-412 REF=202890140110690N00 702869559990000A1714	133.47-
Oct 16	Electronic Withdrawal	To VBS_MAXLEND REF=202900076077610N00 877936433618025858	219.16-
Oct 20	Overdraft Paid Fee		36.00-
Oct 20	Overdraft Paid Fee		36.00-
Oct 20	Overdraft Paid Fee		36.00-
Oct 20	Overdraft Paid Fee		36.00-
<b>Total Other Withdrawals</b>			<b>\$ 1,327.85-</b>

	Total for Statement Period	Total Year to Date
Total Returned Item Fees	\$ 0.00	\$ 0.00
Total Overdraft Fees	\$ 612.00	\$ 3,024.00
Less: Refunds*		\$ 108.00-
<b>TOTAL</b>	<b>\$ 612.00</b>	<b>\$ 2,916.00</b>

A "refund" is a non-automated credit applied to your account at any time.

\*Refunds are only reported under "Year To Date" because refunds that are processed in the current period may be related to fees originally assessed in a prior period.

**Balance Summary**

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Sep 25	302.55-	Oct 5	910.38-	Oct 14	952.67-
Sep 28	643.80-	Oct 6	1,018.38-	Oct 15	988.67-
Sep 29	679.80-	Oct 8	1,223.63-	Oct 16	822.73
Sep 30	766.05-	Oct 9	1,259.63-	Oct 19	1,251.47-
Oct 1	1,284.55-	Oct 13	1,295.63-	Oct 20	1,395.47-
Oct 2	1,026.37				

Balances only appear for days reflecting change.



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