



**UNIFY**  
FINANCIAL CREDIT UNION

PO Box 10018  
Manhattan Beach, CA 90267  
877-254-9328  
UnifyFCU.com

Period Ending: 12-31-2020  
Member Number: 3565720

JENNIFER LYNN SCUTERI  
3429 CANYON CREST APT 7F  
RIVERSIDE CA 92507

CO-OP ATM  
888-748-3266

CO-OP Shared Branch  
888-748-3266



See reverse to learn more.



UNIFY Financial Credit Union's Privacy Statement has not changed. You can view and download UNIFY's Privacy Policy at: [UnifyFCU.com/privacypolicy](http://UnifyFCU.com/privacypolicy), or call us at 877.254.9328, 24/7, to request a mailed copy.

**ESAVINGS #1**

Posting Date	Description	Debit (-)	Credit (+)	Balance
12/01	BEGINNING BALANCE			5.53
		0.01	0.00	5.53

**FREE CHECKING #2**

Posting Date	Description	Debit (-)	Credit (+)	Balance
12/01	BEGINNING BALANCE			-179.47
12/01	Withdrawal NSF FEE	30.00		-209.47
	In the amount \$63.89 PAYPAL			
12/01	Withdrawal NSF FEE	30.00		-239.47
	In the amount \$299.59 ACE CASH EXPRESS			
12/01	Deposit		30.00	-209.47
	ACH \$299.59 RE-PRESENTMENT FEE WAIVED			
12/01	Deposit		30.00	-179.47
	ACH \$63.89 RE-PRESENTMENT FEE WAIVED			
12/02	Deposit ACH STRIPE		133.66	-45.81
	TYPE: Lyft 12-01 ID: 1800948598 CO: STRIPE			
12/02	Withdrawal NSF FEE	30.00		-75.81
	In the amount \$0.95 PAYPAL			
12/04	Withdrawal NSF FEE	30.00		-105.81
	In the amount \$73.52 POSSIBLE FINANCE			
12/07	Withdrawal NSF FEE	30.00		-135.81
	In the amount \$4.60 ML PLUS MEMBRSHP			
12/07	Withdrawal NSF FEE	30.00		-165.81
	In the amount \$40.00 Total Card T01			
12/07	Withdrawal NSF FEE	30.00		-195.81
	In the amount \$56.49 VBS CreditCube			
12/07	Withdrawal NSF FEE	30.00		-225.81
	In the amount \$64.99 CHARTER COMMUNIC			
12/07	Withdrawal NSF FEE	30.00		-255.81
	In the amount \$182.95 AWL			
12/07	Deposit		30.00	-225.81
	ACH \$182.95 RE-PRESENTMENT FEE WAIVED			
12/07	Deposit		30.00	-195.81
	ACH \$56.49 RE-PRESENTMENT FEE WAIVED			
12/07	Deposit		30.00	-165.81
	ACH \$40.00 RE-PRESENTMENT FEE WAIVED			
12/07	Deposit		30.00	-135.81
	ACH \$4.60 RE-PRESENTMENT FEE WAIVED			
12/08	Withdrawal NSF FEE	30.00		-165.81
	In the amount \$0.95 PAYPAL			
12/08	Withdrawal NSF FEE	30.00		-195.81
	In the amount \$300.00 Speedy #94			
12/08	Deposit		30.00	-165.81



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Member Name: JENNIFER LYNN SCUTERI

	ACH \$0.95 RE-PRESENTMENT FEE WAIVED		
12/11	Withdrawal NSF FEE	30.00	-195.81
	In the amount \$64.99 CHARTER COMMUNIC		
12/11	Deposit	30.00	-165.81
	ACH \$64.99 RE-PRESENTMENT FEE WAIVED		
12/14	Withdrawal NSF FEE	30.00	-195.81
	In the amount \$4.60 ML PLUS MEMBRSHP		
12/14	Withdrawal NSF FEE	30.00	-225.81
	In the amount \$56.49 VBS CreditCube		
12/14	Withdrawal NSF FEE	30.00	-255.81
	In the amount \$182.95 AWL		
12/14	Withdrawal NSF FEE	30.00	-285.81
	In the amount \$251.87 SPOTLOAN		
12/14	Deposit	30.00	-255.81
	ACH \$251.87 RE-PRESENTMENT FEE WAIVED		
12/14	Deposit	30.00	-225.81
	ACH \$182.95 RE-PRESENTMENT FEE WAIVED		
12/14	Deposit	30.00	-195.81
	ACH \$56.49 RE-PRESENTMENT FEE WAIVED		
12/14	Deposit	30.00	-165.81
	ACH \$4.60 RE-PRESENTMENT FEE WAIVED		
12/15	Withdrawal NSF FEE	30.00	-195.81
	In the amount \$40.00 Total Card TCSFA		
12/15	Withdrawal NSF FEE	30.00	-225.81
	In the amount \$299.59 ACE CASH EXPRESS		
12/15	Deposit	30.00	-195.81
	ACH \$299.59 RE-PRESENTMENT FEE WAIVED		
12/16	Withdrawal NSF FEE	30.00	-225.81
	In the amount \$3.00 STASH CAPITAL (S		
12/18	Withdrawal NSF FEE	30.00	-255.81
	In the amount \$64.99 CHARTER COMMUNIC		
12/18	Withdrawal NSF FEE	30.00	-285.81
	In the amount \$306.00 NET PAY ADVANCE		
12/18	Deposit	30.00	-255.81
	ACH \$64.99 RE-PRESENTMENT FEE WAIVED		
12/21	Withdrawal NSF FEE	30.00	-285.81
	In the amount \$4.60 ML PLUS MEMBRSHP		
12/21	Withdrawal NSF FEE	30.00	-315.81
	In the amount \$40.00 Total Card TCSFA		
12/21	Withdrawal NSF FEE	30.00	-345.81
	In the amount \$182.95 AWL		
12/21	Deposit	30.00	-315.81
	ACH \$182.95 RE-PRESENTMENT FEE WAIVED		
12/21	Deposit	30.00	-285.81
	ACH \$40.00 RE-PRESENTMENT FEE WAIVED		
12/21	Deposit	30.00	-255.81
	ACH \$4.60 RE-PRESENTMENT FEE WAIVED		
12/24	Withdrawal NSF FEE	30.00	-285.81
	In the amount \$182.95 AWL		
12/24	Deposit	30.00	-255.81
	ACH \$182.95 RE-PRESENTMENT FEE WAIVED		
12/28	Deposit ACH STRIPE	6.34	-249.47
	TYPE: Lyft 12-24 ID: 1800948598 CO: STRIPE		
12/28	Withdrawal NSF FEE	30.00	-279.47
	In the amount \$4.60 ML PLUS MEMBRSHP		
12/28	Withdrawal NSF FEE	30.00	-309.47
	In the amount \$300.00 Speedy #94		
12/28	Deposit	30.00	-279.47
	ACH \$4.60 RE-PRESENTMENT FEE WAIVED		
12/28	Withdrawal NSF FEE	30.00	-309.47
	In the amount \$251.87 SPOTLOAN		
12/28	Deposit	30.00	-279.47
	ACH \$251.87 RE-PRESENTMENT FEE WAIVED		
12/29	Withdrawal NSF FEE	30.00	-309.47
	In the amount \$11.79 PAYPAL		
12/29	Withdrawal NSF FEE	30.00	-339.47
	In the amount \$30.00 Credit One Bank		
12/29	Withdrawal NSF FEE	30.00	-369.47
	In the amount \$80.00 Total Card T01		
12/30	Deposit ACH UNIV CA RIVERSID	954.04	584.57

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TYPE: WEBTUITFEE ID: 3956006142 CO: UNIV CA RIVERSID				
12/30	Withdrawal eBanking Transfer To Loan 0004		250.00	334.57
	Funds Transfer via Online			
12/30	Withdrawal POS #34662100		3.34	331.23
	Fuel Break 2505 E Highland Ave Highland CA			
12/30	Withdrawal at ATM #418046		123.00	208.23
	HIGHLAND FUEL BR 2505 HIGHLAND AVE US HIGHLAND CA TD245821			
12/30	Deposit eBanking Transfer From Loan 0004		200.00	408.23
	Funds Transfer via Online			
12/30	Withdrawal at ATM #036500000617		204.00	204.23
	Everi 777 SAN MANUEL BLVD HIGHLAND CA CASMIX04			
12/31	Deposit ACH IRS TREAS 310		600.00	804.23
	TYPE: XXTAXEIP2 ID: 9111736098 CO: IRS TREAS 310			
12/31	Withdrawal Debit Card Debit Card		10.75	793.48
12/30	12301255 6051 MONEYLION 888-659 888-659-8244 NY			
12/31	Withdrawal Debit Card Debit Card		67.92	725.56
12/30	12300633 4814 SPECTRUM 855-707 855-707-7328 MO			
12/31	Withdrawal Debit Card Debit Card		100.00	625.56
12/30	12301255 6051 MONEYLION INSTACAS888-659 888-659-8244 NY			
12/31	Withdrawal eBanking Transfer To Loan 0004		350.00	275.56
	Funds Transfer via Mobile			
12/31	Withdrawal at ATM #100104327214		63.00	212.56
	BANK OF AMERICA *U C RIVERSIDE RIVERSIDE CA ICAD5675			
		0.00	2,102.01	2,494.04
				212.56
				930.00
				2,220.00

**VISA SECURED SAVINGS #3**

Posting Date	Description	Debit (-)	Credit (+)	Balance
12/01	BEGINNING BALANCE			500.03
12/31	Deposit Dividend 0.030%		0.01	500.04
12/31	*** ANNUAL PERCENTAGE YIELD EARNED FROM 12-01-20 TO 12-31-20 WAS 0.020% ***			
		0.27	0.00	500.04

If you have questions regarding your UNIFY account, please phone our Contact Center at 877.254.9328.  
 Account issues requiring additional attention should be sent in writing to:

UNIFY Financial Credit Union, Supervisory Committee, PO Box 3362, El Segundo, CA 90245  
 (Please Note: Payments should not be mailed to the above address.)



**This Section Is Provided To Assist You In  
 Balancing Your Checking Account**

**Step 1**

Update your checkbook register.

1. Place a check mark (3) next to items that are listed on this statement.
2. List and subtract any charges and/or automatic deductions on this statement not previously recorded.
3. List and add any dividends or other credits on this statement not previously recorded.

**Step 2**

List and add all outstanding items that are not on this statement.

Check Number	Amount
	\$
	+ \$
	+ \$
	+ \$
	+ \$
	+ \$
	+ \$
	+ \$
	+ \$
<b>Total</b>	\$

**Step 3**

Enter the balance shown on this statement.	\$
Add any deposits made after this statement period.	+ \$
	+ \$
	+ \$
<b>Subtotal</b>	\$
Subtract the total outstanding items from Step 2.	- \$
<b>Total</b>	\$

This total should agree with your checkbook balance. If it does not:

1. Verify additions and subtractions above and in your checkbook register.
2. Compare the dollar amounts of all entries listed on this statement with the amounts listed in your checkbook register.
3. Be sure all ATM and other electronic debits are recorded in your checkbook register.

Call us if you have any questions.

**Information Regarding This Statement  
 Please Keep For Future Reference**

**In Case of Errors Or Questions About Your Statement**

Your Billing Rights: This notice contains important information about your rights and responsibilities under the Fair Credit Billing Act and pertains to your open-end loan accounts only.

If you think your statement is wrong, or if you need more information about a transaction on your statement, write us on a separate sheet at the address listed on your statement. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can phone us, but doing so will not preserve your rights.

In your letter, give us the following information:

1. Your name and member number.
2. The dollar amount of the suspected error.
3. Describe the error and explain if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate, we cannot try to collect any amount in question, or report you as delinquent.

**In Case of Errors Or Questions About Electronic Transfers**

Call or write us at the telephone number or address listed on your statement as soon as you can if you think your statement is wrong, or if you need more information about a transfer listed on the statement. We must hear from you no later than 60 days after the first statement on which the error or problem appeared.

In your letter, give us the following information:

1. Your name and member number.
2. The dollar amount of the suspected error.
3. Describe the error and explain if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for foreign ATM and point-of-sale transactions), we will recredit your account for the amount you think is in error so that you will have the use of the money during the time it takes us to complete our investigation.

**Credit Insurance Notice**

If you have credit life or disability insurance on a Signature Line of Credit, it may not cover an advance or charge under your credit line if your disability or death results from a condition for which you have seen a doctor or chiropractor in the six months before the advance or charge.

**Information about Fee-FREE ATM Networks**

Access to thousands of fee-FREE ATM locations nationwide through partner networks. Look for the logos below. For locations, visit UnifyFCU.com, or call 888.748.3266.



**Information About The CO-OP Shared Branch<sup>SM</sup> Network**

The CO-OP Shared Branch Network allows you to access your UNIFY accounts at participating non-UNIFY credit union branch locations nationwide. You can conduct transactions such as deposits, withdrawals, loan payments, and transfers. To find a location near you visit UnifyFCU.com or phone 888.287.9475.



**Report Lost or Stolen Cards Immediately**

**UNIFY ATM, Visa<sup>®</sup> Credit or Debit Cards**

Within the US	877.254.9328
Outside the US	303.967.1096 (collect)

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