

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

281 TRN S X ST01

Account Number:
1 036 9084 2408
Statement Period:
Oct 8, 2020
through
Nov 6, 2020



000023517 01 SP 000638628005073 E
KEVIN L HUTCHERSON
987 SABLE CHASE PL
HENDERSON NV 89011-2573



To Contact U.S. Bank

By Phone: 1-800-US BANKS
(1-800-872-2657)

U.S. Bank accepts Relay Calls

Internet: usbank.com

NEWS FOR YOU

Speed through check out with the added security and convenience of PayPal. Use the U.S. Bank Mobile App or log in to Online Banking to link your U.S. Bank Visa Debit Card to PayPal today.

Scan here with your phone's camera to download the U.S. Bank Mobile App.



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the Federal Regulation D (governing savings and/or money market withdrawal limitations) have been removed, as they are no longer applicable.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 access¹.
- 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.

¹ 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.



BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

- List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
- Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
- Enter the ending balance shown on this statement. \$ _____
- Enter the total deposits recorded in the Outstanding Deposits section. \$ _____
- Total lines 3 and 4. \$ _____
- Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ _____
- Subtract line 6 from line 5. This is your balance. \$ _____
- Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
- Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
- The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days* after we sent you the FIRST statement on which the error or problem appeared. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP-MN-WS5D, 60 Livingston Ave., St. Paul, MN 55107.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this, we will credit your account within 10 business days 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. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

What To Do If You Think You Find A Mistake on Your Statement

If you think there is an error on your statement, write to us at: U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

In your letter, give us the following information:

- Account information:** Your name and account number.
- Dollar Amount:** The dollar amount of the suspected error.
- Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Reserve Line Balance Computation Method: To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The *****INTEREST CHARGE***** begins from the date of each advance.

REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.





KEVIN L HUTCHERSON
 987 SABLE CHASE PL
 HENDERSON NV 89011-2573

Uni-Statement

Account Number:
 1 036 9084 2408
 Statement Period:
 Oct 8, 2020
 through
 Nov 6, 2020



EASY CHECKING

Member FDIC

U.S. Bank National Association

Account Number 1-036-9084-2408

Account Summary

Beginning Balance on Oct 8	\$	1,405.36	Number of Days in Statement Period		30
Deposits / Credits		4,313.14	Average Account Balance	\$	1,190.70
Card Withdrawals		1,554.96-			
Other Withdrawals		2,351.03-			
Ending Balance on Nov 6, 2020	\$	1,812.51			

Deposits / Credits

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>		<i>Amount</i>
Oct 14	Electronic Deposit REF=202880079775200N00	From AEROTEK, INC DIR DEP 2521822806	\$	1,015.85
Oct 21	Electronic Deposit REF=202940158499910N00	From AEROTEK, INC DIR DEP 2521822806		997.29
Nov 5	ATM Deposit	US BANK EASTGATE HENDERSON NV Serial No. 003274141058SUS4T908		2,300.00
			Total Deposits / Credits	\$ 4,313.14

Card Withdrawals

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>		<i>Amount</i>
Oct 9	Fee	ATM Withdrawal At Other Network	\$	2.50-
Oct 13	Fee	ATM Withdrawal At Other Network		2.50-
Oct 13	Fee	ATM Withdrawal At Other Network		2.50-
Oct 20	Fee	ATM Withdrawal At Other Network		2.50-
Oct 20	Fee	ATM Withdrawal At Other Network		2.50-
Oct 26	Fee	ATM Withdrawal At Other Network		2.50-

Card Number: xxxx-xxxx-xxxx-3912

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>		<i>Amount</i>
Oct 8	Debit Purchase - VISA CMSVEND*SKY TOP	On 100720 LAS VEGAS NV REF # 24445000281300316084638	\$	2.35-
Oct 8	Debit Purchase 360991	CHEVRON/TERRIBLE HENDERSON NV On 100720 ILK1TERM REF 028120360991		3.24-
Oct 8	Debit Purchase 194048	SUNSET MARKET BA HENDERSON NV On 100720 MAESTERM REF 194048		4.32-
Oct 8	Debit Purchase 194027	SUNSET MARKET BA HENDERSON NV On 100720 MAESTERM REF 194027		7.56-
Oct 9	Debit Purchase - VISA CMSVEND*SKY TOP	On 100820 LAS VEGAS NV REF # 24445000282300326525512		1.60-
Oct 9	Debit Purchase - VISA CMSVEND*SKY TOP	On 100820 LAS VEGAS NV REF # 24445000282300326525447		2.35-
Oct 9	Debit Purchase 019831	SUNSET MARKET BA HENDERSON NV On 100820 MAESTERM REF 019831		8.66-
Oct 9	ATM Withdrawal	1000 E. LAKE MEA HENDERSON NV Serial No. 633624195144PLUSTERM		23.50-
Oct 13	Debit Purchase 195094	SUNSET MARKET BA HENDERSON NV On 101220 MAESTERM REF 195094		1.07-
Oct 13	Debit Purchase - VISA CMSVEND*SKY TOP	On 100920 LAS VEGAS NV REF # 24445000283300347808227		2.35-
Oct 13	Debit Purchase 246340	LA BONITA SUPERM HENDERSON NV On 101020 ILNKILNK REF 028416246340		2.70-
Oct 13	Debit Purchase 019995	SUNSET MARKET BA HENDERSON NV On 100920 MAESTERM REF 019995		5.93-
Oct 13	Debit Purchase - VISA QUICKY CAR WASH	On 101120 HENDERSON NV REF # 24327430286611500589837		7.00-
Oct 13	Debit Purchase 521355	ALBERTSONS #320 HENDERSON NV On 100920 MAESTERM REF 521355		7.49-
Oct 13	Debit Purchase 194844	SUNSET MARKET BA HENDERSON NV On 101120 MAESTERM REF 194844		7.56-



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(CONTINUED)

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Account Number 1-036-9084-2408

Card Withdrawals (continued)

Card Number: xxxx-xxxx-xxxx-3912

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>	<i>Amount</i>
Oct 13	Debit Purchase 195093	SUNSET MARKET BA HENDERSON NV On 101220 MAESTERM REF 195093	8.66-
Oct 13	Debit Purchase - VISA SUNSET GAUDI BAR	On 101020 HENDERSON NV REF # 24431060286006026242813	6006026242 12.00-
Oct 13	Debit Purchase 133063	WM SUPERC Wal-Ma HENDERSON NV On 100920 MAESTERM REF 133063	15.30-
Oct 13	Debit Purchase 019954	SUNSET MARKET BA HENDERSON NV On 100920 MAESTERM REF 019954	18.40-
Oct 13	Debit Purchase 194677	SUNSET MARKET BA HENDERSON NV On 101020 MAESTERM REF 194677	21.65-
Oct 13	Debit Purchase 425895	WM SUPERC Wal-Ma HENDERSON NV On 101120 MAESTERM REF 425895	22.15-
Oct 13	ATM Withdrawal	1000 E. LAKE MEA HENDERSON NV Serial No. 143207193547PLUSTERM	23.50-
Oct 13	ATM Withdrawal	1000 E. LAKE MEA HENDERSON NV Serial No. 576725192015PLUSTERM	23.50-
Oct 13	Debit Purchase - VISA SUNSET BULLFIGHT	On 101020 HENDERSON NV REF # 24431060286006026243001	6006026243 32.24-
Oct 14	Debit Purchase - VISA CMSVEND*SKY TOP	On 101320 LAS VEGAS NV REF # 24445000287300330565889	7300330565 2.35-
Oct 14	Debit Purchase 020397	SUNSET MARKET BA HENDERSON NV On 101320 MAESTERM REF 020397	7.56-
Oct 15	Debit Purchase 109412	BREEZE RITE IN LAS VEGAS NV On 101420 MAESTERM REF 109412	4.00-
Oct 15	Debit Purchase 657492	BREEZ RITE IN HENDERSON NV On 101420 MAESTERM REF 657492	8.66-
Oct 15	Debit Purchase - VISA CIRCLE K 03369	On 101520 LAS VEGAS NV REF # 24692160289100972045335	9100972045 15.00-
Oct 15	ATM Withdrawal	870 E LAKE MEAD HENDERSON NV Serial No. 008401204027ACMPTERM	20.00-
Oct 15	Debit Purchase - VISA DMV-17	On 101420 HENDERSON NV REF # 24493980289026945365827	9026945365 26.00-
Oct 15	Debit Purchase - VISA DMV-17	On 101420 HENDERSON NV REF # 24493980289026945411092	9026945411 196.40-
Oct 16	Debit Purchase - VISA DEKRA JIFFY SMOG	On 101420 HENDERSON NV REF # 24137460289100166307407	9100166307 28.99-
Oct 16	Debit Purchase - VISA COX LAS VEGAS CO	On 101520 800-234-3993 NV REF # 24692160290100488077894	0100488077 96.90-
Oct 19	Debit Purchase 021096	SUNSET MARKET BA HENDERSON NV On 101820 MAESTERM REF 021096 You Requested \$30 In Cash Back	31.83-
Oct 19	Debit Purchase 561767	THE HOME DEPOT # HENDERSON NV On 101720 ILNKILNK REF 029122561767	6710171719 108.29-
Oct 19	Debit Purchase - VISA VERGE CREDIT	On 101620 888-3331360 KS REF # 24030640291012514729912	1012514729 144.11-
Oct 20	ATM Withdrawal	220 W SUNSET RD HENDERSON NV Serial No. 202706131146PLUSTERM	23.00-
Oct 20	ATM Withdrawal	1000 E. LAKE MEA HENDERSON NV Serial No. 075095195109PLUSTERM	103.50-
Oct 22	Debit Purchase 021413	SUNSET MARKET BA HENDERSON NV On 102120 MAESTERM REF 021413	13.61-
Oct 22	Debit Purchase - VISA PAYPAL *DEDRAFIT	On 102120 Visa Direct CA REF # 24248180295000108238938	5000108238 283.28-
Oct 23	ATM Withdrawal	870 E LAKE MEAD HENDERSON NV Serial No. 009118190304ACMPTERM	20.00-



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U.S. Bank National Association

Account Number 1-036-9084-2408

Card Withdrawals (continued)

Card Number: xxxx-xxxx-xxxx-3912

Date	Description of Transaction	Ref Number	Amount
Oct 26	ATM Withdrawal	1000 E. LAKE MEA HENDERSON NV Serial No. 208140102734PLUSTERM	23.50-
Oct 29	Debit Purchase 198380	SUNSET MARKET BA HENDERSON NV On 102820 MAESTERM REF 198380 You Requested \$20 In Cash Back	24.31-
Oct 30	Debit Purchase 022319	SUNSET MARKET BA HENDERSON NV On 102920 MAESTERM REF 022319	6.48-
Oct 30	Debit Purchase 022346	SUNSET MARKET BA HENDERSON NV On 102920 MAESTERM REF 022346 You Requested \$10 In Cash Back	15.41-
Nov 2	Debit Purchase 199247	SUNSET MARKET BA HENDERSON NV On 110120 MAESTERM REF 199247	15.16-
Nov 2	Debit Purchase - VISA CIRCLE K 03369	On 110120 LAS VEGAS NV REF # 24692160307100466012716	7100466012 20.00-
Nov 3	Debit Purchase - VISA USA*SKYTOP VENDI	On 110220 HENDERSON NV REF # 24692160307100867826862	7100867826 0.95-
Nov 3	Debit Purchase - VISA CMSVEND*SKY TOP	On 110220 LAS VEGAS NV REF # 24445000307300331477759	7300331477 1.35-
Nov 3	Debit Purchase 199410	SUNSET MARKET BA HENDERSON NV On 110220 MAESTERM REF 199410	3.24-
Nov 3	Debit Purchase 909166	CHEVRON/TERRIBLE HENDERSON NV On 110220 ILNKILNK REF 030722909166	6611022109 5.42-
Nov 4	Debit Purchase 199590	SUNSET MARKET BA HENDERSON NV On 110320 MAESTERM REF 199590	10.28-
Nov 5	Debit Purchase - VISA USA*SKYTOP VENDI	On 110420 HENDERSON NV REF # 24692160309100342130771	9100342130 0.95-
Nov 5	Debit Purchase - VISA CMSVEND*SKY TOP	On 110420 LAS VEGAS NV REF # 24445000309300313422953	9300313422 2.35-
Nov 5	Debit Purchase 023039	SUNSET MARKET BA HENDERSON NV On 110420 MAESTERM REF 023039	9.30-
Nov 6	Debit Purchase - VISA CMSVEND*SKY TOP	On 110520 LAS VEGAS NV REF # 24445000310300324413105	0300324413 1.35-
Nov 6	Debit Purchase - VISA CMSVEND*SKY TOP	On 110520 LAS VEGAS NV REF # 24445000310300324413022	0300324413 1.35-

Card 3912 Withdrawals Subtotal \$ **1,539.96-**

Total Card Withdrawals \$ **1,554.96-**

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Oct 8	Electronic Withdrawal REF=202820076256160N00SD	To WF 1272814169PAYMENT 13661928	\$ 313.76-
Oct 9	ATM Fee	Balance Inquiry At Other Network	0900000001 2.50-
Oct 9	Electronic Withdrawal REF=202820087403740N00	To PROGRESSIVELEASE PMTS 1460858540	47.12-
Oct 13	Electronic Withdrawal REF=202870113445680N00	To CAPITAL ONE PHONE PYMT9541719987	100.00-
Oct 13	Electronic Withdrawal REF=202870111475910N00	To Credit One Bank TEL000004 Payment 44808054	100.00-
Oct 13	Electronic Withdrawal REF=202870087298260N00	To GenesisFS Card 45221907818669469545000001240107454	100.00-
Oct 16	Electronic Withdrawal REF=202890155943190N00	To PROGRESSIVELEASE PMTS 1460858540	47.12-
Oct 20	ATM Fee	Balance Inquiry At Other Network	2000000001 2.50-
Oct 26	ATM Fee	Balance Inquiry At Other Network	2600000001 2.50-



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Other Withdrawals (continued)

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>	<i>Amount</i>
Oct 26	Electronic Withdrawal REF=203000012575390N00	To PROGRESSIVELEASE PMTS 1460858540	60.80-
Oct 27	Electronic Withdrawal REF=203000108073210N00	To FPB CR CARD VRU 3411894456	30.00-
Oct 30	Electronic Withdrawal REF=203030142901060N00	To PROGRESSIVELEASE PMTS 1460858540	32.73-
Nov 6	Electronic Withdrawal REF=203110089159000N00	To ERA Brokers Cons 9000345489WEB PMTS 7ZYVL3	1,512.00-
Total Other Withdrawals			\$ 2,351.03-

	Total for Statement Period	Total Year to Date
Total Returned Item Fees	\$ 0.00	\$ 0.00
Total Overdraft Fees	\$ 0.00	\$ 72.00
Less: Refunds*		\$ 36.00-
TOTAL	\$ 0.00	\$ 36.00

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

<i>Date</i>	<i>Ending Balance</i>	<i>Date</i>	<i>Ending Balance</i>	<i>Date</i>	<i>Ending Balance</i>
Oct 8	1,074.13	Oct 20	614.04	Oct 30	1,096.21
Oct 9	985.90	Oct 21	1,611.33	Nov 2	1,061.05
Oct 13	469.40	Oct 22	1,314.44	Nov 3	1,050.09
Oct 14	1,475.34	Oct 23	1,294.44	Nov 4	1,039.81
Oct 15	1,205.28	Oct 26	1,205.14	Nov 5	3,327.21
Oct 16	1,032.27	Oct 27	1,175.14	Nov 6	1,812.51
Oct 19	748.04	Oct 29	1,150.83		

Balances only appear for days reflecting change.