



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

2010 TRN S X ST01

Account Number:  
1 575 2477 2462  
Statement Period:  
Nov 14, 2020  
through  
Dec 11, 2020



000182993 01 SP 000638662721462 E  
KRISTINA JOLENE NEGRETE  
254 ELLWOOD BEACH DR APT D  
GOLETA CA 93117-2710



**To Contact U.S. Bank**

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

**U.S. Bank accepts Relay Calls**

**Internet:** [usbank.com](http://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.

**INFORMATION YOU SHOULD KNOW**

Effective February 15th 2021 the "Consumer Pricing Information" disclosure will include several updates that may affect your rights.

- Added clarification in the disclosure regarding the shipping charges for the free box of checks benefit, adding:
  - Additional shipping fees may apply if expedited or shipped outside the continental United States.
- Clarification in the Extended Overdraft Fee curing
- Pricing update and naming clarification to the Foreign Currency section:
  - "Next Day Priority Delivery" fee from \$12 to \$15
  - Former "Processing Fee" \$20 to "Foreign Exchange Fee (Draft)" of \$25
  - "Stop Payment Orders" from \$25 to no fee

New Foreign Currency Fees Section:

Purchase

Foreign Exchange Fee (Admin Fee)*	\$10.00
Next Day Priority Delivery (optional)	\$15.00 (formerly \$12)

Sold

Foreign Exchange Fee (Admin Fee)*	\$10.00
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Foreign Draft Purchase

Foreign Exchange Fee (Admin Fee)*	\$10.00
Next Day Priority Delivery (optional)	\$15.00 (formerly \$12)
Foreign Exchange Fee (Draft)**	\$25.00 (formerly \$20)
Stop Payment Orders	no fee

\*Charged for transactions of \$250 U.S. Dollars or less, or for currency purchases returned within seven days.

\*\*Combined transaction processing fee: U.S. Bank \$15, vendor \$10.

Starting February 15, you may pick up a copy at your local branch, view on [usbank.com](http://usbank.com) or call 800.USBANKS (872.2657) to request a copy. 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.

**EASY CHECKING**

U.S. Bank National Association

**Member FDIC**

**Account Number 1-575-2477-2462**

**Account Summary**

Beginning Balance on Nov 14	\$	215.62-	Number of Days in Statement Period	28
Deposits / Credits		3,603.56	Average Account Balance	\$ 153.33-
Card Withdrawals		420.64-		
Other Withdrawals		2,306.00-		
Checks Paid		574.20-		
<b>Ending Balance on Dec 11, 2020</b>	<b>\$</b>	<b>87.10</b>		



### 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.





KRISTINA JOLENE NEGRETE  
 254 ELLWOOD BEACH DR APT D  
 GOLETA CA 93117-2710

**Uni-Statement**  
 Account Number:  
 1 575 2477 2462  
 Statement Period:  
 Nov 14, 2020  
 through  
 Dec 11, 2020



**EASY CHECKING**

**(CONTINUED)**

U.S. Bank National Association

Account Number 1-575-2477-2462

**Deposits / Credits**

Date	Description of Transaction	Ref Number	Amount
Nov 20	Electronic Deposit REF=203230063947480N00	From CAREMARK INC. PAYROLL 9931200001	\$ 452.39
Nov 24	Returned Check	8057566022	274.20
Dec 4	Electronic Deposit REF=203370115025350N00	From CAREMARK INC. PAYROLL 9931200001	594.58
Dec 7	Returned Check	9255512867	300.00
Dec 9	Electronic Deposit REF=203430101863580N00	From VANGUARD GROUP DISBRSMNT 4232186884	1,982.39
<b>Total Deposits / Credits</b>			<b>\$ 3,603.56</b>

**Card Withdrawals**

Card Number: xxxx-xxxx-xxxx-0032

Date	Description of Transaction	Ref Number	Amount
Nov 23	Debit Purchase - VISA STARBUCKS 800-78	On 112120 800-782-7282 WA REF # 24692160326100959585621	6100959585 \$ 15.00-
Nov 23	Recurring Debit Purchase VESTA *AT&T PRE	On 112220 866-6083007 OR REF # 24906410327107708433 US1	7107708433 55.66-
Nov 23	ATM Withdrawal	7443 HOLLISTER GOLETA CA Serial No. 000228080629ACMPTERM	100.00-
Nov 23	ATM Withdrawal	7443 HOLLISTER GOLETA CA Serial No. 000226080508ACMPTERM	200.00-
Dec 7	Recurring Debit Purchase HLU*Hulu 1634001	On 120620 HULU.COM/BIL CA REF # 24906410341108883767 US1	1108883767 11.99-
Dec 11	Debit Purchase - VISA AMZN DIGITAL*CK2	On 121020 888-802-3080 WA REF # 24431060345083324043499	5083324043 7.99-
Dec 11	Debit Purchase - VISA STARBUCKS 800-78	On 121020 800-782-7282 WA REF # 24692160345100596984226	5100596984 15.00-
Dec 11	Debit Purchase 900444	CHEVRON/SANCINO GOLETA CA On 121120 ILK1TERM REF 034610900444	4412110910 15.00-
<b>Card 0032 Withdrawals Subtotal</b>			<b>\$ 420.64-</b>
<b>Total Card Withdrawals</b>			<b>\$ 420.64-</b>

**Other Withdrawals**

Date	Description of Transaction	Ref Number	Amount
Nov 16	Overdraft Paid Fee	7100514495	\$ 36.00-
Nov 19	Extended Overdraft Fee	1900000164	36.00-
Nov 24	Overdraft Paid Fee		36.00-
Nov 24	Overdraft Paid Fee		36.00-
Nov 24	Overdraft Paid Fee	7107708433	36.00-
Nov 24	Overdraft Returned Fee	8057566022	36.00-
Nov 30	Extended Overdraft Fee	3000000270	36.00-
Dec 4	Electronic Withdrawal REF=203380085800230N00	To CIC OF CA 3621666096CIC CA LBP27940B31918357	150.00-
Dec 7	Overdraft Returned Fee	9255512867	36.00-
Dec 9	Customer Withdrawal	8654592732	1,868.00-
<b>Total Other Withdrawals</b>			<b>\$ 2,306.00-</b>



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U.S. Bank National Association

**Account Number 1-575-2477-2462**

	Total for Statement Period	Total Year to Date
Total Returned Item Fees	\$ 72.00	\$ 108.00
Total Overdraft Fees	\$ 216.00	\$ 504.00
Less: Waives	\$ 0.00	\$ 36.00-
Less: Refunds*		\$ 72.00-
<b>TOTAL</b>	<b>\$ 288.00</b>	<b>\$ 504.00</b>

A "waive" occurs when an assessed fee is credited back automatically.  
 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.

**Checks Presented Conventionally**

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
1003	Nov 23	8057566022	274.20	1021*	Dec 4	9255512867	300.00

\* Gap in check sequence

**Conventional Checks Paid (2) \$ 574.20-**

**Balance Summary**

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Nov 16	251.62-	Nov 24	349.89-	Dec 7	10.70
Nov 19	287.62-	Nov 30	385.89-	Dec 9	125.09
Nov 20	164.77	Dec 4	241.31-	Dec 11	87.10
Nov 23	480.09-				

Balances only appear for days reflecting change.