

RETURN SERVICE REQUESTED

238030140 1 1/4 UNQ 10-01-20 SD



MICHELLE RENEE MCDANIEL
 APT A
 2189 KIETZKE LN
 RENO NV 89502

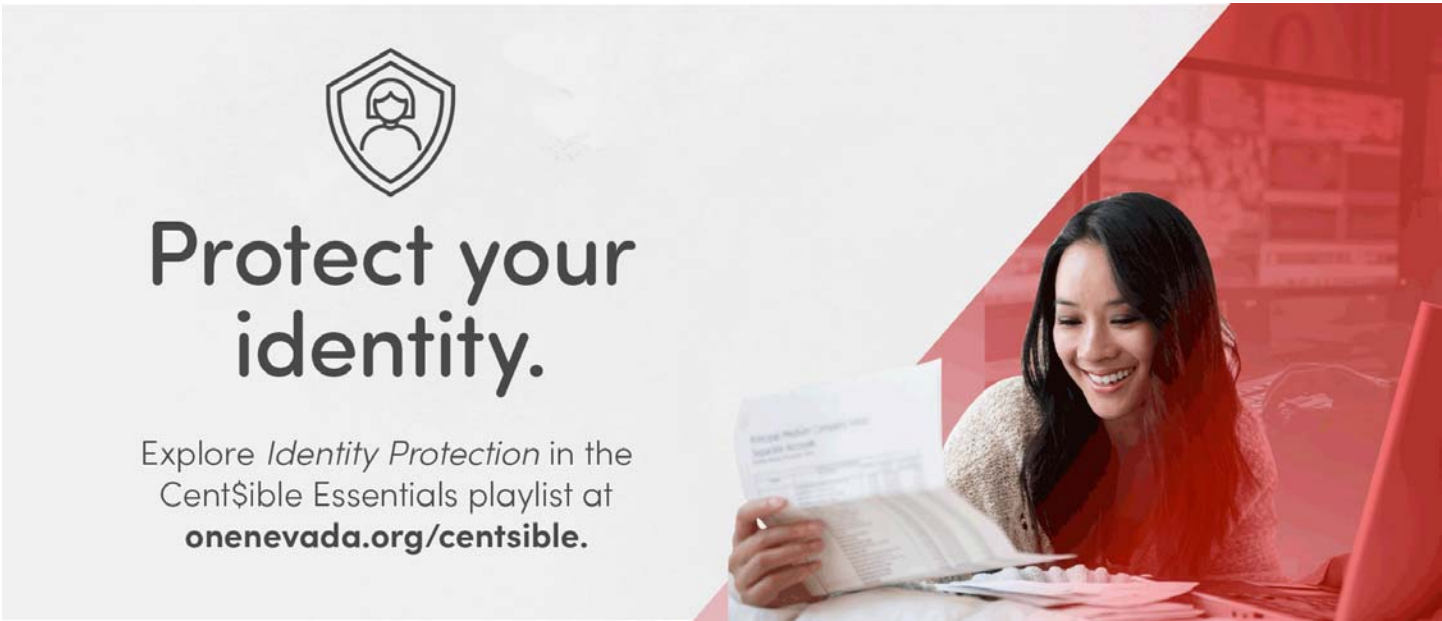


We'll be closed

Columbus Day
October 12, 2020

Nevada Day
October 30, 2020

Digital Banking
available 24/7/365.



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Your Account Balances as of 09/30

Primary Savings ID 0000	\$343.99
One Checking Rewards ID 0008	186.25
Visa Secured Savings ID 0060	250.00
Account Balance Total	\$780.24
Total Dividends Paid Year-To-Date	\$0.28

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PRIMARY SAVINGS ID 0000	Beginning Balance	\$703.95
Total Dividends Paid Year-To-Date \$0.28	3 Total Deposits for	530.02
	6 Total Withdrawals for	889.98-
	Ending Balance	343.99

Annual Percentage Yield earned 0.070% from 09/01/2020 through 09/30/2020, based on Avg Daily Balance of \$349.97

Date	Transaction Description	Withdrawal	Deposit	Balance
09/02	Withdrawal Online Banking Transfer To Share 0008 Mobile Transfer	\$500.00-		\$203.95
09/02	Withdrawal Online Banking Transfer To Share 0008 Mobile Transfer	100.00-		103.95
09/05	Withdrawal Transfer To Share 0008	29.98-		73.97
09/06	Withdrawal Online Banking Transfer To Share 0008 Mobile Transfer	50.00-		23.97
09/10	Deposit Online Banking Remote Deposit		500.00	523.97
09/10	Deposit Online Banking Remote Deposit		30.00	553.97
09/19	 Withdrawal At ATM #040117 ONE NEVADA CU 1296 E PLUMB LN-DU RENO NV	160.00-		393.97
09/23	Withdrawal Online Banking Transfer To Share 0008 Mobile Transfer	50.00-		343.97
09/30	Deposit Dividend 0.050%		0.02	343.99



2645 S Mojave Road, Las Vegas, NV 89121-1238

Member Statement

800-388-3000 | onenevada.org

Member Number: *****0596
 Statement For: 09/01/2020 - 09/30/2020
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ONE CHECKING REWARDS ID 0008

Beginning Balance	\$1,018.88
9 Total Deposits for	3,059.67
41 Total Withdrawals for	3,892.30-
Ending Balance	186.25

Date	Transaction Description	Withdrawal	Deposit	Balance
09/01	Withdrawal Debit Card Signature Debit Merch. Post: 08/30 MCDONALD'S F7343 RENO NV ref. 0 0243029474 0	\$19.00-		\$999.88
09/01	Withdrawal ACH At&T TYPE: AT&T ID: 0000049733 CO: AT&T DATA: 866-608-3007	26.06-		973.82
09/01	Withdrawal Debit Card Signature Debit Merch. Post: 08/31 TACO BELL 031858 RENO NV ref. 0 0244020515 0	20.00-		953.82
09/02	Withdrawal Debit Card Signature Debit Merch. Post: 09/01 PP*DUTCH BROS NV0602 RENO NV ref. 0 0245029794 0	13.50-		940.32
09/02	Deposit Online Banking Transfer From Share 0000 Mobile Transfer		500.00	1,440.32
09/02	Deposit Online Banking Transfer From Share 0000 Mobile Transfer		100.00	1,540.32
09/02	Withdrawal ACH Paypal TYPE: INST XFER ID: PAYPALS177 DATA: INSTANT TRANSFER CO: PAYPAL	27.98-		1,512.34
09/02	Withdrawal ACH Dovenmuehle Mtg TYPE: MORTG PYMT ID: 1362435132 DATA: 8666116776 CO: DOVENMUEHLE MTG	925.21-		587.13
09/03	Withdrawal Debit Card Signature Debit Merch. Post: 09/01 MCDONALD'S F7343 RENO NV ref. 0 0245019298 0	19.00-		568.13
09/03	Withdrawal ACH Paypal TYPE: INST XFER ID: PAYPALS177 DATA: INSTANT TRANSFER CO: PAYPAL	55.06-		513.07
09/03	Withdrawal Debit Card Signature Debit Merch. Post: 09/02 MARKET@WORK 2067379149 RENTON WA ref. 0 0246022386 0	20.00-		493.07
09/04	Withdrawal ACH Capital One TYPE: MOBILE PMT ID: 9279744980 CO: CAPITAL ONE	40.00-		453.07
09/05	Deposit Transfer From Share 0000		29.98	483.05
09/05	Withdrawal Debit Card Signature Debit Merch. Post: 09/05 USPS KIOSK 31728 75 MCC RENO NV ref. 0 0249008745 0	8.25-		474.80
09/05	Withdrawal Debit Card Signature Debit Merch. Post: 09/05 TEXTBOOK BKR RENOTMCCPZ 775-507-4011 NV ref. 0 0249008746 0	474.80-		0.00
09/06	Deposit Online Banking Transfer From Share 0000 Mobile Transfer		50.00	50.00
09/08	Deposit ACH Paypal TYPE: TRANSFER ID: PAYPALSD11 CO: PAYPAL DATA: TRANSFER		9.41	59.41
09/11	Deposit ACH Charles River La TYPE: DIRECT DEP ID: 9111111101 DATA: 4100075043 AA CO: CHARLES RIVER LA		1,144.11	1,203.52
09/11	Withdrawal ACH Cashnetusa 8 TYPE: CASHADVPAY ID: 204956150R DATA: 20200910I CO: CASHNETUSA 8	125.00-		1,078.52
09/12	Withdrawal Debit Card Signature Debit Merch. Post: 09/10 MCDONALD'S F7343 RENO NV ref. 0 0254013427 0	17.31-		1,061.21
09/12	Withdrawal Debit Card Signature Debit Merch. Post: 09/11 RENO ORTHOPAEDIC CLINIC RENO NV ref. 0 0255025937 0	100.00-		961.21
09/12	Withdrawal Debit Card Signature Debit Merch. Post: 09/11 MARKET@WORK 2067379149 RENTON WA ref. 0 0255025938 0	20.00-		941.21
09/13	Withdrawal Debit Card Signature Debit Merch. Post: 09/12 DOLLAR LOAN CENTER, LLC LAS VEGAS NV ref. 0 0256018215 0	104.35-		836.86
09/14	Withdrawal Debit Card Signature Debit Merch. Post: 09/12 MCDONALD'S F7343 RENO NV ref. 0 0256021872 0	14.92-		821.94
09/14	Withdrawal ACH Capital One TYPE: MOBILE PMT ID: 9279744380 CO: CAPITAL ONE	43.00-		778.94
09/14	Withdrawal ACH Charter Communic TYPE: CHARTER CO ID: C835410000 CO: CHARTER COMMUNIC	215.64-		563.30
09/14	Withdrawal ACH Onemain TYPE: LOAN PYMNT ID: 9300365400 DATA: 4700000 CO: ONEMAIN	323.43-		239.87
09/14	Withdrawal Transfer To Loan #####9329	25.00-		214.87
09/14	Withdrawal Debit Card Signature Debit Merch. Post: 09/13 TACO BELL 031858 RENO NV ref. 0 0257016217 0	20.00-		194.87
09/15	Withdrawal ACH Kohl's TYPE: CHG PYMT ID: 9044021343 CO: KOHL'S DATA: TELECHK 800-697-9263	27.00-		167.87
09/18	Withdrawal Debit Card Signature Debit Merch. Post: 09/16 MCDONALD'S F7343 RENO NV ref. 0 0260012879 0	18.60-		149.27
09/20	Withdrawal Debit Card Signature Debit Merch. Post: 09/18 MCDONALD'S F7343 RENO NV ref. 0 0262019311 0	21.40-		127.87
09/22	Withdrawal ACH Prog Direct Ins TYPE: INS PREM ID: 9409348062 DATA: BRANCH16DEBIT ACH CO: PROG DIRECT INS	62.50-		65.37
09/22	Withdrawal POS #023368 Wal-Mart Super 3277 WAL-SAMS RENO, NV	28.37-		37.00

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Member Statement

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Member Number: *****0596
 Statement For: 09/01/2020 - 09/30/2020
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ONE CHECKING REWARDS ID 0008			Continued from previous page.		
Date	Transaction Description	Withdrawal	Deposit	Balance	
09/23	Withdrawal Debit Card Signature Debit Merch. Post: 09/22 MCDONALD'S F5023 RENO NV ref. 0 0266030568 0	18.16-		18.84	
09/23	Deposit Online Banking Transfer From Share 0000 Mobile Transfer		50.00	68.84	
09/24	Withdrawal Debit Card Signature Debit Merch. Post: 09/23 MAVERIK #477 RENO NV ref. 0 0267024643 0	32.00-		36.84	
09/25	Deposit ACH Charles River La TYPE: DIRECT DEP ID: 9111111101 DATA: 4100075043 AA CO: CHARLES RIVER LA		1,032.17	1,069.01	
09/25	Withdrawal ACH Cashnetusa 8 TYPE: CASHADV PAY ID: 204956150R DATA: 20200924H CO: CASHNETUSA 8	625.00-		444.01	
09/25	Withdrawal Debit Card Signature Debit Merch. Post: 09/24 USCONNECT ACCNT VEND 1 PFLUGERVILLE TX ref. 0 0268025147 0	1.85-		442.16	
09/25	Withdrawal Debit Card Signature Debit Merch. Post: 09/25 SIERRA FEED SADDLERY RENO NV ref. 0 0269025148 0	56.73-		385.43	
09/25	Withdrawal Debit Card Signature Debit Merch. Post: 09/24 MARKET@WORK 2067379149 RENTON WA ref. 0 0268025149 0	20.00-		365.43	
09/27	Withdrawal Debit Card Signature Debit Merch. Post: 09/26 MAVERIK #477 RENO NV ref. 0 0270015446 0	37.00-		328.43	
09/28	Deposit Online Banking Remote Deposit		144.00	472.43	
09/28	Withdrawal Debit Card Signature Debit Merch. Post: 09/27 DOLLAR LOAN CENTER, LLC LAS VEGAS NV ref. 0 0271022865 0	103.35-		369.08	
09/29	Withdrawal ACH Truckee Meadows TYPE: WATER AUTH ID: 1222528268 CO: TRUCKEE MEADOWS	24.83-		344.25	
09/29	Withdrawal ACH Credit One Bank TYPE: Payment ID: WEB000001 CO: Credit One Bank	38.00-		306.25	
09/29	Withdrawal ACH Credit One Bank TYPE: Payment ID: WEB000004 CO: Credit One Bank	43.00-		263.25	
09/30	Withdrawal ACH Nv Energy North TYPE: SPPC PYMT ID: 3880044418 DATA: SPPCO CO: NV ENERGY NORTH	72.00-		191.25	
09/30	Withdrawal One Rewards Fee	5.00-		186.25	

VISA SECURED SAVINGS ID 0060			
	Beginning Balance		\$250.00
	0 Total Deposits for		0.00
	0 Total Withdrawals for		0.00
	Ending Balance		250.00

Fees Paid					
Description	Current	YTD	Description	Current	YTD
Acct-0008 Total Return Item Fees	\$0.00	\$0.00	Acct-0008 Total Overdraft Fees	\$0.00	\$105.00

Continued on next page.

10-01-20 SD
 3/4 UNQ
 238030140 1

Billing Rights Summary In Case of Errors or Inquiries About Your Statement of Account

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 shown on your statement 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 telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- 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 unsure about.

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

How to Avoid Account Overdraft Fees

Overdraft Fees occur if you do not have enough money available in your account to cover a transaction yet we still cover the transaction for you. Whether we cover a transaction is at our discretion and depends on the transaction type and any overdraft protection sources you have setup with us. Please refer to Section 15 Overdrafts of our Share Checking Account Agreement for detailed information about how we handle Overdrafts. We offer the following tips to help you avoid Overdraft Fees.

Know the difference between your CURRENT BALANCE and AVAILABLE BALANCE.

Your Current Balance is the amount currently in your account, but may not be the amount you actually have available for use. That's because the **Current Balance** may include transaction amounts that have already been promised to be paid, such as debit card transactions and authorizations, or deposited funds that may be on hold. **Your Available Balance is the amount you can actually withdraw or use to pay new, incoming transactions.** The Available Balance may be lower than your Current Balance because it does NOT reflect transaction amounts already promised to be paid or deposited amounts on hold. As such, it's more reliable when determining funds you have available to spend or use. You can view your Current and Available Balances in online banking or on ATM receipts.

Setup your Savings or Line of Credit account as an overdraft source.

Linking your Savings or Line of Credit Account to your Checking Account can also help you avoid Overdraft Fees. If there are not enough funds available in your Checking Account to cover a transaction, we'll automatically transfer funds from your Savings or Line of Credit account to cover the transaction for a lower Overdraft Transfer fee.

In Case of Errors or Questions About Your Electronic Transfers

Telephone or Write Us as soon as you can at the number or address listed on the front of this statement, 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.

- Tell us your name and account number.
- Describe the error or 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 investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount in question, so that you will have the use of the money during the time it takes us to complete our investigation.

Report errors or make inquiries to:

One Nevada Credit Union
2645 S Mojave Road,
Las Vegas, NV 89121-1238
702-457-1000

Mail Payments to:

One Nevada Credit Union
2645 S Mojave Road,
Las Vegas, NV 89121-1238
onenevada.org



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