



P.O. BOX 9506 BAKERSFIELD, CA 93389-9506

RETURN SERVICE REQUESTED

302099738 1 1/5 UNQ 12-01-20 SD



ROBERT LEWIS ALVAREZ  
4112 PARAMOUNT ST  
BAKERSFIELD CA 93313-2645

# Account Statement

(661) 833-7900 | (800) 221-3311

www.valleystrong.com

MEMBER NUMBER XXXXXX4670

STATEMENT FOR 11/01/2020 - 11/30/2020

PAGE 1 of 4

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## YOUR ACCOUNT BALANCES AS OF 11/30/2020

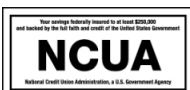
REGULAR SHARES ID 0001	\$5.00
MAKES CENTS CHECKING ID 0009	\$85.18-
<b>ACCOUNT BALANCE TOTAL</b>	<b>\$80.18-</b>
TOTAL DIVIDENDS PAID YEAR-TO-DATE	\$0.00

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<b>SHARE ACCOUNT</b>		BEGINNING BALANCE	\$5.00
		0 TOTAL CREDITS	\$0.00
		0 TOTAL DEBITS	\$0.00
		ENDING BALANCE	\$5.00

<b>MAKES CENTS CHECKING</b>		BEGINNING BALANCE	\$78.50-
		15 TOTAL CREDITS	\$5,915.16
		100 TOTAL DEBITS	\$5,921.84-
		ENDING BALANCE	\$85.18-

DATE	TRANSACTION DESCRIPTION	AMOUNT	BALANCE
11/02	WITHDRAWAL NSF RETURN FEE IN THE AMOUNT \$52.50 BIBIANA GICICI ENTRY CLASS CODE: IAT	\$30.00-	\$108.50-
11/02	WITHDRAWAL NSF RETURN FEE IN THE AMOUNT \$68.75 PAYPAL ENTRY CLASS CODE: WEB	\$30.00-	\$138.50-
11/02	WITHDRAWAL NSF RETURN FEE IN THE AMOUNT \$70.00 BRIGIT.COM ENTRY CLASS CODE: PPD	\$30.00-	\$168.50-
11/02	WITHDRAWAL NSF RETURN FEE IN THE AMOUNT \$300.00 SPEEDY #94 ENTRY CLASS CODE: PPD	\$30.00-	\$198.50-
11/03	WITHDRAWAL NSF RETURN FEE IN THE AMOUNT \$15.00 ATT ENTRY CLASS CODE: PPD	\$30.00-	\$228.50-
11/05	DEPOSIT ACH FIDELITY 74375 P TYPE: FIDELITY CO: FIDELITY 74375 P ENTRY CLASS CODE: PPD	\$600.00	\$371.50
11/05	WITHDRAWAL POS #275493 SMART AND FINAL 344 3400 WHITE LANE BAKERSFIELD CA	\$17.29-	\$354.21
11/05	WITHDRAWAL DEBIT CARD PAYPAL *CAMSHARON6405 VISA DIRECT CA	\$103.20-	\$251.01
11/05	WITHDRAWAL DEBIT CARD PAYPAL *CAMSHARON6405 VISA DIRECT CA	\$51.75-	\$199.26
11/05	WITHDRAWAL DEBIT CARD REMITLY* K711 WWW.REMITLY.C WA	\$195.00-	\$4.26
11/05	WITHDRAWAL DEBIT CARD USA*VEND AT AIR SERV BAKERSFIELD CA	\$1.25-	\$3.01
11/06	DEPOSIT DEBIT CARD DAVE INC VISA DIRECT CA DATE 11/06/20 04943750311154404544049 6051	\$75.00	\$78.01
11/06	WITHDRAWAL ACH PAYPAL TYPE: RETRY PYMT CO: PAYPAL ENTRY CLASS CODE: WEB	\$68.75-	\$9.26
11/06	WITHDRAWAL NSF RETURN FEE IN THE AMOUNT \$52.50 BIBIANA GICICI ENTRY CLASS CODE: IAT	\$30.00-	\$20.74-
11/13	DEPOSIT ACH AT&T SERVICES TYPE: DIRECT DEP CO: AT&T SERVICES ENTRY CLASS CODE: PPD	\$1,032.83	\$1,012.09
11/13	WITHDRAWAL AT ATM #031800009977 7ELEVEN-FC 4012 WHITE LANE BAKERSFIELD CA 7E004126	\$100.00-	\$912.09
11/13	WITHDRAWAL POS #031700916363 7-ELEVEN 4012 WHITE LN BAKERSFIELD CA	\$28.93-	\$883.16
11/13	WITHDRAWAL POS #031700922452 7-ELEVEN 4012 WHITE LN BAKERSFIELD CA	\$19.11-	\$864.05
11/13	WITHDRAWAL DEBIT CARD PAYPAL *LEO VISA DIRECT CA	\$211.09-	\$652.96



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PAGE 2 of 4

## MAKES CENTS CHECKING

DATE	TRANSACTION DESCRIPTION	AMOUNT	BALANCE
11/13	WITHDRAWAL POS #031801656605 ALBERTSONS #3129 BAKERSFIELD CA	\$211.14-	\$441.82
11/13	WITHDRAWAL POS #031807639231 WINCO FOODS #119 6801 P BAKERSFIELD CA	\$157.57-	\$284.25
11/13	WITHDRAWAL POS #031700996629 7-ELEVEN 4012 WHITE LN BAKERSFIELD CA	\$151.69-	\$132.56
11/13	WITHDRAWAL #031816969264 DAVE INC 1265 SOUTH COCHRAN AVE LOS ANGELES CA	\$83.74-	\$48.82
11/13	WITHDRAWAL #031817498304 DAVE INC 1265 SOUTH COCHRAN AVE LOS ANGELES CA	\$1.00-	\$47.82
11/13	WITHDRAWAL DEBIT CARD PAYPAL *ONLINEPURCH 402-935-7733 CA	\$40.00-	\$7.82
11/13	WITHDRAWAL NSF RETURN FEE IN THE AMOUNT \$70.00 BRIGIT.COM ENTRY CLASS CODE: PPD	\$30.00-	\$22.18-
11/13	WITHDRAWAL NSF RETURN FEE IN THE AMOUNT \$180.63 TRANSFORM CREDIT ENTRY CLASS CODE: CCD	\$30.00-	\$52.18-
11/13	WITHDRAWAL NSF RETURN FEE IN THE AMOUNT \$186.56 VBS BETTERDAY ENTRY CLASS CODE: PPD	\$30.00-	\$82.18-
11/16	DEPOSIT DEBIT CARD MGI*FORTINO ALVAREZ VISA DIRECT MN DATE 11/16/20 64034150321044813387523 4829	\$2,000.00	\$1,917.82
11/16	WITHDRAWAL ACH SPEEDY #94 TYPE: PAYMENT CO: SPEEDY #94 ENTRY CLASS CODE: PPD	\$300.00-	\$1,617.82
11/16	WITHDRAWAL AT ATM #00006468 5613-SAFE 1 CREDIT UNION 3601 PANAMA LN BAKERSFIELD CA 56131003	\$380.00-	\$1,237.82
11/16	WITHDRAWAL POS #942856 SMART AND FINAL 344 3400 WHITE LANE BAKERSFIELD CA	\$244.99-	\$992.83
11/17	WITHDRAWAL DEBIT CARD BRIGIT NEW YORK NY	\$70.00-	\$922.83
11/17	WITHDRAWAL ACH COINBASE.COM TYPE: 8889087930 CO: COINBASE.COM ENTRY CLASS CODE: WEB	\$25.00-	\$897.83
11/17	WITHDRAWAL ACH COINBASE.COM TYPE: 8889087930 CO: COINBASE.COM ENTRY CLASS CODE: WEB	\$250.00-	\$647.83
11/17	WITHDRAWAL ACH COINBASE.COM TYPE: 8889087930 CO: COINBASE.COM ENTRY CLASS CODE: WEB	\$250.00-	\$397.83
11/18	WITHDRAWAL DEBIT CARD FBPAY *CHRIS TAYLOR PAY.FB.COM CA	\$20.00-	\$377.83
11/18	WITHDRAWAL ACH VENMO TYPE: RECOVERY CO: VENMO ENTRY CLASS CODE: WEB	\$80.00-	\$297.83
11/19	WITHDRAWAL DEBIT CARD CASH MGMT 8776834447 PA	\$229.36-	\$68.47
11/19	WITHDRAWAL NSF RETURN FEE IN THE AMOUNT \$250.00 STRIDE BANK ENTRY CLASS CODE: WEB	\$30.00-	\$38.47
11/20	WITHDRAWAL POS #032400983379 7-ELEVEN 4012 WHITE LN BAKERSFIELD CA	\$2.33-	\$36.14
11/20	WITHDRAWAL DEBIT CARD AMAZON MUSIC*998989EO3 888-802-3080 WA	\$9.99-	\$26.15
11/20	DEPOSIT DEBIT CARD DAVE INC VISA DIRECT CA DATE 11/20/20 24943750325211494114943 6051	\$75.00	\$101.15
11/20	DEPOSIT DEBIT CARD BRIGIT VISA DIRECT NY DATE 11/20/20 24253620325278181781813 6051	\$70.00	\$171.15
11/20	WITHDRAWAL AT ATM #00006673 5613-SAFE 1 CREDIT UNION 3601 PANAMA LN BAKERSFIELD CA 56131003	\$120.00-	\$51.15
11/20	WITHDRAWAL DEBIT CARD OMENTY.COM 877-750-5231 FL	\$2.72-	\$48.43
11/20	WITHDRAWAL POS #032500616973 ARCO #4247 4010 WIBLE RD BAKERSFIELD CA	\$22.18-	\$26.25
11/21	WITHDRAWAL DEBIT CARD SDWHTV.COM 8662540281 GB	\$6.99-	\$19.26
11/21	WITHDRAWAL DEBIT CARD FEE VISA INTERNATIONAL SERVICE ASSESSMENT DATE 11/20/20	\$0.07-	\$19.19
11/21	DEPOSIT DEBIT CARD EARNIN-ACTIVEHOURS VISA DIRECT CA DATE 11/21/20 24943750326289405894053 6051	\$100.00	\$119.19
11/21	WITHDRAWAL POS #032600924896 7-ELEVEN 4012 WHITE LN BAKERSFIELD CA	\$107.80-	\$11.39
11/23	WITHDRAWAL DEBIT CARD DSCSUP.COM*DSCSUP.COM 908 219 8290 CH	\$5.00-	\$6.39
11/23	WITHDRAWAL DEBIT CARD FEE VISA INTERNATIONAL SERVICE ASSESSMENT DATE 11/22/20	\$0.05-	\$6.34
11/23	DEPOSIT ACH COINBASE.COM TYPE: 8889087930 CO: COINBASE.COM ENTRY CLASS CODE: PPD	\$32.76	\$39.10
11/24	DEPOSIT ACH POSSIBLE FINANCE TYPE: LOAN CO: POSSIBLE FINANCE ENTRY CLASS CODE: PPD	\$125.00	\$164.10
11/24	WITHDRAWAL POS #032901962038 ALBERTSONS #3129 BAKERSFIELD CA	\$78.05-	\$86.05
11/24	WITHDRAWAL POS #032800205950 ARCO #4247 4010 WIBLE RD BAKERSFIELD CA	\$17.99-	\$68.06
11/24	WITHDRAWAL #5PIBX8L9UJCO AMAZON.COM*8KOREORN3 SEATTLE WA	\$35.00-	\$33.06
11/24	WITHDRAWAL DEBIT CARD DEL TACO 1197 BAKERSFIELD CA	\$17.63-	\$15.43
11/25	DEPOSIT ACH AT&T SERVICES TYPE: DIRECT DEP CO: AT&T SERVICES ENTRY CLASS CODE: PPD	\$1,319.24	\$1,334.67
11/25	WITHDRAWAL AT ATM #033005117411 AM000478 4010 WIBLE RD BAKERSFIELD CA AM000478	\$63.00-	\$1,271.67
11/25	WITHDRAWAL FOREIGN ATM FEE AM000478 4010 WIBLE RD BAKERSFIELD CA AM000478	\$1.00-	\$1,270.67

Continued on next page.



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MEMBER NUMBER XXXXXX4670

STATEMENT FOR 11/01/2020 - 11/30/2020

PAGE 3 of 4

## MAKES CENTS CHECKING

DATE	TRANSACTION DESCRIPTION	AMOUNT	BALANCE
11/25	WITHDRAWAL POS #032900892872 ARCO #4247 4010 WIBLE RD BAKERSFIELD CA	\$5.45-	\$1,265.22
11/25	WITHDRAWAL DEBIT CARD SEARCHQUARRY.COM 800-8597375 CA	\$5.05-	\$1,260.17
11/25	WITHDRAWAL DEBIT CARD ONLYFANS.COM 8886880458 IL	\$3.00-	\$1,257.17
11/25	WITHDRAWAL ACH VENMO TYPE: PAYMENT CO: VENMO ENTRY CLASS CODE: WEB	\$25.00-	\$1,232.17
11/25	WITHDRAWAL ACH STC 844-650-5931 TYPE: DEBIT CO: STC 844-650-5931 ENTRY CLASS CODE: WEB	\$119.09-	\$1,113.08
11/25	WITHDRAWAL AT ATM #033000004167 FASTRIP 640,-K420805 8001 WHITE LANE BAKERSFIELD CA LK420805	\$201.95-	\$911.13
11/25	WITHDRAWAL FOREIGN ATM FEE FASTRIP 640,-K420805 8001 WHITE LANE BAKERSFIELD CA LK420805	\$1.00-	\$910.13
11/25	WITHDRAWAL AT ATM #033000000786 7ELEVEN-FC 4012 WHITE LANE BAKERSFIELD CA 7E004126	\$60.00-	\$850.13
11/25	WITHDRAWAL DEBIT CARD POSTMATES HTTPSPOSTMATE CA	\$100.00-	\$750.13
11/25	WITHDRAWAL DEBIT CARD INFOTRACER 8007911427 800-791-1427 MA	\$18.00-	\$732.13
11/25	WITHDRAWAL DEBIT CARD INFOTRACER 8007911427 800-791-1427 MA	\$3.95-	\$728.18
11/25	WITHDRAWAL DEBIT CARD PAYPAL *CARDDELIVER 402-935-7733 TX	\$108.99-	\$619.19
11/25	WITHDRAWAL DEBIT CARD GOOGLE *PAY G.CO/WALLETH# CA	\$85.00-	\$534.19
11/25	DEPOSIT ACH COINBASE.COM TYPE: 8889087930 CO: COINBASE.COM ENTRY CLASS CODE: PPD	\$9.33	\$543.52
11/25	DEPOSIT ACH COINBASE.COM TYPE: 8889087930 CO: COINBASE.COM ENTRY CLASS CODE: PPD	\$231.00	\$774.52
11/25	WITHDRAWAL DEBIT CARD GOOGLE *PAY G.CO/WALLETH# CA	\$15.00-	\$759.52
11/25	WITHDRAWAL POS #529043 SMART AND FINAL 344 3400 WHITE LANE BAKERSFIELD CA	\$36.89-	\$722.63
11/25	WITHDRAWAL POS #033022273996 LOVES COUNTRY TEHACHAPI CA	\$22.31-	\$700.32
11/25	WITHDRAWAL DEBIT CARD PAYPAL *CARDDELIVER 402-935-7733 TX	\$54.99-	\$645.33
11/26	WITHDRAWAL POS #033100304049 VALERO 7 ELEVEN 37950 BARSTOW CA	\$30.13-	\$615.20
11/26	WITHDRAWAL POS #033101322601 SHELL SERVICE STATION NIPTON CA	\$33.50-	\$581.70
11/26	WITHDRAWAL DEBIT CARD DS-DGF.COM 786-245-3940 FL	\$9.95-	\$571.75
11/26	WITHDRAWAL AT ATM #033100000418 EVERI 100 PIONEER BLVD MESQUITE NV NVVRHX01	\$202.75-	\$369.00
11/26	WITHDRAWAL FOREIGN ATM FEE EVERI 100 PIONEER BLVD MESQUITE NV NVVRHX01	\$1.00-	\$368.00
11/26	WITHDRAWAL DEBIT CARD ONLYFANS 8886880458 IL	\$5.00-	\$363.00
11/26	WITHDRAWAL AT ATM #033100000450 EVERI 100 PIONEER BLVD MESQUITE NV NVVRHX01	\$42.75-	\$320.25
11/26	WITHDRAWAL FOREIGN ATM FEE EVERI 100 PIONEER BLVD MESQUITE NV NVVRHX01	\$1.00-	\$319.25
11/26	WITHDRAWAL POS #033120036780 WALGREENS STORE 329 N S MESQUITE NV	\$38.72-	\$280.53
11/26	WITHDRAWAL POS #033117533786 SHELL SERVICE STATION BEAVER UT	\$12.18-	\$268.35
11/26	WITHDRAWAL POS #033118584621 CHEVRON/PWI 804 SCIPIO SCIPIO UT	\$39.06-	\$229.29
11/27	RECURRING WITHDRAWAL DEBIT CARD SVK*SEUSS SVKBILL.COM 800-6756995 CT	\$4.32-	\$224.97
11/27	WITHDRAWAL DEBIT CARD MOONPAY 9621 VALLETTA MT	\$57.08-	\$167.89
11/27	WITHDRAWAL DEBIT CARD FEE VISA INTERNATIONAL SERVICE ASSESSMENT DATE 11/26/20	\$0.57-	\$167.32
11/27	WITHDRAWAL #033214709339 DAVE INC 1265 SOUTH COCHRAN AVE LOS ANGELES CA	\$83.74-	\$83.58
11/27	DEPOSIT DEBIT CARD EARNIN-ACTIVEHOURS VISA DIRECT CA DATE 11/27/20 14943750332254219542191 6051	\$100.00	\$183.58
11/27	WITHDRAWAL ACH EARNIN TYPE: TO TIP JAR CO: EARNIN ENTRY CLASS CODE: WEB	\$2.00-	\$181.58
11/27	WITHDRAWAL ACH ATT TYPE: PAYMENT CO: ATT ENTRY CLASS CODE: WEB	\$55.00-	\$126.58
11/27	WITHDRAWAL ACH BRIGIT.COM TYPE: PROTECTION CO: BRIGIT.COM ENTRY CLASS CODE: PPD	\$70.00-	\$56.58
11/27	WITHDRAWAL DEBIT CARD VIRGIN RIVER STARBUCKS MESQUITE NV	\$7.10-	\$49.48
11/27	DEPOSIT DEBIT CARD BRIGIT VISA DIRECT NY DATE 11/27/20 24253620332158700587001 6051	\$70.00	\$119.48
11/27	WITHDRAWAL NSF RETURN FEE IN THE AMOUNT \$111.00 EARNINACTIVEHOUR ENTRY CLASS CODE: WEB	\$30.00-	\$89.48
11/27	WITHDRAWAL NSF RETURN FEE IN THE AMOUNT \$150.00 VENMO ENTRY CLASS CODE: WEB	\$30.00-	\$59.48
11/27	WITHDRAWAL NSF RETURN FEE IN THE AMOUNT \$186.56 BETTER DAY LOANS ENTRY CLASS CODE: PPD	\$30.00-	\$29.48
11/27	WITHDRAWAL NSF RETURN FEE IN THE AMOUNT \$186.56 BETTER DAY LOANS ENTRY CLASS CODE: PPD	\$30.00-	\$0.52-
11/27	RECURRING WITHDRAWAL DEBIT CARD CREDITGENIUS360COM 8446 844-6489722 CA	\$39.90-	\$40.42-
11/28	RECURRING WITHDRAWAL DEBIT CARD ONLYFANS 8886880458 IL	\$5.00-	\$45.42-

Continued on next page.

302099738 1 3/5 UNQ 12-01-20 SD



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# Account Statement

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MEMBER NUMBER **XXXXXX4670**  
 STATEMENT FOR **11/01/2020 - 11/30/2020**  
 PAGE **4 of 4**

## MAKES CENTS CHECKING

DATE	TRANSACTION DESCRIPTION	AMOUNT	BALANCE
11/29	DEPOSIT DEBIT CARD DAVE INC VISA DIRECT CA DATE 11/29/20 04943750334184045840456 6051	\$75.00	\$29.58
11/29	WITHDRAWAL AT ATM #033400009635 TA #0186 -K636017 1100 NORTH 130 WEST PAROWAN UT LK636017	\$23.95-	\$5.63
11/29	WITHDRAWAL FOREIGN ATM FEE TA #0186 -K636017 1100 NORTH 130 WEST PAROWAN UT LK636017	\$1.00-	\$4.63
11/30	WITHDRAWAL DEBIT CARD VIRGIN RIVER HOTEL & CA 7023457500 NV	\$4.63-	0.00
11/30	WITHDRAWAL NSF RETURN FEE IN THE AMOUNT \$10.00 EARNIN ENTRY CLASS CODE: WEB	\$30.00-	\$30.00-
11/30	WITHDRAWAL NSF RETURN FEE IN THE AMOUNT \$9.99 BRIGIT.COM ENTRY CLASS CODE: PPD	\$30.00-	\$60.00-
11/30	WITHDRAWAL DEBIT CARD LAST CHANCE SINCLAIR EVANSTON WY	\$25.18-	\$85.18-

## FEES PAID

DESCRIPTION	CURRENT	YTD	DESCRIPTION	CURRENT	YTD
Acct-0009 TOTAL RETURN ITEM FEES	\$480.00	\$1800.00	Acct-0009 TOTAL OVERDRAFT FEES	\$0.00	\$0.00

This statement of account contains income tax reporting information, year to date interest and/or dividends. The dividend amount will be reported to federal and state governments per requirements. Retain your statement of account for purposes of income tax reporting.

#### **PERIODIC STATEMENT DISCLOSURES FOR OPEN-END LOANS**

The periodic rate and Annual Percentage Rate is subject to change on loans marked "variable". How we determine the balance on which your periodic finance charge is computed: We will figure the periodic finance charge on your account by applying the daily periodic rate to the unpaid balances of your account. To get the unpaid balance we will take the ending balance of your account each day after adding any new advances or purchases and subtracting any payments or credits. This gives us the unpaid balance.

#### **WHAT TO DO IF YOU FIND A MISTAKE ON YOUR STATEMENT (Other than Home Equity Plans)**

If you think there is an error on your statement, write to us at the address on the front of the statement. You must contact us within sixty (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. 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.

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

#### **SPECIAL RULES FOR CREDIT CARD PURCHASES**

If you have a problem with the quality of goods or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (NOTE: If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

#### **HOME-EQUITY PLANS BILLING RIGHTS SUMMARY**

In case of errors or questions about your bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at the address on the front of the first page of this statement, as soon as possible. We must hear from you no later than sixty (60) days after we sent you the first bill 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 bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

#### **NOTICE TO BUSINESS AND COMMERCIAL MEMBERS:**

Accounts owned by business and commercial Members are NOT subject to consumer regulations, such as the Truth in Savings Act, the Electronic Fund Transfer Act, or the Truth in Lending Act. The information contained in this disclosure titled "What to Do If You Find a Mistake on Your Statement (other than Home Equity Plans)" for your consumer accounts does not apply to business or commercial accounts. In addition, the information regarding Electronic Transfers does not apply to business or commercial accounts. You acknowledge the risk of loss from unauthorized items. You further acknowledge that Valley Strong offers various services that allow business and commercial Members to closely monitor their account transaction activity, such as DataNet online banking and Valley Strong DataMobile app ("Fraud Prevention Services"), which can reduce potential fraud. If you fail to use one or more of the available Fraud Prevention Services, you agree that you will be deemed to have assumed the risk of any losses that could have been prevented if you had used the Fraud Prevention Services.

#### **IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS**

Write us as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. Please direct inquiries to the address and/or telephone number shown on the first page of the statement. We must hear from you no later than sixty (60) days after we sent you the first statement on which the error or problem appeared. In your letter, give us the following information:

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

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

#### **BANKRUPTCY**

If your obligation for this account was previously discharged in a Chapter 7 bankruptcy proceeding, and if the obligation was not reaffirmed, this statement is being sent for informational purposes only. We are not attempting to collect, recover, or offset the discharge debt as your personal liability.

#### **HOUSING COUNSELING NOTICE**

If you would like contact information for housing counseling agencies or programs in your area, call the Department of Housing and Urban Development (HUD) at (800) 569-4287 or visit <https://apps.hud.gov/finadacounselor> or visit the Consumer Financial Protection Bureau (CFPB) at <https://www.consumerfinance.gov/find-a-housing-counselor/>.

"WARNING: If you have obtained a loan, and have chosen to purchase credit insurance on the loan, your credit insurance may not be part of your debt if you are disabled or die from an injury or illness for which you have seen a doctor or chiropractor within the last six months." All accounts, except Checking Accounts, are not transferable as defined in Regulation D.