



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

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Uni-Statement

Account Number:
1 575 2338 4483
Statement Period:
Oct 15, 2020
through
Nov 13, 2020

Page 1 of 2



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ROBERTO RANGEL
13684 EL EVADO RD APT 2
VICTORVILLE CA 92392-2776



To Contact U.S. Bank

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

U.S. Bank accepts Relay Calls

Internet: usbank.com

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the Federal Regulation D (governing savings and/or money market withdrawal limitations) have been removed, as they are no longer applicable.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



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 13684 EL EVADO RD APT 2
 VICTORVILLE CA 92392-2776

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EASY CHECKING

Member FDIC

U.S. Bank National Association

Account Number 1-575-2338-4483

Account Summary

Beginning Balance on Oct 15	\$	2,644.45-	Number of Days in Statement Period	30
Other Withdrawals		6.95-	Average Account Balance	\$ 2,644.45-
Ending Balance on Nov 13, 2020	\$	2,651.40-		

Other Withdrawals

<u>Date</u>	<u>Description of Transaction</u>	<u>Ref Number</u>	<u>Amount</u>
Nov 13	Monthly Maintenance Fee	1300012240	\$ 6.95-
Total Other Withdrawals			\$ 6.95-

	Total for Statement Period	Total Year to Date
Total Returned Item Fees	\$ 0.00	\$ 144.00
Total Overdraft Fees	\$ 0.00	\$ 648.00
Less: Refunds*		\$ 72.00-
TOTAL	\$ 0.00	\$ 720.00

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

<u>Date</u>	<u>Ending Balance</u>
Nov 13	2,651.40-

Balances only appear for days reflecting change.



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