



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

8213 IMG S X ST01

Account Number:
1 575 1175 0232
Statement Period:
Jan 16, 2021
through
Feb 12, 2021



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SKYLAR K AVERY
1125 N DETROIT ST APT 303
W HOLLYWOOD CA 90046-6286



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

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



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 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.



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.





SKYLAR K AVERY
 1125 N DETROIT ST APT 303
 W HOLLYWOOD CA 90046-6286

Uni-Statement

Account Number:
 1 575 1175 0232
 Statement Period:
 Jan 16, 2021
 through
 Feb 12, 2021



U.S. BANK SILVER CHECKING

Member FDIC

U.S. Bank National Association

Account Number 1-575-1175-0232

Account Summary

Beginning Balance on Jan 16	\$	16.04	Number of Days in Statement Period		28
Deposits / Credits		2,074.72	Average Account Balance	\$	197.65-
Card Withdrawals		2,139.75-			
Other Withdrawals		887.81-			
Ending Balance on Feb 12, 2021	\$	936.80-			

Deposits / Credits

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>	<i>Amount</i>
Jan 20	Visa Direct	Cash App*Cash Ou	6401200428 \$ 16.04
Jan 20	Electronic Deposit	From MONEYLION	21.35
	REF=210190187943550N00	8870668668P2P SKYLAR AVERY	
Jan 20	Visa Direct	Dave Inc	6201200221 75.00
Jan 21	Debit Purchase Ret - VISA	On 012021 877-585-1085 NY	0719357594 10.94
	GRUBHUBGHPLUS	REF # 74492151020719357594 US1	
Jan 25	Visa Direct	Cash App*Cash Ou	6901251212 0.75
Jan 25	Visa Direct	Cash App*Cash Ou	6601251536 2.00
Jan 25	Visa Direct	Cash App*Cash Ou	8401240224 5.00
Jan 26	Visa Direct	Cash App*Cash Ou	8601260421 2.47
Jan 26	Electronic Deposit	From Cashmax	100.00
	REF=210260062927320N00	LOAN 1203268066	
Jan 26	Electronic Deposit	From CASH AMERICA TOD	200.00
	REF=210260062256350N00	85584056801016207445	
Feb 1	Visa Direct	Cash App*Cash Ou	2501301858 2.18
Feb 1	Federal Benefit Deposit	From SSI TREAS 310	318.57
	REF=210260089044580N00	XXSUPP SEC9101736121 2616 S	
Feb 2	Visa Direct	Cash App*Cash Ou	3202012324 5.66
Feb 2	Deposit		8355794293 170.00
Feb 3	Visa Direct	Cash App*Cash Ou	8202030446 1.75
Feb 3	Visa Direct	Cash App*Cash Ou	1002030444 5.75
Feb 3	Visa Direct	Instacash Funds	9702030449 50.00
Feb 3	Visa Direct	Instacash Funds	6902030450 50.00
Feb 3	Visa Direct	Cash App*Cash Ou	5902030443 106.26
Feb 3	Federal Benefit Deposit	From SSA TREAS 310	931.00
	REF=210280127331740N00	XXSOC SEC 9031736026 2616A S	
Total Deposits / Credits			\$ 2,074.72

Card Withdrawals

Card Number: xxxx-xxxx-xxxx-3279

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>	<i>Amount</i>
Jan 19	Debit Purchase - VISA	On 011821 8774174551 CA	8741447210 \$ 1.12-
	CASH APP*SKYLAR	REF # 24492151018741447210415	
Jan 19	Debit Purchase - VISA	On 011621 HTTPSMASTERA OK	6637577684 1.99-
	MASTERADVANCES.C	REF # 24492151016637577684837	
Jan 19	Debit Purchase - VISA	On 011821 HTTPSMASTERA OK	8637687750 1.99-
	MASTERADVANCES.C	REF # 24492151018637687750435	
Jan 19	Debit Purchase - VISA	On 011521 GRUBHUB.COM NY	5713974753 10.94-
	GRUBHUBGHPLUS	REF # 24492151015713974753474	
Jan 21	Debit Purchase - VISA	On 012021 8774174551 CA	0855480609 16.04-
	CASH APP*SKYLAR	REF # 24492151020855480609469	
Jan 21	Debit Purchase - VISA	On 012021 8774174551 CA	0855481341 21.35-
	CASH APP*SKYLAR	REF # 24492151020855481341534	
Jan 21	Debit Purchase - VISA	On 012021 8774174551 CA	0855876224 75.00-
	CASH APP*SKYLAR	REF # 24492151020855876224071	
Jan 25	Debit Purchase - VISA	On 012421 8774174551 CA	4741767006 5.00-
	CASH APP*SKYLAR	REF # 24492151024741767006197	
Jan 25	Debit Purchase - VISA	On 012221 8774174551 CA	2855378133 10.94-
	CASH APP*SKYLAR	REF # 24492151022855378133893	



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U.S. BANK SILVER CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-575-1175-0232

Card Withdrawals (continued)

Card Number: xxxx-xxxx-xxxx-3279

Date	Description of Transaction	Ref Number	Amount
Jan 26	Debit Purchase - VISA CASH APP*SKYLAR	On 012521 8774174551 CA REF # 24492151025855809871670	5855809871 2.70-
Jan 27	Recurring Debit Purchase CLEO AI	On 012621 HTTPSWWW.MEE DE REF # 24011341026000024117 US1	6000024117 5.99-
Jan 27	Debit Purchase - VISA CASH APP*SKYLAR	On 012621 8774174551 CA REF # 24492151026741344626069	6741344626 291.53-
Feb 1	Recurring Debit Purchase Amazon Prime*R81	On 013021 Amzn.com/bil WA REF # 24692161030100143765 US1	0100143765 2.18-
Feb 1	Debit Purchase - VISA CASH APP*SKYLAR	On 013021 8774174551 CA REF # 24492151030855335808819	0855335808 318.57-
Feb 3	Debit Purchase - VISA RoarMoney Transf	On 020321 New York NY REF # 24943751034000101517231	4000101517 1.75-
Feb 3	Debit Purchase - VISA CASH APP*SKYLAR	On 020221 8774174551 CA REF # 24492151033741433430523	3741433430 5.66-
Feb 3	Debit Purchase - VISA RoarMoney Transf	On 020321 New York NY REF # 24943751034000101516308	4000101516 112.01-
Feb 3	Debit Purchase - VISA CASH APP*SKYLAR	On 020221 8774174551 CA REF # 24492151033855455123871	3855455123 170.00-
Feb 4	Debit Purchase - VISA CASH APP*SKYLAR	On 020321 8774174551 CA REF # 24492151034855472486474	4855472486 100.00-
Feb 4	Debit Purchase - VISA CASH APP*SKYLAR	On 020321 8774174551 CA REF # 24492151034855472479735	4855472479 300.00-
Feb 4	Debit Purchase - VISA CASH APP*SKYLAR	On 020321 8774174551 CA REF # 24492151034741472450944	4741472450 631.00-
Feb 5	Debit Purchase - VISA Albert Instant	On 020521 Walnut CA REF # 24943751036000091808408	6000091808 53.99-

Card 3279 Withdrawals Subtotal \$ **2,139.75-**

Total Card Withdrawals \$ **2,139.75-**

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Jan 26	Electronic Withdrawal REF=210250119883290N00	To TRANSFORM CREDIT 3520618 2738062782	\$ 5.00-
Feb 3	Electronic Withdrawal REF=210340068530050N00	To ML PLUS MEMBRSH MONEYLION 8800007474	19.99-
Feb 3	Electronic Withdrawal REF=210340068508290N00	To ML PLUS LOAN 8800009306MONEYLION DD612177635	83.61-
Feb 3	Electronic Withdrawal REF=210340069391710N00	To Cashmax LOAN 1203268066	117.50-
Feb 3	Electronic Withdrawal REF=210340069388190N00	To Advance America 1582332639EFT 6851QX19696368	300.00-
Feb 4	Overdraft Paid Fee		36.00-
Feb 4	Overdraft Paid Fee		36.00-
Feb 4	Overdraft Paid Fee		36.00-
Feb 4	Overdraft Paid Fee		36.00-
Feb 5	Electronic Withdrawal REF=210350147264320N00	To Albert Genius 5475215705EDI PYMNTSp_6260131	7.00-
Feb 8	Overdraft Paid Fee		36.00-
Feb 8	Electronic Withdrawal REF=210390044742430N00	To MONEYTREE #0592 MONEYTREE 1911218621	131.76-
Feb 9	Overdraft Paid Fee		36.00-
Feb 12	Monthly Maintenance Fee		6.95-

Total Other Withdrawals \$ **887.81-**



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U.S. BANK SILVER CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-575-1175-0232

	Total for Statement Period	Total Year to Date
Total Returned Item Fees	\$ 0.00	\$ 0.00
Total Overdraft Fees	\$ 216.00	\$ 216.00
TOTAL	\$ 216.00	\$ 216.00

Balance Summary

<u>Date</u>	<u>Ending Balance</u>	<u>Date</u>	<u>Ending Balance</u>	<u>Date</u>	<u>Ending Balance</u>
Jan 19	0.00	Jan 27	0.00	Feb 5	726.09-
Jan 20	112.39	Feb 1	0.00	Feb 8	893.85-
Jan 21	10.94	Feb 2	175.66	Feb 9	929.85-
Jan 25	2.75	Feb 3	509.90	Feb 12	936.80-
Jan 26	297.52	Feb 4	665.10-		

Balances only appear for days reflecting change.

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