



21 STEPHANIE MARTINEZ  
PC 250 QUINTARD ST APT 55  
CHULA VISTA CA 91911

### Contacting Us

Available by phone 24/7

Phone 1-800-266-7277

Online [bbvausa.com](http://bbvausa.com)

Write BBVA  
Customer Service  
P.O. Box 10566  
Birmingham, AL 35296

## Summary of Accounts

### Deposit Accounts/ Other Products

Account	Account number	Ending balance last statement	Ending balance this statement
FREE CHECKING	6777582656	\$354.67	\$378.64
<b>Total Deposit Accounts</b>		<b>\$354.67</b>	<b>\$378.64</b>

Avoid potential scams.

Please remember that BBVA will never call, email, or text you and ask for your PIN or private financial information. For security tips and helpful links, please visit our Security Center at [bbvausa.com/security](http://bbvausa.com/security)



# FREE CHECKING

Account Number: 6777582656 - STEPHANIE MARTINEZ

## Activity Summary

Beginning Balance on 8/18/20	\$354.67
Deposits/Credits (5)	+ \$3,367.82
Withdrawals/Debits (46)	- \$3,343.85
<b>Ending Balance on 9/17/20</b>	<b>\$378.64</b>

## Transaction History

Date *	Check/ Serial #	Description	Deposits/ Credits	Withdrawals/ Debits	End of Day Balance
8/18		ATM WITHDRAWAL - BBVA USA ATM1469 115142 08/18/20 CARD XXXXXX3438 ATM-AT 4558 CAMINO DE LAP		\$200.00	
8/18		DEBIT FOR CHECKCARD XXXXXX343808/17/20 APPLE.COM/BILL 866-712-7753 CA		\$6.99	\$147.68
8/19		DEBIT FOR CHECKCARD XXXXXX343808/17/20 MCDONALD'S F1557 CHULA VISTA CA		\$28.92	
8/19		DEBIT FOR CHECKCARD XXXXXX343808/18/20 Amazon Prime*MM7EL0JA2 Amzn.com/billWA		\$14.13	
8/19		ATM DEPOSIT	\$20.00		
8/19		CHECKCARD PURCHASE - 1319 - MOTEL 6 VISA 0922686908/19/20 CARD XXXXXX3438 POS -AT 7621 ALVARADORD LAMESA CA		\$88.14	\$36.49
8/20		DEBIT FOR CHECKCARD XXXXXX343808/19/20 PLAYSTATION NETWORK 800-345-7669 CA		\$7.99	
8/20		DEBIT FOR CHECKCARD XXXXXX343808/19/20 PLAYSTATION NETWORK 800-345-7669 CA		\$7.99	\$20.51
8/21		DEBIT FOR CHECKCARD XXXXXX343808/20/20 PLAYSTATION NETWORK 800-345-7669 CA		\$7.99	\$12.52
8/25		CREDIT FOR PARKWAY OPERATIO DIRECT DEP CO REF- 480042439084J0U	\$1,847.07		
8/25		DEBIT FOR BETTER DAY LOANS ONLINE PMT CO REF- 2008242280DLJOO		\$153.72	
8/25		CHECK CLEARED		\$1,130.00	\$575.87
8/27		DEBIT FOR CHECKCARD XXXXXX343808/26/20 PLAYSTATION NETWORK 800-345-7669 CA		\$19.99	\$555.88
8/28		DEBIT FOR CHECKCARD XXXXXX343808/26/20 JACK IN THE BOX 0063 CHULA VISTA CA		\$29.93	
8/28		DEBIT FOR CHECKCARD XXXXXX343808/27/20 PlaystationNetwork 800-3457669 CA		\$7.99	
8/28		DEBIT FOR CHECKCARD XXXXXX343808/27/20 PLAYSTATION NETWORK 800-345-7669 CA		\$7.99	
8/28		DEBIT FOR CHECKCARD XXXXXX343808/27/20 PLAYSTATION NETWORK 800-345-7669 CA		\$7.99	
8/28		DEBIT FOR CHECKCARD XXXXXX343808/27/20 PlaystationNetwork 800-3457669 CA		\$7.99	\$493.99
8/31		ATM WITHDRAWAL - BBVA USA ATM1469 143321 08/29/20 CARD XXXXXX3438 ATM-AT 4558 CAMINO DE LAP		\$200.00	
8/31		CHECKCARD PURCHASE - MARSHALLS #0481 VISA 3308600108/29/20 CARD XXXXXX3438 POS -AT 4209 GENESEE AVE SAN DIEGO CA		\$137.79	



Date *	Check/ Serial #	Description	Deposits/ Credits	Withdrawals/ Debits	End of Day Balance
8/31		DEBIT FOR CHECKCARD XXXXXX343808/28/20 PLAYSTATION NETWORK 800-345-7669 CA		\$7.59	
8/31		DEBIT FOR CHECKCARD XXXXXX343808/29/20 APPLE.COM/BILL 866-712-7753 CA		\$6.99	
8/31		DEBIT FOR CHECKCARD XXXXXX343808/28/20 BURGER KING #952 CHULA VISTA CA		\$24.89	\$116.73
9/4		CHECKCARD PURCHASE - NETFLIX COM VISA 003 09/04/20 CARD XXXXXX3438 POS -AT NETFLIX COM LOS GATOS CA		\$15.99	
9/4		DEBIT FOR CHECKCARD XXXXXX343809/03/20 Subway 45836 Chula Vista CA		\$7.55	
9/4		ATMDEPOSIT	\$100.00		\$193.19
9/8		DEBIT FOR CHECKCARD XXXXXX343809/04/20 APPLE.COM/BILL 866-712-7753 CA		\$6.99	
9/8		DEBIT FOR CHECKCARD XXXXXX343809/05/20 Roku for Disney Electro 816-2728107 DE		\$6.99	
9/8		DEBIT FOR CHECKCARD XXXXXX343809/07/20 APPLE.COM/BILL 866-712-7753 CA		\$6.99	
9/8		DEBIT FOR CHECKCARD XXXXXX343809/07/20 MERCARI 415-8001078 CA		\$25.01	\$147.21
9/9		ATMDEPOSIT	\$30.00		
9/9		CHECKCARD PURCHASE - 1044 - MOTEL 6 VISA 0923711009/09/20 CARD XXXXXX3438 POS -AT 550 MONTROSE CT EL CAJON CA		\$94.74	\$82.47
9/10		CREDIT FOR PARKWAY OPERATIO DIRECT DEP CO REF- 793055669800J0U	\$1,370.75		
9/10		DEBIT FOR BETTER DAYLOANS ONLINE PMT CO REF- 200909UOJMHAAH76		\$153.72	
9/10		DEBIT FOR CHECKCARD XXXXXX343809/08/20 MERCARI 415-8001078 CA		\$28.48	
9/10		DEBIT FOR CHECKCARD XXXXXX343809/09/20 SIMPLE HEALTH 8775087467 NY		\$20.00	
9/10		DEBIT FOR CHECKCARD XXXXXX343809/09/20 TU *TRANSUNION 800-493-3292 CA		\$24.95	\$1,226.07
9/11		ATM WITHDRAWAL - BBVA USA ATM1469 105022 09/11/20 CARD XXXXXX3438 ATM-AT 4558 CAMINO DE LAP		\$80.00	
9/11		DEBIT FOR CHECKCARD XXXXXX343809/10/20 SQ *EDWARD J MARTIN 877-417-4551 CA		\$300.00	\$846.07
9/14		DEBIT FOR CHECKCARD XXXXXX343809/10/20 MCDONALD'S F25836 619-475-5335 CA		\$19.58	
9/14		DEBIT FOR CHECKCARD XXXXXX343809/11/20 SPRINT *WIRELESS 800-639-6111 KS		\$140.56	
9/14		DEBIT FOR CHECKCARD XXXXXX343809/11/20 MCDONALD'S F25836 619-475-5335 CA		\$19.58	\$666.35
9/15		DEBIT FOR CHECKCARD XXXXXX343809/14/20 MyHome Protection 615-8373000 TN		\$25.00	
9/15		DEBIT FOR CHECKCARD XXXXXX343809/14/20 PLAYSTATION NETWORK 800-345-7669 CA		\$3.99	
9/15		DEBIT FOR CHECKCARD XXXXXX343809/14/20 ACE PARKING 1225 SAN DIEGO CA		\$4.00	\$633.36
9/16		CHECKCARD PURCHASE - PACSUN #0873 VISA 0934565409/16/20 CARD XXXXXX3438 POS -AT 3030 PLAZA BONITA RNATIONAL CCA		\$57.56	
9/16		CHECKCARD PURCHASE - DD'S DISCOUNT #5 VISA 0691241309/16/20 CARD XXXXXX3438 POS -AT DD'S DISCOUNT #5145SAN DIEGO CA		\$62.43	



Date *	Check/ Serial #	Description	Deposits/ Credits	Withdrawals/ Debits	End of Day Balance
9/16		DEBIT FOR CHECKCARD XXXXXX343809/14/20 MCDONALD'S F25836 619-475-5335 CA		\$19.58	
9/16		CHECKCARD PURCHASE - 1044 - MOTEL 6 VISA 0923711009/16/20 CARD XXXXXX3438 POS -AT 550 MONTROSE CT EL CAJON CA		\$94.74	\$399.05
9/17		CHECKCARD PURCHASE - WAL-MART#5305 VISA 5305004709/17/20 CARD XXXXXX3438 POS -AT Wal-Mart Store CHULA VISTCA		\$10.42	
9/17		DEBIT FOR CHECKCARD XXXXXX343809/17/20 PLAYSTATION NETWORK 800-345-7669 CA		\$9.99	\$378.64
Ending Balance on 9/17					<b>\$378.64</b>
<b>Totals</b>			<b>\$3,367.82</b>	<b>\$3,343.85</b>	

Please note, certain fees and charges posted to your account may relate to services and/or activity from the prior statement cycle.

\*The Date provided is the business day that the transaction is processed.

<b>Periodic Non-sufficient Funds and Overdraft Charge Summary</b>		
	Total this Period	Total 2020 YTD
Total overdraft (OD) fees <i>(includes NSF-paid item charges and extended OD charges)</i>	\$0.00	\$0.00
NSF-returned item charges	\$0.00	\$0.00

### Summary of Checks

Checks listed are also displayed in the preceding Transaction History

Date	Check #	Amount	Date	Check #	Amount	Date	Check #	Amount
8/25		\$1,130.00						

\*Indicates break in check sequence



**How to Balance Your Account**

- Step 1** • Enter all checks, deposits, and other automated teller card (ATM) transactions in your register.
  - Record all automated deductions, debit card transactions and electronic billpayments.
  - Record and deduct service charges, check printing charges, or other bank fees.
  - If you have an interest bearing account, add any interest earned shown on this statement.
- Step 2** • If applicable, sort checks in numerical order and mark in your register each check or other transaction that is listed on this statement.
- Step 3** • List any deposits or credits your have made that do not appear on this statement (see space provided below).
- Step 4** • List any checks you have written, debit card transactions, electronic payments and other deductions that do not appear on this statement (see space provided below).

Date/Description	Amount
Step 3 Total	\$

Date/Description	Check #	Amount
Step 4 Total		\$

**Balancing Your Register to this Statement**

<b>Step 5</b> •Enter the "current balance" shown on this statement	
•Add total from Step 3	
•Subtotal	
•Subtract total from Step 4	
•This balance should equal your register balance	
If it does not agree, see steps below	\$

- If your account does not balance, review the following:
- Check all your addition and subtraction above in your register.
  - Make sure you remembered to subtract service charges listed on this statement and add any interest earned to your register.
  - Amounts of deposits and withdrawals on this statement should match your register entries.
  - If you have questions or need assistance, please refer to the phone number on the front of this statement.

**Change of Address**

Please call us at the telephone number listed on the front of this statement to tell us about a change of address.

**Electronic Transfers** *(for consumer accounts only)*

In case of errors or questions about your Electronic Transfers, write to BBVA, Operations Compliance Support, P.O. Box 10566, Birmingham, AL 35296. Or simply call your local customer service number printed on the front of this statement. Call or write 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. We must hear from you no later than 60 days after we sent the first statement on which the error or problem appeared.

- Tell us your name and account number (if any).
- 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.
- 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 (20 on claims on accounts opened less than 30 calendar days) to do this, we will credit your account 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.

\*For Non-Consumer Account customers, please refer to your current Non-Consumer Account Agreement for details regarding Electronic Fund Transfers.

**Overdraft Protection**

**Calculation of Interest Charge and Balance Subject to Interest Rate.** The interest charge is computed using your annual percentage rate divided by 365 or, in the case of a leap year, 366, which gives you the "Applicable Rate." Although we calculate the interest charge by applying the Applicable Rate to each daily balance, the interest charge can also be calculated by multiplying the Applicable Rate by the "average daily balance" (Balance Subject to Interest Rate) shown on this statement, then multiplying that sum by the number of days in the billing cycle. To get the "Balance Subject to Interest Rate" shown on this statement we take the beginning balance of your account less any unpaid finance charges each day, add any new advances or debits, and subtract any payments or credits. This gives us the daily balance. Then we add all the daily balances for the billing cycle and divide by the number of days in the billing cycle. This gives us the "average daily balance" shown on the statement as "Balance Subject to Interest Rate". Payments. Payments to your overdraft protection loan account made through our tellers or deposited at our automated teller machines (ATMs) Monday through Friday before the posted cut-off time will be posted to your account on the date they are accepted. Otherwise, they will be posted on the next business day. Payments made through our ATMs via a funds transfer will be posted on the date they are received or on the next business day if made after 6pm CT (6pm MT for Arizona accounts and 6pm PT for California accounts) Monday through Friday or anytime Saturday, Sunday or bank holidays. BBVA business days are Monday through Friday, excluding holidays.

**In Case of Errors or Questions About Your Statement** (Overdraft Protection Only)

If you think your statement is wrong, or if you need more information about a transaction on your statement, write your issue on a separate document and send it to Bankcard Center, P.O. Box 2210, Decatur, AL 35699-0001. Telephone inquiries may be made by calling your local BBVA branch listed on the front of this statement to speak with a Customer Service Representative. Please note: a telephone inquiry will not preserve your rights under federal law. 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.

- Tell us your name and account number (if any).
- 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 what you need more information.
- Tell us the dollar amount of the suspected error.

You can stop the automatic deduction of the Minimum Payment from your checking account if you think your statement is wrong. To stop the payment, your letter must reach us three (3) business days before the automatic deduction is scheduled to occur.

**Reporting Other Problems**

Please review your statement carefully. It is essential that any account errors or any improper transactions on your account be reported to us as soon as reasonably possible. If you fail to notify us of any suspected problems, errors or unauthorized transactions within the time periods specified in the deposit account agreement, we are not liable to you for any loss related to the problem, error or unauthorized transaction.

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