



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

6580 TRN S X ST01

Uni-Statement

Account Number:
1 575 2559 5938
Statement Period:
Nov 7, 2020
through
Dec 7, 2020

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BRYAN S CHAMBERLAIN
426 N NEARGLEN AVE
COVINA CA 91724-2713



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

Speed through check out with the added security and convenience of PayPal. Use the U.S. Bank Mobile App or log in to Online Banking to link your U.S. Bank Visa Debit Card to PayPal today.

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the Federal Regulation D (governing savings and/or money market withdrawal limitations) have been removed, as they are no longer applicable.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

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



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INFORMATION YOU SHOULD KNOW

(CONTINUED)

New Foreign Currency Fees Section:

<u>Purchase</u>	
Foreign Exchange Fee (Admin Fee)*	\$10.00
Next Day Priority Delivery (optional)	\$15.00 (formerly \$12)
<u>Sold</u>	
Foreign Exchange Fee (Admin Fee)*	\$10.00
<u>Foreign Draft Purchase</u>	
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.

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If you haven't already done so, we encourage you to enroll in eStatements. There are several benefits of eStatements including:

- No fees to receive your statement electronically, and it will eliminate the \$2.00 Paper Statement Fee.¹
- Reduce the risk of fraud and identity theft
- View, print and save statements
- Search up to five years of your transactions
- See detailed images of sent and deposited checks
- Get alerts when online documents are available

*Note: We waive the \$2.00 Paper Statement Fee¹ for account holders age 65 or older.

eStatements are identical to your paper statements and the only difference is they are delivered electronically via usbank.com. It's easy to enroll in eStatements and you can make the switch in Online Banking. Go to **My Accounts**, select **My Documents** and then select **Paperless Preferences**.

If you wish to continue receiving paper statements, there is nothing you need to do.

If you have any questions, our bankers are here 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. For additional information regarding eStatements, please visit usbank.com/paperless.

¹ Additional fees may apply for Statements with Check Images and Statements with Check Return. Check Images are available with Paper or eStatements. Check Return is only available with Paper Statements. Accounts with a Senior customer indicator receive \$1.00 discount per statement cycle for Statement with Check Return fee and the Statement with Check Images is waived.

EASY CHECKING

U.S. Bank National Association

Member FDIC

Account Number 1-575-2559-5938

Account Summary

Beginning Balance on Nov 7	\$	2.50	Number of Days in Statement Period		31
Deposits / Credits		1,618.06	Average Account Balance	\$	11.86
Card Withdrawals		1,117.87-			
Other Withdrawals		500.00-			
Ending Balance on Dec 7, 2020	\$	2.69			

Deposits / Credits

<u>Date</u>	<u>Description of Transaction</u>	<u>Ref Number</u>	<u>Amount</u>
Nov 12	Electronic Deposit	From WAL-MART ASSOCS.	\$ 931.10
	REF=203140105271980N00	PAYROLL 0710794409	



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EASY CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-575-2559-5938

Deposits / Credits (continued)

Date	Description of Transaction	Ref Number	Amount
Nov 25	Electronic Deposit REF=203280087025890N00	From WAL-MART ASSOCS. PAYROLL 0710794409	686.96
Total Deposits / Credits			\$ 1,618.06

Card Withdrawals

Card Number: xxxx-xxxx-xxxx-6295

Date	Description of Transaction	Ref Number	Amount
Nov 9	Debit Purchase - VISA 76 - KAYKEL INVE	On 110620 WALNUT CA REF # 24015170311000803779253	1.08-
Nov 12	Debit Purchase - VISA 76 - KAYKEL INVE	On 111120 WALNUT CA REF # 24015170316001557634608	1.90-
Nov 12	Debit Purchase 030755	WAL-MART GLENDORA CA On 111220 MAESTERM REF 030755	3.50-
Nov 12	Debit Purchase 830186	Wal-Mart Store MURRIETA CA On 111120 MAESTERM REF 830186 You Requested \$100 In Cash Back	100.88-
Nov 12	Debit Purchase 039588	WAL-MART MURRIETA CA On 111120 MAESTERM REF 039588 You Requested \$100 In Cash Back	100.88-
Nov 12	Debit Purchase 554300	WAL-MART #2952 MURRIETA CA On 111120 MAESTERM REF 554300 You Requested \$100 In Cash Back	100.88-
Nov 12	ATM Withdrawal	USB COVINA STATE COVINA CA Serial No. 000718100529SUS4U792	200.00-
Nov 12	ATM Withdrawal	US BANK HACIENDA HACIENDA HTS CA Serial No. 003341104225SUS4T641	420.00-
Nov 13	Debit Purchase - VISA 76 - UP0655	On 111220 WEST COVINA CA REF # 24015170317001701693335	4.00-
Nov 25	ATM Withdrawal	US BANK GLENDORA GLENDORA CA Serial No. 003087094330SUS4T260	40.00-
Nov 27	Debit Purchase 623863	ARCO #42589 WILDOMAR CA On 112520 MAESTERM REF 623863	2.24-
Nov 27	Debit Purchase - VISA TASTY GOODY	On 112520 WEST COVINA CA REF # 24013390330003699282146	12.02-
Nov 27	ATM Withdrawal	USB COVINA STATE COVINA CA Serial No. 003372101635SUS4U792	20.00-
Nov 27	Debit Purchase - VISA CASH 1	On 112520 855-9209800 OH REF # 24892420331012742522341	105.00-
Dec 1	Debit Purchase 667113	7-ELEVEN COVINA CA On 120120 MAESTERM REF 667113	1.54-
Dec 1	Debit Purchase 901713	ARCO #42285 PERRIS CA On 120120 MAESTERM REF 901713	2.01-
Dec 2	Debit Purchase 749974	DBA NINO CONVENI CABAZON CA On 120120 ILNKILNK REF 033622749974	1.94-
Card 6295 Withdrawals Subtotal			\$ 1,117.87-
Total Card Withdrawals			\$ 1,117.87-

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Nov 25	Customer Withdrawal	8653132769	500.00-
Total Other Withdrawals			\$ 500.00-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Nov 9	1.42	Nov 12	4.48	Nov 13	0.48



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Balance Summary (continued)

<i>Date</i>	<i>Ending Balance</i>	<i>Date</i>	<i>Ending Balance</i>	<i>Date</i>	<i>Ending Balance</i>
Nov 25	147.44	Dec 1	4.63	Dec 2	2.69
Nov 27	8.18				

Balances only appear for days reflecting change.



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