



Account Statement

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ENDING ACCOUNT BALANCES

0101	Savings - Share Secured Credit	\$	650.00
0300	Checking - Student	\$	746.41

Gabriela B Garnica
 5502 Market St
 Oakland CA 94608-3128

Get holiday ready

Apply for a Signature Loan
 with rates as low as **7.49% APR***

*All loans subject to credit approval. See website for full details.

Savings - Share Secured Credit ACCT #0101 10-01-20 Thru 10-31-20

Beginning Balance	Deposits	Withdrawals	Ending Balance	YTD Dividends
\$ 1,720.21	\$ 92.00	\$ 1,162.21	\$ 650.00	\$ 0.69

Effective Date	Transaction Description	Deposit	Withdrawal	Balance
OCT01	Previous Balance			1,720.21
OCT01	Home banking Withdrawal Transfer to Share 0300 Internet Access 10/01/2020 07:18 878008:		-45.00	1,675.21
OCT01	Home banking Withdrawal Transfer to Loan 5200 Internet Access 10/01/2020 13:16 880409:		-16.00	1,659.21
OCT01	Home banking Deposit Transfer from Share 0300 Internet Access 10/01/2020 20:55 882383: 42	42.00		1,701.21
OCT01	Home banking Withdrawal Transfer to Share 0300 Internet Access 10/01/2020 21:24 882453:		-35.00	1,666.21
OCT02	Home banking Withdrawal Transfer to Share 0300 Internet Access 10/02/2020 11:27 884571:		-400.00	1,266.21
OCT02	Home banking Withdrawal Transfer to Share 0300 Internet Access 10/02/2020 12:18 884813:		-80.00	1,186.21
OCT02	Home banking Withdrawal Transfer to Share 0300 Internet Access 10/02/2020 17:57 886035: 8		-80.00	1,106.21
OCT03	Home banking Withdrawal Transfer to Loan 5200 Internet Access 10/03/2020 11:45 887793:		-6.21	1,100.00
OCT04	Home banking Deposit Transfer from Share 0300 Internet Access 10/04/2020 13:55 890186:	50.00		1,150.00
OCT06	Home banking Withdrawal Transfer to Share 0300 Internet Access 10/06/2020 13:24 896778:		-500.00	650.00

Checking - Student ACCT #0300 10-01-20 Thru 10-31-20

Beginning Balance	Deposits	Withdrawals	Ending Balance
\$ 97.64	\$ 6,337.06	\$ 5,688.29	\$ 746.41

Effective Date	Transaction Description	Deposit	Withdrawal	Balance
OCT01	Previous Balance			97.64
OCT01	Card purchase DAVE.COM 3239225209, CA		-5.00	92.64
OCT01	Card purchase DAVE.COM 3239225209, CA		-5.00	87.64
OCT01	Card purchase KLOVER HOLDINGS 8882938767, IL		-46.99	40.65
OCT01	Fee Withdrawal CHECK CENTER HAY, 5107834630, 510-783-4630, GABRIELA GARNICA Non-Sufficient Funds Fee		-27.00	13.65
OCT01	Home banking Deposit Transfer from Share 0101 Internet Access 10/01/2020 07:18 878008:	45.00		58.65
OCT01	Home banking Deposit Transfer from Loan 5200 Internet Access 10/01/2020 13:16 880413:	16.00		74.65
OCT01	Card purchase DOORDASH*THE HABIT BUR 6506819470, CA		-22.91	51.74
OCT01	POS Deposit w8hWoEwIjg23PRk Doordash, Inc. FastPay, San Francisco, CA	41.51		93.25
OCT01	Home banking Withdrawal Transfer to Share 0101 Internet Access 10/01/2020 20:55 882383: 42		-42.00	51.25
OCT01	Home banking Deposit Transfer from Share 0101 Internet Access 10/01/2020 21:24 882453:	35.00		86.25
OCT01	POS Card purchase TARGET T- 15555 E 14th San Leandro, CA		-31.82	54.43
OCT02	Card purchase DAVE.COM 3239225209, CA		-10.00	44.43
OCT02	Card purchase FORMULATE LABS INC 888-999-2260, MO		-21.40	23.03

REVIEW YOUR STATEMENT IMMEDIATELY

Review your statement within 30 days of statement mailing to ensure it is correct, unless another error notification time frame applies. Promptly report any unauthorized activity or errors to the address or phone number listed on the first page of your statement or send us a secure email via Online Banking.

If you have additional concerns about the accuracy of your statement, please notify us at the following address: USE Credit Union, ATTN: Supervisory Committee, 10120 Pacific Heights Blvd., Suite 100, San Diego, CA 92121.

FOR INFORMATIONAL PURPOSES ONLY – BANKRUPTCY NOTICE

This statement is sent for informational purposes only and is not an attempt to collect a debt against you personally. If you have filed for bankruptcy and choose to make a payment on any loans, if applicable, follow the standard payment process. Note that under your bankruptcy plan, the Trustee may be making payments on your mortgage or other debts. Contact the Trustee or your attorney if you have any questions about who is responsible for your payments. To the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under the United States Code, this statement is for informational purposes and does not constitute a demand for payment in violation of the automatic stay or the discharge injunction or an attempt to impose personal liability for such obligation. USE Credit Union retains the rights under the security instrument, including the right to foreclose the lien, as allowed by law.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFER

Contact us at the address or telephone number listed on the front of this statement, as soon as possible if you think your statement or receipt is wrong, or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number
2. 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
3. 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 to do this, we will credit your account for the money during the time it takes us to complete our investigation. If we ask you to put your question or complaint in writing and we do not receive it within 10 business days, we reserve the right not to credit your account.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR LOANS

If you think there is an error on your statement, write to us at: USE Credit Union, ATTN: Supervisory Committee, 10120 Pacific Heights Blvd., Suite 100, San Diego, CA 92121. 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. You must contact us within 60 days after the error first appears on your statement. You may also contact us in writing via secure email in Online Banking. In your written notification, give us the following information:

1. Your name and account number
2. The dollar amount of the suspected error
3. If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake

While we investigate whether or not there has been an error:

- 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 there was 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

After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

SPECIAL RULE 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,

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you may not have to pay the remaining amount due on the purchase. You have this protection only when the purchase was made in your home state or within 100 miles of your current mailing address, the purchase amount was more than \$50, and you have not yet fully paid for the purchase. (Note: neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) If all of these criteria are met and you are still dissatisfied with the purchase, please follow the instructions above.

LOAN CHECK PAYMENTS

When you provide a check as payment on a loan, you authorize us to use information from your check to make a one-time electronic funds transfer. If we choose to process the payment as an electronic payment instead of a check transaction, it will be for the exact amount of the check from your account at the financial institution indicated on the check. Checks processed as electronic payments may be withdrawn from the paying account the same day the check is received.

CREDIT CARD PAYMENT INFORMATION

Payments made by 5 p.m. Pacific Daylight Time (PDT) via Online Banking or in a branch will be credited the same business day (Monday through Friday, except holidays and days we are closed.) All other payments will be credited the following non-weekend business day we are open.

To avoid FINANCE CHARGES on the new principal balance of purchases, pay in full by due date. If the full amount is not paid, FINANCE CHARGES will be incurred using the Average Daily Balance method, including new purchases (see reverse side). If your minimum monthly payment is more than 10 days late, a late charge of \$10.00 is assessed.

QUESTIONS ABOUT YOUR MORTGAGE INCLUDING QUALIFIED WRITTEN REQUESTS

If you wish to request information or assert an error relating to the servicing of your mortgage loan, including any Qualified Written Requests, you must use the address listed below in the mortgage payment information section and include your name, your mortgage loan account number, property address and a statement of either the information you are requesting or the error you believe has occurred.

MORTGAGE PAYMENT INFORMATION

Cutoff Time: Payments made by 4 p.m. PDT via Online Banking or in a branch will be credited the same business day (Monday through Friday, except holidays and days we are closed.) All other payments will be credited the following non-weekend business day we are open.

Partial Payments: Partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

Additional Payments: Additional principal payments can be made to your mortgage loan by sending additional funds with your monthly payment and indicating the additional principal payment on the payment coupon or by sending a check marked as an additional principal payment along with your account number to the address below.

Mortgage correspondence and payment address:

USE Credit Union ATTN: Loan Servicing Department, PO Box 881109, San Diego, CA 92168-1109.

MORTGAGE COUNSELING AND ASSISTANCE

If you are experiencing a financial setback, we offer financial services and possible options. Please call us at 800.233.0253 to discuss how we may help you. Additional assistance and information can also be obtained by contacting a not-for-profit agency such as Springboard Non-Profit Consumer Credit Management at 800-WISE-PLAN (800-947-3752) or by calling 800-569-4287 for other HUD approved agencies.

You may also qualify for assistance under the Servicemembers Civil Relief Act (SCRA). Additional information from Operation Hope can also be found at www.operationhope.org or by calling 888-388-4673 (HOPE). There is no charge for the online SCRA queries and no authorization, user ID or password required. Should you require assistance, you may fax a SCRA request to the Department of Defense Manpower Data Center (DMDC) at 202-462-0600.

PLEASE RETAIN THIS STATEMENT AS A PERMANENT RECORD OF YOUR TRANSACTIONS.



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Checking - Student

ACCT #0300

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Effective Date	Transaction Description	Deposit	Withdrawal	Balance
OCT02	Home banking Deposit Transfer from Share 0101 Internet Access 10/02/2020 11:27 884571:	400.00		423.03
OCT02	Home banking Deposit Transfer from Share 0101 Internet Access 10/02/2020 12:18 884813:	80.00		503.03
OCT02	Card purchase DOORDASH*EL POLLO LOCO 6506819470, CA		-19.05	483.98
OCT02	Home banking Deposit Transfer from Share 0101 Internet Access 10/02/2020 17:57 886035: 8	80.00		563.98
OCT02	POS Deposit w8hWoEwIjg23PRk Doordash, Inc. FastPay, San Francisco, CA	32.51		596.49
OCT03	Card purchase CHECK AGENCIES OF CALI OAKLAND, CA		-315.00	281.49
OCT03	Card purchase DAVE.COM 3239225209, CA		-60.74	220.75
OCT03	Card purchase TARGET 00014282 SAN LEANDRO, CA		-37.58	183.17
OCT03	Card purchase WILSHIRE CONSUMER CRED 8005890290, CA		-80.00	103.17
OCT03	POS Card purchase BAYFAIR GAS & M 15008 E 14TH ST, SAN LEANDRO, CA		-22.01	81.16
OCT03	Home banking Deposit Transfer from Loan 5200 Internet Access 10/03/2020 11:46 887796:	6.21		87.37
OCT03	POS Deposit rvuO2msoZd9H1t8 Gabriela Garnica, San Francisco, CA	62.28		149.65
OCT03	POS Deposit A00000040020001 Dave Inc, Los Angeles, CA	75.00		224.65
OCT04	POS Deposit rvuO2msoZd9H1t8 Gabriela Garnica, San Francisco, CA	55.33		279.98
OCT04	Home banking Withdrawal Transfer to Share 0101 Internet Access 10/04/2020 13:55 890186:		-50.00	229.98
OCT04	POS Deposit rvuO2msoZd9H1t8 Gabriela Garnica, San Francisco, CA	29.58		259.56
OCT04	Card purchase TIFFANYS BEAUTY LOUNGE SAN LEANDRO, CA		-75.00	184.56
OCT04	Card purchase PAYPAL *SHEIN.COM 4029357733, CA		-35.74	148.82
OCT04	Card purchase DUNKIN #358726 7734989100, CA		-9.13	139.69
OCT04	POS Deposit rvuO2msoZd9H1t8 Gabriela Garnica, San Francisco, CA	10.54		150.23
OCT05	Card purchase OAKLAND PARK METER IPS OAKLAND, CA		-1.75	148.48
OCT05	Card purchase WILSHIRE CONSUMER CRED 8005890290, CA		-100.00	48.48
OCT05	POS Card purchase 7-ELEVEN 15350 E 14TH ST US, SAN LEANDRO, CA		-8.48	40.00
OCT06	POS Card purchase CVS/PHARM 09635--1550 SAN LEANDRO, CA		-10.35	29.65
OCT06	Home banking Deposit Transfer from Share 0101 Internet Access 10/06/2020 13:24 896778:	500.00		529.65
OCT06	POS Deposit Cash App*Cash Out San Francisco, CA	1,416.43		1,946.08
OCT06	POS Card purchase USPS PO 0568710 14500 E 14TH ST, SAN LEANDRO, CA		-1,333.50	612.58
OCT06	POS Card purchase USPS PO 0568710 14500 E 14TH ST, SAN LEANDRO, CA		-7.75	604.83
OCT06	POS Card purchase TARGET T- 1555 40th St Emeryville, CA		-24.44	580.39
OCT07	Card purchase CASH APP*GABRIELA G 4153753176, CA		-520.00	60.39
OCT07	Card purchase PEET'S #27802 SAN LEANDRO, CA		-6.25	54.14
OCT07	Card purchase APPLE.COM/BILL 866-712-7753, CA		-9.99	44.15
OCT07	Card purchase VEGAN MOB OAKLAND, CA		-7.46	36.69
OCT08	Card purchase VZWRLLSS*BILL PAY VW FOLSOM, CA		-172.62	-135.93
OCT08	Fee Withdrawal Courtesy Pay Overdraft Fee		-27.00	-162.93
OCT08	Card purchase PP*DOORDASH ELPOLLOLO 4029357733, CA		-22.07	-185.00
OCT08	Fee Withdrawal Courtesy Pay Overdraft Fee		-27.00	-212.00
OCT11	Card purchase PP*APPLE.COM/BILL 4029357733, CA		-9.99	-221.99
OCT11	Fee Withdrawal Courtesy Pay Overdraft Fee		-27.00	-248.99
OCT11	Card purchase APPLE.COM/BILL 1111111111, CA		-15.49	-264.48
OCT11	Fee Withdrawal Courtesy Pay Overdraft Fee		-27.00	-291.48
OCT12	POS Deposit w8hWoEwIjg23PRk Doordash, Inc. FastPay, San Francisco, CA	10.26		-281.22
OCT14	POS Deposit w8hWoEwIjg23PRk Doordash, Inc. FastPay, San Francisco, CA	25.76		-255.46
OCT15	ACH Deposit PAYROLL RESOURCE, DIRDEP, PRG THE PAYROLL RESO, GARNICA, GABRIELA B	1,489.42		1,233.96
OCT15	ACH Withdrawal CHECK CENTER OAK, 5108358282, 510-379-5350, GABRIELA GARNICA		-300.00	933.96
OCT15	Card purchase CASH APP*GABRIELA G 4153753176, CA		-100.00	833.96
OCT15	POS Deposit A00000000500191 KLOVER APP BOOST, Chicago, IL	10.00		843.96
OCT15	POS Card purchase GROCERY OUTLET 15590 HESPERIAN BLVD, SAN LORENZO, CA		-45.21	798.75
OCT16	Card purchase CASH APP*GABRIELA G 4153753176, CA		-500.00	298.75
OCT16	Card purchase DAVE.COM 3239225209, CA		-83.74	215.01
OCT16	POS Deposit A00000040020001 Dave Inc, Los Angeles, CA	75.00		290.01
OCT16	Card purchase PP*DOORDASH LAVICTORI 4029357733, CA		-24.48	265.53
OCT16	Card purchase CUROLOGY 8588591188, CA		-61.76	203.77
OCT16	Card purchase 24 HOUR FITNESS USA, I 8004326348, CA		-22.70	181.07
OCT17	Card purchase DAVE.COM 3239225209, CA		-1.00	180.07
OCT17	Card purchase return Adjustment CUROLOGY 8588591188, CA		61.76	241.83
OCT17	Card purchase WILSHIRE CONSUMER CRED 8005890290, CA		-100.00	141.83
OCT18	Card purchase CASH APP*GABRIELA G 4153753176, CA		-46.00	95.83
OCT18	Card purchase COMCAST CALIFORNIA 800-COMCAST, CA <i>Courtesy Pay Fee Waived: Under -\$10</i>		-85.25	10.58
OCT18	Card purchase EQUATOR COFFEES OAKLAND, CA		-10.06	0.52
OCT18	Card purchase PAYPAL *HULU 4029357733, CA <i>Courtesy Pay Fee Waived: Under -\$10</i>		-5.99	-5.47

Account Statement

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Checking - Student

ACCT #0300

(continued)

Effective Date	Transaction Description	Deposit	Withdrawal	Balance
OCT21	Home banking Deposit Transfer from Ignacio Q Garnica 0080794820 Share 0400 Internet Access 10/21/2020 16:00 934069:	200.00		194.53
OCT21	POS Deposit Cash App*Cash Out San Francisco, CA	40.88		235.41
OCT22	Card purchase CASH APP*GABRIELA G 4153753176, CA		-41.50	193.91
OCT22	Card purchase CASH APP*GABRIELA G 4153753176, CA		-40.80	153.11
OCT22	Card purchase APPLE.COM/BILL 866-712-7753, CA		-19.99	133.12
OCT22	Card purchase WILSHIRE CONSUMER CRED 8005890290, CA		-120.00	13.12
OCT22	Card purchase PP*DOORDASH TOGOSSAND 4029357733, CA		-12.95	0.17
OCT22	Fee Withdrawal Courtesy Pay Overdraft Fee		-27.00	-26.83
OCT22	Card purchase AMAZON PRIME*2T80K36R1 AMZN.COM/BILL, WA		-14.19	-41.02
OCT22	Fee Withdrawal Courtesy Pay Overdraft Fee		-27.00	-68.02
OCT23	Card purchase APPLE.COM/BILL 866-712-7753, CA		-0.99	-69.01
OCT23	Fee Withdrawal Courtesy Pay Overdraft Fee		-27.00	-96.01
OCT24	Card purchase VOCAL MEDIA/VOCAL-PLUS 2012583770, NJ		-9.99	-106.00
OCT24	Fee Withdrawal Courtesy Pay Overdraft Fee		-27.00	-133.00
OCT25	Card purchase PP*DOORDASH VITALITYB 4029357733, CA		-25.01	-158.01
OCT25	Fee Withdrawal Courtesy Pay Overdraft Fee		-27.00	-185.01
OCT25	Card purchase APPLE.COM/BILL 866-712-7753, CA		-9.99	-195.00
OCT25	Fee Withdrawal Courtesy Pay Overdraft Fee		-27.00	-222.00
OCT27	Fee Withdrawal CHECK CENTER OAK, 5108358282, 510-379-5350, GABRIELA GARNICA Non-Sufficient Funds Fee		-27.00	-249.00
OCT29	Fee Withdrawal STASH CAPITAL (S, ACH, GABRIELA GARNICA Non-Sufficient Funds Fee		-27.00	-276.00
OCT30	ACH Deposit PAYROLL RESOURCE, DIRDEP, PRG THE PAYROLL RESO, GARNICA, GABRIELA B	1,504.55		1,228.55
OCT30	ACH Withdrawal CHECK CENTER OAK, 5108358282, 510-379-5350, GABRIELA GARNICA		-300.00	928.55
OCT30	POS Card purchase SALLY BEAUTY 10 2610 5TH ST # B-2A, ALAMEDA, CA		-25.65	902.90
OCT30	POS Card purchase SAFEWAY #3281 ALAMEDA, CA		-24.59	878.31
OCT31	Card purchase DAVE.COM 3239225209, CA		-82.24	796.07
OCT31	POS Card purchase TARGET T- 15555 E 14th San Leandro, CA		-10.93	785.14
OCT31	POS Card purchase BAYFAIR GAS & M 15008 E 14TH ST, SAN LEANDRO, CA		-20.09	765.05
OCT31	POS Card purchase HOT TOPIC 0311 2086 NEWPARK MALL, NEWARK, CA		-34.04	731.01
OCT31	POS Card purchase Adjustment HOT TOPIC 0311 2086 NEWPARK MALL, NEWARK, CA		34.04	765.05
OCT31	POS Card purchase NNT 0047 FOREVE 2234 NEWPARK MALL, NEWARK, CA		-18.64	746.41

Fee Summary:	Month-to-Date	Year-to-Date
Courtesy Pay Overdraft Fees Paid	\$ 270.00	\$ 540.00
Non-Sufficient Funds Paid	\$ 81.00	\$ 1,053.00

Share Sub-Account Summary

Loan Sub-Account Summary

ACCT	Description	Ending Balance	Dividends YTD
0101	Savings - Share Secured Credit	650.00	0.69
0300	Checking - Student	746.41	0.00

ACCT	Description	Balance
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