



P.O. Box 919023 San Diego CA 92191-9023

Account Statement

MissionFed.com

858.524.2850 | 800.500.6328

Member Number: **xxxxxx8423**

Statement For: **04/01/2020 - 06/30/2020**

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RETURN SERVICE REQUESTED

352109027 1 1/5 UNQ 07-01-20 SD



ADAM GHAZEE
527 VISTA DEL RIO
SAN DIEGO CA 92154-1698

Important Information About Your Account

Effective July 1, 2020: The Funds Availability Policy is amended to reflect inflation adjustments. When check deposits are not available immediately, the funds availability schedules for the first \$200 and \$5,000 will increase to \$225 and \$5,525, respectively. For additional information, call us at 800.500.6328.

Your Account Balances as of 06/30/2020

Savings ID 01	\$0.00
Smart Checking 2925 ID 09	1,431.50
Account Balance Total	\$1,431.50

Savings ID 01

Beginning Balance	\$0.00
0 Deposits for	0.00
0 Withdrawals for	0.00
Ending Balance	\$0.00

	Total For This Period	Total Year-To-Date
Returned Item Fees	\$0.00	\$0.00

Smart Checking 2925 ID 09

Total Dividends Year-To-Date \$0.24

Beginning Balance	\$1,828.11
6 Deposits for	4,105.02
101 Withdrawals for	-4,501.63
Ending Balance	\$1,431.50

Annual Percentage Yield earned 0.040% from 06/01/2020 through 06/30/2020

Date	Amount	Balance	Transaction Description
06/01	\$70.00-	\$1,758.11	Withdrawal ACH FRANCHISE TAX BO TYPE: PAYMENTS ID: 1282532045 CO: FRANCHISE TAX BO
06/01	200.00-	1,558.11	Withdrawal ACH CROSSROADS(FDR) TYPE: 8888665173 ID: B010675752 CO: CROSSROADS(FDR)
06/01	9.99-	1,548.12	Withdrawal Debit Card Merch. Post: 05/30 WWW.LIVEME.COM HONG KONG HK 0 0151012867 1
06/01	0.10-	1,548.02	Withdrawal Card Fee FOREIGN TRANSACTION FEE Date 05/30/20 0 0151012867 1 7929
06/01	99.99-	1,448.03	Withdrawal Debit Card Merch. Post: 05/30 WWW.LIVEME.COM HONG KONG HK 0 0151012870 1
06/01	1.00-	1,447.03	Withdrawal Card Fee FOREIGN TRANSACTION FEE Date 05/30/20 0 0151012870 1 7929
06/01	5.99-	1,441.04	Withdrawal Debit Card Merch. Post: 05/31 AMZN DIGITAL*MY5JG5NW1 888-802-3080 WA 0 0152004041 1
06/01	49.99-	1,391.05	Withdrawal Debit Card Merch. Post: 05/30 WWW.LIVEME.COM HONG KONG HK 0 0151012868 1
06/01	0.50-	1,390.55	Withdrawal Card Fee FOREIGN TRANSACTION FEE Date 05/30/20 0 0151012868 1 7929
06/01	19.99-	1,370.56	Withdrawal Debit Card Merch. Post: 05/30 WWW.LIVEME.COM HONG KONG HK 0 0151012869 1
06/01	0.20-	1,370.36	Withdrawal Card Fee FOREIGN TRANSACTION FEE Date 05/30/20 0 0151012869 1 7929
06/02	148.66-	1,221.70	Withdrawal ACH MONEYTREE #0033 TYPE: MONEYTREE ID: 1911218621 CO: MONEYTREE #0033
06/02	204.89-	1,016.81	Withdrawal ACH ATT TYPE: Payment ID: 9864031005 CO: ATT
06/03	143.87-	872.94	Withdrawal ACH T-MOBILE TYPE: HANDSET ID: 0000450304 CO: T-MOBILE
06/03	2.78-	870.16	Withdrawal POS #000000000090 STR THE MARKET PLACE 2601 5TH AVE SAN DIEGO CA



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Date	Amount	Balance	Transaction Description
06/03	12.68-	857.48	Withdrawal Debit Card Merch. Post: 06/02 WINGS N THINGS NATIONAL CIT CA 0 0154057502 1
06/03	6.49-	850.99	Withdrawal Debit Card Merch. Post: 06/02 BASKIN #361332 Q35 NATIONAL CIT CA 0 0154058929 1
06/04	9.99-	841.00	Withdrawal Debit Card Merch. Post: 06/03 WWW.LIVEME.COM HONG KONG HK 0 0155785491 0
06/04	0.10-	840.90	Withdrawal Card Fee FOREIGN TRANSACTION FEE Date 06/03/20 0 0155785491 0 7929
06/04	6.99-	833.91	Withdrawal Debit Card Merch. Post: 06/03 WWW.LIVEME.COM HONG KONG HK 0 0155785492 0
06/04	0.07-	833.84	Withdrawal Card Fee FOREIGN TRANSACTION FEE Date 06/03/20 0 0155785492 0 7929
06/04	9.99-	823.85	Withdrawal Debit Card Merch. Post: 06/03 WWW.LIVEME.COM HONG KONG HK 0 0155785493 0
06/04	0.10-	823.75	Withdrawal Card Fee FOREIGN TRANSACTION FEE Date 06/03/20 0 0155785493 0 7929
06/05	255.00	1,078.75	Deposit ACH ACE CASH EXPRESS TYPE: LOANPAYMNT ID: 2752142963 CO: ACE CASH EXPRESS
06/05	430.00-	648.75	Check 581
06/06	10.80-	637.95	Withdrawal POS #000002299208 STR Lyft *Ride Sat 10am SAN FRANCISCO CA
06/06	10.34-	627.61	Withdrawal POS #000003722815 STR Lyft *Ride Sat 12pm SAN FRANCISCO CA
06/06	18.24-	609.37	Withdrawal POS #000079411212 VONS #2338 SAN DIEGO CA
06/07	9.99-	599.38	Recurring Withdrawal Debit Card Merch. Post: 06/05 WWE NETWORK 5122256300 5122256300 NY 0 0157122351 1
06/07	14.00-	585.38	Recurring Withdrawal Debit Card Merch. Post: 06/06 AMAZON PRIME*MY9QU2H21 AMZN.COM/BIL WA 0 0158126926 1
06/07	17.15-	568.23	Withdrawal Debit Card Merch. Post: 06/05 5GUYS 4007 QSR CHULA VISTA CA 0 0157127169 1
06/08	20.00-	548.23	Withdrawal Debit Card Merch. Post: 06/06 SQ *MIRNA LOPEZ IMPERIAL BEA CA 0 0158802547 0
06/08	9.04-	539.19	Withdrawal Debit Card Merch. Post: 06/06 RALLY'S HAMBURGERS#104 SAN DIEGO CA 0 0158087043 3
06/08	49.99-	489.20	Withdrawal Debit Card Merch. Post: 06/06 WWW.LIVEME.COM HONG KONG HK 0 0158806430 0
06/08	0.50-	488.70	Withdrawal Card Fee FOREIGN TRANSACTION FEE Date 06/06/20 0 0158806430 0 7929
06/08	19.99-	468.71	Withdrawal Debit Card Merch. Post: 06/06 WWW.LIVEME.COM HONG KONG HK 0 0158806426 0
06/08	0.20-	468.51	Withdrawal Card Fee FOREIGN TRANSACTION FEE Date 06/06/20 0 0158806426 0 7929
06/08	5.00-	463.51	Recurring Withdrawal Debit Card Merch. Post: 06/04 CCBILL.COM *ATWMR, IN 888-5969279 AZ 0 0156094164 3
06/08	7.25-	456.26	Recurring Withdrawal Debit Card Merch. Post: 06/06 SIX FLAGS MAGIC MOUNTA 6612554100 CA 0 0158120883 3
06/08	9.99-	446.27	Recurring Withdrawal Debit Card Merch. Post: 06/07 SPOTIFY USA NEW YORK NY 0 0159125689 3
06/08	9.99-	436.28	Withdrawal Debit Card Merch. Post: 06/06 WWW.LIVEME.COM HONG KONG HK 0 0158806425 0
06/08	0.10-	436.18	Withdrawal Card Fee FOREIGN TRANSACTION FEE Date 06/06/20 0 0158806425 0 7929
06/08	9.99-	426.19	Withdrawal Debit Card Merch. Post: 06/06 WWW.LIVEME.COM HONG KONG HK 0 0158806429 0
06/08	0.10-	426.09	Withdrawal Card Fee FOREIGN TRANSACTION FEE Date 06/06/20 0 0158806429 0 7929
06/08	9.99-	416.10	Withdrawal Debit Card Merch. Post: 06/06 WWW.LIVEME.COM HONG KONG HK 0 0158806431 0
06/08	0.10-	416.00	Withdrawal Card Fee FOREIGN TRANSACTION FEE Date 06/06/20 0 0158806431 0 7929
06/09	11.17-	404.83	Withdrawal POS #000000023187 STR CVS/PHARMACY #09 09524--3350 Palm A San Diego CA
06/09	14.13-	390.70	Recurring Withdrawal Debit Card Merch. Post: 06/09 SXM*SIRIUSXM.COM/ACCT 888-635-5144 NY 0 0161936178 0
06/09	225.00-	165.70	Check 595
06/11	9.99-	155.71	Withdrawal Debit Card Merch. Post: 06/10 WWW.LIVEME.COM HONG KONG HK 0 0162914901 0

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Date	Amount	Balance	Transaction Description
06/11	0.10-	155.61	Withdrawal Card Fee FOREIGN TRANSACTION FEE Date 06/10/20 0 0162914901 0 7929
06/12	600.00	755.61	Deposit ACH 200611213207NOL TYPE: ONLINE PMT ID: 9029340880 CO: 200611213207NOL
06/12	8.76-	746.85	Withdrawal POS #000001943609 STR Lyft *Ride Fri 9am SAN FRANCISCO CA
06/12	149.54-	597.31	Withdrawal POS #000078356593 VONS #2115 SAN DIEGO CA
06/12	9.47-	587.84	Withdrawal POS #000002398021 STR Lyft *Ride Fri 10am SAN FRANCISCO CA
06/14	2.19-	585.65	Withdrawal POS #00000038442 STR CVS/PHARMACY #09 09524--3350 Palm A San Diego CA
06/15	1,557.44	2,143.09	Deposit ACH THORSNES BARTOLO TYPE: PAYROLL ID: 9009570122 CO: THORSNES BARTOLO
06/15	299.47-	1,843.62	Withdrawal ACH ACE CASH EXPRESS TYPE: LOANPAYMNT ID: 2752142963 CO: ACE CASH EXPRESS
06/15	300.00-	1,543.62	Withdrawal ACH CHECK N GO TYPE: 8007691058 ID: 8800005749 CO: CHECK N GO
06/15	7.79-	1,535.83	Withdrawal Debit Card Merch. Post: 06/12 ECHST.NET 866-452-5108 866-452-5108 WA 0 0164710532 3
06/15	99.99-	1,435.84	Withdrawal Debit Card Merch. Post: 06/13 WWW.LIVEME.COM HONG KONG HK 0 0165723370 3
06/15	1.00-	1,434.84	Withdrawal Card Fee FOREIGN TRANSACTION FEE Date 06/13/20 0 0165723370 3 7929
06/15	99.99-	1,334.85	Withdrawal Debit Card Merch. Post: 06/13 WWW.LIVEME.COM HONG KONG HK 0 0165723373 3
06/15	1.00-	1,333.85	Withdrawal Card Fee FOREIGN TRANSACTION FEE Date 06/13/20 0 0165723373 3 7929
06/15	49.99-	1,283.86	Withdrawal Debit Card Merch. Post: 06/13 WWW.LIVEME.COM HONG KONG HK 0 0165723371 3
06/15	0.50-	1,283.36	Withdrawal Card Fee FOREIGN TRANSACTION FEE Date 06/13/20 0 0165723371 3 7929
06/15	31.14-	1,252.22	Withdrawal Debit Card Merch. Post: 06/14 CHICKEN CHARLIES AT FA SAN DIEGO CA 0 0166101280 1
06/16	14.99-	1,237.23	Recurring Withdrawal Debit Card Merch. Post: 06/16 PLAYSTATIONNETWORK SAN MATEO CA 0 0168024078 1
06/16	49.99-	1,187.24	Withdrawal Debit Card Merch. Post: 06/15 WWW.LIVEME.COM HONG KONG HK 0 0167750363 0
06/16	0.50-	1,186.74	Withdrawal Card Fee FOREIGN TRANSACTION FEE Date 06/15/20 0 0167750363 0 7929
06/16	10.97-	1,175.77	Withdrawal POS #000078358973 VONS #2115 SAN DIEGO CA
06/16	3.56-	1,172.21	Withdrawal POS #000072160101 THE HOME DEPOT #10 SAN DIEGO CA
06/16	14.97-	1,157.24	Withdrawal POS #000000630189 MCDONALD'S F7554 1288 BROADWAY CHULA VISTA CA
06/17	1.99-	1,155.25	Recurring Withdrawal Bill Payment #000068888888 STR MICROSOFT *ONEDRIVE -- MSBILL.INFO WA
06/17	148.66-	1,006.59	Withdrawal ACH MONEYTREE #0033 TYPE: MONEYTREE ID: 1911218621 CO: MONEYTREE #0033
06/17	2.78-	1,003.81	Withdrawal POS #000000000063 STR THE MARKET PLACE 2601 5TH AVE SAN DIEGO CA
06/17	227.00-	776.81	Check 596
06/18	42.35-	734.46	Withdrawal ACH SD GAS ELEC TYPE: PAID SDGE ID: 5951184800 CO: SD GAS ELEC
06/18	5.99-	728.47	Recurring Withdrawal Debit Card Merch. Post: 06/15 CCBILL.COM *GRATEFUL 888-5969279 AZ 0 0167781342 0
06/19	14.20-	714.27	Withdrawal ACH AMERICAN-WATER TYPE: UTIL-PMNT ID: 0000000160 CO: AMERICAN-WATER
06/20	35.00-	679.27	Withdrawal POS #000078353531 VONS #2115 SAN DIEGO CA
06/21	9.99-	669.28	Withdrawal Debit Card Merch. Post: 06/19 WWW.LIVEME.COM HONG KONG HK 0 0171859082 0
06/21	0.10-	669.18	Withdrawal Card Fee FOREIGN TRANSACTION FEE Date 06/19/20 0 0171859082 0 7929
06/21	19.99-	649.19	Withdrawal Debit Card Merch. Post: 06/19 WWW.LIVEME.COM HONG KONG HK 0 0171859081 0
06/21	0.20-	648.99	Withdrawal Card Fee FOREIGN TRANSACTION FEE Date 06/19/20 0 0171859081 0 7929
06/22	62.00-	586.99	Withdrawal ACH COMENITY PAY OH TYPE: WEB PYMT ID: 1651180275 CO: COMENITY PAY OH
06/22	12.48-	574.51	Withdrawal Debit Card Merch. Post: 06/22 CENTROHELP.COM 18777788382 CY 0 0174845292 0
06/22	0.12-	574.39	Withdrawal Card Fee FOREIGN TRANSACTION FEE Date 06/22/20 0 0174845292 0 5967
06/22	49.99-	524.40	Withdrawal Debit Card Merch. Post: 06/21 WWW.LIVEME.COM HONG KONG HK 0 0173808789 3

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Date	Amount	Balance	Transaction Description
06/22	0.50-	523.90	Withdrawal Card Fee FOREIGN TRANSACTION FEE Date 06/21/20 0 0173808789 3 7929
06/22	19.99-	503.91	Withdrawal Debit Card Merch. Post: 06/21 WWW.LIVEME.COM HONG KONG HK 0 0173808791 3
06/22	0.20-	503.71	Withdrawal Card Fee FOREIGN TRANSACTION FEE Date 06/21/20 0 0173808791 3 7929
06/24	8.88-	494.83	Withdrawal POS #000010157557 STR Lyft *Ride Wed 7pm SAN FRANCISCO CA
06/24	8.87-	485.96	Withdrawal POS #000012281856 STR Lyft *Ride Wed 8pm SAN FRANCISCO CA Eff. Date 06/25
06/25	10.88-	475.08	Withdrawal Debit Card Merch. Post: 06/25 JILBERTOS SAN DIEGO SAN DIEGO CA 0 0177006666 1
06/25	9.99-	465.09	Withdrawal Debit Card Merch. Post: 06/24 WWW.LIVEME.COM HONG KONG HK 0 0176776147 0
06/25	0.10-	464.99	Withdrawal Card Fee FOREIGN TRANSACTION FEE Date 06/24/20 0 0176776147 0 7929
06/26	255.00	719.99	Deposit ACH CHECK N GO TYPE: 8007691058 ID: 8800005744 CO: CHECK N GO
06/26	8.89-	711.10	Withdrawal POS #000001909570 STR Lyft *Ride Fri 10am SAN FRANCISCO CA
06/26	156.12-	554.98	Withdrawal POS #000078350417 VONS #2115 SAN DIEGO CA
06/26	8.87-	546.11	Withdrawal POS #000003269583 STR Lyft *Ride Fri 11am SAN FRANCISCO CA
06/26	29.99-	516.12	Recurring Withdrawal Debit Card Merch. Post: 06/24 MBI-PROBILLER.COM 855-2329555 NU 0 0176122521 1
06/26	0.30-	515.82	Recurring Withdrawal Card Fee FOREIGN TRANSACTION FEE Date 06/24/20 0 0176122521 1 5967
06/30	1,437.56	1,953.38	Deposit ACH THORSNES BARTOLO TYPE: PAYROLL ID: 9009570122 CO: THORSNES BARTOLO
06/30	91.90-	1,861.48	Withdrawal ACH LENDUMO DB TYPE: ONLINE PMT ID: 1029340879 CO: LENDUMO DB
06/30	430.00-	1,431.48	Check 582
06/30	0.02	1,431.50	Deposit Dividend Tiered Rate

Summary by Check Number * Asterisk next to number indicates skip in sequence						4 Checks Cleared for \$1,312.00		
Number	Cleared	Amount	Number	Cleared	Amount	Number	Cleared	Amount
581	06/05/2020	430.00	595*	06/09/2020	225.00			
582	06/30/2020	430.00	596	06/17/2020	227.00			

	Total For This Period	Total Year-To-Date
Overdraft Fees*	\$0.00	\$0.00
Returned Item Fees	\$0.00	\$0.00

* Fees for Mission Courtesy Pay and Mission Debit Card Privilege

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Mission Federal Credit Union Account Statement Disclosure

Applies only to transactions for consumer accounts (accounts established for personal, family or household purposes).

Any discrepancies on this statement must be reported to the credit union within 20 days of the statement mailing unless another time frame of error notification applies.

In Case of Errors or Questions About Your Electronic Transfers

In case of errors or questions about your electronic transfers, telephone us at 800.500.6328 or 858.673.9300 or write us at Mission Federal Credit Union, P.O. Box 919023, San Diego, CA 92191-9023 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 you the **FIRST** statement on which the error or problem appeared. Please provide the following information:

- (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 amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

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, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

In Case of Errors or Questions About Your Loans

If you think there is an error on your statement, write to us at: Mission Federal Credit Union, P.O. Box 919023, San Diego, CA 92191-9023. You may also contact us via secure email on Mission Fed Online Banking. 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 appeared on your statement.

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.

eMail concerns regarding accuracy to: SupervisoryCommittee@MissionFed.com

Or mail to:
Mission Federal Credit Union
Supervisory Committee
P.O. Box 261250
San Diego, CA 92196

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