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DANA K WILSON  
DANA WILSON  
635 N BREWSTER AVE  
FREEPORT IL 61032-3110



**To Contact U.S. Bank**

**By Phone:** 1-800-US BANKS  
(1-800-872-2657)

**St. Louis  
Metro Area:** 314-425-2000

**U.S. Bank accepts Relay Calls**

**Internet:** [usbank.com](http://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.

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



**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the Federal Regulation D (governing savings and/or money market withdrawal limitations) have been removed, as they are no longer applicable.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 access<sup>1</sup>.
- 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](http://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.

<sup>1</sup> 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.



### 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.





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**Uni-Statement**  
 Account Number:  
 1 993 8227 2383  
 Statement Period:  
 Sep 19, 2020  
 through  
 Oct 20, 2020



**EASY CHECKING**

**Member FDIC**

U.S. Bank National Association

**Account Number 1-993-8227-2383**

**Account Summary**

Beginning Balance on Sep 19	\$	543.05	Number of Days in Statement Period		32
Deposits / Credits		1,542.34	Average Account Balance	\$	227.89
Card Withdrawals		8.95-			
Other Withdrawals		1,162.94-			
Checks Paid		586.50-			
<b>Ending Balance on Oct 20, 2020</b>	<b>\$</b>	<b>327.00</b>			

**Deposits / Credits**

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>		<i>Amount</i>
Sep 21	Zelle Instant On 09/21/20	PMT From DANA WILSON PMT ID=FTB012573332	\$	6.95
Sep 25	Electronic Deposit REF=202670169841040N00	From STEPHENSON COUNT QUICKBOOKS1722616653		396.49
Sep 28	Zelle Instant On 09/26/20	PMT From DANA WILSON PMT ID=FTB012707644		8.95
Sep 29	Zelle Instant On 09/29/20	PMT From DANA WILSON PMT ID=FTB012766401		18.50
Oct 5	Zelle Instant On 10/05/20	PMT From DANA WILSON PMT ID=FTB012931452		3.56
Oct 5	Zelle Instant On 10/05/20	PMT From DANA WILSON PMT ID=FTB012923939		15.70
Oct 5	Zelle Instant On 10/05/20	PMT From DANA WILSON PMT ID=PNC040235977		341.44
Oct 9	Electronic Deposit REF=202810132600250N00	From STEPHENSON COUNT QUICKBOOKS1722616653		750.75
<b>Total Deposits / Credits</b>			<b>\$</b>	<b>1,542.34</b>

**Card Withdrawals**

Card Number: xxxx-xxxx-xxxx-6280

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>		<i>Amount</i>
Sep 28	Recurring Debit Purchase RESTOMODS.COM	On 092620 833-229-0657 CA REF # 24733340271017156099 US1	\$	8.95-
<b>Card 6280 Withdrawals Subtotal</b>			<b>\$</b>	<b>8.95-</b>
<b>Total Card Withdrawals</b>			<b>\$</b>	<b>8.95-</b>

**Other Withdrawals**

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>		<i>Amount</i>
Sep 25	Zelle Instant On 09/25/20	PMT To DANA WILSON PMT ID=USB1epVFjETD	\$	396.49-
Oct 5	Electronic Withdrawal REF=202790106015510N00	To GOLDENRULE INS PREM 1376028756		15.70-
Oct 9	Zelle Instant On 10/09/20	PMT To DANA WILSON PMT ID=USB1iowhQfT8		750.75-
<b>Total Other Withdrawals</b>			<b>\$</b>	<b>1,162.94-</b>



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**Uni-Statement**  
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 Page 3 of 4

**EASY CHECKING**

**(CONTINUED)**

U.S. Bank National Association

**Account Number 1-993-8227-2383**

	Total for Statement Period	Total Year to Date
Total Returned Item Fees	\$ 0.00	\$ 0.00
Total Overdraft Fees	\$ 0.00	\$ 72.00
Less: Waives	\$ 0.00	\$ 36.00-
Less: Refunds*		\$ 36.00-
<b>TOTAL</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

A "waive" occurs when an assessed fee is credited back automatically.  
 A "refund" is a non-automated credit applied to your account at any time.  
 \*Refunds are only reported under "Year To Date" because refunds that are processed in the current period may be related to fees originally assessed in a prior period.

**Checks Presented Conventionally**

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
1027	Sep 22	8351055279	550.00	1031*	Oct 7	8651244623	18.00
1028	Oct 20	8351079143	18.50				

\* Gap in check sequence

**Conventional Checks Paid (3) \$ 586.50-**

**Balance Summary**

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Sep 21	550.00	Sep 28	0.00	Oct 7	345.50
Sep 22	0.00	Sep 29	18.50	Oct 9	345.50
Sep 25	0.00	Oct 5	363.50	Oct 20	327.00

Balances only appear for days reflecting change.



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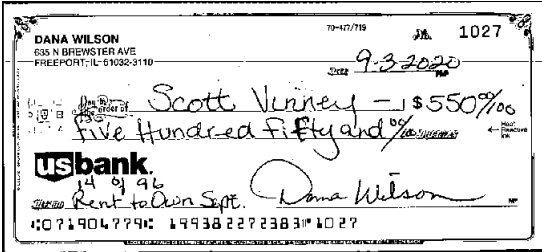
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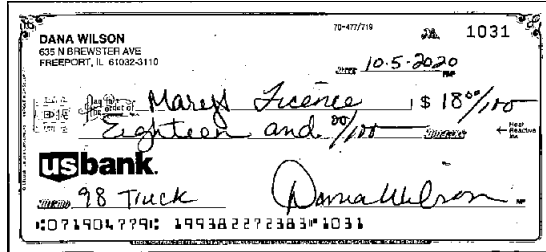
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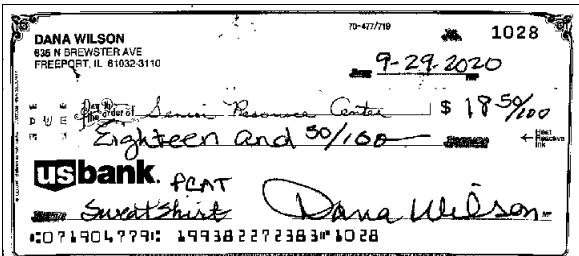
IMAGES FOR YOUR EASY CHECKING ACCOUNT



1027 Sep 22 550.00



1031\* Oct 07 18.00



1028 Oct 20 18.50

\* Gap in check sequence

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