



UNIFY
FINANCIAL CREDIT UNION

PO Box 10018
Manhattan Beach, CA 90267
877-254-9328
UnifyFCU.com

Period Ending: 11-30-2020
Member Number: 3565720

JENNIFER LYNN SCUTERI
3429 CANYON CREST APT 7F
RIVERSIDE CA 92507

CO-OP ATM
888-748-3266

CO-OP Shared Branch
888-748-3266



See reverse to learn more.



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Leave the paper trails behind you. Sign-up for eStatements and get 24/7 access to your statement online. Simply log into eBanking at UnifyFCU.com, select eServices from the main navigation, then select eStatements and follow instructions to get started.

ESAVINGS #1

Posting Date	Description	Debit (-)	Credit (+)	Balance
11/01	BEGINNING BALANCE			5.53
		0.01	0.00	5.53

FREE CHECKING #2

Posting Date	Description	Debit (-)	Credit (+)	Balance
11/01	BEGINNING BALANCE			3,033.19
11/01	Withdrawal POS #030600938526 BLAINE 76 1395 W BLAINE ST US RIVERSIDE CA	10.00		3,023.19
11/01	Withdrawal POS #030611014673 WALGREENS STORE 25011 ALE MORENO VALLEY CA	6.99		3,016.20
11/01	Withdrawal Debit Card Debit Card	20.00		2,996.20
10/31	10311520 7994 PAYPAL *SKILLZ 402-935 402-935-7733 CA			
11/01	Deposit Debit Card PAYPAL*Scuteri Jennifer San Jose CA Date 11/01/20 14248180306500722007224 4829		150.95	3,147.15
11/01	Withdrawal eBanking Transfer To Loan 0004 Funds Transfer via Online	50.00		3,097.15
11/01	Withdrawal at ATM #030607445889 Wells Fargo Ban 1280 W BLAINE ST Riverside CA 9913M	43.00		3,054.15
11/01	Withdrawal at ATM #030609851354 Wells Fargo Ban 1280 W BLAINE ST Riverside CA 9913M	403.00		2,651.15
11/02	Withdrawal POS #030701898489 EVI*SOBOBA CASIN SAN JACINTO CA	417.20		2,233.95
11/02	Withdrawal POS #030701357277 EVI*SOBOBA CASIN SAN JACINTO CA	313.70		1,920.25
11/02	Withdrawal eBanking Transfer To Loan 0004 Funds Transfer via Online	442.00		1,478.25
11/02	Deposit ACH Speedy #94 TYPE: FUNDING ID: 5481185925 CO: Speedy #94		255.00	1,733.25
11/02	Withdrawal ACH ML PLUS MEMBRSHP TYPE: MONEYLION ID: 8800007474 CO: ML PLUS MEMBRSHP	4.60		1,728.65
11/02	Withdrawal ACH PAYPAL TYPE: INST XFER ID: PYPALSI77 CO: PAYPAL	5.00		1,723.65
11/02	Withdrawal ACH PAYPAL TYPE: INST XFER ID: PYPALSI77 CO: PAYPAL	72.79		1,650.86
11/02	Withdrawal ACH AWL TYPE: 8778607171 ID: 1000226442 CO: AWL	182.95		1,467.91
11/02	Withdrawal Debit Card Debit Card	13.92		1,453.99
10/31	10311358 5814 JACK IN THE BOX 00SAN DIE SAN DIEGO CA			
11/02	Withdrawal Debit Card Debit Card	15.95		1,438.04
11/01	11011645 3690 COURTYARD BY MARRISAN DIE SAN DIEGO CA			
11/02	Withdrawal Merchant: Navy Federal Cu-Temecula Date: 10/24/2020	62.00		1,376.04



Fy Fee			
	Reason: Non Negotiable Item + \$2 Non Uni		
11/03	Withdrawal eBanking Transfer To Loan 0004	409.00	967.04
	Funds Transfer via Online		
11/03	Withdrawal Debit Card Visa Debit	206.10	760.94
11/03	24248180307122563225633 PAYPAL *jertdo Visa Direct CA		
11/03	Withdrawal Debit Card Visa Debit	108.35	652.59
11/03	04248180308453339533390 PAYPAL *jertdo Visa Direct CA		
11/03	Withdrawal Debit Card Visa Debit	206.10	446.49
11/03	04248180308456480564801 PAYPAL *jertdo Visa Direct CA		
11/03	Withdrawal eBanking Transfer To Loan 0004	100.00	346.49
	Funds Transfer via Online		
11/03	Withdrawal eBanking Transfer To Loan 0004	200.00	146.49
	Funds Transfer via Online		
11/04	Deposit Debit Card		192.07
	PAYPAL*Scuteri Jennifer San Jose CA Date 11/04/20 24248180308357392573923 4829		
11/04	Withdrawal eBanking Transfer To Loan 0004	200.00	138.56
	Funds Transfer via Mobile		
11/04	Withdrawal eBanking Transfer To Loan 0004	100.00	38.56
	Funds Transfer via Mobile		
11/04	Deposit Debit Card		99.00
	PAYPAL*Scuteri Jennifer San Jose CA Date 11/04/20 04248180309110853108534 4829		
11/04	Withdrawal eBanking Transfer To Loan 0004	100.00	37.56
	Funds Transfer via Online		
11/05	Deposit ACH NET PAY ADVANCE		200.00
	TYPE: PAYMENT ID: 1208818723 CO: NET PAY ADVANCE		
11/05	Deposit ACH CASH CENTRAL		255.00
	TYPE: ePay ID: 1208808681 CO: CASH CENTRAL		
11/05	Deposit ACH VBS CreditCube		300.00
	TYPE: 8888855646 ID: 18032433 CO: VBS CreditCube		
11/05	Withdrawal eBanking Transfer To Loan 0004	122.38	670.18
11/05	Withdrawal Transfer To Loan 0004	103.89	566.29
11/05	Deposit ACH INSTACASH PAYMEN		50.00
	TYPE: MONEYLION ID: 8800010865 CO: INSTACASH PAYMEN		
11/05	Deposit ACH INSTACASH PAYMEN		50.00
	TYPE: MONEYLION ID: 8800010865 CO: INSTACASH PAYMEN		
11/06	Withdrawal ACH CHARTER COMMUNIC	64.99	601.30
	TYPE: CHARTER CO ID: C824510000 CO: CHARTER COMMUNIC		
11/07	Withdrawal eBanking Transfer To Loan 0004	300.00	301.30
	Funds Transfer via Online		
11/07	Withdrawal eBanking Transfer To Loan 0004	200.00	101.30
	Funds Transfer via Online		
11/08	Withdrawal eBanking Transfer To Loan 0004	100.00	1.30
	Funds Transfer via Online		
11/08	Deposit eBanking Transfer From Loan 0004		80.00
	Funds Transfer via Mobile		
11/09	Withdrawal ACH PAYPAL	7.84	73.46
	TYPE: INST XFER ID: PYPALSI77 CO: PAYPAL		
11/09	Withdrawal ACH ML PLUS LOAN	10.75	62.71
	TYPE: MONEYLION ID: 8800008237 CO: ML PLUS LOAN		
11/09	Withdrawal ACH BUMBLE	2.99	59.72
	CO: BUMBLE TYPE: IAT PAYPAL ID: 770510487C		
11/09	Withdrawal ACH BUMBLE	2.99	56.73
	CO: BUMBLE TYPE: IAT PAYPAL ID: 770510487C		
11/09	Withdrawal NSF FEE	30.00	26.73
	In the amount \$182.95 AWL		
11/09	Withdrawal NSF FEE	30.00	-3.27
	In the amount \$299.98 CASH CENTRAL		
11/09	Deposit ACH SPOTLOAN		800.00
	TYPE: CREDIT ID: 1800827294 CO: SPOTLOAN		
11/09	Deposit		700.00
11/09	Withdrawal eBanking Transfer To Loan 0004	491.00	1,496.73
	Funds Transfer via Mobile		1,005.73
11/09	Withdrawal eBanking Transfer To Loan 0004	200.00	805.73
	Funds Transfer via Online		
11/10	Withdrawal eBanking Transfer To Loan 0004	200.00	605.73
	Funds Transfer via Online		
11/10	Withdrawal eBanking Transfer To Loan 0004	200.00	405.73
	Funds Transfer via Online		
11/10	Withdrawal eBanking Transfer To Loan 0004	100.00	305.73

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	Funds Transfer via Online		
11/10	Withdrawal ACH Speedy #94 TYPE: PAYMENT ID: 9001956671 CO: Speedy #94	300.00	5.73
11/10	Withdrawal ACH BUMBLE CO: BUMBLE TYPE: IAT PAYPAL ID: 770510487C	2.99	2.74
11/10	Deposit ACH GOOGLE TYPE: WAZE_CARPO ID: 9202597227 CO: GOOGLE	11.00	13.74
11/12	Deposit ACH SCUTERI,JENNIFE TYPE: FndTrnsfr ID: 2941721694 CO: SCUTERI,JENNIFE	19.70	33.44
11/12	Deposit ACH POSSIBLE FINANCE TYPE: LOAN ID: 1823273909 CO: POSSIBLE FINANCE	250.00	283.44
11/12	Deposit ACH SCUTERI,JENNIFE TYPE: FndTrnsfr ID: 2941721694 CO: SCUTERI,JENNIFE	500.00	783.44
11/12	Withdrawal ACH PAYPAL TYPE: INST XFER ID: PAYPALS177 CO: PAYPAL	1.00	782.44
11/12	Withdrawal ACH AWL TYPE: 8778607171 ID: 1000226442 CO: AWL	180.00	602.44
11/12	Withdrawal eBanking Transfer To Loan 0004 Funds Transfer via Online	325.00	277.44
11/12	Withdrawal ACH BUMBLE CO: BUMBLE TYPE: IAT PAYPAL ID: 770510487C	2.99	274.45
11/12	Withdrawal ACH BUMBLE CO: BUMBLE TYPE: IAT PAYPAL ID: 770510487C	2.99	271.46
11/12	Withdrawal ACH FIVERR.COM CO: FIVERR.COM TYPE: IAT PAYPAL ID: 770510487C	33.50	237.96
11/13	Withdrawal eBanking Transfer To Loan 0004 Funds Transfer via Online	100.00	137.96
11/13	Deposit ACH CIC OF CA TYPE: CIC CA LBP ID: 3621666096 CO: CIC OF CA	255.00	392.96
11/13	Withdrawal eBanking Transfer To Loan 0004 Funds Transfer via Online	100.00	292.96
11/13	Withdrawal eBanking Transfer To Loan 0004 Funds Transfer via Online	100.00	192.96
11/13	W/D PRENOTIFICATION FROM CASH CENTRAL Withdrawal ACH PAYPAL TYPE: INST XFER ID: PAYPALS177 CO: PAYPAL	10.00	182.96
11/13	Withdrawal eBanking Transfer To Loan 0004 Funds Transfer via Online	100.00	82.96
11/13	Withdrawal eBanking Transfer To Loan 0004 Funds Transfer via Online	60.00	22.96
11/13	Withdrawal ACH BUMBLE CO: BUMBLE TYPE: IAT PAYPAL ID: 770510487C	2.99	19.97
11/16	Deposit ACH EarninActivehour TYPE: VERIFYBANK ID: 7462925567 CO: EarninActivehour	0.05	20.02
11/16	Deposit ACH PAYPAL TYPE: TRANSFER ID: PAYPALSD11 CO: PAYPAL	6.00	26.02
11/16	Deposit ACH PAYPAL TYPE: TRANSFER ID: PAYPALSD11 CO: PAYPAL	200.00	226.02
11/16	Deposit ACH PAYPAL TYPE: TRANSFER ID: PAYPALSD11 CO: PAYPAL	370.20	596.22
11/16	Withdrawal ACH STASH CAPITAL (S) TYPE: ACH ID: 3561673990 CO: STASH CAPITAL (S)	3.00	593.22
11/16	Withdrawal ACH ML PLUS MEMBRSHIP TYPE: MONEYLION ID: 8800007474 CO: ML PLUS MEMBRSHIP	4.60	588.62
11/16	Withdrawal ACH PAYPAL TYPE: INST XFER ID: PAYPALS177 CO: PAYPAL	10.00	578.62
11/16	Withdrawal ACH ML PLUS LOAN TYPE: MONEYLION ID: 8800008237 CO: ML PLUS LOAN	10.75	567.87
11/16	Withdrawal ACH VBS CreditCube TYPE: 8888855646 ID: 18032441 CO: VBS CreditCube	56.49	511.38
11/16	Withdrawal ACH AWL TYPE: 8778607171 ID: 1000226442 CO: AWL	182.95	328.43
11/16	Withdrawal ACH NET PAY ADVANCE TYPE: PREAUTHPMT ID: 1208818723 CO: NET PAY ADVANCE	235.30	93.13
11/16	Withdrawal ACH Dave, Inc TYPE: DEBIT ID: 1465396710 CO: Dave, Inc	1.00	92.13
11/16	Deposit Reverse ACH NSF Fee	30.00	122.13
11/17	Deposit ACH PAYPAL TYPE: TRANSFER ID: PAYPALSD11 CO: PAYPAL	3.00	125.13



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11/17	Withdrawal ACH PAYPAL TYPE: INST XFER ID: PYPALSI77 CO: PAYPAL	3.00		122.13
11/17	Withdrawal ACH PAYPAL TYPE: INST XFER ID: PYPALSI77 CO: PAYPAL	75.00		47.13
11/17	Withdrawal NSF FEE In the amount \$85.00 PAYPAL	30.00		17.13
11/18	Withdrawal ACH AWL TYPE: 8778607171 ID: 1000226442 CO: AWL	2.95		14.18
11/18	Withdrawal ACH PAYPAL TYPE: INST XFER ID: PYPALSI77 CO: PAYPAL	3.00		11.18
11/18	Withdrawal NSF FEE In the amount \$314.98 CASH CENTRAL CA	30.00		-18.82
11/19	Deposit ACH NET PAY ADVANCE TYPE: PAYMENT ID: 1208818723 CO: NET PAY ADVANCE W/D PRENOTIFICATION FROM CIC OF CA		255.00	236.18
11/19	Withdrawal ACH PAYPAL TYPE: INST XFER ID: PYPALSI77 CO: PAYPAL	49.99		186.19
11/20	Withdrawal ACH SAMUEL MUSYOKI CO: SAMUEL MUSYOKI TYPE: IAT PAYPAL ID: 770510487C W/D PRENOTIFICATION FROM CASH CENTRAL	84.00		102.19
11/23	Withdrawal ACH ML PLUS LOAN TYPE: MONEYLION ID: 8800008237 CO: ML PLUS LOAN	10.75		91.44
11/23	Withdrawal ACH VBS CreditCube TYPE: 888885646 ID: 18032441 CO: VBS CreditCube	56.49		34.95
11/23	Withdrawal NSF FEE In the amount \$85.00 PAYPAL	30.00		4.95
11/23	Withdrawal NSF FEE In the amount \$182.95 AWL	30.00		-25.05
11/23	Deposit ACH \$182.95 RE-PRESENTMENT FEE WAIVED		30.00	4.95
11/23	Deposit ACH \$85.00 RE-PRESENTMENT FEE WAIVED		30.00	34.95
11/24	Withdrawal NSF FEE In the amount \$63.89 PAYPAL	30.00		4.95
11/25	Deposit ACH PAYPAL TYPE: TRANSFER ID: PYPALSD11 CO: PAYPAL		49.99	54.94
11/25	Withdrawal ACH PAYPAL TYPE: INST XFER ID: PYPALSI77 CO: PAYPAL	4.99		49.95
11/25	Withdrawal NSF FEE In the amount \$299.59 ACE CASH EXPRESS	30.00		19.95
11/25	Withdrawal NSF FEE In the amount \$300.00 CIC OF CA	30.00		-10.05
11/25	Deposit Reverse ACH NSF Fee		30.00	19.95
11/25	Deposit Reverse ACH NSF Fee		30.00	49.95
11/25	Deposit		110.00	159.95
11/26	Withdrawal eBanking Transfer To Loan 0004 Funds Transfer via Online	140.00		19.95
11/26	Withdrawal eBanking Transfer To Loan 0004 Funds Transfer via Online	5.00		14.95
11/26	Withdrawal eBanking Transfer To Loan 0004 Funds Transfer via Online	12.00		2.95
11/27	Deposit ACH Speedy #94 TYPE: FUNDING ID: 5481185925 CO: Speedy #94		255.00	257.95
11/27	Withdrawal ACH PAYPAL TYPE: INST XFER ID: PYPALSI77 CO: PAYPAL	8.00		249.95
11/27	Withdrawal ACH PAYPAL TYPE: INST XFER ID: PYPALSI77 CO: PAYPAL	75.00		174.95
11/27	Withdrawal eBanking Transfer To Loan 0004 Funds Transfer via Mobile	150.00		24.95
11/29	Withdrawal eBanking Transfer To Loan 0004 Funds Transfer via Online	10.00		14.95
11/29	Withdrawal eBanking Transfer To Loan 0004 Funds Transfer via Mobile	11.00		3.95
11/30	Withdrawal ACH PAYPAL TYPE: INST XFER ID: PYPALSI77 CO: PAYPAL	3.42		0.53
11/30	Withdrawal NSF FEE In the amount \$4.60 ML PLUS MEMBRSHIP	30.00		-29.47
11/30	Withdrawal NSF FEE	30.00		-59.47

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11/30	In the amount \$10.75 ML PLUS LOAN				
	Withdrawal NSF FEE	30.00			-89.47
11/30	In the amount \$40.00 Total Card T01				
	Withdrawal NSF FEE	30.00			-119.47
11/30	In the amount \$56.49 VBS CreditCube				
	Withdrawal NSF FEE	30.00			-149.47
11/30	In the amount \$182.95 AWL				
	Withdrawal NSF FEE	30.00			-179.47
11/30	In the amount \$251.87 SPOTLOAN				
	Withdrawal NSF FEE	30.00			-209.47
11/30	In the amount \$291.00 NET PAY ADVANCE				
	Deposit		30.00		-179.47
	ACH \$182.95 RE-PRESENTMENT FEE WAIVED				
		0.00	8,809.62	5,596.96	-179.47
				480.00	1,290.00
VISA SECURED SAVINGS #3					
Posting Date	Description		Debit (-)	Credit (+)	Balance
11/01	BEGINNING BALANCE				500.02
11/30	Deposit Dividend 0.030%			0.01	500.03
11/30	*** ANNUAL PERCENTAGE YIELD EARNED FROM 11-01-20 TO 11-30-20 WAS 0.020% ***				
		0.26	0.00	0.01	500.03

If you have questions regarding your UNIFY account, please phone our Contact Center at 877.254.9328.
 Account issues requiring additional attention should be sent in writing to:

UNIFY Financial Credit Union, Supervisory Committee, PO Box 3362, El Segundo, CA 90245
 (Please Note: Payments should not be mailed to the above address.)



**This Section Is Provided To Assist You In
 Balancing Your Checking Account**

Step 1

Update your checkbook register.

1. Place a check mark (3) next to items that are listed on this statement.
2. List and subtract any charges and/or automatic deductions on this statement not previously recorded.
3. List and add any dividends or other credits on this statement not previously recorded.

Step 2

List and add all outstanding items that are not on this statement.

Check Number	Amount
	\$
	+ \$
	+ \$
	+ \$
	+ \$
	+ \$
	+ \$
	+ \$
	+ \$
Total	\$

Step 3

Enter the balance shown on this statement.	\$
Add any deposits made after this statement period.	+ \$
	+ \$
	+ \$
Subtotal	\$
Subtract the total outstanding items from Step 2.	- \$
Total	\$

This total should agree with your checkbook balance. If it does not:

1. Verify additions and subtractions above and in your checkbook register.
2. Compare the dollar amounts of all entries listed on this statement with the amounts listed in your checkbook register.
3. Be sure all ATM and other electronic debits are recorded in your checkbook register.

Call us if you have any questions.

**Information Regarding This Statement
 Please Keep For Future Reference**

In Case of Errors Or Questions About Your Statement

Your Billing Rights: This notice contains important information about your rights and responsibilities under the Fair Credit Billing Act and pertains to your open-end loan accounts only.

If you think your statement is wrong, or if you need more information about a transaction on your statement, write us on a separate sheet at the address listed on your statement. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can phone us, but doing so will not preserve your rights.

In your letter, give us the following information:

1. Your name and member number.
2. The dollar amount of the suspected error.
3. Describe the error and explain if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate, we cannot try to collect any amount in question, or report you as delinquent.

In Case of Errors Or Questions About Electronic Transfers

Call or write us at the telephone number or address listed on your statement as soon as you can if you think your statement is wrong, or if you need more information about a transfer listed on the statement. We must hear from you no later than 60 days after the first statement on which the error or problem appeared.

In your letter, give us the following information:

1. Your name and member number.
2. The dollar amount of the suspected error.
3. Describe the error and explain if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for foreign ATM and point-of-sale transactions), we will recredit 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.

Credit Insurance Notice

If you have credit life or disability insurance on a Signature Line of Credit, it may not cover an advance or charge under your credit line if your disability or death results from a condition for which you have seen a doctor or chiropractor in the six months before the advance or charge.

Information about Fee-FREE ATM Networks

Access to thousands of fee-FREE ATM locations nationwide through partner networks. Look for the logos below. For locations, visit UnifyFCU.com, or call 888.748.3266.



Information About The CO-OP Shared BranchSM Network

The CO-OP Shared Branch Network allows you to access your UNIFY accounts at participating non-UNIFY credit union branch locations nationwide. You can conduct transactions such as deposits, withdrawals, loan payments, and transfers. To find a location near you visit UnifyFCU.com or phone 888.287.9475.



Report Lost or Stolen Cards Immediately

UNIFY ATM, Visa[®] Credit or Debit Cards

Within the US	877.254.9328
Outside the US	303.967.1096 (collect)

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