

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

2010 TRN S X ST01

Account Number:  
1 575 2477 2462  
Statement Period:  
Oct 15, 2020  
through  
Nov 13, 2020

Page 1 of 5

000313669 01 SP 000638634109889 E  
KRISTINA JOLENE NEGRETE  
254 ELLWOOD BEACH DR APT D  
GOLETA CA 93117-2710**To Contact U.S. Bank****By Phone:** 1-800-US BANKS  
(1-800-872-2657)**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the Federal Regulation D (governing savings and/or money market withdrawal limitations) have been removed, as they are no longer applicable.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.





KRISTINA JOLENE NEGRETE  
 254 ELLWOOD BEACH DR APT D  
 GOLETA CA 93117-2710

**Uni-Statement**  
 Account Number:  
 1 575 2477 2462  
 Statement Period:  
 Oct 15, 2020  
 through  
 Nov 13, 2020



**EASY CHECKING**

**Member FDIC**

U.S. Bank National Association

**Account Number 1-575-2477-2462**

**Account Summary**

Beginning Balance on Oct 15	\$	362.55	Number of Days in Statement Period		30
Deposits / Credits		3,587.20	Average Account Balance	\$	137.04
Card Withdrawals		2,713.87-			
Other Withdrawals		1,176.50-			
Checks Paid		275.00-			
<b>Ending Balance on Nov 13, 2020</b>	<b>\$</b>	<b>215.62-</b>			

**Deposits / Credits**

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>		<i>Amount</i>
Oct 23	Visa Direct	Check-Into-Cash	2810230918	\$ 255.00
Oct 23	Electronic Deposit	From CAREMARK INC.		700.67
	REF=202950083399620N00	PAYROLL 9931200001		
Oct 30	Overdraft Paid Fee	Waived		36.00
Nov 5	Returned Check		8655384989	275.00
Nov 5	Electronic Deposit	From CAREMARK INC.		336.00
	REF=203090159641410N00	PAYROLL 9931200001		
Nov 5	Electronic Deposit	From VANGUARD GROUP		1,212.00
	REF=203090164842800N00	DISBRSMNT 4232186884		
Nov 6	Overdraft Paid Fee	Refund		36.00
Nov 6	Overdraft Returned Fee	Refund		36.00
Nov 6	Electronic Deposit	From CAREMARK INC.		245.53
	REF=203090111799670N00	PAYROLL 9931200001		
Nov 9	Visa Direct	Check-Into-Cash	5511062117	255.00
Nov 12	Mobile Check Deposit		8953545071	100.00
Nov 12	Mobile Check Deposit		8953545073	100.00
		<b>Total Deposits / Credits</b>		<b>\$ 3,587.20</b>

**Card Withdrawals**

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>		<i>Amount</i>
Oct 21	Fee	ATM Withdrawal At Other Network	2100000121	\$ 2.50-
Oct 22	Fee	ATM Withdrawal At Other Network	2200000147	2.50-
Oct 28	Fee	ATM Withdrawal At Other Network	2800000066	2.50-
Nov 2	Fee	ATM Withdrawal At Other Network	0200000250	2.50-
Nov 6	Fee	ATM Withdrawal At Other Network	0600000123	2.50-
Nov 9	Fee	ATM Withdrawal At Other Network	0900000227	2.50-
Nov 12	Fee	ATM Withdrawal At Other Network	1200000160	2.50-
Nov 12	Fee	ATM Withdrawal At Other Network	1200000161	2.50-
Card Number: xxxx-xxxx-xxxx-0032				
<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>		<i>Amount</i>
Oct 15	Debit Purchase - VISA	On 101420 800-782-7282 WA	8100402245	\$ 10.00-
	STARBUCKS 800-78	REF # 24692160288100402245720		
Oct 16	ATM Withdrawal	US BANK SANTA BA SANTA BARBAR CA		60.00-
		Serial No. 000085183105SUS4T633		
Oct 16	Debit Purchase	RALPHS #0100 517 GOLETA CA	8210151642	64.93-
	840682	On 101520 ILNKILNK REF 028921840682		
		You Requested \$60 In Cash Back		
Oct 19	Debit Purchase - VISA	On 101720 800-782-7282 WA	1100752189	10.00-
	STARBUCKS 800-78	REF # 24692160291100752189333		
Oct 19	Debit Purchase	SHELL SERVICE ST GOLETA CA	6010162017	20.00-
	775760	On 101620 ILK1TERM REF 029021775760		
Oct 20	Debit Purchase	RALPHS #0 5170 H GOLETA CA		22.69-
	048905	On 102020 MAESTERM REF 048905		
		You Requested \$20 In Cash Back		
Oct 21	Debit Purchase - VISA	On 102020 800-782-7282 WA	4100691050	10.00-
	STARBUCKS 800-78	REF # 24692160294100691050353		
Oct 21	ATM Withdrawal	5190 HOLLISTER A GOLETA CA		103.00-
		Serial No. 469334105446PLUSTERM		



KRISTINA JOLENE NEGRETE  
 254 ELLWOOD BEACH DR APT D  
 GOLETA CA 93117-2710

**Uni-Statement**

Account Number:  
 1 575 2477 2462

Statement Period:  
 Oct 15, 2020  
 through  
 Nov 13, 2020

**EASY CHECKING**

**(CONTINUED)**

U.S. Bank National Association

**Account Number 1-575-2477-2462**

**Card Withdrawals (continued)**

Card Number: xxxx-xxxx-xxxx-0032

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>	<i>Amount</i>
Oct 22	ATM Withdrawal	*ALBERTSONS 6345 GOLETA CA Serial No. 776138103318PLUSTERM	103.00-
Oct 26	Recurring Debit Purchase WALMART/BRANDSHA	On 102320 HTTPSBEAUTYB PA REF # 24492150297637084125 US1	5.39-
Oct 26	Debit Purchase - VISA STARBUCKS 800-78	On 102420 800-782-7282 WA REF # 24692160298100549364051	15.00-
Oct 26	Debit Purchase - VISA PANDA EXPRESS #9	On 102420 GOLETA CA REF # 24431060299838005155813	18.00-
Oct 26	Debit Purchase 364669	SHELL SERVICE ST GOLETA CA On 102320 ILNKILNK REF 029721364669	32.93-
Oct 26	Recurring Debit Purchase VESTA *AT&T PRE	On 102320 866-608-3007 OR REF # 24692160297100079647 US1	55.66-
Oct 27	Debit Purchase 443786	7-ELEVEN SANTA BARBARCA On 102620 MAESTERM REF 443786	8.16-
Oct 28	Debit Purchase 002114	MAGNOLIA LIQUOR GOLETA CA On 102720 MAESTERM REF 002114	4.89-
Oct 28	Debit Purchase 002180	MAGNOLIA LIQUOR GOLETA CA On 102820 MAESTERM REF 002180	9.79-
Oct 28	Recurring Debit Purchase HLU*Hulu 1634001	On 102720 HULU.COM/BIL CA REF # 24906410301105788197 US1	11.99-
Oct 28	Debit Purchase 157493	SHELL SERVICE ST GOLETA CA On 102820 ILNKILNK REF 030216157493	27.00-
Oct 28	ATM Withdrawal	5190 HOLLISTER A GOLETA CA Serial No. 076064165655PLUSTERM	103.00-
Oct 29	Debit Purchase 152054	CHEERS LIQUORS GOLETA CA On 102920 MAESTERM REF 152054	6.27-
Nov 2	Debit Purchase - VISA STARBUCKS 800-78	On 103120 800-782-7282 WA REF # 24692160305100368768383	10.00-
Nov 2	Debit Purchase 971927	COSTCO WHSE #047 GOLETA CA On 103120 ILNKILNK REF 030516971927	21.79-
Nov 2	ATM Withdrawal	7443 HOLLISTER GOLETA CA Serial No. 009768141117ACMPTERM	120.00-
Nov 2	ATM Withdrawal	7078 MARKETPLACE GOLETA CA Serial No. 901752140323PLUSTERM	303.00-
Nov 6	Debit Purchase 488248	SHELL SERVICE ST GOLETA CA On 110620 ILK1TERM REF 031116488248	7.93-
Nov 6	Debit Purchase 031820	CHEERS LIQUORS GOLETA CA On 110520 MAESTERM REF 031820	8.15-
Nov 6	ATM Withdrawal	5190 HOLLISTER A GOLETA CA Serial No. 074079221642PLUSTERM	253.00-
Nov 9	Debit Purchase - VISA JACK IN THE BOX	On 110720 GOLETA CA REF # 24692160313100025410759	3.97-
Nov 9	Debit Purchase - VISA IN N OUT BURGER	On 110620 GOLETA CA REF # 24013390312000972536711	4.79-
Nov 9	Debit Purchase 001554	SHELL SERVICE ST GOLETA CA On 110620 ILK1TERM REF 031122001554	7.93-
Nov 9	Debit Purchase - VISA Goleta Continent	On 110720 Goleta CA REF # 24426290313017181111716	8.69-
Nov 9	Debit Purchase - VISA STARBUCKS 800-78	On 110620 800-782-7282 WA REF # 24692160311100450224024	10.00-
Nov 9	Debit Purchase - VISA STARBUCKS 800-78	On 110720 800-782-7282 WA REF # 24692160312100171045871	10.00-
Nov 9	Debit Purchase - VISA STARBUCKS 800-78	On 110820 800-782-7282 WA REF # 24692160313100812288293	10.00-
Nov 9	Debit Purchase 895455	ARCO #68210 SANTA BARBARCA On 110720 MAESTERM REF 895455	15.35-



KRISTINA JOLENE NEGRETE  
 254 ELLWOOD BEACH DR APT D  
 GOLETA CA 93117-2710

**Uni-Statement**  
 Account Number:  
 1 575 2477 2462  
 Statement Period:  
 Oct 15, 2020  
 through  
 Nov 13, 2020



**EASY CHECKING**

**(CONTINUED)**

U.S. Bank National Association

Account Number 1-575-2477-2462

**Card Withdrawals (continued)**

Card Number: xxxx-xxxx-xxxx-0032

Date	Description of Transaction	Ref Number	Amount
Nov 9	Debit Purchase - VISA CARRILLO MARKET	On 110620 SANTA BARBAR CA REF # 24622750312500813731569	2500813731 15.61-
Nov 9	Debit Purchase - VISA PANDA EXPRESS #9	On 110720 GOLETA CA REF # 24431060313838005603426	3838005603 20.00-
Nov 9	Recurring Debit Purchase ST JUDE Internet	On 110820 800-822-6344 TN REF # 24445000314600062492 US1	4600062492 20.00-
Nov 9	Recurring Debit Purchase AFFIRM *PAYMENT	On 110820 855-423-3729 CA REF # 24692160313100236582 US1	3100236582 98.80-
Nov 9	ATM Withdrawal	7078 MARKETPLACE GOLETA CA Serial No. 076470160325PLUSTERM	203.00-
Nov 12	Debit Purchase 051932	CVSPHARMACY #112 Goleta CA On 111120 ILNKILNK REF 031704051932	3211112203 5.63-
Nov 12	Debit Purchase 003153	MAGNOLIA LIQUOR GOLETA CA On 111120 MAESTERM REF 003153	7.34-
Nov 12	Debit Purchase - VISA Amazon Music*287	On 111020 888-802-3080 WA REF # 24692160315100390344193	5100390344 7.99-
Nov 12	Debit Purchase - VISA STARBUCKS 800-78	On 111020 800-782-7282 WA REF # 24692160315100141940190	5100141940 10.00-
Nov 12	Debit Purchase - VISA PANDA EXPRESS #9	On 111120 GOLETA CA REF # 24431060317838003155086	7838003155 12.71-
Nov 12	Debit Purchase - VISA CARRILLO MARKET	On 110920 SANTA BARBAR CA REF # 24622750315500714699805	5500714699 15.97-
Nov 12	Debit Purchase 201255	WORLD OIL 055 GOLETA CA On 111120 MAESTERM REF 201255	21.89-
Nov 12	Debit Purchase - VISA CARRILLO MARKET	On 110920 SANTA BARBAR CA REF # 24622750315500714699987	5500714699 34.33-
Nov 12	ATM Withdrawal	5190 HOLLISTER A GOLETA CA Serial No. 728435172417PLUSTERM	43.00-
Nov 12	Debit Purchase 438344	CVSPHARMA 11216- Goleta CA On 111120 MAESTERM REF 438344 You Requested \$40 In Cash Back	78.98-
Nov 12	Debit Purchase 861070	AUTOZONE GOLETA CA On 111120 ILNKILNK REF 031617861070	7011111143 189.32-
Nov 12	ATM Withdrawal	5810 HOLLISTER GOLETA CA Serial No. 002885100134ACMPTERM	200.00-
Nov 12	ATM Withdrawal	5190 HOLLISTER A GOLETA CA Serial No. 141094164517PLUSTERM	203.00-
Nov 13	Debit Purchase - VISA STARBUCKS 800-78	On 111220 800-782-7282 WA REF # 24692160317100514495572	7100514495 10.00-

**Card 0032 Withdrawals Subtotal** \$ **2,693.87-**

**Total Card Withdrawals** \$ **2,713.87-**

**Other Withdrawals**

Date	Description of Transaction	Ref Number	Amount
Oct 16	Zelle Instant On 10/15/20	PMT To MONICA NEGRETE PMT ID=USB1k7TYdj0L	\$ 140.00-
Oct 22	Overdraft Paid Fee		36.00-
Oct 23	Overdraft Paid Fee		36.00-
Oct 23	Electronic Withdrawal REF=202960135187640N00	To CIC OF CA 3621666096CIC CA LBP27940B31841656	300.00-
Oct 26	Zelle Instant On 10/24/20	PMT To MONICA NEGRETE PMT ID=USB1mDAyqr96	100.00-
Oct 30	Overdraft Paid Fee		36.00-
Nov 3	Overdraft Paid Fee	5100368768	36.00-
Nov 3	Overdraft Paid Fee		36.00-



KRISTINA JOLENE NEGRETE  
 254 ELLWOOD BEACH DR APT D  
 GOLETA CA 93117-2710

**Uni-Statement**

Account Number:  
 1 575 2477 2462  
 Statement Period:  
 Oct 15, 2020  
 through  
 Nov 13, 2020

**EASY CHECKING**

**(CONTINUED)**

U.S. Bank National Association

**Account Number 1-575-2477-2462**

**Other Withdrawals (continued)**

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>	<i>Amount</i>
Nov 3	Overdraft Paid Fee	2710311511	36.00-
Nov 3	Overdraft Paid Fee		36.00-
Nov 4	Fee Non-US Bank ATM Denied Transaction	0400000001	2.50-
Nov 4	Fee Non-US Bank ATM Denied Transaction	0400000001	2.50-
Nov 4	Fee Non-US Bank ATM Denied Transaction	0400000001	2.50-
Nov 5	Overdraft Returned Fee	8655384989	36.00-
Nov 6	Electronic Withdrawal REF=203100072725490N00	To CIC OF CA 3621666096CIC CA LBP27940B31884569	300.00-
Nov 12	Fee Non-US Bank ATM Denied Transaction	1200000001	2.50-
Nov 12	Fee Non-US Bank ATM Denied Transaction	1200000001	2.50-
Nov 13	Overdraft Paid Fee		36.00-
<b>Total Other Withdrawals</b>			<b>\$ 1,176.50-</b>

	Total for Statement Period	Total Year to Date
Total Returned Item Fees	\$ 36.00	\$ 36.00
Total Overdraft Fees	\$ 288.00	\$ 288.00
Less: Waives	\$ 36.00-	\$ 36.00-
Less: Refunds*		\$ 72.00-
<b>TOTAL</b>	<b>\$ 288.00</b>	<b>\$ 216.00</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**

<i>Check</i>	<i>Date</i>	<i>Ref Number</i>	<i>Amount</i>
1002	Nov 4	8655384989	275.00
<b>Conventional Checks Paid (1)</b>			<b>\$ 275.00-</b>

**Balance Summary**

<i>Date</i>	<i>Ending Balance</i>	<i>Date</i>	<i>Ending Balance</i>	<i>Date</i>	<i>Ending Balance</i>
Oct 15	352.55	Oct 26	170.62	Nov 4	886.77-
Oct 16	87.62	Oct 27	162.46	Nov 5	900.23
Oct 19	57.62	Oct 28	3.29	Nov 6	646.18
Oct 20	34.93	Oct 29	2.98-	Nov 9	470.54
Oct 21	80.57-	Oct 30	2.98-	Nov 12	169.62-
Oct 22	222.07-	Nov 2	460.27-	Nov 13	215.62-
Oct 23	397.60	Nov 3	604.27-		

Balances only appear for days reflecting change.