

RETURN SERVICE REQUESTED

800029927 1 1/5 UNQ 11-01-20 SD



MICHELLE RENEE MCDANIEL
 APT A
 2189 KIETZKE LN
 RENO NV 89502

We're closed

Thanksgiving November 26.
 Branches closed November 27.

Contact Center open
 November 27
 8am to 5pm.



We'll be closed November 11 in observance of Veteran's Day.

Thank you to all those who have served.

Digital Banking available 24/7/365.



Your Account Balances as of 10/31




Primary Savings ID 0000	\$5.00
One Checking Rewards ID 0008	1,177.92
Visa Secured Savings ID 0060	250.00
Account Balance Total	\$1,432.92
Total Dividends Paid Year-To-Date	\$0.28

Get Your Free Credit Score
 Log in to online banking at onenevada.org
 and choose Credit Score.

PRIMARY SAVINGS ID 0000

Total Dividends Paid Year-To-Date \$0.28

Beginning Balance	\$343.99
1 Total Deposits for	5.00
5 Total Withdrawals for	343.99-
Ending Balance	5.00

Date	Transaction Description	Withdrawal	Deposit	Balance
10/01	 Withdrawal At ATM #052583 ONE NEVADA CU 57 DAMONTE RNCH PKWY RENO NV	\$60.00-		\$283.99
10/01	 Withdrawal At ATM #053692 ONE NEVADA CU 57 DAMONTE RNCH PKWY RENO NV	60.00-		223.99
10/01	 Withdrawal At ATM #054806 ONE NEVADA CU 57 DAMONTE RNCH PKWY RENO NV	40.00-		183.99
10/14	Withdrawal Transfer To Share 0008	178.99-		5.00
10/14	Withdrawal Transfer To Share 0008 Neg CK Bal Sweep	5.00-		0.00
10/16	Deposit Online Banking Transfer From Share 0008 Mobile Transfer		5.00	5.00



2645 S Mojave Road, Las Vegas, NV 89121-1238

Member Statement

800-388-3000 | onenevada.org

Member Number: *****0596
 Statement For: 10/01/2020 - 10/31/2020
 Page: 2 of 5

ONE CHECKING REWARDS ID 0008

Beginning Balance	\$186.25
13 Total Deposits for	6,036.62
69 Total Withdrawals for	5,044.95-
Ending Balance	1,177.92

Date	Transaction Description	Withdrawal	Deposit	Balance
10/01	Deposit ACH Cashnet 5 TYPE: D000004159 ID: REP-ENOVA CO: CASHNET 5		\$600.00	\$786.25
10/01	Deposit ACH Mountain Summit TYPE: MSF ID: FP00000035 DATA: 8558197200 CO: Mountain Summit		1,000.00	1,786.25
10/01	Withdrawal ACH At&T TYPE: AT&T ID: 0000049733 CO: AT&T DATA: 866-608-3007	26.06-		1,760.19
10/02	Withdrawal Debit Card Signature Debit Merch. Post: 10/01 PP*DUTCH BROS NV0602 RENO NV ref. 0 0275022053 0	23.25-		1,736.94
10/02	Withdrawal Debit Card Signature Debit Merch. Post: 10/01 MAVERIK #477 RENO NV ref. 0 0275024663 0	40.00-		1,696.94
10/02	Withdrawal ACH Sierra Cedars Co TYPE: SIERRA CED ID: 2HOA CO: SIERRA CEDARS CO	205.00-		1,491.94
10/02	Draft 1214 Tracer 758100000003978	165.00-		1,326.94
10/03	Withdrawal Debit Card Signature Debit Merch. Post: 10/02 GOOGLE*GOODNOVEL INTERNET CA ref. 0 0276014913 0	10.59-		1,316.35
10/03	Withdrawal POS #015576 WM SUPERCENTER Wal-Mart Super Center RENO, NV	43.74-		1,272.61
10/05	Withdrawal Debit Card Signature Debit Merch. Post: 10/03 MCDONALD'S F7343 RENO NV ref. 0 0277020580 0	16.85-		1,255.76
10/05	Withdrawal ACH Capital One TYPE: MOBILE PMT ID: 9279744980 CO: CAPITAL ONE	40.00-		1,215.76
10/05	Withdrawal ACH Paypal TYPE: INST XFER ID: PAYPALS177 DATA: INSTANT TRANSFER CO: PAYPAL	55.06-		1,160.70
10/05	Withdrawal ACH Dovenmuehle Mtg TYPE: MORTG PYMT ID: 1362435132 DATA: 8666116776 CO: DOVENMUEHLE MTG	925.21-		235.49
10/06	Withdrawal ACH Paypal TYPE: INST XFER ID: PAYPALS177 DATA: INSTANT TRANSFER CO: PAYPAL	30.94-		204.55
10/06	Withdrawal ACH Paypal TYPE: INST XFER ID: PAYPALS177 DATA: INSTANT TRANSFER CO: PAYPAL	61.11-		143.44
10/06	Withdrawal Debit Card Signature Debit Merch. Post: 10/06 AMZN MKTP US*MK0134551 AMZN.COM/BILL WA ref. 0 0280029015 0	34.64-		108.80
10/06	Withdrawal Debit Card Signature Debit Merch. Post: 10/06 AMZN MKTP US*MK4AU3AI0 AMZN.COM/BILL WA ref. 0 0280029016 0	18.12-		90.68
10/07	Withdrawal ACH Paypal TYPE: INST XFER ID: PAYPALS177 DATA: INSTANT TRANSFER CO: PAYPAL	16.66-		74.02
10/08	Withdrawal Debit Card Signature Debit Merch. Post: 10/07 AMAZON.COM*MK8JY6GQ2 AM AMZN.COM/BILL WA ref. 0 0281021046 0	15.64-		58.38
10/08	Withdrawal Debit Card Signature Debit Merch. Post: 10/07 MARKET@WORK 2067379149 RENTON WA ref. 0 0281014645 0	20.00-		38.38
10/08	Withdrawal Debit Card Signature Debit Merch. Post: 10/08 SQ *BRIGHTS DELIGHTS RENO NV ref. 0 0282016228 0	10.00-		28.38
10/09	Deposit ACH Charles River La TYPE: DIRECT DEP ID: 9111111101 DATA: 4100075043 AA CO: CHARLES RIVER LA		1,080.62	1,109.00
10/09	Withdrawal ACH Cashnetusa 8 TYPE: CASHADVPAY ID: 204956150R DATA: 20201008H CO: CASHNETUSA 8	150.00-		959.00
10/09	Withdrawal ACH Mountain Summit TYPE: MSF ID: FP00000035 DATA: 8558197200 CO: Mountain Summit	200.94-		758.06
10/10	Withdrawal Debit Card Signature Debit Merch. Post: 10/08 MCDONALD'S F7343 RENO NV ref. 0 0282028235 0	18.60-		739.46
10/11	Withdrawal Debit Card Signature Debit Merch. Post: 10/10 WM SUPERCENTER #3277 RENO NV ref. 0 0284025178 0	51.88-		687.58
10/11	Withdrawal POS #008050 Wal-Mart Super 3277 WAL-SAMS RENO, NV	16.12-		671.46
10/11	Withdrawal Debit Card Signature Debit Merch. Post: 10/10 RENO ORTHOPAEDIC CLINIC RENO NV ref. 0 0284014924 0	100.00-		571.46
10/11	Withdrawal Debit Card Signature Debit Merch. Post: 10/10 DOMINO'S 7401 626-369-5752 NV ref. 0 0284014925 0	15.18-		556.28
10/11	Withdrawal Debit Card Signature Debit Merch. Post: 10/10 DOLLAR LOAN CENTER, LLC LAS VEGAS NV ref. 0 0284021558 0	103.35-		452.93
10/13	Withdrawal Debit Card Signature Debit Merch. Post: 10/12 MAVERIK #477 RENO NV ref. 0 0286008236 0	40.00-		412.93
10/13	Recurring Withdrawal Debit Card Signature Debit Merch. Post: 10/13 GOOGLE* GOODNOVEL 650-2530000 CA ref. 0 0287029783 0	10.59-		402.34

Continued on next page.



2645 S Mojave Road, Las Vegas, NV 89121-1238

Member Statement

800-388-3000 | onenevada.org

Member Number: *****0596
 Statement For: 10/01/2020 - 10/31/2020
 Page: 3 of 5

ONE CHECKING REWARDS ID 0008		Continued from previous page.		
Date	Transaction Description	Withdrawal	Deposit	Balance
10/13	Withdrawal ACH Paypal TYPE: INST XFER ID: PAYPALS177 DATA: INSTANT TRANSFER CO: PAYPAL	9.73-		392.61
10/13	Withdrawal ACH Capital One TYPE: MOBILE PMT ID: 9279744380 CO: CAPITAL ONE	43.00-		349.61
10/14	Deposit ACH Fidelity 40060 P TYPE: FIDELITY ID: 9096918980 CO: FIDELITY 40060 P		72.52	422.13
10/14	Withdrawal ACH Prog Direct Ins TYPE: INS PREM ID: 9409348062 DATA: BRANCH16DEBIT ACH CO: PROG DIRECT INS	62.50-		359.63
10/14	Withdrawal ACH Charter Communic TYPE: CHARTER CO ID: C835410000 CO: CHARTER COMMUNIC	215.64-		143.99
10/14	Deposit Transfer From Share 0000		178.99	322.98
10/14	Withdrawal ACH Onemain TYPE: LOAN PYMNT ID: 9300365400 DATA: 4700000 CO: ONEMAIN	323.43-		0.45-
10/14	Withdrawal Overdraft Fee	35.00-		35.45-
10/14	Draft 1215 Tracer 759300000004224	99.50-		134.95-
10/14	Withdrawal Overdraft Fee	35.00-		169.95-
10/14	Deposit Transfer From Share 0000 Neg CK Bal Sweep		5.00	164.95-
10/16	Deposit ACH Westside Lending TYPE: 8882177531 ID: 203867281 DATA: CALL 888-217-7531 CO: WESTSIDE LENDING		800.00	635.05
10/16	Withdrawal Online Banking Transfer To Share 0000 Mobile Transfer	5.00-		630.05
10/17	Withdrawal Debit Card Signature Debit Merch. Post: 10/16 MCDONALD'S F26146 RENO NV ref. 0 0290014634 0	18.70-		611.35
10/17	Withdrawal Debit Card Signature Debit Merch. Post: 10/17 GOOGLE *GOODNOVEL G.CO/HELPPAY# CA ref. 0 0291012884 0	10.59-		600.76
10/18	Withdrawal Debit Card Signature Debit Merch. Post: 10/17 WM SUPERCENTER #3277 RENO NV ref. 0 0291026961 0	82.26-		518.50
10/19	Deposit ACH Venmo TYPE: VERIFYBAN ID: 7264681992 CO: VENMO		0.05	518.55
10/19	Deposit ACH Venmo TYPE: VERIFYBAN ID: 7264681992 CO: VENMO		0.48	519.03
10/19	Deposit ACH Venmo TYPE: CASHOUT ID: 5264681992 CO: VENMO		15.00	534.03
10/19	Deposit ACH Vbs Firstloan TYPE: 8883402911 ID: 18035410 DATA: 18035410 CO: VBS FirstLoan		200.00	734.03
10/19	Withdrawal ACH Venmo TYPE: VERIFYBAN ID: 8264681992 CO: VENMO	0.05-		733.98
10/19	Withdrawal ACH Venmo TYPE: VERIFYBAN ID: 8264681992 CO: VENMO	0.48-		733.50
10/19	Withdrawal ACH Paypal TYPE: INST XFER ID: PAYPALS177 DATA: INSTANT TRANSFER CO: PAYPAL	50.00-		683.50
10/19	Withdrawal Debit Card Signature Debit Merch. Post: 10/18 TACO BELL 031858 RENO NV ref. 0 0292010330 0	22.00-		661.50
10/20	Recurring Withdrawal Debit Card Signature Debit Merch. Post: 10/20 GOOGLE* STARY LTD 650-2530000 CA ref. 0 0294021037 0	12.71-		648.79
10/20	Withdrawal Debit Card Signature Debit Merch. Post: 10/19 FAMOUS BEIJING WOK LLC RENO NV ref. 0 0293021038 0	13.39-		635.40
10/20	Withdrawal ACH Sierra Cedars Co TYPE: SIERRA CED ID: 2HOA CO: SIERRA CEDARS CO	235.00-		400.40
10/20	Withdrawal Transfer To Loan #####9329	26.00-		374.40
10/22	Withdrawal Debit Card Signature Debit Merch. Post: 10/22 FOOTHILL FEED AND MERC RENO NV ref. 0 0296026960 0	16.24-		358.16
10/23	Deposit ACH Charles River La TYPE: DIRECT DEP ID: 9111111101 DATA: 4100075043 AA CO: CHARLES RIVER LA		1,083.96	1,442.12
10/23	Withdrawal ACH Stary Pte.Ltd. CO: STARY PTE.LTD. TYPE: IAT PAYPAL ID: 770510487C DATA: FF3 US	5.99-		1,436.13
10/23	Withdrawal ACH Vbs Firstloan TYPE: 8883402911 ID: 18035428 DATA: 18035428 CO: VBS FirstLoan	17.12-		1,419.01
10/23	Withdrawal ACH Westside Lending TYPE: 8882177531 ID: 203867281 DATA: CALL 888-217-7531 CO: WESTSIDE LENDING	119.80-		1,299.21
10/23	Withdrawal ACH Cashnetusa 8 TYPE: CASHADVPAY ID: 204956150R DATA: 20201022I CO: CASHNETUSA 8	150.00-		1,149.21
10/23	Withdrawal ACH Mountain Summit TYPE: MSF ID: FP00000035 DATA: 8558197200 CO: Mountain Summit	200.94-		948.27
10/23	Draft 1216 Tracer 760200000003705	207.00-		741.27
10/24	Withdrawal Debit Card Signature Debit Merch. Post: 10/22 MCDONALD'S F7343 RENO NV ref. 0 0296016934 0	18.60-		722.67
10/24	Withdrawal Debit Card Signature Debit Merch. Post: 10/23 TACO BELL 031858 RENO NV ref. 0 0297021039 0	22.00-		700.67

Continued on next page.

800029927 1 3/5 UNQ 11-01-20 SD



2645 S Mojave Road, Las Vegas, NV 89121-1238

Member Statement

800-388-3000 | onenevada.org

Member Number: *****0596
 Statement For: 10/01/2020 - 10/31/2020
 Page: 4 of 5

ONE CHECKING REWARDS ID 0008		Continued from previous page.		
Date	Transaction Description	Withdrawal	Deposit	Balance
10/25	Withdrawal Debit Card Signature Debit Merch. Post: 10/24 DOLLAR LOAN CENTER, LLC LAS VEGAS NV ref. 0 0298015486 0	103.35-		597.32
10/26	Withdrawal Debit Card Signature Debit Merch. Post: 10/24 MCDONALD'S F7343 RENO NV ref. 0 0298020256 0	18.60-		578.72
10/27	Draft 1218 Tracer 760600000002087	110.00-		468.72
10/28	Withdrawal ACH Credit One Bank TYPE: Payment ID: WEB000001 CO: Credit One Bank	41.00-		427.72
10/28	Withdrawal ACH Credit One Bank TYPE: Payment ID: WEB000004 CO: Credit One Bank	44.00-		383.72
10/28	Withdrawal Debit Card Signature Debit Merch. Post: 10/27 MARKET@WORK 2067379149 RENTON WA ref. 0 0301032355 0	20.00-		363.72
10/29	Deposit ACH Vbs Loan At Last TYPE: 8446768550 ID: 18027730 DATA: 18027730 CO: VBS Loan At Last		1,000.00	1,363.72
10/29	Withdrawal ACH Nv Energy North TYPE: SPPC PYMT ID: 3880044418 DATA: SPPCO CO: NV ENERGY NORTH	69.30-		1,294.42
10/29	Withdrawal Debit Card Signature Debit Merch. Post: 10/29 BATH AND BODY WORKS 460 RENO NV ref. 0 0303012874 0	51.43-		1,242.99
10/30	Withdrawal Debit Card Signature Debit Merch. Post: 10/28 MCDONALD'S F7343 RENO NV ref. 0 0302029734 0	18.60-		1,224.39
10/31	Withdrawal Debit Card Signature Debit Merch. Post: 10/30 BARRELS O CANDY VIRGINIA CITY NV ref. 0 0304027718 0	41.47-		1,182.92
10/31	Withdrawal One Rewards Fee	5.00-		1,177.92

Summary by Check Number * Asterisk next to number indicates skip in sequence 4 DRAFTs Cleared for \$581.50

Number	Cleared	Amount	Number	Cleared	Amount	Number	Cleared	Amount
1214	10/02/20	\$165.00	1216	10/23/20	\$207.00			
1215	10/14/20	99.50	1218 *	10/27/20	110.00			

VISA SECURED SAVINGS ID 0060			
	Beginning Balance		\$250.00
	0 Total Deposits for		0.00
	0 Total Withdrawals for		0.00
	Ending Balance		250.00

Fees Paid

Description	Current	YTD	Description	Current	YTD
Acct-0008 Total Return Item Fees	\$0.00	\$0.00	Acct-0008 Total Overdraft Fees	\$70.00	\$175.00

Billing Rights Summary In Case of Errors or Inquiries About Your Statement of Account

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 shown on your statement 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 telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- 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 unsure about.

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

How to Avoid Account Overdraft Fees

Overdraft Fees occur if you do not have enough money available in your account to cover a transaction yet we still cover the transaction for you. Whether we cover a transaction is at our discretion and depends on the transaction type and any overdraft protection sources you have setup with us. Please refer to Section 15 Overdrafts of our Share Checking Account Agreement for detailed information about how we handle Overdrafts. We offer the following tips to help you avoid Overdraft Fees.

Know the difference between your CURRENT BALANCE and AVAILABLE BALANCE.

Your Current Balance is the amount currently in your account, but may not be the amount you actually have available for use. That's because the **Current Balance** may include transaction amounts that have already been promised to be paid, such as debit card transactions and authorizations, or deposited funds that may be on hold. **Your Available Balance is the amount you can actually withdraw or use to pay new, incoming transactions.** The Available Balance may be lower than your Current Balance because it does NOT reflect transaction amounts already promised to be paid or deposited amounts on hold. As such, it's more reliable when determining funds you have available to spend or use. You can view your Current and Available Balances in online banking or on ATM receipts.

Setup your Savings or Line of Credit account as an overdraft source.

Linking your Savings or Line of Credit Account to your Checking Account can also help you avoid Overdraft Fees. If there are not enough funds available in your Checking Account to cover a transaction, we'll automatically transfer funds from your Savings or Line of Credit account to cover the transaction for a lower Overdraft Transfer fee.

In Case of Errors or Questions About Your Electronic Transfers

Telephone or Write Us as soon as you can at the number or address listed on the front of this statement, 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.

- Tell us your name and account number.
- Describe the error or 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 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 in question, so that you will have the use of the money during the time it takes us to complete our investigation.

Report errors or make inquiries to:

One Nevada Credit Union
2645 S Mojave Road,
Las Vegas, NV 89121-1238
702-457-1000

Mail Payments to:

One Nevada Credit Union
2645 S Mojave Road,
Las Vegas, NV 89121-1238
onenevada.org



Insured by NCUA

Thank you for your membership.