



STATEMENT OF ACCOUNT

Page 1 of 9
Date 09/30/20
Account # *****4834

RAYMOND D CASTRO JR
318 GATE WAY
SANTA ROSA CA 95401-8418

Please be advised that the interest rates for all interest-bearing accounts will be reduced to the rate of 0.03% Annual Percentage Yield (APY) as disclosed below:

- August 1, 2020 – All New Accounts and Escrow Accounts
• September 1, 2020 – All Existing Non-Personal Accounts
• September 15, 2020 – All Existing Personal Accounts

All other terms and conditions currently in effect remain unchanged. Thank you for your continued trust and confidence in Bank of Guam. Please contact us at (671) 472-5300 should you have any questions.

*****4834 STATEMENT SAVINGS - PERSONAL

Summary table with columns for description, date, and balance. Includes Previous Balance (06/30/20), Deposits/Credits (13), Withdrawals/Debits (109), Service Charge, Interest Paid, Current Balance (92), and Days in Statement Period.

Account Activity

Main transaction table with columns: Date, Description, Debit, Credit, Balance. Lists transactions from 06/30/20 to 07/06/20 including BEGINNING BALANCE, Synchrony Bank CC PYMT, Credit One Bank Payment, PAYPAL *BODYBUI POS PURCHASE, SAVINGS DEPOSIT, COSTCO WHSE #06 POS PURCHASE, AT&T*BILL PAYME POS PURCHASE, ROTTEN ROBBIE # POS PURCHASE, and RAYMOND CASTRO J BILL PAY.



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OF ACCOUNT

Account Activity

Date	Description	Debit	Credit	Balance
07/06/20	TRUEBILL NEGOTI POS PURCHASE 8778877815,CA DATE 070520 REF# 018700025650	\$48.00		\$2,712.87
07/07/20	NNT CS GROCERY POS PURCHASE SANTA ROSA,CA DATE 070620 REF# 018800012844	\$26.68		\$2,686.19
07/10/20	BK OF THE WEST ATM WITHDRAWAL ROHNERT PARK,CA DATE 070920 REF# 019100347855	\$503.50		\$2,182.69
07/10/20	ATM WITHDRAWAL SERVICE CHARGE RF#019100347855	\$2.00		\$2,180.69
07/13/20	CHASE ATM WITHDRAWAL SALEM,OR DATE 071020 REF# 019200864287	\$103.00		\$2,077.69
07/13/20	PAYPAL *ESPN PL POS PURCHASE 4029357733,NY DATE 071120 REF# 019300024393	\$4.99		\$2,072.70
07/13/20	PAYPAL *ESPN PL POS PURCHASE 4029357733,NY DATE 071120 REF# 019300024394	\$64.99		\$2,007.71
07/13/20	ATM WITHDRAWAL SERVICE CHARGE RF#019200864287	\$2.00		\$2,005.71
07/14/20	EXCHANGE BANK ATM WITHDRAWAL SANTA ROSA,CA DATE 071320 REF# 019500048032	\$203.00		\$1,802.71
07/14/20	ATM WITHDRAWAL SERVICE CHARGE RF#019500048032	\$2.00		\$1,800.71
07/15/20	BURTONS CARE HOM DIRECT DEP CASTRO,RAYMOND D		\$1,202.09	\$3,002.80
07/15/20	WEB XFER FR DDA *****4639 ONLINE BANKING		\$230.00	\$3,232.80
07/15/20	Synchrony Bank CC PYMT RAYMOND CASTRO	\$260.00		\$2,972.80
07/16/20	COMCAST CABLE RAYMOND *CASTRO JR	\$191.65		\$2,781.15
07/16/20	Credit One Bank Payment RAYMOND JR CASTRO	\$202.00		\$2,579.15
07/17/20	RAYMOND CASTRO J BILL PAY CASTRO RAYMOND	\$100.00		\$2,479.15
07/20/20	PREMIER BANKCAR POS PURCHASE 605-3573440,SD DATE 071820 REF# 020000020262	\$95.00		\$2,384.15
07/20/20	NETFLIX.COM POS PURCHASE 866-5797172,CA	\$15.99		\$2,368.16



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Date	Description	Debit	Credit	Balance
07/24/20	DATE 071820 REF# 020000014890 LENDINGPOINT POS PURCHASE 888-9690959,GA	\$453.45		\$1,914.71
07/27/20	DATE 072220 REF# 020400010023 TRUEBILL NEGOTI POS PURCHASE 8778877815,CA	\$5.20		\$1,909.51
07/27/20	DATE 072520 REF# 020700014954 PAYPAL *PLAYSTA POS PURCHASE 4029357733,CA	\$24.99		\$1,884.52
07/27/20	DATE 072520 REF# 020700029736 PAYPAL *PLAYERS POS PURCHASE 4029357733,NY	\$25.00		\$1,859.52
07/27/20	DATE 072520 REF# 020700029735 PAYPAL *PLAYERS POS PURCHASE 4029357733,NY	\$25.00		\$1,834.52
07/27/20	DATE 072520 REF# 020700029737 PAYPAL *PLAYERS POS PURCHASE 4029357733,NY	\$25.00		\$1,809.52
07/27/20	DATE 072520 REF# 020700029738 ARCO#82374FULTO POS PURCHASE SANTA ROSA,CA	\$26.50		\$1,783.02
07/28/20	DATE 072420 REF# 020600427239 WAL-MART #1755 POS PURCHASE ROHNERT PARK,CA	\$18.45		\$1,764.57
07/29/20	DATE 072720 REF# 020900662434 SAFEWAY #1576 POS PURCHASE SANTA ROSA,CA	\$73.54		\$1,691.03
07/30/20	DATE 072820 REF# 021000156320 PAYPAL *PLAYERS POS PURCHASE 4029357733,NY	\$25.00		\$1,666.03
07/30/20	DATE 072820 REF# 021000032343 NNT CS GROCERY POS PURCHASE SANTA ROSA,CA	\$32.03		\$1,634.00
07/31/20	DATE 073020 REF# 021200017868 BURTONS CARE HOM DIRECT DEP CASTRO,RAYMOND D		\$1,247.11	\$2,881.11
07/31/20	BK OF THE WEST ATM WITHDRAWAL ROHNERT PARK,CA	\$243.50		\$2,637.61
07/31/20	DATE 073020 REF# 021200650192 NNT VILLAGE HAR POS PURCHASE SANTA ROSA,CA	\$32.69		\$2,604.92
07/31/20	DATE 073020 REF# 021200049775 ATM WITHDRAWAL SERVICE CHARGE RF#021200650192	\$2.00		\$2,602.92



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Date	Description	Debit	Credit	Balance
07/31/20	WEB XFER TO SAV *****9610 ONLINE BANKING	\$100.00		\$2,502.92
07/31/20	INT PMT SYS-GEN		\$0.20	\$2,503.12
08/03/20	RAYMOND CASTRO J BILL PAY CASTRO RAYMOND	\$120.00		\$2,383.12
08/03/20	Credit One Bank Payment RAYMOND JR CASTRO	\$230.00		\$2,153.12
08/03/20	Synchrony Bank CC PYMT RAYMOND CASTRO	\$260.00		\$1,893.12
08/03/20	USPS PO 0569960 POS PURCHASE SANTA ROSA,CA	\$5.49		\$1,887.63
08/03/20	DATE 073120 REF# 021300049164 PAYPAL *GAMERSA POS PURCHASE 4029357733,MI	\$25.00		\$1,862.63
08/03/20	DATE 080120 REF# 021400011299 WAL-MART #1755 POS PURCHASE ROHNERT PARK,CA	\$68.12		\$1,794.51
08/03/20	DATE 073120 REF# 021300008834 WAL-MART #1755 POS PURCHASE ROHNERT PARK,CA	\$92.70		\$1,701.81
08/03/20	DATE 073120 REF# 021300626523 AT&T*BILL PAYME POS PURCHASE 8003310500,TX	\$225.60		\$1,476.21
08/04/20	DATE 073120 REF# 021300016218 PAYPAL *TARGETC POS PURCHASE 4029357733,IN	\$47.94		\$1,428.27
08/04/20	DATE 080220 REF# 021500028972 WAL-MART #1755 POS PURCHASE ROHNERT PARK,CA	\$140.29		\$1,287.98
08/06/20	DATE 080320 REF# 021600720365 PAYPAL *GAMERSA POS PURCHASE 4029357733,MI	\$25.00		\$1,262.98
08/07/20	DATE 080420 REF# 021700020344 WEB XFER FR SAV *****8109 ONLINE BANKING		\$100.00	\$1,362.98
08/07/20	C S Market ATM WITHDRAWAL Santa Rosa,CA	\$122.95		\$1,240.03
08/07/20	DATE 080620 REF# 021900211433 ATM WITHDRAWAL SERVICE CHARGE RF#021900211433	\$2.00		\$1,238.03
08/10/20	OTL*NATIONALCRE POS PURCHASE 888-550-1236,TX	\$1.00		\$1,237.03
08/11/20	DATE 080720 REF# 022000026962 CIGARETTES CHEA POS PURCHASE	\$17.21		\$1,219.82



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Date	Description	Debit	Credit	Balance
	SANTA ROSA,CA DATE 081020 REF# 022300100278			
08/11/20	ASIA MART POS PURCHASE SANTA ROSA,CA	\$32.88		\$1,186.94
	DATE 081020 REF# 022300020623			
08/11/20	CHEVRON 0305013 POS PURCHASE SANTA ROSA,CA	\$60.00		\$1,126.94
	DATE 081020 REF# 022300032382			
08/12/20	C S Market ATM WITHDRAWAL Santa Rosa,CA	\$162.95		\$963.99
	DATE 081120 REF# 022400522753			
08/12/20	PP*APPLE.COM/BI POS PURCHASE 4029357733,CA	\$9.99		\$954.00
	DATE 081020 REF# 022300029477			
08/12/20	NWS CS GROCERY POS PURCHASE SANTA ROSA,CA	\$25.99		\$928.01
	DATE 081120 REF# 022400001318			
08/12/20	ROSS STORES #14 POS PURCHASE SANTA ROSA,CA	\$67.55		\$860.46
	DATE 081120 REF# 022400052036			
08/12/20	ATM WITHDRAWAL SERVICE CHARGE RF#022400522753	\$2.00		\$858.46
08/13/20	EXCHANGE BANK ATM WITHDRAWAL SANTA ROSA,CA	\$273.00		\$585.46
	DATE 081220 REF# 022500014644			
08/13/20	PAYPAL *ESPN PL POS PURCHASE 4029357733,NY	\$4.99		\$580.47
	DATE 081120 REF# 022400029515			
08/13/20	ASIA MART POS PURCHASE SANTA ROSA,CA	\$14.56		\$565.91
	DATE 081220 REF# 022500020708			
08/13/20	ARCO#82374FULTO POS PURCHASE SANTA ROSA,CA	\$26.50		\$539.41
	DATE 081220 REF# 022500731009			
08/13/20	ROSS STORES #8 POS PURCHASE ROHNERT PARK,CA	\$28.26		\$511.15
	DATE 081220 REF# 022500025354			
08/13/20	TIENDA Y TORTIL POS PURCHASE SANTA ROSA,CA	\$31.06		\$480.09
	DATE 081120 REF# 022400012401			
08/13/20	OLIVER'S MARKET POS PURCHASE SANTA ROSA,CA	\$35.45		\$444.64
	DATE 081220 REF# 022500318471			
08/13/20	NWS CS GROCERY POS PURCHASE	\$48.11		\$396.53



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Date	Description	Debit	Credit	Balance
	SANTA ROSA,CA DATE 081220 REF# 022500001511			
08/13/20	ATM WITHDRAWAL SERVICE CHARGE RF#022500014644	\$2.00		\$394.53
08/14/20	BURTONS CARE HOM DIRECT DEP CASTRO,RAYMOND D		\$1,325.66	\$1,720.19
08/14/20	WEB XFER FR DDA *****4639 ONLINE BANKING		\$230.00	\$1,950.19
08/14/20	RAYMOND CASTRO J BILL PAY CASTRO RAYMOND	\$130.00		\$1,820.19
08/14/20	Synchrony Bank CC PYMT RAYMOND CASTRO	\$260.00		\$1,560.19
08/14/20	Credit One Bank Payment RAYMOND JR CASTRO	\$276.04		\$1,284.15
08/17/20	COMCAST CABLE RAYMOND *CASTRO JR	\$175.91		\$1,108.24
08/18/20	NWS CS GROCERY POS PURCHASE SANTA ROSA,CA	\$21.14		\$1,087.10
08/19/20	DATE 081720 REF# 023000002646 NETFLIX.COM POS PURCHASE NETFLIX.COM,CA	\$15.99		\$1,071.11
08/24/20	DATE 081820 REF# 023100022086 LENDINGPOINT POS PURCHASE 888-9690959,GA	\$453.45		\$617.66
08/26/20	DATE 082220 REF# 023500021856 PAYPAL *PLAYSTA POS PURCHASE 4029357733,CA	\$4.99		\$612.67
08/26/20	DATE 082420 REF# 023700010794 PP*APPLE.COM/BI POS PURCHASE 4029357733,CA	\$9.99		\$602.68
08/26/20	DATE 082420 REF# 023700026230 PP*APPLE.COM/BI POS PURCHASE 4029357733,CA	\$9.99		\$592.69
08/27/20	DATE 082420 REF# 023700026231 PAYPAL *PLAYSTA POS PURCHASE 4029357733,CA	\$71.99		\$520.70
08/31/20	DATE 082520 REF# 023800027710 BURTONS CARE HOM DIRECT DEP CASTRO,RAYMOND D		\$1,232.36	\$1,753.06
08/31/20	INT PMT SYS-GEN		\$0.10	\$1,753.16
09/01/20	RAYMOND CASTRO J BILL PAY CASTRO RAYMOND	\$160.00		\$1,593.16
09/01/20	Credit One Bank Payment RAYMOND JR CASTRO	\$163.68		\$1,429.48



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Date	Description	Debit	Credit	Balance
09/01/20	Synchrony Bank CC PYMT RAYMOND CASTRO	\$260.00		\$1,169.48
09/01/20	PP*APPLE.COM/BI POS PURCHASE 4029357733,CA	\$9.99		\$1,159.49
09/01/20	DATE 083020 REF# 024300015718 PP*APPLE.COM/BI POS PURCHASE 4029357733,CA	\$9.99		\$1,149.50
09/02/20	DATE 083020 REF# 024300015719 AT&T*BILL PAYME POS PURCHASE 8003310500,TX	\$225.60		\$923.90
09/03/20	DATE 083120 REF# 024400013911 C S Market ATM WITHDRAWAL Santa Rosa,CA	\$102.95		\$820.95
09/03/20	DATE 090220 REF# 024600572545 ATM WITHDRAWAL SERVICE CHARGE RF#024600572545	\$2.00		\$818.95
09/04/20	PAI ISO ATM WITHDRAWAL SANTA ROSA,CA	\$62.50		\$756.45
09/04/20	DATE 090320 REF# 024700001858 ATM WITHDRAWAL SERVICE CHARGE RF#024700001858	\$2.00		\$754.45
09/11/20	EXCHANGE BANK ATM WITHDRAWAL SANTA ROSA,CA	\$303.00		\$451.45
09/11/20	DATE 091020 REF# 025400024660 ATM WITHDRAWAL SERVICE CHARGE RF#025400024660	\$2.00		\$449.45
09/14/20	PAYPAL *ESPN PL POS PURCHASE 4029357733,NY	\$4.99		\$444.46
09/15/20	DATE 091120 REF# 025500027752 BURTONS CARE HOM DIRECT DEP CASTRO,RAYMOND D		\$1,340.39	\$1,784.85
09/15/20	WEB XFER FR DDA *****4639 AC		\$230.00	\$2,014.85
09/15/20	PP*APPLE.COM/BI POS PURCHASE 4029357733,CA	\$5.99		\$2,008.86
09/15/20	DATE 091320 REF# 025700010035 PP*APPLE.COM/BI POS PURCHASE 4029357733,CA	\$9.99		\$1,998.87
09/16/20	DATE 091320 REF# 025700010034 Synchrony Bank CC PYMT RAYMOND CASTRO	\$260.00		\$1,738.87
09/17/20	Credit One Bank Payment RAYMOND JR CASTRO	\$127.38		\$1,611.49
09/17/20	RAYMOND CASTRO J BILL PAY	\$160.00		\$1,451.49



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Account Activity

Date	Description	Debit	Credit	Balance
09/17/20	CASTRO RAYMOND COMCAST CABLE RAYMOND *CASTRO JR	\$177.00		\$1,274.49
09/21/20	EXCHANGE BANK ATM WITHDRAWAL SANTA ROSA,CA DATE 092020 REF# 026400059803	\$143.00		\$1,131.49
09/21/20	NETFLIX.COM POS PURCHASE 408-5403700,CA DATE 091820 REF# 026200012593	\$15.99		\$1,115.50
09/21/20	ATM WITHDRAWAL SERVICE CHARGE RF#026400059803	\$2.00		\$1,113.50
09/21/20	WEB XFER TO SAV *****9610 ONLINE BANKING	\$100.00		\$1,013.50
09/21/20	WEB XFER TO SAV *****9610 ONLINE BANKING	\$200.00		\$813.50
09/22/20	WEB XFER FR SAV *****1805 ONLINE BANKING		\$120.00	\$933.50
09/22/20	PREMIER BANKCAR POS PURCHASE 605-3573440,SD DATE 092120 REF# 026500028232	\$292.77		\$640.73
09/23/20	BK OF THE WEST ATM WITHDRAWAL ROHNERT PARK,CA DATE 092120 REF# 026500969987	\$123.50		\$517.23
09/23/20	ATM WITHDRAWAL SERVICE CHARGE RF#026500969987	\$2.00		\$515.23
09/24/20	LENDINGPOINT POS PURCHASE 888-9690959,GA DATE 092220 REF# 026600022905	\$453.45		\$61.78
09/25/20	GOOGLE*TINDER POS PURCHASE INTERNET,CA DATE 092320 REF# 026700010601	\$14.99		\$46.79
09/30/20	BURTONS CARE HOM DIRECT DEP CASTRO,RAYMOND D		\$1,202.10	\$1,248.89
09/30/20	WEB XFER FR SAV *****9610 ONLINE BANKING		\$100.00	\$1,348.89
09/30/20	SERVICE CHG SYS-GEN	\$3.00		\$1,345.89
09/30/20	INT PMT SYS-GEN		\$0.04	\$1,345.93

Service Charge Summary

Description	Amount
Minimum Balance Fee	3.00



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Interest Summary

Interest Earned From	07/01/20	Through	09/30/20	
Days in Period				92
Interest Earned				0.34
Annual Percentage Yield Earned				0.09%
Interest Paid This Year				2.72
Interest Withheld This Year				0.00

Interest Rate Summary

Date	Rate	Date	Rate	Date	Rate
06/30/20	0.030				

**NO ENCLOSURES THIS STATEMENT
END OF STATEMENT**

PLEASE EXAMINE YOUR STATEMENT AND CHECK IMAGES IMMEDIATELY. IF NO ERROR IS REPORTED WITHIN 30 DAYS OF THE STATEMENT DATE, THE STATEMENT AND CHECK IMAGES WILL BE CONSIDERED CORRECT. YOUR ORIGINAL CHECKS WILL BE AVAILABLE TO YOU FOR 60 DAYS FROM THE STATEMENT DATE. AFTER THAT DATE, YOUR ORIGINAL CHECKS MAY NO LONGER BE AVAILABLE AND A FEE WILL BE CHARGED FOR RETRIEVAL.

TRANSACTION CODES

FP = Force Pay NS = NSF Charge CM = Credit Memo SC = Service Charge
PC = Priority Check DM = Debit Memo TFR = Transfer DP = Deposit

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

In case of errors or questions about your electronic transfers,

Telephone us at (671) 472-5300; or

Write us at: P.O. Box BW
Hagåtña, GU 96932; or

E-Mail us at: customerservice@bankofguam.com

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.

1. Tell us your name and account number (if any).
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 additional 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 it is in error, so that you will have use of the money during the time it takes us to complete our investigation.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR FOREIGN REMITTANCE TRANSFERS

Per a new Federal regulation, a Foreign Remittance Transfer includes any transfer made from a consumer account in Guam, the CNMI or California to an account in the FSM, Palau, or the RMI.

You have a right to dispute errors in your foreign remittance transfer. If you think there is an error, contact us within 180 days at (671) 472-5300 or www.bankofguam.com. You can also contact us for a written explanation of your rights.

For questions or complaints about Bank of Guam, contact:

Guam - Guam Department of Revenue and Taxation, Regulatory Division; (671) 635-1844-6; <https://www.guamtax.com/about/regulatory.html>

Commonwealth of the Northern Marianas Island - Banking Division at the CNMI Department of Commerce; (670) 664-8020; <http://commerce.gov.mp/divisions/office-secretary/banking>

California - California Department of Business Oversight; (916) 327-7585; <http://www.dbo.ca.gov/> (Note: Pursuant to the Governor's Reorganization Plan No. 2 on July 1, 2013, the Department of Corporations and Department of Financial Institutions became the Department of Business Oversight)

Consumer Financial Protection Bureau: (855) 411-2372 (855) 729-2372 (TTY/TDD) www.consumerfinance.gov

READY-RESERVE BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Statement: 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 Bank of Guam, P.O. Box BW, Hagåtña, GU 96932, or send E-Mail to customerservice@bankofguam.com 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 may telephone us at (671) 472-5300, but doing so will not preserve your rights. In your letter or e-mail, give us the following information:

- Your full 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 question, we cannot report you as delinquent or take any action to collect the amount you question

ADDITIONAL DISCLOSURES FOR YOUR READY-RESERVE ACCOUNT

Imposition of Finance Charges in your Ready-Reserve Account: To figure and impose the FINANCE CHARGE, Bank of Guam will apply the daily periodic rate shown on the face of your Statement to the "average daily balance" of your Ready-Reserve Account (including cash transactions). To get the "average daily balance," we will take the beginning of your Ready-Reserve Account each day, add any new cash advances and subtract any payments or credits, and any unpaid Finance Charges. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." The average daily balance is or can be multiplied by the number of days in the billing cycle and the daily periodic rate applied to the product to determine the amount of the FINANCE CHARGE.

EFT (ELECTRONIC FUNDS TRANSFER)

Pre-Authorized Deposits: If you have authorized to have direct deposits made to your account at least once every 60 days from the same person or company, you may telephone your local branch of Bank of Guam at the number below to determine whether or not the deposit was made as scheduled or you may call (671) 472-5300 and ask for Customer Service.

GUAM <ul style="list-style-type: none">• Hagåtña (671) 472-5300	FEDERATED STATES OF MICRONESIA (FSM) <ul style="list-style-type: none">• Chuuk (691) 330-2567/2331• Pohnpei (691) 320-2550/2446• Yap (691) 350-8865• Kosrae (691) 370-8858	REPUBLIC OF BELAU <ul style="list-style-type: none">• Koror (680) 488-2696/1648
COMMONWEALTH OF THE NORTHERN MARIANA ISLANDS (CNMI) <ul style="list-style-type: none">• Garapan (670) 236-2700• Tinian (670) 433-3261• Rota (670) 532-3600• Chalan Piao (670) 235-5494	REPUBLIC OF THE MARSHALL ISLANDS (RMI) <ul style="list-style-type: none">• Majuro (692) 625-3322/3331	CALIFORNIA, USA <ul style="list-style-type: none">• San Francisco (415) 392-1670