



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

8464 IMG S X ST01

## Uni-Statement

Account Number:  
1 575 2638 2948  
Statement Period:  
Oct 15, 2020  
through  
Nov 13, 2020

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ROBERT D MARTIN  
ELIZABETH M MARTIN  
900 ANZAR RD # 38  
SN JUN BATSTA CA 95045-9564



### 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the Federal Regulation D (governing savings and/or money market withdrawal limitations) have been removed, as they are no longer applicable.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
<b>TOTAL</b>	<b>\$</b>

**Outstanding Withdrawals**

DATE	AMOUNT
<b>TOTAL</b>	<b>\$</b>

- 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.

**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-WSSD, 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.





ROBERT D MARTIN  
 ELIZABETH M MARTIN  
 900 ANZAR RD # 38  
 SN JUN BATSTA CA 95045-9564

**Uni-Statement**

Account Number:  
 1 575 2638 2948  
 Statement Period:  
 Oct 15, 2020  
 through  
 Nov 13, 2020



**EASY CHECKING**

U.S. Bank National Association

**Member FDIC**

Account Number 1-575-2638-2948

**Account Summary**

Beginning Balance on Oct 15	\$	247.32	Number of Days in Statement Period	30
Deposits / Credits		1,623.32	Average Account Balance	\$ 257.08
Card Withdrawals		1,494.48-		
Other Withdrawals		2.50-		
<b>Ending Balance on Nov 13, 2020</b>	<b>\$</b>	<b>373.66</b>		

**Deposits / Credits**

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>	<i>Amount</i>
Oct 16	ATM Deposit	US BANK GILROY S GILROY CA Serial No. 007983160106SUS4S698	\$ 450.00
Oct 30	ATM Deposit	USB TENNANT STA MORGAN HILL CA Serial No. 000657190042SUS4S700	665.45
Nov 12	ATM Deposit	USB TENNANT STA MORGAN HILL CA Serial No. 002301105830SUS4S700	507.87
<b>Total Deposits / Credits</b>			<b>\$ 1,623.32</b>

**Card Withdrawals**

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>	<i>Amount</i>
Oct 16	Fee	ATM Withdrawal At Other Network	\$ 2.50-
Nov 12	Fee	ATM Withdrawal At Other Network	2.50-
Card Number: xxxx-xxxx-xxxx-2130			
<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>	<i>Amount</i>
Oct 15	Debit Purchase - VISA CA DMV FEE	On 101320 678-7315516 CA REF # 24755420288152888073474	\$ 0.78-
Oct 15	Debit Purchase 616255	WINDMILL MARKET SAN JUAN BAUCA On 101420 MAESTERM REF 616255	8.48-
Oct 15	Debit Purchase - VISA PAYPAL *ABOJANOW	On 101320 402-935-7733 CA REF # 24492150288894165997633	14.33-
Oct 15	Debit Purchase - VISA PAYPAL *ABOJANOW	On 101320 402-935-7733 CA REF # 24492150288852157277737	16.72-
Oct 15	Debit Purchase - VISA STATE OF CALIF D	On 101320 800-7770133 CA REF # 247554202881528884849075	37.00-
Oct 15	Debit Purchase - VISA VENMO*	On 101420 Visa Direct NY REF # 24248180288000134768329	50.00-
Oct 16	ATM Withdrawal	1902 SHELDON DR HOLLISTER CA Serial No. 560330185518PLUSTERM	123.00-
Oct 19	Debit Purchase 666317	SAN JUAN VALERO SAN JUAN BAUCA On 101820 ILNKILNK REF 029217666317	11.62-
Oct 19	Debit Purchase 854980	DOLLAR GENERAL # LA GRANGE CA On 101920 ILNKILNK REF 029315854980	27.48-
Oct 19	Debit Purchase - VISA VENMO*	On 101820 Visa Direct NY REF # 24248180291000194417804	60.00-
Oct 22	Debit Purchase 531907	WINDMILL MARKET SAN JUAN BAUCA On 102220 MAESTERM REF 531907	17.08-
Oct 22	Debit Purchase - VISA PAYPAL *ABOJANOW	On 102120 402-935-7733 CA REF # 24492150295894530892783	44.45-
Oct 26	Debit Purchase 800350	USPS KIOSK 05348 HOLLISTER CA On 102620 ILK1TERM REF 030016800350	1.20-
Oct 26	Debit Purchase 878642	SHELL SERVICE ST HOLLISTER CA On 102620 ILNKILNK REF 030012878642	25.91-
Oct 27	Debit Purchase - VISA MCALPINE LAKE &	On 102620 SAN JUAN BAU CA REF # 24275390300900010000017	21.59-
Oct 27	Debit Purchase 595010	WINDMILL MARKET SAN JUAN BAUCA On 102620 MAESTERM REF 595010	49.63-
Oct 28	Debit Purchase 190954	WINDMILL MARKET SAN JUAN BAUCA On 102720 MAESTERM REF 190954	13.39-



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Account Number 1-575-2638-2948

**EASY CHECKING**

U.S. Bank National Association

**Card Withdrawals (continued)**

Card Number: xxxx-xxxx-xxxx-2130

Date	Description of Transaction	Ref Number	Amount
Nov 2	Debit Purchase 837444	SHELL SERVICE ST GILROY CA On 103020 ILK1TERM REF 030420837444	4410301924 10.00-
Nov 2	Debit Purchase - VISA JACK IN THE BOX	On 103120 HOLLISTER CA REF # 24692160305100493196559	5100493196 22.32-
Nov 2	Debit Purchase - VISA ZYIA ACTIVE LLC	On 110120 4353835263 UT REF # 24269750306001339043049	6001339043 28.75-
Nov 2	Debit Purchase 297695	WINDMILL MARKET SAN JUAN BAUCA On 110120 MAESTERM REF 297695	5510312243 39.67-
Nov 2	Debit Purchase 263055	SAN JUAN VALERO SAN JUAN BAUCA On 103120 ILNKILNK REF 030523263055	4810312238 40.00-
Nov 2	Debit Purchase 059748	SAN JUAN VALERO SAN JUAN BAUCA On 103120 ILNKILNK REF 030523059748	8734503537 49.66-
Nov 4	Debit Purchase - VISA THE GENERAL 800	On 110320 800-2801466 TN REF # 24789300308734503537981	8001341080 64.74-
Nov 4	Debit Purchase - VISA ZYIA ACTIVE LLC	On 110320 4353835263 UT REF # 24269750308001341080979	TARGET T- 6705 C Gilroy CA On 110320 MAESTERM REF 053475
Nov 4	Debit Purchase 053475	WINDMILL MARKET SAN JUAN BAUCA On 110520 MAESTERM REF 334978	0611041734 24.95-
Nov 5	Debit Purchase 334978	SAN JUAN VALERO SAN JUAN BAUCA On 110420 ILNKILNK REF 030918847806	53.12-
Nov 5	Debit Purchase 847806	Wal-Mart Super C GILROY CA On 110520 MAESTERM REF 061294	3811051807 17.79-
Nov 5	Debit Purchase 061294	SAN JUAN VALERO SAN JUAN BAUCA On 110520 ILK1TERM REF 031019831438	4111051758 21.10-
Nov 6	Debit Purchase 831438	USPS PO 05684001 SAN JUAN BAUCA On 110520 ILK1TERM REF 031023959541	2100246969 12.99-
Nov 6	Debit Purchase 959541	On 110720 NETFLIX.COM CA REF # 24692160312100246969 US1	421 PENDLETON WA OAKLAND CA Serial No. 504880220842PLUJTERM
Nov 9	Recurring Debit Purchase NETFLIX.COM	SHELL SERVICE ST HOLLISTER CA On 111320 ILK1TERM REF 031813827891	9111131207 35.04-
Nov 12	ATM Withdrawal	TARGET T- 1790 A Hollister CA On 111320 MAESTERM REF 765127	51.12-
Nov 13	Debit Purchase 827891		
Nov 13	Debit Purchase 765127		

**Card 2130 Withdrawals Subtotal \$ 1,213.60-**

Card Number: xxxx-xxxx-xxxx-2148

Date	Description of Transaction	Ref Number	Amount
Oct 16	Debit Purchase 889850	WINDMILL MARKET SAN JUAN BAUCA On 101520 MAESTERM REF 889850	\$ 30.93-
Oct 19	Debit Purchase - VISA SEABRISA'S EATER	On 101720 HOLLISTER CA REF # 24707800292030086192294	2030086192 10.38-
Oct 19	Debit Purchase - VISA GREENRUSH SMOKE	On 101620 HOLLISTER CA REF # 24445000291000680950822	1000680950 27.30-
Oct 23	Debit Purchase 335677	DON PEDRO MARKET LA GRANGE CA On 102220 ILK1TERM REF 029629335677	7710222034 15.17-
Oct 23	Debit Purchase 910955	CHEVRON/KHAIRA I SANTA NELLA CA On 102220 ILNKILNK REF 029619910955	5510221851 40.00-
Oct 28	Debit Purchase - VISA ACCESSDVD	On 102720 LODI CA REF # 24055230302200139659732	2200139659 4.28-
Oct 28	Debit Purchase - VISA ACCESSDVD	On 102720 LODI CA REF # 24055230302200139659716	2200139659 10.76-
Oct 30	Debit Purchase - VISA ACCESSDVD	On 102920 LODI CA REF # 24055230304200140811148	4200140811 4.28-



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**EASY CHECKING**

U.S. Bank National Association

**Card Withdrawals (continued)**

Card Number: xxxx-xxxx-xxxx-2148

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>	<i>Amount</i>
Nov 6	Debit Purchase - VISA GREENRUSH SMOKE	On 110520 HOLLISTER CA REF # 24445000311000655432901	1000655432 27.30-
Nov 6	Debit Purchase 389618	LUCKY #719 HOLLISTER CA On 110620 MAESTERM REF 389618	76.29-
Nov 9	Debit Purchase - VISA SEABRISA'S EATER	On 110620 HOLLISTER CA REF # 24707800313030084058047	3030084058 18.30-
Nov 13	Debit Purchase 091122	CHEVRON/DK CHEVR HOLLISTER CA On 111220 ILK1TERM REF 031800091122	2211122323 10.89-
<b>Card 2148 Withdrawals Subtotal</b>			<b>\$ 275.88-</b>
<b>Total Card Withdrawals</b>			<b>\$ 1,494.48-</b>

**Other Withdrawals**

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>	<i>Amount</i>
Oct 16	ATM Fee	Balance Inquiry At Other Network	160000001 \$ 2.50-
<b>Total Other Withdrawals</b>			<b>\$ 2.50-</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	120.01	Oct 27	59.27	Nov 5	187.61
Oct 16	411.08	Oct 28	30.84	Nov 6	45.13
Oct 19	274.30	Oct 30	692.01	Nov 9	13.84
Oct 22	212.77	Nov 2	513.16	Nov 12	470.71
Oct 23	157.60	Nov 4	288.12	Nov 13	373.66
Oct 26	130.49				

Balances only appear for days reflecting change.



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