

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

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Account Number:
1 575 1175 0232
Statement Period:
Aug 15, 2020
through
Sep 15, 2020

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000134648 01 SP 000638578716938 E
SKYLAR K AVERY
1125 N DETROIT ST APT 303
W HOLLYWOOD CA 90046-6286**To Contact U.S. Bank****By Phone:** 1-800-US BANKS
(1-800-872-2657)**U.S. Bank accepts Relay Calls****Internet:** usbank.com**NEWS FOR YOU**

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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the Federal Regulation D (governing savings and/or money market withdrawal limitations) have been removed, as they are no longer applicable.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 access¹.
- 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, 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.¹ 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.





SKYLAR K AVERY
 1125 N DETROIT ST APT 303
 W HOLLYWOOD CA 90046-6286

Uni-Statement
 Account Number:
 1 575 1175 0232
 Statement Period:
 Aug 15, 2020
 through
 Sep 15, 2020



U.S. BANK SILVER CHECKING

Member FDIC

U.S. Bank National Association

Account Number 1-575-1175-0232

Account Summary

Beginning Balance on Aug 15	\$	10.42	Number of Days in Statement Period		32
Deposits / Credits		993.20	Average Account Balance	\$	112.65
Card Withdrawals		894.51-			
Other Withdrawals		108.41-			
Ending Balance on Sep 15, 2020	\$	0.70			

Deposits / Credits

Date	Description of Transaction	Ref Number	Amount
Aug 17	Visa Direct	Cash App*Cash Ou	3508151146 \$ 3.45
Aug 17	Visa Direct	Dave Inc	8908151154 60.00
Sep 3	Federal Benefit Deposit	From SSA TREAS 310	853.00
	REF=202450046837080N00	XXSOC SEC 9031736026 2616A S	
Sep 8	Visa Direct	Cash App*Cash Ou	1509051252 1.75
Sep 8	Visa Direct	Dave Inc	7109061649 75.00
Total Deposits / Credits			\$ 993.20

Card Withdrawals

Date	Description of Transaction	Ref Number	Amount
Sep 8	Fee	ATM Withdrawal At Other Network	0800004515 \$ 2.50-
Card Number: xxxx-xxxx-xxxx-3279			
Date	Description of Transaction	Ref Number	Amount
Aug 17	Debit Purchase - VISA	On 081420 8774174551 CA	7741477852 \$ 17.00-
	CASH APP*SKYLAR	REF # 24492150227741477852218	
Aug 17	Debit Purchase - VISA	On 081520 8774174551 CA	8855404697 55.00-
	CASH APP*SKYLAR	REF # 24492150228855404697592	
Aug 21	Debit Purchase - VISA	On 082020 8774174551 CA	3741352687 1.87-
	CASH APP*SKYLAR	REF # 24492150233741352687061	
Sep 4	Debit Purchase - VISA	On 090320 8774174551 CA	7855389349 276.00-
	CASH APP*SKYLAR	REF # 24492150247855389349075	
Sep 8	Debit Purchase - VISA	On 090320 HTTPSWWW.AFT CA	8637787724 9.25-
	AFTERPAY	REF # 24492150248637787724227	
Sep 8	Debit Purchase	LIQUOR TO GO GO. LOS ANGELES CA	8009051812 11.50-
	868280	On 090520 ILNKILNK REF 024923868280	
Sep 8	Debit Purchase - VISA	On 090620 8774174551 CA	0741448887 25.00-
	CASH APP*SKYLAR	REF # 24492150250741448887160	
Sep 8	Debit Purchase	0738 FOREVER 21 GLENDALE CA	3509051633 35.82-
	827635	On 090520 ILNKILNK REF 024921827635	
Sep 8	Debit Purchase - VISA	On 090620 8774174551 CA	0741436807 44.25-
	CASH APP*SKYLAR	REF # 24492150250741436807642	
Sep 8	Debit Purchase - VISA	On 090620 8774174551 CA	0855465733 59.48-
	CASH APP*SKYLAR	REF # 24492150250855465733642	
Sep 8	ATM Withdrawal	7100 SANTA MONIC LOS ANGELES CA	63.25-
		Serial No. 328496162559PLUSTERM	
Sep 8	Debit Purchase - VISA	On 090420 Los Angeles CA	8000211474 66.99-
	Dave Inc	REF # 24943750248000211474905	
Sep 9	Debit Purchase - VISA	On 090720 LOS ANGELES CA	2004016014 79.87-
	ROSS STORE #356	REF # 24610430252004016014753	
Sep 11	Recurring Debit Purchase	On 091020 Amzn.com/bil WA	4100388300 6.56-
	Amazon Prime*MU3	REF # 24692160254100388300 US1	
Sep 11	Debit Purchase - VISA	On 091020 8774174551 CA	4741380618 14.97-
	CASH APP*SKYLAR	REF # 24492150254741380618306	
Sep 11	Debit Purchase - VISA	On 091020 LOS ANGELES CA	5000667686 21.27-
	99-CENTS-ONLY #0	REF # 24445000255000667686567	
Sep 11	Debit Purchase - VISA	On 090920 8774174551 CA	4741486568 25.00-
	CASH APP*SKYLAR	REF # 24492150254741486568025	
Sep 14	Debit Purchase - VISA	On 091120 8774174551 CA	5855389885 8.74-
	CASH APP*SKYLAR	REF # 24492150255855389885291	



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U.S. BANK SILVER CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-575-1175-0232

Card Withdrawals (continued)

Card Number: xxxx-xxxx-xxxx-3279

Date	Description of Transaction	Ref Number	Amount
Sep 14	Debit Purchase - VISA CASH APP*SKYLAR	On 091120 8774174551 CA REF # 24492150255741387031916	5741387031 10.00-
Sep 14	Debit Purchase - VISA AMZN Mktp US*MU4	On 091120 Amzn.com/bil WA REF # 24692160255100744505723	5100744505 14.69-
Sep 14	Debit Purchase - VISA CASH APP*SKYLAR	On 091120 8774174551 CA REF # 24492150255741419697890	5741419697 45.50-
Card 3279 Withdrawals Subtotal			\$ 892.01-
Total Card Withdrawals			\$ 894.51-

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Sep 3	Zelle Standard On 09/03/20	PMT To HANNAH HIETZMAN PMT ID=USB18bCAhsFx	\$ 25.00-
Sep 3	Electronic Withdrawal REF=202460106692400N00	To POSSIBLE FINANCE 1823273909PAYMENT 66d2674b227241e	38.23-
Sep 3	Electronic Withdrawal REF=202460106692420N00	To POSSIBLE FINANCE 1823273909PAYMENT 6d6cc9f42ab84e5	38.23-
Sep 15	Monthly Maintenance Fee		6.95-
Total Other Withdrawals			\$ 108.41-

	Total for Statement Period	Total Year to Date
Total Returned Item Fees	\$ 0.00	\$ 0.00
Total Overdraft Fees	\$ 0.00	\$ 72.00
Less: Refunds*		\$ 72.00-
TOTAL	\$ 0.00	\$ 0.00

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.

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Aug 17	1.87	Sep 4	475.54	Sep 11	86.58
Aug 21	0.00	Sep 8	234.25	Sep 14	7.65
Sep 3	751.54	Sep 9	154.38	Sep 15	0.70

Balances only appear for days reflecting change.