



P.O. Box 11547
 Santa Ana, CA 92711-1547
 714/258-4000
 www.SchoolsFirstfcu.org

STACY L PENNINGTON
P.O. BOX 2469
SUN CITY CA 92586

Account Number: **0000770468**

Date: **10/01/20 - 10/31/20**

PAGE: 1

Posting Date	Eff. Date	Transaction Description	Pymt. or Credit	Credit or Charge	Finance Charges	Fee or Charges	Trans. Amount	Balance
10/01	ID 01	PRIMARY REGULAR SHARE ACCOUNT	Balance Forward					5.00
10/31		Ending Balance						5.00
		Dividends Paid Year to Date				0.01		

10/01	ID 20	SUMMER SAVER	Balance Forward					0.00
10/31		Ending Balance						0.00
		Dividends Paid Year to Date				0.00		

10/01	ID 70	FREE CHECKING	Balance Forward					293.81-
10/02		Withdrawal ACH PAYPAL				30.00-		323.81-
		TYPE: INST XFER ID: PAYPALS177						
		CO: PAYPAL						
10/02		Withdrawal ACH OverdraftFee				22.00-		345.81-
10/05		Withdrawal ACH NSF Fee				22.00-		367.81-
10/08		In the amount \$150.00 PAYPAL						
		Deposit ACH Julian Charter S				674.30		306.49
		TYPE: PAYROLL ID: 1330894086						
		CO: Julian Charter S						
10/09		Withdrawal ACH CASHNET 2				75.00-		231.49
		TYPE: D000004394 ID: REP-ENOVA						
		CO: CASHNET 2						
10/09		Withdrawal ACH CASH CENTRAL				100.00-		131.49
		TYPE: ePay ID: 1208808681						
		CO: CASH CENTRAL						
10/09		Withdrawal Transfer To Loan 01				40.00-		91.49
10/09		Deposit *RFND 0007067488				22.00		113.49
10/09		REFUND 10/05/20 ACH NSF Fee						
10/09		Deposit *RFND 0000885732				22.00		135.49
10/09		REFUND 10/02/20 ACH OverdraftFee						
10/09		Deposit *RFND 0000919082				22.00		157.49
10/09		REFUND 09/28/20 ACH OverdraftFee						
10/09		Withdrawal Transfer To Loan 01				56.79-		100.70
10/09		Withdrawal Debit Card				14.13-		86.57
		10/09 19735947 Amazon Prime*MK56905D2 Amzn.com/bill WA Am						
10/09		Withdrawal Debit Card				46.05-		40.52
		10/08 12661755 76 - UNITED OIL 49 MENIFEE CA 76 - UNITED						
10/09		Withdrawal ACH NSF Fee				22.00-		18.52
		In the amount \$150.00 PAYPAL						
10/12		Withdrawal Debit Card				2.00-		16.52
		10/09 06263020 STATE OF CALIF DMV INT 800-7770133 CA STAT						
		--- Continued on following page ---						



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10/12		Withdrawal Debit Card				2.00-	14.52
		10/10 15282777 STATE OF CALIF DMV INT 800-7770133 CA STAT					
10/13		Withdrawal ACH PAYPAL				0.28-	14.24
		TYPE: INST XFER ID: PAYPALS177					
		CO: PAYPAL					
10/13		Withdrawal ACH PAYPAL				12.99-	1.25
		TYPE: INST XFER ID: PAYPALS177					
		CO: PAYPAL					
10/13		Withdrawal Debit Card				0.04-	1.21
		10/10 06468948 CA DMV FEE 678-7315516 CA CA DMV FEE 14965					
10/13		Withdrawal Debit Card				0.04-	1.17
		10/09 12452917 CA DMV FEE 678-7315516 CA CA DMV FEE 14965					
10/13		Withdrawal ACH NSF Fee				22.00-	20.83-
		In the amount \$37.00 PAYPAL					
10/13		Withdrawal ACH NSF Fee				22.00-	42.83-
		In the amount \$110.00 PAYPAL					
10/13		Withdrawal ACH NSF Fee				22.00-	64.83-
		In the amount \$128.00 PAYPAL					
10/13		Cap Reached: Unpaid Item Fee Due to Other					
10/13		PAYPAL \$133.33 Fee Cap Reached					
10/14		Withdrawal ACH NSF Fee				22.00-	86.83-
		In the amount \$294.12 CHECK CITY					
10/15		Deposit ACH GREEN FUNDS GO				400.00	313.17
		TYPE: 8336770717 ID: 203867281					
		CO: GREEN FUNDS GO					
10/15		Withdrawal at ATM #926963				263.25-	49.92
		ATM Cardtronics CCSC TEMECULA CA 44520 BEO					
10/15		Withdrawal POS #664920				17.75-	32.17
		POS CIRCLE K 09417 TEMECULA CA CIRCLE K 00					
10/16		Withdrawal Debit Card				29.19-	2.98
		10/15 06240603 VZWRLLS*BILL PAY VW FOLSOM CA VZWRLLS*BILL					
10/19		Withdrawal ACH PAYPAL				37.00-	34.02-
		TYPE: RETRY PYMT ID: PAYPALS177					
		CO: PAYPAL					
10/19		Withdrawal ACH OverdraftFee				22.00-	56.02-
10/19		Withdrawal ACH PAYPAL				110.00-	166.02-
		TYPE: RETRY PYMT ID: PAYPALS177					
		CO: PAYPAL					
10/19		Withdrawal ACH OverdraftFee				22.00-	188.02-
10/19		Withdrawal ACH PAYPAL				128.00-	316.02-
		--- Continued on following page ---					



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Posting Date	Eff. Date	Transaction Description	Pymt. or Credit	Finance Charges	Fee or Charges	Trans. Amount	Balance
		TYPE: RETRY PYMT ID: PAYPALEC88					
		CO: PAYPAL					
10/19		Withdrawal ACH OverdraftFee				22.00-	338.02-
10/19		Withdrawal ACH PAYPAL				133.33-	471.35-
		TYPE: RETRY PYMT ID: PAYPALSI77					
		CO: PAYPAL					
10/19		Cap Reached: Overdraft Item Fee Due to Other					
10/19		Deposit				2500.00	2028.65
		0000770468 0004 PENNINGTON					
10/19		Withdrawal Transfer To Loan 01				156.86-	1871.79
10/19		Withdrawal Online Banking				200.00-	1671.79
		To PENNINGTON,COOPE 0000XXXX77 Share 70					
10/19		Withdrawal Debit Card				103.20-	1568.59
		10/19 029353360997414489 6051 PAYPAL *STACYPENNIN San Jose CA 2211 Oorth					
10/19		Withdrawal Debit Card				127.62-	1440.97
		10/19 029315574434454018 6300 GEICO AUTO WASHINGTON DC GEICO AUTO 0					
10/19		Withdrawal POS #410259				77.70-	1363.27
		POS TARGET T- 2967 Temecula CA TARGET T- 0					
10/19		Withdrawal at ATM #000320				203.00-	1160.27
		ATM TG005352 TEMECULA CA . TARGET #03-G000					
10/20		Deposit ACH LENDUP				250.00	1410.27
		TYPE: LendUpLoan ID: 1453936907					
		CO: LENDUP					
10/20		Withdrawal ACH CREDITCARD PYMNT				60.00-	1350.27
		TYPE: PAYBYPHONE ID: 1465106539					
		CO: CREDITCARD PYMNT					
10/20		Withdrawal ACH CONT FINANCE				100.00-	1250.27
		TYPE: PAY BY PHO ID: 9044030448					
		CO: CONT FINANCE					
10/20		Withdrawal Debit Card				2.00-	1248.27
		10/16 06987073 STATE OF CALIF DMV INT 800-7770133 CA STAT					
10/20		Withdrawal Debit Card				20.00-	1228.27
		10/19 12014102 91 EXPRESS LANES WEB ANAHEIM CA 91 EXPRESS					
10/20		Withdrawal Debit Card				39.26-	1189.01
		10/19 15048586 PAYPAL *LIQUID I V 8553864021 CA PAYPAL *L					
10/20		Withdrawal Debit Card				40.00-	1149.01
		10/19 09004613 91 EXPRESS LANES WEB ANAHEIM CA 91 EXPRESS					
10/20		Withdrawal Debit Card				116.76-	1032.25
		10/19 09984099 VZWRLLS*BILL PAY VW FOLSOM CA VZWRLLS*BILL					
10/20		Withdrawal Debit Card				373.99-	658.26
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10/21		10/19 23035267 GPS*TIDEWATER CREDIT S 757-579-6444 VA GPS Deposit ACH MONEYTREE #0592 TYPE: MONEYTREE ID: 1911218621 CO: MONEYTREE #0592		80.00				738.26
10/21		Withdrawal Debit Card 10/21 064884 953970 6012 FINGERHUT PAYMENTS EDEN PRAIRIE MN 7005 FL		24.00				714.26
10/21		Withdrawal Debit Card 10/16 23191675 CA DMV FEE 678-7315516 CA CA DMV FEE 14965		0.04				714.22
10/21		Withdrawal Debit Card 10/19 15198777 985 MAIL ORDER PHARMAC DOWNEY CA 985 MAIL		11.67				702.55
10/21		Withdrawal Debit Card 10/19 12127228 DEL TACO 0209 TEMECULA CA DEL TACO 0209 99		17.05				685.50
10/21		Withdrawal Debit Card 10/20 06116289 SQ *THE CRAFTED SCONE Murrieta CA SQ *THE		32.21				653.29
10/21		Withdrawal Debit Card 10/20 15156453 AMZN MktP US*2T0BD45L1 Amzn.com/bill WA AM		42.39				610.90
10/21		Withdrawal Debit Card 10/20 09209131 MURRIETA DAY SPA AND H MURRIETA CA MURRIET		59.00				551.90
10/21		Withdrawal Debit Card 10/19 23150270 MONEYTREE HPPPROD 206-2463500 WA MONEYTREE		97.65				454.25
10/21		Withdrawal Debit Card 10/19 23166640 LENDUP 855-253-6387 CA LENDUP 99999999		294.00				160.25
10/22		Withdrawal POS #014001 POS ARCO #42614 AM TEMECULA CA ARCO #42610		34.01				126.24
10/22		Deposit Debit Card Credit Voucher PAYPAL*Penning San Jose CA PAYPAL*PenOingt Date 10/22/20 000000941375408145 6536		36.63				162.87
10/22		Withdrawal Debit Card 10/21 23403575 DUNKIN #354087 MURRIETA CA DUNKIN #354087		14.44				148.43
10/22		Withdrawal Debit Card 10/21 12310596 STARBUCKS CARD EGIFT 877-850-1977 ME STARB		20.00				128.43
10/22		Withdrawal Debit Card 10/21 23326817 STARBUCKS CARD EGIFT 877-850-1977 ME STARB		20.00				108.43
10/23		Deposit ACH CASHNET 1 TYPE: D000004792 ID: REP-ENOVA CO: CASHNET 1		255.00				363.43
10/23		Withdrawal at ATM #003325 ATM BANK OF AMERICA PERRIS CA *PERRIS CROO		203.00				160.43
10/23		Deposit ACH Julian Charter S TYPE: PAYROLL ID: 1330894086 --- Continued on following page ---		686.06				846.49



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10/23		CO: Julian Charter S Withdrawal Debit Card					5.00-	841.49
10/23		10/22 06578523 RIVERSIDE COURT WEB IM 951-7773171 CA RIVE Withdrawal Debit Card					23.72-	817.77
10/24		10/22 19493633 GRUBHUBDELTA CO 8775851085 NY GRUBHUBDELTA Withdrawal POS #175646					17.00-	800.77
10/24		POS EDDIE WORLD YERMO CA 36017 CALICO RD 0 Deposit Debit Card Credit Voucher					24.75	825.52
10/24		PAYPAL*Penning San Jose CA PAYPAL*PenOingt Date 10/24/20 000000128146802950 6536 Withdrawal at ATM #006673					105.75-	719.77
10/24		ATM Everi PRIMM NV 31900 LAS VEGAS BLVD SO Deposit Debit Card Credit Voucher					5.69	725.46
10/24		PAYPAL*Penning San Jose CA PAYPAL*PenOingt Date 10/24/20 000000187664101336 6536 Deposit Debit Card Credit Voucher					23.76	749.22
10/24		PAYPAL*Penning San Jose CA PAYPAL*PenOingt Date 10/24/20 000000233585104288 6536 Withdrawal at ATM #004155					105.75-	643.47
10/24		ATM Everi PRIMM NV 31900 LAS VEGAS BLVD SO Withdrawal Debit Card					9.22-	634.25
10/24		10/23 12750567 PHILIPS.COM SHOP 866-3093263 CT PHILIPS.CO Withdrawal Debit Card					25.00-	609.25
10/24		10/23 06749000 91 EXPRESS LANES WEB ANAHEIM CA 91 EXPRESS Withdrawal Debit Card					75.00-	534.25
10/25		10/22 06689380 CASHNET USA 888-8019075 IL CASHNET USA 999 Withdrawal Debit Card					12.91-	521.34
10/26		10/25 029953560548972473 6051 PAYPAL *DOLLARSHAVE DO San Jose CA 2201 No Deposit ACH CASH CENTRAL					255.00	776.34
10/26		TYPE: ePay ID: 1208808681 CO: CASH CENTRAL Deposit ACH NET PAY ADVANCE					255.00	1031.34
10/26		TYPE: PAYMENT ID: 1208818723 CO: NET PAY ADVANCE Withdrawal ACH PAYPAL					1.99-	1029.35
10/26		TYPE: INST XFER ID: PYPALSI77 CO: PAYPAL Withdrawal ACH CREDITCARD PYMNT					20.00-	1009.35
		TYPE: PAYBYPHONE ID: 1465106539 CO: CREDITCARD PYMNT --- Continued on following page ---						



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10/26		Withdrawal ACH PAYPAL TYPE: INST XFER ID: PYPALSI77 CO: PAYPAL					36.23-	973.12
10/26		Withdrawal ACH GREEN FUNDS GO TYPE: 8336770717 ID: 203867281 CO: GREEN FUNDS GO					119.49-	853.63
10/26		Withdrawal ACH 500FastCash TYPE: DEBIT ID: 821913846 CO: 500FastCash					149.00-	704.63
10/26		Withdrawal Debit Card 10/26 030078638783138812 6051 PAYPAL *STACYPENNIN San Jose CA 2211 Oorth					132.01-	572.62
10/26		Withdrawal Debit Card 10/24 06083667 PRIMM VALLEY PIZZERIA PRIMM NV PRIMM VALLE					25.00-	547.62
10/26		Withdrawal Debit Card 10/23 06064410 CASH CENTRAL 800-4604305 UT CASH CENTRAL 9					199.98-	347.64
10/26		Withdrawal Debit Card 10/23 06021410 NETPAY ADVANCE 888-9423320 KS NETPAY ADVAN					294.12-	53.52
10/27		Withdrawal ACH LENDUP TYPE: LendUpLoan ID: 1453936907 CO: LENDUP					110.45-	56.93-
10/27		Withdrawal ACH OverdraftFee					22.00-	78.93-
10/27		Withdrawal ACH PAYPAL TYPE: ECHECK ID: PYPALEC88 CO: PAYPAL					150.00-	228.93-
10/27		Withdrawal ACH OverdraftFee					22.00-	250.93-
10/27		Withdrawal Debit Card 10/27 09296806 STARBUCKS 800-782-7282 800-782-7282 WA STA					20.00-	270.93-
10/31		Combined Minimum Balance was						
10/31		362.81 on 10/05/20						
10/31		Ending Balance						270.93-
10/31		Dividends Paid Year to Date					0.00	
			Total For This Period		Total Year-to-Date			
Total NSF Fees			132.00		616.00			
Total Overdraft Fees			132.00		176.00			
*** ANNUAL PERCENTAGE RATE 14.250% ***					Periodic Rate (Daily) .039041%			
--- Continued on following page ---								



Member Services
(844) 244-6363
support@chime.com

Stacy Pennington
26510 Murrieta Rd
Menifee, CA 92585

Spending Account Statement

Account number

156175418417

Statement period

October 2020 (October 01, 2020 - October 31, 2020)

Summary

Beginning balance on October 01, 2020	-\$16.58
Deposits	\$700.25
ATM Withdrawals	-\$548.75
Purchases	-\$149.33
Adjustments	\$0.00
Transfers	\$0.00
Round Up Transfers	\$0.00
Fees	-\$5.00
SpotMe Tips	\$0.00
Ending balance on October 31, 2020	-\$19.41

Transactions

DATE	DESCRIPTION	TYPE	AMOUNT	NET AMOUNT
10/25/2020	Cash Withdrawal Fee	Fee	-\$2.50	-\$2.50
10/25/2020	Stacypennin 402 935 7733, CA, US	Purchase	-\$25.00	-\$25.00
10/24/2020	Cash Withdrawal Fee	Fee	-\$2.50	-\$2.50
10/24/2020	ATM Withdrawal 31900 Las Vegas Blvd So Primm, NV, US - 60245NVPVRAFFIN	ATM Withdrawal	-\$45.75	-\$45.75
10/24/2020	Surfshark.* Surfshark. 2025550132, DE, US	Purchase	-\$59.76	-\$59.76

10/23/2020	Arco Temecula, US	Purchase	-\$11.36	-\$11.36
10/23/2020	ATM Withdrawal 41555 Winchester Rd Temecula, CA, US - LK891129	ATM Withdrawal	-\$203.00	-\$203.00
10/23/2020	Julian charter s Julian charter s	Deposit	\$350.00	\$350.00
10/14/2020	Ca Dmv Fee 678 7315516, CA, US	Purchase	-\$0.04	-\$0.04
10/14/2020	State Of Calif Dmv Int 800 7770133, CA, US	Purchase	-\$2.00	-\$2.00
10/12/2020	Schoolsfirst fcu Schoolsfirst fcu	Deposit	\$0.18	\$0.18
10/12/2020	Schoolsfirst fcu Schoolsfirst fcu	Deposit	\$0.07	\$0.07
10/10/2020	Stacypennin 402 935 7733, CA, US	Purchase	-\$31.17	-\$31.17
10/10/2020	Starbucks 800 782 7282, WA, US	Purchase	-\$20.00	-\$20.00
10/09/2020	ATM Withdrawal U.s. Bank Temecula, CA, US	ATM Withdrawal	-\$300.00	-\$300.00
10/08/2020	Julian charter s Julian charter s	Deposit	\$350.00	\$350.00

Yearly Summary

SpotMe Tips	-\$17.00
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Error Resolution Procedures

In case of errors or questions about your electronic transactions, call [1-844-244-6363](tel:1-844-244-6363), write to Chime Member Services, P.O. Box 417, San Francisco, CA 94104-0417, or email us at claims@chime.com as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error 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 more 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 is in error, so that you will have the use of the money during the time it takes us to complete our investigation.