



Account Statement

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ENDING ACCOUNT BALANCES		
0101	Savings - Share Secured Credit	\$ 1,720.21
0300	Checking - Student	\$ 97.64

Gabriela B Garnica
 5502 Market St
 Oakland CA 94608-3128

FEE REDUCTION NOTICE

Great news, effective October 1, 2020, the USECU returned deposit/loan payment fee has been reduced from \$28 to \$18.
 Questions? Call us at 866.873.4968.

Savings - Share Secured Credit				ACCT #0101	09-01-20 Thru 09-30-20
Beginning Balance	Deposits	Withdrawals	Ending Balance	YTD Dividends	
\$ 1,440.00	\$ 4,205.21	\$ 3,925.00	\$ 1,720.21	\$ 0.69	

Effective Date	Transaction Description	Deposit	Withdrawal	Balance
SEP01	Previous Balance			1,440.00
SEP01	Home banking Withdrawal Transfer to Share 0300 Internet Access 09/01/2020 19:25 799649:		-20.00	1,420.00
SEP02	Home banking Withdrawal Transfer to Share 0300 Internet Access 09/02/2020 13:31 802320:		-25.00	1,395.00
SEP02	Home banking Withdrawal Transfer to Share 0300 Internet Access 09/02/2020 14:42 802578:		-25.80	1,369.20
SEP03	Home banking Withdrawal Transfer to Share 0300 Internet Access 09/03/2020 08:11 804838:		-160.00	1,209.20
SEP03	Home banking Withdrawal Transfer to Share 0300 Internet Access 09/03/2020 13:29 806289:		-9.20	1,200.00
SEP03	Home banking Deposit Transfer from Share 0300 Internet Access 09/03/2020 20:02 807506:	50.00		1,250.00
SEP03	Home banking Withdrawal Transfer to Share 0300 Internet Access 09/03/2020 20:19 807542:		-15.00	1,235.00
SEP03	Home banking Withdrawal Transfer to Loan 5200 Internet Access 09/03/2020 20:25 807560:		-10.00	1,225.00
SEP04	Home banking Withdrawal Transfer to Loan 5200 Internet Access 09/04/2020 18:07 810837:		-20.00	1,205.00
SEP05	Home banking Withdrawal Transfer to Loan 5200 Internet Access 09/04/2020 21:52 811248:		-10.00	1,195.00
SEP05	Home banking Deposit Transfer from Share 0300 Internet Access 09/04/2020 23:37 811356:	80.00		1,275.00
SEP05	Home banking Withdrawal Transfer to Loan 5200 Internet Access 09/05/2020 09:20 812143:		-50.00	1,225.00
SEP05	Home banking Withdrawal Transfer to Loan 5200 Internet Access 09/05/2020 17:28 813435:		-230.00	995.00
SEP05	Home banking Deposit Transfer from Share 0300 Internet Access 09/05/2020 17:52 813489:	205.00		1,200.00
SEP05	Home banking Deposit Transfer from Share 0300 Internet Access 09/05/2020 19:52 813680:	170.00		1,370.00
SEP05	Home banking Withdrawal Transfer to Loan 5200 Internet Access 09/05/2020 21:08 813772:		-100.00	1,270.00
SEP05	Home banking Deposit Transfer from Share 0300 Internet Access 09/05/2020 21:15 813783:	20.00		1,290.00
SEP06	Home banking Withdrawal Transfer to Loan 5200 Internet Access 09/06/2020 08:47 814221:		-30.00	1,260.00
SEP06	Home banking Withdrawal Transfer to Loan 5200 Internet Access 09/06/2020 11:22 814544:		-20.00	1,240.00
SEP06	Home banking Withdrawal Transfer to Loan 5200 Internet Access 09/06/2020 14:11 814882:		-10.00	1,230.00
SEP08	Home banking Deposit Transfer from Share 0300 Internet Access 09/07/2020 22:35 817423:	500.00		1,730.00
SEP08	Home banking Deposit Transfer from Share 0300 Internet Access 09/07/2020 22:57 817449:	110.00		1,840.00
SEP08	Home banking Deposit Transfer from Share 0300 Internet Access 09/08/2020 07:37 817857:	70.00		1,910.00
SEP08	Home banking Deposit Transfer from Share 0300 Internet Access 09/08/2020 07:46 817865:	40.00		1,950.00
SEP08	Home banking Deposit Transfer from Share 0300 Internet Access 09/08/2020 18:42 819571:	38.00		1,988.00
SEP08	Home banking Deposit Transfer from Share 0300 Internet Access 09/08/2020 18:42 819575:	2.00		1,990.00
SEP09	Home banking Withdrawal Transfer to Loan 5200 Internet Access 09/09/2020 10:40 820851:		-450.00	1,540.00
SEP09	Home banking Withdrawal Transfer to Loan 5200 Internet Access 09/09/2020 10:41 820855:		-450.00	1,090.00
SEP09	Home banking Withdrawal Transfer to Loan 5200 Internet Access 09/09/2020 10:41 820859:		-440.00	650.00
SEP11	Home banking Deposit Transfer from Share 0300 Internet Access 09/11/2020 08:21 826281:	1,080.00		1,730.00
SEP12	Home banking Withdrawal Transfer to Loan 5200 Internet Access 09/12/2020 14:36 829506:		-80.00	1,650.00
SEP15	Home banking Deposit Transfer from Share 0300 Internet Access 09/15/2020 05:35 834612:	550.00		2,200.00
SEP15	Home banking Withdrawal Transfer to Loan 5200 Internet Access 09/15/2020 13:28 836459:		-500.00	1,700.00

REVIEW YOUR STATEMENT IMMEDIATELY

Review your statement within 30 days of statement mailing to ensure it is correct, unless another error notification time frame applies. Promptly report any unauthorized activity or errors to the address or phone number listed on the first page of your statement or send us a secure email via Online Banking.

If you have additional concerns about the accuracy of your statement, please notify us at the following address: USE Credit Union, ATTN: Supervisory Committee, 10120 Pacific Heights Blvd., Suite 100, San Diego, CA 92121.

FOR INFORMATIONAL PURPOSES ONLY – BANKRUPTCY NOTICE

This statement is sent for informational purposes only and is not an attempt to collect a debt against you personally. If you have filed for bankruptcy and choose to make a payment on any loans, if applicable, follow the standard payment process. Note that under your bankruptcy plan, the Trustee may be making payments on your mortgage or other debts. Contact the Trustee or your attorney if you have any questions about who is responsible for your payments. To the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under the United States Code, this statement is for informational purposes and does not constitute a demand for payment in violation of the automatic stay or the discharge injunction or an attempt to impose personal liability for such obligation. USE Credit Union retains the rights under the security instrument, including the right to foreclose the lien, as allowed by law.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFER

Contact us at the address or telephone number listed on the front of this statement, as soon as possible if you think your statement or receipt is wrong, or if you need more information about a transfer on the statement. 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
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 money during the time it takes us to complete our investigation. If we ask you to put your question or complaint in writing and we do not receive it within 10 business days, we reserve the right not to credit your account.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR LOANS

If you think there is an error on your statement, write to us at: USE Credit Union, ATTN: Supervisory Committee, 10120 Pacific Heights Blvd., Suite 100, San Diego, CA 92121. 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. You must contact us within 60 days after the error first appears on your statement. You may also contact us in writing via secure email in Online Banking. In your written notification, give us the following information:

1. Your name and account number
2. The dollar amount of the suspected error
3. If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake

While we investigate whether or not there has been an error:

- 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 there was 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

After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

SPECIAL RULE FOR CREDIT CARD PURCHASES: If you have a problem with the quality of goods or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant,

you may not have to pay the remaining amount due on the purchase. You have this protection only when the purchase was made in your home state or within 100 miles of your current mailing address, the purchase amount was more than \$50, and you have not yet fully paid for the purchase. (Note: neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) If all of these criteria are met and you are still dissatisfied with the purchase, please follow the instructions above.

LOAN CHECK PAYMENTS

When you provide a check as payment on a loan, you authorize us to use information from your check to make a one-time electronic funds transfer. If we choose to process the payment as an electronic payment instead of a check transaction, it will be for the exact amount of the check from your account at the financial institution indicated on the check. Checks processed as electronic payments may be withdrawn from the paying account the same day the check is received.

CREDIT CARD PAYMENT INFORMATION

Payments made by 5 p.m. Pacific Daylight Time (PDT) via Online Banking or in a branch will be credited the same business day (Monday through Friday, except holidays and days we are closed.) All other payments will be credited the following non-weekend business day we are open.

To avoid FINANCE CHARGES on the new principal balance of purchases, pay in full by due date. If the full amount is not paid, FINANCE CHARGES will be incurred using the Average Daily Balance method, including new purchases (see reverse side). If your minimum monthly payment is more than 10 days late, a late charge of \$10.00 is assessed.

QUESTIONS ABOUT YOUR MORTGAGE INCLUDING QUALIFIED WRITTEN REQUESTS

If you wish to request information or assert an error relating to the servicing of your mortgage loan, including any Qualified Written Requests, you must use the address listed below in the mortgage payment information section and include your name, your mortgage loan account number, property address and a statement of either the information you are requesting or the error you believe has occurred.

MORTGAGE PAYMENT INFORMATION

Cutoff Time: Payments made by 4 p.m. PDT via Online Banking or in a branch will be credited the same business day (Monday through Friday, except holidays and days we are closed.) All other payments will be credited the following non-weekend business day we are open.

Partial Payments: Partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

Additional Payments: Additional principal payments can be made to your mortgage loan by sending additional funds with your monthly payment and indicating the additional principal payment on the payment coupon or by sending a check marked as an additional principal payment along with your account number to the address below.

Mortgage correspondence and payment address:

USE Credit Union ATTN: Loan Servicing Department, PO Box 881109, San Diego, CA 92168-1109.

MORTGAGE COUNSELING AND ASSISTANCE

If you are experiencing a financial setback, we offer financial services and possible options. Please call us at 800.233.0253 to discuss how we may help you. Additional assistance and information can also be obtained by contacting a not-for-profit agency such as Springboard Non-Profit Consumer Credit Management at 800-WISE-PLAN (800-947-3752) or by calling 800-569-4287 for other HUD approved agencies.

You may also qualify for assistance under the Servicemembers Civil Relief Act (SCRA). Additional information from Operation Hope can also be found at www.operationhope.org or by calling 888-388-4673 (HOPE). There is no charge for the online SCRA queries and no authorization, user ID or password required. Should you require assistance, you may fax a SCRA request to the Department of Defense Manpower Data Center (DMDC) at 202-462-0600.

PLEASE RETAIN THIS STATEMENT AS A PERMANENT RECORD OF YOUR TRANSACTIONS.

Insured by the NCUA - Equal Housing Opportunity



Account Statement

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Savings - Share Secured Credit ACCT #0101 (continued)

Effective Date	Transaction Description	Deposit	Withdrawal	Balance
SEP15	Home banking Withdrawal Transfer to Loan 5200 Internet Access 09/15/2020 13:29 836465:		-500.00	1,200.00
SEP15	Home banking Withdrawal Transfer to Loan 5200 Internet Access 09/15/2020 13:29 836476:		-500.00	700.00
SEP15	Home banking Withdrawal Transfer to Loan 5200 Internet Access 09/15/2020 13:30 836487:		-50.00	650.00
SEP16	Home banking Deposit Transfer from Share 0300 Internet Access 09/15/2020 23:36 837797:	90.00		740.00
SEP16	Home banking Withdrawal Transfer to Loan 5200 Internet Access 09/15/2020 23:37 837800:		-90.00	650.00
SEP30	Home banking Deposit Transfer from Share 0300 Internet Access 09/30/2020 06:21 871392:	1,200.00		1,850.00
SEP30	Home banking Withdrawal Transfer to Loan 5200 Internet Access 09/30/2020 08:22 872203:		-30.00	1,820.00
SEP30	Home banking Withdrawal Transfer to Loan 5200 Internet Access 09/30/2020 13:22 874044:		-30.00	1,790.00
SEP30	Home banking Withdrawal Transfer to Loan 5200 Internet Access 09/30/2020 21:10 875955:		-70.00	1,720.00
SEP30	Dividend Deposit	0.21		1,720.21

ANNUAL PERCENTAGE YIELD EARNED FROM 07/01/20 THRU 09/30/20 WAS 0.100%.

Checking - Student ACCT #0300 09-01-20 Thru 09-30-20

Beginning Balance	Deposits	Withdrawals	Ending Balance
\$ 30.63	\$ 9,384.42	\$ 9,317.41	\$ 97.64

Effective Date	Transaction Description	Deposit	Withdrawal	Balance
SEP01	Previous Balance			30.63
SEP01	Card purchase PEETSCOFFEE/MIGHTYLEAF 510-594-2100, CA		-10.00	20.63
SEP01	Card purchase DAVE.COM 3239225209, CA		-20.00	0.63
SEP01	POS Deposit w8hWoEwIJg23PRk Doordash, Inc. FastPay, San Francisco, CA	11.51		12.14
SEP01	POS Card purchase BAYFAIR GAS & M 15008 E 14TH ST, SAN LEANDRO, CA		-12.14	0.00
SEP01	Home banking Deposit Transfer from Share 0101 Internet Access 09/01/2020 19:25 799649:	20.00		20.00
SEP02	Home banking Deposit Transfer from Share 0101 Internet Access 09/02/2020 13:31 802320:	25.00		45.00
SEP02	ATM Withdrawal CHECK CENTER-14 24933-4 SANTA CLARA STR, HAYWARD, CA		-22.00	23.00
SEP02	Fee Withdrawal CHECK CENTER-14 24933-4 SANTA CLARA STR, HAYWARD, CA ATM Withdrawal Fee		-3.00	20.00
SEP02	Home banking Deposit Transfer from Share 0101 Internet Access 09/02/2020 14:42 802578:	25.80		45.80
SEP02	Card purchase DOORDASH*LA VICTORIA T 6506819470, CA		-18.38	27.42
SEP03	Home banking Deposit Transfer from Share 0101 Internet Access 09/03/2020 08:11 804838:	160.00		187.42
SEP03	Home banking Deposit Transfer from Share 0101 Internet Access 09/03/2020 13:29 806289:	9.20		196.62
SEP03	Fee Withdrawal Temporary Check Fees		-3.00	193.62
SEP03	Card purchase DOORDASH*MR. PICKLES S 6506819470, CA		-21.46	172.16
SEP03	POS Card purchase MLK SUPER STOP 5509 MARTIN LUTHER KING, OAKLAND, CA		-7.57	164.59
SEP03	POS Deposit w8hWoEwIJg23PRk Doordash, Inc. FastPay, San Francisco, CA	52.61		217.20
SEP03	Home banking Withdrawal Transfer to Share 0101 Internet Access 09/03/2020 20:02 807506:		-50.00	167.20
SEP03	Home banking Deposit Transfer from Share 0101 Internet Access 09/03/2020 20:19 807542:	15.00		182.20
SEP03	Home banking Deposit Transfer from Loan 5200 Internet Access 09/03/2020 20:26 807562:	10.00		192.20
SEP03	POS Card purchase WHOLEFDS HAR 10 230 BAY PL, OAKLAND, CA		-22.45	169.75
SEP04	Card purchase VZWLSS*BILL PAY VW FOLSOM, CA		-164.59	5.16
SEP04	Home banking Deposit Transfer from Loan 5200 Internet Access 09/04/2020 18:07 810840:	20.00		25.16
SEP04	ATM Withdrawal CHECK CENTER-18 302 EAST 18TH STREET SU, OAKLAND, CA		-22.00	3.16
SEP04	Fee Withdrawal CHECK CENTER-18 302 EAST 18TH STREET SU, OAKLAND, CA ATM Withdrawal Fee		-3.00	0.16
SEP05	Home banking Deposit Transfer from Loan 5200 Internet Access 09/04/2020 21:52 811251:	10.00		10.16
SEP05	POS Card purchase GRAND PETROLEUM 9800 INTERNATIONAL BLVD, OAKLAND, CA		-0.10	10.06
SEP05	POS Deposit w8hWoEwIJg23PRk Doordash, Inc. FastPay, San Francisco, CA	77.76		87.82
SEP05	Home banking Withdrawal Transfer to Share 0101 Internet Access 09/04/2020 23:37 811356:		-80.00	7.82
SEP05	Home banking Deposit Transfer from Loan 5200 Internet Access 09/05/2020 09:20 812145:	50.00		57.82
SEP05	Home banking Deposit Transfer from Loan 5200 Internet Access 09/05/2020 17:28 813437:	230.00		287.82
SEP05	POS Deposit Cash App*Cash Out San Francisco, CA	682.60		970.42
SEP05	Home banking Withdrawal Transfer to Share 0101 Internet Access 09/05/2020 17:52 813489:		-205.00	765.42
SEP05	ATM Deposit USE CREDIT UNIO 2350 SHATTUCK AVE, BERKELEY, CA	200.00		965.42
SEP05	Home banking Withdrawal Transfer to Share 0101 Internet Access 09/05/2020 19:52 813680:		-170.00	795.42
SEP05	POS Card purchase WHOLEFDS 3000 TELEGRA BERKELEY, CA		-9.44	785.98
SEP05	Home banking Deposit Transfer from Loan 5200 Internet Access 09/05/2020 21:10 813775:	100.00		885.98
SEP05	Home banking Withdrawal Transfer to Share 0101 Internet Access 09/05/2020 21:15 813783:		-20.00	865.98
SEP06	POS Card purchase DBA LAKESHORE 76 OAKLAND, CA		-8.03	857.95
SEP06	Home banking Deposit Transfer from Loan 5200 Internet Access 09/06/2020 08:47 814225:	30.00		887.95
SEP06	POS Card purchase TARGET T- 15555 E 14th San Leandro, CA		-26.65	861.30

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Checking - Student

ACCT #0300

(continued)

Effective Date	Transaction Description	Deposit	Withdrawal	Balance
SEP06	Home banking Deposit Transfer from Loan 5200 Internet Access 09/06/2020 11:22 814547:	20.00		881.30
SEP06	POS Card purchase LUCKY#767.SAN L 1300 FAIRMONT DR, SAN LEANDRO, CA		-22.94	858.36
SEP06	Home banking Deposit Transfer from Loan 5200 Internet Access 09/06/2020 14:11 814886:	10.00		868.36
SEP06	POS Card purchase TWIN PEAKS AUTO 598 PORTOLA DR, SAN FRANCISCO, CA		-10.55	857.81
SEP06	Card purchase VCA BAY AREA VSEH #848 SAN LEANDRO, CA		-210.85	646.96
SEP06	Card purchase VCA BAY AREA VSEH #848 SAN LEANDRO, CA		-78.19	568.77
SEP06	Card purchase VCA BAY AREA VSEH #848 5104837387, CA		-497.48	71.29
SEP06	Card purchase PETS BEST INSURANCE SE 2089473896, ID		-51.29	20.00
SEP06	Card purchase DAVE.COM 3239225209, CA		-5.00	15.00
SEP07	Card purchase DAVE.COM 3239225209, CA		-15.00	0.00
SEP08	POS Deposit PAYPAL*Garnica Gabby San Jose, CA	509.51		509.51
SEP08	Home banking Withdrawal Transfer to Share 0101 Internet Access 09/07/2020 22:35 817423:		-500.00	9.51
SEP08	POS Deposit w8hWoEwJg23PRk Doordash, Inc. FastPay, San Francisco, CA	100.59		110.10
SEP08	Home banking Withdrawal Transfer to Share 0101 Internet Access 09/07/2020 22:57 817449:		-110.00	0.10
SEP08	POS Deposit Cash App*Cash Out San Francisco, CA	70.42		70.52
SEP08	Home banking Withdrawal Transfer to Share 0101 Internet Access 09/08/2020 07:37 817857:		-70.00	0.52
SEP08	POS Deposit ruvO2msoZd9H1t8 Gabriela Garnica, San Francisco, CA	42.18		42.70
SEP08	Home banking Withdrawal Transfer to Share 0101 Internet Access 09/08/2020 07:46 817865:		-40.00	2.70
SEP08	POS Deposit ruvO2msoZd9H1t8 Gabriela Garnica, San Francisco, CA	37.83		40.53
SEP08	Home banking Withdrawal Transfer to Share 0101 Internet Access 09/08/2020 18:42 819571:		-38.00	2.53
SEP08	Home banking Withdrawal Transfer to Share 0101 Internet Access 09/08/2020 18:42 819575:		-2.00	0.53
SEP08	POS Card purchase TARGET T- 1555 40th St Emeryville, CA		-59.91	-59.38
SEP08	Fee Withdrawal Courtesy Pay Overdraft Fee		-27.00	-86.38
SEP08	POS Deposit ruvO2msoZd9H1t8 Gabriela Garnica, San Francisco, CA	11.84		-74.54
SEP09	Home banking Deposit Transfer from Loan 5200 Internet Access 09/09/2020 10:40 820853:	450.00		375.46
SEP09	Home banking Deposit Transfer from Loan 5200 Internet Access 09/09/2020 10:41 820857:	450.00		825.46
SEP09	Home banking Deposit Transfer from Loan 5200 Internet Access 09/09/2020 10:41 820861:	440.00		1,265.46
SEP09	Card purchase AMAZON PRIME*MU4G03DC2 AMZN.COM/BILL, WA		-14.19	1,251.27
SEP10	Card purchase DAVE.COM 3239225209, CA		-41.49	1,209.78
SEP10	Card purchase APPLE.COM/BILL 866-712-7753, CA		-15.49	1,194.29
SEP10	Fee Withdrawal Non-Sufficient Funds Fee #101 Tracer 993001712		-27.00	1,167.29
SEP10	POS Deposit A00000040020001 Dave Inc, Los Angeles, CA	25.00		1,192.29
SEP11	Home banking Withdrawal Transfer to Share 0101 Internet Access 09/11/2020 08:21 826281:		-1,080.00	112.29
SEP11	Card purchase DOORDASH*THE HABIT BUR 6506819470, CA		-22.91	89.38
SEP11	Card purchase FIRSTACCESS877-259-375 877-2593755, SD		-80.00	9.38
SEP12	Home banking Deposit Transfer from Loan 5200 Internet Access 09/12/2020 14:36 829512:	50.00		59.38
SEP13	Deposit Transfer from Loan 5200	27.88		87.26
SEP13	Card purchase INSTACART 8882467822, CA		-148.39	-61.13
SEP13	Fee Withdrawal Courtesy Pay Overdraft Fee		-27.00	-88.13
SEP13	Card purchase return Adjustment INSTACART 8882467822, CA		1.49	-86.64
SEP13	Card purchase DOORDASH*LA PINATA 6506819470, CA		-25.41	-112.05
SEP13	Card purchase DOORDASH*LUCKY CALIFOR 6506819470, CA		-18.89	-130.94
SEP13	Fee Withdrawal Courtesy Pay Overdraft Fee		-27.00	-157.94
SEP14	Card purchase PAYPAL *TONIMEDINA0 4029357733, CA		-14.79	-172.73
SEP15	ACH Deposit PAYROLL RESOURCE, DIRDEP, PRG THE PAYROLL RESO, GARNICA, GABRIELA B	1,296.20		1,123.47
SEP15	ACH Withdrawal CHECK CENTER OAK, 5108358282, 510-379-5350, GABRIELA GARNICA		-300.00	823.47
SEP15	Home banking Withdrawal Transfer to Share 0101 Internet Access 09/15/2020 05:35 834612:		-550.00	273.47
SEP15	Home banking Deposit Transfer from Loan 5200 Internet Access 09/15/2020 13:28 836463:	500.00		773.47
SEP15	Home banking Deposit Transfer from Loan 5200 Internet Access 09/15/2020 13:29 836468:	500.00		1,273.47
SEP15	Home banking Deposit Transfer from Loan 5200 Internet Access 09/15/2020 13:30 836483:	500.00		1,773.47
SEP15	Home banking Deposit Transfer from Loan 5200 Internet Access 09/15/2020 13:30 836489:	50.00		1,823.47
SEP15	POS Card purchase USPS PO 0568710 14500 E 14TH ST, SAN LEANDRO, CA		-1,578.50	244.97
SEP15	POS Card purchase USPS PO 0568710 14500 E 14TH ST, SAN LEANDRO, CA		-10.90	234.07
SEP16	Home banking Withdrawal Transfer to Share 0101 Internet Access 09/15/2020 23:36 837797:		-90.00	144.07
SEP16	Home banking Deposit Transfer from Loan 5200 Internet Access 09/15/2020 23:37 837802:	90.00		234.07
SEP16	Card purchase PAYPAL *ASHLEYJAWOR 4029357733, CA		-35.50	198.57
SEP16	Card purchase DAVE.COM 3239225209, CA		-28.99	169.58
SEP16	Card purchase KLOVER HOLDINGS 8882938767, IL		-27.99	141.59
SEP16	Card purchase CASH APP*GABRIELA G 4153753176, CA		-50.00	91.59
SEP16	Card purchase CASH APP*GABRIELA G 4153753176, CA		-90.00	1.59
SEP17	POS Deposit A00000000500191 KLOVER APP BOOST, Chicago, IL	40.00		41.59
SEP17	Card purchase DAVE.COM 3239225209, CA		-1.00	40.59
SEP17	Home banking Deposit Transfer from Ignacio Q Garnica 0080794820 Share 0400 Internet Access 09/17/2020 19:31 842868: gg	200.00		240.59



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Checking - Student

ACCT #0300

(continued)

Effective Date	Transaction Description	Deposit	Withdrawal	Balance
SEP17	POS Card purchase WHOLEFDS ALM #1 777 THE ALAMEDA, SAN JOSE, CA		-64.39	176.20
SEP18	Card purchase COMCAST CALIFORNIA 800-COMCAST, CA		-85.25	90.95
SEP18	Card purchase GETAROUND 8664382768, CA		-49.33	41.62
SEP18	Card purchase PAYPAL *HULU 4029357733, CA		-5.99	35.63
SEP18	POS Card purchase CVS/PHARM 09635--1550 SAN LEANDRO, CA		-11.00	24.63
SEP18	POS Deposit Cash App*Cash Out San Francisco, CA	17.73		42.36
SEP19	POS Deposit A00000040020001 Dave Inc, Los Angeles, CA	75.00		117.36
SEP19	Card purchase GETAROUND 8664382768, CA		-40.38	76.98
SEP19	ATM Deposit USE CREDIT UNIO 2350 SHATTUCK AVE, BERKELEY, CA	209.00		285.98
SEP19	ATM Withdrawal BANK OF AMERICA *CASTRO VALLEY, CASTRO VALLEY, CA		-63.00	222.98
SEP19	Fee Withdrawal BANK OF AMERICA *CASTRO VALLEY, CASTRO VALLEY, CA ATM Withdrawal Fee		-3.00	219.98
SEP19	POS Card purchase TARGET T- 15555 E 14th San Leandro, CA		-26.30	193.68
SEP19	POS Card purchase ROSS STORES #141 SAN LEANDRO, CA		-54.03	139.65
SEP19	POS Deposit w8hWoEwIjg23PRk Doordash, Inc. FastPay, San Francisco, CA	35.01		174.66
SEP19	POS Card purchase RITE AID STORE - 5937 SAN LEANDRO, CA		-17.99	156.67
SEP20	POS Card purchase BAYFAIR GAS & M 15008 E 14TH ST, SAN LEANDRO, CA		-11.25	145.42
SEP20	POS Deposit rvuO2msoZd9H1t8 Gabriela Garnica, San Francisco, CA	28.36		173.78
SEP20	POS Deposit rvuO2msoZd9H1t8 Gabriela Garnica, San Francisco, CA	31.92		205.70
SEP20	Card purchase GETAROUND 8664382768, CA		-47.05	158.65
SEP20	Card purchase GETAROUND 8664382768, CA		-42.65	116.00
SEP20	Card purchase APPLE.COM/BILL 866-712-7753, CA		-14.99	101.01
SEP20	Card purchase CITY OF BERKELEY- IPS BERKELEY, CA		-0.75	100.26
SEP20	POS Deposit w8hWoEwIjg23PRk Doordash, Inc. FastPay, San Francisco, CA	55.26		155.52
SEP20	POS Card purchase TARGET T- 2499 Whipple Hayward, CA		-46.52	109.00
SEP20	POS Card purchase CHEVRON/SALKHI PETROLEU HAYWARD, CA		-11.37	97.63
SEP20	Card purchase WHOLEFDS BRK 10006 BERKELEY, CA		-35.84	61.79
SEP21	Card purchase GETAROUND 8664382768, CA		-24.61	37.18
SEP21	Card purchase GETAROUND 8664382768, CA		-24.07	13.11
SEP22	Card purchase COLDSTONE CREAMY 20516 HAYWARD, CA		-4.99	8.12
SEP22	Card purchase PP*APPLE.COM/BILL 4029357733, CA		-19.99	-11.87
SEP22	Fee Withdrawal Courtesy Pay Overdraft Fee		-27.00	-38.87
SEP22	Card purchase AMAZON PRIME*M42GV85V2 AMZN.COM/BILL, WA		-14.19	-53.06
SEP22	Fee Withdrawal Courtesy Pay Overdraft Fee		-27.00	-80.06
SEP23	Card purchase PP*APPLE.COM/BILL 4029357733, CA		-2.99	-83.05
SEP23	Fee Withdrawal Courtesy Pay Overdraft Fee		-27.00	-110.05
SEP23	Card purchase APPLE.COM/BILL 866-712-7753, CA		-0.99	-111.04
SEP23	Fee Withdrawal Courtesy Pay Overdraft Fee		-27.00	-138.04
SEP24	Card purchase APPLE.COM/BILL 866-712-7753, CA		-9.99	-148.03
SEP24	Fee Withdrawal Courtesy Pay Overdraft Fee		-27.00	-175.03
SEP25	Fee Withdrawal CHECK CENTER HAY, 5107834630, 510-783-4630, GABRIELA GARNICA Non-Sufficient Funds Fee		-27.00	-202.03
SEP25	Card purchase GETAROUND 8664382768, CA		-16.83	-218.86
SEP25	Fee Withdrawal Courtesy Pay Overdraft Fee		-27.00	-245.86
SEP27	Card purchase PAYPAL *LYFT PENDING 4029357733, CA		-10.12	-255.98
SEP27	Fee Withdrawal Courtesy Pay Overdraft Fee		-27.00	-282.98
SEP29	Fee Withdrawal STASH CAPITAL (S, ACH, GABRIELA GARNICA Non-Sufficient Funds Fee		-27.00	-309.98
SEP30	POS Deposit w8hWoEwIjg23PRk Doordash, Inc. FastPay, San Francisco, CA	24.51		-285.47
SEP30	ACH Deposit PAYROLL RESOURCE, DIRDEP, PRG THE PAYROLL RESO, GARNICA, GABRIELA B	1,605.20		1,319.73
SEP30	Home banking Withdrawal Transfer to Share 0101 Internet Access 09/30/2020 06:21 871392:		-1,200.00	119.73
SEP30	POS Card purchase AMAZON.COM*MK94 SEATTLE, WA		-50.94	68.79
SEP30	Home banking Deposit Transfer from Loan 5200 Internet Access 09/30/2020 08:22 872210:	30.00		98.79
SEP30	POS Card purchase TARGET T- 15555 E 14th San Leandro, CA		-39.08	59.71
SEP30	Home banking Deposit Transfer from Loan 5200 Internet Access 09/30/2020 13:22 874047:	30.00		89.71
SEP30	Card purchase NETFLIX.COM NETFLIX.COM, CA		-8.99	80.72
SEP30	POS Deposit w8hWoEwIjg23PRk Doordash, Inc. FastPay, San Francisco, CA	20.01		100.73
SEP30	Home banking Deposit Transfer from Loan 5200 Internet Access 09/30/2020 21:10 875957:	70.00		170.73
SEP30	POS Card purchase TARGET T- 15555 E 14th San Leandro, CA		-73.09	97.64

Fee Summary:	Month-to-Date	Year-to-Date
Courtesy Pay Overdraft Fees Paid	\$ 270.00	\$ 270.00
Non-Sufficient Funds Paid	\$ 81.00	\$ 972.00

Account Statement

Member No.	Period Ending	Page
80978740	09-30-20	5 of 5

Share Sub-Account Summary

ACCT	Description	Ending Balance	Dividends YTD
0101	Savings - Share Secured Credit	1,720.21	0.69
0300	Checking - Student	97.64	0.00

Loan Sub-Account Summary

ACCT	Description	Balance
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