



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

3824 IMG S X ST01

Account Number:
1 575 1785 7452
Statement Period:
Nov 18, 2020
through
Dec 15, 2020



000093227 01 SP 000638666275601 E
ALISA SCHREIBER
9769 OROVILLE QUINCY HWY
BERRY CREEK CA 95916-9620



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

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.

INFORMATION YOU SHOULD KNOW

Effective February 15th 2021 the "Consumer Pricing Information" disclosure will include several updates that may affect your rights.

- Added clarification in the disclosure regarding the shipping charges for the free box of checks benefit, adding:
 - Additional shipping fees may apply if expedited or shipped outside the continental United States.
- Clarification in the Extended Overdraft Fee curing
- Pricing update and naming clarification to the Foreign Currency section:
 - "Next Day Priority Delivery" fee from \$12 to \$15
 - Former "Processing Fee" \$20 to "Foreign Exchange Fee (Draft)" of \$25
 - "Stop Payment Orders" from \$25 to no fee

New Foreign Currency Fees Section:

Purchase

Foreign Exchange Fee (Admin Fee)*	\$10.00
Next Day Priority Delivery (optional)	\$15.00 (formerly \$12)

Sold

Foreign Exchange Fee (Admin Fee)*	\$10.00
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Foreign Draft Purchase

Foreign Exchange Fee (Admin Fee)*	\$10.00
Next Day Priority Delivery (optional)	\$15.00 (formerly \$12)
Foreign Exchange Fee (Draft)**	\$25.00 (formerly \$20)
Stop Payment Orders	no fee

*Charged for transactions of \$250 U.S. Dollars or less, or for currency purchases returned within seven days.

**Combined transaction processing fee: U.S. Bank \$15, vendor \$10.

Starting February 15, you may pick up a copy at your local branch, view on usbank.com or call 800.USBANKS (872.2657) to request a copy. 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.

EASY CHECKING

U.S. Bank National Association

Member FDIC

Account Number 1-575-1785-7452

Account Summary

Beginning Balance on Nov 18	\$	15.51	Number of Days in Statement Period	28
Deposits / Credits		4,421.94	Average Account Balance	\$ 69.68
Card Withdrawals		3,031.14-		
Other Withdrawals		1,147.91-		
Ending Balance on Dec 15, 2020	\$	258.40		



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.





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Uni-Statement
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EASY CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-575-1785-7452

Deposits / Credits

Date	Description of Transaction	Ref Number	Amount
Nov 20	Electronic Deposit REF=203230131158710Y00	From IHSS2 ST OF CA IHSSCMIPSE9666663698	\$ 902.53
Nov 30	Electronic Deposit REF=203350132613760N00	From VBS BetterDay 866258016518036731	525.00
Dec 7	Electronic Deposit REF=203380097080410Y00	From IHSS2 ST OF CA IHSSCMIPSE9666663698	1,128.16
Dec 11	Electronic Deposit REF=203460069071780Y00	From VALLEY OAK CHILD PAYMENTS 2680058359	1,866.25
Total Deposits / Credits			\$ 4,421.94

Card Withdrawals

Date	Description of Transaction	Ref Number	Amount
Nov 20	Fee	ATM Withdrawal At Other Network 2000005153	\$ 2.50-
Nov 20	Fee	ATM Withdrawal At Other Network 2000005154	2.50-
Nov 23	Fee	ATM Withdrawal At Other Network 2300004350	2.50-
Dec 1	Fee	ATM Withdrawal At Other Network 0100001352	2.50-
Dec 7	Fee	ATM Withdrawal At Other Network 0700002775	2.50-
Dec 7	Fee	ATM Withdrawal At Other Network 0700002776	2.50-
Dec 14	Fee	ATM Withdrawal At Other Network 1400010284	2.50-
Dec 14	Fee	ATM Withdrawal At Other Network 1400010285	2.50-

Card Number: xxxx-xxxx-xxxx-4394

Date	Description of Transaction	Ref Number	Amount
Nov 18	Debit Purchase - VISA MEDEIROS FEED SU	On 111620 OROVILLE CA REF # 24551930322017030696385 2017030696	\$ 18.00-
Nov 20	Debit Purchase 721130	ROYAL MINI MART OROVILLE CA On 112020 ILNKILNK REF 032516721130 3011201137	10.50-
Nov 20	ATM Withdrawal	3 ALVERDA DRIVE OROVILLE CA Serial No. 171561163004PLUSTERM	204.00-
Nov 20	ATM Withdrawal	3 ALVERDA DRIVE OROVILLE CA Serial No. 161726160235PLUSTERM	304.00-
Nov 23	Debit Purchase 668783	FEATHER F 6023 L OROVILLE CA On 112120 MAESTERM REF 668783	13.00-
Nov 23	Debit Purchase 251241	BOONE'S FARM AND OROVILLE CA On 112120 MAESTERM REF 251241	17.50-
Nov 23	Recurring Debit Purchase PL PEOPLELOOKERT	On 112120 786-482-6754 NY REF # 24492150326717230118 US1 6717230118	21.51-
Nov 23	Recurring Debit Purchase OTL*SCORESENSE.C	On 112020 800-679-6327 TX REF # 24692160325100048494 US1 5100048494	29.95-
Nov 23	Debit Purchase 811392	TRACTOR S 2000 F OROVILLE CA On 112120 MAESTERM REF 811392	34.62-
Nov 23	Debit Purchase - VISA HUDFORECLOSED.CO	On 112020 866-6906117 CA REF # 24447700327900013328060 7900013328	49.60-
Nov 23	Debit Purchase 181127	MOBILE PLUS 7 OROVILLE CA On 112120 MAESTERM REF 181127	60.00-
Nov 23	ATM Withdrawal	3 ALVERDA DRIVE OROVILLE CA Serial No. 376553130637PLUSTERM	104.00-
Nov 24	Debit Purchase 645841	Wal-Mart Super C OROVILLE CA On 112320 MAESTERM REF 645841	14.54-
Nov 24	Debit Purchase 660582	FEATHER F 6023 L OROVILLE CA On 112320 MAESTERM REF 660582	15.00-
Nov 25	Debit Purchase - VISA BURGER KING #409	On 112320 OROVILLE CA REF # 24186160329400609000991 9400609000	2.70-
Nov 30	Recurring Debit Purchase Amazon Prime*N04	On 112920 Amzn.com/bil WA REF # 24692160334100027598 US1 4100027598	13.93-
Dec 1	ATM Withdrawal	3 ALVERDA DRIVE OROVILLE CA Serial No. 366628234031PLUSTERM	24.00-



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Card Withdrawals (continued)

Card Number: xxxx-xxxx-xxxx-4394

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>	<i>Amount</i>
Dec 1	Debit Purchase 091025	FEATHER FALLS S OROVILLE CA On 113020 MAESTERM REF 091025 You Requested \$20 In Cash Back	25.00-
Dec 1	Debit Purchase 102942	WAL-MART OROVILLE CA On 113020 MAESTERM REF 102942	69.27-
Dec 2	Debit Purchase 356051	DOLLAR GENERAL # OROVILLE CA On 120220 ILNKILNK REF 033721356051	3.50-
Dec 2	Debit Purchase - VISA FEATHER FALLS SM	On 120120 OROVILLE CA REF # 24055230337837000068771	8.00-
Dec 7	Debit Purchase 459962	DOLLAR GENERAL # OROVILLE CA On 120520 ILK1TERM REF 034021459962	9.19-
Dec 7	Debit Purchase 253622	DOLLAR TR 1911 O OROVILLE CA On 120520 MAESTERM REF 253622	11.83-
Dec 7	Debit Purchase - VISA MCDONALD'S F4689	On 120520 OROVILLE CA REF # 24427330341710062906308	13.51-
Dec 7	Recurring Debit Purchase Netflix.com	On 120620 408-5403700 CA REF # 24204290341002304738 US1	15.99-
Dec 7	Debit Purchase 880087	FEATHER FALLS S OROVILLE CA On 120520 MAESTERM REF 880087 You Requested \$20 In Cash Back	28.00-
Dec 7	ATM Withdrawal	3 ALVERDA DRIVE OROVILLE CA Serial No. 677359005119PLUSTERM	64.00-
Dec 7	ATM Withdrawal	3 ALVERDA DRIVE OROVILLE CA Serial No. 341882152811PLUSTERM	104.00-
Dec 7	ATM Withdrawal	US BANK OROVILLE OROVILLE CA Serial No. 002965074019SUS4U998	800.00-
Dec 11	Recurring Debit Purchase CRSCR.COM	On 121020 888-7333920 RI REF # 24906410345109162570 US1	12.95-
Dec 14	Debit Purchase - VISA PAYPAL *ABCMOUSE	On 121320 402-935-7733 CA REF # 24492150348894545701810	3.95-
Dec 14	Debit Purchase - VISA PAYPAL *ABCMOUSE	On 121220 402-935-7733 CA REF # 24492150347894487508828	9.95-
Dec 14	Recurring Debit Purchase GOOGLE *YouTubeP	On 121220 855-836-3987 CA REF # 24692160347100377212 US1	11.99-
Dec 14	Debit Purchase - VISA WENDY'S	On 121320 OROVILLE CA REF # 24431060349400482002073	25.07-
Dec 14	Debit Purchase 179448	NAZ FOOD MART OROVILLE CA On 121320 ILNKILNK REF 034823179448	58.94-
Dec 14	ATM Withdrawal	4020 OLIVE HWY OROVILLE CA Serial No. 115806040356PLUSTERM	103.00-
Dec 14	ATM Withdrawal	3 ALVERDA DRIVE OROVILLE CA Serial No. 032935150315PLUSTERM	204.00-
Dec 14	ATM Withdrawal	US BANK OROVILLE OROVILLE CA Serial No. 004325120946SUS4U997	400.00-
Dec 15	Debit Purchase - VISA MCDONALD'S F4689	On 121320 OROVILLE CA REF # 24427330349710029352101	7.46-
Dec 15	Debit Purchase 802851	ARCO#82605AITAN OROVILLE CA On 121520 MAESTERM REF 802851	8.90-
Dec 15	Debit Purchase - VISA FEATHER FALLS MI	On 121420 OROVILLE CA REF # 24137460349100244438966	10.00-
Dec 15	Debit Purchase 615254	FEATHER F 6023 L OROVILLE CA On 121420 MAESTERM REF 615254	10.00-
Dec 15	Debit Purchase - VISA 76 - ROYAL MINI	On 121420 OROVILLE CA REF # 24015170349001900026446	16.16-
Dec 15	Debit Purchase - VISA WENDY'S	On 121420 OROVILLE CA REF # 24431060350400483001492	17.49-



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U.S. Bank National Association

Account Number 1-575-1785-7452

Card Withdrawals (continued)

Card Number: xxxx-xxxx-xxxx-4394

Date	Description of Transaction	Ref Number	Amount
Dec 15	Debit Purchase 157712	FEATHER F 6023 L OROVILLE CA On 121420 MAESTERM REF 157712	22.14-
Card 4394 Withdrawals Subtotal			\$ 3,011.14-
Total Card Withdrawals			\$ 3,031.14-

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Nov 23	ATM Fee	Balance Inquiry At Other Network 2300000001	\$ 2.50-
Nov 25	Electronic Withdrawal REF=203290085670030N00	To NATIONAL GENERAL PAYMENT 1005005023	161.45-
Nov 27	Overdraft Paid Fee		36.00-
Nov 27	Electronic Withdrawal REF=203320115477600N00	To SPOTLOAN DEBIT 1800827294	153.73-
Nov 30	Overdraft Paid Fee		36.00-
Dec 4	Electronic Withdrawal REF=203390009607810N00	To VBS BetterDay 866258016518036723	44.93-
Dec 7	Fee	Non-US Bank ATM Denied Transaction 0700000001	2.50-
Dec 7	Overdraft Paid Fee		36.00-
Dec 7	Electronic Withdrawal REF=203420122597290N00	To VBS FirstLoan 888340291118035428	410.57-
Dec 8	Overdraft Paid Fee	1002304738	36.00-
Dec 8	Overdraft Paid Fee		36.00-
Dec 10	Electronic Withdrawal REF=203440100766150N00	To SPOTLOAN DEBIT 1800827294	153.73-
Dec 11	ATM Fee	Balance Inquiry At Other Network 1100000001	2.50-
Dec 11	Overdraft Paid Fee		36.00-
Total Other Withdrawals			\$ 1,147.91-

	Total for Statement Period	Total Year to Date
Total Returned Item Fees	\$ 0.00	\$ 36.00
Total Overdraft Fees	\$ 216.00	\$ 504.00
Less: Refunds*		\$ 72.00-
TOTAL	\$ 216.00	\$ 468.00

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
Nov 18	2.49-	Nov 30	133.01	Dec 8	488.62-
Nov 20	376.54	Dec 1	12.24	Dec 10	642.35-
Nov 23	41.36	Dec 2	0.74	Dec 11	1,172.45
Nov 24	11.82	Dec 4	44.19-	Dec 14	350.55
Nov 25	152.33-	Dec 7	416.62-	Dec 15	258.40
Nov 27	342.06-				

Balances only appear for days reflecting change.

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