



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

3736 TRN S X ST01

### Uni-Statement

Account Number:  
1 537 9653 0092  
Statement Period:  
Sep 23, 2020  
through  
Oct 14, 2020

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CAITLYNN SPOLARICH  
6900 SHARLANDS AVE UNIT 1026  
RENO NV 89523-2913



To Contact U.S. Bank

By Phone:

1-800-US BANKS  
(1-800-872-2657)

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the Federal Regulation D (governing savings and/or money market withdrawal limitations) have been removed, as they are no longer applicable.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





CAITLYNN SPOLARICH  
6900 SHARLANDS AVE UNIT 1026  
RENO NV 89523-2913

**Uni-Statement**

Account Number:  
1 537 9653 0092  
Statement Period:  
Sep 23, 2020  
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**EASY CHECKING**

**Member FDIC**

U.S. Bank National Association

**Account Number 1-537-9653-0092**

**Account Summary**

|                                       |           |             |                                    |           |
|---------------------------------------|-----------|-------------|------------------------------------|-----------|
| Beginning Balance on Sep 23           | \$        | 0.00        | Number of Days in Statement Period | 22        |
| Deposits / Credits                    |           | 502.75      | Average Account Balance            | \$ 110.15 |
| Card Withdrawals                      |           | 54.56-      |                                    |           |
| Other Withdrawals                     |           | 440.00-     |                                    |           |
| <b>Ending Balance on Oct 14, 2020</b> | <b>\$</b> | <b>8.19</b> |                                    |           |

**Deposits / Credits**

| <i>Date</i>                     | <i>Description of Transaction</i> | <i>Ref Number</i>   | <i>Amount</i>      |
|---------------------------------|-----------------------------------|---|--------------------|
| Sep 23                          | Funding Deposit                   |   | \$ 50.00           |
| Sep 25                          | Mobile Check Deposit              |   | 400.00             |
| Oct 9                           | Visa Direct                       | Cash App*Cash Ou<br>9254458441  | 0710091219<br>1.75 |
| Oct 13                          | Visa Direct                       | Cash App*Cash Ou<br>0410121259  | 50.97              |
| Oct 14                          | Electronic Deposit                | From EarninActivehour<br>REF=202680126828240N00SD<br>VERIFYBANK1462925567 | 0.03               |
| <b>Total Deposits / Credits</b> |                                   |   | <b>\$ 502.75</b>   |

**Card Withdrawals**

Card Number: xxxx-xxxx-xxxx-6768

| <i>Date</i>                           | <i>Description of Transaction</i> | <i>Ref Number</i>   | <i>Amount</i>           |
|---------------------------------------|-----------------------------------|---|-------------------------|
| Oct 5                                 | Debit Purchase - VISA             | On 100320 8774174551 CA<br>REF # 24492150277741499276676        | 7741499276<br>\$ 10.00- |
| Oct 13                                | Debit Purchase - VISA             | On 101120 8774174551 CA<br>REF # 24492150285741359586586        | 5741359586<br>1.75-     |
| Oct 13                                | Debit Purchase - VISA             | On 101220 RENO NV<br>REF # 24427330286730249194617              | 6730249194<br>7.35-     |
| Oct 13                                | Debit Purchase                    | RALEY S #105 163 RENO NV<br>On 101220 ILK1TERM REF 028702444050 | 5010122150<br>12.37-    |
| Oct 13                                | Debit Purchase                    | SAFEWAY #1210 RENO NV<br>On 101220 ILK1TERM REF 028620614680    | 8010121950<br>23.09-    |
| <b>Card 6768 Withdrawals Subtotal</b> |                                   |   | <b>\$ 54.56-</b>        |
| <b>Total Card Withdrawals</b>         |                                   |   | <b>\$ 54.56-</b>        |

**Other Withdrawals**

| <i>Date</i>                    | <i>Description of Transaction</i> | <i>Ref Number</i> | <i>Amount</i>     |
|--------------------------------|-----------------------------------|-------------------|-------------------|
| Sep 30                         | Customer Withdrawal               | 8653661843        | \$ 440.00-        |
| <b>Total Other Withdrawals</b> |                                   |                   | <b>\$ 440.00-</b> |

**Balance Summary**

| <i>Date</i> | <i>Ending Balance</i> | <i>Date</i> | <i>Ending Balance</i> | <i>Date</i> | <i>Ending Balance</i> |
|-------------|-----------------------|-------------|-----------------------|-------------|-----------------------|
| Sep 23      | 50.00                 | Oct 5       | 0.00                  | Oct 13      | 8.16                  |
| Sep 25      | 450.00                | Oct 9       | 1.75                  | Oct 14      | 8.19                  |
| Sep 30      | 10.00                 |             |                       |             |                       |

Balances only appear for days reflecting change.



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