

Thank you for choosing to receive your statements electronically.

GABRIEL ARANDA
PATELCO CREDIT UNION
PO Box 2227
Merced, CA 95344-0227

Introducing Zelle®
A fast, safe and easy way to send money to family and friends

Learn more at
patelco.org/Zelle

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license. Terms and conditions apply.

Share better ways to save.

Learn how you can earn up to \$500 at patelco.org/refer

refer a friend



Statement Summary

Deposit Accounts	Beginning Balance	Deposits	Withdrawals	Ending Balance
REGULAR SAVINGS ACCT - 00	1.00	0.00	0.00	1.00
FREE CHECKING - 10	1,009.65	6,106.33	-5,477.58	1,638.40
MONEY MARKET SELECT - 15	210.07	325.03	-525.00	10.10
HOLIDAY CD - 40	180.00	20.00	0.00	200.00
DEPOSIT TOTALS	\$1,400.72	\$6,451.36	-\$6,002.58	\$1,849.50
Loan Accounts	Beginning Balance	Additions	Principal Payments	Ending Balance
CHARGED OFF LOAN - 01	9,621.27	0.00	0.00	9,621.27
LOAN TOTALS	\$9,621.27	\$0.00	\$0.00	\$9,621.27

We're in this together
We care about your wellness, and we're glad we could help you during this difficult time. Please let us know if you need anything else.



REGULAR SAVINGS ACCT - Suffix: 00


YTD Interest Earned: \$0.00	Beginning Balance	\$1.00
	Ending Balance	\$1.00





FREE CHECKING - Suffix: 10


YTD Interest Earned: \$0.00		Beginning Balance	\$1,009.65
Post	Eff.	Description	Balance
09/01	08/31	Online Banking or ATM Transfer TFR TO SHARES 977834-15	959.65
	09/01	Electronic Transaction ACH DEBIT- ELASTIC PMT DESC:PAYMENT	760.35
	09/01	Electronic Transaction ACH DEBIT- VENMO DESC:PAYMENT	260.35
	09/01	Electronic Transaction RETURNED FOR: -595.41 ACH DEBIT- LendingClub DESC:8885963157	

FREE CHECKING - Suffix: 10 (continued)					
Post	Eff.	Description	Deposits	Withdrawals	Balance
	09/01	NSF FEE ACH DEBIT- LendingClub DESC:8885963157		-28.00	232.35
09/01	08/31	Point of Sale (POS) EXXONMOBIL 4 7850 AMADOR VALLEY BLV DUBLIN CAUS		-36.00	196.35
	09/02	Electronic Transaction RETURNED FOR: -217.00 ACH DEBIT- GOLDEN VALLEY DESC:8552148144			
	09/02	NSF FEE ACH DEBIT- GOLDEN VALLEY DESC:8552148144		-28.00	168.35
	09/03	Point of Sale (POS) 375525 NETFLIX COM LOS GATOS CAUS		-12.99	155.36
	09/03	Online Banking or ATM Transfer TFR TO SHARES 977834-15		-79.93	75.43
	09/04	Point of Sale (POS) 10138 DUBLIN TROPHY HOUSE DUBLIN CAUS		-25.00	50.43
09/05	09/04	Point of Sale (POS) TARGET 0 7200 AMADOR PLZ RD DUBLIN CAUS		-42.00	8.43
	09/05	Online Banking or ATM Transfer TFR FROM SHARES 977834-15	335.00		343.43
	09/05	Point of Sale (POS) 21104 RAJA FOOD & LIQ 16672 E 14TH ST SAN LEANDRO CAUS		-20.84	322.59
	09/05	Withdrawal 442803 31101 MISSION BLVD Hayward CAUS		-123.00	199.59
	09/05	ATM TRANSACTION FEE		-1.75	197.84
	09/06	Point of Sale (POS) 217601 Wal-Mart Super 5610 WAL-SAMS SAN RAMON CAUS		-46.87	150.97
09/07	09/05	Point of Sale (POS) EXXONMOBIL 4 7850 AMADOR VALLEY BLV DUBLIN CAUS		-35.00	115.97
	09/07	Withdrawal 1192 KEYPOINT CU 7901 AMADOR VALLEY BLVD DUBLIN CAUS		-60.00	55.97
	09/11	Electronic Transaction RETURNED FOR: -156.24 ACH DEBIT- SPOTLOAN DESC:DEBIT			
	09/11	NSF FEE ACH DEBIT- SPOTLOAN DESC:DEBIT		-28.00	27.97
	09/11	Electronic Transaction RETURNED FOR: -595.41 ACH DEBIT- LendingClub DESC:RETRY PYMT			
	09/11	NSF FEE ACH DEBIT- LendingClub DESC:RETRY PYMT		-28.00	-0.03
	09/11	CHECK # 9006 RETURNED FOR: -291.56			
	09/11	NSF FEE FOR # 9006 0071609362 CHECK # 9006		-28.00	-28.03
	09/14	Electronic Transaction RETURNED FOR: -299.88 ACH DEBIT- LENDUP			
	09/14	NSF FEE ACH DEBIT- LENDUP DESC:LendUpLoan		-28.00	-56.03
	09/14	Electronic Transaction RETURNED FOR: -196.00 ACH DEBIT- GOLDEN VALLEY DESC:8552148144			
	09/14	NSF FEE ACH DEBIT- GOLDEN VALLEY DESC:8552148144		-28.00	-84.03
	09/15	Electronic Transaction ACH DEPOSIT: TNII DESC:PAYROLL	2,280.21		2,196.18
	09/15	Electronic Transaction ACH DEBIT- ELASTIC PMT DESC:PAYMENT		-209.30	1,986.88
	09/15	Electronic Transaction ACH DEBIT- Speedy #94 DESC:PAYMENT		-300.00	1,686.88
	09/15	Electronic Transaction ACH DEBIT- LendingClub DESC:8885963157		-595.41	1,091.47
	09/15	Online Banking or ATM Transfer TFR TO SHARES 977834-15		-195.00	896.47
	09/15	Online Banking or ATM Transfer TFR TO SHARES 4077635-10		-200.00	696.47
	09/15	Online Banking or ATM Transfer TFR FROM SHARES 4077635-10	150.00		846.47
	09/15	Point of Sale (POS) APPLE.COM/BILL One Apple Park Way 866-712-7753 CAUS		-14.99	831.48
	09/16	Point of Sale (POS) 897582 AMAZON.COM*M47L AMAZON.COM SEATTLE WAUS		-184.63	646.85
	09/16	Electronic Transaction ACH DEBIT- VENMO DESC:PAYMENT		-500.00	146.85
	09/17	Point of Sale (POS) 885579 AMAZON.COM*M476 AMAZON.COM SEATTLE WAUS		-63.26	83.59
	09/17	Electronic Transaction ACH DEPOSIT: CIC OF CA DESC:CIC CA LBP	255.00		338.59
	09/18	Point of Sale (POS) TOTALVISA 844-5 5109 S BROADBAND LN 8442064391 SDUS		-89.00	249.59
	09/18	Online Banking or ATM Transfer TFR FROM SHARES 4031676-10	48.00		297.59
	09/18	Online Banking or ATM Transfer TFR TO SHARES 4077635-10		-48.00	249.59
09/19	09/18	Point of Sale (POS) EXXONMOBIL 4 7850 AMADOR VALLEY BLV DUBLIN CAUS		-60.00	189.59
09/19	09/18	Point of Sale (POS) CASH APP*OFFICI 1455 MARKET ST 4153753176 CAUS		-25.00	164.59
	09/19	Point of Sale (POS) 51231 WM SUPERCENTER Wal-Mart Super Center SAN RAMON CAUS		-4.28	160.31

 FREE CHECKING - Suffix: 10 (continued)						
Post	Eff.	Description	Deposits	Withdrawals	Balance	
	09/22	Electronic Transaction ACH DEPOSIT: Speedy #94 94 DESC:FUNDING	255.00		415.31	
	09/23	Electronic Transaction ACH DEBIT- VENMO DESC:PAYMENT		-370.00	45.31	
	09/24	Electronic Transaction ACH DEPOSIT: LOTUS BAKERI0125 DESC:CREDITS	154.25		199.56	
	09/25	Electronic Transaction ACH DEBIT- SPOTLOAN DESC:DEBIT		-156.24	43.32	
09/25	09/24	Point of Sale (POS) DUBLIN RANCH OP 3708 DUBLIN BLVD DUBLIN CAUS		-30.00	13.32	
	09/25	Online Banking or ATM Transfer TFR FROM SHARES 977834-15	40.00		53.32	
09/26	09/25	Point of Sale (POS) EXXONMOBIL 4 7850 AMADOR VALLEY BLV DUBLIN CAUS		-41.00	12.32	
	09/26	Deposit 373076 Cash App*Cash Out San FranciscoCAUS	88.65		100.97	
	09/27	Online Banking or ATM Transfer TFR FROM SHARES 4085227-10	25.00		125.97	
	09/27	Deposit 302707 Cash App*Cash Out San FranciscoCAUS	195.03		321.00	
	09/27	Withdrawal 5661 PATELCO CREDIT 7010 AMADOR PLAZA RD DUBLIN CAUS		-160.00	161.00	
09/28	09/27	Point of Sale (POS) FIRSTDIGITAL844 100 WISSAHICKON AVE 8443580074 PAUS		-95.00	66.00	
09/28	09/27	Point of Sale (POS) MANTECA VALERO 1700 E YOSEMITE AVE MANTECA CAUS		-31.05	34.95	
	09/30	Electronic Transaction ACH DEPOSIT: TNII DESC:PAYROLL	2,280.19		2,315.14	
	09/30	Electronic Transaction ACH DEBIT- ELASTIC PMT DESC:PAYMENT		-199.30	2,115.84	
	09/30	Electronic Transaction ACH DEBIT- CIC OF CA DESC:CIC CA LBP		-300.00	1,815.84	
	09/30	Electronic Transaction ACH DEBIT- LENDUP DESC:LendUpLoan		-157.44	1,658.40	
	09/30	TFR TO SHARES 977834-40		-20.00	1,638.40	
Ending Balance					\$1,638.40	
Total Deposits			\$6,106.33	Average Daily Balance		\$174.41
Total Withdrawals			\$5,477.58	Maintenance Charges		\$0.00
Total Paid NSF Fees This Period			\$0.00	Total Paid NSF Fees Year-to-Date		\$420.00
Total Return Item Fees This Period			\$196.00	Total Return Item Fees Year-to-Date		\$560.00
Total Number of Checks Paid			0	Total Checks Cleared		\$0.00

 MONEY MARKET SELECT - Suffix: 15						
YTD Interest Earned: \$3.36			Beginning Balance		\$210.07	
Post	Eff.	Description	Deposits	Withdrawals	Balance	
09/01	08/31	Online Banking or ATM Transfer TFR FROM SHARES 977834-10	50.00		260.07	
	09/03	Online Banking or ATM Transfer TFR FROM SHARES 977834-10	79.93		340.00	
	09/05	Online Banking or ATM Transfer TFR TO SHARES 977834-10		-335.00	5.00	
	09/15	Online Banking or ATM Transfer TFR FROM SHARES 977834-10	195.00		200.00	
	09/15	Online Banking or ATM Transfer TFR TO SHARES 4077635-10		-150.00	50.00	
	09/25	Online Banking or ATM Transfer TFR TO SHARES 977834-10		-40.00	10.00	
	09/30	DIVIDEND	0.10		10.10	
Ending Balance					\$10.10	
TRUTH IN SAVINGS DISCLOSURE: For Period 09/01/20 Through 09/30/20						
Interest Earned			\$0.10	Annual Percentage Yield Earned		2.0355%

 HOLIDAY CD - Suffix: 40						
YTD Interest Earned: \$0.00			Beginning Balance		\$180.00	
Post	Eff.	Description	Deposits	Withdrawals	Balance	
	09/30	TFR FROM SHARES 977834-10	20.00		200.00	
Ending Balance					\$200.00	
Issue Date			01/04/14	Maturity Date		11/15/20
Forfeitures			\$0.00	Dividend Rate		0.0500%

 **CHARGED OFF LOAN - Suffix: 01**

		Beginning Balance	\$9,621.27
		Ending Balance	\$9,621.27
Annual Percentage Rate	12.4000%	Loan Add On	\$0.00
Principal Paid	\$0.00	Payment Due Date	08/30/2019
Unpaid Late Charge	\$0.00	Amount Past Due	\$0.00
Year-to-Date Finance Charge	\$0.00	Amount Current Due	\$452.53
Periodic Finance Charge	\$0.00	Total Payment Due	\$452.53

 **2020 YEAR TO DATE TAX SUMMARY**

IRA YTD Dividends	Other YTD Dividends	Total YTD Dividends	State YTD Withholding	Fed. YTD Withholding	Total YTD Forfeitures
\$0.00	\$3.36	\$3.36	\$0.00	\$0.00	\$0.00

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS TO OR FROM YOUR DEPOSIT ACCOUNTS
 Please call us toll-free at 800.358.8228 or write us at Patelco Credit Union, PO Box 2227, Merced, CA 95344-0227 as soon as you can, 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. 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.