



UNIFY
FINANCIAL CREDIT UNION

PO Box 10018
Manhattan Beach, CA 90267
877-254-9328
UnifyFCU.com

Period Ending: 10-31-2020
Member Number: 3565720

JENNIFER LYNN SCUTERI
3429 CANYON CREST APT 7F
RIVERSIDE CA 92507

CO-OP ATM
888-748-3266

CO-OP Shared Branch
888-748-3266



See reverse to learn more.



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ESAVINGS #1

Posting Date	Description	Debit (-)	Credit (+)	Balance
10/01	BEGINNING BALANCE			5.00
10/10	Deposit eBanking Transfer From Share 0003 Funds Transfer via Online		1,000.00	1,005.00
10/19	Withdrawal Transfer To Share 0002	7.95		997.05
10/19	Withdrawal Transfer To Share 0002	133.53		863.52
10/20	Withdrawal eBanking Transfer To Share 0002 Funds Transfer via Mobile	858.00		5.52
10/31	Deposit Dividend 0.030%		0.01	5.53
10/31	*** ANNUAL PERCENTAGE YIELD EARNED FROM 10-01-20 TO 10-31-20 WAS 0.040% ***			
		0.01	999.48	1,000.01

FREE CHECKING #2

Posting Date	Description	Debit (-)	Credit (+)	Balance
10/01	BEGINNING BALANCE			3,907.13
10/01	Withdrawal eBanking Transfer To Loan 0004 Funds Transfer via Mobile	200.00		3,707.13
10/01	Withdrawal Debit Card Debit Card	10.86		3,696.27
09/30	09300113 5942 AMZN Mktp US*MK6KWAmzn.co Amzn.com/bill WA			
10/02	Withdrawal POS #027600950491 7-ELEVEN 7020 MAGNOLIA AVEN US RIVERSIDE CA	3.51		3,692.76
10/02	Withdrawal ACH PAYPAL TYPE: INST XFER ID: PYPALSI77 CO: PAYPAL	5.00		3,687.76
10/02	Withdrawal ACH PAYPAL TYPE: INST XFER ID: PYPALSI77 CO: PAYPAL	10.00		3,677.76
10/02	Withdrawal ACH CHARTER COMMUNIC TYPE: CHARTER CO ID: C824510000 CO: CHARTER COMMUNIC	99.98		3,577.78
10/02	Withdrawal ACH PAYPAL TYPE: ECHECK ID: PAYPALEC88 CO: PAYPAL	200.00		3,377.78
10/02	Withdrawal ACH PAYPAL TYPE: ECHECK ID: PAYPALEC88 CO: PAYPAL	205.00		3,172.78
10/02	Withdrawal Debit Card Debit Card	1.78		3,171.00
10/01	10011647 5812 MONGOLIAN BBQ CHINMORENO MORENO VALLEY CA			
10/02	Withdrawal Debit Card Debit Card	26.48		3,144.52
09/27	09271319 7399 BOLTPAY- JUPITAN CNAIROBI NAIROBI			
10/02	Withdrawal VISA ISA FEE	0.53		3,143.99
10/03	Withdrawal POS #027600006403 RALPHS #0645 500 N.SEPULVEDA BLV EL SEGUNDO CA	17.96		3,126.03
10/04	Withdrawal Debit Card Debit Card	7.06		3,118.97
10/03	10030838 5968 Amazon Prime*MK1LKAzn.co Amzn.com/bill WA			
10/04	Withdrawal POS #44425400 WAL-MART #1899 6250 VALLEY SPRINGS PKW RIVERSIDE CA	159.66		2,959.31
10/05	Withdrawal ACH ML PLUS MEMBRSHIP TYPE: MONEYLION ID: 8800007474 CO: ML PLUS MEMBRSHIP	4.60		2,954.71



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10/05	Withdrawal POS #027900025502 STATERBROS114 2995 IOWA AVE RIVERSIDE CA	11.49	2,943.22
10/05	Withdrawal POS #028003607589 THE HOME DEPOT 6619 RIVERSIDE CA	15.19	2,928.03
10/06	Withdrawal Debit Card Debit Card	3.99	2,924.04
10/06	10060304 5818 Prime Video*MK77F0888-802 888-802-3080 WA		
10/08	Deposit ACH SCUTERI,JENNIFE TYPE: FndTrnsfr ID: 2941721694 CO: SCUTERI,JENNIFE	500.00	3,424.04
10/08	Deposit ACH SCUTERI,JENNIFE TYPE: FndTrnsfr ID: 2941721694 CO: SCUTERI,JENNIFE	500.00	3,924.04
10/09	Withdrawal eBanking Transfer To Loan 0004 Funds Transfer via Mobile	128.00	3,796.04
10/10	Withdrawal eBanking Transfer To Loan 0004 Funds Transfer via Online	460.00	3,336.04
10/10	Withdrawal eBanking Transfer To Share 0003 Funds Transfer via Online	1,000.00	2,336.04
10/13	Withdrawal ACH PAYPAL TYPE: INST XFER ID: PAYPALS177 CO: PAYPAL	60.00	2,276.04
10/13	Withdrawal ACH PAYPAL TYPE: ECHECK ID: PAYPALEC88 CO: PAYPAL	90.00	2,186.04
10/13	Withdrawal Debit Card Debit Card	8.68	2,177.36
10/13	10132157 5942 AMZN Mktp US*MK64SAmzn.co Amzn.com/bill WA		
10/13	Deposit ACH AWL8778607171 TYPE: CREDIT ID: 9000009013 CO: AWL8778607171	1,300.00	3,477.36
10/14	Withdrawal ACH Total Card TCSFA TYPE: PAYMENT ID: 1430170190 CO: Total Card TCSFA	40.00	3,437.36
10/14	Withdrawal ACH PAYPAL TYPE: ECHECK ID: PAYPALEC88 CO: PAYPAL	60.00	3,377.36
10/14	Withdrawal ACH Credit One Bank TYPE: Payment ID: WEB000004 CO: Credit One Bank	370.75	3,006.61
10/14	Withdrawal ACH WESTERN UNION TYPE: CAPTURE ID: 2222993574 CO: WESTERN UNION	411.00	2,595.61
10/14	Withdrawal ACH CAPITAL ONE AUTO TYPE: CARPAY ID: 9541719806 CO: CAPITAL ONE AUTO	500.00	2,095.61
10/15	Withdrawal eBanking Transfer To Loan 0004 Funds Transfer via Online	157.00	1,938.61
10/15	Withdrawal at ATM #029000008416 7ELEVEN-FC 44535 BEDFORD COURT TEMECULA CA 7E006370	200.00	1,738.61
10/16	Withdrawal POS #029000975349 7-ELEVEN 44535 BEDFORD COUR US TEMECULA CA	4.68	1,733.93
10/16	Withdrawal at ATM #028900000908 CASINO PAUMA-436644 777 PAUMA RESERVATION R PAUMA VALLEY CA P436644	205.00	1,528.93
10/16	Withdrawal ACH STASH CAPITAL (S) TYPE: ACH ID: 3561673990 CO: STASH CAPITAL (S)	3.00	1,525.93
10/16	Deposit ACH PAYPAL TYPE: TRANSFER ID: PAYPALSD11 CO: PAYPAL	164.91	1,690.84
10/16	Withdrawal POS #029000009791 RALPHS #0098 3350 LA SIERRA RIVERSIDE CA	17.16	1,673.68
10/16	Withdrawal POS #029100929107 BLAINE 76 1395 W BLAINE ST US RIVERSIDE CA	21.25	1,652.43
10/17	Withdrawal POS #55991900 SMART AND FINAL 514 5202 ARLINGTON AVENUE RIVERSIDE CA	4.23	1,648.20
10/18	Withdrawal at ATM #029205314797 BANK OF AMERICA *VALLEY & SIERRA FONTANA CA ICAD4088	123.00	1,525.20
10/18	Withdrawal Debit Card Debit Card	33.64	1,491.56
10/17	10170703 5812 POSTMATES D7493 CHHTTPSPPO HTTPSPPOSTMATE CA		
10/18	Withdrawal POS #70906300 WAL-MART #1899 6250 VALLEY SPRINGS PKW RIVERSIDE CA	380.03	1,111.53
10/18	Withdrawal POS #029223830869 TARGET T-1843 2755 Canyon Riverside CA	61.85	1,049.68
10/18	Withdrawal POS #029300919792 7-ELEVEN 7020 MAGNOLIA AVEN US RIVERSIDE CA	19.66	1,030.02
10/19	Withdrawal POS #029306805502 RODEO SMOKE SHOP MASSA RIVERSIDE CA	23.00	1,007.02
10/19	Withdrawal ACH ML PLUS MEMBRSHP TYPE: MONEYLION ID: 8800007474 CO: ML PLUS MEMBRSHP	4.60	1,002.42
10/19	Withdrawal ACH PAYPAL TYPE: INST XFER ID: PAYPALS177 CO: PAYPAL	4.99	997.43
10/19	Withdrawal ACH PAYPAL TYPE: INST XFER ID: PAYPALS177 CO: PAYPAL	48.00	949.43

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10/19	Withdrawal ACH PAYPAL TYPE: INST XFER ID: PYPALSI77 CO: PAYPAL	49.99		899.44
10/19	Withdrawal ACH AWL TYPE: 8778607171 ID: 1000226442 CO: AWL	182.95		716.49
10/19	Withdrawal ACH CAPITAL ONE AUTO TYPE: CARPAY ID: 9541719806 CO: CAPITAL ONE AUTO	500.00		216.49
10/19	Withdrawal Debit Card Debit Card	7.00		209.49
10/17	10170618 7542 DOASIS RIVERSI RIVERSIDE CA			
10/19	Withdrawal Debit Card Debit Card	11.20		198.29
10/18	10181524 5814 STARBUCKS STORE 02RIVERSI RIVERSIDE CA			
10/19	Withdrawal Debit Card Debit Card	20.42		177.87
10/18	10181834 5814 IN N OUT BURGER 02FONTANA FONTANA CA			
10/19	Withdrawal Debit Card Debit Card	28.00		149.87
10/17	10170014 5814 MARCELLOS PIZZA ANRIVERSI RIVERSIDE CA			
10/19	Deposit Transfer From Share 0001		7.95	157.82
10/19	Withdrawal POS #029318864655	27.40		130.42
	SALVATION ARMY 410 ST05 RIVERSIDE CA			
10/19	Deposit Transfer From Share 0001		133.53	263.95
10/19	Withdrawal at ATM #005384871153 Cardtronics CCSC 6908 INDIANA AVE RIVERSIDE CA CK020409	103.25		160.70
10/20	Deposit eBanking Transfer From Share 0001 Funds Transfer via Mobile		858.00	1,018.70
10/20	Withdrawal Debit Card Debit Card	5.98		1,012.72
10/19	10191830 5912 WALGREENS #13833 RIVERSI RIVERSIDE CA			
10/20	Withdrawal Debit Card Debit Card	13.02		999.70
10/18	10182119 5814 BAKERSBURGERS 160 RIVERSI RIVERSIDE CA			
10/20	Withdrawal Debit Card Debit Card	26.68		973.02
10/18	10180923 5814 DEL TACO 0111 RIVERSI RIVERSIDE CA			
10/20	Withdrawal Debit Card Debit Card	73.71		899.31
10/19	10190719 8931 GRANITE CREDITORS PACIFIC PACIFICA CA			
10/20	Withdrawal Debit Card Debit Card	85.61		813.70
10/19	10190045 7399 UNIVERSAL LOGISTIC877-308 877-3082913 CA			
10/21	Withdrawal ACH PAYPAL TYPE: INST XFER ID: PYPALSI77 CO: PAYPAL	3.97		809.73
10/21	Withdrawal ACH PAYPAL TYPE: INST XFER ID: PYPALSI77 CO: PAYPAL	36.78		772.95
10/21	Withdrawal Debit Card Debit Card	10.66		762.29
10/20	10200350 5812 SQ *RIVERSIDE DESSRiversi Riverside CA			
10/21	Withdrawal Debit Card Debit Card	30.28		732.01
10/19	10191152 5814 CHICK-FIL-A #03791RIVERSI RIVERSIDE CA			
10/21	Withdrawal at ATM #029518198792 BANNER BANK 5030 ARLINGTON AVE RIVERSIDE CA CA000620	64.00		668.01
10/21	Withdrawal Non CU ATM Fee BANNER BANK 5030 ARLINGTON AVE RIVERSIDE CA CA000620	1.00		667.01
10/22	Withdrawal ACH PAYPAL TYPE: INST XFER ID: PYPALSI77 CO: PAYPAL	28.91		638.10
10/22	Withdrawal Adjustment Debit Card Credit Voucher		-123.36	761.46
10/20	10200611 5200 THE HOME DEPOT #66RIVERSI RIVERSIDE CA			
10/22	Withdrawal Debit Card Debit Card	5.44		756.02
10/20	10202030 5814 LITTLE CAESARS #57RIVERSI RIVERSIDE CA			
10/22	Withdrawal Debit Card Debit Card	150.00		606.02
10/20	10200611 5200 THE HOME DEPOT #66RIVERSI RIVERSIDE CA			
10/22	Withdrawal at ATM #029605490287 Wells Fargo Ban 1280 W BLAINE ST Riverside CA 9913M	153.00		453.02
10/22	Withdrawal Non CU ATM Fee Wells Fargo Ban 1280 W BLAINE ST Riverside CA 9913M	1.00		452.02
10/22	Withdrawal at ATM #029606398592 Wells Fargo Ban 1280 W BLAINE ST Riverside CA 9913M	83.00		369.02
10/22	Withdrawal Non CU ATM Fee Wells Fargo Ban 1280 W BLAINE ST Riverside CA 9913M	1.00		368.02
10/24	Withdrawal POS #029800951776 7-ELEVEN 44535 BEDFORD COUR US TEMECULA CA	1.69		366.33
10/24	Withdrawal at ATM #029800009192 7ELEVEN-FC 44535 BEDFORD COURT TEMECULA CA 7E006370	200.00		166.33
10/24	Deposit at ATM #000000000147 NAVY FEDERAL CREDIT UNION 32413 TEMECULA PKWY, ST TEMECULA CA FCU2		1,400.00	1,566.33
10/24	Deposit at ATM #000000000148 NAVY FEDERAL CREDIT UNION 32413 TEMECULA PKWY, ST TEMECULA CA FCU2		60.00	1,626.33
10/25	Withdrawal at ATM #000000000300 NAVY FEDERAL CREDIT UNION 32413 TEMECULA PKWY, ST TEMECULA CA FC1P	300.00		1,326.33



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10/25	Withdrawal at ATM #02990000765 CASINO PAUMA-436647 777 PAUMA RESERVATION R PAUMA VALLEY CA P436647	405.00	921.33
10/25	Withdrawal Non CU ATM Fee CASINO PAUMA-436647 777 PAUMA RESERVATION R PAUMA VALLEY CA P436647	1.00	920.33
10/25	Withdrawal POS #029900044732 STATARBROS114 2995 IOWA AVE RIVERSIDE CA	16.03	904.30
10/26	Deposit ACH PAYPAL TYPE: TRANSFER ID: PAYPALSD11 CO: PAYPAL	36.78	941.08
10/26	Withdrawal ACH PAYPAL TYPE: INST XFER ID: PAYPALS177 CO: PAYPAL	4.99	936.09
10/26	Withdrawal ACH AWL TYPE: 8778607171 ID: 1000226442 CO: AWL	182.95	753.14
10/26	Withdrawal Debit Card Debit Card	203.76	549.38
10/25	10250644 8999 PAYPAL *JERTDO 402-935 402-935-7733 CA		
10/26	Withdrawal POS #030000739500 WINCO FOODS #46 12880 Day St Moreno Valley CA	159.82	389.56
10/27	Withdrawal Debit Card Debit Card	5.10	384.46
10/25	10251222 5814 MCDONALD'S F37102 RIVERSI RIVERSIDE CA		
10/28	Withdrawal POS #030200939726 OIL & WATER PECH 30515 TEMECULA PAR US TEMECULA CA	1.08	383.38
10/28	Withdrawal ACH Total Card T01 TYPE: PAYMENT ID: 1430170190 CO: Total Card T01	40.00	343.38
10/28	Deposit Debit Card PAYPAL*Scuteri Jennifer San Jose CA Date 10/28/20 14248180302617913179134 4829	768.44	1,111.82
10/29	Withdrawal at ATM #030300009592 7ELEVEN-FC 44535 BEDFORD COURT TEMECULA CA 7E006370	200.00	911.82
10/29	Withdrawal at ATM #030300009394 Everi 45000 PECHANGA PKWY TEMECULA CA CAPRAX41	204.95	706.87
10/29	Withdrawal Non CU ATM Fee Everi 45000 PECHANGA PKWY TEMECULA CA CAPRAX41	1.00	705.87
10/29	Withdrawal at ATM #030300002590 Everi 45000 PECHANGA PKWY TEMECULA CA CAPRAX31	104.95	600.92
10/29	Withdrawal Non CU ATM Fee Everi 45000 PECHANGA PKWY TEMECULA CA CAPRAX31	1.00	599.92
10/29	Withdrawal Debit Card Debit Card	10.00	589.92
10/28	10281020 7994 PAYPAL *SKILLZ 402-935 402-935-7733 CA		
10/29	Withdrawal Debit Card Visa Debit 14248180303449964499640 PAYPAL *JERTDO Visa Direct CA	62.04	527.88
10/29	Withdrawal Debit Card Visa Debit 14248180303512903129036 PAYPAL *JERTDO Visa Direct CA	41.46	486.42
10/30	Withdrawal at ATM #030400000468 CASINO PAUMA-436643 777 PAUMA RESERVATION R PAUMA VALLEY CA P436643	205.00	281.42
10/30	Withdrawal Non CU ATM Fee CASINO PAUMA-436643 777 PAUMA RESERVATION R PAUMA VALLEY CA P436643	1.00	280.42
10/30	Withdrawal at ATM #030400000768 CASINO PAUMA-436645 777 PAUMA RESERVATION R PAUMA VALLEY CA P436645	105.00	175.42
10/30	Withdrawal Non CU ATM Fee CASINO PAUMA-436645 777 PAUMA RESERVATION R PAUMA VALLEY CA P436645	1.00	174.42
10/30	Deposit eBanking Transfer From Loan 0004 Funds Transfer via Online	100.00	274.42
10/30	Withdrawal at ATM #030400001755 Rincon Travel Plaza 33740 Valley Center Rd Valley Center CA GM023744	83.00	191.42
10/30	Withdrawal Non CU ATM Fee Rincon Travel Plaza 33740 Valley Center Rd Valley Center CA GM023744	1.00	190.42
10/30	Deposit ACH ML PLUS LOAN TYPE: MONEYLION ID: 8800008237 CO: ML PLUS LOAN	500.00	690.42
10/30	Withdrawal ACH PAYPAL TYPE: INST XFER ID: PAYPALS177 CO: PAYPAL	0.32	690.10
10/30	Withdrawal ACH Total Card TCSFA TYPE: PAYMENT ID: 1430170190 CO: Total Card TCSFA	49.99	640.11
10/30	Withdrawal ACH Credit One Bank TYPE: Payment ID: WEB000004 CO: Credit One Bank	91.82	548.29
10/30	Withdrawal Debit Card Visa Debit	206.10	342.19
10/30	04248180304762660626601 PAYPAL *JERTDO Visa Direct CA		
10/30	Deposit at ATM #000000000122 NAVY FEDERAL CREDIT UNION 17030 BERNARDO CENTER D SAN DIEGO CA FCEW	3,000.00	3,342.19
10/31	Withdrawal Debit Card Visa Debit	309.00	3,033.19
11/01	24248180305524708247081 PAYPAL *JERTDO Visa Direct CA		

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		0.00	10,203.55	9,329.61	3,033.19
					810.00
VISA SECURED SAVINGS #3					
Posting Date	Description		Debit (-)	Credit (+)	Balance
10/01	BEGINNING BALANCE				500.01
10/10	Deposit eBanking Transfer From Share 0002 Funds Transfer via Online			1,000.00	1,500.01
10/10	Withdrawal eBanking Transfer To Share 0001 Funds Transfer via Online		1,000.00		500.01
10/31	Deposit Dividend 0.030%			0.01	500.02
10/31	*** ANNUAL PERCENTAGE YIELD EARNED FROM 10-01-20 TO 10-31-20 WAS 0.020% ***				
		0.25	1,000.00	1,000.01	500.02

If you have questions regarding your UNIFY account, please phone our Contact Center at 877.254.9328.
 Account issues requiring additional attention should be sent in writing to:

UNIFY Financial Credit Union, Supervisory Committee, PO Box 3362, El Segundo, CA 90245
 (Please Note: Payments should not be mailed to the above address.)



This Section Is Provided To Assist You In Balancing Your Checking Account

Step 1

Update your checkbook register.

1. Place a check mark (3) next to items that are listed on this statement.
2. List and subtract any charges and/or automatic deductions on this statement not previously recorded.
3. List and add any dividends or other credits on this statement not previously recorded.

Step 2

List and add all outstanding items that are not on this statement.

Check Number	Amount
	\$
	+ \$
	+ \$
	+ \$
	+ \$
	+ \$
	+ \$
	+ \$
	+ \$
Total	\$

Step 3

Enter the balance shown on this statement.	\$
Add any deposits made after this statement period.	+ \$
	+ \$
	+ \$
Subtotal	\$
Subtract the total outstanding items from Step 2.	- \$
Total	\$

This total should agree with your checkbook balance. If it does not:

1. Verify additions and subtractions above and in your checkbook register.
2. Compare the dollar amounts of all entries listed on this statement with the amounts listed in your checkbook register.
3. Be sure all ATM and other electronic debits are recorded in your checkbook register.

Call us if you have any questions.

Information Regarding This Statement Please Keep For Future Reference

In Case of Errors Or Questions About Your Statement

Your Billing Rights: This notice contains important information about your rights and responsibilities under the Fair Credit Billing Act and pertains to your open-end loan accounts only.

If you think your statement is wrong, or if you need more information about a transaction on your statement, write us on a separate sheet at the address listed on your statement. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can phone us, but doing so will not preserve your rights.

In your letter, give us the following information:

1. Your name and member number.
2. The dollar amount of the suspected error.
3. Describe the error and explain if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate, we cannot try to collect any amount in question, or report you as delinquent.

In Case of Errors Or Questions About Electronic Transfers

Call or write us at the telephone number or address listed on your statement as soon as you can if you think your statement is wrong, or if you need more information about a transfer listed on the statement. We must hear from you no later than 60 days after the first statement on which the error or problem appeared.

In your letter, give us the following information:

1. Your name and member number.
2. The dollar amount of the suspected error.
3. Describe the error and explain if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for foreign ATM and point-of-sale transactions), we will recredit 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.

Credit Insurance Notice

If you have credit life or disability insurance on a Signature Line of Credit, it may not cover an advance or charge under your credit line if your disability or death results from a condition for which you have seen a doctor or chiropractor in the six months before the advance or charge.

Information about Fee-FREE ATM Networks

Access to thousands of fee-FREE ATM locations nationwide through partner networks. Look for the logos below. For locations, visit UnifyFCU.com, or call 888.748.3266.



Information About The CO-OP Shared BranchSM Network

The CO-OP Shared Branch Network allows you to access your UNIFY accounts at participating non-UNIFY credit union branch locations nationwide. You can conduct transactions such as deposits, withdrawals, loan payments, and transfers. To find a location near you visit UnifyFCU.com or phone 888.287.9475.



Report Lost or Stolen Cards Immediately

UNIFY ATM, Visa[®] Credit or Debit Cards

Within the US	877.254.9328
Outside the US	303.967.1096 (collect)

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