

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

5910 TRN S X ST01

Account Number:
1 575 2492 2620
Statement Period:
Aug 14, 2020
through
Sep 14, 2020



000284703 01 SP 000638577175424 E
KEIYANA BLACKWELL
547 E 169TH ST
CARSON CA 90746-1104



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

Scan here with your phone's camera to download the U.S. Bank Mobile App.



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 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the Federal Regulation D (governing savings and/or money market withdrawal limitations) have been removed, as they are no longer applicable.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 access¹.
- 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.

¹ 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.



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.





KEYIANA BLACKWELL
547 E 169TH ST
CARSON CA 90746-1104

Uni-Statement
Account Number:
1 575 2492 2620
Statement Period:
Aug 14, 2020
through
Sep 14, 2020



EASY CHECKING

Member FDIC

U.S. Bank National Association

Account Number 1-575-2492-2620

Account Summary

Beginning Balance on Aug 14	\$	6.63-	Number of Days in Statement Period	32
Deposits / Credits		965.80	Average Account Balance	\$ 101.54-
Card Withdrawals		1,112.71-		
Other Withdrawals		6.95-		
Ending Balance on Sep 14, 2020	\$	160.49-		

Deposits / Credits

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>	<i>Amount</i>
Aug 14	Visa Direct	Cash App*Cash Ou	9408141424 \$ 1.75
Aug 14	Visa Direct	Cash App*Cash Ou	0608141239 3.75
Aug 14	Visa Direct	Cash App*Cash Ou	0408141059 3.75
Aug 14	Visa Direct	Cash App*Cash Ou	5708141423 4.75
Aug 14	Visa Direct	Cash App*Cash Ou	8408141046 9.75
Aug 14	Visa Direct	Cash App*Cash Ou	4608141018 19.70
Aug 14	Visa Direct	Cash App*Cash Ou	0908141423 49.25
Aug 14	Visa Direct	Cash App*Cash Ou	7208141030 88.65
Aug 17	Visa Direct	Cash App*Cash Ou	3708161810 1.92
Aug 18	Visa Direct	Cash App*Cash Ou	5108181334 0.75
Aug 18	Mobile Check Deposit	8354347638	21.05
Aug 24	Visa Direct	Cash App*Cash Ou	1108221808 8.75
Aug 24	Visa Direct	Cash App*Cash Ou	5808221316 9.75
Aug 24	Visa Direct	Cash App*Cash Ou	1308221103 91.60
Aug 24	Visa Direct	Cash App*Cash Ou	0408211644 628.22
Aug 27	Visa Direct	Cash App*Cash Ou	2608262302 5.36
Aug 31	Visa Direct	Cash App*Cash Ou	1908311016 0.55
Sep 1	Visa Direct	Cash App*Cash Ou	4909011026 1.02
Sep 10	Visa Direct	Cash App*Cash Ou	8009091935 4.15
Sep 11	Visa Direct	Cash App*Cash Ou	5209102119 5.02
Sep 14	Visa Direct	Cash App*Cash Ou	7509122008 6.31
Total Deposits / Credits			\$ 965.80

Card Withdrawals

Card Number: xxxx-xxxx-xxxx-4288

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>	<i>Amount</i>
Aug 14	ATM Withdrawal	307 WEST COMPTON COMPTON CA Serial No. 004522122743ACMPTERM	\$ 60.00-
Aug 17	Debit Purchase - VISA	On 081420 8774174551 CA REF # 24492150227855479989271	20.00-
Aug 17	Debit Purchase - VISA	On 081620 800-9916815 NY REF # 24204290229002101735852	93.09-
Aug 18	Debit Purchase - VISA	On 081820 718-8557955 NY REF # 24204290231001427994942	16.60-
Aug 19	Debit Purchase - VISA	On 081820 8774174551 CA REF # 24492150231741387861394	112.00-
Aug 24	Recurring Debit Purchase	On 082320 866-712-7753 CA REF # 24692160236100412126 US1	9.99-
Aug 24	Debit Purchase - VISA	On 082320 Amzn.com/bil WA REF # 24692160236100374687415	10.94-
Aug 24	Recurring Debit Purchase	On 082320 Amzn.com/bil WA REF # 24692160236100609866 US1	14.22-
Aug 24	Debit Purchase - VISA	On 082320 Amzn.com/bil WA REF # 24692160236100401093447	18.73-
Aug 24	Debit Purchase - VISA	On 082120 8774174551 CA REF # 24492150234741446331956	100.00-
Aug 24	Debit Purchase - VISA	On 082320 800-806-6453 OR REF # 24610430236004017545152	209.48-



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EASY CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-575-2492-2620

Card Withdrawals (continued)

Card Number: xxxx-xxxx-xxxx-4288

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>	<i>Amount</i>
Aug 25	Debit Purchase - VISA NIKE.COM	On 082420 800-806-6453 OR REF # 24610430237004019415312	7004019415 109.50-
Aug 25	Debit Purchase - VISA DECKERS*UGG	On 082420 888-432-8530 CA REF # 24692160237200805381650	7200805381 176.16-
Aug 26	Debit Purchase - VISA CASH APP*SPICE1N	On 082520 8774174551 CA REF # 24492150238855497326214	8855497326 162.00-
Card 4288 Withdrawals Subtotal			\$ 1,112.71-
Total Card Withdrawals			\$ 1,112.71-

Other Withdrawals

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>	<i>Amount</i>
Sep 14	Monthly Maintenance Fee	1400010009	\$ 6.95-
Total Other Withdrawals			\$ 6.95-

Balance Summary

<i>Date</i>	<i>Ending Balance</i>	<i>Date</i>	<i>Ending Balance</i>	<i>Date</i>	<i>Ending Balance</i>
Aug 14	114.72	Aug 25	13.95-	Sep 1	169.02-
Aug 17	3.55	Aug 26	175.95-	Sep 10	164.87-
Aug 18	8.75	Aug 27	170.59-	Sep 11	159.85-
Aug 19	103.25-	Aug 31	170.04-	Sep 14	160.49-
Aug 24	271.71				

Balances only appear for days reflecting change.