



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

2010 TRN S X ST01

Account Number:
1 575 2477 2462
Statement Period:
Sep 15, 2020
through
Oct 14, 2020



000010486 01 SP 000638605334469 E
KRISTINA JOLENE NEGRETE
254 ELLWOOD BEACH DR APT D
GOLETA CA 93117-2710



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.

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



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the Federal Regulation D (governing savings and/or money market withdrawal limitations) have been removed, as they are no longer applicable.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





KRISTINA JOLENE NEGRETE
 254 ELLWOOD BEACH DR APT D
 GOLETA CA 93117-2710

Uni-Statement

Account Number:
 1 575 2477 2462
 Statement Period:
 Sep 15, 2020
 through
 Oct 14, 2020



EASY CHECKING

Member FDIC

U.S. Bank National Association

Account Number 1-575-2477-2462

Account Summary

Beginning Balance on Sep 15	\$	77.57	Number of Days in Statement Period		30
Deposits / Credits		1,999.70	Average Account Balance	\$	267.55
Card Withdrawals		1,362.22-			
Other Withdrawals		352.50-			
Ending Balance on Oct 14, 2020	\$	362.55			

Deposits / Credits

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>		<i>Amount</i>
Sep 21	Visa Direct	Check-Into-Cash	2509211613	\$ 255.00
Sep 25	Electronic Deposit	From CAREMARK INC.		186.58
	REF=202680123839280N00	PAYROLL 9931200001		
Sep 25	Electronic Deposit	From CAREMARK INC.		556.26
	REF=202670092515300N00	PAYROLL 9931200001		
Oct 7	Mobile Check Deposit		8655178166	50.00
Oct 7	Mobile Check Deposit		8655178164	100.00
Oct 9	Electronic Deposit	From CAREMARK INC.		596.86
	REF=202810056235670N00	PAYROLL 9931200001		
Oct 13	Visa Direct	Check-Into-Cash	0710111930	255.00
		Total Deposits / Credits		\$ 1,999.70

Card Withdrawals

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>		<i>Amount</i>
Oct 6	Fee	ATM Withdrawal At Other Network	0600000094	\$ 2.50-
	Card Number: xxxx-xxxx-xxxx-0032			
Sep 17	Debit Purchase - VISA	On 091620 800-782-7282 WA	0100138793	\$ 15.00-
	STARBUCKS 800-78	REF # 24692160260100138793276		
Sep 18	Debit Purchase - VISA	On 091720 800-782-7282 WA	1100793378	10.00-
	STARBUCKS 800-78	REF # 24692160261100793378008		
Sep 21	Debit Purchase - VISA	On 091820 800-782-7282 WA	2100491449	10.00-
	STARBUCKS 800-78	REF # 24692160262100491449258		
Sep 21	Debit Purchase	ALBERTSONS #0354 GOLETA CA	0809200010	14.10-
	516508	On 092020 ILNKILNK REF 026401516508		
Sep 21	Recurring Debit Purchase	On 092020 888-635-5144 NY	4100806652	61.88-
	SXM*SIRIUSXM.COM	REF # 24692160264100806652 US1		
Sep 22	Debit Purchase - VISA	On 092120 GOLETA CA	6838005937	19.07-
	PANDA EXPRESS #9	REF # 24431060266838005937169		
Sep 22	Debit Purchase	ALBERTSONS #0354 GOLETA CA	4909221019	82.69-
	833949	On 092220 ILNKILNK REF 026611833949		
		You Requested \$80 In Cash Back		
Sep 24	Debit Purchase - VISA	On 092320 800-782-7282 WA	7100865852	20.00-
	STARBUCKS 800-78	REF # 24692160267100865852082		
Sep 24	Recurring Debit Purchase	On 092320 866-6083007 OR	7103312865	55.68-
	VESTA *AT&T PRE	REF # 24906410267103312865 US1		
Sep 28	Debit Purchase	PETSMART #2572 GOLETA CA	6809261514	5.49-
	600368	On 092620 ILK1TERM REF 027020600368		
Sep 28	Debit Purchase - VISA	On 092720 800-782-7282 WA	1100647298	10.00-
	STARBUCKS 800-78	REF # 24692160271100647298913		
Sep 28	Debit Purchase - VISA	On 092620 800-782-7282 WA	0100986529	15.00-
	STARBUCKS 800-78	REF # 24692160270100986529929		
Sep 28	Debit Purchase - VISA	On 092520 800-782-7282 WA	9100203910	20.00-
	STARBUCKS 800-78	REF # 24692160269100203910558		
Sep 28	Debit Purchase - VISA	On 092620 858-4537845 CA	1730001814	27.86-
	PETCO COM 00	REF # 24164070271730001814333		
Sep 28	Debit Purchase	SHELL SERVICE ST GOLETA CA	3509251635	30.00-
	388035	On 092520 ILNKILNK REF 026917388035		



KRISTINA JOLENE NEGRETE
 254 ELLWOOD BEACH DR APT D
 GOLETA CA 93117-2710

Account Number:
 1 575 2477 2462

Statement Period:
 Sep 15, 2020
 through
 Oct 14, 2020

EASY CHECKING

(CONTINUED)

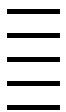
U.S. Bank National Association

Account Number 1-575-2477-2462

Card Withdrawals (continued)

Card Number: xxxx-xxxx-xxxx-0032

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>	<i>Amount</i>
Sep 28	Debit Purchase - VISA eBay O*26-05792-	On 092620 408-3766151 CA REF # 24204290270003707184949	0003707184 347.52-
Sep 30	Debit Purchase - VISA STARBUCKS	On 092920 800-782-7282 WA REF # 24692160273100928864548	3100928864 10.00-
Oct 1	Debit Purchase - VISA STARBUCKS	On 093020 800-782-7282 WA REF # 24692160274100644128466	4100644128 10.00-
Oct 1	Debit Purchase - VISA MCDONALD'S F2182	On 093020 GOLETA CA REF # 24427330274740271540268	4740271540 16.16-
Oct 2	ATM Withdrawal	US BANK SANTA BA SANTA BARBAR CA Serial No. 008911185428SUS4T633	20.00-
Oct 5	Debit Purchase 928395	ALBERTSONS #0354 GOLETA CA On 100420 ILNKILNK REF 027813928395	9510041259 2.97-
Oct 5	Debit Purchase - VISA STARBUCKS	On 100220 800-782-7282 WA REF # 24692160276100178640165	6100178640 10.00-
Oct 5	Debit Purchase - VISA PANDA EXPRESS #9	On 100320 GOLETA CA REF # 24431060278838005919213	8838005919 11.10-
Oct 5	Debit Purchase 185110	CHEERS LIQUORS GOLETA CA On 100420 MAESTERM REF 185110	16.64-
Oct 5	Debit Purchase 221057	RALPHS #0 100 W. SANTA BARBARCA On 100220 MAESTERM REF 221057	46.63-
Oct 6	Debit Purchase - VISA CHEVRON 0092580	On 100520 GOLETA CA REF # 24692160280100754552150	0100754552 20.00-
Oct 6	ATM Withdrawal	5190 HOLLISTER A GOLETA CA Serial No. 591552154724PLUSTERM	43.00-
Oct 7	Debit Purchase - VISA MCDONALD'S F2182	On 100520 GOLETA CA REF # 24427330280710048075296	0710048075 17.02-
Oct 8	Debit Purchase - VISA STARBUCKS 800-78	On 100720 800-782-7282 WA REF # 24692160281100575757557	1100575757 15.00-
Oct 8	ATM Withdrawal	US BANK SANTA BA SANTA BARBAR CA Serial No. 009353100538SUS4T633	100.00-
Oct 9	Debit Purchase - VISA UCLA HEALTH SYST	On 100720 LOS ANGELES CA REF # 24269790282500604325696	2500604325 2.79-
Oct 9	Debit Purchase 013025	CHEERS LIQUORS GOLETA CA On 100820 MAESTERM REF 013025	4.40-
Oct 13	Debit Purchase 015803	CHEERS LIQUORS GOLETA CA On 100920 MAESTERM REF 015803	4.25-
Oct 13	Debit Purchase 191413	CHEERS LIQUORS GOLETA CA On 101220 MAESTERM REF 191413	4.25-
Oct 13	Debit Purchase 944301	7-ELEVEN GOLETA CA On 101020 MAESTERM REF 944301	6.44-
Oct 13	Debit Purchase 604718	7-ELEVEN SANTA BARBARCA On 101120 MAESTERM REF 604718	7.38-
Oct 13	Debit Purchase - VISA Amazon Music*MK7	On 101020 888-802-3080 WA REF # 24692160284100888571932	4100888571 7.99-
Oct 13	Debit Purchase 425697	7-ELEVEN GOLETA CA On 101320 MAESTERM REF 425697	8.48-
Oct 13	Debit Purchase 379100	7-ELEVEN GOLETA CA On 101120 MAESTERM REF 379100	9.67-
Oct 13	Debit Purchase - VISA STARBUCKS 800-78	On 101020 800-782-7282 WA REF # 24692160284100702157207	4100702157 10.00-
Oct 13	Debit Purchase - VISA STARBUCKS 800-78	On 100920 800-782-7282 WA REF # 24692160283100967192544	3100967192 15.00-
Oct 13	Debit Purchase 160251	SHELL SERVICE ST GOLETA CA On 101220 ILNKILNK REF 028622160251	5110122124 26.05-
Oct 13	Debit Purchase 784114	SHELL SERVICE ST GOLETA CA On 100920 ILK1TERM REF 028321784114	1410092013 32.93-



KRISTINA JOLENE NEGRETE
 254 ELLWOOD BEACH DR APT D
 GOLETA CA 93117-2710

Uni-Statement

Account Number:
 1 575 2477 2462
 Statement Period:
 Sep 15, 2020
 through
 Oct 14, 2020



EASY CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-575-2477-2462

Card Withdrawals (continued)

Card Number: xxxx-xxxx-xxxx-0032

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>	<i>Amount</i>
Oct 13	Debit Purchase 943053	ALBERTSONS #0354 GOLETA CA On 101020 ILK1TERM REF 028401943053 5310100041	37.28-
Oct 14	ATM Withdrawal	US BANK SANTA BA SANTA BARBAR CA Serial No. 009869125308SUS4T633	100.00-
Card 0032 Withdrawals Subtotal			\$ 1,359.72-
Total Card Withdrawals			\$ 1,362.22-

Other Withdrawals

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>	<i>Amount</i>
Oct 2	Zelle Instant On 10/02/20	PMT To MONICA NEGRETE PMT ID=USB1goK56TZb	\$ 50.00-
Oct 6	ATM Fee	Balance Inquiry At Other Network 0600000001	2.50-
Oct 9	Electronic Withdrawal REF=202820108873120N00	To CIC OF CA 3621666096CIC CA LBP27940B31806180	300.00-
Total Other Withdrawals			\$ 352.50-

Balance Summary

<i>Date</i>	<i>Ending Balance</i>	<i>Date</i>	<i>Ending Balance</i>	<i>Date</i>	<i>Ending Balance</i>
Sep 17	62.57	Sep 28	331.12	Oct 7	202.60
Sep 18	52.57	Sep 30	321.12	Oct 8	87.60
Sep 21	221.59	Oct 1	294.96	Oct 9	377.27
Sep 22	119.83	Oct 2	224.96	Oct 13	462.55
Sep 24	44.15	Oct 5	137.62	Oct 14	362.55
Sep 25	786.99	Oct 6	69.62		

Balances only appear for days reflecting change.

This page intentionally left blank