



Martina Galofaro  
21 W Tonopah Ave  
Apt 3  
North Las Vegas, NV 89030

nbc bank  
8320 Ward Parkway  
Kansas City, MO 64114

Empower Checking  
\*\*\*\*\*0403

**Account Activity Summary**

**BALANCE INFORMATION**

Beginning Balance on 11/1/2020	\$0.00
6 deposits and other credits	\$931.98
6 withdrawals and other debits	(\$931.98)
Ending Balance on 11/30/2020	\$0.00
Average Ledger Balance	\$7.14
Number of Days in Cycle	30

Empower Checking  
\*\*\*\*\*0403

Account Activity Summary (cont.)

DATE	DESCRIPTION	DEPOSITS	WITHDRAWALS	BALANCE
11/1/2020 12:00 AM	Beginning Balance	--	--	\$0.00
11/3/2020 12:37 AM	Transfer from BBVA USA to Empower Checking Transfer from Martina Galofaro to Empower Checking	\$0.50	--	\$0.50
11/25/2020 9:30 AM	Visa Direct: Card Money Transfer To MGI*SANDRA WALTZ, Visa Direct, MN55416 US	\$420.00	--	\$420.50
11/25/2020 10:22 AM	Card ATM Cash Withdrawal Everi, LAS VEGAS, NV US , \$3.99 Surcharge	--	(\$303.99)	\$116.51
11/25/2020 10:22 AM	Program Reserve to Internal ATM FEE REIMBURSEMENT	\$3.99	--	\$120.50
11/25/2020 1:27 PM	Card ATM Cash Withdrawal Everi, LAS VEGAS, NV US , \$3.99 Surcharge	--	(\$103.99)	\$16.51
11/25/2020 1:27 PM	Program Reserve to Internal ATM FEE REIMBURSEMENT	\$3.99	--	\$20.50
11/25/2020 2:20 PM	Visa Direct: Card Money Transfer To MGI*SANDRA WALTZ, Visa Direct, MN55416 US	\$500.00	--	\$520.50
11/25/2020 2:55 PM	Card Quasi-Cash or Scrip EVI*BOULDER STAT, LAS VEGAS, NV US , \$18.95 Surcharge	--	(\$418.95)	\$101.55
11/26/2020 8:02 PM	Card ATM Cash Withdrawal Cardtronics CCS, LAS VEGAS, NV US , \$3.50 Surcharge	--	(\$83.50)	\$18.05
11/26/2020 8:02 PM	Program Reserve to Internal ATM FEE REIMBURSEMENT	\$3.50	--	\$21.55
11/27/2020 12:52 AM	Card Purchase SHELL SERVICE STATION, LAS VEGAS, NV 89104 US	--	(\$11.48)	\$10.07
11/27/2020 12:59 AM	Card Purchase BURGER KING #8607, LAS VEGAS, NV 89121 US	--	(\$10.07)	\$0.00
11/30/2020 11:59 PM	Ending Balance	--	--	\$0.00

Empower Clearing  
\*\*\*\*\*0417

**Account Activity Summary**

**BALANCE INFORMATION**

Beginning Balance on 11/1/2020	\$0.00
0 deposits and other credits	\$0.00
0 withdrawals and other debits	\$0.00
Ending Balance on 11/30/2020	\$0.00
Average Ledger Balance	\$0.00
Number of Days in Cycle	30

Account Activity Summary (cont.)

Empower Clearing  
\*\*\*\*\*0417

DATE	DESCRIPTION	DEPOSITS	WITHDRAWALS	BALANCE
11/1/2020 12:00 AM	Beginning Balance	--	--	\$0.00
	No activity this month	--	--	\$0.00

### IMPORTANT INFORMATION

**IN CASES OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFER:** Telephone us at 888-943-8967, email us at [help@empower.me](mailto:help@empower.me) or write us at 660 York St, Ste 102, San Francisco, CA 94110 as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we have sent the FIRST statement on which the problem or error appeared. Our business days are Monday – Friday, holidays not included.

1. List your name and account number.
2. Describe the error of the transfer you are unsure about, and explain clearly why you believe this is an error or why you need more information.
3. List the dollar amount of the suspected error.

If you tell us orally, you may be required to send us your complaint or question in writing within 10 business days.

It will be determined whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after hearing from you and will correct any error promptly.

For consumer accounts used primarily for personal, family or household purposes, your complaint will be investigated, and any error promptly corrected. The results of the investigation will be available within 10 business days after hearing from you. If more time is needed, however, it may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign initiated transfer) to investigate your complaint or question. If it is decided to do this, your account will be recredited within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have use of the money during the time it takes us to complete the investigation. If asked to put your complaint or questions in writing and it is not received within 10 business days, your account may not be recredited. Your account is considered a new account for the first 30 days after the first deposit is made, unless you already have an account with us before this account is opened.

If it is decided that there was no error, you will receive a written explanation within 3 business days after the investigation is finished. You may ask for copies of the documents that we used in our investigation.

If a notice of error involves an electronic funds transfer that was initiated outside the U.S. or involves an electronic funds transfer resulting from a point-of-sale debit card transaction, it may take 20 business days after hearing from you to recredit your account. If more time is needed however, it may take 90 calendar days to complete the investigation of your complaint or question.