

RETURN SERVICE REQUESTED

121029670 1 1/4 UNQ 12-01-20 SD



MICHELLE RENEE MCDANIEL
 APT A
 2189 KIETZKE LN
 RENO NV 89502

Holiday Hours

December 24 and December 31:
 Open until 3:00 pm.

December 25 and January 1:
 All branches are closed.



Happy Holidays!

THANK YOU FOR YOUR MEMBERSHIP.

As a reminder, Digital Banking is available 24/7/365.



Your Account Balances as of 11/30

Primary Savings ID 0000	\$0.00
One Checking Rewards ID 0008	50.56
Visa Secured Savings ID 0060	250.00
Account Balance Total	\$300.56
Total Dividends Paid Year-To-Date	\$0.28

Get Your Free Credit Score
 Log in to online banking at onenevada.org and choose Credit Score.

PRIMARY SAVINGS ID 0000

Total Dividends Paid Year-To-Date \$0.28

Beginning Balance	\$5.00
0 Total Deposits for	0.00
1 Total Withdrawals for	5.00-
Ending Balance	0.00

Date Transaction Description

Date	Transaction Description	Withdrawal	Deposit	Balance
11/16	Withdrawal Transfer To Share 0008 Neg CK Bal Sweep	\$5.00-		\$0.00

ONE CHECKING REWARDS ID 0008

Beginning Balance	\$1,177.92
5 Total Deposits for	3,484.79
65 Total Withdrawals for	4,612.15-
Ending Balance	50.56



2645 S Mojave Road, Las Vegas, NV 89121-1238

Member Statement

800-388-3000 | onenevada.org






Member Number: *****0596
 Statement For: 11/01/2020 - 11/30/2020
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ONE CHECKING REWARDS ID 0008		Continued from previous page.		
Date	Transaction Description	Withdrawal	Deposit	Balance
11/01	Withdrawal Debit Card Signature Debit Merch. Post: 10/30 GRANDMA'S FUDGE FACTORY VIRGINIA CITY NV ref. 0 0304029546 0	\$15.00-		\$1,162.92
11/01	Withdrawal Debit Card Signature Debit Merch. Post: 10/31 TACO BELL 031858 RENO NV ref. 0 0305026427 0	22.00-		1,140.92
11/02	Withdrawal Debit Card Signature Debit Merch. Post: 11/01 PP*DUTCHBROSLL GRANTS PASS OR ref. 0 0306011603 0	14.25-		1,126.67
11/02	Withdrawal Debit Card Signature Debit Merch. Post: 11/01 WM SUPERCENTER #3277 RENO NV ref. 0 0306022638 0	61.69-		1,064.98
11/02	Withdrawal ACH At&T TYPE: AT&T ID: 0000049733 CO: AT&T DATA: 866-608-3007	26.06-		1,038.92
11/02	Withdrawal ACH Paypal TYPE: INST XFER ID: PAYPALSI77 DATA: INSTANT TRANSFER CO: PAYPAL	55.06-		983.86
11/03	Draft 1220 Tracer 761300000004230	210.00-		773.86
11/04	Withdrawal Debit Card Signature Debit Merch. Post: 11/04 GOOGLE* ZHIYU 650-2530000 CA ref. 0 0309013426 0	10.59-		763.27
11/04	Withdrawal ACH Capital One TYPE: MOBILE PMT ID: 9279744980 CO: CAPITAL ONE	40.00-		723.27
11/04	Withdrawal Debit Card Signature Debit Merch. Post: 11/04 GOOGLE*DLINEAD INTERNET CA ref. 0 0309017719 0	10.59-		712.68
11/05	Withdrawal ACH Truckee Meadows TYPE: WATER AUTH ID: 1222528268 CO: TRUCKEE MEADOWS	22.88-		689.80
11/06	Deposit ACH Charles River La TYPE: DIRECT DEP ID: 9111111101 DATA: 4100075043 AA CO: CHARLES RIVER LA		1,005.42	1,695.22
11/06	Withdrawal ACH First Loan Db TYPE: ONLINE PMT ID: 1020174697 CO: FIRST LOAN DB	59.70-		1,635.52
11/06	Withdrawal ACH Kohl's TYPE: CHG PYMT ID: 9044021343 CO: KOHL'S DATA: TELECHK 800-697-9263	90.00-		1,545.52
11/06	Withdrawal ACH Vbs Loan At Last TYPE: 8446768550 ID: 18027722 DATA: 18027722 CO: VBS Loan At Last	98.66-		1,446.86
11/06	Withdrawal ACH Cashnetusa 8 TYPE: CASHADVPAY ID: 204956150R DATA: 20201105H CO: CASHNETUSA 8	150.00-		1,296.86
11/06	Withdrawal ACH Mountain Summit TYPE: MSF ID: FP00000035 DATA: 8558197200 CO: Mountain Summit	200.94-		1,095.92
11/06	Withdrawal ACH Westside Lending TYPE: 8882177531 ID: 203867281 DATA: CALL 888-217-7531 CO: WESTSIDE LENDING	238.82-		857.10
11/06	Withdrawal Debit Card Signature Debit Merch. Post: 11/05 MARKET@WORK 2067379149 RENTON WA ref. 0 0310029771 0	20.00-		837.10
11/07	Withdrawal Debit Card Signature Debit Merch. Post: 11/05 MCDONALD'S F7343 RENO NV ref. 0 0310016181 0	18.60-		818.50
11/07	Withdrawal Debit Card Signature Debit Merch. Post: 11/07 WINCO FOODS #12 9750 SO RENO NV ref. 0 0312019069 0	61.21-		757.29
11/07	Withdrawal Debit Card Signature Debit Merch. Post: 11/06 TACO BELL 031858 RENO NV ref. 0 0311019070 0	22.00-		735.29
11/08	Withdrawal Debit Card Signature Debit Merch. Post: 11/07 DOLLAR LOAN CENTER, LLC LAS VEGAS NV ref. 0 0312026416 0	103.35-		631.94
11/09	Withdrawal ACH Paypal TYPE: INST XFER ID: PAYPALSI77 DATA: INSTANT TRANSFER CO: PAYPAL	42.00-		589.94
11/10	Withdrawal Debit Card Signature Debit Merch. Post: 11/08 MCDONALD'S F7343 RENO NV ref. 0 0313028503 0	19.69-		570.25
11/10	Withdrawal ACH Paypal TYPE: INST XFER ID: PAYPALSI77 DATA: INSTANT TRANSFER CO: PAYPAL	37.40-		532.85
11/10	Withdrawal Debit Card Signature Debit Merch. Post: 11/09 MARKET@WORK 2067379149 RENTON WA ref. 0 0314020807 0	4.20-		528.65
11/11	Withdrawal Debit Card Signature Debit Merch. Post: 11/10 RENO ORTHOPAEDIC CLINIC RENO NV ref. 0 0315022820 0	100.00-		428.65
11/12	Withdrawal Debit Card Signature Debit Merch. Post: 11/10 MCDONALD'S F7343 RENO NV ref. 0 0315011871 0	18.60-		410.05
11/12	Withdrawal ACH Stary Pte.Ltd. CO: STARY PTE.LTD. TYPE: IAT PAYPAL ID: 770510487C DATA: FF3 US	5.99-		404.06
11/12	Withdrawal ACH Stary Pte.Ltd. CO: STARY PTE.LTD. TYPE: IAT PAYPAL ID: 770510487C DATA: FF3 US	5.99-		398.07
11/12	Withdrawal Transfer To Loan #####9329	49.00-		349.07
11/13	Withdrawal ACH Vbs Loan At Last TYPE: 8446768550 ID: 18027722 DATA: 18027722 CO: VBS Loan At Last	98.66-		250.41
11/13	Withdrawal At ATM #004118 ONE NEVADA CU 1296 E PLUMB LN-DU RENO NV	200.00-		50.41

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2645 S Mojave Road, Las Vegas, NV 89121-1238

Member Number: *****0596
 Statement For: 11/01/2020 - 11/30/2020
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ONE CHECKING REWARDS ID 0008		Continued from previous page.		
Date	Transaction Description	Withdrawal	Deposit	Balance
11/14	Withdrawal Debit Card Signature Debit Merch. Post: 11/13 BELL PHOTOGRAPHERS STOR 801-4794624 UT ref. 0 0318021560 0	48.72-		1.69
11/16	Withdrawal ACH Capital One TYPE: MOBILE PMT ID: 9279744380 CO: CAPITAL ONE	28.00-		26.31-
11/16	 Withdrawal Overdraft Fee	35.00-		61.31-
11/16	Withdrawal ACH Charter Communic TYPE: CHARTER CO ID: C835410000 CO: CHARTER COMMUNIC	215.64-		276.95-
11/16	 Withdrawal Overdraft Fee	35.00-		311.95-
11/16	Withdrawal ACH Onemain TYPE: LOAN PYMNT ID: 9300365400 DATA: 4700000 CO: ONEMAIN	323.43-		635.38-
11/16	 Withdrawal Overdraft Fee	35.00-		670.38-
11/16	Deposit Transfer From Share 0000 Neg CK Bal Sweep		5.00	665.38-
11/18	Withdrawal ACH Stary Pte.Ltd. CO: STARY PTE.LTD. TYPE: IAT PAYPAL ID: 770510487C DATA: FF3 US	5.99-		671.37-
11/18	 Withdrawal Overdraft Fee	35.00-		706.37-
11/20	Deposit ACH Charles River La TYPE: DIRECT DEP ID: 9111111101 DATA: 4100075043 AA CO: CHARLES RIVER LA		1,112.37	406.00
11/20	Withdrawal ACH First Loan Db TYPE: ONLINE PMT ID: 1020174697 CO: FIRST LOAN DB	59.70-		346.30
11/20	Withdrawal ACH Vbs Loan At Last TYPE: 8446768550 ID: 18027722 DATA: 18027722 CO: VBS Loan At Last	98.66-		247.64
11/20	Withdrawal ACH Cashnetusa 8 TYPE: CASHADVPAY ID: 204956150R DATA: 20201119H CO: CASHNETUSA 8	150.00-		97.64
11/20	Withdrawal ACH Mountain Summit TYPE: MSF ID: FP00000035 DATA: 8558197200 CO: Mountain Summit	200.94-		103.30-
11/20	 Withdrawal Overdraft Fee	35.00-		138.30-
11/20	Withdrawal ACH Westside Lending TYPE: 8882177531 ID: 203867281 DATA: CALL 888-217-7531 CO: WESTSIDE LENDING	238.82-		377.12-
11/20	 Withdrawal Overdraft Fee	35.00-		412.12-
11/23	Withdrawal ACH Stary Pte.Ltd. CO: STARY PTE.LTD. TYPE: IAT PAYPAL ID: 770510487C DATA: FF3 US	5.99-		418.11-
11/23	 Withdrawal Overdraft Fee	35.00-		453.11-
11/23	Withdrawal ACH Prog Direct Ins TYPE: INS PREM ID: 9409348062 DATA: BRANCH16DEBIT ACH CO: PROG DIRECT INS	62.50-		515.61-
11/23	 Withdrawal Overdraft Fee	35.00-		550.61-
11/25	Deposit ACH Moneytree #0593 TYPE: MONEYTREE ID: 1911218621 DATA: #Online Lending CO: MONEYTREE #0593		762.00	211.39
11/25	Deposit ACH Cic Of Nv TYPE: CIC NV LBP ID: 3621666096 CO: CIC OF NV		600.00	811.39
11/25	 Withdrawal At ATM #007880 ONE NEVADA CU 57 DAMONTE RNCH PKWY RENO NV	300.00-		511.39
11/26	Recurring Withdrawal Debit Card Signature Debit Merch. Post: 11/26 GOOGLE *STARY LTD 855-836-3987 CA ref. 0 0331028503 0	12.71-		498.68
11/27	Withdrawal ACH Stary Pte.Ltd. CO: STARY PTE.LTD. TYPE: IAT PAYPAL ID: 770510487C DATA: FF3 US	11.99-		486.69
11/27	Withdrawal ACH Vbs Loan At Last TYPE: 8446768550 ID: 18027722 DATA: 18027722 CO: VBS Loan At Last	98.66-		388.03
11/28	Recurring Withdrawal Debit Card Signature Debit Merch. Post: 11/28 GOOGLE *STARY LTD 855-836-3987 CA ref. 0 0333012347 0	12.71-		375.32
11/29	Withdrawal Debit Card Signature Debit Merch. Post: 11/27 MCDONALD'S F7343 RENO NV ref. 0 0332012646 0	14.06-		361.26
11/30	Withdrawal ACH Paypal TYPE: INST XFER ID: PAYPALSI77 DATA: INSTANT TRANSFER CO: PAYPAL	18.81-		342.45
11/30	Withdrawal ACH Truckee Meadows TYPE: WATER AUTH ID: 1222528268 CO: TRUCKEE MEADOWS	24.83-		317.62
11/30	Withdrawal ACH At&T TYPE: AT&T ID: 0000049733 CO: AT&T DATA: 866-608-3007	26.06-		291.56
11/30	Withdrawal ACH Sierra Cedars Co TYPE: SIERRA CED ID: 2HOA CO: SIERRA CEDARS CO	235.00-		56.56
11/30	Withdrawal Debit Card Signature Debit Merch. Post: 11/29 YOURSCOREANDMORE.COM 855-4876779 CA ref. 0 0334009786 0	1.00-		55.56
11/30	Withdrawal One Rewards Fee	5.00-		50.56

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12-01-20 SD 3/4 UNQ 121029670 1

Summary by Check Number * Asterisk next to number indicates skip in sequence 1 Checks Cleared for \$210.00

Number	Cleared	Amount	Number	Cleared	Amount	Number	Cleared	Amount
1220	11/03/20	\$210.00						

VISA SECURED SAVINGS ID 0060			
	Beginning Balance		\$250.00
	0 Total Deposits for		0.00
	0 Total Withdrawals for		0.00
	Ending Balance		250.00

Fees Paid

Description	Current	YTD	Description	Current	YTD
Acct-0008 Total Return Item Fees	\$0.00	\$0.00	Acct-0008 Total Overdraft Fees	\$280.00	\$455.00

Billing Rights Summary In Case of Errors or Inquiries About Your Statement of Account

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 shown on your statement 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 telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- 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 unsure about.

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

How to Avoid Account Overdraft Fees

Overdraft Fees occur if you do not have enough money available in your account to cover a transaction yet we still cover the transaction for you. Whether we cover a transaction is at our discretion and depends on the transaction type and any overdraft protection sources you have setup with us. Please refer to Section 15 Overdrafts of our Share Checking Account Agreement for detailed information about how we handle Overdrafts. We offer the following tips to help you avoid Overdraft Fees.

Know the difference between your CURRENT BALANCE and AVAILABLE BALANCE.

Your **Current Balance** is the amount currently in your account, but may not be the amount you actually have available for use. That's because the **Current Balance** may include transaction amounts that have already been promised to be paid, such as debit card transactions and authorizations, or deposited funds that may be on hold. Your **Available Balance** is the amount you can actually withdraw or use to pay new, incoming transactions. The Available Balance may be lower than your Current Balance because it does NOT reflect transaction amounts already promised to be paid or deposited amounts on hold. As such, it's more reliable when determining funds you have available to spend or use. You can view your Current and Available Balances in online banking or on ATM receipts.

Setup your Savings or Line of Credit account as an overdraft source.

Linking your Savings or Line of Credit Account to your Checking Account can also help you avoid Overdraft Fees. If there are not enough funds available in your Checking Account to cover a transaction, we'll automatically transfer funds from your Savings or Line of Credit account to cover the transaction for a lower Overdraft Transfer fee.

In Case of Errors or Questions About Your Electronic Transfers

Telephone or Write Us as soon as you can at the number or address listed on the front of this statement, 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.

- Tell us your name and account number.
- Describe the error or 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 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 in question, so that you will have the use of the money during the time it takes us to complete our investigation.

Report errors or make inquiries to:
 One Nevada Credit Union
 2645 S Mojave Road,
 Las Vegas, NV 89121-1238
 702-457-1000

Mail Payments to:
 One Nevada Credit Union
 2645 S Mojave Road,
 Las Vegas, NV 89121-1238
 onenevada.org



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