



Member Number	Statement Period	Page
76037700	12/01/20 Thru 12/31/20	1 of 3

ACCOUNT SUMMARY		
07 ACCESS ACCOUNT		\$-31.00
08 ACCESS ACCOUNT		\$-65.31

NICOLE J DELACRUZ  
 1400 KINGMAN ST  
 SAN BERNARDINO CA 92411

# Service, Fast

Skip the wait. Our mobile app<sup>1</sup> and Online Banking are the fastest ways to access your account.

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<sup>1</sup>Data Rates May Apply.

## ACCESS ACCOUNT - ID 07

Last Year Dividends Earned: \$0.00

YTD Dividends Earned: \$0.00

Beneficiary(s): VIRGINIA CHAVEZ

<b>Beginning Balance</b>	<b>+</b>	<b>Deposits &amp; Other Credits (1)</b>	<b>-</b>	<b>Checks (0)</b>	<b>-</b>	<b>Other Withdrawals (3)</b>	<b>=</b>	<b>Ending Balance</b>
\$0.00		\$255.00		\$0.00		\$286.00		\$-31.00

Date	Amount	New Balance	Transaction Description
12/01		0.00	Balance Forward
12/03	255.00	255.00	Deposit ACH NET PAY ADVANCE TYPE: PAYMENT ID: 1208818723 CO: NET PAY ADVANCE
12/03	-200.00	55.00	Withdrawal Home Banking Transfer To Share 08 Mobile Transfer.
12/06	-55.00	0.00	Withdrawal Home Banking Transfer To Share 08 Mobile Transfer.
12/15	-31.00	-31.00	Withdrawal NSF FEE 472772 In the amount \$77.90.

NSF/UCF Fee Summary	Total for This Period	Total Year to Date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$31.00	\$31.00

## ACCESS ACCOUNT - ID 08

Last Year Dividends Earned: \$0.00

YTD Dividends Earned: \$0.00

Beneficiary(s): VIRGINIA CHAVEZ

<b>Beginning Balance</b>	<b>+</b>	<b>Deposits &amp; Other Credits</b>	<b>-</b>	<b>Checks (0)</b>	<b>-</b>	<b>Other Withdrawals (81)</b>	<b>=</b>	<b>Ending Balance</b>
\$-24.78		\$6,766.25		\$0.00		\$6,806.78		\$-65.31

Date	Amount	New Balance	Transaction Description
12/01		-24.78	Balance Forward
12/01	1,648.37	1,623.59	Deposit ACH SANBERNARDINO CO TYPE: EMACS-V25 ID: 5956002748 CO: SANBERNARDINO CO
12/01	-76.50	1,547.09	Withdrawal ACH EVERGREEN SERVIC TYPE: 8663282556 ID: 1000226423 CO: EVERGREEN SERVIC
12/01	-189.73	1,357.36	Withdrawal ACH BRIGHTLENDING TYPE: DEBIT ID: 1821616049 CO: BRIGHTLENDING
12/01	-277.49	1,079.87	Withdrawal ACH CASH CENTRAL TYPE: ePay ID: 1208808681 CO: CASH CENTRAL
12/01	-100.00	979.87	Withdrawal Debit Card Visa Merch.Post:12/01 Stash-Transfer to Spend New York NY
12/01	-240.00	739.87	Withdrawal at ATM ARROWHEAD CREDIT UNION SHRF 655 E 3RD ST SAN BERNARDIN CA 599513
12/02	-147.41	592.46	Withdrawal Debit Card Visa Merch.Post:12/01 ORG BILLING LLC 888-8357561 NY
12/02	0.09	592.55	Deposit ACH STASH CAPITAL (S TYPE: ACH ID: 3561673990 CO: STASH CAPITAL (S
12/02	0.26	592.81	Deposit ACH STASH CAPITAL (S TYPE: ACH ID: 3561673990 CO: STASH CAPITAL (S

## ACCESS ACCOUNT - ID 08

(continued)

Date	Amount	New Balance	Transaction Description
12/02	255.00	847.81	Deposit ACH CASH CENTRAL TYPE: ePay ID: 1208808681 CO: CASH CENTRAL
12/02	650.00	1,497.81	Deposit ACH EVERGREEN SERVIC TYPE: 8663282556 ID: 9000226424 CO: EVERGREEN SERVIC
12/02	-157.50	1,340.31	Withdrawal ACH EVERGREEN SERVIC TYPE: 8663282556 ID: 1000226423 CO: EVERGREEN SERVIC
12/02	-43.99	1,296.32	Withdrawal POS GOOGLE *Starz Mountain View CA
12/02	-4.99	1,291.33	Withdrawal POS GOOGLE *Zynga Inc Mountain View CA
12/02	-24.99	1,266.34	Withdrawal POS GOOGLE *Zynga Inc Mountain View CA
12/02	-315.00	951.34	Withdrawal Bill Payment #033726012777 NETPAY ADVANCE 888-9423320 KS Eff. Date 12/01
12/02	-19.99	931.35	Withdrawal POS GOOGLE *Zynga Inc Mountain View CA
12/02	-57.00	874.35	Withdrawal Bill Payment #033728108543 HLU*Hulu 777750366568-U HULU.COM/BILL CA
12/03	-25.00	849.35	Withdrawal POS STARBUCKS 800 782 7282 WA
12/03	-10.00	839.35	Withdrawal POS STARBUCKS 800 782 7282 WA
12/03	-57.00	782.35	Withdrawal Debit Card Visa Merch.Post:12/02 METROPCS MOBILE 888-863-8768 WA
12/03	-195.10	587.25	Withdrawal Bill Payment #033827100881 PROGRESSIVE *INSURANCE 800-776-4737 OH Eff. Date 12/02
12/03	200.00	787.25	Deposit Home Banking Transfer From Share 07 Mobile Transfer.
12/03	-500.00	287.25	Withdrawal at ATM ARROWHEAD CREDIT UNION SHRF 655 E 3RD ST SAN BERNARDIN CA 599513
12/04	-34.99	252.26	Withdrawal Debit Card Visa Merch.Post:12/04 HELLO SOCIAL REPORT 800-3615915 TX
12/05	-8.99	243.27	Withdrawal Debit Card Visa Merch.Post:12/04 Prime Video *725X18053 888-802-3080 WA Eff. Date 12/04
12/05	-2.65	240.62	Withdrawal POS GOOGLE *YouTube Music Mountain View CA
12/05	-20.02	220.60	Withdrawal POS STATERBROS188 22201 BAR GRAND TERRACE CA
12/05	-19.99	200.61	Withdrawal POS GOOGLE *Zynga Inc Mountain View CA
12/05	-43.20	157.41	Withdrawal Debit Card Visa Merch.Post:12/04 LITTLE CAESARS 5769 Q67 909-888-7479 CA
12/06	55.00	212.41	Deposit Home Banking Transfer From Share 07 Mobile Transfer.
12/06	-120.03	92.38	Withdrawal POS SMART AND FINAL 318 1720 W REDLANDS BLVD REDLANDS CA
12/06	-9.99	82.39	Withdrawal POS GOOGLE *Tactile Mountain View CA
12/06	-27.11	55.28	Withdrawal Debit Card Visa Merch.Post:12/05 JACK IN THE BOX 3297 REDLANDS CA
12/06	-6.99	48.29	Withdrawal POS GOOGLE *Tactile Mountain View CA
12/07	-4.99	43.30	Withdrawal POS GOOGLE *Tactile Mountain View CA Eff. Date 12/06
12/07	-0.99	42.31	Withdrawal POS GOOGLE *Tactile Mountain View CA Eff. Date 12/06
12/07	-3.99	38.32	Withdrawal POS GOOGLE *PlayStudios Mountain View CA
12/07	-5.99	32.33	Withdrawal POS GOOGLE *Tactile Mountain View CA
12/08	-6.99	25.34	Withdrawal POS GOOGLE *Disney Mobile Mountain View CA Eff. Date 12/07
12/08	-0.99	24.35	Withdrawal POS GOOGLE *Tactile Mountain View CA
12/08	-0.99	23.36	Withdrawal POS GOOGLE *Tactile Mountain View CA
12/09	-0.99	22.37	Withdrawal POS GOOGLE *Tactile Mountain View CA Eff. Date 12/08
12/09	-0.09	22.28	Withdrawal ACH STASH CAPITAL (S TYPE: ACH ID: 3561673990 CO: STASH CAPITAL (S
12/09	-0.26	22.02	Withdrawal ACH STASH CAPITAL (S TYPE: ACH ID: 3561673990 CO: STASH CAPITAL (S
12/09	-3.10	18.92	Withdrawal Debit Card Visa Merch.Post:12/09 AMZ*Wikipedia Gift 877-600-9454 CA
12/09	-8.74	10.18	Withdrawal Debit Card Visa Merch.Post:12/08 JACK IN THE BOX 0194 SAN BERNARDIN CA
12/11	-8.74	1.44	Withdrawal Debit Card Visa Merch.Post:12/10 JACK IN THE BOX 0194 SAN BERNARDIN CA
12/12	-1.44	0.00	Withdrawal Debit Card Visa Merch.Post:12/12 JACK IN THE BOX 0194 SAN BERNARDIN CA
12/15	1,782.60	1,782.60	Deposit ACH SANBERNARDINO CO TYPE: EMACS-V26 ID: 5956002748 CO: SANBERNARDINO CO
12/15	-189.73	1,592.87	Withdrawal ACH BRIGHTLENDING TYPE: DEBIT ID: 1821616049 CO: BRIGHTLENDING
12/15	-195.00	1,397.87	Withdrawal ACH EVERGREEN SERVIC TYPE: 8663282556 ID: 1000226423 CO: EVERGREEN SERVIC
12/15	-277.49	1,120.38	Withdrawal ACH CASH CENTRAL TYPE: ePay ID: 1208808681 CO: CASH CENTRAL
12/15	-280.00	840.38	Withdrawal at ATM ARROWHEAD CREDIT UNION SWAY 421 N SIERRA WY SAN BERNARDIN CA 599014
12/15	-147.41	692.97	Withdrawal Debit Card Visa Merch.Post:12/15 ORG BILLING LLC 888-8357561 NY
12/16	-0.99	691.98	Withdrawal POS GOOGLE *Tactile Mountain View CA
12/16	-689.85	2.13	Withdrawal Bill Payment #035021091892 WILSHIRE CONSUMER CREDI 800-589-0290 CA Eff. Date 12/15
12/16	255.00	257.13	Deposit ACH CASH CENTRAL TYPE: ePay ID: 1208808681 CO: CASH CENTRAL
12/16	-9.00	248.13	Withdrawal Bill Payment #035115821726 Stash-Subscription 19 West 22nd Street New York NY
12/16	-240.00	8.13	Withdrawal at ATM ARROWHEAD CREDIT UNION SHRF 655 E 3RD ST SAN BERNARDIN CA 599513
12/19	-0.99	7.14	Withdrawal POS GOOGLE *Tactile Mountain View CA
12/19	-0.99	6.15	Withdrawal POS GOOGLE *Tactile Mountain View CA
12/19	-0.99	5.16	Withdrawal POS GOOGLE *Tactile Mountain View CA
12/19	-0.99	4.17	Withdrawal POS GOOGLE *Tactile Mountain View CA
12/19	-0.99	3.18	Withdrawal POS GOOGLE *Tactile Mountain View CA
12/19	-0.99	2.19	Withdrawal POS GOOGLE *Tactile Mountain View CA
12/19	-0.99	1.20	Withdrawal POS GOOGLE *Tactile Mountain View CA
12/19	-0.99	0.21	Withdrawal POS GOOGLE *Tactile Mountain View CA
12/28	-31.00	-30.79	Withdrawal NSF FEE In the amount \$200.00 FRANCHISE TAX BO
12/28	-31.00	-61.79	Withdrawal NSF FEE In the amount \$223.30 GLOBAL GHLLC.COM
12/29	1,664.93	1,603.14	Deposit ACH SANBERNARDINO CO TYPE: EMACS-V27 ID: 5956002748 CO: SANBERNARDINO CO
12/29	-189.73	1,413.41	Withdrawal ACH BRIGHTLENDING TYPE: DEBIT ID: 1821616049 CO: BRIGHTLENDING
12/29	-195.00	1,218.41	Withdrawal ACH EVERGREEN SERVIC TYPE: 8663282556 ID: 1000226423 CO: EVERGREEN SERVIC
12/29	-277.49	940.92	Withdrawal ACH CASH CENTRAL TYPE: ePay ID: 1208808681 CO: CASH CENTRAL
12/29	-460.00	480.92	Withdrawal at ATM ARROWHEAD CREDIT UNION SHRF 655 E 3RD ST SAN BERNARDIN CA 599513
12/29	-75.00	405.92	Withdrawal ACH stash TYPE: TRANSFER ID: 7001000101 CO: stash



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**ACCESS ACCOUNT - ID 08**

**(continued)**

Date	Amount	New Balance	Transaction Description
12/29	-0.99	404.93	Withdrawal POS GOOGLE *Tactile Mountain View CA
12/29	-0.99	403.94	Withdrawal POS GOOGLE *Tactile Mountain View CA
12/29	-4.99	398.95	Withdrawal POS GOOGLE *Tactile Mountain View CA
12/29	-4.99	393.96	Withdrawal POS GOOGLE *Tactile Mountain View CA
12/30	-14.99	378.97	Withdrawal POS GOOGLE *Zynga Inc Mountain View CA
12/30	-147.41	231.56	Withdrawal Debit Card Visa Merch.Post:12/29 ORG BILLING LLC 888-8357561 NY
12/30	255.00	486.56	Deposit ACH CASH CENTRAL TYPE: ePay ID: 1208808681 CO: CASH CENTRAL
12/30	-200.00	286.56	Withdrawal ACH FRANCHISE TAX BO TYPE: RETRY PYMT ID: 1282532045 CO: FRANCHISE TAX BO
12/30	-4.99	281.57	Withdrawal POS GOOGLE *Tactile Mountain View CA
12/30	-9.99	271.58	Withdrawal Debit Card Visa Merch.Post:12/30 Kindle Unltd*2777G1GF3 866-321-8851 WA
12/30	-200.00	71.58	Withdrawal Debit Card Visa Merch.Post:12/30 L2G*US TREAS TAX PYMT]8 888-658-5465 MD
12/30	-2.58	69.00	Withdrawal Debit Card Visa Merch.Post:12/30 L2G*SERVICE FEE]888-658 888-658-5465 TN
12/30	-19.99	49.01	Withdrawal POS GOOGLE *Zynga Inc Mountain View CA
12/30	-15.00	34.01	Withdrawal Bill Payment #036523012946 NETPAY ADVANCE 888-9423320 KS Eff. Date 12/29
12/30	-24.12	9.89	Withdrawal Debit Card Visa Merch.Post:12/30 AMZN Mktp US*R86ZM2D83 Amzn.com/bill WA
12/31	-75.20	-65.31	Withdrawal Debit Card Visa Merch.Post:12/30 AMAZON.COM*1572T8AX3 AM AMZN.COM/BILL WA

NSF/UCF Fee Summary	Total for This Period	Total Year to Date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$62.00	\$217.00

**Notice of Elective Office Vacancies**

Arrowhead Credit Union is seeking dedicated individuals to help govern the Credit Union as a member of the Board of Directors. There are two (2) positions on the Board of Directors up for election, each for a three (3) year term. Qualified members seeking nomination may email [nominations@arrowheadcu.org](mailto:nominations@arrowheadcu.org) to receive the Official Application Documents. The deadline to return the Official Application Documents to the Nominating Committee is January 29, 2021. Nominations will close on February 26, 2021.



## ANNUAL DISCLOSURE NOTICE

### **IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC SERVICES TRANSACTIONS:**

If you believe there is an error or if you have questions about your electronic services transactions, call us at (800) 743-7228 or write to us at Arrowhead Credit Union, Attn: Acct Admin Dept #72, PO Box 4100, Rancho Cucamonga, CA 91729 as soon as you can.

We must hear from you **no later than sixty calendar (60) days** after we sent the **FIRST** periodic statement on which the problem or error appeared.

The following information must be provided:

1. Tell us your name and account number.
2. Tell us the dollar amount and date of the suspected error.
3. Describe the error or the transaction you are unsure about, and explain, as clearly as you can, why you believe it is an error or why you need more information.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days. We will determine whether an error occurred within those ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) calendar days to investigate your complaint or question. If we decide to do this, we will credit your account within ten (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 except as it relates to VISA Debit Card losses discussed below. If we ask you to put your complaint in writing and we do not receive it within ten (10) business days, we may not credit your account.

In accordance with Visa Operating Rules and Regulations, you will receive provisional credit for Visa Debit Card losses, other than ATM cash withdrawals, for unauthorized use within five (5) business days after you have notified us of the loss. We may take up to ten (10) business days if an investigation is warranted. You also understand and agree that it is your responsibility to carefully review each receipt or sales slip you receive when you conduct a Visa Debit Card transaction. In addition, you agree that, to the extent a Visa Debit Card transaction is initiated using your PIN or when you sign a sales slip, it is presumed that you authorized the transaction, and the amount thereof, because the authorization was initiated through your PIN or by your signature on the sales slip. In such event, you understand and agree that the burden is on you to conclusively prove that the use of your Visa Debit Card and/or the amount of the transaction was unauthorized.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to ninety (90) calendar days to investigate your complaint or question. For new accounts, we may take up to twenty (20) business days to credit your account for the amount you think is in error.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. If we provisionally credited your account, we will reverse the provisional credit and notify you of the date we reversed the credit and the amount of the debit. You may ask for copies of the documents that we used in our investigation.

### **IN CASE OF BILLING ERRORS OR QUESTIONS ABOUT YOUR LOANS:**

If you think your statement is wrong or if you need more information about a billing error or a transaction on the statement, call us at (800) 743-7228 or write to us at Arrowhead Credit Union, Attn: Acct Admin Dept #72, PO Box 4100, Rancho Cucamonga, CA 91729 as soon as you can.

You must write to us **no later than sixty (60) calendar days** after we sent you the **FIRST** periodic statement on which the billing error or problem appeared. You can call us, but doing so will not preserve your rights.

In your letter, give us the following information:

1. Tell us your name and account number.
2. Tell us the dollar amount and date of the suspected error.
3. 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 do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill or amounts that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.