



P.O. BOX 9506 BAKERSFIELD, CA 93389-9506

RETURN SERVICE REQUESTED

352141112 1 1/6 UNQ 10-01-20 SD



ROBERT LEWIS ALVAREZ  
4112 PARAMOUNT ST  
BAKERSFIELD CA 93313-2645

# Account Statement

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MEMBER NUMBER XXXXXX4670

STATEMENT FOR 09/01/2020 - 09/30/2020

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## YOUR ACCOUNT BALANCES AS OF 09/30/2020

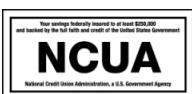
REGULAR SHARES ID 0001	\$5.00
MAKES CENTS CHECKING ID 0009	\$1,754.20
<b>ACCOUNT BALANCE TOTAL</b>	<b>\$1,759.20</b>
TOTAL DIVIDENDS PAID YEAR-TO-DATE	\$0.00

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<b>SHARE ACCOUNT</b>	BEGINNING BALANCE	\$5.00
	0 TOTAL CREDITS	\$0.00
	0 TOTAL DEBITS	\$0.00
	ENDING BALANCE	\$5.00

<b>MAKES CENTS CHECKING</b>	BEGINNING BALANCE	\$733.60
	22 TOTAL CREDITS	\$6,074.49
	155 TOTAL DEBITS	\$5,053.89
	ENDING BALANCE	\$1,754.20

DATE	TRANSACTION DESCRIPTION	AMOUNT	BALANCE
09/01	WITHDRAWAL DEBIT CARD VENMO* VISA DIRECT NY	\$45.00-	\$688.60
09/01	WITHDRAWAL POS #077001 ARCO #42477 4010 WIBLE RD US BAKERSFIELD CA	\$18.71-	\$669.89
09/01	WITHDRAWAL ACH PAYPAL TYPE: INST XFER CO: PAYPAL ENTRY CLASS CODE: WEB	\$10.00-	\$659.89
09/01	WITHDRAWAL ACH ATT TYPE: RETRY PYMT CO: ATT ENTRY CLASS CODE: PPD	\$15.00-	\$644.89
09/01	WITHDRAWAL POS #024510181860 CHEVRON/SULLIVAN PETROL BAKERSFIELD CA	\$16.82-	\$628.07
09/01	WITHDRAWAL POS #038108 CVS/PHARMACY #09 09204--3500 STINE ROAD BAKERSFIELD CA	\$30.79-	\$597.28
09/01	WITHDRAWAL ADJUSTMENT DEBIT CARD CREDIT VOUCHER SP * BLACKCRAFT CULT 702-997-6701 CA	\$58.50	\$655.78
09/01	WITHDRAWAL DEBIT CARD AMZN MKTP US*MU4SZ2V91 AMZN.COM/BILL WA	\$4.54-	\$651.24
09/01	WITHDRAWAL POS #024522419094 CHEVRON/SULLIVAN PETROL BAKERSFIELD CA	\$9.22-	\$642.02
09/02	WITHDRAWAL POS #024603436743 BIG LOTS #4655 4751 WHI BAKERSFIELD CA	\$101.77-	\$540.25
09/02	WITHDRAWAL POS #151972 SMART AND FINAL 344 3400 WHITE LANE BAKERSFIELD CA	\$27.73-	\$512.52
09/02	WITHDRAWAL ACH PAYPAL TYPE: INST XFER CO: PAYPAL ENTRY CLASS CODE: WEB	\$37.00-	\$475.52
09/02	WITHDRAWAL ACH PAYPAL TYPE: INST XFER CO: PAYPAL ENTRY CLASS CODE: WEB	\$38.00-	\$437.52
09/02	WITHDRAWAL POS #945069 7-ELEVEN 4012 WHITE LN US BAKERSFIELD CA	\$32.61-	\$404.91
09/02	WITHDRAWAL POS #024614157792 CHEVRON/SULLIVAN PETROL BAKERSFIELD CA	\$3.26-	\$401.65
09/02	WITHDRAWAL POS #024620610854 WALGREENS STORE 3301 PA BAKERSFIELD CA	\$7.51-	\$394.14
09/02	WITHDRAWAL POS #077001 ARCO #42477 4010 WIBLE RD US BAKERSFIELD CA	\$52.22-	\$341.92
09/02	WITHDRAWAL DEBIT CARD VENMO* VISA DIRECT NY	\$20.00-	\$321.92
09/02	WITHDRAWAL DEBIT CARD PP*GOOGLE SMV 402-935-7733 CA	\$7.49-	\$314.43
09/02	WITHDRAWAL DEBIT CARD VENMO* VISA DIRECT NY	\$17.00-	\$297.43
09/03	WITHDRAWAL AT ATM #024707697810 CARDTRONICS C2S 4203MING AVE BAKERSFIELD CA AM000959	\$63.00-	\$234.43



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## MAKES CENTS CHECKING

DATE	TRANSACTION DESCRIPTION	AMOUNT	BALANCE
09/03	WITHDRAWAL FOREIGN ATM FEE CARDTRONICS C2S 4203MING AVE BAKERSFIELD CA AM000959	\$1.00-	\$233.43
09/03	WITHDRAWAL POS #024710951345 CHEVRON/SULLIVAN PETROL BAKERSFIELD CA	\$17.43-	\$216.00
09/03	WITHDRAWAL DEBIT CARD FUNZONE XTREME GIFTS 1 BAKERSFIELD CA	\$70.62-	\$145.38
09/03	WITHDRAWAL POS #024722613856 CHEVRON/SULLIVAN PETROL BAKERSFIELD CA	\$23.70-	\$121.68
09/03	WITHDRAWAL DEBIT CARD AMZN MKTP US*MU8LD8400 AMZN.COM/BILL WA	\$7.13-	\$114.55
09/04	DEPOSIT ACH AT&T SERVICES TYPE: DIRECT DEP CO: AT&T SERVICES ENTRY CLASS CODE: PPD	\$1,097.56	\$1,212.11
09/04	WITHDRAWAL POS #024801244508 CHEVRON/SULLIVAN PETROL BAKERSFIELD CA	\$19.21-	\$1,192.90
09/04	WITHDRAWAL #024811336396 DAVE INC 1265 SOUTH COCHRAN AVE LOS ANGELES CA	\$83.74-	\$1,109.16
09/04	WITHDRAWAL DEBIT CARD CAMINO REAL KITCHEN AN BAKERSFIELD CA	\$84.28-	\$1,024.88
09/04	WITHDRAWAL ACH BRIGIT.COM TYPE: PROTECTION CO: BRIGIT.COM ENTRY CLASS CODE: PPD	\$70.00-	\$954.88
09/04	WITHDRAWAL #1I2TDEPIPFK AMAZON.COM*MU5F036I1 SEATTLE WA	\$15.90-	\$938.98
09/04	WITHDRAWAL POS #024814017569 CHEVRON/SULLIVAN PETROL BAKERSFIELD CA	\$13.60-	\$925.38
09/04	WITHDRAWAL #6NOR3Z6IXHO AMAZON.COM*MU1VG66Z1 SEATTLE WA	\$16.34-	\$909.04
09/04	WITHDRAWAL DEBIT CARD AMAZON.COM*MU3IH56Q1 AMZN.COM/BILL WA	\$3.76-	\$905.28
09/04	WITHDRAWAL POS #966166 7-ELEVEN 4012 WHITE LN US BAKERSFIELD CA	\$22.86-	\$882.42
09/04	WITHDRAWAL DEBIT CARD VENMO* VISA DIRECT NY	\$50.00-	\$832.42
09/04	WITHDRAWAL AT ATM #001740 DATASTREAM ASAI 3300 WHITE LANE US BAKERSFIELD CA DAT03935	\$62.00-	\$770.42
09/04	WITHDRAWAL FOREIGN ATM FEE DATASTREAM ASAI 3300 WHITE LANE US BAKERSFIELD CA DAT03935	\$1.00-	\$769.42
09/04	WITHDRAWAL DEBIT CARD PAYPAL *AUDIOCLEANI 402-935-7733 CA	\$45.00-	\$724.42
09/05	WITHDRAWAL #6N6K6VLMWQHS AMAZON.COM*MU62S3D21 SEATTLE WA	\$17.31-	\$707.11
09/05	WITHDRAWAL POS #024912665244 CHEVRON/SULLIVAN PETROL BAKERSFIELD CA	\$2.11-	\$705.00
09/05	WITHDRAWAL DEBIT CARD VENMO* VISA DIRECT NY	\$8.00-	\$697.00
09/05	WITHDRAWAL AT ATM #025000005373 7ELEVEN-FC 4012 WHITE LANE BAKERSFIELD CA 7E004126	\$60.00-	\$637.00
09/05	WITHDRAWAL ADJUSTMENT AT ATM #025000005373 7ELEVEN-FC 4012 WHITE LANE BAKERSFIELD CA 7E004126	\$60.00	\$697.00
09/05	WITHDRAWAL AT ATM #025000005374 7ELEVEN-FC 4012 WHITE LANE BAKERSFIELD CA 7E004126	\$60.00-	\$637.00
09/05	WITHDRAWAL ADJUSTMENT AT ATM #025000005374 7ELEVEN-FC 4012 WHITE LANE BAKERSFIELD CA 7E004126	\$60.00	\$697.00
09/05	WITHDRAWAL POS #906385 7-ELEVEN 4012 WHITE LN US BAKERSFIELD CA	\$12.11-	\$684.89
09/05	WITHDRAWAL AT ATM #024900002335 PAI ISO 6401 WHITE LN BAKERSFIELD CA TX35467	\$62.25-	\$622.64
09/05	WITHDRAWAL FOREIGN ATM FEE PAI ISO 6401 WHITE LN BAKERSFIELD CA TX35467	\$1.00-	\$621.64
09/05	WITHDRAWAL DEBIT CARD AMZN MKTP US*MU6H66XW2 AMZN.COM/BILL WA	\$4.87-	\$616.77
09/06	WITHDRAWAL POS #967926 7-ELEVEN 4647 WILSON RD US BAKERSFIELD CA	\$15.57-	\$601.20
09/06	WITHDRAWAL POS #025001512586 CHEVRON/BALKUVER, LLC BAKERSFIELD CA	\$22.54-	\$578.66
09/06	WITHDRAWAL DEBIT CARD CHEVRON 0380214 BAKERSFIELD CA	\$30.34-	\$548.32
09/06	RECURRING WITHDRAWAL DEBIT CARD DISNEYPLUS 888-9057888 CA	\$6.99-	\$541.33
09/06	WITHDRAWAL DEBIT CARD STARBUCKS STORE 09389 BAKERSFIELD CA	\$10.30-	\$531.03
09/06	WITHDRAWAL DEBIT CARD MCDONALD'S F5782 661-834-8560 CA	\$20.76-	\$510.27
09/06	WITHDRAWAL DEBIT CARD CARLS JR 1100490 WASCO CA	\$15.24-	\$495.03
09/08	WITHDRAWAL ACH DAVE, INC TYPE: DEBIT CO: DAVE, INC ENTRY CLASS CODE: WEB	\$1.00-	\$494.03
09/08	WITHDRAWAL ACH CAPITAL ONE TYPE: PHONE PYMT CO: CAPITAL ONE ENTRY CLASS CODE: TEL	\$72.27-	\$421.76
09/08	WITHDRAWAL ACH VENMO TYPE: PAYMENT CO: VENMO ENTRY CLASS CODE: WEB	\$100.00-	\$321.76
09/08	WITHDRAWAL AT ATM #00006400 5613-SAFE 1 CREDIT UNION 400 OAK WU BAKERSFIELD CA 56131011	\$40.00-	\$281.76
09/09	WITHDRAWAL ACH VENMO TYPE: PAYMENT CO: VENMO ENTRY CLASS CODE: WEB	\$23.00-	\$258.76
09/09	WITHDRAWAL ACH VENMO TYPE: PAYMENT CO: VENMO ENTRY CLASS CODE: WEB	\$23.00-	\$235.76
09/09	WITHDRAWAL ACH VENMO TYPE: PAYMENT CO: VENMO ENTRY CLASS CODE: WEB	\$50.00-	\$185.76
09/09	WITHDRAWAL POS #025314612447 CHEVRON/SULLIVAN PETROL BAKERSFIELD CA	\$0.96-	\$184.80

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DATE	TRANSACTION DESCRIPTION	AMOUNT	BALANCE
09/09	WITHDRAWAL POS #025318084864 CHEVRON/SULLIVAN PETROL BAKERSFIELD CA	\$6.32-	\$178.48
09/09	WITHDRAWAL POS #025320322985 MICHAELS STORES 3551 2720 MING AVE BAKERSFIELD CA	\$17.30-	\$161.18
09/09	WITHDRAWAL POS #025320381962 MICHAELS STORES 3551 2720 MING AVE BAKERSFIELD CA	\$24.02-	\$137.16
09/09	WITHDRAWAL DEBIT CARD CHINA BISTRO BAKERSFIELD CA	\$35.18-	\$101.98
09/09	WITHDRAWAL POS #025322894135 CHEVRON/SULLIVAN PETROL BAKERSFIELD CA	\$11.34-	\$90.64
09/10	WITHDRAWAL POS #077001 ARCO #42477 4010 WIBLE RD US BAKERSFIELD CA	\$21.19-	\$69.45
09/10	WITHDRAWAL POS #025419242888 CHEVRON/SULLIVAN PETROL BAKERSFIELD CA	\$10.33-	\$59.12
09/10	DEPOSIT DEBIT CARD DAVE INC VISA DIRECT CA DATE 09/11/20 04253620255793208932081 6051	\$75.00	\$134.12
09/10	DEPOSIT DEBIT CARD BRIGIT VISA DIRECT NY DATE 09/11/20 04253620255793788937881 6051	\$0.01	\$134.13
09/10	DEPOSIT DEBIT CARD BRIGIT VISA DIRECT NY DATE 09/11/20 04253620255794135941351 6051	\$70.00	\$204.13
09/10	DEPOSIT DEBIT CARD VENMO*ALVAREZ ROBERT NEW YORK CITY NY DATE 09/11/20 14248180254274170741708 4829	\$22.75	\$226.88
09/11	WITHDRAWAL POS #025506162359 WALGREENS STORE 9550 HA BAKERSFIELD CA	\$4.99-	\$221.89
09/11	WITHDRAWAL POS #025506254326 WALGREENS STORE 9550 HA BAKERSFIELD CA	\$4.94-	\$216.95
09/11	WITHDRAWAL POS #982134 7-ELEVEN 4101 CALLOWAY DRIV US BAKERSFIELD CA	\$10.05-	\$206.90
09/11	WITHDRAWAL POS #990531 76 WIBLE ROAD 3301 WIBLE RD US BAKERSFIELD CA	\$7.60-	\$199.30
09/11	WITHDRAWAL POS #077001 ARCO #42477 4010 WIBLE RD US BAKERSFIELD CA	\$16.66-	\$182.64
09/11	WITHDRAWAL POS #025514955344 CHEVRON/SULLIVAN PETROL BAKERSFIELD CA	\$4.75-	\$177.89
09/11	WITHDRAWAL DEBIT CARD TACO BELL 002200224600 BAKERSFIELD CA	\$7.55-	\$170.34
09/11	WITHDRAWAL DEBIT CARD AMZN MKTP US*M45HM1FR1 AMZN.COM/BILL WA	\$6.50-	\$163.84
09/11	DEPOSIT DEBIT CARD VENMO*ALVAREZ ROBERT NEW YORK CITY NY DATE 09/12/20 14248180255118953189537 4829	\$19.75	\$183.59
09/11	DEPOSIT DEBIT CARD VENMO*ALVAREZ ROBERT NEW YORK CITY NY DATE 09/12/20 14248180255155913559138 4829	\$41.58	\$225.17
09/11	WITHDRAWAL AT ATM #025600005762 7ELEVEN-FC 4012 WHITE LANE BAKERSFIELD CA 7E004126	\$60.00-	\$165.17
09/11	WITHDRAWAL POS #744157 SMART AND FINAL 344 3400 WHITE LANE BAKERSFIELD CA	\$26.44-	\$138.73
09/12	WITHDRAWAL POS #077001 ARCO #42477 4010 WIBLE RD US BAKERSFIELD CA	\$16.66-	\$122.07
09/12	WITHDRAWAL DEBIT CARD DEL TACO 1197 BAKERSFIELD CA	\$16.41-	\$105.66
09/14	WITHDRAWAL ACH VENMO TYPE: PAYMENT CO: VENMO ENTRY CLASS CODE: WEB	\$20.00-	\$85.66
09/14	WITHDRAWAL ACH VENMO TYPE: PAYMENT CO: VENMO ENTRY CLASS CODE: WEB	\$35.00-	\$50.66
09/14	WITHDRAWAL ACH VENMO TYPE: PAYMENT CO: VENMO ENTRY CLASS CODE: WEB	\$42.00-	\$8.66
09/14	WITHDRAWAL NSF RETURN FEE IN THE AMOUNT \$80.00 VENMO ENTRY CLASS CODE: WEB	\$30.00-	\$21.34
09/16	WITHDRAWAL NSF RETURN FEE IN THE AMOUNT \$80.00 VENMO ENTRY CLASS CODE: WEB	\$30.00-	\$51.34
09/18	DEPOSIT ACH AT&T SERVICES TYPE: DIRECT DEP CO: AT&T SERVICES ENTRY CLASS CODE: PPD	\$1,122.21	\$1,070.87
09/18	WITHDRAWAL AT ATM #002014 DATASTREAM ASAI 3300 WHITE LANE US BAKERSFIELD CA DAT03935	\$102.00-	\$968.87
09/18	WITHDRAWAL FOREIGN ATM FEE DATASTREAM ASAI 3300 WHITE LANE US BAKERSFIELD CA DAT03935	\$1.00-	\$967.87
09/18	WITHDRAWAL POS #026201853453 CHEVRON/SULLIVAN PETROL BAKERSFIELD CA	\$9.74-	\$958.13
09/18	WITHDRAWAL POS #011992 CVS/PHARMACY #05 05495--5184 STOCKDALE H BAKERSFIELD CA	\$68.50-	\$889.63
09/18	WITHDRAWAL #026218399069 DAVE INC 1265 SOUTH COCHRAN AVE LOS ANGELES CA	\$83.74-	\$805.89
09/18	WITHDRAWAL POS #959021 7-ELEVEN 4012 WHITE LN US BAKERSFIELD CA	\$11.56-	\$794.33
09/18	WITHDRAWAL DEBIT CARD PAYPAL *RSTANLEY198 VISA DIRECT CA	\$30.00-	\$764.33
09/18	WITHDRAWAL DEBIT CARD CASH APP*ROBERT ALV 8774174551 CA	\$25.00-	\$739.33
09/18	WITHDRAWAL DEBIT CARD CASH APP*ROBERT ALV 8774174551 CA	\$75.00-	\$664.33
09/18	WITHDRAWAL DEBIT CARD CASH APP*ROBERT ALV 8774174551 CA	\$25.00-	\$639.33
09/18	WITHDRAWAL DEBIT CARD CASH APP*ROBERT ALV 8774174551 CA	\$30.00-	\$609.33
09/18	WITHDRAWAL DEBIT CARD CASH APP*ROBERT ALV 8774174551 CA	\$10.00-	\$599.33
09/18	WITHDRAWAL POS #026215059800 CHEVRON/SULLIVAN PETROL BAKERSFIELD CA	\$3.95-	\$595.38
09/18	WITHDRAWAL ACH BRIGIT.COM TYPE: MEMBERSHIP CO: BRIGIT.COM ENTRY CLASS CODE: PPD	\$9.99-	\$585.39

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## MAKES CENTS CHECKING

DATE	TRANSACTION DESCRIPTION	AMOUNT	BALANCE
09/18	WITHDRAWAL ACH BRIGIT.COM TYPE: PROTECTION CO: BRIGIT.COM ENTRY CLASS CODE: PPD	\$70.00-	\$515.39
09/18	WITHDRAWAL POS #031011 CVS/PHARMACY #09 09204--3500 STINE ROAD BAKERSFIELD CA	\$65.00-	\$450.39
09/18	WITHDRAWAL POS #026300046498 WALGREENS STORE 3315 S BAKERSFIELD CA	\$28.73-	\$421.66
09/19	WITHDRAWAL POS #080323 TARGET T-2524 2901 MING AVE BAKERSFIELD CA	\$86.35-	\$335.31
09/19	WITHDRAWAL POS #026301528912 CIRCLE K 01270 5634 STINE RD BAKERSFIELD CA	\$22.36-	\$312.95
09/19	WITHDRAWAL POS #077001 ARCO #42477 4010 WIBLE RD US BAKERSFIELD CA	\$20.35-	\$292.60
09/19	WITHDRAWAL POS #026402049931 HOBBYLOBBY 4450 CALIFOR BAKERSFIELD CA	\$20.52-	\$272.08
09/19	WITHDRAWAL POS #026402728352 CVS/PHARMACY #05 05495- BAKERSFIELD CA	\$42.95-	\$229.13
09/19	WITHDRAWAL DEBIT CARD PAYPAL *RSTANLEY198 402-935-7733 CA	\$20.00-	\$209.13
09/19	WITHDRAWAL POS #918323 7-ELEVEN 4101 CALLOWAY DRIV US BAKERSFIELD CA	\$15.22-	\$193.91
09/20	WITHDRAWAL DEBIT CARD WALGREENS #6526 BAKERSFIELD CA	\$4.99-	\$188.92
09/20	WITHDRAWAL POS #026490007209 PRINCE CIGARETTES 3416 STINE RD BAKERSFIELD CA	\$10.32-	\$178.60
09/20	WITHDRAWAL DEBIT CARD PAYPAL *FACEBOOKPAY 402-935-7733 CA	\$36.32-	\$142.28
09/20	WITHDRAWAL POS #077001 ARCO #42477 4010 WIBLE RD US BAKERSFIELD CA	\$13.16-	\$129.12
09/21	WITHDRAWAL POS #026507139960 WINCO FOODS #119 6801 P BAKERSFIELD CA	\$36.77-	\$92.35
09/21	WITHDRAWAL ACH PAYPAL TYPE: INST XFER CO: PAYPAL ENTRY CLASS CODE: WEB	\$26.89-	\$65.46
09/21	DEPOSIT DEBIT CARD DAVE INC VISA DIRECT CA DATE 09/21/20 14253620265182028820284 6051	\$75.00	\$140.46
09/21	DEPOSIT DEBIT CARD BRIGIT VISA DIRECT NY DATE 09/21/20 14253620265182782827824 6051	\$70.00	\$210.46
09/21	WITHDRAWAL POS #026510719508 CHEVRON/SULLIVAN PETROL BAKERSFIELD CA	\$16.33-	\$194.13
09/21	WITHDRAWAL DEBIT CARD STARBUCKS STORE 09422 BAKERSFIELD CA	\$11.70-	\$182.43
09/21	WITHDRAWAL ACH PAYPAL TYPE: TRANSFER CO: PAYPAL ENTRY CLASS CODE: WEB	\$65.00-	\$117.43
09/21	WITHDRAWAL ACH CAPITAL ONE TYPE: MOBILE PMT CO: CAPITAL ONE ENTRY CLASS CODE: WEB	\$72.27-	\$45.16
09/21	WITHDRAWAL NSF RETURN FEE IN THE AMOUNT \$80.00 VENMO ENTRY CLASS CODE: WEB	\$30.00-	\$15.16
09/21	WITHDRAWAL NSF RETURN FEE IN THE AMOUNT \$300.00 SPEEDY #94 ENTRY CLASS CODE: PPD	\$30.00-	\$14.84
09/22	WITHDRAWAL NSF RETURN FEE IN THE AMOUNT \$43.97 FARMERS N W LIFE ENTRY CLASS CODE: PPD	\$30.00-	\$44.84
09/23	DEPOSIT DEBIT CARD PAYPAL*ALVAREZ ROBERT SAN JOSE CA DATE 09/23/20 14248180267256061560610 4829	\$64.35	\$19.51
09/23	WITHDRAWAL POS #026714254861 CHEVRON/SULLIVAN PETROL BAKERSFIELD CA	\$3.24-	\$16.27
09/23	DEPOSIT BY WIRE 0000018641 WIRE ORIGINATOR SKY TRAIL SERVICING GROUP LLC	\$400.00	\$416.27
09/23	WITHDRAWAL TRANSACTION FEE	\$15.00-	\$401.27
09/23	RECURRING WITHDRAWAL DEBIT CARD NETFLIX.COM NETFLIX.COM CA	\$12.99-	\$388.28
09/24	WITHDRAWAL AT ATM #026804616818 AM000478 4010 WIBLE RD BAKERSFIELD CA AM000478	\$103.00-	\$285.28
09/24	WITHDRAWAL FOREIGN ATM FEE AM000478 4010 WIBLE RD BAKERSFIELD CA AM000478	\$1.00-	\$284.28
09/24	WITHDRAWAL POS #077001 ARCO #42477 4010 WIBLE RD US BAKERSFIELD CA	\$27.96-	\$256.32
09/24	WITHDRAWAL DEBIT CARD CASH APP*ROBERT ALV 8774174551 CA	\$25.00-	\$231.32
09/24	WITHDRAWAL DEBIT CARD CASH APP*ROBERT ALV 8774174551 CA	\$50.00-	\$181.32
09/24	DEPOSIT DEBIT CARD CASH APP*CASH OUT VISA DIRECT CA DATE 09/24/20 14016370268349068934906 4829	\$109.34	\$290.66
09/24	WITHDRAWAL DEBIT CARD DEL TACO 1197 BAKERSFIELD CA	\$16.62-	\$274.04
09/24	WITHDRAWAL DEBIT CARD PAYPAL *FACEBOOKPAY 402-935-7733 CA	\$31.17-	\$242.87
09/24	RECURRING WITHDRAWAL DEBIT CARD HLU*HULU 625102292514-U HULU.COM/BILL CA	\$11.99-	\$230.88
09/24	DEPOSIT DEBIT CARD PAYPAL*ALVAREZ ROBERT SAN JOSE CA DATE 09/25/20 14248180268258795587957 4829	\$191.96	\$422.84
09/24	WITHDRAWAL AT ATM #026820138380 ALTAONE FCU 6501 MING AVE BAKERSFIELD CA CAM00275	\$43.00-	\$379.84
09/24	WITHDRAWAL FOREIGN ATM FEE ALTAONE FCU 6501 MING AVE BAKERSFIELD CA CAM00275	\$1.00-	\$378.84
09/24	WITHDRAWAL DEBIT CARD CASH APP*ROBERT ALV 8774174551 CA	\$75.00-	\$303.84
09/24	DEPOSIT DEBIT CARD CASH APP*CASH OUT VISA DIRECT CA DATE 09/25/20 04016370269938853393883 4829	\$88.65	\$392.49
09/25	DEPOSIT DEBIT CARD CASH APP*CASH OUT VISA DIRECT CA DATE 09/25/20 04016370269269995426994 4829	\$113.28	\$505.77

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## MAKES CENTS CHECKING

DATE	TRANSACTION DESCRIPTION	AMOUNT	BALANCE
09/25	WITHDRAWAL POS #077001 ARCO #42477 4010 WIBLE RD US BAKERSFIELD CA	\$21.38-	\$484.39
09/25	WITHDRAWAL #026911749474 DAVE INC 1265 SOUTH COCHRAN AVE LOS ANGELES CA	\$83.74-	\$400.65
09/25	WITHDRAWAL POS #026908336032 CVS/PHARMACY #05 05495- BAKERSFIELD CA	\$55.33-	\$345.32
09/25	WITHDRAWAL DEBIT CARD BAIL HOTLINE FS BSRINIVAS@BAI CA	\$200.00-	\$145.32
09/25	WITHDRAWAL DEBIT CARD CASH APP*ROBERT ALV 8774174551 CA	\$15.00-	\$130.32
09/25	WITHDRAWAL DEBIT CARD CASH APP*ROBERT ALV 8774174551 CA	\$90.00-	\$40.32
09/25	WITHDRAWAL POS #064001 ARCO #42564 AMPM 6450 WHITE LN US BAKERSFIELD CA	\$2.50-	\$37.82
09/25	WITHDRAWAL NSF RETURN FEE IN THE AMOUNT \$7.49 PAYPAL ENTRY CLASS CODE: WEB	\$30.00-	\$7.82
09/25	WITHDRAWAL NSF RETURN FEE IN THE AMOUNT \$43.97 FARMERS N W LIFE ENTRY CLASS CODE: PPD	\$30.00-	\$22.18-
09/25	DEPOSIT DEBIT CARD PAYPAL*ALVAREZ ROBERT SAN JOSE CA DATE 09/26/20 14248180269457758577587 4829	\$19.80	\$2.38-
09/25	WITHDRAWAL DEBIT CARD SONIC DRIVE IN #5987 BAKERSFIELD CA	\$34.69-	\$37.07-
09/28	DEPOSIT DEBIT CARD CASH APP*CASH OUT VISA DIRECT CA DATE 09/28/20 14016370272979917797992 4829	\$14.75	\$22.32-
09/29	WITHDRAWAL NSF RETURN FEE IN THE AMOUNT \$15.00 ATT ENTRY CLASS CODE: PPD	\$30.00-	\$52.32-
09/29	WITHDRAWAL NSF RETURN FEE IN THE AMOUNT \$15.00 PAYPAL ENTRY CLASS CODE: WEB	\$30.00-	\$82.32-
09/29	WITHDRAWAL NSF RETURN FEE IN THE AMOUNT \$15.00 PAYPAL ENTRY CLASS CODE: WEB	\$30.00-	\$112.32-
09/30	DEPOSIT ACH FIDELITY 74375 P TYPE: FIDELITY CO: FIDELITY 74375 P ENTRY CLASS CODE: PPD	\$2,300.00	\$2,187.68
09/30	WITHDRAWAL POS #027400982329 CHEVRON/SULLIVAN PETROL BAKERSFIELD CA	\$27.08-	\$2,160.60
09/30	WITHDRAWAL AT ATM #027405195230 AM000478 4010 WIBLE RD BAKERSFIELD CA AM000478	\$263.00-	\$1,897.60
09/30	WITHDRAWAL FOREIGN ATM FEE AM000478 4010 WIBLE RD BAKERSFIELD CA AM000478	\$1.00-	\$1,896.60
09/30	WITHDRAWAL POS #027432512727 DENNY'S #0103 2851 WHITE LANE BAKERSFIELD CA	\$42.40-	\$1,854.20
09/30	WITHDRAWAL DEBIT CARD CASH APP*ROBERT ALV 8774174551 CA	\$100.00-	\$1,754.20

## FEES PAID

DESCRIPTION	CURRENT	YTD	DESCRIPTION	CURRENT	YTD
Acct-0009 TOTAL RETURN ITEM FEES	\$300.00	\$960.00	Acct-0009 TOTAL OVERDRAFT FEES	\$0.00	\$0.00

Thank You for Banking with Us.

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This statement of account contains income tax reporting information, year to date interest and/or dividends. The dividend amount will be reported to federal and state governments per requirements. Retain your statement of account for purposes of income tax reporting.

#### **PERIODIC STATEMENT DISCLOSURES FOR OPEN-END LOANS**

The periodic rate and Annual Percentage Rate is subject to change on loans marked "variable". How we determine the balance on which your periodic finance charge is computed: We will figure the periodic finance charge on your account by applying the daily periodic rate to the unpaid balances of your account. To get the unpaid balance we will take the ending balance of your account each day after adding any new advances or purchases and subtracting any payments or credits. This gives us the unpaid balance.

#### **WHAT TO DO IF YOU FIND A MISTAKE ON YOUR STATEMENT (Other than Home Equity Plans)**

If you think there is an error on your statement, write to us at the address on the front of the statement. You must contact us within sixty (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. 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.

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

#### **SPECIAL RULES FOR CREDIT CARD PURCHASES**

If you have a problem with the quality of goods or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (NOTE: If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

#### **HOME-EQUITY PLANS BILLING RIGHTS SUMMARY**

In case of errors or questions about your bill: If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at the address on the front of the first page of this statement, as soon as possible. We must hear from you no later than sixty (60) days after we sent you the first bill 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 bill 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.

#### **NOTICE TO BUSINESS AND COMMERCIAL MEMBERS:**

Accounts owned by business and commercial Members are NOT subject to consumer regulations, such as the Truth in Savings Act, the Electronic Fund Transfer Act, or the Truth in Lending Act. The information contained in this disclosure titled "What to Do If You Find a Mistake on Your Statement (other than Home Equity Plans)" for your consumer accounts does not apply to business or commercial accounts. In addition, the information regarding Electronic Transfers does not apply to business or commercial accounts. You acknowledge the risk of loss from unauthorized items. You further acknowledge that Valley Strong offers various services that allow business and commercial Members to closely monitor their account transaction activity, such as DataNet online banking and Valley Strong DataMobile app ("Fraud Prevention Services"), which can reduce potential fraud. If you fail to use one or more of the available Fraud Prevention Services, you agree that you will be deemed to have assumed the risk of any losses that could have been prevented if you had used the Fraud Prevention Services.

#### **IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS**

Write us as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. Please direct inquiries to the address and/or telephone number shown on the first page of the statement. We must hear from you no later than sixty (60) days after we sent you the first statement on which the error or problem appeared. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your 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 our investigation.

#### **BANKRUPTCY**

If your obligation for this account was previously discharged in a Chapter 7 bankruptcy proceeding, and if the obligation was not reaffirmed, this statement is being sent for informational purposes only. We are not attempting to collect, recover, or offset the discharge debt as your personal liability.

#### **HOUSING COUNSELING NOTICE**

If you would like contact information for housing counseling agencies or programs in your area, call the Department of Housing and Urban Development (HUD) at (800) 569-4287 or visit <https://apps.hud.gov/finadacounselor> or visit the Consumer Financial Protection Bureau (CFPB) at <https://www.consumerfinance.gov/find-a-housing-counselor/>.

"WARNING: If you have obtained a loan, and have chosen to purchase credit insurance on the loan, your credit insurance may not be part of your debt if you are disabled or die from an injury or illness for which you have seen a doctor or chiropractor within the last six months." All accounts, except Checking Accounts, are not transferable as defined in Regulation D.