



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

6480 TRN S X ST01

Account Number:
1 517 0739 9664
Statement Period:
Aug 14, 2020
through
Sep 14, 2020



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SANDRA L CRYSTAL
8250 E GOLF LINKS RD APT 251
TUCSON AZ 85730-1239



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

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the Federal Regulation D (governing savings and/or money market withdrawal limitations) have been removed, as they are no longer applicable.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



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Uni-Statement
Account Number:
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Aug 14, 2020
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U.S. BANK PLATINUM CHECKING

Member FDIC

U.S. Bank National Association

Account Number 1-517-0739-9664

Account Summary

Beginning Balance on Aug 14	\$	517.18-	Number of Days in Statement Period	32
Deposits / Credits		2,158.06	Customer Segment	Military
Card Withdrawals		344.00-		
Other Withdrawals		1,296.86-		
Ending Balance on Sep 14, 2020		\$ 0.02		

Deposits / Credits

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>		<i>Amount</i>
Aug 14	Returned Withdrawal	Electronic	\$	170.43
Aug 17	Returned Withdrawal	Electronic		175.00
Aug 20	Returned Withdrawal	Electronic		170.43
Aug 21	Returned Withdrawal	Electronic		175.00
Aug 26	Returned Withdrawal	Electronic		170.43
Aug 27	Returned Withdrawal	Electronic		175.00
Sep 2	Returned Withdrawal	Electronic		179.00
Sep 2	Electronic Deposit	From ACE HARDWARE		416.68
	REF=202440195561100N00	PAYROLL 9503763001		
Sep 9	Electronic Deposit	From ACE HARDWARE		526.09
	REF=202520213584540N00	PAYROLL 9503763001		
			Total Deposits / Credits	\$ 2,158.06

Card Withdrawals

Card Number: xxxx-xxxx-xxxx-8904

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>		<i>Amount</i>
Sep 11	Debit Purchase - VISA	On 091020 480-9450271 AZ	\$	344.00-
	CAG ACCEPTANCE,	REF # 24760620254380000022164		
			Card 8904 Withdrawals Subtotal	\$ 344.00-
			Total Card Withdrawals	\$ 344.00-

Other Withdrawals

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>		<i>Amount</i>
Aug 14	Overdraft Returned Fee		\$	36.00-
Aug 14	Electronic Withdrawal	To COX COMM PHX		175.00-
	REF=202260098298360N00	1860198371BANK DRAFT436524250012001		
Aug 17	Overdraft Returned Fee			36.00-
Aug 19	Electronic Withdrawal	To COX COMM PHX		170.43-
	REF=202310090087580N00	1860198371RETRY PYMT436524250012001		
Aug 20	Overdraft Returned Fee			36.00-
Aug 20	Electronic Withdrawal	To COX COMM PHX		175.00-
	REF=202320078136840N00	1860198371RETRY PYMT436524250012001		
Aug 21	Overdraft Returned Fee			36.00-
Aug 25	Electronic Withdrawal	To COX COMM PHX		170.43-
	REF=202370159231400N00	1860198371RETRY PYMT436524250012001		
Aug 26	Overdraft Returned Fee			36.00-
Aug 26	Electronic Withdrawal	To COX COMM PHX		175.00-
	REF=202380042361740N00	1860198371RETRY PYMT436524250012001		
Aug 27	Overdraft Returned Fee			36.00-
Sep 1	Electronic Withdrawal	To CAG ACCEPTANCE		179.00-
	REF=202440174071690N00	1860910528PAYMENT 32157-1		
Sep 2	Overdraft Returned Fee			36.00-
			Total Other Withdrawals	\$ 1,296.86-



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U.S. BANK PLATINUM CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-517-0739-9664

	Total for Statement Period	Total Year to Date
Total Returned Item Fees	\$ 252.00	\$ 360.00
Total Overdraft Fees	\$ 0.00	\$ 720.00
Less: Waives	\$ 0.00	\$ 36.00-
Less: Refunds*		\$ 36.00-
TOTAL	\$ 252.00	\$ 1,008.00

A "waive" occurs when an assessed fee is credited back automatically.
 A "refund" is a non-automated credit applied to your account at any time.

*Refunds are only reported under "Year To Date" because refunds that are processed in the current period may be related to fees originally assessed in a prior period.

Balance Summary

<u>Date</u>	<u>Ending Balance</u>	<u>Date</u>	<u>Ending Balance</u>	<u>Date</u>	<u>Ending Balance</u>
Aug 14	557.75-	Aug 21	490.75-	Sep 1	741.75-
Aug 17	418.75-	Aug 25	661.18-	Sep 2	182.07-
Aug 19	589.18-	Aug 26	701.75-	Sep 9	344.02
Aug 20	629.75-	Aug 27	562.75-	Sep 11	0.02

Balances only appear for days reflecting change.