



Account Statement

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ENDING ACCOUNT BALANCES		
0101	Savings - Share Secured Credit	\$ 1,440.00
0300	Checking - Student	\$ 30.63

Gabriela B Garnica
 5502 Market St
 Oakland CA 94608-3128

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Savings - Share Secured Credit

ACCT #0101

08-01-20 Thru 08-31-20

Beginning Balance	Deposits	Withdrawals	Ending Balance	YTD Dividends
\$ 650.00	\$ 3,685.00	\$ 2,895.00	\$ 1,440.00	\$ 0.48

Effective Date	Transaction Description	Deposit	Withdrawal	Balance
AUG01	Previous Balance			650.00
AUG02	Home banking Deposit Transfer from Share 0300 Internet Access 08/02/2020 19:52 718359:	51.00		701.00
AUG03	Home banking Deposit Transfer from Share 0300 Internet Access 08/03/2020 07:06 719290:	30.00		731.00
AUG03	Home banking Deposit Transfer from Share 0300 Internet Access 08/03/2020 07:32 719387:	1,496.00		2,227.00
AUG03	Home banking Withdrawal Transfer to Share 0300 Internet Access 08/03/2020 07:58 719467:		-10.00	2,217.00
AUG03	Home banking Withdrawal Transfer to Share 0300 Internet Access 08/03/2020 07:59 719470:		-7.00	2,210.00
AUG03	Home banking Withdrawal Transfer to Share 0300 Internet Access 08/03/2020 13:33 720891:		-1,560.00	650.00
AUG04	Home banking Deposit Transfer from Share 0300 Internet Access 08/04/2020 13:05 724677:	24.00		674.00
AUG04	Home banking Withdrawal Transfer to Share 0300 Internet Access 08/04/2020 13:15 724712:		-24.00	650.00
AUG09	Home banking Deposit Transfer from Share 0300 Internet Access 08/09/2020 19:40 738737:	94.00		744.00
AUG09	Home banking Deposit Transfer from Share 0300 Internet Access 08/09/2020 21:22 738841:	40.00		784.00
AUG10	Home banking Withdrawal Transfer to Share 0300 Internet Access 08/10/2020 17:31 741343:		-134.00	650.00
AUG14	Home banking Deposit Transfer from Share 0300 Internet Access 08/14/2020 05:43 749931:	1,000.00		1,650.00
AUG14	Home banking Deposit Transfer from Share 0300 Internet Access 08/14/2020 05:43 749935:	100.00		1,750.00
AUG14	Home banking Withdrawal Transfer to Share 0300 Internet Access 08/14/2020 11:55 751077:		-200.00	1,550.00
AUG14	Home banking Withdrawal Transfer to Loan 5200 Internet Access 08/14/2020 14:50 751553:		-200.00	1,350.00
AUG15	Home banking Withdrawal Transfer to Loan 5200 Internet Access 08/15/2020 10:59 753234:		-200.00	1,150.00
AUG15	Home banking Withdrawal Transfer to Loan 5200 Internet Access 08/15/2020 12:36 753526:		-150.00	1,000.00
AUG17	Home banking Withdrawal Transfer to Loan 5200 Internet Access 08/17/2020 07:57 756578:		-50.00	950.00
AUG17	Home banking Withdrawal Transfer to Loan 5200 Internet Access 08/17/2020 10:07 757018:		-100.00	850.00
AUG17	Home banking Withdrawal Transfer to Loan 5200 Internet Access 08/17/2020 13:08 757575:		-25.00	825.00
AUG17	Home banking Withdrawal Transfer to Loan 5200 Internet Access 08/17/2020 15:06 757835:		-80.00	745.00
AUG18	Home banking Withdrawal Transfer to Loan 5200 Internet Access 08/18/2020 18:15 760701:		-95.00	650.00
AUG27	Home banking Deposit Transfer from Share 0300 Internet Access 08/27/2020 20:11 781828:	50.00		700.00
AUG27	Home banking Withdrawal Transfer to Loan 5200 Internet Access 08/27/2020 21:10 781912:		-50.00	650.00
AUG31	Home banking Deposit Transfer from Share 0300 Internet Access 08/31/2020 05:32 789141:	800.00		1,450.00
AUG31	Home banking Withdrawal Transfer to Loan 5200 Internet Access 08/31/2020 08:07 789996:		-10.00	1,440.00

REVIEW YOUR STATEMENT IMMEDIATELY

Review your statement within 30 days of statement mailing to ensure it is correct, unless another error notification time frame applies. Promptly report any unauthorized activity or errors to the address or phone number listed on the first page of your statement or send us a secure email via Online Banking.

If you have additional concerns about the accuracy of your statement, please notify us at the following address: USE Credit Union, ATTN: Supervisory Committee, 10120 Pacific Heights Blvd., Suite 100, San Diego, CA 92121.

FOR INFORMATIONAL PURPOSES ONLY – BANKRUPTCY NOTICE

This statement is sent for informational purposes only and is not an attempt to collect a debt against you personally. If you have filed for bankruptcy and choose to make a payment on any loans, if applicable, follow the standard payment process. Note that under your bankruptcy plan, the Trustee may be making payments on your mortgage or other debts. Contact the Trustee or your attorney if you have any questions about who is responsible for your payments. To the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under the United States Code, this statement is for informational purposes and does not constitute a demand for payment in violation of the automatic stay or the discharge injunction or an attempt to impose personal liability for such obligation. USE Credit Union retains the rights under the security instrument, including the right to foreclose the lien, as allowed by law.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFER

Contact us at the address or telephone number listed on the front of this statement, as soon as possible if you think your statement or receipt is wrong, or if you need more information about a transfer on the statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number
2. 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
3. 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 money during the time it takes us to complete our investigation. If we ask you to put your question or complaint in writing and we do not receive it within 10 business days, we reserve the right not to credit your account.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR LOANS

If you think there is an error on your statement, write to us at: USE Credit Union, ATTN: Supervisory Committee, 10120 Pacific Heights Blvd., Suite 100, San Diego, CA 92121. 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. You must contact us within 60 days after the error first appears on your statement. You may also contact us in writing via secure email in Online Banking. In your written notification, give us the following information:

1. Your name and account number
2. The dollar amount 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

While we investigate whether or not there has been an error:

- 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 there was 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

After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

SPECIAL RULE 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,

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you may not have to pay the remaining amount due on the purchase. You have this protection only when the purchase was made in your home state or within 100 miles of your current mailing address, the purchase amount was more than \$50, and you have not yet fully paid for the purchase. (Note: neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) If all of these criteria are met and you are still dissatisfied with the purchase, please follow the instructions above.

LOAN CHECK PAYMENTS

When you provide a check as payment on a loan, you authorize us to use information from your check to make a one-time electronic funds transfer. If we choose to process the payment as an electronic payment instead of a check transaction, it will be for the exact amount of the check from your account at the financial institution indicated on the check. Checks processed as electronic payments may be withdrawn from the paying account the same day the check is received.

CREDIT CARD PAYMENT INFORMATION

Payments made by 5 p.m. Pacific Daylight Time (PDT) via Online Banking or in a branch will be credited the same business day (Monday through Friday, except holidays and days we are closed.) All other payments will be credited the following non-weekend business day we are open.

To avoid FINANCE CHARGES on the new principal balance of purchases, pay in full by due date. If the full amount is not paid, FINANCE CHARGES will be incurred using the Average Daily Balance method, including new purchases (see reverse side). If your minimum monthly payment is more than 10 days late, a late charge of \$10.00 is assessed.

QUESTIONS ABOUT YOUR MORTGAGE INCLUDING QUALIFIED WRITTEN REQUESTS

If you wish to request information or assert an error relating to the servicing of your mortgage loan, including any Qualified Written Requests, you must use the address listed below in the mortgage payment information section and include your name, your mortgage loan account number, property address and a statement of either the information you are requesting or the error you believe has occurred.

MORTGAGE PAYMENT INFORMATION

Cutoff Time: Payments made by 4 p.m. PDT via Online Banking or in a branch will be credited the same business day (Monday through Friday, except holidays and days we are closed.) All other payments will be credited the following non-weekend business day we are open.

Partial Payments: Partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

Additional Payments: Additional principal payments can be made to your mortgage loan by sending additional funds with your monthly payment and indicating the additional principal payment on the payment coupon or by sending a check marked as an additional principal payment along with your account number to the address below.

Mortgage correspondence and payment address:

USE Credit Union ATTN: Loan Servicing Department, PO Box 881109, San Diego, CA 92168-1109.

MORTGAGE COUNSELING AND ASSISTANCE

If you are experiencing a financial setback, we offer financial services and possible options. Please call us at 800.233.0253 to discuss how we may help you. Additional assistance and information can also be obtained by contacting a not-for-profit agency such as Springboard Non-Profit Consumer Credit Management at 800-WISE-PLAN (800-947-3752) or by calling 800-569-4287 for other HUD approved agencies.

You may also qualify for assistance under the Servicemembers Civil Relief Act (SCRA). Additional information from Operation Hope can also be found at www.operationhope.org or by calling 888-388-4673 (HOPE). There is no charge for the online SCRA queries and no authorization, user ID or password required. Should you require assistance, you may fax a SCRA request to the Department of Defense Manpower Data Center (DMDC) at 202-462-0600.

PLEASE RETAIN THIS STATEMENT AS A PERMANENT RECORD OF YOUR TRANSACTIONS.



Account Statement

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Checking - Student

ACCT #0300

08-01-20 Thru 08-31-20

Beginning Balance	Deposits	Withdrawals	Ending Balance
\$ 37.37	\$ 8,337.32	\$ 8,344.06	\$ 30.63

Effective Date	Transaction Description	Deposit	Withdrawal	Balance
AUG01	Previous Balance			37.37
AUG01	POS Card purchase SHELL SERVICE S SAN LEANDRO, CA		-7.36	30.01
AUG02	Card purchase DAVE.COM 3239225209, CA		-30.00	0.01
AUG02	POS Deposit w8hWoEwIjg23PRk Doordash, Inc. FastPay, San Francisco, CA	61.13		61.14
AUG02	Home banking Withdrawal Transfer to Share 0101 Internet Access 08/02/2020 19:52 718359:		-51.00	10.14
AUG03	ACH Deposit KLOVER APP BOOST, 8882938767, 20200731063000KLVACH, GABRIELA GARNICA	25.00		35.14
AUG03	Home banking Withdrawal Transfer to Share 0101 Internet Access 08/03/2020 07:06 719290:		-30.00	5.14
AUG03	POS Deposit Cash App*Cash Out San Francisco, CA	1,496.41		1,501.55
AUG03	Home banking Withdrawal Transfer to Share 0101 Internet Access 08/03/2020 07:32 719387:		-1,496.00	5.55
AUG03	Home banking Deposit Transfer from Share 0101 Internet Access 08/03/2020 07:58 719467:	10.00		15.55
AUG03	Home banking Deposit Transfer from Share 0101 Internet Access 08/03/2020 07:59 719470:	7.00		22.55
AUG03	POS Card purchase 7-ELEVEN 15350 E 14TH ST US, SAN LEANDRO, CA		-5.50	17.05
AUG03	POS Card purchase BAYFAIR GAS & M 15008 E 14TH ST, SAN LEANDRO, CA		-12.03	5.02
AUG03	Home banking Deposit Transfer from Share 0101 Internet Access 08/03/2020 13:33 720891:	1,560.00		1,565.02
AUG03	Check Withdrawal		-1,550.00	15.02
AUG03	Card purchase TACO BELL #032289 SAN LEANDRO, CA		-5.01	10.01
AUG03	POS Deposit w8hWoEwIjg23PRk Doordash, Inc. FastPay, San Francisco, CA	18.76		28.77
AUG03	POS Card purchase SAFEWAY #0994 SAN LEANDRO, CA		-14.74	14.03
AUG04	Card purchase DAVE.COM 3239225209, CA		-3.99	10.04
AUG04	Card purchase DAVE.COM 3239225209, CA		-5.00	5.04
AUG04	Card purchase DAVE.COM 3239225209, CA		-5.00	0.04
AUG04	POS Deposit w8hWoEwIjg23PRk Doordash, Inc. FastPay, San Francisco, CA	24.01		24.05
AUG04	Home banking Withdrawal Transfer to Share 0101 Internet Access 08/04/2020 13:05 724677:		-24.00	0.05
AUG04	Home banking Deposit Transfer from Share 0101 Internet Access 08/04/2020 13:15 724712:	24.00		24.05
AUG04	POS Card purchase USPS PO 0568710 14500 E 14TH ST, SAN LEANDRO, CA		-7.75	16.30
AUG04	POS Card purchase CHEVRON/XTRA OIL COMPAN SAN LEANDRO, CA		-7.01	9.29
AUG04	POS Deposit A00000040020001 Dave Inc, West Memphis, AR	20.00		29.29
AUG04	POS Card purchase TARGET T- 15555 E 14th San Leandro, CA		-15.51	13.78
AUG05	POS Card purchase BAYFAIR GAS & M 15008 E 14TH ST, SAN LEANDRO, CA		-6.32	7.46
AUG05	ACH Deposit STRIPE, Gabriela G, GABRIELA GARNICA	27.13		34.59
AUG05	POS Card purchase AMAZON.COM*MF9U SEATTLE, WA		-10.04	24.55
AUG05	POS Card purchase AMAZON.COM*MF7H SEATTLE, WA		-10.91	13.64
AUG05	POS Deposit w8hWoEwIjg23PRk Doordash, Inc. FastPay, San Francisco, CA	35.01		48.65
AUG06	Card purchase NETFLIX.COM 866-5797172, CA		-8.99	39.66
AUG06	POS Card purchase 7-ELEVEN 15350 E 14TH ST US, SAN LEANDRO, CA		-12.38	27.28
AUG06	Card purchase DOORDASH*LUCKY CALIFOR 6506819470, CA		-15.36	11.92
AUG07	Card purchase TARGET 00014282 SAN LEANDRO, CA		-10.52	1.40
AUG07	POS Deposit w8hWoEwIjg23PRk Doordash, Inc. FastPay, San Francisco, CA	45.01		46.41
AUG08	Card purchase TARGET 00027672 EMERYVILLE, CA		-31.88	14.53
AUG08	POS Card purchase ARCO#00276ARCO OAKLAND, CA		-2.03	12.50
AUG08	POS Deposit w8hWoEwIjg23PRk Doordash, Inc. FastPay, San Francisco, CA	24.51		37.01
AUG08	POS Card purchase TARGET T- 15555 E 14th San Leandro, CA		-16.79	20.22
AUG08	POS Card purchase BAYFAIR GAS & M 15008 E 14TH ST, SAN LEANDRO, CA		-7.72	12.50
AUG09	POS Deposit rvuO2msoZd9H1t8 Gabriela Garnica, San Francisco, CA	36.77		49.27
AUG09	POS Card purchase SPROUTS FARMERS NEWARK, CA		-4.16	45.11
AUG09	POS Card purchase CHEVRON/DHALIWAL & ASSO NEWARK, CA		-7.78	37.33
AUG09	POS Deposit rvuO2msoZd9H1t8 Gabriela Garnica, San Francisco, CA	47.88		85.21
AUG09	POS Deposit rvuO2msoZd9H1t8 Gabriela Garnica, San Francisco, CA	32.95		118.16
AUG09	POS Card purchase BAYFAIR GAS & M 15008 E 14TH ST, SAN LEANDRO, CA		-10.00	108.16
AUG09	Card purchase GETAROUND 8664382768, CA		-12.50	95.66
AUG09	POS Deposit rvuO2msoZd9H1t8 Gabriela Garnica, San Francisco, CA	13.50		109.16
AUG09	Home banking Withdrawal Transfer to Share 0101 Internet Access 08/09/2020 19:40 738737:		-94.00	15.16
AUG09	POS Deposit w8hWoEwIjg23PRk Doordash, Inc. FastPay, San Francisco, CA	56.51		71.67
AUG09	Home banking Withdrawal Transfer to Share 0101 Internet Access 08/09/2020 21:22 738841:		-40.00	31.67
AUG10	Card purchase PRIME VIDEO*MF5W33HO2 888-802-3080, WA		-14.99	16.68
AUG10	Card purchase return Adjustment PRIME VIDEO 888-802-3080, WA		-14.99	31.67
AUG10	POS Card purchase 7-ELEVEN 15350 E 14TH ST US, SAN LEANDRO, CA		-10.65	21.02
AUG10	POS Card purchase AMAZON.COM*MF2E SEATTLE, WA		-5.45	15.57
AUG10	Home banking Deposit Transfer from Share 0101 Internet Access 08/10/2020 17:31 741343:	134.00		149.57
AUG10	ATM Withdrawal 7ELEVEN-FC 1988 167TH AVE, SAN LEANDRO, CA		-140.00	9.57
AUG10	POS Deposit w8hWoEwIjg23PRk Doordash, Inc. FastPay, San Francisco, CA	10.26		19.83

Account Statement

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Checking - Student

ACCT #0300

(continued)

Effective Date	Transaction Description	Deposit	Withdrawal	Balance
AUG10	POS Card purchase A&A GAS & FOOD 15101 FREEDOM AVE, SAN LEANDRO, CA		-11.17	8.66
AUG11	Card purchase BURGER KING #2152 Q07 SAN LEANDRO, CA		-8.66	0.00
AUG11	POS Deposit rvuO2msoZd9H1t8 Gabriela Garnica, San Francisco, CA	10.55		10.55
AUG11	POS Deposit w8hWoEwlJg23PRk Doordash, Inc. FastPay, San Francisco, CA	9.01		19.56
AUG11	POS Deposit rvuO2msoZd9H1t8 Gabriela Garnica, San Francisco, CA	6.35		25.91
AUG11	POS Card purchase BAYFAIR GAS & M 15008 E 14TH ST, SAN LEANDRO, CA		-16.73	9.18
AUG12	Card purchase PHILZ COFFEE 4158345933, CA		-9.18	0.00
AUG14	ACH Deposit PAYROLL RESOURCE, DIRDEP, PRG THE PAYROLL RESO, GARNICA, GABRIELA B	1,393.36		1,393.36
AUG14	Home banking Withdrawal Transfer to Share 0101 Internet Access 08/14/2020 05:43 749931:		-1,000.00	393.36
AUG14	Home banking Withdrawal Transfer to Share 0101 Internet Access 08/14/2020 05:43 749935:		-100.00	293.36
AUG14	POS Card purchase OMO DUBLIN NISS 6450 DUBLIN CT, DUBLIN, CA		-200.00	93.36
AUG14	ATM Deposit USE CREDIT UNIO 2350 SHATTUCK AVE, BERKELEY, CA	183.00		276.36
AUG14	Home banking Deposit Transfer from Share 0101 Internet Access 08/14/2020 11:55 751077:	200.00		476.36
AUG14	Home banking Deposit Transfer from Loan 5200 Internet Access 08/14/2020 14:51 751555:	197.88		674.24
AUG14	Card purchase EQUATOR COFFEES OAKLAND, CA		-14.37	659.87
AUG14	POS Card purchase ARCO #42262 AMPM LOST HILLS, CA		-27.19	632.68
AUG15	Card purchase ENTERPRISE RENT-A-CAR SAN LEANDRO, CA		-344.09	288.59
AUG15	Card purchase PAYPAL *LYFT PENDING 4029357733, CA		-16.89	271.70
AUG15	Card purchase DAVE.COM 3239225209, CA		-1.00	270.70
AUG15	Card purchase DAVE.COM 3239225209, CA		-23.99	246.71
AUG15	Card purchase KLOVER APP BOOST 8882938767, IL		-26.49	220.22
AUG15	Card purchase CUROLOGY 8588591188, CA		-61.76	158.46
AUG15	Home banking Deposit Transfer from Loan 5200 Internet Access 08/15/2020 10:59 753236:	200.00		358.46
AUG15	POS Card purchase TARGET T- 41040 Califo Murrieta, CA		-123.94	234.52
AUG15	POS Card purchase TARGET T- 41040 Califo Murrieta, CA		-15.35	219.17
AUG15	Home banking Deposit Transfer from Loan 5200 Internet Access 08/15/2020 12:36 753528:	150.00		369.17
AUG15	POS Card purchase 494-SEPHORA TEM 40772 WINCHESTER RD 770, TEMECULA, CA		-209.89	159.28
AUG15	POS Card purchase RITE AID - STORE 6481 WILDOMAR, CA		-35.34	123.94
AUG16	POS Deposit A0000000500191 KLOVER APP BOOST, West Memphis, AR	25.00		148.94
AUG16	Card purchase TACO BELL 26336 LOST HILLS, CA		-9.63	139.31
AUG16	Card purchase TEMECULA TOWNE CENTER TEMECULA, CA		-1.00	138.31
AUG16	Card purchase FOOT LOCKER 8009916815, NY		-98.78	39.53
AUG16	Card purchase PAYPAL *LYFT PENDING 4029357733, CA		-11.78	27.75
AUG17	Card purchase BETTER BUZZ COFFEE COM ESCONDIDO, CA		-26.50	1.25
AUG17	Home banking Deposit Transfer from Loan 5200 Internet Access 08/17/2020 07:57 756580:	50.00		51.25
AUG17	POS Card purchase SPEEDWAY 2180 MERCED SAN LEANDRO, CA		-22.22	29.03
AUG17	Home banking Deposit Transfer from Loan 5200 Internet Access 08/17/2020 10:07 757022:	100.00		129.03
AUG17	Home banking Deposit Transfer from Loan 5200 Internet Access 08/17/2020 13:09 757577:	25.00		154.03
AUG17	Home banking Deposit Transfer from Loan 5200 Internet Access 08/17/2020 15:06 757837:	80.00		234.03
AUG18	Card purchase return Adjustment ENTERPRISE RENT-A-CAR SAN LEANDRO, CA		200.00	434.03
AUG18	Card purchase TARGET 00014282 SAN LEANDRO, CA		-42.28	391.75
AUG18	Card purchase WILSHIRE CONSUMER CRED 8005890290, CA		-115.00	276.75
AUG18	POS Card purchase AMAZON.COM*MM9J SEATTLE, WA		-85.00	191.75
AUG18	Card purchase DOORDASH*LUCKY CALIFOR 6506819470, CA		-18.89	172.86
AUG18	Home banking Deposit Transfer from Loan 5200 Internet Access 08/18/2020 18:15 760703:	95.00		267.86
AUG18	POS Card purchase TRADER JOE'S # 5700 CHRISTIE AVENUE, EMERYVILLE, CA		-72.17	195.69
AUG18	POS Card purchase TARGET T- 1555 40th St Emeryville, CA		-42.59	153.10
AUG18	Card purchase FIRSTACCESS877-259-375 877-2593755, SD		-40.00	113.10
AUG19	Card purchase LOVEWELLNESS 6464800581, NY		-17.49	95.61
AUG19	Card purchase PAYPAL *LYFT PENDING 4029357733, CA		-10.64	84.97
AUG19	POS Card purchase AMAZON.COM*MM7U SEATTLE, WA		-8.90	76.07
AUG19	Card purchase PAYPAL *HULU 4029357733, CA		-5.99	70.08
AUG20	Card purchase return Adjustment LOVEWELLNESS 6464800581, NY		17.49	87.57
AUG20	Card purchase PAYPAL *LIZZYTBUDDE 4029357733, CA		-14.50	73.07
AUG20	POS Deposit A00000040020001 Dave Inc, West Memphis, AR	75.00		148.07
AUG20	Card purchase WILSHIRE CONSUMER CRED 8005890290, CA		-50.00	98.07
AUG20	POS Card purchase CVS/PHARM 09635--1550 SAN LEANDRO, CA		-4.00	94.07
AUG21	Card purchase COMCAST CALIFORNIA 800-COMCAST, CA		-85.25	8.82
AUG21	Card purchase BASKIN #360114 SAN LEANDRO, CA		-5.99	2.83
AUG22	POS Deposit TARTOS DINNER INC MICH Visa Direct, CA	9.51		12.34
AUG22	POS Deposit Cash App*Cash Out San Francisco, CA	1.75		14.09
AUG22	POS Card purchase NNT DAVIS PLAZA 1288 DAVIS STREET, SAN LEANDRO, CA		-5.54	8.55
AUG22	POS Card purchase ARCO#02111FAIZA SAN LEANDRO, CA		-5.56	2.99
AUG23	POS Deposit rvuO2msoZd9H1t8 Gabriela Garnica, San Francisco, CA	20.44		23.43



Account Statement

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Checking - Student

ACCT #0300

(continued)

Effective Date	Transaction Description	Deposit	Withdrawal	Balance
AUG23	POS Card purchase CHEVRON/CSI-206541/1584 SAN RAMON, CA		-10.01	13.42
AUG23	POS Deposit w8hWoEwIjg23PRk Doordash, Inc. FastPay, San Francisco, CA	9.01		22.43
AUG23	POS Card purchase TARGET T- 15555 E 14th San Leandro, CA		-14.17	8.26
AUG23	Card purchase CASH APP*GABRIELA G 4153753176, CA		-2.00	6.26
AUG23	Card purchase APPLE.COM/BILL 1111111111, CA		-0.99	5.27
AUG24	POS Deposit rvuO2msoZd9H1t8 Gabriela Garnica, San Francisco, CA	20.54		25.81
AUG24	POS Card purchase TARGET T- 15555 E 14th San Leandro, CA		-15.89	9.92
AUG25	POS Card purchase A&A GAS & FOOD 15101 FREEDOM AVE, SAN LEANDRO, CA		-7.92	2.00
AUG27	POS Deposit w8hWoEwIjg23PRk Doordash, Inc. FastPay, San Francisco, CA	51.51		53.51
AUG27	Home banking Withdrawal Transfer to Share 0101 Internet Access 08/27/2020 20:11 781828:		-50.00	3.51
AUG27	Home banking Deposit Transfer from Loan 5200 Internet Access 08/27/2020 21:12 781920:	50.00		53.51
AUG27	POS Card purchase TARGET T- 15555 E 14th San Leandro, CA		-40.16	13.35
AUG27	Home banking Withdrawal Transfer to Loan 5200 Internet Access 08/27/2020 21:36 781987:		-10.00	3.35
AUG28	POS Deposit w8hWoEwIjg23PRk Doordash, Inc. FastPay, San Francisco, CA	11.01		14.36
AUG28	Home banking Deposit Transfer from Loan 5200 Internet Access 08/28/2020 18:39 784826:	10.00		24.36
AUG28	POS Card purchase HAYWARD GAS & M 22690 FOOTHILL BLVD, HAYWARD, CA		-10.00	14.36
AUG29	Card purchase return Adjustment FOOT LOCKER 8009916815, NY		98.78	113.14
AUG29	POS Deposit w8hWoEwIjg23PRk Doordash, Inc. FastPay, San Francisco, CA	30.76		143.90
AUG29	POS Card purchase AMAZON.COM*MM05 SEATTLE, WA		-26.14	117.76
AUG29	Card purchase APPLE.COM/BILL 866-712-7753, CA		-9.99	107.77
AUG29	Home banking Withdrawal Transfer to Loan 5200 Internet Access 08/29/2020 10:40 785916:		-65.00	42.77
AUG29	Home banking Deposit Transfer from Loan 5200 Internet Access 08/29/2020 11:24 786022:	40.00		82.77
AUG29	POS Card purchase WHOLEFDS HAR 10 230 BAY PL, OAKLAND, CA		-19.75	63.02
AUG29	POS Card purchase MARSHALLS 5795 CHRISTI EMERYVILLE, CA		-21.32	41.70
AUG29	Home banking Deposit Transfer from Loan 5200 Internet Access 08/29/2020 18:13 786870:	25.00		66.70
AUG30	POS Card purchase BAYFAIR GAS & M 15008 E 14TH ST, SAN LEANDRO, CA		-6.47	60.23
AUG30	Card purchase DOORDASH*LA PINATA 6506819470, CA		-22.65	37.58
AUG30	Card purchase TACO BELL 30757 HAYWARD, CA		-2.84	34.74
AUG30	Card purchase KLOVER HOLDINGS 8882938767, IL		-27.99	6.75
AUG30	Card purchase EQUATOR COFFEES OAKLAND, CA		-6.75	0.00
AUG31	ACH Deposit PAYROLL RESOURCE, DIRDEP, PRG THE PAYROLL RESO, GARNICA, GABRIELA B	1,144.28		1,144.28
AUG31	ACH Withdrawal STASH CAPITAL (S, ACH, GABRIELA GARNICA		-1.00	1,143.28
AUG31	ACH Withdrawal STASH CAPITAL (S, ACH, GABRIELA GARNICA		-30.00	1,113.28
AUG31	ACH Withdrawal CHECK CENTER OAK, 5108358282, 510-379-5350, GABRIELA GARNICA		-300.00	813.28
AUG31	Home banking Withdrawal Transfer to Share 0101 Internet Access 08/31/2020 05:32 789141:		-800.00	13.28
AUG31	Home banking Deposit Transfer from Loan 5200 Internet Access 08/31/2020 08:07 789998:	10.00		23.28
AUG31	Card purchase NETFLIX.COM NETFLIX.COM, CA		-8.99	14.29
AUG31	POS Deposit A00000000500191 KLOVER APP BOOST, West Memphis, AR	25.00		39.29
AUG31	POS Deposit w8hWoEwIjg23PRk Doordash, Inc. FastPay, San Francisco, CA	37.26		76.55
AUG31	POS Card purchase TARGET T- 15555 E 14th San Leandro, CA		-45.92	30.63

Fee Summary:	Month-to-Date	Year-to-Date
Non-Sufficient Funds Paid	\$ 0.00	\$ 891.00

Share Sub-Account Summary

Loan Sub-Account Summary

ACCT	Description	Ending Balance	Dividends YTD
0101	Savings - Share Secured Credit	1,440.00	0.48
0300	Checking - Student	30.63	0.00

ACCT	Description	Balance
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