



P.O. Box 919023 San Diego CA 92191-9023

Account Statement

MissionFed.com

858.524.2850 | 800.500.6328

Member Number: **xxxxxx8423**

Statement For: **11/01/2020 - 11/30/2020**

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RETURN SERVICE REQUESTED

349114522 1 1/4 UNQ 12-01-20 SD



ADAM GHAZEE
527 VISTA DEL RIO
SAN DIEGO CA 92154-1698

Important Information About Your Account

Buying or refinancing a home? The door to savings is open wide with fixed rate and adjustable rate home loans. Call us for details and today's rates. Equal Housing Lender.

Your Account Balances as of 11/30/2020

Savings ID 01	\$0.00
Smart Checking 2925 ID 09	<u>87.56-</u>
Account Balance Total	\$87.56-

Smart Checking 2925 ID 09

Total Dividends Year-To-Date \$0.30

Beginning Balance	\$197.40
12 Deposits for	5,490.00
82 Withdrawals for	<u>-5,774.96</u>
Ending Balance	-\$87.56

Date	Amount	Balance	Transaction Description
11/02	\$255.00	\$452.40	Deposit ACH CHECK N GO TYPE: 8007691058 ID: 8800005744 CO: CHECK N GO
11/02	70.00-	382.40	Withdrawal ACH FRANCHISE TAX BO TYPE: PAYMENTS ID: 1282532045 CO: FRANCHISE TAX BO
11/02	200.00-	182.40	Withdrawal ACH CROSSROADS(FDR) TYPE: 8888665173 ID: B010675752 CO: CROSSROADS(FDR)
11/02	300.00-	117.60-	Withdrawal ACH Speedy #94 TYPE: PAYMENT ID: 9001956671 CO: Speedy #94
11/02	29.00-	146.60-	Withdrawal Courtesy Pay Fee
11/02	49.99-	196.59-	Withdrawal Debit Card Merch. Post: 11/01 LIVEME AMERICA INC. 3102709932 DE 0 0306957159 0
11/02	9.99-	206.58-	Withdrawal Debit Card Merch. Post: 11/01 LIVEME AMERICA INC. 3102709932 DE 0 0306957160 0
11/02	9.99-	216.57-	Withdrawal Debit Card Merch. Post: 11/01 LIVEME AMERICA INC. 3102709932 DE 0 0306957161 0
11/02	9.99-	226.56-	Withdrawal Debit Card Merch. Post: 11/01 LIVEME AMERICA INC. 3102709932 DE 0 0306957162 0
11/02	9.99-	236.55-	Withdrawal Debit Card Merch. Post: 11/01 LIVEME AMERICA INC. 3102709932 DE 0 0306957163 0
11/02	5.99-	242.54-	Withdrawal Debit Card Merch. Post: 10/31 AMZN DIGITAL*288511TM0 888-802-3080 WA 0 0305480631 3
11/02	9.99-	252.53-	Withdrawal Debit Card Merch. Post: 11/01 LIVEME AMERICA INC. 3102709932 DE 0 0306957158 0
11/02	9.99-	262.52-	Withdrawal Debit Card Merch. Post: 11/01 LIVEME AMERICA INC. 3102709932 DE 0 0306957156 0
11/02	49.99-	312.51-	Withdrawal Debit Card Merch. Post: 11/01 LIVEME AMERICA INC. 3102709932 DE 0 0306957157 0
11/02	6.99-	319.50-	Withdrawal Debit Card Merch. Post: 11/01 LIVEME AMERICA INC. 3102709932 DE 0 0306957155 0
11/03	146.11-	465.61-	Withdrawal ACH ATT TYPE: Payment ID: 9864031005 CO: ATT
11/03	29.00-	494.61-	Withdrawal Courtesy Pay Fee
11/04	255.00	239.61-	Deposit ACH Cashmax TYPE: LOAN ID: 1203268066 CO: Cashmax
11/04	300.00-	539.61-	Check 18585
11/04	29.00-	568.61-	Withdrawal Courtesy Pay Fee
11/05	255.00	313.61-	Deposit ACH Speedy #94 TYPE: FUNDING ID: 5481185925 CO: Speedy #94
11/05	200.00	113.61-	Deposit ACH ACE CASH EXPRESS TYPE: LOANPAYMNT ID: 2752142963 CO: ACE CASH EXPRESS
11/06	255.00	141.39	Deposit ACH CHECKMATE TYPE: PAYMENTS ID: 3330986280 CO: CHECKMATE



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Date	Amount	Balance	Transaction Description
11/06	118.40-	22.99	Withdrawal POS #000078355521 VONS #2115 SAN DIEGO CA
11/08	9.99-	13.00	Recurring Withdrawal Debit Card Merch. Post: 11/07 SPOTIFY USA NEW YORK NY 0 0312209240 1
11/09	7.25-	5.75	Recurring Withdrawal Debit Card Merch. Post: 11/07 SIX FLAGS MAGIC MOUNTA 6612554100 CA 0 0312048382 4
11/13	1,557.44	1,563.19	Deposit ACH THORSNES BARTOLO TYPE: PAYROLL ID: 9009570122 CO: THORSNES BARTOLO
11/13	83.75-	1,479.44	Withdrawal ACH EVERGREEN SERVIC TYPE: 8663282556 ID: 1000226423 CO: EVERGREEN SERVIC
11/13	90.00-	1,389.44	Withdrawal ACH 500FastCash TYPE: DEBIT ID: 821913846 CO: 500FastCash
11/13	300.00-	1,089.44	Withdrawal ACH Cashmax TYPE: LOAN ID: 1203268066 CO: Cashmax
11/13	300.00-	789.44	Withdrawal ACH CHECK N GO TYPE: 8007691058 ID: 8800005749 CO: CHECK N GO
11/13	300.00-	489.44	Withdrawal Bill Payment #000017465667 STR Advance America 135 N. Church Stre Spartanburg SC
11/13	255.00	744.44	Deposit POS #000017733471 STR Advance America XFER 844-562-6480 Spartanburg SC
11/13	169.62-	574.82	Check 9000
11/15	22.99-	551.83	Withdrawal Debit Card Merch. Post: 11/13 BURGER KING #952 Q07 3107556276 CA 0 0318271148 1
11/15	99.99-	451.84	Withdrawal Debit Card Merch. Post: 11/13 LIVEME AMERICA INC. 3102709932 DE 0 0318261977 1
11/15	49.99-	401.85	Withdrawal Debit Card Merch. Post: 11/13 LIVEME AMERICA INC. 3102709932 DE 0 0318261978 1
11/15	9.99-	391.86	Withdrawal Debit Card Merch. Post: 11/13 LIVEME AMERICA INC. 3102709932 DE 0 0318261974 1
11/15	9.99-	381.87	Withdrawal Debit Card Merch. Post: 11/13 LIVEME AMERICA INC. 3102709932 DE 0 0318261975 1
11/15	9.99-	371.88	Withdrawal Debit Card Merch. Post: 11/13 LIVEME AMERICA INC. 3102709932 DE 0 0318261976 1
11/16	255.00	626.88	Deposit ACH NET PAY ADVANCE TYPE: PAYMENT ID: 1208818723 CO: NET PAY ADVANCE
11/16	255.00	881.88	Deposit ACH CHECK N GO TYPE: 8007691058 ID: 8800005744 CO: CHECK N GO
11/16	14.13-	867.75	Recurring Withdrawal Debit Card Merch. Post: 11/15 SXM*SIRIUSXM.COM/ACCT 888-635-5144 NY 0 0320269326 2
11/16	9.99-	857.76	Withdrawal Debit Card Merch. Post: 11/14 LIVEME AMERICA INC. 3102709932 DE 0 0319023276 2
11/16	9.99-	847.77	Withdrawal Debit Card Merch. Post: 11/14 LIVEME AMERICA INC. 3102709932 DE 0 0319267629 2
11/16	9.99-	837.78	Withdrawal Debit Card Merch. Post: 11/14 LIVEME AMERICA INC. 3102709932 DE 0 0319267630 2
11/16	315.00-	522.78	Withdrawal Debit Card Merch. Post: 11/13 NETPAY ADVANCE 888-9423320 KS 0 0318058109 2
11/16	1.99-	520.79	Withdrawal Debit Card Merch. Post: 11/15 LIVEME AMERICA INC. 3102709932 DE 0 0320953857 0
11/17	146.92-	373.87	Withdrawal ACH T-MOBILE TYPE: FDC PAYMEN ID: 0000450304 CO: T-MOBILE
11/17	1.99-	371.88	Recurring Withdrawal Bill Payment #000077888888 STR MICROSOFT *ONEDRIVE -- MSBILL.INFO WA
11/17	12.00-	359.88	Withdrawal POS #000016210822 CVS/PHARM 09524--3 San Diego CA
11/17	13.90-	345.98	Withdrawal Debit Card Merch. Post: 11/16 PANDA EXPRESS 542 SAN DIEGO CA 0 0321001819 1
11/17	200.00-	145.98	Check 101
11/18	255.00	400.98	Deposit ACH Cashmax TYPE: LOAN ID: 1203268066 CO: Cashmax
11/18	9.99-	390.99	Withdrawal Debit Card Merch. Post: 11/16 LIVEME AMERICA INC. 3102709932 DE 0 0321741127 0
11/18	9.99-	381.00	Withdrawal Debit Card Merch. Post: 11/16 LIVEME AMERICA INC. 3102709932 DE 0 0321741128 0
11/18	9.99-	371.01	Withdrawal Debit Card Merch. Post: 11/16 LIVEME AMERICA INC. 3102709932 DE 0 0321741129 0

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Date	Amount	Balance	Transaction Description
11/18	17.22-	353.79	Withdrawal Debit Card Merch. Post: 11/17 DOMINO'S 8544 SAN DIEGO CA 0 0322001618 1
11/18	9.99-	343.80	Withdrawal Debit Card Merch. Post: 11/17 LIVEME AMERICA INC. 3102709932 DE 0 0322996274 0
11/18	9.99-	333.81	Withdrawal Debit Card Merch. Post: 11/17 LIVEME AMERICA INC. 3102709932 DE 0 0322996275 0
11/18	25.00-	308.81	Withdrawal ACH StopPay
11/18	300.00-	8.81	Check 49569
11/18	29.00-	20.19-	Withdrawal Courtesy Pay Fee
11/19	255.00	234.81	Deposit POS #000000168298 CHECKMATE Instant Phoenix AZ
11/19	9.99-	224.82	Withdrawal Debit Card Merch. Post: 11/17 LIVEME AMERICA INC. 3102709932 DE 0 0322748131 0
11/19	9.99-	214.83	Withdrawal Debit Card Merch. Post: 11/17 LIVEME AMERICA INC. 3102709932 DE 0 0322748132 0
11/19	5.99-	208.84	Recurring Withdrawal Debit Card Merch. Post: 11/15 CCBILL.COM *GRATEFUL 888-5969279 AZ 0 0320139959 1
11/20	69.00-	139.84	Withdrawal ACH COMENITY PAY OH TYPE: WEB PYMT ID: 1651180275 CO: COMENITY PAY OH
11/20	9.99-	129.85	Withdrawal Debit Card Merch. Post: 11/18 LIVEME AMERICA INC. 3102709932 DE 0 0323839953 0
11/20	9.99-	119.86	Withdrawal Debit Card Merch. Post: 11/18 LIVEME AMERICA INC. 3102709932 DE 0 0323839954 0
11/20	6.99-	112.87	Withdrawal Debit Card Merch. Post: 11/18 LIVEME AMERICA INC. 3102709932 DE 0 0323839955 0
11/20	9.99-	102.88	Withdrawal Debit Card Merch. Post: 11/19 LIVEME AMERICA INC. 3102709932 DE 0 0324941091 0
11/20	9.99-	92.89	Withdrawal Debit Card Merch. Post: 11/19 LIVEME AMERICA INC. 3102709932 DE 0 0324941092 0
11/22	9.99-	82.90	Withdrawal Debit Card Merch. Post: 11/19 LIVEME AMERICA INC. 3102709932 DE 0 0324033419 1
11/22	9.99-	72.91	Withdrawal Debit Card Merch. Post: 11/19 LIVEME AMERICA INC. 3102709932 DE 0 0324033420 1
11/22	6.99-	65.92	Recurring Withdrawal Debit Card Merch. Post: 11/20 DISNEYPLUS 888-9057888 CA 0 0325320238 1
11/23	9.99-	55.93	Withdrawal Debit Card Merch. Post: 11/20 LIVEME AMERICA INC. 3102709932 DE 0 0325130311 4
11/23	9.99-	45.94	Recurring Withdrawal Debit Card Merch. Post: 11/22 WWE NETWORK 5122256300 NEW YORK NY 0 0327184411 1
11/23	29.99-	15.95	Recurring Withdrawal Debit Card Merch. Post: 11/20 MBI-PROBILLER.COM 855-2329555 NU 0 0325203537 4
11/23	0.30-	15.65	Recurring Withdrawal Card Fee FOREIGN TRANSACTION FEE Date 11/20/20 0 0325203537 4 5967
11/24	9.99-	5.66	Withdrawal Debit Card Merch. Post: 11/23 LIVEME AMERICA INC. 3102709932 DE 0 0328104642 1
11/24	271.00-	265.34-	Check 102
11/24	29.00-	294.34-	Withdrawal Courtesy Pay Fee
11/25	1.99-	296.33-	Withdrawal Debit Card Merch. Post: 11/23 LIVEME AMERICA INC. 3102709932 DE 0 0328799659 0
11/25	1.99-	298.32-	Withdrawal Debit Card Merch. Post: 11/23 LIVEME AMERICA INC. 3102709932 DE 0 0328799660 0
11/30	1,437.56	1,139.24	Deposit ACH THORSNES BARTOLO TYPE: PAYROLL ID: 9009570122 CO: THORSNES BARTOLO
11/30	80.00-	1,059.24	Withdrawal ACH EVERGREEN SERVIC TYPE: 8663282556 ID: 1000226423 CO: EVERGREEN SERVIC
11/30	90.00-	969.24	Withdrawal ACH 500FastCash TYPE: DEBIT ID: 821913846 CO: 500FastCash
11/30	233.18-	736.06	Withdrawal ACH ACE CASH EXPRESS TYPE: LOANPAYMNT ID: 2752142963 CO: ACE CASH EXPRESS

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Date	Amount	Balance	Transaction Description
11/30	300.00-	436.06	Withdrawal ACH CHECK N GO TYPE: 8007691058 ID: 8800005749 CO: CHECK N GO
11/30	300.00-	136.06	Withdrawal ACH Cashmax TYPE: LOAN ID: 1203268066 CO: Cashmax
11/30	25.00-	111.06	Withdrawal ACH StopPay
11/30	169.62-	58.56-	Check 9001
11/30	29.00-	87.56-	Withdrawal Courtesy Pay Fee

Summary by Check Number			* Asterisk next to number indicates skip in sequence			6 Checks Cleared for \$1,410.24		
Number	Cleared	Amount	Number	Cleared	Amount	Number	Cleared	Amount
101	11/17/2020	200.00	9000*	11/13/2020	169.62	18585*	11/04/2020	300.00
102	11/24/2020	271.00	9001	11/30/2020	169.62	49569*	11/18/2020	300.00

	Total For This Period	Total Year-To-Date
Overdraft Fees*	\$174.00	\$522.00
Returned Item Fees	\$0.00	\$174.00

* Fees for Mission Courtesy Pay and Mission Debit Card Privilege

Mission Federal Credit Union Account Statement Disclosure

Applies only to transactions for consumer accounts (accounts established for personal, family or household purposes).

Any discrepancies on this statement must be reported to the credit union within 20 days of the statement mailing unless another time frame of error notification applies.

In Case of Errors or Questions About Your Electronic Transfers

In case of errors or questions about your electronic transfers, telephone us at 800.500.6328 or 858.673.9300 or write us at Mission Federal Credit Union, P.O. Box 919023, San Diego, CA 92191-9023 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. We must hear from you no later than 60 days after we sent you the **FIRST** statement on which the error or problem appeared. Please provide the following information:

- (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 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.

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, 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. (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.)

In Case of Errors or Questions About Your Loans

If you think there is an error on your statement, write to us at: Mission Federal Credit Union, P.O. Box 919023, San Diego, CA 92191-9023. You may also contact us via secure email on Mission Fed Online Banking. 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 appeared on your statement.

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.

eMail concerns regarding accuracy to: SupervisoryCommittee@MissionFed.com

Or mail to:
Mission Federal Credit Union
Supervisory Committee
P.O. Box 261250
San Diego, CA 92196

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