



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

Account Statement

MissionFed.com

858.524.2850 | 800.500.6328

Member Number: **xxxxxx8423**

Statement For: **07/01/2020 - 09/30/2020**

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RETURN SERVICE REQUESTED

435038892 1 1/6 UNQ 10-01-20 SD



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

Important Information About Your Account

Effective October 1, 2020: The **Account Agreement and Disclosures** are amended to provide details of the Mission Federal Credit Union **Limitation of Services Policy** and updates to the **Binding Arbitration and Class Action Waiver**. Please refer to the end of this statement for the summary of changes. For additional information, visit missionfed.com/disclosures or call us at 800.500.6328.

Your Account Balances as of 09/30/2020

Savings ID 01	\$0.00
Smart Checking 2925 ID 09	170.81-
Account Balance Total	\$170.81-

Savings ID 01

Beginning Balance	\$0.00
0 Deposits for	0.00
0 Withdrawals for	0.00
Ending Balance	\$0.00

	Total For This Period	Total Year-To-Date
Returned Item Fees	\$0.00	\$0.00

Smart Checking 2925 ID 09

Total Dividends Year-To-Date \$0.29

Beginning Balance	\$600.78
17 Deposits for	6,560.02
120 Withdrawals for	-7,331.61
Ending Balance	-\$170.81

Annual Percentage Yield earned 0.050% from 09/01/2020 through 09/30/2020

Date	Amount	Balance	Transaction Description
09/01	\$255.00	\$855.78	Deposit ACH CHECK CITY TYPE: CHECK CITY ID: 1870524498 CO: CHECK CITY
09/01	255.00	1,110.78	Deposit ACH CHECK N GO TYPE: 8007691058 ID: 8800005744 CO: CHECK N GO
09/01	255.00	1,365.78	Deposit ACH NET PAY ADVANCE TYPE: PAYMENT ID: 1208818723 CO: NET PAY ADVANCE
09/01	70.00-	1,295.78	Withdrawal ACH FRANCHISE TAX BO TYPE: PAYMENTS ID: 1282532045 CO: FRANCHISE TAX BO
09/01	200.00-	1,095.78	Withdrawal ACH CROSSROADS(FDR) TYPE: 8888665173 ID: B010675752 CO: CROSSROADS(FDR)
09/01	2.68-	1,093.10	Withdrawal POS #000000016803 STR CVS/PHARMACY #09 09524--3350 Palm A San Diego CA
09/01	5.99-	1,087.11	Withdrawal Debit Card Merch. Post: 08/31 AMZN DIGITAL*MM37M79E0 888-802-3080 WA 0 0244716794 0
09/01	28.00-	1,059.11	Withdrawal Debit Card Merch. Post: 08/30 OSF - DUSSINI 08 SAN DIEGO CA 0 0243721281 0
09/02	146.06-	913.05	Withdrawal ACH ATT TYPE: Payment ID: 9864031005 CO: ATT
09/02	300.00-	613.05	Recurring Withdrawal Debit Card Merch. Post: 08/31 SPEEDY CASH 888-3331360 KS 0 0244884850 0
09/03	255.00	868.05	Deposit ACH Speedy #94 TYPE: FUNDING ID: 5481185925 CO: Speedy #94
09/03	49.99-	818.06	Withdrawal Debit Card Merch. Post: 09/02 WWW.LIVEME.COM HONG KONG HK 0 0246832384 0
09/03	0.50-	817.56	Withdrawal Card Fee FOREIGN TRANSACTION FEE Date 09/02/20 0 0246832384 0 7929
09/03	19.99-	797.57	Withdrawal Debit Card Merch. Post: 09/02 WWW.LIVEME.COM HONG KONG HK 0 0246832382 0
09/03	0.20-	797.37	Withdrawal Card Fee FOREIGN TRANSACTION FEE Date 09/02/20 0 0246832382 0 7929
09/03	49.99-	747.38	Withdrawal Debit Card Merch. Post: 09/02 WWW.LIVEME.COM HONG KONG HK 0 0246832385 0
09/03	0.50-	746.88	Withdrawal Card Fee FOREIGN TRANSACTION FEE Date 09/02/20 0 0246832385 0 7929



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Smart Checking 2925 ID 09			Continued from previous page.
Date	Amount	Balance	Transaction Description
09/03	17.83-	729.05	Withdrawal Debit Card Merch. Post: 09/02 BURGER KING #952 Q07 3107556276 CA 0 0246135812 1
09/03	34.05-	695.00	Withdrawal POS #000011054132 STR Lyft *Ride Thu 8pm SAN FRANCISCO CA
09/04	255.00	950.00	Deposit POS #000011848278 STR Advance America XFER 844-562-6480 Spartanburg SC
09/04	9.69-	940.31	Withdrawal POS #000003412003 STR Lyft *Ride Fri 11am SAN FRANCISCO CA
09/04	0.98-	939.33	Withdrawal POS #00000309185 WAL-MART #2150 Wal-Mart Store SAN DIEGO CA
09/04	148.70-	790.63	Withdrawal POS #000078357737 VONS #2115 SAN DIEGO CA
09/04	10.02-	780.61	Withdrawal POS #000004743174 STR Lyft *Ride Fri 1pm SAN FRANCISCO CA
09/04	49.99-	730.62	Withdrawal Debit Card Merch. Post: 09/03 WWW.LIVEME.COM HONG KONG HK 0 0247850597 0
09/04	0.50-	730.12	Withdrawal Card Fee FOREIGN TRANSACTION FEE Date 09/03/20 0 0247850597 0 7929
09/04	19.99-	710.13	Withdrawal Debit Card Merch. Post: 09/03 WWW.LIVEME.COM HONG KONG HK 0 0247850605 0
09/04	0.20-	709.93	Withdrawal Card Fee FOREIGN TRANSACTION FEE Date 09/03/20 0 0247850605 0 7929
09/04	19.99-	689.94	Withdrawal Debit Card Merch. Post: 09/03 WWW.LIVEME.COM HONG KONG HK 0 0247850602 0
09/04	0.20-	689.74	Withdrawal Card Fee FOREIGN TRANSACTION FEE Date 09/03/20 0 0247850602 0 7929
09/04	19.99-	669.75	Withdrawal Debit Card Merch. Post: 09/03 WWW.LIVEME.COM HONG KONG HK 0 0247850603 0
09/04	0.20-	669.55	Withdrawal Card Fee FOREIGN TRANSACTION FEE Date 09/03/20 0 0247850603 0 7929
09/04	19.99-	649.56	Withdrawal Debit Card Merch. Post: 09/03 WWW.LIVEME.COM HONG KONG HK 0 0247850601 0
09/04	0.20-	649.36	Withdrawal Card Fee FOREIGN TRANSACTION FEE Date 09/03/20 0 0247850601 0 7929
09/04	49.99-	599.37	Withdrawal Debit Card Merch. Post: 09/03 WWW.LIVEME.COM HONG KONG HK 0 0247850600 0
09/04	0.50-	598.87	Withdrawal Card Fee FOREIGN TRANSACTION FEE Date 09/03/20 0 0247850600 0 7929
09/04	1.79-	597.08	Withdrawal Debit Card Merch. Post: 09/03 THE MARKET PLACE SAN DIEGO CA 0 0247132962 1
09/04	19.99-	577.09	Withdrawal Debit Card Merch. Post: 09/03 WWW.LIVEME.COM HONG KONG HK 0 0247850599 0
09/04	0.20-	576.89	Withdrawal Card Fee FOREIGN TRANSACTION FEE Date 09/03/20 0 0247850599 0 7929
09/04	49.99-	526.90	Withdrawal Debit Card Merch. Post: 09/03 WWW.LIVEME.COM HONG KONG HK 0 0247850598 0
09/04	0.50-	526.40	Withdrawal Card Fee FOREIGN TRANSACTION FEE Date 09/03/20 0 0247850598 0 7929
09/07	9.99-	516.41	Recurring Withdrawal Debit Card Merch. Post: 09/05 WWE NETWORK 5122256300 5122256300 NY 0 0249286685 1
09/07	5.00-	511.41	Recurring Withdrawal Debit Card Merch. Post: 09/04 CCBILL.COM *ATWMR, IN 888-5969279 AZ 0 0248051752 3
09/07	7.25-	504.16	Recurring Withdrawal Debit Card Merch. Post: 09/06 SIX FLAGS MAGIC MOUNTA 6612554100 CA 0 0250076875 3
09/07	9.99-	494.17	Recurring Withdrawal Debit Card Merch. Post: 09/07 SPOTIFY USA NEW YORK NY 0 0251192770 1
09/07	14.00-	480.17	Recurring Withdrawal Debit Card Merch. Post: 09/06 AMAZON PRIME*MU22253X0 AMZN.COM/BIL WA 0 0250047959 3
09/07	99.99-	380.18	Withdrawal Debit Card Merch. Post: 09/05 WWW.LIVEME.COM HONG KONG HK 0 0249078604 3
09/07	1.00-	379.18	Withdrawal Card Fee FOREIGN TRANSACTION FEE Date 09/05/20 0 0249078604 3 7929
09/07	49.99-	329.19	Withdrawal Debit Card Merch. Post: 09/05 WWW.LIVEME.COM HONG KONG HK 0 0249078605 3
09/07	0.50-	328.69	Withdrawal Card Fee FOREIGN TRANSACTION FEE Date 09/05/20 0 0249078605 3 7929
09/07	19.99-	308.70	Withdrawal Debit Card Merch. Post: 09/06 WWW.LIVEME.COM HONG KONG HK 0 0250078609 3
09/07	0.20-	308.50	Withdrawal Card Fee FOREIGN TRANSACTION FEE Date 09/06/20 0 0250078609 3 7929
09/07	9.99-	298.51	Withdrawal Debit Card Merch. Post: 09/06 WWW.LIVEME.COM HONG KONG HK 0 0250078612 3
09/07	0.10-	298.41	Withdrawal Card Fee FOREIGN TRANSACTION FEE Date 09/06/20 0 0250078612 3 7929

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Date	Amount	Balance	Transaction Description
09/07	49.99-	248.42	Withdrawal Debit Card Merch. Post: 09/05 WWW.LIVEME.COM HONG KONG HK 0 0249078599 3
09/07	0.50-	247.92	Withdrawal Card Fee FOREIGN TRANSACTION FEE Date 09/05/20 0 0249078599 3 7929
09/07	49.99-	197.93	Withdrawal Debit Card Merch. Post: 09/06 WWW.LIVEME.COM HONG KONG HK 0 0250078611 3
09/07	0.50-	197.43	Withdrawal Card Fee FOREIGN TRANSACTION FEE Date 09/06/20 0 0250078611 3 7929
09/08	255.00	452.43	Deposit ACH Dollar Financial TYPE: EDI PYMNTS ID: 3521958876 CO: Dollar Financial
09/08	255.00	707.43	Deposit ACH ACE CASH EXPRESS TYPE: LOANPAYMNT ID: 2752142963 CO: ACE CASH EXPRESS
09/08	49.99-	657.44	Withdrawal Debit Card Merch. Post: 09/07 WWW.LIVEME.COM HONG KONG HK 0 0251732668 0
09/08	0.50-	656.94	Withdrawal Card Fee FOREIGN TRANSACTION FEE Date 09/07/20 0 0251732668 0 7929
09/08	19.99-	636.95	Withdrawal Debit Card Merch. Post: 09/07 WWW.LIVEME.COM HONG KONG HK 0 0251732666 0
09/08	0.20-	636.75	Withdrawal Card Fee FOREIGN TRANSACTION FEE Date 09/07/20 0 0251732666 0 7929
09/08	19.99-	616.76	Withdrawal Debit Card Merch. Post: 09/07 WWW.LIVEME.COM HONG KONG HK 0 0251732667 0
09/08	0.20-	616.56	Withdrawal Card Fee FOREIGN TRANSACTION FEE Date 09/07/20 0 0251732667 0 7929
09/08	35.55-	581.01	Withdrawal Debit Card Merch. Post: 09/06 FILIPPI'S PIZZA GROTTTO IMPERIAL BEA CA 0 0250315097 0
09/09	44.81-	536.20	Withdrawal POS #000000136832 STR EL PICADOR FOODS 3702 DEL SOL BLVD SAN DIEGO CA
09/09	14.13-	522.07	Recurring Withdrawal Debit Card Merch. Post: 09/09 SXM*SIRIUSXM.COM/ACCT 888-635-5144 NY 0 0253039060 1
09/09	19.99-	502.08	Recurring Withdrawal Debit Card Merch. Post: 09/09 PLAYSTATIONNETWORK SAN MATEO CA 0 0253054124 1
09/10	8.50-	493.58	Recurring Withdrawal Debit Card Merch. Post: 09/08 PROBILLER.COM 855-232-9555 CA 0 0252794029 0
09/10	430.00-	63.58	Check 601
09/11	11.65-	51.93	Withdrawal POS #000008867449 STR Lyft *Ride Fri 4pm SAN FRANCISCO CA
09/11	15.68-	36.25	Withdrawal POS #000008447417 STR Lyft *Ride Fri 5pm SAN FRANCISCO CA
09/11	8.68-	27.57	Withdrawal POS #000009386532 STR Lyft *Ride Fri 6pm SAN FRANCISCO CA
09/11	200.00-	172.43-	Check 607
09/11	29.00-	201.43-	Withdrawal Courtesy Pay Fee
09/14	168.58-	370.01-	Withdrawal ACH SPOTLOAN TYPE: DEBIT ID: 1800827294 CO: SPOTLOAN
09/14	29.00-	399.01-	Withdrawal Courtesy Pay Fee
09/15	1,557.46	1,158.45	Deposit ACH THORSNES BARTOLO TYPE: PAYROLL ID: 9009570122 CO: THORSNES BARTOLO
09/15	169.62-	988.83	Withdrawal ACH 605 Lending TYPE: PAYMENT ID: 1823945911 CO: 605 Lending
09/15	246.17-	742.66	Withdrawal ACH BRIGHTLENDING TYPE: DEBCRED ID: 9004266188 CO: BRIGHTLENDING
09/15	300.00-	442.66	Withdrawal ACH CHECK N GO TYPE: 8007691058 ID: 8800005749 CO: CHECK N GO
09/15	2.68-	439.98	Withdrawal POS #000000027879 STR CVS/PHARMACY #09 09524--3350 Palm A San Diego CA
09/16	255.00	694.98	Deposit ACH Speedy #94 TYPE: FUNDING ID: 5481185925 CO: Speedy #94
09/16	255.00	949.98	Deposit ACH CHECK N GO TYPE: 8007691058 ID: 8800005744 CO: CHECK N GO
09/16	300.00-	649.98	Withdrawal ACH Dollar Financial TYPE: EDI PYMNTS ID: 4521958876 CO: Dollar Financial
09/16	300.00-	349.98	Withdrawal ACH NET PAY ADVANCE TYPE: PREAUTHPMT ID: 1208818723 CO: NET PAY ADVANCE
09/16	29.00-	320.98	Withdrawal Courtesy Pay Fee
09/16	300.00-	20.98	Withdrawal ACH CHECK CITY TYPE: CHECK CITY ID: 1870524498 CO: CHECK CITY
09/16	29.00-	8.02-	Withdrawal Courtesy Pay Fee
09/17	255.00	246.98	Deposit ACH CHECK CITY TYPE: CHECK CITY ID: 1870524498 CO: CHECK CITY
09/17	255.00	501.98	Deposit ACH Dollar Financial TYPE: EDI PYMNTS ID: 3521958876 CO: Dollar Financial
09/17	13.87-	488.11	Withdrawal ACH PLANET FIT TYPE: CLUB FEES ID: 1710602737 CO: PLANET FIT
09/17	185.34-	302.77	Withdrawal ACH T-MOBILE TYPE: FDC PAYMEN ID: 0000450304 CO: T-MOBILE
09/17	29.00-	273.77	Withdrawal Courtesy Pay Fee
09/17	9.99-	263.78	Withdrawal Debit Card Merch. Post: 09/16 WWW.LIVEME.COM HONG KONG HK 0 0260798442 0

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Date	Amount	Balance	Transaction Description
09/17	0.10-	263.68	Withdrawal Card Fee FOREIGN TRANSACTION FEE Date 09/16/20 0 0260798442 0 7929
09/17	19.99-	243.69	Withdrawal Debit Card Merch. Post: 09/16 WWW.LIVEME.COM HONG KONG HK 0 0260798443 0
09/17	0.20-	243.49	Withdrawal Card Fee FOREIGN TRANSACTION FEE Date 09/16/20 0 0260798443 0 7929
09/17	9.99-	233.50	Withdrawal Debit Card Merch. Post: 09/16 WWW.LIVEME.COM HONG KONG HK 0 0260798444 0
09/17	0.10-	233.40	Withdrawal Card Fee FOREIGN TRANSACTION FEE Date 09/16/20 0 0260798444 0 7929
09/17	300.00-	66.60-	Recurring Withdrawal Debit Card Merch. Post: 09/15 SPEEDY CASH 888-3331360 KS 0 0259799829 0
09/17	49.99-	116.59-	Withdrawal Debit Card Merch. Post: 09/16 WWW.LIVEME.COM HONG KONG HK 0 0260798440 0
09/17	0.50-	117.09-	Withdrawal Card Fee FOREIGN TRANSACTION FEE Date 09/16/20 0 0260798440 0 7929
09/17	9.99-	127.08-	Withdrawal Debit Card Merch. Post: 09/16 WWW.LIVEME.COM HONG KONG HK 0 0260798439 0
09/17	0.10-	127.18-	Withdrawal Card Fee FOREIGN TRANSACTION FEE Date 09/16/20 0 0260798439 0 7929
09/20	5.99-	133.17-	Recurring Withdrawal Debit Card Merch. Post: 09/16 CCBILL.COM *GRATEFUL 888-5969279 AZ 0 0260816068 0
09/21	255.00	121.83	Deposit ACH NET PAY ADVANCE TYPE: PAYMENT ID: 1208818723 CO: NET PAY ADVANCE
09/22	250.00	371.83	Deposit ACH EVERGREEN SERVIC TYPE: 8663282556 ID: 9000226424 CO: EVERGREEN SERVIC
09/22	255.00	626.83	Deposit ACH Cashmax TYPE: LOAN ID: 1203268066 CO: Cashmax
09/22	65.00-	561.83	Withdrawal ACH COMENITY PAY OH TYPE: WEB PYMT ID: 1651180275 CO: COMENITY PAY OH
09/22	9.22-	552.61	Withdrawal POS #000010512313 STR Lyft *Ride Tue 6pm SAN FRANCISCO CA
09/22	149.72-	402.89	Withdrawal POS #000078350890 VONS #2115 SAN DIEGO CA
09/22	9.64-	393.25	Withdrawal POS #000011494316 STR Lyft *Ride Tue 7pm SAN FRANCISCO CA
09/23	12.48-	380.77	Withdrawal Debit Card Merch. Post: 09/23 CENTROHELP.COM 18777788382 CY 0 0267319783 0
09/23	0.12-	380.65	Withdrawal Card Fee FOREIGN TRANSACTION FEE Date 09/23/20 0 0267319783 0 5967
09/24	8.50-	372.15	Recurring Withdrawal Debit Card Merch. Post: 09/22 PROBILLER.COM 855-232-9555 CA 0 0266816149 0
09/24	29.99-	342.16	Recurring Withdrawal Debit Card Merch. Post: 09/22 MBI-PROBILLER.COM 855-2329555 NU 0 0266070853 1
09/24	0.30-	341.86	Recurring Withdrawal Card Fee FOREIGN TRANSACTION FEE Date 09/22/20 0 0266070853 1 5967
09/24	271.00-	70.86	Check 608
09/26	1.99-	68.87	Recurring Withdrawal Bill Payment #000096888888 STR MICROSOFT *ONEDRIVE -- MSBILL.INFO WA
09/27	9.99-	58.88	Withdrawal Debit Card Merch. Post: 09/24 LIVEME AMERICA INC. 3102709932 DE 0 0268849087 0
09/27	9.99-	48.89	Withdrawal Debit Card Merch. Post: 09/24 LIVEME AMERICA INC. 3102709932 DE 0 0268849088 0
09/27	9.99-	38.90	Withdrawal Debit Card Merch. Post: 09/24 LIVEME AMERICA INC. 3102709932 DE 0 0268849089 0
09/27	32.60-	6.30	Withdrawal POS #000018102217 CVS/PHARM 09524--3 San Diego CA
09/28	168.58-	162.28-	Withdrawal ACH SPOTLOAN TYPE: DEBIT ID: 1800827294 CO: SPOTLOAN
09/28	29.00-	191.28-	Withdrawal Courtesy Pay Fee
09/30	1,437.55	1,246.27	Deposit ACH THORSNES BARTOLO TYPE: PAYROLL ID: 9009570122 CO: THORSNES BARTOLO
09/30	75.00-	1,171.27	Withdrawal ACH EVERGREEN SERVIC TYPE: 8663282556 ID: 1000226423 CO: EVERGREEN SERVIC
09/30	169.62-	1,001.65	Withdrawal ACH 605 Lending TYPE: PAYMENT ID: 1823945911 CO: 605 Lending
09/30	246.17-	755.48	Withdrawal ACH BRIGHTLENDING TYPE: DEBCRED ID: 9004266188 CO: BRIGHTLENDING
09/30	297.30-	458.18	Withdrawal ACH ACE CASH EXPRESS TYPE: LOANPAYMNT ID: 2752142963 CO: ACE CASH EXPRESS
09/30	300.00-	158.18	Withdrawal ACH Cashmax TYPE: LOAN ID: 1203268066 CO: Cashmax
09/30	300.00-	141.82-	Withdrawal ACH CHECK N GO TYPE: 8007691058 ID: 8800005749 CO: CHECK N GO

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Date	Amount	Balance	Transaction Description
09/30	29.00-	170.82-	Withdrawal Courtesy Pay Fee
09/30	0.01	170.81-	Deposit Dividend Tiered Rate

Summary by Check Number			* Asterisk next to number indicates skip in sequence			3 Checks Cleared for \$901.00		
Number	Cleared	Amount	Number	Cleared	Amount	Number	Cleared	Amount
601	09/10/2020	430.00	607*	09/11/2020	200.00	608	09/24/2020	271.00

	Total For This Period	Total Year-To-Date
Overdraft Fees*	\$203.00	\$203.00
Returned Item Fees	\$0.00	\$0.00

* 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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Important updates to the Account Agreement and Disclosures effective October 1, 2020. Please read this information carefully.

LIMITATION OF SERVICES POLICY – We may limit, restrict, or terminate member services if you cease to be a member in good standing as defined by our Limitation of Services policy posted on our website. Our policy provides that you are not a member in good standing if, among other things, you are delinquent on credit union loans, have had any account closed due to abuse or negligent behavior, engage in any threatening, belligerent, disruptive, or abusive behavior, or cause a loss to the credit union. Member services that may be limited or terminated include: loans or other extensions of credit; share accounts; ATM and other card services; in-person, mobile, online, and telephone banking services; and other electronic transfer services. A complete copy of our Limitation of Services policy is located on our website at www.missionfed.com/disclosures.

BINDING ARBITRATION AND CLASS ACTION WAIVER.

RESOLUTION OF DISPUTES BY ARBITRATION: THIS SECTION CONTAINS IMPORTANT INFORMATION REGARDING YOUR ACCOUNTS AND ALL RELATED SERVICES. IT PROVIDES THAT EITHER YOU OR WE CAN REQUIRE THAT ANY DISPUTES BE RESOLVED BY BINDING ARBITRATION. ARBITRATION REPLACES THE RIGHT TO GO TO COURT, INCLUDING THE RIGHT TO A JURY TRIAL AND THE RIGHT TO PARTICIPATE IN A CLASS ACTION OR SIMILAR PROCEEDING. IN ARBITRATION, THE DISPUTE IS SUBMITTED TO A NEUTRAL PARTY, AN ARBITRATOR, INSTEAD OF A JUDGE OR JURY. ARBITRATION PROCEDURES MAY BE MORE LIMITED THAN RULES APPLICABLE IN COURT.

Agreement to Arbitrate Disputes. Either you or we may elect, without the other's consent, to require that any dispute between us concerning your account(s) and the services related to your account(s) be resolved by binding arbitration, except for those disputes specifically excluded below. This arbitration agreement is entered into pursuant to the Federal Arbitration Act, 9 U.S.C. §§ 1 – 16 (the "FAA").

Disputes Covered by Arbitration. Claims or disputes between you and us arising out of or relating to your account(s), transactions involving your account(s), safe deposit box, and any related service with us are subject to arbitration. Any claims or disputes arising from or relating to this agreement, any prior account agreement between us, or the advertising, the application for, or the approval or establishment of your account are also included. Claims are subject to arbitration, regardless of what theory they are based on or whether they seek legal or equitable remedies. Arbitration applies to any and all such claims or disputes, whether they arose in the past, may currently exist or may arise in the future. All such disputes are referred to in this section as "Claims". An exception to arbitration of Claims is that both you and we have the right to pursue a Claim in a small claims court instead of arbitration, if the Claim is in that court's jurisdiction and proceeds on an individual basis. Claims or disputes arising from your status as a borrower under any loan agreement with the Credit Union are also excluded from this Resolution of Disputes by Arbitration provision.

No Class Action or Joinder of Parties. YOU ACKNOWLEDGE THAT YOU AND WE AGREE THAT NO CLASS ACTION, CLASS-WIDE ARBITRATION, PRIVATE ATTORNEY GENERAL ACTION, OR OTHER PROCEEDING WHERE SOMEONE ACTS IN A REPRESENTATIVE CAPACITY, MAY BE PURSUED IN ANY ARBITRATION OR IN ANY COURT PROCEEDING, REGARDLESS OF WHEN THE CLAIM OR CAUSE OF ACTION AROSE OR ACCRUED, OR WHEN THE ALLEGATIONS OR FACTS UNDERLYING THE CLAIM OR CAUSE OF ACTION OCCURRED. Unless mutually agreed to by you and us, claims of two or more persons may not be joined, consolidated, or otherwise brought together in the same arbitration (unless those persons are joint account holders or beneficiaries on your account and/or related accounts, or parties to a single transaction or related transaction), whether or not the claim may have been assigned.

Right to Reject this Resolution of Disputes by Arbitration provision. You have the right to opt out of this agreement to arbitrate if you tell us within 30 days of the opening of your account or the mailing of this notice, whichever is later. To opt out, send us written notice containing your name, your date of birth, and a statement that you have decided to opt out of this arbitration provision. You must send your written notice to us at the following address: Arbitration, 10325 Meanley Drive, San Diego, California 92131. Otherwise, this agreement to arbitrate will apply without limitation, regardless of whether 1) your account is closed; 2) you pay us in full any outstanding debt you owe; or 3) you file for bankruptcy.

The Arbitration Proceeding. The arbitration must be filed with one of the following neutral arbitration forums: American Arbitration Association or JAMS. That organization will apply its code of procedures in effect at the time the arbitration claim is filed. If there is a conflict between that code and this arbitration provision and/or this agreement, this arbitration provision and this agreement will control. If JAMS or the AAA is unable to handle the claim for any reason, then the matter shall be arbitrated by a neutral arbitrator selected by agreement of the parties (or, if the parties cannot agree, selected by a court in accordance with the FAA).

Costs. The party initiating the arbitration shall pay the initial filing fee. If you file the arbitration and an award is rendered in your favor, we will reimburse you for your filing fee. If there is a hearing, we will pay the fees and costs of the arbitration for the first day of that hearing. All other fees and costs will be allocated in accordance with the rules of the arbitration forum. However, we will advance or reimburse filing and other fees if the arbitrator rules that you cannot afford to pay them or finds other good cause for requiring us to do so, or if you ask us in writing and we determine there is good reason for doing so. Each party shall bear the expense of their respective attorneys, experts, and witnesses and other expenses, regardless of who prevails, but a party may recover any or all costs and expenses from another party if the arbitrator, applying applicable law, so determines.

Right to Resort to Provisional Remedies Preserved. Nothing herein shall be deemed to limit or constrain our right to resort to self-help remedies, such as the right of set-off or the right to restrain funds in an account, to interplead funds in the event of a dispute, to exercise any security interest or lien we may hold in property, or to comply with legal process, or to obtain provisional remedies such as injunctive relief, attachment, or garnishment by a court having appropriate jurisdiction; provided, however, that you or we may elect to arbitrate any dispute related to such provisional remedies.

Severability, Survival. These arbitration provisions shall survive (a) termination or changes to your accounts or any related services; (b) the bankruptcy of any party; and (c) the transfer or assignment of your accounts or any related services. If any portion of this Resolution of Disputes by Arbitration provision is deemed invalid or unenforceable, the remainder of this Resolution of Disputes by Arbitration provision shall remain in force. No portion of this Resolution of Disputes by Arbitration provision may be amended, severed, or waived absent a written agreement between you and us.

Applicability. Arbitration will not apply to your account as long as you are an active duty Service Member.