



Alexis Williams
1512 Stuart St
Apt E
Berkeley, CA 94703

nbc bank
8320 Ward Parkway
Kansas City, MO 64114

Empower AutoSave DDA
*****0957

Account Activity Summary

BALANCE INFORMATION

Beginning Balance on 8/1/2020	\$0.00
3 deposits and other credits	\$600.01
6 withdrawals and other debits	(\$600.00)
Ending Balance on 8/31/2020	\$0.01
Average Ledger Balance	\$26.61
Number of Days in Cycle	31

Empower AutoSave DDA
*****0957

Account Activity Summary (cont.)

DATE	DESCRIPTION	DEPOSITS	WITHDRAWALS	BALANCE
8/1/2020 12:00 AM	Beginning Balance	--	--	\$0.00
8/20/2020 10:48 AM	Transfer from Empower Checking to Empower AutoSave DDA Transfer from Empower Checking to Empower AutoSave	\$500.00	--	\$500.00
8/20/2020 10:17 PM	Transfer from Empower AutoSave DDA to Empower Checking Transfer from Empower AutoSave to Empower Checking	--	(\$45.00)	\$455.00
8/20/2020 10:45 PM	Transfer from Empower AutoSave DDA to Empower Checking Transfer from Empower AutoSave to Empower Checking	--	(\$100.00)	\$355.00
8/21/2020 12:39 AM	Transfer from Empower AutoSave DDA to Empower Checking Transfer from Empower AutoSave to Empower Checking	--	(\$120.00)	\$235.00
8/21/2020 3:21 AM	Transfer from Empower Checking to Empower AutoSave DDA Transfer from Empower Checking to Empower AutoSave	\$100.00	--	\$335.00
8/21/2020 12:38 PM	Transfer from Empower AutoSave DDA to Empower Checking Transfer from Empower AutoSave to Empower Checking	--	(\$10.00)	\$325.00
8/21/2020 7:40 PM	Transfer from Empower AutoSave DDA to Empower Checking Transfer from Empower AutoSave to Empower Checking	--	(\$100.00)	\$225.00
8/22/2020 3:13 PM	Transfer from Empower AutoSave DDA to Empower Checking Transfer from Empower AutoSave to Empower Checking	--	(\$225.00)	\$0.00
8/31/2020 5:02 PM	Interest paid to Empower AutoSave DDA	\$0.01	--	\$0.01
8/31/2020 11:59 PM	Ending Balance	--	--	\$0.01



Empower Checking
*****0973

Account Activity Summary

BALANCE INFORMATION

Beginning Balance on 8/1/2020	(\$285.56)
38 deposits and other credits	\$4,327.55
97 withdrawals and other debits	(\$4,041.68)
Ending Balance on 8/31/2020	\$0.31
Average Ledger Balance	\$74.47
Number of Days in Cycle	31

Empower Checking
*****0973

Account Activity Summary (cont.)

DATE	DESCRIPTION	DEPOSITS	WITHDRAWALS	BALANCE
8/1/2020 12:00 AM	Beginning Balance	--	--	(\$285.56)
8/3/2020 12:04 AM	Withdrawal from Empower Checking Cleo AI Inc. Cleo AI In Alexis Nicole Williams IJPM6ARW2	--	(\$6.02)	(\$291.58)
8/3/2020 3:32 AM	Return of a Withdrawal to an unknown external account R01: Insufficient Funds	\$402.00	--	\$110.42
8/3/2020 12:16 PM	Visa Direct: Card Money Transfer To Brigit, Visa Direct, NY 10016 US	\$0.01	--	\$110.43
8/3/2020 2:03 PM	Visa Direct: Card Money Transfer To Brigit, Visa Direct, NY 10016 US	\$50.00	--	\$160.43
8/3/2020 5:21 PM	Card ATM Cash Withdrawal BROADWAY UNI-117233, OAKLAND, CA US , \$2.50 Surcharge	--	(\$62.50)	\$97.93
8/3/2020 5:21 PM	Program Reserve to Internal ATM FEE REIMBURSEMENT	\$2.50	--	\$100.43
8/3/2020 5:26 PM	Card Purchase BROADWAY CARWASH, OAKLAND, CA US	--	(\$20.00)	\$80.43
8/3/2020 6:54 PM	Card Purchase TARGET T-1926, Albany, CA US	--	(\$31.08)	\$49.35
8/3/2020 7:05 PM	Card Purchase TARGET T-1926, Albany, CA US	--	(\$21.29)	\$28.06
8/3/2020 7:25 PM	Card Purchase WALGREENS STORE 1050 GI, BERKELEY, CA US	--	(\$5.66)	\$22.40
8/3/2020 9:34 PM	Card 3rd Party Payment To CLEO AI, HTTPSWWW.MEET, DE 19801 US	--	(\$5.99)	\$16.41
8/4/2020 12:33 AM	Return of a Withdrawal to an unknown external account R01: Insufficient Funds	\$6.02	--	\$22.43
8/4/2020 9:57 PM	Card Purchase 7-11 18855 BERKELEY CA, HTTPSWWW.7ELE, TX 75063 US	--	(\$17.80)	\$4.63
8/6/2020 12:04 AM	Deposit to Empower Checking CASDU CHILD SUP CA06000 ALEXIS N WILLIAMS DSB000131930444	\$847.84	--	\$852.47
8/6/2020 12:49 AM	Card Purchase 7-ELEVEN, BERKELEY, CA US	--	(\$1.87)	\$850.60
8/6/2020 3:09 PM	Card Purchase TARGET T-3267, Berkeley, CA US , \$-30.00 Cash Back	--	(\$78.84)	\$771.76
8/6/2020 7:44 PM	Program Reserve to Internal EMPOWER CASH ADVANCE	\$50.00	--	\$821.76
8/6/2020 11:31 PM	Card Purchase NAT*CREDITREVIEW.CO, 866-2033111, CA 93117 US	--	(\$1.00)	\$820.76
8/6/2020 11:31 PM	Card Purchase NAT*CREDITREVIEW.CO, 866-2033311, CA 93117 US	--	(\$1.00)	\$819.76
8/6/2020 11:41 PM	Card Purchase TARGET T-2767, Emeryville, CA US , \$-30.00 Cash Back	--	(\$85.57)	\$734.19
8/7/2020 3:04 PM	Card ATM Cash Withdrawal BPG 10, Berkeley, CA US , \$3.00 Surcharge	--	(\$53.00)	\$681.19
8/7/2020 3:16 PM	Card Purchase JACK IN THE BOX 0433, 510-652-2363, CA 94609 US	--	(\$17.12)	\$664.07

Empower Checking
*****0973

Account Activity Summary (cont.)

DATE	DESCRIPTION	DEPOSITS	WITHDRAWALS	BALANCE
8/7/2020 3:46 PM	Card Purchase SAFEWAY #0691, BERKELEY, CA 94709 US , \$20.00 Cash Back	--	(\$46.29)	\$617.78
8/7/2020 4:06 PM	Card Purchase 7-ELEVEN, BERKELEY, CA US	--	(\$16.55)	\$601.23
8/7/2020 4:34 PM	Card ATM Cash Withdrawal PADGYAL FILL-211585, BERKELEY, CA US , \$2.65 Surcharge	--	(\$202.65)	\$398.58
8/7/2020 4:34 PM	Program Reserve to Internal ATM FEE REIMBURSEMENT	\$2.65	--	\$401.23
8/7/2020 4:35 PM	Card ATM Cash Withdrawal PADGYAL FILL-211585, BERKELEY, CA US , \$2.65 Surcharge	--	(\$202.65)	\$198.58
8/7/2020 4:35 PM	Program Reserve to Internal ATM FEE REIMBURSEMENT	\$2.65	--	\$201.23
8/7/2020 8:10 PM	Card Purchase GRID APP, HTTPSGETGRID., CA 94103 US	--	(\$1.00)	\$200.23
8/7/2020 8:57 PM	Card Purchase CHEVRON/MILAN INTERNATI, BERKELEY, CA 94703 US	--	(\$25.00)	\$175.23
8/7/2020 9:02 PM	Card Purchase 7-ELEVEN, BERKELEY, CA US	--	(\$18.61)	\$156.62
8/8/2020 3:42 AM	Card Purchase CITY OF BERKELEY- IPS, BERKELEY, CA 94704 US	--	(\$0.30)	\$156.32
8/8/2020 4:33 PM	Card Purchase THE CHEESE STEAK SHOP -, BERKELEY, CA 94710 US	--	(\$6.87)	\$149.45
8/8/2020 9:00 PM	Card Purchase 7-ELEVEN, BERKELEY, CA US	--	(\$20.09)	\$129.36
8/9/2020 10:34 AM	Card Purchase 7-11 18855 BERKELEY CA, HTTPSWWW.7ELE, TX 75063 US	--	(\$8.25)	\$121.11
8/9/2020 11:31 AM	Card Purchase AMAZON.COM, SEATTLE, WA US	--	(\$37.84)	\$83.27
8/9/2020 3:01 PM	Card Purchase JACK IN THE BOX 0431, 510-841-3574, CA 94702 US	--	(\$12.28)	\$70.99
8/9/2020 7:17 PM	Card Purchase 3FreeCreditScoreinfo 85, 855-2103770, NJ 07304 US	--	(\$1.00)	\$69.99
8/9/2020 7:31 PM	Card Purchase GRID APP, HTTPSGETGRID., CA 94103 US	--	(\$1.00)	\$68.99
8/9/2020 8:00 PM	Card 3rd Party Payment To Amazon Prime*MF1JU1RL1, Amzn.com/bill, WA 98109 US	--	(\$6.54)	\$62.45
8/9/2020 10:00 PM	Visa Direct: Card Money Transfer To Green Dot Corporation, Pasadena, CA 91107 US	\$75.00	--	\$137.45
8/9/2020 11:49 PM	Card Purchase CASA LATINA BAKERY, BERKELEY, CA 94702 US	--	(\$34.63)	\$102.82
8/10/2020 12:03 AM	Withdrawal from Empower Checking Cleo AI Inc. Cleo AI In Alexis Nicole Williams I5JXE5XAE	--	(\$6.42)	\$96.40
8/10/2020 1:34 PM	Card Purchase WALGREENS STORE 2801 AD, BERKELEY, CA US , \$10.00 Cash Back	--	(\$22.52)	\$73.88

Empower Checking
*****0973

Account Activity Summary (cont.)

DATE	DESCRIPTION	DEPOSITS	WITHDRAWALS	BALANCE
8/10/2020 4:28 PM	Card Purchase TARGET T-3267, Berkeley, CA US	--	(\$11.41)	\$62.47
8/10/2020 9:26 PM	Card Purchase 7-11 18855 BERKELEY CA, HTTPSWWW.7ELE, TX 75063 US	--	(\$14.60)	\$47.87
8/10/2020 10:47 PM	Card Purchase TARGET T-3267, Berkeley, CA US	--	(\$8.36)	\$39.51
8/10/2020 11:00 PM	Card Purchase 7-ELEVEN, BERKELEY, CA US	--	(\$5.69)	\$33.82
8/11/2020 12:07 AM	Deposit to Empower Checking CASDU CHILD SUP CA06000 ALEXIS N WILLIAMS DSB000132078326	\$256.61	--	\$290.43
8/11/2020 12:46 AM	Card Purchase LITTLE CAESARS 3410-000, BERKELEY, CA 94702 US	--	(\$13.74)	\$276.69
8/11/2020 12:46 AM	Card Purchase LITTLE CAESARS 3410-000, BERKELEY, CA 94702 US	--	(\$5.46)	\$271.23
8/11/2020 2:38 AM	Withdrawal from Empower Checking Britig.com PROTECTION Alexis Williams 5AB883154A7A4D1	--	(\$50.00)	\$221.23
8/11/2020 9:04 AM	Card Purchase 7-ELEVEN, EMERYVILLE, CA US	--	(\$60.35)	\$160.88
8/11/2020 11:26 AM	Visa Direct: Card Money Transfer To Britig, Visa Direct, NY 10016 US	\$50.00	--	\$210.88
8/11/2020 1:16 PM	Card Purchase AMAZON.COM, SEATTLE, WA US	--	(\$12.55)	\$198.33
8/11/2020 1:20 PM	Card Purchase MI TIERRA FOODS, BERKELEY, CA 94702 US	--	(\$32.69)	\$165.64
8/11/2020 1:41 PM	Card Purchase KWIK SERV GAS, RICHMOND, CA 948040000 US , \$0.35 Cash Back	--	(\$15.75)	\$149.89
8/12/2020 1:59 AM	Visa Direct: Card Money Transfer To Green Dot Corporation, Pasadena, CA 91107 US	\$100.00	--	\$249.89
8/12/2020 3:37 PM	Card Purchase OLD NAVY US 682, CONCORD, CA US	--	(\$4.34)	\$245.55
8/13/2020 1:59 AM	Card Purchase CLEO, 833-3133171, AR 72301 US	--	(\$30.00)	\$215.55
8/13/2020 1:59 AM	Card Purchase CLEO, 833-3133171, AR 72301 US	--	(\$3.99)	\$211.56
8/13/2020 3:42 AM	Card 3rd Party Payment To AT&T*BILL PAYMENT, 800-331-0500, TX 75202 US	--	(\$140.00)	\$71.56
8/13/2020 6:24 AM	Internal to Program Reserve EMPOWER CASH ADVANCE	--	(\$50.00)	\$21.56
8/13/2020 2:57 PM	Visa Direct: Card Money Transfer To Cleo, Visa Direct, TN 38119 US	\$30.00	--	\$51.56
8/13/2020 3:15 PM	Program Reserve to Internal EMPOWER CASH ADVANCE	\$50.00	--	\$101.56
8/13/2020 11:14 PM	Card Purchase 7-ELEVEN, EMERYVILLE, CA US	--	(\$3.82)	\$97.74
8/13/2020 11:47 PM	Card Purchase TARGET T-2767, Emeryville, CA US , \$-40.00 Cash Back	--	(\$76.87)	\$20.87
8/14/2020 12:57 AM	Card Purchase 7-ELEVEN, BERKELEY, CA US	--	(\$13.71)	\$7.16

Empower Checking
*****0973

Account Activity Summary (cont.)

DATE	DESCRIPTION	DEPOSITS	WITHDRAWALS	BALANCE
8/14/2020 1:50 AM	Card 3rd Party Payment To FLOATME, 956-4510365, TX 78205 US	--	(\$1.99)	\$5.17
8/14/2020 2:36 AM	Deposit to Empower Checking EarninActivehour VERIFYBANK Alexis Williams 185111666	\$0.11	--	\$5.28
8/14/2020 2:36 AM	Withdrawal from Empower Checking EarninActivehour VERIFYBANK Alexis Williams 185111667	--	(\$0.10)	\$5.18
8/16/2020 4:21 PM	Card Purchase WALGREENS STORE 2801 AD, BERKELEY, CA US	--	(\$2.34)	\$2.84
8/16/2020 7:28 PM	Card Purchase GRID APP, HTTPSGETGRID., CA 94103 US	--	(\$1.00)	\$1.84
8/17/2020 11:59 AM	Visa Direct: Card Money Transfer To FloatMe, Visa Direct, TX 78205 US	\$20.00	--	\$21.84
8/18/2020 12:03 AM	Deposit to Empower Checking Cleo AI Inc. Cleo AI In I8WWPEMRV Alexis Nicole W	\$8.06	--	\$29.90
8/18/2020 5:01 PM	Card Purchase BERKELEY GAS & SMOG, BERKELEY, CA US	--	(\$8.00)	\$21.90
8/18/2020 9:03 PM	Card Purchase NEW CITY PLUS, OAKLAND, CA 94609 US	--	(\$21.50)	\$0.40
8/19/2020 2:41 AM	Withdrawal from Empower Checking Brigit.com PROTECTION Alexis Williams 878A6BF2C5A84CA	--	(\$50.00)	(\$49.60)
8/20/2020 2:36 AM	Deposit to Empower Checking CASDU CHILD SUP CA06000 ALEXIS N WILLIAMS DSB000132430952	\$847.84	--	\$798.24
8/20/2020 3:36 AM	Return of a Withdrawal to an unknown external account R01: Insufficient Funds	\$50.00	--	\$848.24
8/20/2020 5:49 AM	Internal to Program Reserve EMPOWER CASH ADVANCE	--	(\$50.00)	\$798.24
8/20/2020 10:48 AM	Transfer from Empower Checking to Empower AutoSave DDA Transfer from Empower Checking to Empower AutoSave	--	(\$500.00)	\$298.24
8/20/2020 9:33 PM	Card Purchase POSHMARK, 650-488-7740, CA 94065 US	--	(\$15.85)	\$282.39
8/20/2020 10:17 PM	Transfer from Empower AutoSave DDA to Empower Checking Transfer from Empower AutoSave to Empower Checking	\$45.00	--	\$327.39
8/20/2020 10:18 PM	Card Purchase DICKS SPORTING GOODS107, PLEASANT HILL, CA 945230000 US	--	(\$88.00)	\$239.39
8/20/2020 10:45 PM	Transfer from Empower AutoSave DDA to Empower Checking Transfer from Empower AutoSave to Empower Checking	\$100.00	--	\$339.39
8/20/2020 10:47 PM	Card ATM Cash Withdrawal CHEVRON EXTR-167345, BERKELEY, CA US , \$2.00 Surcharge	--	(\$82.00)	\$257.39
8/21/2020 12:07 AM	Withdrawal from Empower Checking VOLA VOLA Alexis Williams IPZZ557N6	--	(\$25.00)	\$232.39
8/21/2020 12:07 AM	Withdrawal from Empower Checking VOLA VOLA Alexis Williams IBXXERVRA	--	(\$3.99)	\$228.40

Empower Checking
*****0973

Account Activity Summary (cont.)

DATE	DESCRIPTION	DEPOSITS	WITHDRAWALS	BALANCE
8/21/2020 12:39 AM	Transfer from Empower AutoSave DDA to Empower Checking Transfer from Empower AutoSave to Empower Checking	\$120.00	--	\$348.40
8/21/2020 1:40 AM	Card 3rd Party Payment To TOTALVISA 844-548-9721, 844-2064391, SD 57108 US	--	(\$75.00)	\$273.40
8/21/2020 1:40 AM	Card 3rd Party Payment To FLOATME, 956-4510365, TX 78205 US	--	(\$1.99)	\$271.41
8/21/2020 1:40 AM	Card 3rd Party Payment To FLOATME, 956-4510365, TX 78205 US	--	(\$1.99)	\$269.42
8/21/2020 3:21 AM	Transfer from Empower Checking to Empower AutoSave DDA Transfer from Empower Checking to Empower AutoSave	--	(\$100.00)	\$169.42
8/21/2020 3:43 AM	Card 3rd Party Payment To AT&T*BILL PAYMENT, 800-331-0500, TX 75202 US	--	(\$140.00)	\$29.42
8/21/2020 9:32 AM	Card Purchase TARGET T-3267, Berkeley, CA US	--	(\$3.47)	\$25.95
8/21/2020 12:38 PM	Transfer from Empower AutoSave DDA to Empower Checking Transfer from Empower AutoSave to Empower Checking	\$10.00	--	\$35.95
8/21/2020 12:42 PM	Card Purchase TARGET T-3267, Berkeley, CA US	--	(\$22.89)	\$13.06
8/21/2020 1:38 PM	Program Reserve to Internal EMPOWER CASH ADVANCE	\$50.00	--	\$63.06
8/21/2020 7:01 PM	Card Purchase Brigit, New York, CA 10016 US	--	(\$50.00)	\$13.06
8/21/2020 7:40 PM	Transfer from Empower AutoSave DDA to Empower Checking Transfer from Empower AutoSave to Empower Checking	\$100.00	--	\$113.06
8/21/2020 7:42 PM	Card Purchase TRADER JOE'S #186, BERKELEY, CA 94703 US	--	(\$41.98)	\$71.08
8/21/2020 9:28 PM	Card Purchase ASHBY SUPERMARKET, BERKELEY, CA 94703 US	--	(\$10.15)	\$60.93
8/21/2020 11:36 PM	Visa Direct: Card Money Transfer To Brigit, Visa Direct, NY 10016 US	\$50.00	--	\$110.93
8/21/2020 11:44 PM	Card ATM Cash Withdrawal PADGYAL FILL-211585, BERKELEY, CA US , \$2.65 Surcharge	--	(\$42.65)	\$68.28
8/21/2020 11:44 PM	Program Reserve to Internal ATM FEE REIMBURSEMENT	\$2.65	--	\$70.93
8/22/2020 3:13 PM	Transfer from Empower AutoSave DDA to Empower Checking Transfer from Empower AutoSave to Empower Checking	\$225.00	--	\$295.93
8/22/2020 3:18 PM	Card ATM Cash Withdrawal 7ELEVEN-FCTI, BERKELEY, CA US , \$3.00 Surcharge	--	(\$283.00)	\$12.93
8/22/2020 3:18 PM	Program Reserve to Internal ATM FEE REIMBURSEMENT	\$3.00	--	\$15.93
8/23/2020 7:55 PM	Card Purchase GRID APP, HTTPSGETGRID., CA 94103 US	--	(\$1.00)	\$14.93
8/23/2020 11:45 PM	Card Purchase BOBS LIQUOR AND, BERKELEY, CA US	--	(\$6.24)	\$8.69



Empower Checking
*****0973

Account Activity Summary (cont.)

DATE	DESCRIPTION	DEPOSITS	WITHDRAWALS	BALANCE
8/24/2020 12:38 AM	Return of a Withdrawal to an unknown external account R09: Uncollected Funds	\$3.99	--	\$12.68
8/24/2020 12:34 PM	Card Purchase TARGET T-1926, Albany, CA US	--	(\$1.15)	\$11.53
8/24/2020 11:27 PM	Card Purchase CLAIRES BOUTIQUE INC, WWW.CLAIRESTO, CA 60192 US	--	(\$2.42)	\$9.11
8/25/2020 12:03 AM	Deposit to Empower Checking CASDU CHILD SUP CA06000 ALEXIS N WILLIAMS DSB000132568797	\$256.61	--	\$265.72
8/25/2020 1:20 AM	Card Money Transfer From VENMO*, Visa Direct, NY 10014 US	--	(\$200.00)	\$65.72
8/25/2020 12:01 PM	Visa Direct: Card Money Transfer To Green Dot Corporation, Pasadena, CA 91107 US	\$400.00	--	\$465.72
8/25/2020 12:04 PM	Card Money Transfer From VENMO*, Visa Direct, NY 10014 US	--	(\$350.00)	\$115.72
8/25/2020 1:37 PM	Card Purchase Brigit, New York, CA 10016 US	--	(\$50.00)	\$65.72
8/25/2020 7:06 PM	Visa Direct: Card Money Transfer To Brigit, Visa Direct, NY 10016 US	\$50.00	--	\$115.72
8/25/2020 7:45 PM	Visa Direct: Card Money Transfer To Cleo, Visa Direct, TN 38119 US	\$30.00	--	\$145.72
8/25/2020 9:42 PM	Visa Direct: Card Money Transfer To FloatMe, Visa Direct, TX 78205 US	\$20.00	--	\$165.72
8/26/2020 12:48 AM	Card Purchase 7-ELEVEN, EMERYVILLE, CA US	--	(\$54.66)	\$111.06
8/26/2020 1:45 AM	Card Purchase CLEO, 833-3133171, AR 72301 US	--	(\$30.00)	\$81.06
8/26/2020 1:45 AM	Card Purchase CLEO, 833-3133171, AR 72301 US	--	(\$3.99)	\$77.07
8/26/2020 1:45 AM	Card 3rd Party Payment To FLOATME, 956-4510365, TX 78205 US	--	(\$24.00)	\$53.07
8/26/2020 11:51 AM	Card Purchase 7-ELEVEN, BERKELEY, CA US	--	(\$16.50)	\$36.57
8/26/2020 9:38 PM	Card Purchase GREENLIGHT, 404-953-5925, GA 30308 US	--	(\$12.17)	\$24.40
8/26/2020 9:38 PM	Card Purchase GREENLIGHT, 404-953-5925, GA 30308 US	--	(\$7.83)	\$16.57
8/27/2020 2:29 PM	Card Purchase BERKELEY GAS & SMOG, BERKELEY, CA US	--	(\$8.00)	\$8.57
8/28/2020 2:41 AM	Withdrawal from Empower Checking Brigit.com MEMBERSHIP Alexis Williams 8FF1289501C7402	--	(\$9.99)	(\$1.42)
8/28/2020 3:04 PM	Card Purchase JACK IN THE BOX 0413, OAKLAND, CA 94609 US	--	(\$6.76)	(\$8.18)
8/28/2020 3:04 PM	Card Purchase JACK IN THE BOX 0413, OAKLAND, CA 94609 US	--	(\$1.52)	(\$9.70)
8/31/2020 3:36 AM	Return of a Withdrawal to an unknown external account R01: Insufficient Funds	\$9.99	--	\$0.29
8/31/2020 4:50 PM	Interest paid to Empower Checking	\$0.02	--	\$0.31

Account Activity Summary (cont.)

Empower Checking
*****0973

DATE	DESCRIPTION	DEPOSITS	WITHDRAWALS	BALANCE
8/31/2020 11:59 PM	Ending Balance	--	--	\$0.31

Empower Clearing
*****0991

Account Activity Summary

BALANCE INFORMATION

Beginning Balance on 8/1/2020	\$0.00
0 deposits and other credits	\$0.00
0 withdrawals and other debits	\$0.00
Ending Balance on 8/31/2020	\$0.00
Average Ledger Balance	\$0.00
Number of Days in Cycle	31

Account Activity Summary (cont.)

Empower Clearing
*****0991

DATE	DESCRIPTION	DEPOSITS	WITHDRAWALS	BALANCE
8/1/2020 12:00 AM	Beginning Balance	--	--	\$0.00
	No activity this month	--	--	\$0.00

IMPORTANT INFORMATION

IN CASES OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFER: Telephone us at 888-943-8967, email us at help@empower.me or write us at 660 York St, Ste 102, San Francisco, CA 94110 as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we have sent the FIRST statement on which the problem or error appeared. Our business days are Monday – Friday, holidays not included.

1. List your name and account number.
2. Describe the error of the transfer you are unsure about, and explain clearly why you believe this is an error or why you need more information.
3. List the dollar amount of the suspected error.

If you tell us orally, you may be required to send us your complaint or question in writing within 10 business days.

It will be determined whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after hearing from you and will correct any error promptly.

For consumer accounts used primarily for personal, family or household purposes, your complaint will be investigated, and any error promptly corrected. The results of the investigation will be available within 10 business days after hearing from you. If more time is needed, however, it may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign initiated transfer) to investigate your complaint or question. If it is decided to do this, your account will be recredited within 10 business days (20 business days if the transfer involved a new 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 the investigation. If asked to put your complaint or questions in writing and it is not received within 10 business days, your account may not be recredited. Your account is considered a new account for the first 30 days after the first deposit is made, unless you already have an account with us before this account is opened.

If it is decided that there was no error, you will receive a written explanation within 3 business days after the investigation is finished. You may ask for copies of the documents that we used in our investigation.

If a notice of error involves an electronic funds transfer that was initiated outside the U.S. or involves an electronic funds transfer resulting from a point-of-sale debit card transaction, it may take 20 business days after hearing from you to recredit your account. If more time is needed however, it may take 90 calendar days to complete the investigation of your complaint or question.