

0217348-0709878 PDFE 001 ----- 927603


 YOLANDA ZAMORA
 4536 ROEBUCK WAY
 ANTIOCH CA 94531



**Forbes Ranks Travis
Top 10 Credit Union
in California**

traviscu.org/forbes
Federally Insured by NCUA.

Please Review the Enclosed Insert: Important Change in Terms

Deposit Account Summary

Account Description	Account Number	Beginning Balance	Total Withdrawals	Total Deposits	Ending Balance
Savings Account	403768304	\$0.17	\$785.00	\$800.00	\$15.17
Free Checking	403768312	\$8,377.01	\$19,176.91	\$11,800.54	\$1,000.64

Savings Account - 403768304

Date	Transaction	Withdrawals	Deposits	Balance
			Authorized Signer: RENEL ZAMORA	
09/01	Beginning Balance			\$0.17
09/24	External Deposit SPOTLOAN Spotloan8886816811 - CREDIT		\$800.00	\$800.17
09/24	Withdrawal Transfer to xxx8312 #9866	\$785.00		\$15.17
09/30	Ending Balance			\$15.17

ANNUAL PERCENTAGE YIELD EARNED: 0.000% FOR A 30 DAY PERIOD
 Average Daily Balance: \$3.67
 Dividends Paid YTD on Savings Account: \$0.00

Free Checking - 403768312

Date	Transaction	Withdrawals	Deposits	Balance
			Authorized Signer: RENEL ZAMORA	
09/01	Beginning Balance			\$8,377.01
09/01	Point Of Sale Withdrawal 235609000213249 COMCAST CALIFORNIA 800-266-2278 CAUS	\$53.14		\$8,323.87
09/01	Point Of Sale Withdrawal 322874000230058 QVC*653063923301*1OF5 800-367-9444 PAUS	\$6.82		\$8,317.05
09/01	Point Of Sale Withdrawal 422056791888 ARCO#07034ARCO #07034 ANTIOCH CAUS	\$51.00		\$8,266.05
09/02	Point Of Sale Withdrawal 31317477088 REPUBLIC SERVICES TRASH866-576-5548 AZUS	\$64.77		\$8,201.28
09/02	Point Of Sale Withdrawal 31317477088 REPUBLIC SERVICES TRASH866-576-5548 AZUS	\$50.12		\$8,151.16
09/02	Point Of Sale Withdrawal 395708527396 AFTERPAY 855-2896014 DEUS	\$18.42		\$8,132.74
09/02	Point Of Sale Withdrawal 395708527396 AFTERPAY 855-2896014 DEUS	\$43.00		\$8,089.74
09/02	Point Of Sale Withdrawal 322874000230058 QVC*681536176901*3OF3 800-367-9444 PAUS	\$13.65		\$8,076.09
09/02	Check 208	\$145.00		\$7,931.09
09/03	Point Of Sale Withdrawal 9116423001MDF1 MCDONALD'S F13001 MILLBRAE CAUS	\$15.60		\$7,915.49
09/03	External Deposit MPLS USPS PDC MN - FED SALARY		\$1,825.36	\$9,740.85
09/03	External Withdrawal POSSIBLE FINANCE - PAYMENT	\$235.29		\$9,505.56

Free Checking - 403768312 - Continued				
Date	Transaction	Withdrawals	Deposits	Balance
09/03	Point Of Sale Withdrawal 694201 TRADER JOE'S # 201 BRENTWOOD CAUS	\$211.93		\$9,293.63
09/03	ATM Deposit TRAVIS CU 5819 LONE TREE WAY ANTIOCH CAUS		\$13.41	\$9,307.04
09/03	ATM Withdrawal TRAVIS CU 5819 LONE TREE WAY ANTIOCH CAUS	\$100.00		\$9,207.04
09/03	Point Of Sale Withdrawal ARCO#07034ARCO #07034 3300 HILLCREST AVE ANTIOCH CA	\$15.25		\$9,191.79
09/03	Point Of Sale Withdrawal ARCO#07034ARCO #07034 3300 HILLCREST AVE ANTIOCH CA	\$46.29		\$9,145.50
09/03	Deposit Reversal EZ ATM 9/3 MISKEY	\$13.41		\$9,132.09
09/03	Descriptive Deposit EZ ATM 9/3 MISKEY 403768312		\$1,341.00	\$10,473.09
09/03	Deposit Adjustment Fee	\$10.00		\$10,463.09
09/03	Point Of Sale Withdrawal 445603664993 QUADPAY* PAYMENT HTTPSWWW.QUADNYUS	\$10.75		\$10,452.34
09/03	Deposit Adjustment Fee Reversal		\$10.00	\$10,462.34
09/03	Check 211	\$750.00		\$9,712.34
09/03	Check 212	\$4,000.00		\$5,712.34
09/04	Point Of Sale Withdrawal 445602142991 AFTERPAY 855-289-6014 CAUS	\$27.28		\$5,685.06
09/04	Point Of Sale Withdrawal 328008271996 AT&T*BILL PAYMENT 800-331-0500 TXUS	\$164.16		\$5,520.90
09/04	Point Of Sale Withdrawal Walmart.com Bentonville ARUS	\$86.38		\$5,434.52
09/04	External Withdrawal SPOTLOAN Spotloan8886816811 - DEBIT	\$364.09		\$5,070.43
09/04	Point Of Sale Withdrawal 160146000762203 Kindle Unltd*MU3GE80Q2 866-321-8851 WAUS	\$9.99		\$5,060.44
09/04	Point Of Sale Deposit Curo Financial Visa Direct KSUS		\$255.00	\$5,315.44
09/04	Point Of Sale Withdrawal 322874000230058 QVC*681496544901*3OF3 800-367-9444 PAUS	\$19.12		\$5,296.32
09/04	Point Of Sale Withdrawal 322874000230058 QVC*681496544801*3OF5 800-367-9444 PAUS	\$6.54		\$5,289.78
09/05	Point Of Sale Withdrawal 395707130781 TMP*Whynotleaseit 603-6410204 NHUS	\$14.27		\$5,275.51
09/05	Point Of Sale Withdrawal 395708527396 AFTERPAY 855-2896014 DEUS	\$51.34		\$5,224.17
09/05	Point Of Sale Withdrawal 917880000916007 Audible*MU5DW5D91 Amzn.com/billNJUS	\$14.95		\$5,209.22
09/05	Point Of Sale Withdrawal 400100012028 SPEEDY CASH 888-3331360 KSUS	\$300.00		\$4,909.22
09/05	Point Of Sale Withdrawal 395709104018 HSN*HSN1688596578 1OF5 800-9332887 FLUS	\$14.61		\$4,894.61
09/05	Point Of Sale Withdrawal 395709104018 HSN*HSN1688596577 1OF4 800-9332887 FLUS	\$12.75		\$4,881.86
09/05	Point Of Sale Withdrawal 322874000230058 QVC*682117774901*1OF3 800-367-9444 PAUS	\$20.25		\$4,861.61
09/05	Point Of Sale Withdrawal 6318938015431 STARBUCKS STORE 50547 ANTIOCH CAUS	\$5.55		\$4,856.06
09/06	Point Of Sale Withdrawal NYCE AMAZON.COM SEATTLE WAUS	\$23.59		\$4,832.47
09/06	Point Of Sale Withdrawal 420429000212824 DAZN Limited 646-6669971 NYUS	\$19.99		\$4,812.48
09/06	Point Of Sale Withdrawal NYCE AMAZON.COM SEATTLE WAUS	\$43.46		\$4,769.02
09/06	Point Of Sale Withdrawal 395708527396 AFTERPAY 855-2896014 DEUS	\$26.56		\$4,742.46
09/06	Point Of Sale Withdrawal 445603664993 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNYUS	\$8.75		\$4,733.71

Free Checking - 403768312 - Continued				
Date	Transaction	Withdrawals	Deposits	Balance
09/06	Point Of Sale Withdrawal 445603664993 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNYUS	\$15.00		\$4,718.71
09/06	Point Of Sale Withdrawal 445603664993 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNYUS	\$17.50		\$4,701.21
09/06	Point Of Sale Withdrawal 445603664993 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNYUS	\$30.39		\$4,670.82
09/06	Point Of Sale Withdrawal 459449 SAFEWAY #1234 BRENTWOOD CAUS	\$121.53		\$4,549.29
09/06	Point Of Sale Withdrawal HOMEGOODS #237 2460 SAND CREEK RD BRENTWOOD CAUS	\$133.30		\$4,415.99
09/07	Point Of Sale Withdrawal TJ MAXX #858 2450 SAND CREEK RD BRENTWOOD CAUS	\$96.23		\$4,319.76
09/07	Point Of Sale Withdrawal 65000000498614 MJS DOWNTOWN CAFE BRENTWOOD CAUS	\$46.70		\$4,273.06
09/07	Point Of Sale Withdrawal 17-8036439456 EAGLE FUNDRAISING 479-6462078 ARUS	\$21.74		\$4,251.32
09/08	Point Of Sale Withdrawal 395707130781 TMP*Tempoe 603-6410204 NHUS	\$60.00		\$4,191.32
09/08	Point Of Sale Withdrawal CDKQALSNZXSCDGV WWW.PAYWITHFOUR.COM HTTPSWWW.PAYWCAUS	\$49.96		\$4,141.36
09/08	Point Of Sale Withdrawal 395708527396 AFTERPAY 855-2896014 DEUS	\$29.48		\$4,111.88
09/08	External Deposit SSA TREAS 310 - XXSOC SEC		\$2,258.00	\$6,369.88
09/09	Point Of Sale Withdrawal 445603664993 QUADPAY* PAYMENT HTTPSWWW.QUADNYUS	\$42.50		\$6,327.38
09/09	Point Of Sale Withdrawal 445374087994 GRUBHUBHILLCRESTRESTA GRUBHUB.COM NYUS	\$46.04		\$6,281.34
09/09	Point Of Sale Withdrawal 445603664993 QUADPAY* PAYMENT HTTPSWWW.QUADNYUS	\$11.00		\$6,270.34
09/09	External Withdrawal SAFE Credit Unio ELECTRONIC TRANSFER - TRANSFER	\$277.27		\$5,993.07
09/09	Point Of Sale Withdrawal 322874000230058 QVC*682117774902*1OF3 800-367-9444 PAUS	\$73.54		\$5,919.53
09/09	Point Of Sale Withdrawal 917880000916007 Audible*MU814G70 Amzn.com/billNJUS	\$5.00		\$5,914.53
09/10	Point Of Sale Withdrawal 395708527396 AFTERPAY 855-2896014 DEUS	\$38.63		\$5,875.90
09/10	Point Of Sale Withdrawal 445603664993 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNYUS	\$37.50		\$5,838.40
09/10	Point Of Sale Withdrawal 422056791888 ARCO#07034ARCO #07034 ANTIOCH CAUS	\$65.51		\$5,772.89
09/11	Point Of Sale Withdrawal 345374271889 SPRINGHILL MEDICAL GROU925-432-3318 CAUS	\$30.00		\$5,742.89
09/11	Point Of Sale Withdrawal 1-8079486695 MUNICIPAL ONLINE PAYMEN844-7244507 TXUS	\$1.00		\$5,741.89
09/11	Point Of Sale Withdrawal 459459 SAFEWAY #1259 ANTIOCH CAUS	\$17.42		\$5,724.47
09/11	Point Of Sale Withdrawal 459459 SAFEWAY #1259 ANTIOCH CAUS	\$105.18		\$5,619.29
09/11	Point Of Sale Withdrawal 148075803 KOHLS 0758 5511 LONE TRBRENTWOOD CAUS	\$38.93		\$5,580.36
09/11	Point Of Sale Withdrawal MICHAELS STORES 5706 5501 LONE TREE WAY BRENTWOOD CAU	\$36.43		\$5,543.93
09/11	Point Of Sale Withdrawal 7-ELEVEN 4355 HILLCREST AVE US ANTIOCH CAUS	\$11.44		\$5,532.49
09/11	Point Of Sale Withdrawal 6318938015431 STARBUCKS STORE 50547 ANTIOCH CAUS	\$5.55		\$5,526.94

Free Checking - 403768312 - Continued				
Date	Transaction	Withdrawals	Deposits	Balance
09/11	Point Of Sale Withdrawal 1-8079639319 CITY OF ANTIOCH UTILITY925-7797000 CAUS	\$157.18		\$5,369.76
09/12	Point Of Sale Deposit Possible Finance Dallas TXUS		\$200.00	\$2,823.76
09/11	Check 201	\$2,746.00		\$2,623.76
09/12	Point Of Sale Withdrawal LENDUP 855-253-6387 CAUS	\$117.99		\$2,705.77
09/12	Point Of Sale Withdrawal 395707130781 TMP*Whynotleaseit 603-6410204 NHUS	\$50.05		\$2,655.72
09/12	Point Of Sale Withdrawal 395707130781 TMP*Whynotleaseit 603-6410204 NHUS	\$14.27		\$2,641.45
09/12	Point Of Sale Withdrawal 395708527396 AFTERPAY 855-2896014 DEUS	\$60.11		\$2,581.34
09/12	Point Of Sale Withdrawal 395708527396 AFTERPAY 855-2896014 DEUS	\$61.12		\$2,520.22
09/12	Point Of Sale Withdrawal 917880000916007 Audible*MU5XW5UQ2 Amzn.com/billNJUS	\$5.00		\$2,515.22
09/12	Point Of Sale Withdrawal NYCE AMAZON.COM SEATTLE WAUS	\$20.74		\$2,494.48
09/13	Point Of Sale Withdrawal 4445029476769 SAMURAI JAPANESE RESTAURANTIOCH CAUS	\$109.85		\$2,384.63
09/13	Point Of Sale Withdrawal NETFLIX COM LOS GATOS CAUS	\$15.99		\$2,368.64
09/13	Point Of Sale Withdrawal 175000001353 LOWE'S #2508 ANTIOCH CAUS	\$86.26		\$2,282.38
09/14	Point Of Sale Withdrawal 345788263886 FASTRAK CSC 415-486-8655 CAUS	\$110.00		\$2,172.38
09/14	Point Of Sale Withdrawal 395708527396 AFTERPAY 855-2896014 DEUS	\$22.66		\$2,149.72
09/14	External Withdrawal PGANDE WEB ONLINE - WEB ONLINE	\$150.00		\$1,999.72
09/14	Point Of Sale Withdrawal 160146000762203 AMZN Digital*MU3C95YZ2 888-802-3080 WAUS	\$15.99		\$1,983.73
09/14	Point Of Sale Withdrawal 191202147887 BIG B LUMBER BRENTWOOD CAUS	\$315.36		\$1,668.37
09/14	Point Of Sale Withdrawal 191163701888 ANTIOCH ACE ANTIOCH CAUS	\$22.00		\$1,646.37
09/14	Point Of Sale Withdrawal 445265732997 DOORDASH*BJS RESTAURAN WWW.DOORDASH.CAUS	\$48.60		\$1,597.77
09/15	Point Of Sale Withdrawal 152300001111182 Epic Care AN ANTIOCH CAUS	\$40.00		\$1,557.77
09/15	External Withdrawal IRS - USATAXPYMT	\$60.00		\$1,497.77
09/15	External Withdrawal CAPITAL ONE - ONLINE PMT	\$50.00		\$1,447.77
09/15	Point Of Sale Withdrawal 422056791888 ARCO#07034ARCO #07034 ANTIOCH CAUS	\$53.00		\$1,394.77
09/15	Point Of Sale Withdrawal 6318938015431 STARBUCKS STORE 50547 ANTIOCH CAUS	\$5.55		\$1,389.22
09/15	NOW Deposit Zelle From ZAMORA, REBECCA +1-800-877-8021		\$125.00	\$1,514.22
09/16	Point Of Sale Withdrawal 395708527396 AFTERPAY 855-2896014 DEUS	\$18.42		\$1,495.80
09/16	Point Of Sale Withdrawal 395708527396 AFTERPAY 855-2896014 DEUS	\$13.52		\$1,482.28
09/16	External Withdrawal Total Card TCSFA - PAYMENT	\$40.00		\$1,442.28
09/16	External Withdrawal SPOTLOAN Spotloan8886816811 - DEBIT	\$344.26		\$1,098.02
09/16	Point Of Sale Withdrawal 694201 TRADER JOE'S # 201 BRENTWOOD CAUS	\$142.73		\$955.29
09/16	Point Of Sale Withdrawal BRENTWOOD 6271 LONE TREE WAY BRENTWOOD CAUS	\$21.11		\$934.18
09/16	Point Of Sale Withdrawal 459459 SAFEWAY #1259 ANTIOCH CAUS	\$9.62		\$924.56

Free Checking - 403768312 - Continued						
Date	Transaction		Withdrawals	Deposits	Balance	
09/16	Point Of Sale Withdrawal	459459 SAFEWAY #1259 ANTIOCH CAUS	\$104.58		\$819.98	
09/16	Point Of Sale Withdrawal	458359 SAFEWAY FUEL1259 ANTIOCH CAUS	\$25.42		\$794.56	
09/17	Point Of Sale Withdrawal	445603664993 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNYUS	\$19.25		\$775.31	
09/17	Point Of Sale Withdrawal	395708527396 AFTERPAY 855-2896014 DEUS	\$23.18		\$752.13	
09/17	Point Of Sale Withdrawal	328008271996 AT&T*BILL PAYMENT 800-331-0500 TXUS	\$164.16		\$587.97	
09/17	External Deposit	MPLS USPS PDC MN - FED SALARY		\$1,801.73	\$2,389.70	
09/17	External Withdrawal	LIBERTY MUTUAL - PAYMENT	\$132.56		\$2,257.14	
09/17	Point Of Sale Withdrawal	917880000916007 Audible*M45CZ3PR1 Amzn.com/billNJUS	\$5.00		\$2,252.14	
09/17	Point Of Sale Withdrawal	9600381 BRENTWOOD AUTO SPA INC BRENTWOOD CAUS	\$32.99		\$2,219.15	
09/17	Point Of Sale Withdrawal	DOLLAR TREE 3305 DEER VALLEY RD ANTIOCH CAUS	\$47.14		\$2,172.01	
09/17	Point Of Sale Withdrawal	445603664993 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNYUS	\$10.75		\$2,161.26	
09/18	Point Of Sale Withdrawal	6900000011981 FEDEX OFFIC11900011981 BRENTWOOD CAUS	\$6.18		\$2,155.08	
09/18	Point Of Sale Withdrawal	650000009972335 VENDING S&B VENDING LLCFAIRFIELD CAUS	\$2.10		\$2,152.98	
09/19	Point Of Sale Withdrawal	395707130781 TMP*Whynotleaseit 603-6410204 NHUS	\$50.05		\$2,102.93	
09/19	Point Of Sale Withdrawal	395707130781 TMP*Whynotleaseit 603-6410204 NHUS	\$14.27		\$2,088.66	
09/19	Point Of Sale Withdrawal	395708527396 AFTERPAY 855-2896014 DEUS	\$51.34		\$2,037.32	
09/19	Point Of Sale Withdrawal	445603664993 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNYUS	\$17.50		\$2,019.82	
09/20	Point Of Sale Withdrawal	89047000762203 Amazon Prime*M41642LN0 Amzn.com/billWAUS	\$14.19		\$2,005.63	
09/20	Point Of Sale Withdrawal	395708527396 AFTERPAY 855-2896014 DEUS	\$26.56		\$1,979.07	
09/20	Point Of Sale Withdrawal	445603664993 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNYUS	\$15.00		\$1,964.07	
09/21	External Withdrawal	UPGRADE, INC. Y - PAYMENT	\$42.73		\$1,921.34	
09/21	Point Of Sale Withdrawal	445603664993 QUADPAY* UNKNOWN HTTPSWWW.QUADNYUS	\$15.25		\$1,906.09	
09/21	Point Of Sale Withdrawal	322874000230058 QVC*681959657201*2OF5 800-367-9444 PAUS	\$18.57		\$1,887.52	
09/21	Point Of Sale Withdrawal	395709104018 HSN*HSN1673429474 4OF5 800-9332887 FLUS	\$10.40		\$1,877.12	
09/22	Point Of Sale Withdrawal	CDKQALSNZXSCDGV WWW.PAYWITHFOUR.COM HTTPSWWW.PAYWCAUS	\$49.96		\$1,827.16	
09/22	External Deposit	BRB UPL - Loan		\$930.00	\$2,757.16	
09/22	External Withdrawal	TFS 888-729-2413 2490 - TFS PAY	\$1,748.99		\$1,008.17	
09/22	Point Of Sale Deposit	Curo Financial Visa Direct KSUS		\$255.00	\$1,263.17	
09/22	Point Of Sale Withdrawal	322874000230058 QVC*681959657101*2OF4 800-367-9444 PAUS	\$54.35		\$1,208.82	
09/22	Point Of Sale Withdrawal	422056791888 ARCO#07034ARCO #07034 ANTIOCH CAUS	\$50.00		\$1,158.82	
09/22	Point Of Sale Withdrawal	445603664993 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNYUS	\$8.75		\$1,150.07	
09/22	Point Of Sale Withdrawal	445603664993 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNYUS	\$11.00		\$1,139.07	

Free Checking - 403768312 - Continued				
Date	Transaction	Withdrawals	Deposits	Balance
09/22	Point Of Sale Withdrawal 445603664993 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNYUS	\$42.50		\$1,096.57
09/22	External Deposit SPOTLOAN Spotloan8886816811 - CREDIT		\$600.00	\$1,696.57
09/23	Point Of Sale Withdrawal 445603664993 QUADPAY* UNKNOWN HTTPSWWW.QUADNYUS	\$21.75		\$1,674.82
09/23	External Withdrawal Synchrony Bank - CC PYMT	\$144.00		\$1,530.82
09/23	Point Of Sale Withdrawal 459459 SAFEWAY #1259 ANTIOCH CAUS	\$15.00		\$1,515.82
09/23	Point Of Sale Withdrawal 459459 SAFEWAY #1259 ANTIOCH CAUS	\$245.80		\$1,270.02
09/23	Point Of Sale Withdrawal 395709104018 HSN*HSN1686042760 2OF4 800-9332887 FLUS	\$24.24		\$1,245.78
09/23	Point Of Sale Withdrawal 458359 SAFEWAY FUEL1259 ANTIOCH CAUS	\$25.10		\$1,220.68
09/23	Point Of Sale Withdrawal DOLLAR TREE 3305 DEER VALLEY RD ANTIOCH CAUS	\$23.11		\$1,197.57
09/23	Point Of Sale Withdrawal 400100012028 SPEEDY CASH 888-3331360 KSUS	\$300.00		\$897.57
09/24	Point Of Sale Deposit 322876000230058 QVC*653063923201*CRED 800-367-9444 PAUS		\$7.04	\$904.61
09/24	Point Of Sale Withdrawal 395708527396 AFTERPAY 855-2896014 DEUS	\$38.64		\$865.97
09/24	Point Of Sale Withdrawal 459459 SAFEWAY #1259 ANTIOCH CAUS	\$18.47		\$847.50
09/24	Point Of Sale Withdrawal 6318938015431 STARBUCKS STORE 50547 ANTIOCH CAUS	\$4.95		\$842.55
09/24	Point Of Sale Withdrawal 445603664993 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNYUS	\$35.12		\$807.43
09/24	Deposit Transfer from xxx8304 #9866		\$785.00	\$1,592.43
09/25	Point Of Sale Withdrawal 395708527396 AFTERPAY 855-2896014 DEUS	\$19.12		\$1,573.31
09/25	External Deposit LENDUP - LendUpLoan		\$200.00	\$1,773.31
09/25	Point Of Sale Withdrawal 322874000230058 QVC*653063923303*2OF5 800-367-9444 PAUS	\$6.22		\$1,767.09
09/25	Point Of Sale Withdrawal 650000009972335 VENDING S&B VENDING LLCFAIRFIELD CAUS	\$2.10		\$1,764.99
09/25	Point Of Sale Withdrawal 313301169881 PUBLISHERS CLEARINGHOUS800-566-4724 NYUS	\$23.97		\$1,741.02
09/26	Point Of Sale Withdrawal 395707130781 TMP*Whynotleaseit 603-6410204 NHUS	\$50.05		\$1,690.97
09/26	Point Of Sale Withdrawal 395707130781 TMP*Whynotleaseit 603-6410204 NHUS	\$14.27		\$1,676.70
09/26	Point Of Sale Withdrawal 84870021637342 HOUSE OF BEAUTY OAKLEY CAUS	\$55.00		\$1,621.70
09/26	Point Of Sale Withdrawal 395708527396 AFTERPAY 855-2896014 DEUS	\$61.12		\$1,560.58
09/26	Point Of Sale Withdrawal ARCO#07119ARCO #07119 1 ROLLINS ROAD MILLBRAE CA	\$10.35		\$1,550.23
09/26	Point Of Sale Withdrawal 322874000230058 QVC*653063923304*2OF5 800-367-9444 PAUS	\$20.86		\$1,529.37
09/27	Point Of Sale Withdrawal 445120797995 POSTMATES DA980 THE HA 8778877815 CAUS	\$43.04		\$1,486.33
09/27	Point Of Sale Withdrawal 160146000762203 Prime Video*M40TY8K82 888-802-3080 WAUS	\$2.99		\$1,483.34
09/27	Point Of Sale Withdrawal FOOD MAXX #482 4500 LONETREE WAY ANTIOCH CAUS	\$43.01		\$1,440.33
09/27	Point Of Sale Withdrawal DD'S DISCOUNTS 5394 4444 LONE TREE WAY ANTIOCH CAUS	\$86.96		\$1,353.37

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Free Checking - 403768312 - Continued

Date	Transaction	Withdrawals	Deposits	Balance
09/27	Point Of Sale Withdrawal 322874000230058 QVC*681496544802*4OF5 800-367-9444 PAUS	\$5.63		\$1,347.74
09/28	External Withdrawal SELF LENDER INC - PAYMENTS	\$25.00		\$1,322.74
09/28	External Withdrawal TFS 888-729-2413 2498 - TFS PAY	\$1,007.99		\$314.75
09/28	Point Of Sale Withdrawal 445374087994 GRUBHUBSKIPOLINISPIZZ GRUBHUB.COM NYUS	\$77.14		\$237.61
09/28	Point Of Sale Withdrawal 322874000230058 QVC*652837409701*3OF5 800-367-9444 PAUS	\$9.94		\$227.67
09/28	Point Of Sale Withdrawal 322874000230058 QVC*653063923302*2OF5 800-367-9444 PAUS	\$6.22		\$221.45
09/29	Point Of Sale Withdrawal 395708527396 AFTERPAY 855-2896014 DEUS	\$22.66		\$198.79
09/29	NOW Deposit Zelle From ZAMORA, REBECCA +1-800-877-8021		\$125.00	\$323.79
09/29	Point Of Sale Withdrawal 322874000230058 QVC*652837409801*3OF5 800-367-9444 PAUS	\$12.12		\$311.67
09/29	Point Of Sale Withdrawal 422057095883 ARCO#07034ARCO #07034 ANTIOCH CAUS	\$46.00		\$265.67
09/30	Point Of Sale Withdrawal DSW. 866-3797463 OHUS	\$70.84		\$194.83
09/30	Point Of Sale Withdrawal 395708527396 AFTERPAY 855-2896014 DEUS	\$18.40		\$176.43
09/30	ATM Deposit TRAVIS CU 5819 LONE TREE WAY ANTIOCH CAUS		\$1,079.00	\$1,255.43
09/30	ATM Withdrawal TRAVIS CU 5819 LONE TREE WAY ANTIOCH CAUS	\$100.00		\$1,155.43
09/30	Point Of Sale Withdrawal 459459 SAFEWAY #1259 ANTIOCH CAUS	\$130.56		\$1,024.87
09/30	Point Of Sale Withdrawal 445603664993 QUADPAY* QUADPAY ANYWH HTTPSWWW.QUADNYUS	\$18.68		\$1,006.19
09/30	Point Of Sale Withdrawal 6318938015431 STARBUCKS STORE 50547 ANTIOCH CAUS	\$5.55		\$1,000.64
09/30	Ending Balance			\$1,000.64

Check Summary

**Indicates a break in check number sequences*

Date	Check#	Amount	Date	Check#	Amount	Date	Check#	Amount
09/11	201	\$2,746.00	09/02	208*	\$145.00	09/03	211*	\$750.00
09/03	212	\$4,000.00						

	Total for this Period	Total Year-to-Date
Total Overdraft Item Fees	\$0.00	\$0.00
Total Return Item Fees	\$0.00	\$203.00

70th Annual Meeting Notice

Elections will be held Thursday, April 22, 2021, for the Board of Directors and the Supervisory Committee at Travis Credit Union's Corporate Offices at One Travis way in Vacaville. There are four Board of Director positions and two Supervisory Committee positions up for election. One Board position and one Supervisory Committee position are for one-year terms. All other seats are for three-year terms.

If you wish to stand for election, please mail your resume and cover letter expressing interest in either the Board or Supervisory Committee to the Nominating Committee at the address below. You may bypass the nomination process and become a candidate by submitting a petition signed by 300 members who are eligible to vote in the election.

To obtain petition guidelines and forms, please contact May Onisko at (707) 469-1680 or (800) 877-8328, ext.1680. Your cover letter, résumé and signed petitions must be postmarked no later than midnight on December 23, 2020 to be considered by either nomination or petition.

The positions are voluntary and there is no monetary compensation for service. Requests for nominations and petitions should be mailed to:

**Nominating Committee,
Travis Credit Union, 2010-A Harbison
Drive #170, Vacaville, CA 95687**



IMPORTANT CHANGE IN TERMS

The following are changes and/or clarifications to your “Membership Agreement & Disclosure” and “Checking Account Disclosure.” Please read this document carefully. ***It includes an Arbitration Provision and Class Action Waiver.*** You can opt out of the Arbitration Provision as provided below and you will not lose any of the rights and benefits of your accounts.

The “Overdraft and Line of Credit Protection” section of your Checking Account Disclosure is replaced with the following:

OVERDRAFTS

An Overdraft occurs when you do not have enough money in the “Available Balance” in your checking account **at the time a transaction is presented to us for payment.**

Overdraft Protection

To help you avoid overdrafts, Travis Credit union offers Overdraft Protection for your checking account. If you have an open-end loan account (line-of-credit) or a Travis Credit Union Visa credit card in good standing with available credit and there are not sufficient funds in your checking account’s available balance to cover your checks or other authorized payments, these items will be considered to be requests for a loan advance from the loan account designated by you. Advances will be posted from your loan account to cover your overdraft in \$100 increments. If you have not designated a loan account or credit card, you can designate your savings account for overdraft protection. If designated, the money will be taken from your savings account to cover your checks or authorized payments in the lesser of \$100 or the available funds in your savings account.

If you don’t have Overdraft Protection, an Overdraft may be returned or, we may, at our option, elect to pay it pursuant to our Standard Overdraft Practices.

Standard Overdraft Practices

If you qualify for Standard Overdraft Practices, then Travis Credit Union may, but is not obligated to pay overdrafts up to an assigned overdraft limit. If we pay an overdraft transaction, including a check, ACH payment, debit card payment that we have previously authorized, or any other electronic payment, then you will be assessed a Non-sufficient Funds (NSF) Overdraft Item Fee as provided in our Fee Schedule. If we reject a check or ACH payment transaction when it is presented to us, then you will be assessed a Non-sufficient Funds (NSF) Returned Item Fee as set forth on our Fee Schedule. You will be charged a NSF Returned item Fee or a NSF Overdraft Item Fee for checks and ACH payments each time they are presented for payment, even if they were previously rejected and you were previously charged a NSF

Returned Item fee. You will not be charged any fees if a debit card payment is declined at the time you give your card to a merchant and the merchant asks us to authorize but we do not authorize the payment.

If you qualify, Standard Overdraft Practices for check, ACH, and recurring debit card transactions is available without any action on your part; it is a no-cost benefit that comes with your account. However, you must affirmatively opt in to Overdraft Practices for ATM and one-time/everyday debit card transactions. Should you opt in, you may opt out of Overdraft Practices for debit card payments and ATM withdrawals at any time.

Your checking account has two types of balances: the “Present Balance” and the “Available balance”. It is important to understand how the two balances are calculated and how they are used so that you know when you may be charged a NSF Returned Item or NSF Overdraft Item Fee. Your Present Balance is the full amount of all deposits into your account less transactions that have “posted” to (or have been paid from) your account. Your Available Balance is the amount of money in your account that is available for you to use without incurring a NSF Overdraft Item Fee. It is the Present Balance less holds placed on deposits and pending transactions that have been authorized but have not yet been presented to us for payment (such as pending debit card purchases that have been authorized at the point of sale, but have not been sent to us for payment by the merchant). We use your Available Balance to determine whether to authorize payments and whether to assess a NSF Returned Item Fee or a NSF Overdraft Item Fee when transactions are posted to (paid from) your account. The following is an example of how this works:

Assume you have \$100 in your Present Balance and your Available Balance and you have **opted in** to Courtesy Pay for debit cards. Further assume you use your debit card to buy a shirt for \$70, in which case the merchant will typically ask us to authorize the payment. If we do, then we will reduce your Available Balance to \$30 because we are now required to pay the \$70 for the shirt when the transaction is presented to us (usually a few days later) through the merchant’s card network. Before the merchant sends the shirt payment to us, a check you have written for \$50 is presented for payment. Because you have only have \$30 in your Available Balance, we may reject the check (in which case you will be charged a NSF Returned Item Fee) or we may pay it with Overdraft Practices (in which case you will be charged a NSF Overdraft Item Fee). The \$50 check payment is an overdraft because your Available Balance is insufficient at \$30 even though your Present Balance is still \$100. Later, when the shirt payment is presented to us through the merchant’s card network, we are required to pay it, but your Available Balance is now - \$20 due to the check we paid. You will be charged a NSF Overdraft Item Fee on the shirt payment too, even though you had enough Available Balance at the time the payment was authorized.

To help you manage your account and avoid NSF Overdraft Item Fees and NSF Returned Item Fees, you can see your Available Balance and Present Balance at ATMs, or in Travis Credit Union Online Banking or Mobile Banking. We also provide you with a summary of NSF Overdraft Item Fees and NSF Returned Item Fees on your monthly account statements for the current period and year-to-date.

The following Section is added to page 13 of the Membership Agreement & Disclosure after the section entitled “Income Tax Reporting”:

ARBITRATION AND WAIVER OF CLASS ACTION

You and Travis Credit Union agree that we shall attempt to informally settle any and all disputes arising out of, affecting, or relating to your accounts, or the products or services the credit union has provided, will provide or has offered to provide to you, and/or any aspect of your relationship with the credit union (hereafter referred to as the “Claims”). If that cannot be done, then you agree that any and all Claims that are threatened, made, filed or initiated after the Effective Date (defined below) of this Arbitration and Waiver of Class Action provision (“Arbitration Agreement”), even if the Claims arise out of, affect or relate to conduct that occurred prior to the Effective Date, shall, at the election of either you or us, be resolved by binding arbitration administered by the American Arbitration Association (“AAA”) in accordance with its applicable rules and procedures for consumer disputes (“Rules”), whether such Claims are in contract, tort, statute, or otherwise. The Rules can be obtained on the AAA website free of charge at www.adr.org; or, a copy of the Rules can be obtained at any of our branches upon request. Either you or we may elect to resolve a particular Claim through arbitration, even if one of us has already initiated litigation in court related to the Claim, by: (a) making written demand for arbitration upon the other party, (b) initiating arbitration against the other party, or (c) filing a motion to compel arbitration in court. AS A RESULT, IF EITHER YOU OR WE ELECT TO RESOLVE A PARTICULAR CLAIM THROUGH ARBITRATION, YOU WILL GIVE UP YOUR RIGHT TO GO TO COURT TO ASSERT OR DEFEND YOUR RIGHTS UNDER THIS ACCOUNT AGREEMENT (EXCEPT FOR CLAIMS BROUGHT INDIVIDUALLY WITHIN SMALL CLAIMS COURT JURISDICTION, SO LONG AS THE CLAIM REMAINS IN SMALL CLAIMS COURT). This Arbitration Agreement shall be interpreted and enforced in accordance with the Federal Arbitration Act set forth in Title 9 of the U.S. Code to the fullest extent possible, notwithstanding any state law to the contrary, regardless of the origin or nature of the Claims at issue. This Arbitration Agreement does not prevent you from submitting any issue relating to your accounts for review or consideration by a federal, state, or local governmental agency or entity, nor does it prevent such agency or entity from seeking relief on your behalf. This Arbitration Agreement shall not apply to claims that are initiated in or transferred to small claims court.

1. Selection of Arbitrator. The Claims shall be resolved by a single arbitrator. The arbitrator shall be selected in accordance with the Rules, and must have experience in the types of financial transactions at issue in the Claims. In the event of a conflict between the Rules and this Arbitration Agreement, this Arbitration Agreement shall supersede the conflicting Rules only to the extent of the inconsistency. If AAA is unavailable to resolve the Claims, and if you and we do not agree on a substitute forum, then you can select the forum for the resolution of the Claims.

2. Effective Date. This Arbitration Agreement is effective upon the 31st day after we provide it to you (“Effective Date”), unless you opt-out in accordance with the requirements of the RIGHT TO OPT-OUT provision below. If you receive your statements by mail, then the Arbitration Agreement was provided to you when it was mailed. If you receive your statements electronically, then it was provided to you when you were sent notice electronically.

3. Arbitration Proceedings. The arbitration shall be conducted within 50 miles of your residence at the time the arbitration is commenced. Any claims and defenses that can be asserted in court can be asserted in the arbitration. The Arbitrator shall be entitled to award the same remedies that a court can award, including injunctive relief. Discovery shall be available for non-privileged information to the fullest extent permitted under the Rules. The Arbitrator's award can be entered as a judgment in court. Except as provided in applicable statutes, the arbitrator's award is not subject to review by the court and it cannot be appealed. Travis shall pay for any filing, administration, and arbitrator fees imposed on you by the AAA. However, you will be responsible for your own attorneys' fees, unless you prevail on your Claim in the arbitration, in which case, we will pay your attorneys' fees. Conversely, if the credit union prevails, then you will not be required to pay its attorneys' fees and costs. Nothing contained in this Arbitration Agreement shall prevent either you or the credit union from applying to any court of competent jurisdiction for emergency provisional relief, such as a temporary restraining order, a temporary protective order, an attachment or any other pre-judgment remedies.

Any determination as to whether this Arbitration Agreement is valid or enforceable in part or in its entirety will be made solely by the arbitrator, including without limitation any issues relating to whether a Claim is subject to arbitration; provided, however, the enforceability of the Class Action Waiver set forth below shall be determined by the Court.

4. Class Action Waiver. ANY ARBITRATION OF A CLAIM WILL BE ON AN INDIVIDUAL BASIS. YOU UNDERSTAND AND AGREE THAT YOU ARE WAIVING THE RIGHT TO PARTICIPATE AS A CLASS REPRESENTATIVE OR CLASS CUSTOMER IN A CLASS ACTION LAWSUIT.

5. Severability. In the event the Class Action Waiver in this Arbitration Agreement is found to be unenforceable for any reason, the remainder of this Arbitration Agreement shall also be unenforceable. If any provision in this Arbitration Agreement, other than the Class Action Waiver, is found to be unenforceable, the remaining provisions shall remain fully enforceable.

6. Right to Opt-Out. You have the right to opt-out of this Arbitration Agreement and it will not affect any other terms and conditions of your Account Agreement or your relationship with Travis Credit Union. To opt out, you must notify us in writing of your intent to do so on or before the Effective Date. Your election to opt out can be a letter, mailed to us at Travis Credit Union, P.O. Box 2069, Vacaville, CA 95696 or an email sent to Compliance4@traviscu.org stating "I elect to opt out of the Arbitration Agreement" or any words to that effect.

FOR MORE DETAILS or if you have questions, you may call us or visit a branch. If you have questions about AAA procedures, you should check AAA's website, www.adr.org, OR call AAA at (800) 778-7879.