



PO Box 1411 | Modesto, CA 95353-1411
valleyfirstcu.org | (877) 549-4567

Statement of Account

Account Number 242865

From: 10/01/20 Thru: 10/31/20

Statement Reporting Period

ACCOUNT SUMMARIES THIS PERIOD

Share Savings	\$	25.00
Certificates	\$	0.00
Checking	\$	267.41
Loans	\$	0.00
Money Market	\$	0.00

JAMES BRANDON DAVENPORT
360 E 9TH ST APT 4
TRACY CA 95376-4082

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PRIMARY SHARE ID 00

Beginning Balance	Total Deposits/Credits	Total Withdrawals/Debits	Ending Balance	Y-T-D Dividends
\$ 25.00	\$ 0.00	\$ 0.00	\$ 25.00	\$ 0.00

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
10/01	Balance Forward			25.00
No Activity this Period				

ONTRAK CHECKING ID 80

Beginning Balance	Total Deposits/Credits	Total Withdrawals/Debits	Ending Balance	Y-T-D Dividends
\$ 256.16	\$ 1,598.72	\$ 1,587.47	\$ 267.41	\$ 0.00

Posting Date	Transaction Description	Deposit	Withdrawal	Balance
10/01	Balance Forward			256.16
10/01	Withdrawal ACH TARGET CASH NOW TYPE: TARGET CAS ID: 9004240778 CO: TARGET CASH NOW		-243.47	12.69
10/14	Deposit by Check	200.00		212.69
10/14	Withdrawal		-206.00	6.69
10/26	Deposit ACH VENMO TYPE: CASHOUT ID: 5264681992 CO: VENMO	160.00		166.69
10/26	Withdrawal		-160.00	6.69
10/29	Deposit ACH SSI TREAS 310 TYPE: XXSUPP SEC ID: 9101736121 CO: SSI TREAS 310	943.72		950.41
10/29	Withdrawal		-940.00	10.41
10/29	Deposit	40.00		50.41
10/30	Withdrawal Overdrawn TARGET CASH NOW		-30.00	20.41
10/30	Deposit	225.00		245.41
10/30	Withdrawal Adjustment Fee Reverse Overdrawn Fee 10/30/2020	30.00		275.41
10/31	Withdrawal Monthly Fee		-8.00	267.41

Fee Summary	Month to Date	Year to Date
Unpaid NSF	\$ 0.00	\$ 28.00

Reporting information for YTD:

Total Dividends Paid Year to Date: \$ 0.00

Account Number

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From: 10/01/20 Thru: 10/31/20

Statement Reporting Period

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

If you believe your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt, call us at (877) 549-4567, or write us at Valley First Credit Union, PO Box 1411, Modesto, CA 95353-1411 as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the problem or error appeared. In your letter, provide us with the following information:

- 1) Your name and account number,
- 2) The type, date and dollar amount of the suspected error and
- 3) Describe the error and explain why you believe there is an 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 the use of the money during the time it takes us to complete our investigation.

BILLING RIGHTS SUMMARY

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR BILL

If you believe your bill is incorrect, or if you need more information about a transaction on your bill, write us on a separate sheet at Valley First Credit Union PO Box 1411 Modesto, CA 95353-1411 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the problem or error appeared. You can call us, but doing so will not preserve your rights. In your letter, provide us with the following information:

- 1) Your name and account number,
- 2) The type, date and dollar amount of the suspected error and
- 3) Describe the error and explain why you believe there is an error.

If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.