

P.O. Box 1800
Saint Paul, Minnesota 55101-0800

8012 TRN S X ST01

Account Number:
1 575 2444 8345
Statement Period:
Sep 15, 2020
through
Oct 14, 2020



000053360 01 SP 000638605377343 E
THOMAS L FLACK
310 MARKET ST APT 710
SAN DIEGO CA 92101-6971



To Contact U.S. Bank

By Phone: 1-800-US BANKS
(1-800-872-2657)

U.S. Bank accepts Relay Calls

Internet: usbank.com

NEWS FOR YOU

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INFORMATION YOU SHOULD KNOW

Effective November 9, 2020 the **"Your Deposit Account Agreement"** booklet and **"Consumer Pricing Information"** document will include several updates and may affect your rights.

The main updates to note in the revised **"Your Deposit Account Agreement"** booklet sections and sub sections, include:

- Throughout the document, references to the Federal Regulation D (governing savings and/or money market withdrawal limitations) have been removed, as they are no longer applicable.
- In section "Withdrawal Rights, Ownership of Account, and Beneficiary Designation", sub section "Joint Account - With Survivorship", clarification on ownership type.
- In the "Dormant Accounts and Escheat" and "Time Deposit" sections, clarification on the state permitted process and cost structure for escheatment.
- Update to section "Types of Transactions", sub section "Account Access at Automated Teller Machines" regarding: You may access your Home Equity Line of Credit or Personal Line of Credit for balance inquiries and making a payment to the respective line of credit at the ATM. Customers with a Debit or ATM card that have accessed a Home Equity Line of Credit or a Personal Line of Credit through the expanded card access feature, cash withdrawals/advances and transferring from the Home Equity Line of Credit or Personal Line of Credit is no longer allowed.

The main updates to note in the revised **"Consumer Pricing Information"** document include:

- Mobile app availability added to free credit score access¹.
- Clarification on:
 - Preferred rates (with autopay) on new auto loans, home equity loans, and other personal loans.
 - Preferred rates on home equity lines of credit.
- Clarification on escheatment cost as permitted by state.

Starting November 9th, you may pick up copies at your local branch, view on usbank.com, or call 800.USBANKS (872.2657) to request copies. If you have any questions, our bankers are available to help at your local branch. You can also call us at U.S. Bank 24-Hour Banking at 800.USBANKS (872.2657). We accept relay calls.

¹ Free credit score access, Alerts and Score Simulator through TransUnion's CreditView™ Dashboard are available to U.S. Bank online banking customers only. Alerts require a TransUnion database match. It is possible that some enrolled members may not qualify for the Alert functionality. The free VantageScore® credit score from TransUnion® is for educational purposes only and not used by U.S. Bank to make credit decisions.



BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

- List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
- Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
- Enter the ending balance shown on this statement. \$ _____
- Enter the total deposits recorded in the Outstanding Deposits section. \$ _____
- Total lines 3 and 4. \$ _____
- Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ _____
- Subtract line 6 from line 5. This is your balance. \$ _____
- Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
- Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
- The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

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. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP-MN-WS5D, 60 Livingston Ave., St. Paul, MN 55107.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this, we will credit your account within 10 business days 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. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

What To Do If You Think You Find A Mistake on Your Statement

If you think there is an error on your statement, write to us at: U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

In your letter, give us the following information:

- Account information:** Your name and account number.
- Dollar Amount:** The dollar amount of the suspected error.
- Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. 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.

While we investigate whether or not there has been an error, the following are true:

- 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 we made 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.

Reserve Line Balance Computation Method: To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The *****INTEREST CHARGE***** begins from the date of each advance.

REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.





THOMAS L FLACK
 310 MARKET ST APT 710
 SAN DIEGO CA 92101-6971

Uni-Statement

Account Number:
 1 575 2444 8345
 Statement Period:
 Sep 15, 2020
 through
 Oct 14, 2020



EASY CHECKING

Member FDIC

U.S. Bank National Association

Account Number 1-575-2444-8345

Account Summary

Beginning Balance on Sep 15	\$	82.67	Number of Days in Statement Period		30
Deposits / Credits		1,109.91	Average Account Balance	\$	179.60
Card Withdrawals		826.35-			
Checks Paid		271.00-			
Ending Balance on Oct 14, 2020	\$	95.23			

Deposits / Credits

Date	Description of Transaction	Ref Number	Amount
Oct 2	Federal Benefit Deposit REF=202730121226780N00	From SSA TREAS 310 XXSOC SEC 9031736039 0474A S	\$ 1,043.00
Oct 5	Debit Purchase Ret - VISA FYF*FROMYOUFLOWE	On 100420 800-838-8853 CT REF # 74692160278100665395 US1	30.02
Oct 13	Debit Purchase Ret - VISA PAPA JOHN'S#3390	On 101020 SAN DIEGO CA REF # 74445000285500841538 US1	36.89
Total Deposits / Credits			\$ 1,109.91

Card Withdrawals

Card Number: xxxx-xxxx-xxxx-6697

Date	Description of Transaction	Ref Number	Amount
Sep 15	Debit Purchase - VISA WHISKEY GIRL	On 091320 SAN DIEGO CA REF # 24000970258450802235457	\$ 26.94-
Sep 16	Debit Purchase - VISA Google	On 091520 650-2530000 CA REF # 24204290259004296524045	1.99-
Sep 17	Debit Purchase 845607	MTS San Diego CA On 091720 MAESTERM REF 845607	1.25-
Sep 21	Recurring Debit Purchase Microsoft*Xbox	On 091820 Redmond WA REF # 24204290262000249367 US1	1.00-
Sep 21	Recurring Debit Purchase Microsoft*Xbox	On 091820 Redmond WA REF # 24204290262000270683 US1	4.99-
Sep 21	Debit Purchase - VISA TELEMAINIA	On 091920 877-771-4262 NV REF # 24034810263000002878175	19.99-
Sep 22	Debit Purchase - VISA WHISKEY GIRL	On 092020 619-2361616 CA REF # 24000970265490902262549	19.24-
Oct 2	ATM Withdrawal	US BANK EAST VIL SAN DIEGO CA Serial No. 003990091207SLT4V533	80.00-
Oct 5	Recurring Debit Purchase Amazon Prime*MK1	On 100320 Amzn.com/bil WA REF # 24692160277100998771 US1	6.45-
Oct 5	Recurring Debit Purchase WWE NETWORK 5122	On 100320 WATCH.WWE.CO NY REF # 24492150277637350860 US1	9.99-
Oct 5	Debit Purchase - VISA TELEMAINIA	On 100320 877-771-4262 NV REF # 24034810277000002922068	29.99-
Oct 5	Debit Purchase 802097	RALPHS #0 101 G SAN DIEGO CA On 100320 MAESTERM REF 802097	34.89-
Oct 5	Recurring Debit Purchase Microsoft*Xbox	On 100320 Redmond WA REF # 24204290277000422627 US1	49.99-
Oct 5	Debit Purchase - VISA FYF*FROMYOUFLOWE	On 100420 800-838-8853 CT REF # 24692160278100455478782	57.87-
Oct 5	Debit Purchase - VISA ATT*BILL PAYMENT	On 100220 800-288-2020 TX REF # 24692160277100645094086	140.00-
Oct 6	Recurring Debit Purchase GOOGLE *NEOCORTE	On 100520 855-836-3987 CA REF # 24692160279100624798 US1	4.99-
Oct 6	Debit Purchase - VISA AMZN Mktp US*MK5	On 100520 Amzn.com/bil WA REF # 24692160279100628265701	10.42-
Oct 6	Debit Purchase - VISA AMERICAN JUNKIE	On 100420 SAN DIEGO CA REF # 24603160279018016203530	14.93-
Oct 6	Debit Purchase - VISA WHISKEY GIRL	On 100420 619-2361616 CA REF # 24000970279572102834872	24.55-



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EASY CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-575-2444-8345

Card Withdrawals (continued)

Card Number: xxxx-xxxx-xxxx-6697

Date	Description of Transaction	Ref Number	Amount
Oct 7	Debit Purchase - VISA PAPA JOHN'S#3390	On 100520 619-230-2100 CA REF # 24445000280500340245342	0500340245 27.55-
Oct 13	Debit Purchase 220099	RALPHS #0 101 G SAN DIEGO CA On 101020 MAESTERM REF 220099	10.86-
Oct 13	Debit Purchase - VISA AMERICAN JUNKIE	On 100920 SAN DIEGO CA REF # 24603160285018018081274	5018018081 17.09-
Oct 13	Debit Purchase - VISA GOOGLE*SCOPELY I	On 101020 INTERNET CA REF # 24013080286080180713111	6080180713 19.98-
Oct 13	Debit Purchase - VISA WHISKEY GIRL	On 101120 SAN DIEGO CA REF # 24000970286611902410987	6611902410 24.56-
Oct 13	Debit Purchase - VISA TELEMAINIA	On 100820 855-8558255 NV REF # 24016790283900014608878	3900014608 29.99-
Oct 13	Debit Purchase - VISA TELEMAINIA	On 101020 877-771-4262 NV REF # 24034810284000003038386	4000003038 29.99-
Oct 13	Debit Purchase - VISA TELEMAINIA	On 101120 855-8558255 NV REF # 24016790286900014910826	6900014910 29.99-
Oct 13	Debit Purchase - VISA TELEMAINIA	On 101320 877-771-4262 NV REF # 24034810287000002609671	7000002609 29.99-
Oct 13	Debit Purchase - VISA PAPA JOHN'S#3390	On 100820 619-230-2100 CA REF # 24445000283500387782261	3500387782 36.89-
Oct 14	Debit Purchase - VISA TELEMAINIA	On 101420 877-771-4262 NV REF # 24034810288000002574171	8000002574 29.99-

Card 6697 Withdrawals Subtotal \$ **826.35-**

Total Card Withdrawals \$ **826.35-**

	Total for Statement Period	Total Year to Date
Total Returned Item Fees	\$ 0.00	\$ 0.00
Total Overdraft Fees	\$ 0.00	\$ 36.00
Less: Refunds*		\$ 36.00-
TOTAL	\$ 0.00	\$ 0.00

A "refund" is a non-automated credit applied to your account at any time.

*Refunds are only reported under "Year To Date" because refunds that are processed in the current period may be related to fees originally assessed in a prior period.

Checks Presented Conventionally

Check	Date	Ref Number	Amount
1031	Oct 2	9253268003	271.00

Conventional Checks Paid (1) \$ **271.00-**

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Sep 15	55.73	Sep 22	7.27	Oct 7	317.67
Sep 16	53.74	Oct 2	699.27	Oct 13	125.22
Sep 17	52.49	Oct 5	400.11	Oct 14	95.23
Sep 21	26.51	Oct 6	345.22		

Balances only appear for days reflecting change.