



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

6955 IMG S X ST01

Account Number:
1 575 1160 7838

Statement Period:
Sep 24, 2020
through
Oct 23, 2020



000013287 01 SP 000638617543398 E
PATRICIA L SANTA ANA
MARIA CECILIA A RODRIGUEZ
820 S WEBSTER AVE APT 3
ANAHEIM CA 92804-4157



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

Speed through check out with the added security and convenience of PayPal. Use the U.S. Bank Mobile App or log in to Online Banking to link your U.S. Bank Visa Debit Card to PayPal today.

Scan here with your phone's camera to download the U.S. Bank Mobile App.



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the Federal Regulation D (governing savings and/or money market withdrawal limitations) have been removed, as they are no longer applicable.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.





PATRICIA L SANTA ANA
 MARIA CECILIA A RODRIGUEZ
 820 S WEBSTER AVE APT 3
 ANAHEIM CA 92804-4157

Uni-Statement

Account Number:
 1 575 1160 7838
 Statement Period:
 Sep 24, 2020
 through
 Oct 23, 2020



EASY CHECKING

Member FDIC

U.S. Bank National Association

Account Number 1-575-1160-7838

Account Summary

Beginning Balance on Sep 24	\$	811.03	Number of Days in Statement Period	30
Deposits / Credits		7,297.75	Average Account Balance	\$ 633.83
Card Withdrawals		3,152.77-	Customer Segment	Student
Other Withdrawals		2,476.96-		
Checks Paid		2,425.00-		
Ending Balance on Oct 23, 2020	\$	54.05		

Deposits / Credits

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>	<i>Amount</i>
Sep 25	Debit Purchase Ret - VISA AFTERPAY US INC	On 092420 855-289-6014 CA REF # 74910590268200533102 US1	8200533102 \$ 18.25
Sep 25	Debit Purchase Ret - VISA AFTERPAY US INC	On 092420 855-289-6014 CA REF # 74910590268200533102 US1	8200533102 18.26
Sep 25	Electronic Deposit REF=202680143133820N00	From B & B PLUMBING I DIRECT DEP9111111101	719.65
Sep 28	Electronic Deposit REF=202720057632990N00	From CHECK CITY CHECK CITY1870524498	255.00
Sep 29	Electronic Deposit REF=202720178768690N00	From NET PAY ADVANCE PAYMENT 1208818723	255.00
Oct 2	Visa Direct	Advance America 3210020852	255.00
Oct 2	Electronic Deposit REF=202750107218500N00	From B & B PLUMBING I DIRECT DEP9111111101	719.64
Oct 5	Deposit	8058480451	800.00
Oct 9	Electronic Deposit REF=202820105199100N00	From B & B PLUMBING I DIRECT DEP9111111101	719.66
Oct 13	Zelle Instant On 10/11/20	PMT From PATRICIA L SANTA ANA PMT ID=JPM451299343	125.00
Oct 13	Electronic Deposit REF=202870114781630N00	From CHECK CITY CHECK CITY1870524498	255.00
Oct 14	Zelle Instant On 10/14/20	PMT From PATRICIA L SANTA ANA PMT ID=JPM452822653	100.00
Oct 14	Electronic Deposit REF=202880079081640N00	From NET PAY ADVANCE PAYMENT 1208818723	255.00
Oct 16	Zelle Instant On 10/16/20	PMT From PATRICIA L SANTA ANA PMT ID=JPM454359941	3.00
Oct 16	Visa Direct	Advance America 3110160826	255.00
Oct 16	Electronic Deposit REF=202890136076640N00	From B & B PLUMBING I DIRECT DEP9111111101	719.64
Oct 16	ATM Deposit	US BANK FULLERTO FULLERTON CA Serial No. 006327161843SUS4T512	900.00
Oct 21	Zelle Instant On 10/21/20	PMT From PATRICIA L SANTA ANA PMT ID=JPM457037039	100.00
Oct 23	Zelle Instant On 10/23/20	PMT From PATRICIA L SANTA ANA PMT ID=JPM458385735	5.00
Oct 23	ATM Deposit	US BANK ANAHEIM ANAHEIM CA Serial No. 003829165251SUS4T646	100.00
Oct 23	Electronic Deposit REF=202960131400300N00	From B & B PLUMBING I DIRECT DEP9111111101	719.65
Total Deposits / Credits			\$ 7,297.75

Card Withdrawals

Card Number: xxxx-xxxx-xxxx-7996

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>	<i>Amount</i>
Sep 24	Debit Purchase 177251	ALDI 79050 BUENA PARK CA On 092320 ILNKILNK REF 026720177251	5109231906 \$ 15.48-
Sep 25	Debit Purchase 861397	WALGREENS STORE ANAHEIM CA On 092420 ILNKILNK REF 026823861397	9709241846 5.38-



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EASY CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-575-1160-7838

Card Withdrawals (continued)

Card Number: xxxx-xxxx-xxxx-7996

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>	<i>Amount</i>
Sep 25	ATM Withdrawal	US BANK FULLERTO FULLERTON CA Serial No. 001629160025SUS4T512	200.00-
Sep 28	Debit Purchase - VISA KAISER 0809363	On 092720 ANAHEIM CA REF # 24431060272206264200137	2206264200 10.00-
Sep 28	Debit Purchase - VISA VS * DSW-eGifter	On 092520 516-8821200 OR REF # 24906410269103467976597	9103467976 50.00-
Sep 28	Debit Purchase - VISA PANGEA MONEY TRA	On 092620 866-8589928 IL REF # 24906410270103544797617	0103544797 150.00-
Sep 30	Debit Purchase - VISA NETPAY ADVANCE	On 092820 888-9423320 KS REF # 24030640273012409578970	3012409578 300.00-
Oct 1	Recurring Debit Purchase APPLE.COM/BILL	On 093020 866-712-7753 CA REF # 24692160274100983748 US1	4100983748 0.99-
Oct 5	Debit Purchase - VISA PANGEA MONEY TRA	On 100320 866-8589928 IL REF # 24906410277104123844930	7104123844 106.00-
Oct 5	Debit Purchase - VISA Advance America	On 100220 Spartanburg CA REF # 24943750276000131044916	6000131044 300.00-
Oct 9	Debit Purchase - VISA MANILA SUNSET	On 100820 CERRITOS CA REF # 24431060283200964800657	3200964800 37.83-
Oct 13	Debit Purchase - VISA KP RX01753	On 101220 ANAHEIM CA REF # 24431060287200302903151	7200302903 5.54-
Oct 13	Debit Purchase - VISA SQ *OI ASIAN FUS	On 101020 Garden Grove CA REF # 24692160284100975298035	4100975298 35.58-
Oct 13	ATM Withdrawal	US BANK CERRITOS CERRITOS CA Serial No. 009964165320SUS4T564	60.00-
Oct 14	Debit Purchase - VISA NETPAY ADVANCE	On 101220 888-9423320 KS REF # 24030640287012489327888	7012489327 291.00-
Oct 16	Debit Purchase 445807	STATERBROS166 61 ANAHEIM CA On 101520 ILNKILNK REF 028923445807 You Requested \$200 In Cash Back	0710151848 214.75-
Oct 16	ATM Withdrawal	US BANK FULLERTO FULLERTON CA Serial No. 006329162004SUS4T512	300.00-
Oct 19	ATM Withdrawal	US BANK ANAHEIM ANAHEIM CA Serial No. 002432154924SUS4T646	60.00-
Oct 19	Debit Purchase - VISA Advance America	On 101620 Spartanburg CA REF # 24943750290000131304643	0000131304 300.00-
Oct 19	ATM Withdrawal	US BANK BUENA PA BUENA PARK CA Serial No. 006374165610SUS4T608	500.00-
Oct 22	Debit Purchase 361506	STATERBROS166 61 ANAHEIM CA On 102120 ILK1TERM REF 029523361506 You Requested \$200 In Cash Back	0610211844 210.22-
Card 7996 Withdrawals Subtotal			\$ 3,152.77-
Total Card Withdrawals			\$ 3,152.77-

Other Withdrawals

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>	<i>Amount</i>
Sep 25	Electronic Withdrawal REF=202690061673850N00	To FIRST LOAN DB ONLINE PMT1020174697	\$ 154.01-
Sep 28	Electronic Withdrawal REF=202690103093340N00	To CHECK CITY CHECK CITY1870524498	300.00-
Oct 5	Zelle Instant On 10/05/20	PMT To JOHN MICHAEL PMT ID=USB1hf3HkaKD	155.43-
Oct 5	Electronic Withdrawal REF=202790109852560N00	To STATE FARM RO 08 9000313004CPC-CLIENT23 S 1318465723	462.47-
Oct 9	Electronic Withdrawal REF=202820094174790N00	To CAPITAL ONE 9279744980MOBILE PMT028239800458826	25.00-



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(CONTINUED)

U.S. Bank National Association

Account Number 1-575-1160-7838

Other Withdrawals (continued)

Date	Description of Transaction	Ref Number	Amount
Oct 9	Electronic Withdrawal REF=202830026266260N00	To VBS FirstLoan 888340291118035428	77.02-
Oct 9	Electronic Withdrawal REF=202830026266250N00	To VBS FirstLoan 888340291118035428	154.01-
Oct 13	Zelle Instant On 10/12/20	PMT To PATRICIA SANTA ANA PMT ID=USB1jeSfrmAD	24.00-
Oct 13	Zelle Instant On 10/12/20	PMT To JOHN MICHAEL PMT ID=USB1jeSk1m3g	30.00-
Oct 13	Electronic Withdrawal REF=202830055097830N00	To CHECK CITY CHECK CITY1870524498	300.00-
Oct 14	Zelle Instant On 10/14/20	PMT To JOHN MICHAEL PMT ID=USB1jO4ChbTV	66.00-
Oct 14	Zelle Instant On 10/14/20	PMT To JOHN MICHAEL PMT ID=USB1jPee2VYX	100.00-
Oct 14	Electronic Withdrawal REF=202870201527710N00	To IRS 3387702000USATAXPYMT222068844634961	226.00-
Oct 15	Zelle Instant On 10/15/20	PMT To JOHN MICHAEL PMT ID=USB1k7cipFmm	10.00-
Oct 16	Electronic Withdrawal REF=202900076053470N00	To VBS FirstLoan 888340291118035428	154.01-
Oct 19	Zelle Instant On 10/19/20	PMT To JOHN MICHAEL PMT ID=USB1fG4OILs	13.00-
Oct 20	Overdraft Paid Fee	8057704082	36.00-
Oct 23	Overdraft Paid Fee	0610211844	36.00-
Oct 23	Electronic Withdrawal REF=202970052698240N00	To VBS FirstLoan 888340291118035428	154.01-
Total Other Withdrawals			\$ 2,476.96-

	Total for Statement Period	Total Year to Date
Total Returned Item Fees	\$ 0.00	\$ 36.00
Total Overdraft Fees	\$ 72.00	\$ 648.00
Less: Refunds*		\$ 36.00-
TOTAL	\$ 72.00	\$ 648.00

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	Check	Date	Ref Number	Amount
1305	Oct 6	8354805824	785.00	1307	Oct 19	8057704082	785.00
1306	Oct 6	8354805825	785.00	8060*	Sep 29	8353247383	70.00

* Gap in check sequence

Conventional Checks Paid (4) \$ 2,425.00-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Sep 24	795.55	Oct 2	1,795.97	Oct 15	14.75
Sep 25	1,192.32	Oct 5	1,572.07	Oct 16	1,223.63
Sep 28	937.32	Oct 6	2.07	Oct 19	434.37-
Sep 29	1,122.32	Oct 9	427.87	Oct 20	470.37-
Sep 30	822.32	Oct 13	352.75	Oct 21	370.37-
Oct 1	821.33	Oct 14	24.75	Oct 22	580.59-



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(CONTINUED)

U.S. Bank National Association

Account Number 1-575-1160-7838

Balance Summary (continued)

<i>Date</i>	<i>Ending Balance</i>
Oct 23	54.05

Balances only appear for days reflecting change.



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IMAGES FOR YOUR EASY CHECKING ACCOUNT

Member FDIC
 Account Number 1-575-1160-7838

MARIA CECILIA A RODRIGUEZ 90-0502/1222 1305
 PATRICIA L SANTA ANA
 820 S WEBSTER AVE APT 3
 ANAHEIM, CA 92804-4157
 Date 9/18/2020
 PAY TO THE ORDER OF EL SERENO \$ 785.00
Seven Hundred Eighty five Dollars
 USbank
 Memo Cecilia Rodriguez
 MICR: ⑆ 22235821⑆ 157511607838⑆ 1305

1305 Oct 06 785.00

MARIA CECILIA A RODRIGUEZ 90-0502/1222 1307
 PATRICIA L SANTA ANA
 820 S WEBSTER AVE APT 3
 ANAHEIM, CA 92804-4157
 Date Oct. 18, 2020
 PAY TO THE ORDER OF EL SERENO \$ 785.00
Seven hundred eighty five only Dollars
 USbank
 Memo 1st half - Oct. 2020
 MICR: ⑆ 22235821⑆ 157511607838⑆ 1307

1307 Oct 19 785.00

MARIA CECILIA A RODRIGUEZ 90-0502/1222 1306
 PATRICIA L SANTA ANA
 820 S WEBSTER AVE APT 3
 ANAHEIM, CA 92804-4157
 Date Oct. 2, 2020
 PAY TO THE ORDER OF EL SERENO \$ 785.00
Seven Hundred eighty five Dollars
 USbank
 Memo 2nd half - Sept. Rent
 MICR: ⑆ 22235821⑆ 157511607838⑆ 1306

1306 Oct 06 785.00

THIS DOCUMENT HAS A COLORED BACKGROUND AND MICROPRINTED SECURITY FEATURES. THE PAPER SET INCLUDES AN ARTIFICIAL WATERMARK.
 MARIA CECILIA RODRIGUEZ 8060
 820 S WEBSTER AVE.
 APT. 3
 ANAHEIM, CA 92804
 SEP 28 2020 Date: 9/27/2020
 PAY TO THE ORDER OF The Moore Law Group, APC \$ 170.00
Seventy dollars and no cents DOLLARS
 US BANK NA
 67 MN-WN1A
 ST. PAUL, MN 55107-1419
 File: 245000092
 MICR: ⑆ 22235821⑆ 157511607838⑆ 08060

8060* Sep 29 70.00

* Gap in check sequence

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