



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

7215 TRN S X ST01

Account Number:
1 575 0802 9020
Statement Period:
Aug 22, 2020
through
Sep 22, 2020



000151622 01 SP 000638586272695 E
EXIQUIO GUTIERREZ JR
11506 HALLWOOD DR
EL MONTE CA 91732-1024



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

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



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.

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the Federal Regulation D (governing savings and/or money market withdrawal limitations) have been removed, as they are no longer applicable.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





EXIQUIO GUTIERREZ JR
11506 HALLWOOD DR
EL MONTE CA 91732-1024

Uni-Statement
Account Number:
1 575 0802 9020
Statement Period:
Aug 22, 2020
through
Sep 22, 2020



EASY CHECKING

Member FDIC

U.S. Bank National Association

Account Number 1-575-0802-9020

Account Summary

Beginning Balance on Aug 22	\$	491.55	Number of Days in Statement Period	32
Deposits / Credits		3,783.63	Average Account Balance	\$ 61.10-
Card Withdrawals		3,000.94-		
Other Withdrawals		638.06-		
Ending Balance on Sep 22, 2020	\$	636.18		

Deposits / Credits

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>	<i>Amount</i>
Aug 24	Zelle Instant On 08/22/20	PMT From JERONIMO LOPEZ PMT ID=CTIzahc0Nm5y	\$ 125.00
Aug 24	Zelle Instant On 08/22/20	PMT From MOLLIE MARIE ESTRADA PMT ID=JPM421951782	130.00
Aug 24	Zelle Instant On 08/22/20	PMT From JERONIMO LOPEZ PMT ID=CTIL6GILmwhe	150.00
Aug 26	Zelle Instant On 08/26/20	PMT From JERONIMO LOPEZ PMT ID=CTIurxvHy4zB	150.00
Aug 27	Zelle Instant On 08/27/20	PMT From MELISSA DELGADO PMT ID=NAV0FM8HNGFQ	40.00
Aug 27	Zelle Instant On 08/27/20	PMT From JERONIMO LOPEZ PMT ID=CTI1s5dUvrue	100.00
Aug 28	Zelle Instant On 08/28/20	PMT From JERONIMO LOPEZ PMT ID=CTIwSGIFWwiS	250.00
Aug 31	Zelle Instant On 08/30/20	PMT From GREGORY MARTIN ELSKY PMT ID=JPM426389611	160.00
Sep 8	Returned Withdrawal	Electronic	44.11
Sep 9	Overdraft Paid Fee	Refund	36.00
Sep 9	Overdraft Returned Fee	Refund	36.00
Sep 17	Visa Direct	Cash App*Cash Ou 3109170221	49.52
Sep 17	Zelle Instant On 09/17/20	PMT From ROBERT E YANES PMT ID=JPM436766755	200.00
Sep 17	ATM Deposit	US BANK WALMART BALDWIN PARK CA Serial No. 003701085027SUS4T837	1,055.00
Sep 18	Zelle Instant On 09/18/20	PMT From HENRY M CAPANNA PMT ID=JPM437441746	225.00
Sep 21	Zelle Instant On 09/20/20	PMT From MOLLIE MARIE ESTRADA PMT ID=JPM438467732	1.00
Sep 21	Visa Direct	GOOGLE *Pay 4809200913	1.00
Sep 21	ATM Deposit	US BANK ARCADIA ARCADIA CA Serial No. 006193012634SUS4T947	390.00
Sep 21	ATM Deposit	US BANK TORRANCE TORRANCE CA Serial No. 009715081407SUS4V980	641.00
Total Deposits / Credits			\$ 3,783.63

Card Withdrawals

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>	<i>Amount</i>
Aug 24	Fee	ATM Withdrawal At Other Network 2400004223	\$ 2.50-
Aug 24	Fee	ATM Withdrawal At Other Network 2400004224	2.50-
Aug 31	Fee	ATM Withdrawal At Other Network 3100001669	2.50-
Card Number: xxxx-xxxx-xxxx-2295			
<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>	<i>Amount</i>
Aug 24	Debit Purchase 527774	CIRCLE K 03066 5 EL MONTE CA On 082420 MAESTERM REF 527774	\$ 2.71-
Aug 24	ATM Withdrawal	4782 Peck Rd El Monte CA Serial No. 168767131022PLUSTERM	21.95-
Aug 24	Debit Purchase 089580	ALBERTSONS #0561 ARCADIA CA On 082120 ILK1TERM REF 023418089580 You Requested \$60 In Cash Back	67.34-



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(CONTINUED)

U.S. Bank National Association

Account Number 1-575-0802-9020

Card Withdrawals (continued)

Card Number: xxxx-xxxx-xxxx-2295

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>	<i>Amount</i>
Aug 24	ATM Withdrawal	4782 Peck Rd El Monte CA Serial No. 168640130849PLUSTERM	101.95-
Aug 24	Debit Purchase - VISA COURTYARD BY MAR	On 082120 BALDWIN PARK CA REF # 24692160234100267494095	4100267494 131.28-
Aug 26	Debit Purchase 280205	WAL-MART #3522 BALDWIN PARKCA On 082620 MAESTERM REF 280205 You Requested \$40 In Cash Back	49.96-
Aug 27	Debit Purchase 422791	FAMILY DOLLAR # EL MONTE CA On 082620 MAESTERM REF 422791	9.22-
Aug 27	Debit Purchase 027504	FIVE BELO 10683 EL MONTE CA On 082620 MAESTERM REF 027504	27.54-
Aug 27	Debit Purchase - VISA SPRINT WIRELESS	On 082620 800-639-6111 KS REF # 24692160239200658023399	9200658023 112.37-
Aug 28	Debit Purchase 643194	CVS/PHARMACY #09 Arcadia CA On 082820 ILNKILNK REF 024116643194	9408281118 8.81-
Aug 28	Debit Purchase 438587	CVS/PHARMACY #05 El Monte CA On 082820 ILK1TERM REF 024115438587	8708281055 8.97-
Aug 31	Debit Purchase 662928	CIRCLE K 03066 5 EL MONTE CA On 083020 MAESTERM REF 662928	4.40-
Aug 31	Debit Purchase 970739	CIRCLE K 03066 5 EL MONTE CA On 083120 MAESTERM REF 970739	5.48-
Aug 31	Debit Purchase 893013	CHEVRON/G&M OIL BALDWIN PARKCA On 082820 ILK1TERM REF 024123893013	1308282257 9.42-
Aug 31	Debit Purchase 064733	ARCO #66406 EL MONTE CA On 082920 MAESTERM REF 064733	12.53-
Aug 31	Debit Purchase 013604	888 LIQUOR ROSEMEAD CA On 083020 MAESTERM REF 013604	15.15-
Aug 31	Debit Purchase 813091	CVS/PHARMACY #05 El Monte CA On 082920 ILK1TERM REF 024301813091	9108292047 19.98-
Aug 31	Debit Purchase - VISA WENDY'S #132	On 082720 EL MONTE CA REF # 24445000241100110336765	1100110336 23.73-
Aug 31	Debit Purchase - VISA SQ *TACOS LA DON	On 083020 Duarte CA REF # 24692160244100058048744	4100058048 39.97-
Aug 31	ATM Withdrawal	5202 N PECK RD EL MONTE CA Serial No. 473937152006PLUSTERM	103.25-
Aug 31	Debit Purchase - VISA COURTYARD BY MAR	On 083020 BALDWIN PARK CA REF # 24692160243100677087959	3100677087 1,217.40-
Sep 1	Debit Purchase 848312	UP0640 BALDWIN PARKCA On 083120 ILNKILNK REF 024418848312	1208311428 9.38-
Sep 1	Debit Purchase - VISA RICKS BURGERS	On 083020 ROSEMEAD CA REF # 24194330244017027092904	4017027092 26.50-
Sep 17	Debit Purchase 030750	CVS/PHARM 05945- Azusa CA On 091720 MAESTERM REF 030750	19.26-
Sep 17	ATM Withdrawal	US BANK ARCADIA ARCADIA CA Serial No. 005798125337SUS4T947	120.00-
Sep 21	Debit Purchase - VISA GOOGLE *Pay	On 092020 g.co/walleth CA REF # 24692160264100034436869	4100034436 1.00-
Sep 21	Recurring Debit Purchase GOOGLE *Google S	On 091820 855-836-3987 CA REF # 24692160262100804146 US1	2100804146 1.99-
Sep 21	Debit Purchase - VISA SQ *ANDSONS CAFE	On 091920 Beverly Hill CA REF # 24692160263100487334240	3100487334 5.50-
Sep 21	Debit Purchase - VISA MCDONALD'S F731	On 092020 TEMPLE CITY CA REF # 24427330264710052096675	4710052096 8.86-
Sep 21	Debit Purchase 779264	UP0640 BALDWIN PARKCA On 092020 ILNKILNK REF 026416779264	6409201259 9.38-



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EASY CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-575-0802-9020

Card Withdrawals (continued)

Card Number: xxxx-xxxx-xxxx-2295

Date	Description of Transaction	Ref Number	Amount
Sep 21	Debit Purchase 889263	WAL-MART #5874 TORRANCE CA On 092120 MAESTERM REF 889263	10.64-
Sep 21	Debit Purchase 628475	CVS/PHARMACY #05 Baldwin ParkCA On 092020 ILK1TERM REF 026504628475	10.84-
Sep 21	Debit Purchase 116458	CVS/PHARMACY #08 Torrance CA On 092120 ILNKILNK REF 026521116458	13.04-
Sep 21	Debit Purchase 305630	WAL-MART DUARTE CA On 091820 MAESTERM REF 305630	17.22-
Sep 21	Debit Purchase - VISA GOOGLE* YouTubeP	On 091820 650-2530000 CA REF # 24204290262003279204059	17.99-
Sep 21	Debit Purchase 821489	CVS/PHARM 09721- Arcadia CA On 092020 MAESTERM REF 821489	18.32-
Sep 21	Debit Purchase - VISA CASH APP*EXIQUIO	On 092020 8774174551 CA REF # 24492150264741490130935	20.00-
Sep 21	Debit Purchase - VISA DOMINO'S 8252	On 091820 AZUSA CA REF # 24445000262500378066307	20.56-
Sep 21	Debit Purchase 250848	Wal-Mart Super C BALDWIN PARKCA On 091920 MAESTERM REF 250848	23.61-
Sep 21	Debit Purchase - VISA TIERRA MIA COFFE	On 092020 EL MONTE CA REF # 24269790264100351088928	24.25-
Sep 21	Debit Purchase - VISA JUDIEL LIGHTS	On 092020 833-4940122 CA REF # 24377350265000001503758	29.83-
Sep 21	Debit Purchase - VISA WENDY'S #132	On 091920 EL MONTE CA REF # 24445000264100222314595	31.09-
Sep 21	Debit Purchase 096423	ARCO #66406 EL MONTE CA On 092020 MAESTERM REF 096423	43.07-
Sep 21	Debit Purchase - VISA POSSIBLE FINANCE	On 091920 206-202-5115 WA REF # 24057160264017056144164	44.14-
Sep 21	Debit Purchase 003316	WM SUPERC Wal-Ma TORRANCE CA On 092120 MAESTERM REF 003316	65.78-
Sep 21	Debit Purchase - VISA CASH APP*EXIQUIO	On 092020 8774174551 CA REF # 24492150264741482502539	75.00-
Sep 21	Debit Purchase - VISA CASH APP*EXIQUIO	On 092020 8774174551 CA REF # 24492150264855482702277	75.00-
Sep 22	Debit Purchase 734247	UNITED OIL 172 TORRANCE CA On 092120 ILNKILNK REF 026521734247	5.67-
Sep 22	Debit Purchase 045586	7-ELEVEN TORRANCE CA On 092120 MAESTERM REF 045586	7.25-
Sep 22	Debit Purchase - VISA TACO BELL #26669	On 092020 EL MONTE CA REF # 24231680265837008319811	8.71-
Sep 22	Debit Purchase 495085	LA PUENTE SINCL LA PUENTE CA On 092220 MAESTERM REF 495085	9.41-
Sep 22	Debit Purchase 709440	GOLDEN JUG LIQUO LA PUENTE CA On 092220 ILK1TERM REF 026622709440	9.56-
Sep 22	Debit Purchase - VISA POSTMATES E8D53	On 092120 8778877815 CA REF # 24492150265637308361986	16.34-
Sep 22	Debit Purchase - VISA SPIRES RESTAURAN	On 092120 TORRANCE CA REF # 24607940266207090500392	39.38-
Sep 22	Debit Purchase 011893	CHENDO AUTO CENT LA PUENTE CA On 092220 MAESTERM REF 011893	49.52-
Sep 22	Recurring Debit Purchase SPRINT *WIRELESS	On 092120 800-639-6111 KS REF # 24692160265100464473 US1	111.94-

Card 2295 Withdrawals Subtotal \$ **2,993.44-**

Total Card Withdrawals \$ **3,000.94-**



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Account Number 1-575-0802-9020

Other Withdrawals

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>	<i>Amount</i>
Aug 24	Zelle Standard On 08/23/20	PMT To CESAR GUTIERREZ PMT ID=USB1548spfCf	\$ 40.00-
Aug 31	Zelle Standard On 08/31/20	PMT To CESAR GUTIERREZ PMT ID=USB17hMU2imQ	60.00-
Aug 31	Zelle Standard On 08/30/20	PMT To CESAR GUTIERREZ PMT ID=USB174h7KLck	150.00-
Sep 4	Electronic Withdrawal REF=202470100686320N00	To POSSIBLE FINANCE 1823273909PAYMENT e02c668bf6114ba	44.11-
Sep 8	Overdraft Returned Fee		36.00-
Sep 18	Zelle Standard On 09/18/20	PMT To ROBERT YANEZ PMT ID=USB1cpMV0Xff	200.00-
Sep 21	Zelle Standard On 09/20/20	PMT To MOLLIE ESTRADA PMT ID=USB1cZnvrMQk	1.00-
Sep 21	Electronic Withdrawal REF=202650081432530N00	To CAPITAL ONE 9279744980MOBILE PMT026339800073983	100.00-
Sep 22	Monthly Maintenance Fee	2200003583	6.95-
Total Other Withdrawals			\$ 638.06-

	Total for Statement Period	Total Year to Date
Total Returned Item Fees	\$ 36.00	\$ 36.00
Total Overdraft Fees	\$ 0.00	\$ 216.00
Less: Refunds*		\$ 252.00-
TOTAL	\$ 36.00	\$ 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.

Balance Summary

<i>Date</i>	<i>Ending Balance</i>	<i>Date</i>	<i>Ending Balance</i>	<i>Date</i>	<i>Ending Balance</i>
Aug 24	526.32	Sep 1	690.24-	Sep 17	511.02
Aug 26	626.36	Sep 4	734.35-	Sep 18	536.02
Aug 27	617.23	Sep 8	726.24-	Sep 21	900.91
Aug 28	849.45	Sep 9	654.24-	Sep 22	636.18
Aug 31	654.36-				

Balances only appear for days reflecting change.