



Member Services  
(844) 244-6363  
support@chime.com

Ontario Derr  
416 W Bencamp St  
San Gabriel, CA 91776

## Credit Builder Card Statement

**Account number** 237110048756  
**Routing number (for payments)** 103100195

**Statement period**  
December 2020 (November 29th, 2020 - December 28th, 2020)

### Summary

Last month's balance	-\$1,212.99
Payments/Credits	\$1,212.99
New spending	-\$4,783.51
Transfers	\$0.00
Disputed Transactions	\$257.55
Fees	\$0.00
New balance	-\$4,525.96

### Your Payment

Payment Due Date	1/23
Payment Due Amount	\$4,525.96

Automatic payments are enabled.

Your December balance is scheduled to be paid on 1/03 using the money in your secured account. Your available amount will not change.

### Payments

TRANSACTION DATE	DESCRIPTION	TYPE	AMOUNT	SETTLEMENT DATE
12/02/2020	Card Payment from Secured Account	Transfer	\$1,212.99	12/02/2020

### Transactions

TRANSACTION DATE	DESCRIPTION	TYPE	AMOUNT	SETTLEMENT DATE
12/26/2020	Cash App*Breshauna 415 375 3176, CA, US	Purchase	-\$206.00	12/27/2020
12/26/2020	Postmates 72 Bb7 On1 Httpspostmate, CA, US	Purchase	-\$3.50	12/28/2020
12/26/2020	Postmates Tip Httpspostmate, CA, US	Purchase	-\$4.22	12/27/2020
12/26/2020	Postmates Cash	Purchase	-\$97.00	12/27/2020

	Httpspostmate, CA, US			
12/26/2020	Postmates Cash Httpspostmate, CA, US	Purchase	-\$97.00	12/27/2020
12/26/2020	Postmates Cash Httpspostmate, CA, US	Purchase	-\$25.00	12/27/2020
12/26/2020	Postmates Cash Httpspostmate, CA, US	Purchase	-\$97.00	12/27/2020
12/26/2020	Postmates Cash Httpspostmate, CA, US	Purchase	-\$97.00	12/27/2020
12/26/2020	Postmates Cash Httpspostmate, CA, US	Purchase	-\$25.00	12/27/2020
12/26/2020	Postmates Cash Httpspostmate, CA, US	Purchase	-\$97.00	12/27/2020
12/26/2020	Postmates Cash Httpspostmate, CA, US	Purchase	-\$97.00	12/27/2020
12/26/2020	Venmo 855 812 4430, NY, US	Purchase	-\$61.80	12/27/2020
12/26/2020	Postmates 72 Bb7 Weho M Httpspostmate, CA, US	Purchase	-\$69.80	12/28/2020
12/26/2020	Postmates 72 Bb7 Jack I Httpspostmate, CA, US	Purchase	-\$13.52	12/27/2020
12/26/2020	Total *Wireless 866 663 3633, FL, US	Purchase	-\$88.59	12/28/2020
12/25/2020	Cash App*Eva V. Div 415 375 3176, CA, US	Purchase	-\$30.90	12/26/2020
12/25/2020	Cash App*Breshauna 415 375 3176, CA, US	Purchase	-\$515.00	12/26/2020
12/25/2020	Cash App*Eva V. Div 415 375 3176, CA, US	Purchase	-\$1,545.00	12/26/2020
12/06/2020	7 Eleven Los Angeles, CA, US	Purchase	-\$1.41	12/08/2020
12/04/2020	Getaround Httpswww.Geta, CA, US	Purchase	-\$13.37	12/05/2020
12/04/2020	Getaround Httpswww.Geta, CA, US	Purchase	-\$18.49	12/05/2020
12/04/2020	My Liquor Los Angeles, CA, US	Purchase	-\$20.34	12/05/2020
12/04/2020	Postmates 72 Bb7 Mcdona Httpspostmate, CA, US	Purchase	-\$27.46	12/06/2020
12/03/2020	KFC Los Angeles, CA, US	Purchase	-\$10.94	12/03/2020
12/03/2020	Central Inn Motel Los Angeles, CA, US	Purchase	-\$65.00	12/03/2020
12/03/2020	Getaround Httpswww.Geta, CA, US	Purchase	-\$55.49	12/03/2020
12/03/2020	Fly Smoke And Fashion	Purchase	-\$5.00	12/03/2020

Walnut Park, CA, US

12/02/2020	7 Eleven Los Angeles, CA, US	Purchase	-\$10.71	12/03/2020
12/02/2020	Central Inn Motel Los Angeles, CA, US	Purchase	-\$65.00	12/02/2020
12/02/2020	Postmates 72 Bb7 Rally Httpspostmate, CA, US	Purchase	-\$36.03	12/03/2020
12/01/2020	Postmates 72 Bb7 Hurric Httpspostmate, CA, US	Purchase	-\$32.13	12/02/2020
12/01/2020	Hollywood Inn S Gardena, CA, US	Purchase	-\$72.15	12/01/2020
12/01/2020	Hollywood Inn S Gardena, CA, US	Purchase	-\$92.15	12/01/2020
11/30/2020	Oh So Delicious 402 935 7733, CA, US	Purchase	-\$100.00	12/01/2020
11/30/2020	Carls Jr Culver City, CA, US	Purchase	-\$7.49	12/01/2020
11/30/2020	The Ramona Inn Los Angeles, CA, US	Purchase	-\$75.00	12/01/2020
11/30/2020	Zy Oil Compton, CA, US	Purchase	-\$25.00	12/01/2020
11/30/2020	7 Eleven Los Angeles, CA, US	Purchase	-\$7.85	12/01/2020
11/30/2020	Burger King Los Angeles, CA, US	Purchase	-\$17.49	11/30/2020
11/29/2020	Modern Liquor & Market Los Angeles, CA, US	Purchase	-\$28.77	11/30/2020
11/29/2020	Secrets Of Hollywood Los Angeles, CA, US	Purchase	-\$66.88	11/30/2020
11/28/2020	Lucky Los Angeles, CA, US	Purchase	-\$32.25	11/29/2020
11/28/2020	7 Eleven Los Angeles, CA, US	Purchase	-\$83.68	11/29/2020
11/28/2020	Getaround Httpswww.Geta, CA, US	Purchase	-\$176.04	11/29/2020
11/27/2020	Lyft 855 865 9553, CA, US	Purchase	-\$25.55	11/29/2020
11/26/2020	Four Points Sheraton @L Los Angeles, CA, US	Purchase	-\$183.96	11/29/2020

## Fees

TRANSACTION DATE	DESCRIPTION	TYPE	AMOUNT	SETTLEMENT DATE
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## Disputed transactions

TRANSACTION DATE	DESCRIPTION	TYPE	AMOUNT	SETTLEMENT DATE
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11/29/2020

Misteross85  
402 935 7733, CA, US

Purchase

-\$257.55 11/29/2020

### 2020 Fees and Interest Totals Year to Date

Total fees in 2020	\$0.00
Total interest in 2020	\$0.00

## Payments:

Your payment must be made using the Chime mobile application, or sent using ACH in US dollars to the routing and account numbers shown on your statement and must be received by 5 p.m. eastern time to be credited as the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. If your payment is not sent to the correct routing or account number it may be returned, crediting to your Account may be delayed, and you may incur late payment fees and additional interest charges.

## Foreign Currency Charges:

If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from the customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

## Credit Reporting:

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

## What To Do If You Think You Find A Mistake On Your Statement:

If you think there is an error on your billing statement, write to us at:

Chime

PO Box 417

San Francisco, CA 94108

Or [support@chime.com](mailto:support@chime.com)

In your communication, give us the following information:

- Account information: Your name and Credit 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 billing statement.

- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

## 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:

1. We cannot try to collect the amount in question, or report you as delinquent on that amount.
2. The charge in question may remain on your Statement.
3. While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
4. We can apply any unpaid amount against your credit limit.

## Your Rights If You Are Dissatisfied With Your Card Purchases:

If you are dissatisfied with the goods or services that you have purchased with your Card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the Purchase.

To use this right, all of the following must be true:

1. The Purchase must have been made in your home state or within 100 miles of your current mailing address, and the Purchase price must have been more than \$50. (Note: Neither of these are necessary if your Purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your Card for the Purchase.
3. You must not yet have fully paid for the Purchase.

If all of the criteria above are met and you are still dissatisfied with the Purchase, contact us in writing at:

Chime

PO Box 417

San Francisco, CA 94108

Or [support@chime.com](mailto:support@chime.com)

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

# Credit Builder Secured Account Statement

## Statement period

December 2020 (November 29, 2020 - December 28, 2020)

## Summary

Beginning balance on November 29, 2020	\$2,768.84
Deposits	\$5,188.27
Transfers	-\$1,212.99
Ending balance on December 28, 2020	\$4,909.34

## Transactions

DATE	DESCRIPTION	TYPE	AMOUNT	LOCATION	NET AMOUNT
12/02/2020	Credit Builder Payment	Transfer	-\$1,212.99		
12/04/2020	Transfer from Spending Account	Deposit	\$58.28		
12/09/2020	Transfer to Spending Account	Adjustment	-\$0.95		
12/20/2020	Transfer from Spending Account	Deposit	\$0.95		
12/24/2020	Transfer from Spending Account	Deposit	\$1,587.71		
12/24/2020	Transfer from Spending Account	Deposit	\$3,206.00		
12/26/2020	Transfer to Spending Account	Adjustment	-\$1,820.00		
12/26/2020	Transfer to Spending Account	Adjustment	-\$13.83		
12/26/2020	Transfer from Spending Account	Deposit	\$333.83		
12/28/2020	Transfer from Spending Account	Deposit	\$1.50		

# Error Resolution Procedures

In case of errors or questions about your electronic transactions, call [1-844-244-6363](tel:1-844-244-6363), write to Chime Member Services, P.O. Box 417, San Francisco, CA 94104-0417, or email us at [claims@chime.com](mailto:claims@chime.com) as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected 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.