



Keith Banks  
1183 W Spring St  
Apt B  
Riverside, CA 92507

nbc bank  
8320 Ward Parkway  
Kansas City, MO 64114

Empower AutoSave DDA  
\*\*\*\*\*0818

**Account Activity Summary**

**BALANCE INFORMATION**

Beginning Balance on 1/1/2021	\$0.00
0 deposits and other credits	\$0.00
0 withdrawals and other debits	\$0.00
Ending Balance on 1/31/2021	\$0.00
Average Ledger Balance	\$0.00
Number of Days in Cycle	31

Account Activity Summary (cont.)

Empower AutoSave DDA  
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DATE	DESCRIPTION	DEPOSITS	WITHDRAWALS	BALANCE
1/1/2021 12:00 AM	Beginning Balance	--	--	\$0.00
	No activity this month	--	--	\$0.00

Empower Checking  
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**Account Activity Summary**

**BALANCE INFORMATION**

Beginning Balance on 1/1/2021	\$20.03
25 deposits and other credits	\$1,587.38
54 withdrawals and other debits	(\$1,607.41)
Ending Balance on 1/31/2021	\$0.00
Average Ledger Balance	\$27.32
Number of Days in Cycle	31

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Account Activity Summary (cont.)

DATE	DESCRIPTION	DEPOSITS	WITHDRAWALS	BALANCE
1/1/2021 12:00 AM	Beginning Balance	--	--	\$20.03
1/1/2021 12:44 AM	Card Purchase Luckyland, 855-6104045, CA 94102 US	--	(\$19.99)	\$0.04
1/1/2021 4:10 AM	Visa Direct: Card Money Transfer To Cash App*Cash Out, Visa Direct, CA 94103 US	\$0.96	--	\$1.00
1/5/2021 4:10 AM	Visa Direct: Card Money Transfer To Cash App*Cash Out, Visa Direct, CA 94103 US	\$6.57	--	\$7.57
1/5/2021 1:33 PM	Card Purchase CASH APP*KEITH BANK, 415-375-3176, CA 94103 US	--	(\$1.00)	\$6.57
1/6/2021 12:55 AM	Card Purchase Luckyland, 855-6104045, CA 94102 US	--	(\$5.49)	\$1.08
1/6/2021 9:00 AM	Visa Direct: Card Money Transfer To Cash App*Cash Out, Visa Direct, CA 94103 US	\$4.42	--	\$5.50
1/7/2021 1:07 AM	Card Purchase Luckyland, 855-6104045, CA 94102 US	--	(\$1.98)	\$3.52
1/7/2021 1:07 AM	Card Purchase Luckyland, 855-6104045, CA 94102 US	--	(\$1.98)	\$1.54
1/7/2021 8:29 AM	Visa Direct: Card Money Transfer To Cash App*Cash Out, Visa Direct, CA 94103 US	\$1.82	--	\$3.36
1/7/2021 9:51 PM	Visa Direct: Card Money Transfer To Cash App*Cash Out, Visa Direct, CA 94103 US	\$0.31	--	\$3.67
1/8/2021 12:12 AM	Deposit to Empower Checking AMA PLASTICS COR DIRECT DEP BANKS JR,KEITH W 936316628868X8Q	\$709.80	--	\$713.47
1/8/2021 12:57 AM	Card Purchase Luckyland, 855-6104045, CA 94102 US	--	(\$1.98)	\$711.49
1/8/2021 2:36 AM	Internal to Program Reserve EMPOWER CASH ADVANCE	--	(\$100.00)	\$611.49
1/8/2021 12:11 PM	Program Reserve to Internal EMPOWER CASH ADVANCE	\$100.00	--	\$711.49
1/8/2021 1:35 PM	Card Purchase CASH APP*KEITH BANK, 415-375-3176, CA 94103 US	--	(\$100.00)	\$611.49
1/8/2021 10:24 PM	Card Purchase CASH APP*KEITH BANK, 415-375-3176, CA 94103 US	--	(\$480.00)	\$131.49
1/8/2021 10:24 PM	Card Purchase CASH APP*KEITH BANK, 415-375-3176, CA 94103 US	--	(\$20.00)	\$111.49
1/8/2021 10:24 PM	Card Purchase CASH APP*KEITH BANK, 415-375-3176, CA 94103 US	--	(\$56.00)	\$55.49
1/9/2021 12:45 AM	Card Purchase Luckyland, 855-6104045, CA 94102 US	--	(\$5.49)	\$50.00
1/9/2021 12:45 AM	Card Purchase Luckyland, 855-6104045, CA 94102 US	--	(\$19.99)	\$30.01
1/9/2021 12:45 AM	Card Purchase Luckyland, 855-6104045, CA 94102 US	--	(\$9.99)	\$20.02
1/9/2021 10:19 AM	Card Purchase FUNZPOINTS, 888-5211666, DE 19808 US	--	(\$4.99)	\$15.03
1/9/2021 10:19 AM	Card Purchase FUNZPOINTS, 888-5211666, DE 19808 US	--	(\$9.99)	\$5.04

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Account Activity Summary (cont.)

DATE	DESCRIPTION	DEPOSITS	WITHDRAWALS	BALANCE
1/9/2021 10:19 AM	Card Purchase FUNZPOINTS, 888-5211666, DE 19808 US	--	(\$4.99)	\$0.05
1/11/2021 7:14 PM	Visa Direct: Card Money Transfer To Cash App*Cash Out, Visa Direct, CA 94103 US	\$3.98	--	\$4.03
1/11/2021 9:15 PM	Visa Direct: Card Money Transfer To Cash App*Cash Out, Visa Direct, CA 94103 US	\$4.49	--	\$8.52
1/12/2021 1:01 AM	Card Purchase Luckyland, 855-6104045, CA 94102 US	--	(\$1.98)	\$6.54
1/12/2021 1:01 AM	Card Purchase Luckyland, 855-6104045, CA 94102 US	--	(\$1.98)	\$4.56
1/12/2021 1:01 AM	Card Purchase Luckyland, 855-6104045, CA 94102 US	--	(\$1.98)	\$2.58
1/12/2021 3:34 AM	Visa Direct: Card Money Transfer To Cash App*Cash Out, Visa Direct, CA 94103 US	\$4.32	--	\$6.90
1/12/2021 3:50 AM	Card Purchase CASH APP*KEITH BANK, 415-375-3176, CA 94103 US	--	(\$1.00)	\$5.90
1/12/2021 5:27 AM	Visa Direct: Card Money Transfer To Brigit, Visa Direct, NY 10016 US	\$0.01	--	\$5.91
1/12/2021 5:40 AM	Visa Direct: Card Money Transfer To Brigit, Visa Direct, NY 10016 US	\$0.01	--	\$5.92
1/12/2021 11:55 AM	Visa Direct: Card Money Transfer To Brigit, Visa Direct, NY 10016 US	\$50.00	--	\$55.92
1/12/2021 1:22 PM	Card Purchase CASH APP*KEITH BANK, 415-375-3176, CA 94103 US	--	(\$1.50)	\$54.42
1/12/2021 1:43 PM	Visa Direct: Card Money Transfer To Cash App*Cash Out, Visa Direct, CA 94103 US	\$6.00	--	\$60.42
1/12/2021 1:56 PM	Visa Direct: Card Money Transfer To Cash App*Cash Out, Visa Direct, CA 94103 US	\$2.00	--	\$62.42
1/12/2021 2:07 PM	Visa Direct: Card Money Transfer To Cash App*Cash Out, Visa Direct, CA 94103 US	\$3.18	--	\$65.60
1/12/2021 9:42 PM	Card Purchase CASH APP*KEITH BANK, 415-375-3176, CA 94103 US	--	(\$50.46)	\$15.14
1/13/2021 12:54 AM	Card Purchase Luckyland, 855-6104045, CA 94102 US	--	(\$1.98)	\$13.16
1/13/2021 12:54 AM	Card Purchase Luckyland, 855-6104045, CA 94102 US	--	(\$5.49)	\$7.67
1/13/2021 12:54 AM	Card Purchase Luckyland, 855-6104045, CA 94102 US	--	(\$1.98)	\$5.69
1/13/2021 12:54 AM	Card Purchase Luckyland, 855-6104045, CA 94102 US	--	(\$1.98)	\$3.71
1/13/2021 12:54 AM	Card Purchase Luckyland, 855-6104045, CA 94102 US	--	(\$1.98)	\$1.73
1/13/2021 3:50 AM	Card Purchase CASH APP*KEITH BANK, 415-375-3176, CA 94103 US	--	(\$1.00)	\$0.73
1/13/2021 7:18 PM	Visa Direct: Card Money Transfer To Cash App*Cash Out, Visa Direct, CA 94103 US	\$4.53	--	\$5.26

Empower Checking  
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Account Activity Summary (cont.)

DATE	DESCRIPTION	DEPOSITS	WITHDRAWALS	BALANCE
1/14/2021 3:51 AM	Card Purchase CASH APP*KEITH BANK, 415-375-3176, CA 94103 US	--	(\$5.00)	\$0.26
1/21/2021 3:09 PM	Deposit to Empower Checking Woopla Woopla IVR9E4WGW Keith Banks	\$75.00	--	\$75.26
1/21/2021 4:32 PM	Visa Direct: Card Money Transfer To Cash App*Cash Out, Visa Direct, CA 94103 US	\$5.29	--	\$80.55
1/21/2021 9:37 PM	Card Purchase CASH APP*KEITH BANK, 415-375-3176, CA 94103 US	--	(\$20.27)	\$60.28
1/21/2021 9:37 PM	Card Purchase CASH APP*KEITH BANK, 415-375-3176, CA 94103 US	--	(\$50.00)	\$10.28
1/22/2021 12:11 AM	Deposit to Empower Checking AMA PLASTICS COR DIRECT DEP BANKS JR,KEITH W 770057604990X8Q	\$281.43	--	\$291.71
1/22/2021 2:18 AM	Internal to Program Reserve EMPOWER CASH ADVANCE	--	(\$100.00)	\$191.71
1/22/2021 2:18 AM	Program Reserve to Internal EMPOWER CASH ADVANCE	\$250.00	--	\$441.71
1/22/2021 2:41 AM	Withdrawal from Empower Checking Brigit.com PROTECTION Keith Banks 9BBEB2E581F248F	--	(\$50.00)	\$391.71
1/22/2021 7:54 AM	Visa Direct: Card Money Transfer To Brigit, Visa Direct, NY 10016 US	\$50.00	--	\$441.71
1/22/2021 1:18 PM	Card Purchase CASH APP*KEITH BANK, 415-375-3176, CA 94103 US	--	(\$10.00)	\$431.71
1/22/2021 1:18 PM	Card Purchase CASH APP*KEITH BANK, 415-375-3176, CA 94103 US	--	(\$25.00)	\$406.71
1/22/2021 1:18 PM	Card Purchase CASH APP*KEITH BANK, 415-375-3176, CA 94103 US	--	(\$125.00)	\$281.71
1/22/2021 1:18 PM	Card Purchase CASH APP*KEITH BANK, 415-375-3176, CA 94103 US	--	(\$5.00)	\$276.71
1/22/2021 1:18 PM	Card Purchase CASH APP*AMANDA GAR, 877-417-4551, CA 92507 US	--	(\$25.00)	\$251.71
1/22/2021 1:18 PM	Card Purchase CASH APP*KEITH BANK, 415-375-3176, CA 94103 US	--	(\$25.00)	\$226.71
1/22/2021 1:18 PM	Card Purchase CASH APP*KEITH BANK, 415-375-3176, CA 94103 US	--	(\$100.00)	\$126.71
1/22/2021 1:18 PM	Card Purchase CASH APP*KEITH BANK, 415-375-3176, CA 94103 US	--	(\$1.00)	\$125.71
1/22/2021 1:18 PM	Card Purchase CASH APP*KEITH BANK, 415-375-3176, CA 94103 US	--	(\$50.00)	\$75.71
1/22/2021 2:59 PM	Visa Direct: Card Money Transfer To Cash App*Cash Out, Visa Direct, CA 94103 US	\$0.96	--	\$76.67
1/22/2021 4:22 PM	Card Purchase FUNZPOINTS, 888-5211666, DE 19808 US	--	(\$4.99)	\$71.68
1/22/2021 4:22 PM	Card Purchase FUNZPOINTS, 888-5211666, DE 19808 US	--	(\$4.99)	\$66.69



Empower Checking  
\*\*\*\*\*0836

Account Activity Summary (cont.)

DATE	DESCRIPTION	DEPOSITS	WITHDRAWALS	BALANCE
1/22/2021 5:29 PM	Visa Direct: Card Money Transfer To Cash App*Cash Out, Visa Direct, CA 94103 US	\$12.31	--	\$79.00
1/22/2021 10:43 PM	Card Purchase LYFT *RIDE FRI 3PM, LYFT.COM, CA 94104 US	--	(\$5.98)	\$73.02
1/23/2021 3:56 AM	Card Purchase CASH APP*AMANDA GAR, 877-417-4551, CA 92507 US	--	(\$2.46)	\$70.56
1/23/2021 10:13 AM	Card Purchase FUNZPOINTS, 888-5211666, DE 19808 US	--	(\$19.99)	\$50.57
1/23/2021 10:13 AM	Card Purchase FUNZPOINTS, 888-5211666, DE 19808 US	--	(\$19.99)	\$30.58
1/23/2021 10:13 AM	Card Purchase FUNZPOINTS, 888-5211666, DE 19808 US	--	(\$9.99)	\$20.59
1/23/2021 10:13 AM	Card Purchase FUNZPOINTS, 888-5211666, DE 19808 US	--	(\$9.99)	\$10.60
1/23/2021 10:13 AM	Card Purchase FUNZPOINTS, 888-5211666, DE 19808 US	--	(\$4.99)	\$5.61
1/23/2021 10:23 PM	Card Purchase LYFT *RIDE FRI 5PM, LYFT.COM, CA 94104 US	--	(\$5.61)	\$0.00
1/27/2021 12:09 AM	Withdrawal from Empower Checking Brigit.com MEMBERSHIP Keith Banks EBE56701C28443C	--	(\$9.99)	(\$9.99)
1/28/2021 3:21 AM	Return of a Withdrawal to an unknown external account R01: Insufficient Funds	\$9.99	--	\$0.00
1/31/2021 11:59 PM	Ending Balance	--	--	\$0.00

Empower Clearing  
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**Account Activity Summary**

**BALANCE INFORMATION**

Beginning Balance on 1/1/2021	\$0.00
0 deposits and other credits	\$0.00
0 withdrawals and other debits	\$0.00
Ending Balance on 1/31/2021	\$0.00
Average Ledger Balance	\$0.00
Number of Days in Cycle	31

Empower Clearing  
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Account Activity Summary (cont.)

DATE	DESCRIPTION	DEPOSITS	WITHDRAWALS	BALANCE
1/1/2021 12:00 AM	Beginning Balance	--	--	\$0.00
	No activity this month	--	--	\$0.00

### IMPORTANT INFORMATION

**IN CASES OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFER:** Telephone us at 888-943-8967, email us at [help@empower.me](mailto:help@empower.me) or write us at 660 York St, Ste 102, San Francisco, CA 94110 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 sixty (60) days after we have sent the FIRST statement on which the problem or error appeared. Our business days are Monday – Friday, holidays not included.

1. List your name and account number.
2. Describe the error of the transfer you are unsure about, and explain clearly why you believe this is an error or why you need more information.
3. List the dollar amount of the suspected error.

If you tell us orally, you may be required to send us your complaint or question in writing within 10 business days.

It will be determined whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after hearing from you and will correct any error promptly.

For consumer accounts used primarily for personal, family or household purposes, your complaint will be investigated, and any error promptly corrected. The results of the investigation will be available within 10 business days after hearing from you. If more time is needed, however, it may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign initiated transfer) to investigate your complaint or question. If it is decided to do this, your account will be recredited within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have use of the money during the time it takes us to complete the investigation. If asked to put your complaint or questions in writing and it is not received within 10 business days, your account may not be recredited. Your account is considered a new account for the first 30 days after the first deposit is made, unless you already have an account with us before this account is opened.

If it is decided that there was no error, you will receive a written explanation within 3 business days after the investigation is finished. You may ask for copies of the documents that we used in our investigation.

If a notice of error involves an electronic funds transfer that was initiated outside the U.S. or involves an electronic funds transfer resulting from a point-of-sale debit card transaction, it may take 20 business days after hearing from you to recredit your account. If more time is needed however, it may take 90 calendar days to complete the investigation of your complaint or question.