usbank

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

6658 TRN S X ST01

Uni-Statement

Account Number:
1 575 2233 0255
Statement Period:
Dec 14, 2020
through
Jan 8, 2021

000021560 01 AB 0.419 000638687497939 P Y
MARY ISABEL BRIONEZ
523 ALDGATE AVE
LA PUENTE CA 91744-3702

To Contact U.S. Bank

By Phone:	*1-800-US BANKS* *(1-800-872-2657)*
U.S. Bank accepts Relay Calls	
Internet:	*usbank.com*

INFORMATION YOU SHOULD KNOW

Effective February 15th 2021 the *"Consumer Pricing Information"* disclosure will include several updates that may affect your rights.

- Added clarification in the disclosure regarding the shipping charges for the free box of checks benefit, adding:
  - Additional shipping fees may apply if expedited or shipped outside the continental United States.
- Clarification in the Extended Overdraft Fee curing
- Pricing update and naming clarification to the Foreign Currency section:
  - "Next Day Priority Delivery" fee from $12 to $15
  - Former "Processing Fee" $20 to "Foreign Exchange Fee (Draft)" of $25
  - "Stop Payment Orders" from $25 to no fee

New Foreign Currency Fees Section:

Purchase	
Foreign Exchange Fee (Admin Fee)*	$10.00
Next Day Priority Delivery (optional)	$15.00 (formerly $12)
Sold	
Foreign Exchange Fee (Admin Fee)*	$10.00
Foreign Draft Purchase	
Foreign Exchange Fee (Admin Fee)*	$10.00
Next Day Priority Delivery (optional)	$15.00 (formerly $12)
Foreign Exchange Fee (Draft)**	$25.00 (formerly $20)
Stop Payment Orders	no fee

*Charged for transactions of $250 U.S. Dollars or less, or for currency purchases returned within seven days.
**Combined transaction processing fee: U.S. Bank $15, vendor $10.

Starting February 15, you may pick up a copy at your local branch, view on usbank.com or call 800.USBANKS (872.2657) to request a copy. 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.

If you haven't already done so, we encourage you to enroll in eStatements. There are several benefits of eStatements including:

- No fees to receive your statement electronically, and it will eliminate the $2.00 Paper Statement Fee.[1]
- Reduce the risk of fraud and identity theft
- View, print and save statements
- Search up to five years of your transactions
- See detailed images of sent and deposited checks
- Get alerts when online documents are available

*Note: We waive the $2.00 Paper Statement Fee[1] for account holders age 65 or older.

eStatements are identical to your paper statements and the only difference is they are delivered electronically via usbank.com. It's easy to enroll in eStatements and you can make the switch in Online Banking. Go to **My Accounts**, select **My Documents** and then select **Paperless Preferences**.

If you wish to continue receiving paper statements, there is nothing you need to do.

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	$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. 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.
3. Enter the ending balance shown on this statement. $_____________
4. Enter the total deposits recorded in the Outstanding Deposits section. $_____________
5. Total lines 3 and 4. $_____________
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. $_____________
7. Subtract line 6 from line 5. This is your balance. $_____________
8. 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.
9. 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.
10. 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.

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.

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[1] Additional fees may apply for Statements with Check Images and Statements with Check Return. Check Images are available with Paper or eStatements. Check Return is only available with Paper Statements. Accounts with a Senior customer indicator receive $1.00 discount per statement cycle for Statement with Check Return fee and the Statement with Check Images is waived.

EASY CHECKING

Member FDIC

U.S. Bank National Association

Account Number 1-575-2233-0255

Account Summary

Beginning Balance on Dec 14	$	0.00
Deposits / Credits		1,057.28
Card Withdrawals		386.98-
Other Withdrawals		37.14-
Ending Balance on Jan 8, 2021	**$**	**633.16**

Number of Days in Statement Period		26
Average Account Balance	$	277.71

Deposits / Credits

Date	*Description of Transaction*		*Ref Number*		*Amount*
Dec 14	Transfer Deposit (Branch)	From 157522466539		$	1.42
Dec 16	Electronic Deposit REF=203500117914210N00	From Sezzle Payout 1810971660			0.36
Dec 16	Electronic Deposit REF=203500117914180N00	From Sezzle Payout 1810971660			0.78
Dec 28	ATM Deposit	US BANK WALMART BALDWIN PARK CA Serial No. 002984094430SUS4T837			40.00
Dec 28	ATM Deposit	US BANK WALMART BALDWIN PARK CA Serial No. 002978093738SUS4T837			60.00
Dec 31	Federal Benefit Deposit REF=203590101758170N00	From SSI TREAS 310 XXSUPP SEC9101736215 4080 S			954.72
			Total Deposits / Credits	**$**	**1,057.28**

Card Withdrawals

Card Number: xxxx-xxxx-xxxx-2500

Date	*Description of Transaction*		*Ref Number*		*Amount*
Dec 21	Recurring Debit Purchase SEZZLE ODR D8Q0	On 121820 888-540-1867 MN REF # 24431060353083455581 US1	3083455581	$	13.61-
Dec 29	Debit Purchase - VISA PAYPAL *EBAY US	On 122820 402-935-7733 CA REF # 24492150363894349545363	3894349545		23.54-
Dec 30	Debit Purchase - VISA STARBUCKS - KAIS	On 122720 626-9600846 CA REF # 24382240364001332198538	4001332198		10.84-
Jan 4	Debit Purchase - VISA Netflix.com	On 010221 866-5797172 CA REF # 24906411002110917164997	2110917164		8.99-
Jan 5	Debit Purchase - VISA Advance America	On 010421 Spartanburg SC REF # 24943751004000202932772	4000202932		300.00-
Jan 6	Debit Purchase - VISA BOOST MOBILE	On 010521 866-402-7366 CO REF # 24692161005100568572552	5100568572		30.00-
			Card 2500 Withdrawals Subtotal	**$**	**386.98-**
			Total Card Withdrawals	**$**	**386.98-**

Other Withdrawals

Date	*Description of Transaction*		*Ref Number*		*Amount*
Dec 16	Electronic Withdrawal REF=203500117915140N00	To Sezzle 2810971660Payment		$	0.36-
Dec 16	Electronic Withdrawal REF=203500117915110N00	To Sezzle 2810971660Payment			0.78-

EASY CHECKING (CONTINUED)

U.S. Bank National Association
Account Number 1-575-2233-0255

Other Withdrawals (continued)

Date	*Description of Transaction*	*Ref Number*	*Amount*
Dec 22	Overdraft Paid Fee	3083455581	36.00-
	Total Other Withdrawals	**$**	**37.14-**

	Total for Statement Period	2021 Total Year to Date	2020 Total Year to Date
Total Returned Item Fees	$ 0.00	$ 0.00	$ 0.00
Total Overdraft Fees	$ 36.00	$ 0.00	$ 36.00
TOTAL	$ 36.00	$ 0.00	$ 36.00

Balance Summary

Date	*Ending Balance*	*Date*	*Ending Balance*	*Date*	*Ending Balance*
Dec 14	1.42	Dec 28	51.81	Jan 4	963.16
Dec 16	1.42	Dec 29	28.27	Jan 5	663.16
Dec 21	12.19-	Dec 30	17.43	Jan 6	633.16
Dec 22	48.19-	Dec 31	972.15		

Balances only appear for days reflecting change.