



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

8445 TRN S X ST01

Account Number:
1 575 2084 9835
Statement Period:
Dec 12, 2020
through
Jan 14, 2021



000262804 01 SP 000638694176544 E
GLORIA J CARINI
278 OROSI WAY
SAN JOSE CA 95116-1535



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
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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.

EASY CHECKING

Member FDIC

U.S. Bank National Association

Account Number 1-575-2084-9835

Account Summary

Beginning Balance on Dec 12	\$	29.54	Number of Days in Statement Period	34
Deposits / Credits		3,585.60	Average Account Balance	\$ 154.34
Card Withdrawals		301.18-		
Other Withdrawals		1,382.00-		
Checks Paid		825.00-		
Ending Balance on Jan 14, 2021	\$	1,106.96		

Deposits / Credits

Date	Description of Transaction	Ref Number	Amount
Dec 24	Debit Purchase Ret - VISA ALLSTATE NBINDCO	On 122320 800-255-7828 IL REF # 74692160359100533942 US1	\$ 125.60



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.





GLORIA J CARINI
278 OROSI WAY
SAN JOSE CA 95116-1535

Uni-Statement
Account Number:
1 575 2084 9835
Statement Period:
Dec 12, 2020
through
Jan 14, 2021



EASY CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-575-2084-9835

Deposits / Credits (continued)

Date	Description of Transaction	Ref Number	Amount
Dec 29	Wire Credit REF002588 ORG=1/IVANA SLOSAROVA	BK AMER NYC 201229001236 2/KLENOVICE NA HANE 69	1,380.00
Jan 13	Federal Benefit Deposit REF=210080084772230N00	From SSA TREAS 310 XXSOC SEC 9031736026 2536A S	2,080.00
Total Deposits / Credits			\$ 3,585.60

Card Withdrawals

Card Number: xxxx-xxxx-xxxx-0900

Date	Description of Transaction	Ref Number	Amount
Dec 21	Debit Purchase 144463	WALGREENS STORE SAN JOSE CA On 121920 ILNKILNK REF 035502144463	8.32-
Dec 21	Debit Purchase 161921	WALGREENS STORE SAN JOSE CA On 121920 ILNKILNK REF 035502161921 You Requested \$20 In Cash Back	20.79-
Dec 28	Debit Purchase 010367	WALGREENS STORE SAN JOSE CA On 122720 ILK1TERM REF 036220010367 You Requested \$20 In Cash Back	21.68-
Dec 28	Debit Purchase 161508	DOLLAR TR 331 N SAN JOSE CA On 122720 MAESTERM REF 161508	25.56-
Dec 28	Debit Purchase 011783	WALGREENS STORE SAN JOSE CA On 122720 ILNKILNK REF 036220011783 You Requested \$20 In Cash Back	58.93-
Dec 29	Debit Purchase 230470	DOLLAR TR 331 N SAN JOSE CA On 122820 MAESTERM REF 230470	10.93-
Dec 31	Debit Purchase 335140	WALGREENS STORE SAN JOSE CA On 123020 ILNKILNK REF 036523335140	8.32-
Jan 13	Debit Purchase 235450	WALGREENS STORE SAN JOSE CA On 011321 ILK1TERM REF 101318235450	116.65-
Jan 14	Debit Purchase - VISA METROPCS MOBILE	On 011321 888-863-8768 WA REF # 24692161013100377788258	30.00-
Card 0900 Withdrawals Subtotal			\$ 301.18-
Total Card Withdrawals			\$ 301.18-

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Dec 29	Wire Transfer Fee	2900001359	20.00-
Dec 30	Customer Withdrawal	8654867590	1,360.00-
Jan 14	Counter Check Usage Fee	1400067191	2.00-
Total Other Withdrawals			\$ 1,382.00-

Checks Presented Conventionally

Check	Date	Ref Number	Amount
0000	Jan 14	8953688461	825.00
Conventional Checks Paid (1)			\$ 825.00-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Dec 21	0.43	Dec 29	1,368.93	Jan 13	1,963.96
Dec 24	126.03	Dec 30	8.93	Jan 14	1,106.96
Dec 28	19.86	Dec 31	0.61		

Balances only appear for days reflecting change.

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