



Downey Federal Credit Union
 8237 Third Street
 Downey, CA 90241
 www.downeyfcu.org
 Main: 562.862.8141
 Fax: 562.862.7782

Member Number: 121640
 Statement Date: 08/31/20
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ADDRESS SERVICE REQUESTED

0013903-0036727 PDFE 001 ----- 917692 0YSUPP

|||||
 MICHAEL GIOVANNI PEREZ
 11921 POMERING RD
 DOWNEY CA 90242-2154

Statement Balances at a Glance

Deposits	646.89
Loans	634.45



SAVE THE DATE!
DFCU'S VIRTUAL ANNUAL MEETING
SEPTEMBER 17, 2020 @ 5:00PM
 More information to come.
 Visit downeyfcu.org to learn more.

ACCOUNT SUMMARY

Deposit Account Description	Beginning Balance	Deposits	Withdrawals	Ending Balance
Share 1: Savings	5.75	0.00	0.00	5.75
Draft 2: Shield Elite	1,910.90	3,419.48	4,689.24	641.14
TOTAL DEPOSITS	1,916.65	3,419.48	4,689.24	646.89

Loan Account Description	Beginning Balance	Payments	Withdrawals and Charges	Ending Balance
Loan 1: Unsecured	717.67	83.83	0.61	634.45
TOTAL LOANS	717.67	83.83	0.61	634.45

Share 1: Savings

Post Date	Eff Date	Description	Deposits	Withdrawals	Balance
07/31/20		Beginning Balance			5.75
08/31/20		Ending Balance			5.75

Dividends of \$0.07 have been paid Year-to-Date for this suffix.

Draft 2: Shield Elite

Post Date	Eff Date	Description	Deposits	Withdrawals	Balance
07/31/20		Beginning Balance			1,910.90
08/01/20	07/31	Dividend	0.15		1,911.05
		APYE: 0.10% On Average Daily Balance of \$1778.33 for 31 days			
08/02/20		Mobile Banking Transfer		-20.00	1,891.05

Draft 2: Shield Elite (continued)

Post Date	Eff Date	Description	Deposits	Withdrawals	Balance
		To SAMANTHA MARIE PEREZ M2M TRANSFER EXECUTED VIA MOBILE BANKING Conf #:75211449111-1			
08/03/20		POS Share Withdrawal AT&T*BILL PAYMENT 800-331-0500 GA 16400		-347.53	1,543.52
08/03/20		POS Share Withdrawal 7ELEVEN-FC 7400 STEWART&GRAY RD DOWNEY CA 16400		-20.00	1,523.52
08/03/20		POS Share Withdrawal 7ELEVEN-FC 7400 STEWART&GRAY RD DOWNEY CA 16400		-100.00	1,423.52
08/04/20		POS Share Withdrawal MONEYGRAM US 000-000-0000 TX 16400		-23.99	1,399.53
08/05/20		ACH Payroll 9111111101 16560D 7-ELEVEN DIRECT DEP	485.40		1,884.93
08/05/20		Mobile Banking Deposit From BRENDA PEREZ M2M TRANSFER EXECUTED VIA MOBILE BANKING Conf #:75241443013-1	150.00		2,034.93
08/05/20		POS Share Withdrawal 7ELEVEN-FC 7400 STEWART&GRAY RD DOWNEY CA 16400		-40.00	1,994.93
08/05/20		Mobile Banking Deposit From SAMANTHA MARIE PEREZ M2M TRANSFER EXECUTED VIA MOBILE BANKING Conf #:75241445158-1	150.00		2,144.93
08/05/20		POS Share Withdrawal APPLE.COM/BILL 866-712-7753 CA 16400		-3.99	2,140.94
08/05/20		POS Share Withdrawal COSTCO WHSE #0410 NORWALK CA 16400		-157.50	1,983.44
08/05/20		POS Share Withdrawal COSTCO WHSE #0410 NORWALK CA 16400		-16.49	1,966.95
08/06/20		POS Share Withdrawal AFTERPAY 855-2896014 DE 16400		-45.82	1,921.13
08/06/20		POS Share Withdrawal 7-ELEVEN 7400 STEWART & GRA US DOWNEY CA 16400		-6.00	1,915.13
08/06/20		POS Share Withdrawal 7-ELEVEN 7400 STEWART & GRA US DOWNEY CA 16400		-70.00	1,845.13
08/07/20		POS Share Withdrawal APPLE.COM/BILL 408-974-1010 CA 16400		-0.99	1,844.14
08/07/20		ACH Share Withdrawal 1823273909 POSSIBLE FINANCE PAYMENT		-58.82	1,785.32
08/07/20		POS Share Withdrawal CHEVRON 0382708 DOWNEY CA 16400		-36.00	1,749.32
08/08/20		POS Share Withdrawal FINANCIAL PARTNERS CU 7800 E IMPERIAL HWY DOWNEY CA 16400		-420.00	1,329.32
08/08/20		POS Share Withdrawal 7-ELEVEN 7400 STEWART & GRA US DOWNEY CA 16400		-30.82	1,298.50
08/09/20		POS Share Withdrawal PAYPAL *EBAY US 402-935-7733 CA 16400		-27.45	1,271.05

Draft 2: Shield Elite (continued)

Post Date	Eff Date	Description	Deposits	Withdrawals	Balance
08/10/20		POS Share Withdrawal CARLS JR 1100280 REDONDO BEACH CA 16400		-16.71	1,254.34
08/10/20		POS Share Withdrawal THE REDONDO COFFEE AND REDONDO BEACH CA 16400		-29.76	1,224.58
08/10/20		POS Share Withdrawal SPEEDY CASH 888-333-1360 KS 16400		-47.90	1,176.68
08/10/20		Share Withdrawal Transfer To BRENDA PEREZ		-45.00	1,131.68
08/11/20		Remote Deposit Mobile Downey FCU CA	11.40		1,143.08
08/11/20		POS Share Withdrawal HLU*Hulu 1554785594651- HULU.COM/BILL CA 16400		-11.99	1,131.09
08/11/20		Mobile Banking Deposit From BRENDA PEREZ M2M TRANSFER EXECUTED VIA MOBILE BANKING Conf #:75301450284-1	200.00		1,331.09
08/12/20		POS Share Withdrawal SQ *ESTRELLA TRAVEL VERNON CA 16400		-40.00	1,291.09
08/12/20		ACH Payroll 9111111101 16560D 7-ELEVEN DIRECT DEP	494.97		1,786.06
08/12/20		POS Share Withdrawal 7-ELEVEN 7400 STEWART & GRA US DOWNEY CA 16400		-26.53	1,759.53
08/13/20		POS Share Withdrawal CHEVRON 0382708 DOWNEY CA 16400		-22.01	1,737.52
08/13/20		POS Share Withdrawal MONEYGRAM US 000-000-0000 TX 16400		-103.99	1,633.53
08/14/20		POS Share Withdrawal ORGULLO TIJUANENSE TIJUANA BCN MX 16400		-65.97	1,567.56
08/14/20		International Fee		-0.66	1,566.90
08/14/20		POS Share Withdrawal PAYPAL *MILAGROS94 EBAY 402-935-7733 CA 16400		-26.88	1,540.02
08/15/20		POS Share Withdrawal MONEYGRAM US 000-000-0000 TX 16400		-203.99	1,336.03
08/15/20		POS Share Withdrawal DIST MIS FARMACIAS VIL TIJUANA BCN MX 16400		-58.05	1,277.98
08/15/20		International Fee		-0.58	1,277.40
08/15/20		POS Share Withdrawal THE HOME DEPOT #0671 525 SATURN BLVD SAN DIEGO CA 16400		-54.92	1,222.48
08/16/20		POS Share Withdrawal SAMS TIJUANA TIJUANA BCN MX 16400		-23.34	1,199.14
08/16/20		International Fee		-0.23	1,198.91
08/17/20		POS Share Withdrawal GAS BP PENASCO TIJUANA BCN MX 16400		-21.01	1,177.90
08/17/20		International Fee		-0.21	1,177.69
08/18/20		POS Share Withdrawal THE J PAUL COMPANY INC. 972-4184977 TX 16400		-98.81	1,078.88

Draft 2: Shield Elite (continued)

Post Date	Eff Date	Description	Deposits	Withdrawals	Balance
08/18/20		POS Share Withdrawal SAMS TIJUANA TIJUANA BCN MX 16400		-34.76	1,044.12
08/18/20		International Fee		-0.35	1,043.77
08/18/20		Mobile Banking Transfer To SAMANTHA MARIE PEREZ M2M TRANSFER EXECUTED VIA MOBILE BANKING Conf #:75361453306-1		-15.00	1,028.77
08/18/20		POS Share Withdrawal MONEYGRAM US 000-000-0000 TX 16400		-43.99	984.78
08/19/20		ACH Payroll 9111111101 16560D 7-ELEVEN DIRECT DEP	400.97		1,385.75
08/19/20		Mobile Banking Deposit From BRENDA PEREZ M2M TRANSFER EXECUTED VIA MOBILE BANKING Conf #:75381442600-1	200.00		1,585.75
08/20/20		POS Share Withdrawal PAYPAL *WAMOBAINC 402-935-7733 CA 16400		-19.00	1,566.75
08/20/20		POS Share Withdrawal APPLE.COM/BILL 866-712-7753 CA 16400		-0.99	1,565.76
08/20/20		POS Share Withdrawal AFTERPAY 855-2896014 DE 16400		-45.82	1,519.94
08/20/20		ACH Share Withdrawal 3411894456 FPB CR CARD INTERNET		-50.00	1,469.94
08/20/20		POS Share Withdrawal ASPIRE MASTERCARD 855-802-5572 GA 16400		-50.00	1,419.94
08/20/20		POS Share Withdrawal APPLE.COM/BILL 866-712-7753 CA 16400		-1.29	1,418.65
08/20/20		ATM Share Deposit FINANCIAL PARTNERS CU 7800 E IMPERIAL HWY DOWNEY CA 16400	140.00		1,558.65
08/20/20		POS Share Withdrawal APPLE.COM/BILL 800-275-2273 CA 16400		-0.99	1,557.66
08/21/20		ACH Share Withdrawal 9200502231 JPMorgan Chase Ext Trnsfr		-507.56	1,050.10
08/21/20		ACH Share Withdrawal 1823273909 POSSIBLE FINANCE PAYMENT		-58.82	991.28
08/21/20		POS Share Withdrawal AMAZON.COM SEATTLE WA 16400		-29.47	961.81
08/21/20		POS Share Withdrawal 7-ELEVEN 11853 DOWNEY AVE US DOWNEY CA 16400		-43.98	917.83
08/22/20		POS Share Withdrawal VENMO* Visa Direct NY 16400		-20.00	897.83
08/23/20		POS Share Withdrawal FRUTIBIONICOS SINALOA HUNTINGTON PA CA 16400		-45.00	852.83
08/23/20		POS Share Withdrawal ARCO #42672 AMPM 5731 FIRESTON US SOUTH GATE CA 16400		-25.35	827.48
08/23/20		POS Share Withdrawal 7ELEVEN-FC 644 E SAN YSIDRO BLVD SAN YSIDRO CA 16400		-100.00	727.48

Draft 2: Shield Elite (continued)

Post Date	Eff Date	Description	Deposits	Withdrawals	Balance
08/23/20		POS Share Withdrawal MISSION FEDERAL CREDIT UN 354 E H ST CHULA VISTA CA 16400		-120.00	607.48
08/24/20		POS Share Withdrawal SPEEDY CASH 888-333-1360 KS 16400		-47.90	559.58
08/24/20		POS Share Withdrawal UBER TRIP HELP.UBER.COM Amsterdam MX 16400		-3.13	556.45
08/24/20		International Fee		-0.03	556.42
08/24/20		POS Share Withdrawal UBER TRIP HELP.UBER.COM Amsterdam MX 16400		-6.32	550.10
08/24/20		International Fee		-0.06	550.04
08/24/20		Visa Cash Advance	509.00		1,059.04
08/25/20		POS Share Withdrawal ONLYFANS.COM 8886880458 IL 16400		-5.00	1,054.04
08/25/20		POS Share Withdrawal ONLYFANS.COM 8886880458 IL 16400		-24.99	1,029.05
08/25/20		POS Share Withdrawal ONLYFANS.COM 8886880458 IL 16400		-12.99	1,016.06
08/25/20		POS Share Withdrawal ONLYFANS.COM 8886880458 IL 16400		-20.00	996.06
08/26/20		ACH Payroll 9111111101 16560D 7-ELEVEN DIRECT DEP	408.48		1,404.54
08/26/20		POS Share Withdrawal 7-ELEVEN 7400 STEWART & GRA US DOWNEY CA 16400		-14.94	1,389.60
08/27/20		POS Share Withdrawal DOMINO'S 8230 562-522-6925 CA 16400		-53.09	1,336.51
08/27/20		POS Share Withdrawal COSTCO WHSE #0410 NORWALK CA 16400		-144.76	1,191.75
08/27/20		ATM Share Deposit FINANCIAL PARTNERS CU 7800 IMPERIAL HWY DOWNEY CA 16400	255.00		1,446.75
08/27/20		POS Share Withdrawal AMAZON.COM SEATTLE WA 16400		-21.99	1,424.76
08/28/20		POS Share Withdrawal 7-ELEVEN 7400 STEWART & GRA US DOWNEY CA 16400		-10.00	1,414.76
08/28/20		POS Share Withdrawal 7-ELEVEN 7400 STEWART & GRA US DOWNEY CA 16400		-20.00	1,394.76
08/28/20		POS Share Withdrawal FINANCIAL PARTNERS CU 7800 IMPERIAL HWY DOWNEY CA 16400		-80.00	1,314.76
08/28/20		POS Share Withdrawal SPEEDY CASH 888-333-1360 KS 16400		-300.00	1,014.76
08/29/20		POS Share Withdrawal CHEVRON 0382708 DOWNEY CA 16400		-37.00	977.76
08/29/20		POS Share Withdrawal APPLE.COM/BILL 866-712-7753 CA 16400		-9.99	967.77

Draft 2: Shield Elite (continued)

Post Date	Eff Date	Description	Deposits	Withdrawals	Balance
08/29/20		POS Share Withdrawal CARDENAS MARKET #6 2001 S GAREY AVE POMONA CA 16400		-39.91	927.86
08/29/20		POS Share Withdrawal APPLE.COM/BILL 866-712-7753 CA 16400		-19.99	907.87
08/29/20		POS Share Withdrawal APPLE.COM/BILL 866-712-7753 CA 16400		-7.99	899.88
08/29/20		POS Share Withdrawal APPLE.COM/BILL 866-712-7753 CA 16400		-1.99	897.89
08/30/20		POS Share Withdrawal ONLYFANS.COM 8886880458 IL 16400		-3.00	894.89
08/30/20		POS Share Withdrawal BIG 5 SPORTING 228 WHITTIER CA 16400		-39.68	855.21
08/30/20		POS Share Withdrawal FIVE BELOW #1351 8512 P WHITTIER CA 16400		-14.11	841.10
08/30/20		Mobile Banking Deposit From SAMANTHA MARIE PEREZ M2M TRANSFER EXECUTED VIA MOBILE BANKING Conf #:75491447936-1	14.11		855.21
08/30/20		POS Share Withdrawal FIVE BELOW #1351 8512 P WHITTIER CA 16400		-21.55	833.66
08/30/20		Share Withdrawal Transfer To your loan 1		-83.83	749.83
08/31/20		POS Share Withdrawal COSTCO WHSE #0410 NORWALK CA 16400		-100.74	649.09
08/31/20		Elite Account Subscription		-7.95	641.14
08/31/20		Ending Balance *** Dividends of \$0.11 paid on 09-01-2020 *** Dividends of \$0.39 have been paid Year-to-Date for this suffix.			641.14

Loan 1: Unsecured

Post Date	Eff Date	Description	Amount	Finance Charge	Balance
		Annual Percentage Rate 1.000%			
		*** Payment of \$83.83 Due On 09-30-2020 ***			
07/31/20		Beginning Balance			717.67
08/30/20		Loan Payment Transfer From your share 2	-83.83	-0.61	634.45
08/31/20		Ending Balance Interest of \$3.28 has been paid Year-to-Date on this loan.			634.45

Total taxable dividends earned this year: 0.46
Total loan interest paid this year: 3.28
This information is being furnished to the IRS.

BALANCING YOUR MONTHLY CHECKING ACCOUNT STATEMENT

Compare your monthly statement with your account register (checkbook). From your account register "Balance Forward":

1. Subtract any Credit Union charges listed on your monthly statement that have not been previously deducted.
2. Add any dividends paid that have not been previously added.
3. Add any deposits that have not been previously added. Include regular deposits and payroll transfers such as Direct Deposit or Payroll Deduction.

Within your account register:

4. Determine any deposits entered that do not appear on your statement. List these deposits in the "Deposits Not Credited" section.
5. Check off each check in the account register that has been paid on this statement. Check numbers make this an easy step. List all checks that have not been paid in the "Outstanding Checks" section.
6. List all electronic transactions that have not been cleared in the "Outstanding Transactions" section.
7. Complete the "Statement Reconciliation" section.

If your account register and statement balances do not agree:

- Review last month's reconciliation. Correct any errors.
- Check your account register additions and subtractions.
- Compare the account of each check and deposit listed in the account register with the statement.
- Make sure all unpaid checks have been listed under "Outstanding Checks".
- Make sure that each paid check listed on the statement has been recorded in the account register.
- Make sure that any telephone, ATM/Check Card and all other electronic withdrawals not charged are listed.



Each member account
is insured for an
additional \$250,000.00



DEPOSITS NOT CREDITED		OUTSTANDING CHECKS & TRANSACTIONS			
DATE	AMOUNT	DATE	AMOUNT	DATE	AMOUNT
TOTAL \$				TOTAL \$	

STATEMENT RECONCILIATION	
Statement Ending Balance	\$ _____
ADD	
Deposits Not Credited	(+)\$ _____
Subtotal	\$ _____
SUBTRACT	
Outstanding Checks & Transactions	(-)\$ _____
TOTAL	
Should Agree With Your Account Register	\$ _____

This statement of account contains income tax reporting data, year to date interest and/or dividends. The dividend amount will be reported to federal and state governments per requirements. Retain your statement of account for purposes of income tax reporting.

HOW TO COMPUTE THE FINANCE CHARGE ON YOUR OPEN-END LOANS

The unpaid principal balance for each day is multiplied by the daily periodic rate to determine the FINANCE CHARGE for that day. The sum of these daily charges is the FINANCE CHARGE you will pay. The unpaid principal balance is that balance which is in your account at the close of business after all transactions, including payments and new borrowings, have been entered. FINANCE CHARGES will be imposed from the date of disbursement. There is no free period.

BILLING RIGHTS SUMMARY FOR OPEN-END LOAN ACCOUNTS ONLY

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT

If you think your statement is wrong, or if you need more information about a transaction on your statement, write us (on a separate sheet) at the address shown on your statement as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the portions of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

CREDIT INSURANCE NOTICE — OPEN-END LOANS ONLY

Credit Life and Credit Disability Insurance Certificate holders, under Open-End Credit Accounts reported on this statement, are required by California law to be advised of the following: THIS INSURANCE MAY NOT COVER AN ADVANCE OR CHANGE UNDER YOUR CREDIT LINE IF YOUR DISABILITY OR DEATH RESULTS FROM A CONDITION FOR WHICH YOU HAVE SEEN A DOCTOR OR CHIROPRACTOR IN THE SIX MONTHS BEFORE THE ADVANCE OR CHARGE.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUND TRANSFERS

TELEPHONE US, OR WRITE US AT THE CREDIT UNION PHONE NUMBER & P.O. BOX SHOWN ON THE FRONT SIDE OF YOUR STATEMENT, as soon as you can, if think your statement or automated teller machine transaction 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 you receive the first statement on which the error or problem appeared.

- (1) Tell us your name and account number.
- (2) 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.
- (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 ten (10) business days to do this (or within twenty (20) business days, in the case of a claim made within 30 calendar days after an account is opened), we will recredit your 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 our investigation.