



Downey Federal Credit Union  
 8237 Third Street  
 Downey, CA 90241  
 www.downeyfcu.org  
 Main: 562.862.8141  
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Member Number: 121640  
 Statement Date: 06/30/20  
 Page: 1 of 7

ADDRESS SERVICE REQUESTED

0017292-0041095 PDFE 001 ----- 901161 0YSUPP



MICHAEL GIOVANNI PEREZ  
 11921 POMERING RD  
 DOWNEY CA 90242-2154

**Statement Balances at a Glance**

Deposits	2,915.69
Loans	816.98



**SAVE THE DATE!**  
**DFCU'S VIRTUAL ANNUAL MEETING**  
**SEPTEMBER 17, 2020 @ 5:00PM**  
 More Information to come.  
 Visit [downeyfcu.org](http://downeyfcu.org) to learn more.

**ACCOUNT SUMMARY**

Deposit Account Description	Beginning Balance	Deposits	Withdrawals	Ending Balance
Share 1: Savings	5.69	0.00	0.00	5.69
Draft 2: Shield Elite	262.58	8,108.54	5,461.12	2,910.00
<b>TOTAL DEPOSITS</b>	<b>268.27</b>	<b>8,108.54</b>	<b>5,461.12</b>	<b>2,915.69</b>

  

Loan Account Description	Beginning Balance	Payments	Withdrawals and Charges	Ending Balance
Loan 1: Unsecured	916.15	100.00	0.83	816.98
<b>TOTAL LOANS</b>	<b>916.15</b>	<b>100.00</b>	<b>0.83</b>	<b>816.98</b>

**Share 1: Savings**

Post Date	Eff Date	Description	Deposits	Withdrawals	Balance
05/31/20		<b>Beginning Balance</b>			<b>5.69</b>
06/30/20		<b>Ending Balance</b>			<b>5.69</b>

\*\*\* Dividends of \$0.06 paid on 07-01-2020 \*\*\*

Dividends of \$0.01 have been paid Year-to-Date for this suffix.

**Draft 2: Shield Elite**

Post Date	Eff Date	Description	Deposits	Withdrawals	Balance
05/31/20		<b>Beginning Balance</b>			<b>262.58</b>
06/01/20	05/31	Dividend	0.02		262.60
APYE: 0.11% On Average Daily Balance of \$205.42 for 31 days					

**Draft 2: Shield Elite (continued)**

Post Date	Eff Date	Description	Deposits	Withdrawals	Balance
06/01/20		POS Share Withdrawal SPEEDY CASH 888-333-1360 KS 16400		-47.90	214.70
06/01/20		POS Share Withdrawal MARISCOS Y TACOS RAUL DOWNEY CA 16400		-23.40	191.30
06/01/20		POS Share Withdrawal 7-ELEVEN 7400 STEWART & GRA US DOWNEY CA 16400		-4.71	186.59
06/01/20		POS Share Withdrawal PAYPAL *EBAY EBAY.COM 402-935-7733 CA 16400		-10.98	175.61
06/01/20		POS Share Withdrawal PAYPAL *EBAY EBAY.COM 402-935-7733 CA 16400		-21.99	153.62
06/01/20		POS Share Withdrawal PAYPAL *EVERTECH EBAY E 402-935-7733 CA 16400		-32.28	121.34
06/01/20		POS Share Withdrawal PAYPAL *XIAO XUAN EBAY 402-935-7733 CA 16400		-28.82	92.52
06/01/20		POS Share Withdrawal PAYPAL *YE MAOPING EBAY 402-935-7733 CA 16400		-23.08	69.44
06/01/20		POS Share Withdrawal PAYPAL *SHENZHENSHI EB 4029357733 HK 16400		-10.10	59.34
06/01/20		International Fee		-0.10	59.24
06/01/20		Mobile Banking Deposit From BRENDA PEREZ M2M TRANSFER EXECUTED VIA MOBILE BANKING Conf #:74591451718-1	7.00		66.24
06/03/20		ACH Payroll 9111111101 16560D 7-ELEVEN DIRECT DEP	485.75		551.99
06/03/20		Mobile Banking Transfer To BRENDA PEREZ M2M TRANSFER EXECUTED VIA MOBILE BANKING Conf #:74611446489-1		-200.00	351.99
06/03/20		POS Share Withdrawal 7ELEVEN-FC 7400 STEWART&GRAY RD DOWNEY CA 16400		-20.00	331.99
06/03/20		POS Share Withdrawal AFTERPAY US INC 855-289-6014 CA 16400		-66.00	265.99
06/04/20		ACH Payroll 1823273909 POSSIBLE FINANCE LOAN	200.00		465.99
06/04/20		Mobile Banking Transfer To BRENDA PEREZ M2M TRANSFER EXECUTED VIA MOBILE BANKING Conf #:74621443300-1		-50.00	415.99
06/04/20		POS Share Withdrawal PREMIER Bankcard 605-3573440 SD 16400		-75.00	340.99
06/04/20		POS Share Withdrawal CVS/PHARMACY #03 03986--8400 Firestone B Downey CA 16400		-19.79	321.20
06/05/20		POS Share Withdrawal 7-ELEVEN 7400 STEWART & GRA US DOWNEY CA 16400		-9.17	312.03
06/06/20		POS Share Withdrawal PAYPAL *841660424 EBAY 4029357733 HK 16400		-14.28	297.75
06/06/20		International Fee		-0.14	297.61

**Draft 2: Shield Elite (continued)**

Post Date	Eff Date	Description	Deposits	Withdrawals	Balance
06/07/20		POS Share Withdrawal APPLE.COM/BILL 866-712-7753 CA 16400		-0.99	296.62
06/08/20		Mobile Banking Transfer To BRENDA PEREZ M2M TRANSFER EXECUTED VIA MOBILE BANKING Conf #:74651447429-1		-20.00	276.62
06/08/20		Mobile Banking Transfer To BRENDA PEREZ M2M TRANSFER EXECUTED VIA MOBILE BANKING Conf #:74651447866-1		-20.00	256.62
06/08/20		Mobile Banking Deposit From BRENDA PEREZ M2M TRANSFER EXECUTED VIA MOBILE BANKING Conf #:74661442362-1	20.00		276.62
06/09/20		POS Share Withdrawal 7ELEVEN-FC 1994 EAST 7TH ST LONG BEACH CA 16400		-60.00	216.62
06/10/20		ACH Payroll 9111111101 16560D 7-ELEVEN DIRECT DEP	485.41		702.03
06/10/20		Mobile Banking Deposit From SAMANTHA MARIE PEREZ M2M TRANSFER EXECUTED VIA MOBILE BANKING Conf #:74681442322-1	100.00		802.03
06/10/20		Mobile Banking Deposit From BRENDA PEREZ M2M TRANSFER EXECUTED VIA MOBILE BANKING Conf #:74681445608-1	150.00		952.03
06/10/20		Mobile Banking Transfer To SAMANTHA MARIE PEREZ M2M TRANSFER EXECUTED VIA MOBILE BANKING Conf #:74681447852-1		-300.00	652.03
06/11/20		POS Share Withdrawal 7-ELEVEN 7400 STEWART & GRA US DOWNEY CA 16400		-15.20	636.83
06/12/20		POS Share Withdrawal AFTERPAY 855-2896014 DE 16400		-66.00	570.83
06/13/20		Mobile Banking Transfer To BRENDA PEREZ M2M TRANSFER EXECUTED VIA MOBILE BANKING Conf #:74711446458-1		-37.50	533.33
06/15/20		POS Share Withdrawal SPEEDY CASH 888-333-1360 KS 16400		-47.90	485.43
06/16/20		POS Share Withdrawal Prime Video*MS8YB8NO1 888-802-3080 WA 16400		-3.99	481.44
06/17/20		ACH Share Withdrawal 1823273909 POSSIBLE FINANCE PAYMENT		-58.82	422.62
06/17/20		ACH Payroll 9111111101 16560D 7-ELEVEN DIRECT DEP	306.87		729.49
06/17/20		Mobile Banking Deposit From SAMANTHA MARIE PEREZ M2M TRANSFER EXECUTED VIA MOBILE BANKING Conf #:74751447574-1	100.00		829.49
06/17/20		Mobile Banking Deposit From BRENDA PEREZ M2M TRANSFER EXECUTED VIA MOBILE BANKING Conf #:74751451067-1	150.00		979.49

## Draft 2: Shield Elite (continued)

Post Date	Eff Date	Description	Deposits	Withdrawals	Balance
06/18/20		ACH Share Deposit 9200502233 JPMorgan Chase Auth Crdt	0.16		979.65
06/18/20		ACH Share Deposit 9200502233 JPMorgan Chase Auth Crdt	0.05		979.70
06/18/20		ACH Share Withdrawal 9200502233 JPMorgan Chase Auth Debit		-0.21	979.49
06/18/20		POS Share Withdrawal PAYPAL * SUBWAY 51110 877-569-1113 FL 16400		-20.57	958.92
06/19/20	06/18	Remote Deposit Mobile Downey FCU CA	11.95		970.87
06/19/20		Remote Deposit Mobile Downey FCU CA	36.00		1,006.87
06/19/20		POS Share Withdrawal Prime Video*MS73C8ZZ2 888-802-3080 WA 16400		-14.99	991.88
06/19/20		ACH Share Withdrawal 9200502231 JPMorgan Chase Ext Trnsfr		-532.94	458.94
06/19/20		POS Share Withdrawal 7-ELEVEN 7400 STEWART & GRA US DOWNEY CA 16400		-5.18	453.76
06/20/20		POS Share Withdrawal PIZZA HUT 024836 https://ipcha CA 16400		-34.14	419.62
06/20/20		POS Share Withdrawal APPLE.COM/BILL 866-712-7753 CA 16400		-0.99	418.63
06/20/20		Mobile Banking Transfer To SAMANTHA MARIE PEREZ M2M TRANSFER EXECUTED VIA MOBILE BANKING Conf #:74781447425-1		-68.00	350.63
06/21/20		POS Share Withdrawal MONEYGRAM US 000-000-0000 TX 16400		-71.99	278.64
06/21/20		POS Share Withdrawal STAPLES 1386 DOWNEY CA 16400		-17.02	261.62
06/21/20		POS Share Withdrawal SKECHERS-USA #747 DOWNEY CA 16400		-87.99	173.63
06/22/20		POS Share Withdrawal SUNBIT INC. 855-678-6248 CA 16400		-31.37	142.26
06/22/20		POS Share Withdrawal 7-ELEVEN 7400 STEWART & GRA US DOWNEY CA 16400		-2.19	140.07
06/22/20		POS Share Withdrawal 7-ELEVEN 7400 STEWART & GRA US DOWNEY CA 16400		-2.79	137.28
06/22/20		POS Share Withdrawal STARBUCKS STORE 25583 DOWNEY CA 16400		-4.95	132.33
06/22/20		POS Share Withdrawal 7-ELEVEN 7400 STEWART & GRA US DOWNEY CA 16400		-8.13	124.20
06/23/20		POS Share Withdrawal 7-ELEVEN 7400 STEWART & GRA US DOWNEY CA 16400		-2.19	122.01
06/23/20		Deposit	5,972.00		6,094.01
06/23/20		POS Share Withdrawal ARCO #42245 9522 FIRESTON US DOWNEY CA 16400		-30.35	6,063.66

**Draft 2: Shield Elite (continued)**

Post Date	Eff Date	Description	Deposits	Withdrawals	Balance
06/23/20		POS Share Withdrawal THE HOME DEPOT #6627 7121 FIRESTONE BLVD DOWNEY CA 16400		-161.70	5,901.96
06/23/20		POS Share Withdrawal Wal-Mart Super Center 5603 WAL-SAMS DOWNEY CA 16400		-81.46	5,820.50
06/24/20		ACH Share Withdrawal 1823273909 POSSIBLE FINANCE PAYMENT		-58.82	5,761.68
06/24/20		ACH Payroll 9111111101 16560D 7-ELEVEN DIRECT DEP	54.81		5,816.49
06/24/20		POS Share Withdrawal 7ELEVEN-FC 7400 STEWART&GRAY RD DOWNEY CA 16400		-200.00	5,616.49
06/24/20		POS Share Withdrawal 7ELEVEN-FC 7400 STEWART&GRAY RD DOWNEY CA 16400		-200.00	5,416.49
06/24/20		POS Share Withdrawal 7ELEVEN-FC 7400 STEWART&GRAY RD DOWNEY CA 16400		-100.00	5,316.49
06/24/20		POS Share Withdrawal 7-ELEVEN 7400 STEWART & GRA US DOWNEY CA 16400 Purchase \$2.00 Cash Back \$5.00		-7.00	5,309.49
06/24/20		POS Share Withdrawal 7-ELEVEN 7400 STEWART & GRA US DOWNEY CA 16400		-40.00	5,269.49
06/24/20		POS Share Withdrawal 7-ELEVEN 7400 STEWART & GRA US DOWNEY CA 16400		-6.78	5,262.71
06/24/20		POS Share Withdrawal 5482 EL POLLO LOCO SOUTH GATE CA 16400		-4.84	5,257.87
06/24/20		POS Share Withdrawal 5482 EL POLLO LOCO SOUTH GATE CA 16400		-27.56	5,230.31
06/24/20		Mobile Banking Transfer To BRENDA PEREZ M2M TRANSFER EXECUTED VIA MOBILE BANKING Conf #:74821446512-1		-160.00	5,070.31
06/25/20		POS Share Withdrawal 7ELEVEN-FC 7400 STEWART&GRAY RD DOWNEY CA 16400		-100.00	4,970.31
06/25/20		POS Share Withdrawal 7-ELEVEN 7400 STEWART & GRA US DOWNEY CA 16400		-7.96	4,962.35
06/25/20		Mobile Banking Transfer To BRENDA PEREZ M2M TRANSFER EXECUTED VIA MOBILE BANKING Conf #:74831449784-1		-24.00	4,938.35
06/25/20		POS Share Withdrawal THE HOME DEPOT #6627 7121 FIRESTONE BLVD DOWNEY CA 16400		-90.98	4,847.37
06/26/20		POS Share Withdrawal AMAZON.COM SEATTLE WA 16400		-29.21	4,818.16
06/26/20		POS Share Withdrawal DOWNEY NISSAN DOWNEY CA 16400		-88.95	4,729.21
06/26/20		POS Share Withdrawal AMAZON.COM SEATTLE WA 16400		-27.45	4,701.76
06/26/20		POS Share Withdrawal 7ELEVEN-FC 7400 STEWART&GRAY RD DOWNEY CA 16400		-200.00	4,501.76

**Draft 2: Shield Elite (continued)**

Post Date	Eff Date	Description	Deposits	Withdrawals	Balance
06/26/20		POS Share Withdrawal 7ELEVEN-FC 7400 STEWART&GRAY RD DOWNEY CA 16400		-200.00	4,301.76
06/26/20		POS Share Withdrawal 7ELEVEN-FC 7400 STEWART&GRAY RD DOWNEY CA 16400		-100.00	4,201.76
06/26/20		Mobile Banking Transfer To BRENDA PEREZ M2M TRANSFER EXECUTED VIA MOBILE BANKING Conf #:74841445694-1		-80.00	4,121.76
06/26/20		POS Share Withdrawal 7-ELEVEN 7400 STEWART & GRA US DOWNEY CA 16400		-8.97	4,112.79
06/26/20		POS Share Withdrawal CVS/PHARMACY #09 09831--1387 W. Whittier La Habra CA 16400		-62.62	4,050.17
06/27/20		POS Share Withdrawal MCDONALD'S F10574 5730 FIRESTONE BLVD SOUTH GATE CA 16400		-6.58	4,043.59
06/27/20		POS Share Withdrawal TST* SMOKE AND FIRE SOC LA HABRA CA 16400		-69.21	3,974.38
06/27/20		POS Share Withdrawal 7ELEVEN-FC 7400 STEWART&GRAY RD DOWNEY CA 16400		-180.00	3,794.38
06/27/20		POS Share Withdrawal STARBUCKS STORE 49423 DOWNEY CA 16400		-16.45	3,777.93
06/28/20		Mobile Banking Transfer To BRENDA PEREZ M2M TRANSFER EXECUTED VIA MOBILE BANKING Conf #:74851448434-1		-81.00	3,696.93
06/28/20		POS Share Withdrawal MCDONALD'S F10574 SOUTH GATE CA 16400		-26.76	3,670.17
06/29/20		POS Share Withdrawal APPLE.COM/BILL 866-712-7753 CA 16400		-9.99	3,660.18
06/29/20		POS Share Withdrawal SPEEDY CASH 888-333-1360 KS 16400		-47.90	3,612.28
06/29/20		Mobile Banking Transfer To your loan 1 MOBILE TRANSFER Conf #:74871441160-1		-100.00	3,512.28
06/29/20		POS Share Withdrawal SAMSCLUB #6626 5871 FIRESTONE BLVD SOUTHGATE CA 16400		-343.29	3,168.99
06/30/20		POS Share Withdrawal AMAZON.COM SEATTLE WA 16400		-20.88	3,148.11
06/30/20		POS Share Withdrawal 7-ELEVEN 7400 STEWART & GRA US DOWNEY CA 16400		-6.76	3,141.35
06/30/20		POS return THE HOME DEPOT #6627 DOWNEY CA 16400	28.52		3,169.87
06/30/20		POS Share Withdrawal BEST BUY 00008722 12118 LAKEWOOD BLVD DOWNEY CA 16400		-251.92	2,917.95
06/30/20		Elite Account Subscription		-7.95	2,910.00
06/30/20		<b>Ending Balance</b>			<b>2,910.00</b>
		*** Dividends of \$0.12 paid on 07-01-2020 ***			
		Dividends of \$0.12 have been paid Year-to-Date for this suffix.			

**Loan 1: Unsecured**

Post Date	Eff Date	Description	Amount	Finance Charge	Balance
		Annual Percentage Rate	1.000%		
		*** Payment of \$83.83 Due On 07-30-2020 ***			
05/31/20		<b>Beginning Balance</b>			<b>916.15</b>
06/29/20		Mobile Banking Loan Payment	-100.00	-0.83	816.98
		From your share 2 MOBILE TRANSFER Conf #:74871441160-1			
06/30/20		<b>Ending Balance</b>			<b>816.98</b>
		Interest of \$1.98 has been paid Year-to-Date on this loan.			

Total taxable dividends earned this year: 0.13  
 Total loan interest paid this year: 1.98  
 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
<b>TOTAL \$</b>				<b>TOTAL \$</b>	

  

<b>STATEMENT RECONCILIATION</b>	
Statement Ending Balance	\$ _____
<b>ADD</b>	
Deposits Not Credited	(+)\$ _____
Subtotal	\$ _____
<b>SUBTRACT</b>	
Outstanding Checks & Transactions	(-)\$ _____
<b>TOTAL</b>	
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.