



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: 02/29/20

Page: 1 of 6

ADDRESS SERVICE REQUESTED

**Statement Balances at a Glance**

Deposits 277.67

0014155-0037970 PDFE 001 ----- 869583 0YSUPP



MICHAEL GIOVANNI PEREZ  
 11921 POMERING RD  
 DOWNEY CA 90242-2154



**DON'T PUT THOSE DREAMS ON HOLD**

With a **Home Equity Loan** or **Home Equity Line of Credit** you can get started on a home remodel, take a vacation, or even get rid of some of the debt you have been wanting to pay off and **WE'LL COVER THE CLOSING COSTS**

To learn more or apply, visit [www.downfcu.org/heloc](http://www.downfcu.org/heloc) or call **562-862-8141**




**ACCOUNT SUMMARY**

Deposit Account Description	Beginning Balance	Deposits	Withdrawals	Ending Balance
Share 1: Savings	0.00	5.00	0.00	5.00
Draft 2: Shield Elite	0.00	4,314.33	4,041.66	272.67
<b>TOTAL DEPOSITS</b>	<b>0.00</b>	<b>4,319.33</b>	<b>4,041.66</b>	<b>277.67</b>

**Share 1: Savings**

Post Date	Eff Date	Description	Deposits	Withdrawals	Balance
02/05/20		<b>Beginning Balance</b>			<b>0.00</b>
02/05/20		Deposit	5.00		5.00
02/29/20		<b>Ending Balance</b>			<b>5.00</b>
Dividends of \$0.00 have been paid Year-to-Date for this suffix.					

**Draft 2: Shield Elite**

Post Date	Eff Date	Description	Deposits	Withdrawals	Balance
02/05/20		<b>Beginning Balance</b>			<b>0.00</b>
02/05/20		Deposit	629.00		629.00
02/06/20		POS Share Withdrawal 7-ELEVEN 7400 STEWART & GRA US DOWNEY CA 16400		-6.10	622.90
02/06/20		POS Share Withdrawal 7ELEVEN-FC 7400 STEWART&GRAY RD DOWNEY CA 16400		-200.00	422.90
02/06/20		POS Share Withdrawal 7ELEVEN-FC 7400 STEWART&GRAY RD DOWNEY CA 16400		-100.00	322.90

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

Post Date	Eff Date	Description	Deposits	Withdrawals	Balance
02/06/20		ATM Share Deposit FINANCIAL PARTNERS CU 7800 IMPERIAL HWY DOWNEY CA 16400	226.00		548.90
02/06/20		ATM Share Deposit FINANCIAL PARTNERS CU 7800 E IMPERIAL HWY DOWNEY CA 16400	445.00		993.90
02/06/20		Mobile Banking Transfer To BRENDA PEREZ M2M TRANSFER EXECUTED VIA MOBILE BANKING Conf #:73431449605-1		-495.00	498.90
02/06/20		Mobile Banking Transfer To SAMANTHA MARIE PEREZ M2M TRANSFER EXECUTED VIA MOBILE BANKING Conf #:73431451916-1		-18.00	480.90
02/07/20		POS Share Withdrawal CA STATE CHILD SUPPORT 916-464-5000 CA 16400		-100.00	380.90
02/07/20		POS Share Withdrawal AT&T N098 10672 800-331-0500 GA 16400		-199.50	181.40
02/07/20		POS Share Withdrawal APPLE.COM/BILL 866-712-7753 CA 16400		-0.99	180.41
02/07/20		POS Share Withdrawal 7-ELEVEN 7400 STEWART & GRA US DOWNEY CA 16400		-10.00	170.41
02/07/20		POS Share Withdrawal 7ELEVEN-FC 7400 STEWART&GRAY RD DOWNEY CA 16400		-100.00	70.41
02/08/20	02/07	Remote Deposit Mobile Downey FCU CA	125.00		195.41
02/08/20		Mobile Banking Deposit From BRENDA PEREZ M2M TRANSFER EXECUTED VIA MOBILE BANKING Conf #:73441453196-1	40.00		235.41
02/08/20		POS Share Withdrawal AMAZON.COM SEATTLE WA 16400		-25.28	210.13
02/08/20		Mobile Banking Deposit From BRENDA PEREZ M2M TRANSFER EXECUTED VIA MOBILE BANKING Conf #:73451446447-1	35.00		245.13
02/08/20		POS Share Withdrawal STATERBROS155 7814 FIRESTONE BLVD DOWNEY CA 16400 Purchase \$25.87 Cash Back \$10.00		-35.87	209.26
02/09/20		POS Share Withdrawal MONEYGRAM US 000-000-0000 TX 16400		-34.99	174.27
02/09/20		Remote Deposit Mobile Downey FCU CA	40.00		214.27
02/09/20		POS Share Withdrawal 7ELEVEN-FC 7400 STEWART&GRAY RD DOWNEY CA 16400		-60.00	154.27
02/09/20		POS Share Withdrawal THE HOME DEPOT #6627 DOWNEY CA 16400		-39.52	114.75
02/10/20		POS Share Withdrawal 7ELEVEN-FC 7400 STEWART&GRAY RD DOWNEY CA 16400		-100.00	14.75
02/10/20		POS Share Withdrawal 7-ELEVEN 7400 STEWART & GRA US DOWNEY CA 16400		-6.89	7.86
02/10/20		ATM Share Deposit FINANCIAL PARTNERS CU 7800 E IMPERIAL HWY DOWNEY CA 16400	101.00		108.86

## Draft 2: Shield Elite (continued)

Post Date	Eff Date	Description	Deposits	Withdrawals	Balance
02/11/20		POS Share Withdrawal WALGREENS STORE 8030 IM DOWNEY CA 16400		-45.60	63.26
02/11/20		POS Share Withdrawal HLU*Hulu 1554785596304- HULU.COM/BILL CA 16400		-11.99	51.27
02/12/20		ACH Payroll 9111111101 16560D 7-ELEVEN DIRECT DEP	456.17		507.44
02/12/20		POS Share Withdrawal 7-ELEVEN 7400 STEWART & GRA US DOWNEY CA 16400		-15.33	492.11
02/12/20		POS Share Withdrawal SEARS ROEBUCK 1309 500 STONEWOOD ST DOWNEY CA 16400		-13.18	478.93
02/12/20		POS Share Withdrawal ARCO #42120 AMPM 10808 LAKEWOO US DOWNEY CA 16400		-20.35	458.58
02/13/20		POS Share Withdrawal CHINESE GOURMET EXPRESS DOWNEY CA 16400		-31.44	427.14
02/13/20		POS Share Withdrawal 7-ELEVEN 7400 STEWART & GRA US DOWNEY CA 16400 Purchase \$3.50 Cash Back \$2.00		-5.50	421.64
02/13/20		POS Share Withdrawal CINNABON # 437 DOWNEY CA 16400		-11.97	409.67
02/13/20		POS Share Withdrawal 7ELEVEN-FC 7400 STEWART&GRAY RD DOWNEY CA 16400		-200.00	209.67
02/13/20		POS Share Withdrawal 7ELEVEN-FC 7400 STEWART&GRAY RD DOWNEY CA 16400		-100.00	109.67
02/14/20		POS Share Withdrawal 7-ELEVEN 7400 STEWART & GRA US DOWNEY CA 16400		-6.07	103.60
02/14/20		ATM Share Deposit LOS ANGELES FCU 11306 SOUTH ST CERRITOS CA 16400	170.00		273.60
02/14/20		Mobile Banking Transfer To SAMANTHA MARIE PEREZ M2M TRANSFER EXECUTED VIA MOBILE BANKING Conf #:73511449808-1		-17.00	256.60
02/15/20		POS Share Withdrawal #10 LUCILLE'S CERRITOS CERRITOS CA 16400		-117.00	139.60
02/16/20		POS Share Withdrawal AMZN Mktp US*RP9JF41E3 Amzn.com/bill WA 16400		-8.79	130.81
02/16/20		POS Share Withdrawal SXM*SIRIUSXM.COM/ACCT 888-635-5144 NY 16400		-36.35	94.46
02/16/20		Mobile Banking Deposit From BRENDA PEREZ M2M TRANSFER EXECUTED VIA MOBILE BANKING Conf #:73531444565-1	80.00		174.46
02/16/20		POS Share Withdrawal 7ELEVEN-FC 7400 STEWART&GRAY RD DOWNEY CA 16400		-60.00	114.46
02/17/20		POS Share Withdrawal 7-ELEVEN 7400 STEWART & GRA US DOWNEY CA 16400		-3.41	111.05
02/18/20		POS Share Withdrawal 7-ELEVEN 7400 STEWART & GRA US DOWNEY CA 16400		-7.16	103.89

## Draft 2: Shield Elite (continued)

Post Date	Eff Date	Description	Deposits	Withdrawals	Balance
02/19/20		ACH Payroll 9111111101 16560D 7-ELEVEN DIRECT DEP	457.23		561.12
02/19/20		POS Share Withdrawal 7-ELEVEN 7400 STEWART & GRA US DOWNEY CA 16400		-2.99	558.13
02/19/20		ACH Share Withdrawal 1330903620 OPORTUN/PROGRESS ACH		-80.00	478.13
02/19/20		Share Deposit ATM Network LS Financing Inc Sherman Oaks CA 16400	255.00		733.13
02/19/20		POS Share Withdrawal AMAZON.COM SEATTLE WA 16400		-14.29	718.84
02/19/20		POS Share Withdrawal AMAZON.COM SEATTLE WA 16400		-22.98	695.86
02/19/20		POS Share Withdrawal 7ELEVEN-FC 7400 STEWART&GRAY RD DOWNEY CA 16400		-200.00	495.86
02/19/20		POS Share Withdrawal 7ELEVEN-FC 7400 STEWART&GRAY RD DOWNEY CA 16400		-40.00	455.86
02/19/20		ATM Share Deposit FINANCIAL PARTNERS CU 7800 E IMPERIAL HWY DOWNEY CA 16400	455.00		910.86
02/19/20		POS Share Withdrawal WM SUPERCENTER # Wal-Mart Super Center DOWNEY CA 16400		-13.55	897.31
02/19/20		POS Share Withdrawal LS FINANCING INC. 818-610-9673 CA 16400		-300.00	597.31
02/20/20		POS Share Withdrawal 7ELEVEN-FC 7400 STEWART&GRAY RD DOWNEY CA 16400		-20.00	577.31
02/20/20		Point-of-Sale Return REFUNDAMAZON.COM SEATTLE WA 16400	14.29		591.60
02/21/20		ACH Share Deposit 9200502233 JPMorgan Chase Auth Crdt	0.26		591.86
02/21/20		ACH Share Deposit 9200502233 JPMorgan Chase Auth Crdt	0.42		592.28
02/21/20		ACH Share Withdrawal 9200502233 JPMorgan Chase Auth Debit		-0.68	591.60
02/21/20		POS Share Withdrawal ALBERTSONS #0140 DOWNEY CA 16400		-39.78	551.82
02/21/20		Mobile Banking Transfer To BRENDA PEREZ M2M TRANSFER EXECUTED VIA MOBILE BANKING Conf #:73581452432-1		-31.00	520.82
02/22/20		POS Share Withdrawal SUNBIT INC. 855-678-6248 CA 16400		-31.38	489.44
02/22/20		POS Share Withdrawal ABARELY INC SANTA ANA CA 16400		-110.00	379.44
02/22/20		POS Share Withdrawal 7-ELEVEN 7400 STEWART & GRA US DOWNEY CA 16400		-9.43	370.01
02/22/20		POS Share Withdrawal AMAZON.COM SEATTLE WA 16400		-24.02	345.99

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

Post Date	Eff Date	Description	Deposits	Withdrawals	Balance
02/22/20		POS Share Withdrawal VALLARTA #48 7900 IMPERIAL HWY DOWNEY CA 16400		-22.76	323.23
02/23/20		POS Share Withdrawal AMAZON.COM SEATTLE WA 16400		-14.62	308.61
02/23/20		POS Share Withdrawal AMZN Mktp US*435l488K3 Amzn.com/bill WA 16400		-9.55	299.06
02/23/20		POS Share Withdrawal 7-ELEVEN 7400 STEWART & GRA US DOWNEY CA 16400 Purchase \$5.62 Cash Back \$10.00		-15.62	283.44
02/24/20		POS Share Withdrawal 7-ELEVEN 7400 STEWART & GRA US DOWNEY CA 16400		-4.50	278.94
02/24/20		POS Share Withdrawal STEWART & GRUB DOWNEY CA 16400		-36.77	242.17
02/25/20		Mobile Banking Transfer To BRENDA PEREZ M2M TRANSFER EXECUTED VIA MOBILE BANKING Conf #:73621450690-1		-10.00	232.17
02/25/20		POS Share Withdrawal Chuck's Chinese & Ameri South Gate CA 16400		-58.80	173.37
02/26/20		POS Share Withdrawal 7ELEVEN-FC 7400 STEWART&GRAY RD DOWNEY CA 16400		-40.00	133.37
02/26/20		ACH Payroll 9111111101 16560D 7-ELEVEN DIRECT DEP	484.96		618.33
02/26/20		Mobile Banking Deposit From SAMANTHA MARIE PEREZ M2M TRANSFER EXECUTED VIA MOBILE BANKING Conf #:73631444396-1	100.00		718.33
02/26/20		POS Share Withdrawal 7-ELEVEN 7400 STEWART & GRA US DOWNEY CA 16400		-2.29	716.04
02/26/20		POS Share Withdrawal 7ELEVEN-FC 7400 STEWART&GRAY RD DOWNEY CA 16400		-160.00	556.04
02/26/20		ATM Share Deposit FINANCIAL PARTNERS CU 7800 E IMPERIAL HWY DOWNEY CA 16400	200.00		756.04
02/26/20		POS Share Withdrawal 7ELEVEN-FC 7400 STEWART&GRAY RD DOWNEY CA 16400		-20.00	736.04
02/27/20		POS Share Withdrawal 7-ELEVEN 7400 STEWART & GRA US DOWNEY CA 16400 Purchase \$2.99 Cash Back \$10.00		-12.99	723.05
02/27/20		POS Share Withdrawal Wal-Mart Super Center 5603 WAL-SAMS DOWNEY CA 16400		-59.83	663.22
02/28/20		POS Share Withdrawal 7-ELEVEN 7400 STEWART & GRA US DOWNEY CA 16400 Purchase \$5.48 Cash Back \$5.00		-10.48	652.74
02/28/20		POS Share Withdrawal 7ELEVEN-FC 7400 STEWART&GRAY RD DOWNEY CA 16400		-200.00	452.74
02/28/20		POS Share Withdrawal 7ELEVEN-FC 7400 STEWART&GRAY RD DOWNEY CA 16400		-100.00	352.74

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

<b>Post Date</b>	<b>Eff Date</b>	<b>Description</b>	<b>Deposits</b>	<b>Withdrawals</b>	<b>Balance</b>
02/28/20		POS Share Withdrawal APPLE.COM/BILL 866-712-7753 CA 16400		-9.99	342.75
02/28/20		POS Share Withdrawal APPLE.COM/BILL 866-712-7753 CA 16400		-23.97	318.78
02/29/20		POS Share Withdrawal PONCES BAKERY DOWNEY CA 16400		-24.00	294.78
02/29/20		POS Share Withdrawal THE HOME DEPOT #6627 DOWNEY CA 16400		-22.11	272.67
02/29/20		<b>Ending Balance</b>			<b>272.67</b>
		*** Dividends of \$0.03 paid on 03-01-2020 ***			
		Dividends of \$0.00 have been paid Year-to-Date for this suffix.			

## 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>	

  

STATEMENT RECONCILIATION	
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.