



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

1980 TRN S X ST01

Account Number:
1 575 1664 3663
Statement Period:
Sep 14, 2019
through
Oct 11, 2019



000154229 01 SP 000638234188363 E
HERLINDA DEL CARMEN GUTIERREZ
18471 LA GUARDIA ST
ROWLAND HGHTS CA 91748-4538



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 November 11, 2019 the "Your Deposit Account Agreement" booklet and "Consumer Pricing Information" brochure will include several updates and may affect your rights. The main updates to note in the revised "Your Deposit Account Agreement" booklet sections and sub sections, include:

- Update *Online and Mobile Financial Services Agreement* document title to *Digital Services Agreement*
- Addition of Applicable Law section
- Owner's Authority section
 - Update to owner authorized actions
- Deposits section, Foreign Currency sub-section
 - Clarification on the foreign currency deposit process
- Returned Deposited and Cashed Items section
 - Clarification on the assessment of fees
- Insufficient Funds and Overdraft section
 - Available Balance and Insufficient Funds sub-sections
 - Clarification of pending merchant transactions regarding posting and impact to available balances
 - Our Fees sub-section
 - Extended overdraft fees are suspended during fraud investigations
- Closing Your Account section
 - Clarification on actions associated with closing your account
- S.T.A.R.T Goals and Rewards section
 - Removal of the Think Twice™ Savings feature option
- U.S. Bank Consumer Reserve Line Agreement section
 - Interest Charges and Fees sub-section
 - Change to Late Payment Fee language

The main updates to note in the revised "Consumer Pricing Information" brochure include:

- Updates to ATM availability, locations and disclosure
- Update *Online and Mobile Financial Services Agreement* document title to *Digital Services Agreement*
- Updates to the mortgage benefits and disclosure for Platinum and Gold Checking Package
- Clarification on benefits for senior and military customers required to be checking customers

Starting November 11, you may pick up copies at your local branch, view on usbank.com, or call 800.USBANKS (872.2657) to request copies. 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

U.S. Bank National Association

Member FDIC

Account Number 1-575-1664-3663

Account Summary

Beginning Balance on Sep 14	\$	159.50	Number of Days in Statement Period		28
Deposits / Credits		2,093.84	Average Account Balance	\$	201.78
Card Withdrawals		1,152.95-			
Other Withdrawals		1,741.35-			
Ending Balance on Oct 11, 2019	\$	640.96-			



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.





HERLANDIA DEL CARMEN GUTIERREZ
 18471 LA GUARDIA ST
 ROWLAND HGHTS CA 91748-4538

Uni-Statement
 Account Number:
 1 575 1664 3663
 Statement Period:
 Sep 14, 2019
 through
 Oct 11, 2019



EASY CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-575-1664-3663

Deposits / Credits

Date	Description of Transaction	Ref Number	Amount
Sep 16	ATM Deposit	USB RIVERSIDE EL RIVERSIDE CA Serial No. 001389205511SUS4U172	\$ 1,193.84
Oct 2	Mobile Check Deposit	8653731423	110.00
Oct 2	Mobile Check Deposit	8653299152	116.00
Oct 2	Mobile Check Deposit	8653299158	174.00
Oct 2	Mobile Check Deposit	8653299156	200.00
Oct 2	Mobile Check Deposit	8653299154	300.00
Total Deposits / Credits			\$ 2,093.84

Card Withdrawals

Card Number: xxxx-xxxx-xxxx-1444

Date	Description of Transaction	Ref Number	Amount
Sep 16	Debit Purchase 425454	RIO RANCH MKT #2 RIVERSIDE CA On 091319 ILNKILNK REF 925623425454	5409132220 \$ 3.20-
Sep 16	Debit Purchase 640640	99 CENTS ONLY ST RIVERSIDE CA On 091319 ILK1TERM REF 925704640640	4009132322 7.64-
Sep 16	Debit Purchase 937260	EL SUPER #57 RIVERSIDE CA On 091319 MAESTERM REF 937260	9.89-
Sep 16	Debit Purchase 323405	RIO RANCH MKT #2 RIVERSIDE CA On 091519 ILK1TERM REF 925816323405	0509151513 22.86-
Sep 16	Debit Purchase - VISA MCDONALD'S F6534	On 091319 WEST COVINA CA REF # 24427339257710070694162	7710070694 24.93-
Sep 16	Debit Purchase - VISA GOODWILL STORE #	On 091319 WEST COVINA CA REF # 24761979257796272405355	7796272405 67.87-
Sep 17	Debit Purchase - VISA SABOR AL TIO TON	On 091619 WEST COVINA CA REF # 24828249259017037301152	9017037301 25.82-
Sep 18	Debit Purchase 454557	NATALYS TACOS ONTARIO CA On 091719 ILK1TERM REF 926022454557	5709171736 6.94-
Sep 18	Debit Purchase 220368	RIO RANCH MARKE CHINO CA On 091819 MAESTERM REF 220368	10.32-
Sep 18	Debit Purchase - VISA SUBWAY 04	On 091619 BALDWIN PARK CA REF # 24164079260255230297740	0255230297 14.64-
Sep 18	Debit Purchase - VISA GOODWILL STORE #	On 091619 WEST COVINA CA REF # 24761979260796460146204	0796460146 18.92-
Sep 19	Debit Purchase 310828	RIO RANCH MARKE CHINO CA On 091919 MAESTERM REF 310828	5.96-
Sep 19	Debit Purchase 277471	RIO RANCH MARKE CHINO CA On 091819 MAESTERM REF 277471	13.07-
Sep 20	Debit Purchase 658474	RIO RANCH MARKE CHINO CA On 092019 MAESTERM REF 658474	2.99-
Sep 20	Debit Purchase 640232	THRIFTY 42123 LA PUENTE CA On 091919 MAESTERM REF 640232	20.35-
Sep 23	Debit Purchase 240852	RIO RANCH MARKE CHINO CA On 092219 MAESTERM REF 240852	17.73-
Sep 23	Debit Purchase 235033	897 FASTRIP FOOD LA PUENTE CA On 092319 ILK1TERM REF 926620235033	3309231529 40.35-
Sep 24	Debit Purchase - VISA LA PUENTE AUTO &	On 092319 LA PUENTE CA REF # 24431069267200786100030	7200786100 21.00-
Sep 24	Debit Purchase 129785	99 CENTS ONLY ST BREA CA On 092319 ILK1TERM REF 926704129785	8509232323 21.02-
Sep 24	Debit Purchase 410325	ALDI 79049 LA PUENTE CA On 092319 MAESTERM REF 410325	28.10-
Sep 25	Debit Purchase - VISA JACK IN THE BOX	On 092319 ROWLAND HEIG CA REF # 24692169267100583750387	7100583750 19.44-
Sep 25	Debit Purchase - VISA AT&T*BILL PAYMEN	On 092419 800-288-2020 GA REF # 24493989267799498366 US1	7799498366 550.25-



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U.S. Bank National Association

Account Number 1-575-1664-3663

Card Withdrawals (continued)

Card Number: xxxx-xxxx-xxxx-1444

Date	Description of Transaction	Ref Number	Amount
Sep 30	Debit Purchase - VISA MARIE CALLENDE00	On 092719 WEST COVINA CA REF # 24164079271376340725359	1376340725 58.82-
Sep 30	Debit Purchase - VISA SALVATION ARMY 3	On 092719 PASADENA CA REF # 24717059271162718741119	1162718741 59.00-
Oct 1	Debit Purchase 719006	WAL-MART LA PUENTE CA On 100119 MAESTERM REF 719006	9.06-
Oct 1	Debit Purchase 751458	Wal-Mart Super C LA PUENTE CA On 093019 MAESTERM REF 751458	9.77-
Oct 1	Debit Purchase 209050	WAL-MART LA PUENTE CA On 093019 MAESTERM REF 209050	41.02-
Oct 9	Debit Purchase - VISA IIQ*IDENTITYIQ.C	On 100819 877-8754347 NV REF # 24906419281080808292 US1	1080808292 21.99-
Card 1444 Withdrawals Subtotal			\$ 1,152.95-
Total Card Withdrawals			\$ 1,152.95-

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Sep 16	Electronic Withdrawal REF=192550092193890Y00	To CARDMEMBER SERV 5911111111WEB PYMT *****4702	\$ 92.00-
Oct 1	Electronic Withdrawal REF=192730204940480N00	To GOLD'S GYM ABC CLUB FEES 1710602737	24.95-
Oct 1	Electronic Withdrawal REF=192730204940460N00	To GOLD'S GYM ABC CLUB FEES 1710602737	39.95-
Oct 2	Electronic Withdrawal REF=192750071114990N00	To KOMAN INDUSTRIES 5330903620ACH 949-391-9989	1,469.50-
Oct 3	Overdraft Paid Fee		36.00-
Oct 9	Extended Overdraft Fee	0900000107	36.00-
Oct 10	Overdraft Paid Fee	1080808292	36.00-
Oct 11	Monthly Maintenance Fee	1100001959	6.95-
Total Other Withdrawals			\$ 1,741.35-

	Total for Statement Period	Total Year to Date
Total Returned Item Fees	\$ 0.00	\$ 36.00
Total Overdraft Fees	\$ 108.00	\$ 216.00
TOTAL	\$ 108.00	\$ 252.00

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Sep 16	1,124.95	Sep 23	947.86	Oct 2	504.02-
Sep 17	1,099.13	Sep 24	877.74	Oct 3	540.02-
Sep 18	1,048.31	Sep 25	308.05	Oct 9	598.01-
Sep 19	1,029.28	Sep 30	190.23	Oct 10	634.01-
Sep 20	1,005.94	Oct 1	65.48	Oct 11	640.96-

Balances only appear for days reflecting change.