

WENDY TORUNO DRIOTES  
 203 N 51 AVE  
 LOS ANGELES CA 90042

**Statement Period**  
**Nov 5 - Dec 4, 2019**

**BASIC BANKING PACKAGE AS OF DECEMBER 4, 2019**

**Relationship Summary:**

<b>Checking</b>	<b>\$452.82</b>
<b>Savings</b>	<b>\$0.00</b>
<b>Investments (not FDIC Insured)</b>	----
<b>Loans</b>	----
<b>Credit Cards</b>	----

<b>Checking</b>	<b>Balance</b>
Regular Checking	\$452.82
<b>Savings</b>	<b>Balance</b>
1 Year CD	\$0.00
<b>Total Checking and Savings at Citibank</b>	<b>\$452.82</b>

**BASIC BANKING PACKAGE FEES**

Regular Checking Fees		Your Fees this Statement Period
Monthly Service Fee*	\$12.00	\$12.00
Fee for non-Citibank ATM transaction	\$2.50	None

\*To waive the monthly service fee, make one qualifying direct deposit and one qualifying bill payment during the statement period, or maintain \$1,500+ in qualifying linked deposit accounts for the previous calendar month. Qualifying bill payments are those made using Citibank Online, Citi Mobile or Citiphone Banking.

All fees assessed in this statement period, including non-Citibank ATM fees, will appear as charges on your next Citibank monthly statement (to the account that is currently debited for your monthly service fee).

Please refer to your Client Manual-Consumer Accounts and Marketplace Addendum booklet for details on how we determine your monthly fees and charges.

**CHECKING ACTIVITY**

<b>Regular Checking</b>		
<b>42024202907</b>	<b>Beginning Balance:</b>	\$357.06
	<b>Ending Balance:</b>	\$452.82

CHECKING ACTIVITY				Continued
Date	Description	Amount Subtracted	Amount Added	Balance
11/05	Debit Card Purchase Return 11/01 #6937 ENTERPRISE RENT-A-CAR ALHAMBRA CA 19306 Autos (rental, service, gas)		20.00	
11/05	Monthly Service Fee	12.00		
11/05	Zelle Debit PAY ID:CTIIQgmE6nmB ORG ID:JPM NAME:ELIZABETH SE	5.00		
11/05	Debit PIN Purchase ARCO #42181 LOS ANGELES CAUS00155	10.35		
11/05	Mobile Purchase Sign Based 11/02 09:03p #6937 D2178 STARBUCKS STORE 19848 LOS ANGELES CA 19308 Restaurant/Bar	4.75		
11/05	Mobile Purchase Sign Based 11/03 04:55p #6937 D2178 SQ *SQ*TEA N ME Eagle Rock CA 19308 Restaurant/Bar	5.00		
11/05	Debit Card Purchase 11/01 12:21p #6937 STARBUCKS STORE 13286 LOS ANGELES CA 19308 Restaurant/Bar	8.20		
11/05	Debit Card Purchase 10/31 12:12p #6937 MCDONALD'S F26929 LOS ANGELES CA 19306 Restaurant/Bar	11.26		
11/05	Debit Card Purchase 11/02 12:54a #6937 IN N OUT BURGER 157 GLENDALE CA 19308 Restaurant/Bar	16.70		
11/05	Debit Card Purchase 11/02 05:39p #6937 IN N OUT BURGER 333 LONG BEACH CA 19308 Restaurant/Bar	17.36		
11/05	Cash Withdrawal 05:39p #6937 Citibank ATM 700 NO BRND BV, GLENDALE, CA	20.00		
11/05	Cash Withdrawal 09:27p #6937 ATM 4414 YORK BLVD LOS ANGELES CAUS051	20.00		
11/05	Debit Card Purchase 11/03 03:48p #6937 MARISCOS GUERO LONG BEACH CA 19308 Restaurant/Bar	45.90		200.54
11/06	Deposit 08:59p #6937 Citibank ATM 5015 EAGLE ROCK BV, LA, CA		2,400.00	
11/06	Debit PIN Purchase ARCO #42034 LOS ANGELES CAUS00155	20.35		
11/06	Debit Card Purchase 11/04 08:39p #6937 KFC H730108 GLENDALE CA 19309 Restaurant/Bar	2.19		
11/06	Mobile Purchase Sign Based 11/03 07:51p #6937 D2178 BURGER KING #6107 Q07 EAGLE ROCK CA 19309 Restaurant/Bar	8.97		2,569.03
11/07	Zelle Debit PAY ID:CTI7eGbGwhCt ORG ID:WFC NAME:SAMUEL ROMER	60.00		
11/07	Zelle Debit PAY ID:CTIEGpdFimbz ORG ID:WFC NAME:SAMUEL ROMER	90.00		2,419.03
11/08	Zelle Debit PAY ID:CTIva51bkvwV ORG ID:WFC NAME:SAMUEL ROMER	500.00		
11/08	Debit PIN Purchase 7-ELEVEN LOS ANGELES CAUS05155	9.72		
11/08	Debit PIN Purchase 7-ELEVEN SANTA ANA CAUS05155	18.51		
11/08	Debit PIN Purchase ARCO #42181 LOS ANGELES CAUS00155	20.35		
11/08	Debit Card Purchase 11/05 12:18p #6937 MCDONALD'S M4117 OF HIGHLAND PK CA 19311 Restaurant/Bar	11.69		
11/08	Debit Card Purchase 11/06 01:56p #6937 UBER TRIP 8005928996 CA 19311 Misc Transportation	12.66		
11/08	Mobile Purchase Sign Based 11/07 #6937 D2178 POSTMATES F4D38 CHICKF 8778877615 CA 19311 Restaurant/Bar	21.02		
11/08	Debit Card Purchase 11/06 11:59p #6937 BANGKOK PALACE LOS ANGELES CA 19311 Restaurant/Bar	50.28		1,774.80
11/12	Zelle Credit PAY ID:WFCT075F6KD3 ORG ID:WFC NAME:MARIELA MOLI		30.00	
11/12	Zelle Credit PAY ID:JPM290816439 ORG ID:JPM NAME:ILIA C KOBEH		50.00	
11/12	Zelle Credit PAY ID:WFCT0756T4MB ORG ID:WFC NAME:CARLOS ZUNIG		50.00	
11/12	Deposit 11/11 08:04p #6937 Citibank ATM 700 NO BRND BV, GLENDALE, CA		629.41	
11/12	Zelle Debit PAY ID:CTIuwnM2d6Bo ORG ID:WFC NAME:SAMUEL ROMER	30.00		
11/12	Zelle Debit PAY ID:CTI87hmqvxnz ORG ID:WFC NAME:MARIELA MOLI	30.00		
11/12	Zelle Debit PAY ID:CTI1omtdnX6n ORG ID:WFC NAME:MARIELA MOLI	42.00		
11/12	Zelle Debit PAY ID:CTIBc9bb4Qso ORG ID:WFC NAME:SAMUEL ROMER	126.00		
11/12	Zelle Debit PAY ID:CTIOHbryZhTJ ORG ID:WFC NAME:MARIELA MOLI	145.00		
11/12	ACH Electronic Debit CAPITAL ONE AUTO CARPAY	400.00		
11/12	Debit PIN Purchase THE HOME DEPOT #6689 LOS ANGELES CAUS05152	4.69		
11/12	Debit PIN Purchase TARGET T- 2626 Colorad Los Angeles CAUS05154	5.46		
11/12	Debit PIN Purchase TARGET T- 4211 Eagle R Los Angeles CAUS05153	7.65		
11/12	Debit PIN Purchase FOOD4LESS 2185 EAST SO LONG BEACH CAUS05154	14.03		

CHECKING ACTIVITY				Continued
Date	Description	Amount Subtracted	Amount Added	Balance
11/12	Mobile Purchase PIN Based D6494 VONS #2655 LOS ANGELES CAUS07154	2.19		
11/12	Debit Card Purchase 11/06 03:18p #6937 JACK IN THE BOX 0342 GLENDALE CA 19312 Restaurant/Bar	5.72		1,721.47
11/13	Credit - MoneySend Cash App*Cash Out San FranciscoCAUS06065		31.46	
11/13	Debit PIN Purchase PACIFIC GRAND FOOD GLENDALE CAUS05154	13.23		
11/13	Debit PIN Purchase ARCO #42034 LOS ANGELES CAUS00155	15.36		
11/13	Debit Card Purchase 11/09 11:25p #6937 REDBOX *DVD RENTAL OAKBROOK TER IL 19315 Recreational Services	4.41		
11/13	Debit Card Purchase 11/09 01:08a #6937 STARBUCKS STORE 13286 LOS ANGELES CA 19315 Restaurant/Bar	4.75		
11/13	Mobile Purchase Sign Based 11/07 08:18p #6937 D2178 BERRY BOWL LOS ANGELES LOS ANGELES CA 19313 Food & Beverages	7.00		
11/13	Debit Card Purchase 11/08 01:47a #6937 IN N OUT BURGER 333 LONG BEACH CA 19313 Restaurant/Bar	8.10		
11/13	Mobile Purchase Sign Based 11/07 12:46p #6937 D2178 STARBUCKS STORE 13286 LOS ANGELES CA 19313 Restaurant/Bar	9.40		
11/13	Debit Card Purchase 11/08 04:22p #6937 THE PLATE GLENDALE CA 19315 Restaurant/Bar	9.86		
11/13	Mobile Purchase Sign Based 11/11 08:24a #6937 NETFLIX.COM NETFLIX.COM CA 19316 Phones, Cable & Utilities	12.99		
11/13	Debit Card Purchase 11/09 09:15p #6937 SONIC DRIVE IN #6162 DUARTE CA 19315 Restaurant/Bar	21.08		
11/13	Debit Card Purchase 11/09 09:51p #6937 CRICKET WIRELESS 855-246-2461 FL 19315 Phones, Cable & Utilities	100.00		1,546.75
11/14	Zelle Credit PAY ID:WFCT075S3RVL ORG ID:WFC NAME:MARIELA MOLI		19.00	
11/14	Debit PIN Purchase Del's Liq Del's Liquor Long Beach CAUS05154	14.74		
11/14	Debit PIN Purchase TARGET T- 4211 Eagle R Los Angeles CAUS05153	18.80		
11/14	Debit Card Purchase 11/11 09:47a #6937 MCDONALD'S F26929 LOS ANGELES CA 19317 Restaurant/Bar	2.51		
11/14	Debit Card Purchase 11/11 03:14p #6937 JACK IN THE BOX 0342 GLENDALE CA 19317 Restaurant/Bar	5.72		
11/14	Debit Card Purchase 11/12 01:48a #6937 GEN KOREAN BBQ HOUSE CERRITOS CA 19317 Restaurant/Bar	61.90		1,462.08
11/15	ACH Electronic Debit Explorica, Inc. Payment 000000012456862	50.00		
11/15	Debit Card Purchase 11/13 07:44p #6937 CHIPOTLE 2374 LOS ANGELES CA 19318 Restaurant/Bar	9.25		
11/15	Debit Card Purchase 11/13 02:53a #6937 UBER TRIP 8005928996 CA 19318 Misc Transportation	33.27		1,369.56
11/18	Debit PIN Purchase ARCO #42181 LOS ANGELES CAUS05155	10.00		
11/18	Debit PIN Purchase ARCO # 42969 LOS ANGELES CAUS00155	15.35		
11/18	Debit PIN Purchase 7-ELEVEN GLENDALE CAUS05155	15.39		
11/18	Debit PIN Purchase TARGET T- 2626 Colorad Los Angeles CAUS05154	15.40		
11/18	Debit PIN Purchase 7-ELEVEN GLENDALE CAUS05155	18.29		
11/18	Debit PIN Purchase ACE LIQUOR & JR MKT GLENDALE CAUS05154	20.13		
11/18	Debit Card Purchase 11/13 10:23a #6937 STARBUCKS STORE 13286 LOS ANGELES CA 19319 Restaurant/Bar	8.60		
11/18	Debit Card Purchase 11/14 10:31p #6937 KFC C004009 SOUTH PASADEN CA 19319 Restaurant/Bar	18.59		
11/18	Cash Withdrawal 09:07p #6937 Citibank ATM 5015 EAGLE ROCK BV, LA, CA	20.00		
11/18	Debit Card Purchase 11/12 #6937 EL BUEN GUSTO RESTAU LOS ANGELES CA 19319 Restaurant/Bar	35.81		1,192.00
11/19	Zelle Credit PAY ID:JPM294333436 ORG ID:JPM NAME:ILIA C KOBEH		22.00	
11/19	Deposit 05:52p #6937 Citibank ATM 700 NO BRND BV, GLENDALE, CA		100.00	
11/19	Debit PIN Purchase 7-ELEVEN GLENDALE CAUS05155	6.32		

CHECKING ACTIVITY				Continued
Date	Description	Amount Subtracted	Amount Added	Balance
11/19	Debit Card Purchase 11/15 11:24a #6937 MCDONALD'S M4117 OF HIGHLAND PK CA 19322 Restaurant/Bar	6.67		
11/19	Debit Card Purchase 11/14 04:15p #6937 THE PLATE GLENDALE CA 19320 Restaurant/Bar	8.76		
11/19	Debit Card Purchase 11/16 07:31p #6937 JACK IN THE BOX 0326 LOS ANGELES CA 19322 Restaurant/Bar	8.86		
11/19	Debit Card Purchase 11/16 08:35a #6937 APPLE.COM/BILL 866-712-7753 CA 19322 Specialty Retail stores	9.99		
11/19	Debit Card Purchase 11/15 12:12a #6937 CHICK-FIL-A #03349 PASADENA CA 19320 Restaurant/Bar	10.04		
11/19	Cash Withdrawal 05:52p #6937 Citibank ATM 700 NO BRND BV, GLENDALE, CA	20.00		1,243.36
11/20	Debit PIN Purchase ARCO #42181 LOS ANGELES CAUS00155	15.37		
11/20	Debit Card Purchase 11/18 07:57p #6937 CHIPOTLE 2374 LOS ANGELES CA 19323 Restaurant/Bar	9.25		1,218.74
11/21	Cash Withdrawal 05:08p #6937 Citibank ATM 700 NO BRND BV, GLENDALE, CA	20.00		1,198.74
11/22	Zelle Debit PAY ID:CTIk1boZM0dq ORG ID:WFC NAME:SAMUEL ROMER	55.00		
11/22	Debit Card Purchase 11/20 10:25p #6937 LA CITY PARKING METER LOS ANGELES CA 19325 Autos (rental, service, gas)	0.50		
11/22	Debit Card Purchase 11/20 09:21p #6937 LA CITY PARKING METER LOS ANGELES CA 19325 Autos (rental, service, gas)	1.00		
11/22	Mobile Purchase Sign Based 11/19 12:21p #6937 D6494 BERRY BOWL LOS ANGELES LOS ANGELES CA 19325 Food & Beverages	7.00		
11/22	Debit Card Purchase 11/19 09:30p #6937 MCDONALD'S F26929 LOS ANGELES CA 19325 Restaurant/Bar	8.53		
11/22	Debit Card Purchase 11/20 03:27p #6937 CHIPOTLE 1296 GLENDALE CA 19325 Restaurant/Bar	9.87		
11/22	Debit Card Purchase 11/20 10:28p #6937 HIGHLAND 3 THEATRES LOS ANGELES CA 19325 Recreational Services	12.00		
11/22	Debit Card Purchase 11/20 12:44a #6937 Everest Burgers Glendale CA 19325 Restaurant/Bar	18.25		1,086.59
11/25	Zelle Credit PAY ID:WFCT0776X9VY ORG ID:WFC NAME:CARLOS ZUNIG		25.00	
11/25	Deposit 08:05p #6937 Citibank ATM 700 NO BRND BV, GLENDALE, CA		634.29	
11/25	Zelle Debit PAY ID:CTI1zxEIHpP ORG ID:WFC NAME:SAMUEL ROMER	25.00		
11/25	Debit PIN Purchase FOOD4LESS 5100 N.FIGUE LOS ANGELES CAUS05154	11.60		
11/25	Debit PIN Purchase 7-ELEVEN LOS ANGELES CAUS05155	12.41		
11/25	Debit PIN Purchase TARGET T- 4211 Eagle R Los Angeles CAUS05153	19.50		
11/25	Debit PIN Purchase ARCO #42034 LOS ANGELES CAUS00155	20.35		
11/25	Debit Card Purchase 11/20 08:32p #6937 HABIT-EAGLE ROCK #1Q91 LOS ANGELES CA 19326 Restaurant/Bar	2.74		
11/25	Debit Card Purchase 11/20 08:30p #6937 HABIT-EAGLE ROCK #1Q91 LOS ANGELES CA 19326 Restaurant/Bar	6.73		
11/25	Debit Card Purchase 11/20 10:20p #6937 LAS CAZUELAS RESTAURAN LOS ANGELES CA 19326 Restaurant/Bar	33.89		1,613.66
11/26	Debit PIN Purchase TARGET T- 2626 Colorad Los Angeles CAUS05154	28.41		
11/26	Mobile Purchase Sign Based 11/24 05:16p #6937 D6494 POPEYES 3371 LOS ANGELES CA 19329 Restaurant/Bar	3.83		
11/26	Mobile Purchase Sign Based 11/23 06:32p #6937 D6494 IN N OUT BURGER 157 GLENDALE CA 19329 Restaurant/Bar	8.88		
11/26	Debit Card Purchase 11/22 11:18a #6937 MCDONALD'S M4117 OF HIGHLAND PK CA 19329 Restaurant/Bar	8.97		
11/26	Debit Card Purchase 11/22 04:23p #6937 THE PLATE GLENDALE CA 19329 Restaurant/Bar	10.96		
11/26	Mobile Purchase Sign Based 11/21 12:16p #6937 D6494 STARBUCKS STORE 13286 LOS ANGELES CA 19327 Restaurant/Bar	11.00		

CHECKING ACTIVITY				Continued
Date	Description	Amount Subtracted	Amount Added	Balance
11/26	Debit Card Purchase 11/23 01:14a #6937 CHICK-FIL-A #03349 PASADENA CA 19329 Restaurant/Bar	19.47		
11/26	Debit Card Purchase 11/21 10:10p #6937 HABIT-EAGLE ROCK #1Q91 LOS ANGELES CA 19327 Restaurant/Bar	28.35		
11/26	Debit Card Purchase 11/23 09:03p #6937 LAS CAZUELAS RESTAURAN LOS ANGELES CA 19329 Restaurant/Bar	34.21		1,459.58
11/27	Zelle Credit PAY ID:BAC08c654e77 ORG ID:BAC NAME:JIMENEZ MENJ		6.00	
11/27	Zelle Debit PAY ID:CTIHO2wc3qDG ORG ID:WFC NAME:SAMUEL ROMER	20.00		
11/27	ACH Electronic Debit OPORTUN/PROGRESS ACH	84.00		
11/27	Debit PIN Purchase SUPER A FOODS NO.11 HIGHLAND PARKCAUS05154	23.97		1,337.61
11/29	Debit PIN Purchase 7-ELEVEN LONG BEACH CAUS05155	4.00		
11/29	Debit PIN Purchase SUPER A FOODS NO.11 HIGHLAND PARKCAUS05154	9.90		
11/29	Debit PIN Purchase SUPERIOR SUPER WHSE #12LOS ANGELES CAUS05154	9.98		
11/29	Debit PIN Purchase FASHION CITY LOS ANGELES CAUS05156	15.32		
11/29	Debit PIN Purchase ARCO #42034 LOS ANGELES CAUS00155	15.36		
11/29	Debit PIN Purchase CVS/PHARMACY #09 09717-North HollywoCAUS05159	18.16		
11/29	Debit PIN Purchase NORTHGATE 4700 CHERRY LONG BEACH CAUS05154	27.39		
11/29	Debit Card Purchase 11/25 08:38p #6937 MCDONALD'S F26929 LOS ANGELES CA 19331 Restaurant/Bar	8.53		
11/29	Debit Card Purchase 11/25 03:15p #6937 THE PLATE GLENDALE CA 19331 Restaurant/Bar	10.96		
11/29	Mobile Purchase Sign Based 11/26 01:12a #6937 D6494 CHICK-FIL-A #03349 PASADENA CA 19331 Restaurant/Bar	25.17		1,192.84
12/02	Zelle Credit PAY ID:WFC0787M52G ORG ID:WFC NAME:CARLOS ZUNIG		25.00	
12/02	Debit PIN Purchase 7-ELEVEN LOS ANGELES CAUS05155	9.22		
12/02	Debit PIN Purchase ARCO #42034 LOS ANGELES CAUS00155	15.35		
12/02	Debit PIN Purchase CVS/PHARMACY #09 09685-Los Angeles CAUS05159	24.31		
12/02	Mobile Purchase Sign Based 11/27 04:13p #6937 D6494 STARBUCKS STORE 19848 LOS ANGELES CA 19333 Restaurant/Bar	9.40		
12/02	Mobile Purchase PIN Based D6494 SUPER A FOODS NO.11 HIGHLAND PARKCAUS07154	13.48		
12/02	Debit Card Purchase 11/28 03:47p #6937 Q SHOES 813 LOS ANGELES CA 19333 Specialty Retail stores	14.19		
12/02	Debit Card Purchase 11/27 12:28a #6937 IN N OUT BURGER 286 RIALTO CA 19332 Restaurant/Bar	17.67		
12/02	Debit Card Purchase 11/28 03:33p #6937 PHO 999 LLC VAN NUYS CA 19333 Restaurant/Bar	21.35		
12/02	Cash Withdrawal 07:04p #6937 Citibank ATM 700 NO BRND BV, GLENDALE, CA	500.00		592.87
12/03	Debit PIN Purchase 7-ELEVEN LOS ANGELES CAUS05155	6.71		
12/03	Debit Card Purchase 11/29 05:51p #6937 99 CENTS ONLY STORES # LONG BEACH CA 19334 Food & Beverages	2.19		
12/03	Mobile Purchase Sign Based 11/30 #6937 D6494 BAJA CALI FISH & TACOS LOS ANGELES CA 19336 Restaurant/Bar	6.00		
12/03	Mobile Purchase Sign Based 11/29 05:33p #6937 D6494 STARBUCKS STORE 19848 LOS ANGELES CA 19336 Restaurant/Bar	7.05		
12/03	Debit Card Purchase 11/29 10:35p #6937 MCDONALD'S F26929 LOS ANGELES CA 19336 Restaurant/Bar	8.20		562.72
12/04	Debit PIN Purchase PACIFIC GRAND FOOD GLENDALE CAUS05154	13.23		
12/04	Debit PIN Purchase ARCO #42181 LOS ANGELES CAUS00155	15.35		
12/04	Debit Card Purchase 12/02 07:24p #6937 CHIPOTLE 2374 LOS ANGELES CA 19337 Restaurant/Bar	9.25		
12/04	Debit Card Purchase 12/01 02:04p #6937 LAS CAZUELAS RESTAURAN LOS ANGELES CA 19337 Restaurant/Bar	33.36		

CHECKING ACTIVITY				Continued
Date	Description	Amount Subtracted	Amount Added	Balance
12/04	Debit Card Purchase 12/01 10:15p #6937 BANGKOK PALACE LOS ANGELES CA 19337 Restaurant/Bar	38.71		452.82
<b>Total Subtracted/Added</b>		<b>3,946.40</b>	<b>4,042.16</b>	

*All transaction times and dates reflected are based on Eastern Time.  
 Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.*

SAVINGS ACTIVITY							
Certificates of Deposit							
Type	Number	Maturity	Interest Rate	Annual Percentage Yield (APY)	Interest Credited In Period	Balance as of 12/04/19	
1 Year CD	40072298835	--/--/--	--,--	--,--	\$0.00	\$0.00	

CUSTOMER SERVICE INFORMATION		
IF YOU HAVE QUESTIONS ON:  Checking CDs	YOU CAN CALL*:  888-248-4226 (For Speech and Hearing Impaired Customers Only TDD: 800-945-0258)	YOU CAN WRITE:  Citibank Client Services 100 Citibank Drive San Antonio, TX 78245-9966
* To ensure quality service, calls are randomly monitored.		

Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states or in all packages.

The products reported on this statement have been combined onto one monthly statement at your request. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

**CHECKING AND SAVINGS**

**FDIC Insurance:**

Products reported in CHECKING and SAVINGS are insured by the Federal Deposit Insurance Corporation. Please consult your Citibank Customer Manual for full details and limitations of FDIC coverage.

**CERTIFICATES OF DEPOSIT**

Certificates of Deposit (CD) information may show dashes in certain fields if on the date of your statement your new CD was not yet funded or your existing CD renewed but is still in its grace period.

**IN CASE OF ERRORS**

**In Case of Errors or Questions About Your Electronic Fund Transfers:**

If you think your statement or record is wrong or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown in the Customer Service Information section 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 are entitled to remedies for error resolution for an electronic fund transfer in accordance with the Electronic Fund Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual for details.

**Give us the following information:** (1) your name and account number, (2) the dollar amount of the suspected error, (3) 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. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this 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.



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