



32 HUGO NOGUEIRA
PC 1343 E SCOTTS AVE APT B
STOCKTON CA 95205

Contacting Us

Available by phone 24/7

Phone 1-800-266-7277

Online bbvausa.com

Write BBVA
Customer Service
P.O. Box 10566
Birmingham, AL 35296

Summary of Accounts

Deposit Accounts/ Other Products

Account	Account number	Ending balance last statement	Ending balance this statement
CONVENIENCE CHECKING	6773591936	\$6.96	\$119.67
Total Deposit Accounts		\$6.96	\$119.67



CONVENIENCE CHECKING

Account Number: 6773591936 - HUGO NOGUEIRA

Activity Summary

Beginning Balance on 7/2/19	\$6.96
Deposits/Credits (8)	+ \$5,067.64
Withdrawals/Debits (41)	- \$4,954.93
Ending Balance on 8/1/19	\$119.67

Transaction History

Date *	Check/ Serial #	Description	Deposits/ Credits	Withdrawals/ Debits	End of Day Balance
7/8		CHECKCARD PURCHASE - SAHUAYO MEAT MAR VISA 3501201207/07/19 CARD XXXXXX8978 POS -AT 1020 S CENTER ST STOCKTON CA		\$2.49	\$4.47
7/10		CHECKCARD PURCHASE - METRO BY T-MOBIL VISA 00B0585107/10/19 CARD XXXXXX8978 POS -AT 149 SOUTH WILSON WASTOCKTON CA		\$109.00	(\$104.53)
7/11		INSUFFICIENT FUNDS-PAID ITEM \$109.00 CHE CKCARD PURCHASE - METRO BY T-MOBIL VISA 00B0585107/10/19 CAR		\$32.00	(\$136.53)
7/12		CREDIT FOR ARANDA'S TORTILL QUICKBOOKS CO REF- XXXXX9193	\$1,646.50		
7/12		ATM WITHDRAWAL - Cardtronics C2ST VISA AM00021907/12/19 CARD XXXXXX8978 ATM -AT 130 S WILSON WAY STOCKTON CA		\$400.00	
7/12		CHECKCARD PURCHASE - MALIK'S MARKET A VISA 3721740107/12/19 CARD XXXXXX8978 POS -AT 1201 N. Market St. STOCKTON CA		\$12.05	
7/12		CHECK CLEARED		\$920.00	\$177.92
7/15		DEBIT FOR CHECKCARD XXXXXX8978 07/13/19 ALLIANCEUNTD*INSURANCE 800-530-5500 CA		\$157.00	\$20.92
7/17		CHECKCARD PURCHASE - S & K Mini Mart VISA 0000000107/17/19 CARD XXXXXX8978 POS -AT 408 E WEBER AVE STOCKTON CA		\$14.59	\$6.33
7/19		CHECKCARD PURCHASE - FARMERS FEED CO VISA 9523734507/19/19 CARD XXXXXX8978 POS -AT FARMERS FEED CO INCSTOCKTON CA		\$5.67	
7/19		BRANCH DEPOSIT	\$7.00		
7/19		DEBIT FOR CHECKCARD XXXXXX8978 07/17/19 64122 - LOT J STOCKTON CA		\$2.00	\$5.66
7/22		INSUFFICIENT FUNDS-PAID ITEM \$5.67 CHECK CARD PURCHASE - FARMERS FEED CO VISA 952 3734507/19/19 CAR		\$32.00	
7/22		CHECKCARD PURCHASE - SRH FOOD AND GAS VISA 6756300207/20/19 CARD XXXXXX8978 POS -AT 749 E MARTIN LUTHERSTOCKTON CA		\$20.09	
7/22		CHECKCARD PURCHASE - WEBER MARKET VISA 0000252707/20/19 CARD XXXXXX8978 POS -AT 1346 E WEBER AVE STOCKTON CA		\$45.25	
7/22		ATM DEPOSIT	\$95.00		
7/22		CHECKCARD PURCHASE - WEBER MARKET VISA 0000252707/21/19 CARD XXXXXX8978 POS -AT 1346 E WEBER AVE STOCKTON CA		\$107.50	(\$104.18)



Date *	Check/ Serial #	Description	Deposits/ Credits	Withdrawals/ Debits	End of Day Balance
7/23		INSUFFICIENT FUNDS-PAID ITEM \$20.09 CHEC KCARD PURCHASE - SRH FOOD AND GAS VISA 6 756300207/20/19 CAR		\$32.00	
7/23		INSUFFICIENT FUNDS-PAID ITEM \$45.25 CHEC KCARD PURCHASE - WEBER MARKET VISA 00002 52707/20/19 CAR		\$32.00	
7/23		INSUFFICIENT FUNDS-PAID ITEM \$107.50 CHE CKCARD PURCHASE - WEBER MARKET VISA 0000 252707/21/19 CAR		\$32.00	(\$200.18)
7/26		CREDIT FOR ARANDA'S TORTILL QUICKBOOKS CO REF- XXXXX9193	\$1,415.64		
7/26		ATM WITHDRAWAL - BBVA USA ATM1440 033950 07/26/19 CARD XXXXX8978 ATM -AT 2562 PACIFIC AVE		\$500.00	
7/26		CHECKCARD PURCHASE - VISA 11476 07/26/19 CARD XXXXX8978 POS -AT LS Financing Inc Sherman OaCA	\$100.00		
7/26		CHECK CLEARED		\$800.00	
7/26		BRANCH DEPOSIT	\$700.00		
7/26		BRANCH DEPOSIT	\$1,100.00		\$1,815.46
7/29		ATM WITHDRAWAL - BK OF THE WEST VISA BT7849 07/28/19 CARD XXXXX8978 ATM -AT 560 N WILSON WAY STOCKTON CA		\$200.00	
7/29		SURCHARGE FEE-BK OF THE WEST		\$3.50	
7/29		REVERSAL SURCHARGE FEE-BK OF THE WEST	\$3.50		
7/29		ATM WITHDRAWAL - GEORGES MINI-354 VISA P354305 07/28/19 CARD XXXXX8978 ATM -AT 18662 NORTH HIGHWAYLOCKEFORD CA		\$200.00	
7/29		ATM WITHDRAWAL - JACKSON RANCHER VISA LK51852907/28/19 CARD XXXXX8978 ATM -AT 12222 NEW YORK RAN JACKSON CA		\$200.00	
7/29		USAGE FEE ATM		\$3.00	
7/29		SURCHARGE FEE-JACKSON RANCHER		\$3.50	
7/29		ATM WITHDRAWAL - 50115CAJARJACRN VISA CAJARX2107/29/19 CARD XXXXX8978 ATM -AT 12222 NEW YORK RANJACKSON CA		\$200.00	
7/29		USAGE FEE ATM		\$3.00	
7/29		SURCHARGE FEE-50115CAJARJACRN		\$3.50	
7/29		ATM WITHDRAWAL - 50115CAJARJACRN VISA CAJARX2707/29/19 CARD XXXXX8978 ATM -AT 12222 NEW YORK RANJACKSON CA		\$160.00	
7/29		USAGE FEE ATM		\$3.00	
7/29		SURCHARGE FEE-50115CAJARJACRN		\$3.50	
7/29		DEBIT FOR CHECKCARD XXXXX8978 07/26/19 SQC*CASH APP JENNIF 8774174551 CA		\$100.00	
7/29		DEBIT FOR CHECKCARD XXXXX8978 07/26/19 OPC*Lendmark Financial 866-4138340 GA		\$531.70	
7/29		DEBIT FOR CHECKCARD XXXXX8978 07/26/19 OPC*FIN Service Fee 800-4383321 NE		\$1.95	
7/29		DEBIT FOR CHECKCARD XXXXX8978 07/28/19 LOS AGAVES MARKET STOCKTON CA		\$4.10	\$198.21
7/30		DEBIT FOR CHECKCARD XXXXX8978 07/29/19 SQC*CASH APP JENNIF 8774174551 CA		\$1.00	
7/30		DEBIT FOR CHECKCARD XXXXX8978 07/29/19 SQC*CASH APP JENNIF 8774174551 CA		\$50.00	\$147.21



Date *	Check/ Serial #	Description	Deposits/ Credits	Withdrawals/ Debits	End of Day Balance
7/31		CHECKCARD PURCHASE - ARCO#82695MCM14 VISA 4551110107/30/19 CARD XXXXXX8978 POS -AT 130 S WILSON WAY STOCKTON CA		\$25.19	
7/31		SURCHARGE FEE-ARCO#82695MCM14 CORP		\$0.35	
7/31		DEBIT FOR CHECKCARD XXXXXX8978 07/30/19 SQC*CASH APP HUGO N 8774174551 CA		\$1.00	
7/31		DEBIT FOR CHECKCARD XXXXXX8978 07/30/19 SQC*CASH APP HUGO N 8774174551 CA		\$1.00	\$119.67
Ending Balance on 8/1					\$119.67
Totals			\$5,067.64	\$4,954.93	

Please note, certain fees and charges posted to your account may relate to services and/or activity from the prior statement cycle.
 * The Date provided is the business day that the transaction is processed.

Periodic Non-sufficient Funds and Overdraft Charge Summary		
	Total this Period	Total 2019 YTD
Total overdraft (OD) fees <i>(includes NSF-paid item charges and extended OD charges)</i>	\$160.00	\$160.00
NSF-returned item charges	\$0.00	\$0.00

Summary of Checks

Checks listed are also displayed in the preceding Transaction History

Date	Check #	Amount	Date	Check #	Amount	Date	Check #	Amount
7/12		\$920.00	7/26		\$800.00			

* Indicates break in check sequence



How to Balance Your Account

- Step 1** • Enter all checks, deposits, and other automated teller card (ATM) transactions in your register.
 - Record all automated deductions, debit card transactions and electronic bill payments.
 - Record and deduct service charges, check printing charges, or other bank fees.
 - If you have an interest bearing account, add any interest earned shown on this statement.
- Step 2** • If applicable, sort checks in numerical order and mark in your register each check or other transaction that is listed on this statement.
- Step 3** • List any deposits or credits your have made that do not appear on this statement (see space provided below).
- Step 4** • List any checks you have written, debit card transactions, electronic payments and other deductions that do not appear on this statement (see space provided below).

Date/Description	Amount
Step 3 Total	\$

Date/Description	Check #	Amount
Step 4 Total		\$

Balancing Your Register to this Statement

Step 5 •Enter the "current balance" shown on this statement	
•Add total from Step 3	
•Subtotal	
•Subtract total from Step 4	
•This balance should equal your register balance	
If it does not agree, see steps below	\$

- If your account does not balance, review the following:
- Check all your addition and subtraction above in your register.
 - Make sure you remembered to subtract service charges listed on this statement and add any interest earned to your register.
 - Amounts of deposits and withdrawals on this statement should match your register entries.
 - If you have questions or need assistance, please refer to the phone number on the front of this statement.

Change of Address

Please call us at the telephone number listed on the front of this statement to tell us about a change of address.

Electronic Transfers (for consumer accounts only)

In case of errors or questions about your Electronic Transfers, write to BBVA, Operations Compliance Support, P.O. Box 10566, Birmingham, AL 35296. Or simply call your local customer service number printed on the front of this statement. Call or write as soon as you can, 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 the first statement on which the error or problem appeared.

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- 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 10 business days (20 on claims on accounts opened less than 30 calendar days) to do this, we will credit your account 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.

*For Non-Consumer Account customers, please refer to your current Non-Consumer Account Agreement for details regarding Electronic Fund Transfers.

Overdraft Protection

Calculation of Interest Charge and Balance Subject to Interest Rate. The interest charge is computed using your annual percentage rate divided by 365 or, in the case of a leap year, 366, which gives you the "Applicable Rate." Although we calculate the interest charge by applying the Applicable Rate to each daily balance, the interest charge can also be calculated by multiplying the Applicable Rate by the "average daily balance"(Balance Subject to Interest Rate) shown on this statement, then multiplying that sum by the number of days in the billing cycle. To get the "Balance Subject to Interest Rate" shown on this statement we take the beginning balance of your account less any unpaid finance charges each day, add any new advances or debits, and subtract any payments or credits. This gives us the daily balance. Then we add all the daily balances for the billing cycle and divide by the number of days in the billing cycle. This give us the "average daily balance" shown on the statement as "Balance Subject to Interest Rate". Payments. Payments to your overdraft protection loan account made through our tellers or deposited at our automated teller machines (ATM s) Monday through Friday before the posted cut-off time will be posted to your account on the date they are accepted. Otherwise, they will be posted on the next business day. Payments made through our ATM s via a funds transfer will be posted on the date they are received or on the next business day if made after 6pm CT (6pm MT for Arizona accounts and 6pm PT for California accounts) Monday through Friday or anytime Saturday, Sunday or bank holidays. BBVA business days are Monday through Friday, excluding holidays.

In Case of Errors or Questions About Your Statement (Overdraft Protection Only)

If you think your statement is wrong, or if you need more information about a transaction on your statement, write your issue on a separate document and send it to Bankcard Center, P.O. Box 2210, Decatur, AL 35699-0001. Telephone inquires may be made by calling your local BBVA branch listed on the front of this statement to speak with a Customer Service Representative. Please note: a telephone inquiry will not preserve your rights under federal law. We must hear from you no later than sixty (60) days after we sent you the first statement on which the error or problem appeared.

- Tell us your name and account number (if any).
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or what you need more information.
- Tell us the dollar amount of the suspected error.

You can stop the automatic deduction of the Minimum Payment from you checking account if you think your statement is wrong. To stop the payment, your letter must reach us three (3) business days before the automatic deduction is scheduled to occur.

Reporting Other Problems

Please review your statement carefully. It is essential that any account errors or any improper transactions on your account be reported to us as soon as reasonably possible. If you fail to notify us of any suspected problems, errors or unauthorized transactions within the time periods specified in the deposit account agreement, we are not liable to you for any loss related to the problem, error or unauthorized transaction.

BBVA and BBVA Compass are trade names of BBVA USA, a member of the BBVA Group. BBVA USA, Member FDIC.