



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

6 IMG S X ST01



000133681 01 SP 000638157422077 E
BEN RINGER
11393 TERWILLIGERS VALLEY LN
CINCINNATI OH 45249-2758

Account Number:
1 301 2458 8422
Statement Period:
Mar 12, 2022
through
Apr 13, 2022

Contact a Wealth Management Banking Services Associate at 800.236.7700, 24 hours a day, 7 days a week for questions about your account(s). Visit usbank.com to view your statement online.

INFORMATION YOU SHOULD KNOW

Effective May 26, 2022 the "Your Deposit Account Agreement" and "Consumer Pricing Information" disclosures will include update(s) and may affect your rights.

Primary updates for consumer checking accounts (excluding Safe Debit accounts):

- We offer most customers extra time to bring their account to a zero or positive balance to waive Overdraft Paid Fee(s). This is called U.S. Bank Overdraft Fee Forgiven.
- We will no longer charge an Overdraft Paid Fee(s) or Extended Overdraft Fee(s) when your negative Available Balance is less than \$50.00.
- We will no longer charge an Overdraft Protection Transfer Fee for transfers of \$50.00 or less.

Primary updates for all consumer accounts:

- The preferred rates with autopay on new auto loans will be discontinued.
- We will no longer charge the Express Delivery Fee for a new or replacement ATM or debit card.

Additional updates in your revised "Your Deposit Account Agreement" disclosure:

- Updates to Unauthorized Transactions and Lost or Stolen Cards section.

Beginning May 26, 2022, copies of both disclosures will be available online at usbank.com, by calling 800-USBANKS (872-2657) or at your local U.S. Bank branch.

If you have any questions, you can call us at U.S. Bank 24-Hour Banking at 800-USBANKS (872-2657). We accept relay calls. Our bankers are also available to help at your local branch via appointment.

STUDENT CHECKING

Member FDIC

U.S. Bank National Association

Account Number 1-301-2458-8422

Account Summary

Beginning Balance on Mar 12	\$	3,098.81	Number of Days in Statement Period	33
Card Withdrawals		2,298.41-		
Other Withdrawals		10.00-		
Ending Balance on Apr 13, 2022	\$	790.40		

Card Withdrawals

Card Number: xxxx-xxxx-xxxx-8124

Date	Description of Transaction	Ref Number	Amount
Mar 14	Debit Purchase - VISA APPLE.COM/BILL	On 031222 866-712-7753 CA REF # 24692162071100906000669	\$ 2.12-
Mar 14	Debit Purchase - VISA CASH APP*COOKIIE	On 031222 8774174551 CA REF # 24492152072741602863991	16.00-
Mar 14	Debit Purchase - VISA DD DOORDASH ITSJ	On 031122 855-973-1040 CA REF # 24492152071719575824068	21.04-
Mar 14	Debit Purchase - VISA ONLYFANS	On 031122 8886880458 FL REF # 24118592071015942684173	21.56-
Mar 14	Debit Purchase 301517	Speedway Blue Ash OH On 031122 MAESTERM REF 301517	42.31-
Mar 15	Debit Purchase - VISA DD DOORDASH ITSJ	On 031422 855-973-1040 CA REF # 24492152074713972485893	21.04-



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	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. 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.
3. Enter the ending balance shown on this statement. \$ _____
4. Enter the total deposits recorded in the Outstanding Deposits section. \$ _____
5. Total lines 3 and 4. \$ _____
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ _____
7. Subtract line 6 from line 5. This is your balance. \$ _____
8. 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.
9. 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.
10. 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.

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.

Account Number:

1 301 2458 8422

Statement Period:

Mar 12, 2022

through

Apr 13, 2022

Page 2 of 4



STUDENT CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-301-2458-8422

Card Withdrawals (continued)

Card Number: xxxx-xxxx-xxxx-8124

Date	Description of Transaction	Ref Number	Amount
Mar 15	Debit Purchase - VISA DD DOORDASH CHUY	On 031422 855-973-1040 CA REF # 24492152073745915221671	3745915221 22.24-
Mar 16	Debit Purchase - VISA SKYLINE CHILI 06	On 031422 BLUE ASH OH REF # 24013392074001597611768	4001597611 7.50-
Mar 16	Debit Purchase - VISA DD DOORDASH WALG	On 031522 855-973-1040 CA REF # 24492152074719045973989	4719045973 8.01-
Mar 16	Debit Purchase - VISA DD DOORDASH DOLL	On 031522 855-973-1040 CA REF # 24492152074745052462038	4745052462 10.23-
Mar 16	Debit Purchase - VISA DD DOORDASH TEND	On 031522 855-973-1040 CA REF # 24492152074713049630620	4713049630 11.61-
Mar 16	Debit Purchase - VISA DD DOORDASH ITSJ	On 031522 855-973-1040 CA REF # 24492152074719044757573	4719044757 21.04-
Mar 16	Recurring Debit Purchase Microsoft*Store	On 031522 msbill.info WA REF # 24906412074142764317 US1	4142764317 75.44-
Mar 17	Recurring Debit Purchase APPLE.COM/BILL	On 031622 866-712-7753 CA REF # 24692162075100796530 US1	5100796530 5.33-
Mar 17	Debit Purchase - VISA STEAMGAMES.COM 4	On 031522 425-8899642 WA REF # 24204292075663097410130	5663097410 7.64-
Mar 17	Debit Purchase - VISA DD DOORDASH QDOB	On 031622 855-973-1040 CA REF # 24492152075719167748333	5719167748 19.58-
Mar 18	Recurring Debit Purchase CKO*Patreon* Mem	On 031622 833-9728766 CA REF # 24906412076142875029 US1	6142875029 9.00-
Mar 18	Debit Purchase - VISA DD DOORDASH ITSJ	On 031722 855-973-1040 CA REF # 24492152076743290844883	6743290844 21.04-
Mar 18	Debit Purchase - VISA COINBASE	On 031722 https://www. CA REF # 24116412077400779636131	7400779636 50.00-
Mar 18	ATM Withdrawal	5149 KENNEDY AVE CINCINNATI OH Serial No. 186588150950PLUSTERM	403.50-
Mar 21	Debit Purchase - VISA Subway 24171	On 031922 Blue Ash OH REF # 24204292078009205814945	8009205814 11.71-
Mar 21	Recurring Debit Purchase SPOTIFY	On 032022 877-778-1161 NY REF # 24492152080719756416 US1	0719756416 17.07-
Mar 21	Debit Purchase - VISA DD DOORDASH NOOD	On 031822 855-973-1040 CA REF # 2449215207745427092798	7745427092 20.74-
Mar 21	Debit Purchase 824872	Speedway Blue Ash OH On 031822 MAESTERM REF 824872	40.01-
Mar 21	Debit Purchase - VISA AMZN Mktp US*1N7	On 031922 Amzn.com/bil WA REF # 24692162079100702572822	9100702572 58.85-
Mar 22	Debit Purchase - VISA SKYLINE CHILI 06	On 032022 BLUE ASH OH REF # 24013392080002267327695	0002267327 5.00-
Mar 22	Debit Purchase - VISA Subway 24171	On 032122 Blue Ash OH REF # 24204292080649232004949	0649232004 6.44-
Mar 22	Debit Purchase - VISA UBER EATS	On 032122 HELP.UBER.CO CA REF # 24492152080715820302099	0715820302 15.04-
Mar 22	Recurring Debit Purchase HELP.HBOMAX.COM	On 032122 HTTPSHBOMAX. NY REF # 24011342080000015756 US1	0000015756 16.00-
Mar 22	Debit Purchase - VISA EPC*EPIC GAMES S	On 032122 919-854-0070 NC REF # 24692162080100065504286	0100065504 64.67-
Mar 23	Debit Purchase - VISA UBER EATS	On 032222 HELP.UBER.CO CA REF # 24492152081745940835222	1745940835 20.93-
Mar 23	Recurring Debit Purchase NETFLIX.COM	On 032222 NETFLIX.COM CA REF # 24692162081100522291 US1	1100522291 21.76-
Mar 24	Debit Purchase - VISA UBER EATS	On 032322 HELP.UBER.CO CA REF # 24492152082743077739951	2743077739 22.73-



BEN RINGER
11393 TERWILLIGERS VALLEY LN
CINCINNATI OH 45249-2758

Wealth Management Uni-Statement

Account Number:
1 301 2458 8422
Statement Period:
Mar 12, 2022
through
Apr 13, 2022

Page 3 of 4

STUDENT CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-301-2458-8422

Card Withdrawals (continued)

Card Number: xxxx-xxxx-xxxx-8124

Date	Description of Transaction	Ref Number	Amount
Mar 25	Debit Purchase - VISA DD DOORDASH NOOD	On 032422 855-973-1040 CA REF # 24492152083713193243054	3713193243 20.51-
Mar 25	Debit Purchase - VISA EPC*EPIC GAMES S	On 032422 919-854-0070 NC REF # 24692162083100429494312	3100429494 32.33-
Mar 25	Debit Purchase - VISA COINBASE	On 032422 https://www. CA REF # 24116412084400776614512	4400776614 50.00-
Mar 28	Debit Purchase - VISA SKYLINE CHILI 06	On 032622 BLUE ASH OH REF # 24013392086002934071944	6002934071 5.00-
Mar 28	Debit Purchase - VISA DD DOORDASH JOEL	On 032522 855-973-1040 CA REF # 24492152085719389829166	5719389829 23.19-
Mar 28	Debit Purchase 941662	Speedway Blue Ash OH On 032722 MAESTER REF 941662	37.58-
Mar 29	Debit Purchase - VISA 1 Month Member S Exchg Amt: \$10.99 Orig Curr:10.99	On 032722 CAMBRIDGE REF # 74987502087001951568725 Currency Type: U.S. DOLLAR	7001951568 10.99-
Mar 29	Intl Processing Fee 1 Month Member S	On 032722 CAMBRIDGE REF # 74987502087001951568 GB1	7001951568 0.32-
Mar 30	Recurring Debit Purchase DOORDASH DASHPAS	On 032922 WWW.DOORDASH CA REF # 24011342089000001306 US1	9000001306 9.99-
Mar 30	Debit Purchase - VISA DD DOORDASH JOEL	On 032922 855-973-1040 CA REF # 24492152088713858568527	8713858568 23.19-
Mar 31	Recurring Debit Purchase APPLE.COM/BILL	On 033022 866-712-7753 CA REF # 24692162089100133987 US1	9100133987 9.99-
Mar 31	Debit Purchase - VISA DD DOORDASH BUFF	On 033022 855-973-1040 CA REF # 24492152089719980675030	9719980675 21.15-
Apr 1	Debit Purchase - VISA DD DOORDASH ITSJ	On 033122 855-973-1040 CA REF # 24492152091717126145476	1717126145 21.04-
Apr 1	Debit Purchase - VISA COINBASE	On 033122 https://www. CA REF # 24116412091400773563762	1400773563 50.00-
Apr 4	Debit Purchase - VISA SKYLINE CHILI 06	On 040222 BLUE ASH OH REF # 24013392093000286301001	3000286301 5.00-
Apr 4	Recurring Debit Purchase CKO*Patreon* Mem	On 040122 833-9728766 CA REF # 24906412091143931765 US1	1143931765 9.00-
Apr 4	Debit Purchase - VISA Subway 24171	On 040122 Blue Ash OH REF # 24204292091012850300130	1012850300 12.56-
Apr 4	Debit Purchase - VISA DD DOORDASH MACB	On 040122 855-973-1040 CA REF # 24492152091715248994318	1715248994 18.74-
Apr 4	Debit Purchase 002234	Speedway Blue Ash OH On 040322 MAESTER REF 002234	36.90-
Apr 5	Debit Purchase - VISA DD DOORDASH ITSJ	On 040422 855-973-1040 CA REF # 24492152094745637089328	4745637089 2.30-
Apr 5	Debit Purchase - VISA SKYLINE CHILI 06	On 040322 BLUE ASH OH REF # 24013392094000398683378	4000398683 5.00-
Apr 5	Debit Purchase - VISA Amazon Prime*1H2	On 040422 Amzn.com/bil WA REF # 24692162094100923613463	4100923613 16.00-
Apr 6	Debit Purchase - VISA SKYLINE CHILI 06	On 040422 BLUE ASH OH REF # 24013392095000499445130	5000499445 5.00-
Apr 6	Debit Purchase - VISA DD DOORDASH JOEL	On 040522 855-973-1040 CA REF # 24492152095717758045750	5717758045 23.19-
Apr 7	Debit Purchase - VISA NINTENDO *AME	On 040522 800-255-3700 WA REF # 24692162096100515813347	6100515813 4.26-
Apr 7	Debit Purchase - VISA DD DOORDASH QDOB	On 040622 855-973-1040 CA REF # 24492152096745891724444	6745891724 19.58-



Wealth Management Uni-Statement

Page 4 of 4



(CONTINUED)

Account Number 1-301-2458-8422

Card Number: xxxx-xxxx-xxxx-8124

Total Card Withdrawals	\$	2,298.41-
------------------------	----	-----------

Total Other Withdrawals	\$	10.00-
-------------------------	----	--------

<i>Date</i>	<i>Ending Balance</i>	<i>Date</i>	<i>Ending Balance</i>	<i>Date</i>	<i>Ending Balance</i>
Mar 14	2,990.78	Mar 24	1,976.63	Apr 5	1,555.85
Mar 15	2,947.50	Mar 25	1,873.79	Apr 6	1,527.66
Mar 16	2,813.67	Mar 28	1,808.02	Apr 7	1,481.41
Mar 17	2,781.12	Mar 29	1,796.71	Apr 8	932.67
Mar 18	2,297.58	Mar 30	1,763.53	Apr 11	841.49
Mar 21	2,149.20	Mar 31	1,732.39	Apr 12	815.38
Mar 22	2,042.05	Apr 1	1,661.35	Apr 13	790.40
Mar 23	1,999.36	Apr 4	1,579.15		

Balances only appear for days reflecting change.



This page intentionally left blank