



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

3119 IMG S X ST01

# Uni-Statement

Account Number:  
1 536 6859 7468

Statement Period:  
Mar 10, 2018  
through  
Apr 10, 2018

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000005870 01 SP 106481542291210 E  
MAN HA  
OREGON STATE UNIVERSITY  
612 W COMPLEX  
CORVALLIS OR 97331-1805



## To Contact U.S. Bank

**By Phone:** 1-800-US BANKS  
(1-800-872-2657)

**Portland  
Metro Area:** 503-US BANKS  
(503-872-2657)

**U.S. Bank accepts Relay Calls**

**Internet:** [usbank.com](http://usbank.com)

## INFORMATION YOU SHOULD KNOW

Thank you for choosing U.S. Bank. We're committed to providing clear communications and would like to take this opportunity to inform you of some upcoming changes to your Student Checking account, effective May 14, 2018.

Regarding your:	Current	New (as of May 14, 2018)
Extended Overdraft Fee	<b>\$25.00</b> fee is charged on the 8th calendar day and <u>each week</u> thereafter if the available account balance remains below \$0.00.	\$36.00 fee is charged if the available account balance remains negative for seven consecutive calendar days; you will be charged \$36.00 on the eighth calendar day.
Overdraft Protection Transfer Fee	\$12.50 - Overdraft Protection Transfer Fee <sup>1</sup> to a deposit account ( <i>U.S. Bank consumer savings account, money market or a secondary checking account</i> ) if a deposit account is set up as overdraft protection.	<b>\$0.00</b> - Overdraft Protection Transfer Fee <sup>1</sup> when a transfer is made from a linked deposit account ( <i>U.S. Bank consumer savings account, money market or a secondary checking account</i> ).
	Fee remains as follows: \$12.50 - Overdraft Protection Transfer Fee <sup>1</sup> when transfers are made from a linked credit account ( <i>U.S. Bank Reserve Line, credit card, Premier Line, Home Equity Line of Credit, and/or other lines of credit</i> ).	
Cashier's Checks	Cashier's Checks - \$7.00	Cashier's Checks - <b>\$8.00</b>

<sup>1</sup> If you have linked eligible accounts, and the negative available balance in your checking account is \$5.01 or more, the advance amount will transfer in multiples of \$50.00. If however, the negative available balance is \$5.00 or less, the amount advanced will be \$5.00 and the Overdraft Protection Transfer Fee will be waived. Refer to *Your Deposit Account Agreement*, section titled Overdraft Protection Plans, for additional information.

## STUDENT CHECKING

**Member FDIC**

U.S. Bank National Association

**Account Number 1-536-6859-7468**

### Account Summary

Beginning Balance on Mar 10	\$	148.12	Number of Days in Statement Period	32
Deposits / Credits		7,981.00		
Card Withdrawals		2,306.05-		
Other Withdrawals		1,132.16-		
<b>Ending Balance on Apr 10, 2018</b>	<b>\$</b>	<b>4,690.91</b>		



## 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 P.O. Box 64991 St. Paul, MN 55164-9505.

- 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.

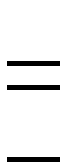
**Reserve Line Balance Computation Method:** To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) 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 negative 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: CRA Management, 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.



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**STUDENT CHECKING**

**(CONTINUED)**

U.S. Bank National Association

Account Number 1-536-6859-7468

**Deposits / Credits**

Date	Description of Transaction	Ref Number	Amount
Mar 12	Wire Credit REF002295 ORG=HA BINH THAN 694/29	WELLS FARGO NY INT 180312002480 NGUYEN KIEM ST., WARD 4	\$ 7,981.00
Total Deposits / Credits			\$ 7,981.00

**Card Withdrawals**

Card Number: xxxx-xxxx-xxxx-6400

Date	Description of Transaction	Ref Number	Amount
Mar 12	Debit Purchase - VISA SQ *DIY COFFEE C	On 031118 CORVALLIS OR REF # 24492158070740256044824	\$ 4.75-
Mar 13	Debit Purchase - VISA SHARIS OF CORVAL	On 031218 CORVALLIS OR REF # 24013398071002755142968	49.50-
Mar 13	Debit Purchase - VISA STEAMGAMES.COM Exchg Amt: \$9.53 Orig Curr:619.00	On 030918 425-952-2985 REF # 74143618072000171070134 Currency Type: INDIAN RUPEE	9.53-
Mar 13	Intl Processing Fee STEAMGAMES.COM	On 030918 425-952-2985 REF # 74143618072000171070 GB1	0.28-
Mar 14	Debit Purchase - VISA STEAMGAMES.COM Exchg Amt: \$15.41 Orig Curr:999.00	On 031118 425-952-2985 REF # 74143618073000175130289 Currency Type: INDIAN RUPEE	15.41-
Mar 14	Intl Processing Fee STEAMGAMES.COM	On 031118 425-952-2985 REF # 74143618073000175130 GB1	0.46-
Mar 15	Debit Purchase 252835	BIG 5 SPORTING G CORVALLIS OR On 031518 MAESTERM REF 252835	33.50-
Mar 19	Debit Purchase - VISA FB *Thang Grvi	On 031818 pay.fb.com CA REF # 24692168078100801211619	13.00-
Mar 19	Debit Purchase 983179	SAFEWAY CORVALLIS OR On 031818 ILK1TERM REF 807711983179	67.83-
Mar 26	Debit Purchase - VISA EPOCH.COM *MGB	On 032118 800-893-8871 CA REF # 24189518083080023480144	9.99-
Mar 26	Debit Purchase - VISA FB *Thang Grvi	On 032518 pay.fb.com CA REF # 24692168085100381249352	27.00-
Mar 26	Debit Purchase 213105	CORVALLIS CORVAL CORVALLIS OR On 032318 MAESTERM REF 213105	309.00-
Mar 26	Debit Purchase 212664	CORVALLIS CORVAL CORVALLIS OR On 032318 MAESTERM REF 212664	599.00-
Mar 30	Debit Purchase - VISA FB *Thang Grvi	On 032918 pay.fb.com CA REF # 24692168088100282408567	11.50-
Mar 30	Debit Purchase 639321	HONG PHAT FOOD C PORTLAND OR On 032918 ILK1TERM REF 808841639321	21.54-
Apr 2	Debit Purchase 844401	DOLLAR TREE 2001 CORVALLIS OR On 033018 ILK1TERM REF 808923844401	2.89-
Apr 2	Debit Purchase - VISA BUBBLE BUBBLE TE	On 032918 BEAVERTON OR REF # 24767908089938600160677	4.20-
Apr 2	Debit Purchase 396837	SAFEWAY ALBANY OR On 033118 ILK1TERM REF 809008396837	14.16-
Apr 2	Debit Purchase - VISA VESTA *T-MOBILE	On 033018 888-278-3397 OR REF # 24692168089100885100990	15.75-
Apr 2	Debit Purchase - VISA SADAS SUSHI BAR	On 033018 CORVALLIS OR REF # 24269798090500794476650	20.95-
Apr 2	Debit Purchase - VISA PACIFIC POWER	On 033118 888-221-7070 OR REF # 24692168090100915575234	25.44-
Apr 2	Debit Purchase 939142	BIG 5 SPORTING G CORVALLIS OR On 033118 MAESTERM REF 939142	25.97-



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## STUDENT CHECKING

(CONTINUED)

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### Card Withdrawals (continued)

Card Number: xxxx-xxxx-xxxx-6400

Date	Description of Transaction	Ref Number	Amount
Apr 2	Debit Purchase - VISA FB *Thang Grvi	On 033118 pay.fb.com CA REF # 24692168090100384595556	28.77-
Apr 2	Debit Purchase - VISA NW NATURAL	On 033018 866-904-8479 OR REF # 24431058089206036204554	93.78-
Apr 2	Debit Purchase - VISA NW NATURAL	On 033018 866-904-8479 OR REF # 24431058089206036204554	93.78-
Apr 3	Debit Purchase - VISA FB *Thang Grvi	On 040218 pay.fb.com CA REF # 24692168093100520423124	15.80-
Apr 4	Debit Purchase - VISA HAIRMASTERS	On 040318 CORVALLIS OR REF # 24717058094730940810089	20.00-
Apr 4	Debit Purchase 407468	OSU BEAVER STORE CORVALLIS OR On 040318 ILK1TERM REF 809323407468	88.74-
Apr 6	Debit Purchase - VISA AmazonPrime Memb	On 040618 amzn.com/prm WA REF # 24692168096100089014 US1	49.00-
Apr 6	Debit Purchase - VISA OCULUS *G4YKDFWL	On 040518 oculus.com CA REF # 24692168095100821509991	99.00-
Apr 9	Debit Purchase - VISA FB *Thang Grvi	On 040818 pay.fb.com CA REF # 24692168099100631679196	13.15-
Apr 9	Debit Purchase - VISA FB *Thang Grvi	On 040618 pay.fb.com CA REF # 24692168097100612126482	13.75-
Apr 9	Debit Purchase 110786	FRED-MEYE FRED M CORVALLIS OR On 040618 MAESTERM REF 110786	44.66-
Apr 9	Debit Purchase - VISA PAYPAL *GHOSTMNF	On 040618 402-935-7733 CA REF # 24492158096894955074143	56.60-
Apr 9	Debit Purchase 056525	SAFEWAY CORVALLIS OR On 040818 ILNKILNK REF 809812056525	77.62-
Apr 10	Debit Purchase - VISA SAMARITAN HEALTH	On 040918 CORVALLIS OR REF # 24492158100693464368317	329.75-

Card 6400 Withdrawals Subtotal \$ 2,306.05-

Total Card Withdrawals \$ 2,306.05-

### Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Mar 12	Wire Transfer Fee	1200011158	\$ 20.00-
Mar 14	Customer Withdrawal	8656351508	662.24-
Mar 22	Electronic Withdrawal REF=180810099253440N00	To VENMO 3264681992PAYMENT 974606197	53.62-
Mar 30	Electronic Withdrawal REF=180880073398370N00	To VENMO 3264681992PAYMENT 987465845	390.00-
Apr 2	Electronic Withdrawal REF=180920053195810N00	To VENMO 3264681992PAYMENT 995127030	6.30-

Total Other Withdrawals \$ 1,132.16-

### Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Mar 12	8,104.37	Mar 22	7,199.00	Apr 4	5,374.44
Mar 13	8,045.06	Mar 26	6,254.01	Apr 6	5,226.44
Mar 14	7,366.95	Mar 30	5,830.97	Apr 9	5,020.66
Mar 15	7,333.45	Apr 2	5,498.98	Apr 10	4,690.91
Mar 19	7,252.62	Apr 3	5,483.18		

Balances only appear for days reflecting change.



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IMAGES FOR YOUR STUDENT CHECKING ACCOUNT

Member FDIC  
Account Number 1-536-6859-7468

COUNTER WITHDRAWAL

usbank

ALL ITEMS ARE ACCEPTED SUBJECT TO OUR RULES  
AND CONDITIONS. SEE BACK FOR DETAILS.  
VOID AFTER 6 MONTHS FROM DATE OF DEPOSIT.

ACCOUNT TITLE: MAN HA  
Sid Haas SIXTY TWO AND 24/100 DOLLARS  
DATE: 3/14/18  
SIGNATURE: [Signature]  
ACCOUNT NUMBER: 153668597468 AMOUNT: \$ 662.24  
00004 03119 0000 03/14/2018 10:08 USB  
COUNTER NO: H  
153668597468  
⑆560660520⑆ ⑆662.24

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Mar 14

662.24

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