



USAA Federal Savings Bank
10750 McDermott Freeway
San Antonio, Texas 78288-0544

IMPORTANT NOTIFICATION ABOUT YOUR ACCOUNT ACTIVITY

SETH CREASMAN
651 TENNIS LN
TRACY CA 95376

June 24, 2025

Dear Mr. Creasman,

Our mission is to empower members to achieve financial security. We're writing to inform you that your deposit account ending in 7483 didn't have a sufficient available balance to pay a certain item, or items, presented for payment on June 23, 2025.

Total Overdraft Fees Assessed	\$0.00
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Items Paid, Overdrawing the Account

The following item, or items, were paid causing an overdrawn balance on your account. For information on our Overdraft Fee Refund Window, see the **Manage Overdraft Options** section in this communication.

Transaction Date	Type	Description	Amount	Overdraft Fee
				Overdraft Fees generally post on the business day after the transaction is posted.
06/23/2025	DEBIT CARD PURCHASE	SQ *R PLACE	\$70.00	\$0.00 *


USAA Federal Savings Bank charges a maximum of one Overdraft Fee per day, per account. USAA Federal Savings Bank doesn't charge an Overdraft Fee for items \$5 or less or if your account is overdrawn by \$50 or less after all transactions have processed at the end of the business day. There are other circumstances where an Overdraft Fee may not apply. For additional information see the Overdraft Policy in the [USAA Federal Savings Bank Depository Agreement and Disclosures](#).


As of June 23, 2025, after end-of-business day processing, the amount necessary to return your account to a positive available balance is \$9.94.


For your most current available balance, log onto the USAA Mobile App, [usaa.com](#) or call us at 210-531-USAA (8722), 800-531-8722, (TTY:711/TRS) or #8722 on a mobile device.

If your account has an overdrawn balance, you agree to immediately make a deposit into your account to return it to a positive balance. If you fail to bring your account to a positive balance, we may, without notice:

- Debit any other deposit account of any account owner of the overdrawn account to cover the overdraft;
- Report the delinquency to consumer reporting agencies and initiate collection efforts; and

 Online: [usaa.com](#)
042163503

 Phone: 210-531-USAA (8722) 800-531-8722 (TTY:711/TRS)

 Mobile: #8722
138059-0425

- Close your account.

Bankruptcy Notice: If your obligation has been discharged in bankruptcy, is subject to the automatic stay or is provided for in a confirmed plan, this communication is for regulatory compliance and/or informational purposes only and does not constitute an attempt to collect a debt, a demand for payment, or to impose personal liability.

Tips to Help Manage Your Account

To help avoid overdrafts and declined or returned items, establish and maintain a sufficient available balance to pay for your items. You can log on to the USAA Mobile App or usaa.com and review these resources to help you manage your account:

Manage Overdraft Options

You can use one of the following methods at any time to manage your overdraft settings.

USAA Mobile App

Simply log on, then:

1. Go to your checking account.
2. Select "My Account."
3. Click the "Review Overdraft Options" hyperlink.
4. Click the "Manage Overdraft Setting" hyperlink.

usaa.com

Simply log on, then:

1. Go to your checking account.
2. Select the link to "Manage Overdraft Options" located on the right side of the page.

Phone

Call 210-531-USAA (8722), 800-531-8722, (TTY:711/TRS) or #8722 on a mobile device.

- **Overdraft Settings** – You may change the overdraft setting of your checking account anytime. With the **Auto-Decline setting**, we generally decline or return most types of items unpaid when we determine your account's available balance isn't enough to authorize or pay them. Overdraft Fees don't apply to items that we decline or return unpaid. However, the merchant or other payee may charge you a fee, or fees, for the declined or returned item. With the **Standard Overdraft setting**, when we determine that your account's available balance isn't enough to pay certain items, such as checks, ACH transactions (for example, your electronic mortgage payment), USAA Pay Bills bill payments, and recurring debit card transactions, we may elect to pay the item anyway, at our discretion, causing an overdraft. An Overdraft Fee may apply. You can change your overdraft settings following the instructions provided in the Manage Overdraft Options section.
- **Enroll in Overdraft Protection** – Link your deposit account with another checking or savings account at USAA Federal Savings Bank and maintain enough available funds in the account to help cover items that need to be paid. Or you can link an eligible USAA credit card and maintain enough available credit on the card to help cover items that need to be paid. If you use a USAA credit card for Overdraft Protection, the Overdraft Protection transfers are treated as cash advances and are subject to the terms, conditions, fees and finance charges disclosed in your credit card agreement. You can enroll in and manage Overdraft Protection following the instructions provided in the Manage Overdraft Options section.
- **Overdraft Fee Refund Window** – We'll provide a refund of an Overdraft Fee charged to your account if we receive a qualifying deposit to your account before the applicable deposit cutoff time on the business day following the posting of the item causing the overdraft. The deposit cutoff time is generally 9 p.m. Central Time, but earlier cutoff times may apply.¹ The qualifying deposit must be available for use and enough to bring the account's available balance to at least negative \$50 after all items have processed at the end of the business day following the posting date of the overdraft item.
- **Account Alerts** – Request an alert whenever your account balance falls below a predetermined amount you've chosen by selecting "Account Messaging" from your Profiles & Preferences.
- **USAA Advice Center** – Go to usaa.com/advice for a wide range of tips and tools to help you manage your finances.

- **Free USAA Budgeting Tool** – Track your spending by downloading the USAA Mobile App and use the Help button to search for “Track Money” or “My Budget” or create [a personal budgeting tool](#) on usaa.com.

For information on available balance, posting order, our Overdraft policy, or fees see the [USAA Federal Savings Bank Depository Agreement and Disclosures](#) for your account.

We value your membership and appreciate you choosing us for your banking needs.

Sincerely,



Michael Wesley
Vice President, Deposit Product Management
USAA Federal Savings Bank

1 Most business days, the cutoff time for USAA Federal Savings Bank teller deposits is 5 p.m. Central Time; for USAA ATMs that accept deposits, 7 p.m. Central Time (unless a different time is posted on the ATM); and most other deposit cutoff times are 9 p.m. Central Time. See the Funds Availability Policy section of the [USAA Federal Savings Bank Depository Agreement and Disclosures](#) for more information on cutoff times.

Deposit products and services offered by USAA Federal Savings Bank, Member FDIC.

Use of the term “member” or “membership” refers to membership in USAA Membership Services and does not convey any legal or ownership rights in USAA. Restrictions apply and are subject to change.

Account Summary

For your convenience, we're providing your account summary for June 23, 2025, which had a beginning balance of \$150.06. The following account activity shows how deposits to your account ("credits"), holds (if applicable), and withdrawals, payments, or transfers ("debits") impacted your account's balance.

Debits

Transaction Date	Type	Description	Amount	Status	Balance
06/23/2025		BALANCE			\$150.06
06/23/2025	USAA FUNDS TRANSFER DB		\$10.00	POSTED	\$140.06
06/23/2025	USAA FUNDS TRANSFER DB		\$40.00	POSTED	\$100.06
06/23/2025	ATM WITHDRAWAL	1070 N TRACY BLVD	\$40.00	POSTED	\$60.06
06/23/2025	DEBIT CARD PURCHASE	SQ *R PLACE	\$70.00	POSTED	-\$9.94