



P.O. BOX 15966
SACRAMENTO, CA 95852-0966

JUSTIN CONZET
4525 WINTER OAK WAY
ANTELOPE, CA 95843-5815

Date: 10/01/2025 - 10/31/2025 Page 1 of 6

Contact Us: 1-877-GOLDEN 1 (1-877-465-3361)

Periodic Account Statement

Account Number: 0002241668
Account Name: General

Member Name: JUSTIN CONZET

Setup Direct Deposit and Automatic Payments using Routing # 321175261.

Kick off the season with your Golden 1 debit or credit card

Use your Golden 1 credit or debit card to tackle all your holiday expenses and enter our fall football sweepstakes.

Learn more at visa.com/VisaSweepsforGolden1



Insured by NCUA

Savings (00)

Account Summary

Date	Description	Amount
10/01/2025	Beginning Balance	\$0.00
	Deposit(s) This Period	\$125.00
	Withdrawal(s) This Period	\$125.00
10/31/2025	Ending Balance	\$0.00
	Dividends to be Paid on 11/01/2025	\$0.00
	Dividends Paid to you in 2025 on Suffix 00	\$0.01

Account Activity

Post Date	Effective Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
10/01/2025		Beginning Balance			0.00
10/01/2025		Deposit G1 Online		100.00	100.00
		Transfer "DTS" 100.00 from share 9			
10/03/2025		Withdrawal G1 Online	-50.00		50.00
		Transfer "STD" 50.00 to share 9			
10/03/2025		Withdrawal Overdraft transfer to ****668-S9	-50.00		0.00
10/16/2025		Deposit G1 Online		25.00	25.00
		Transfer "DTS" 25.00 from share 9			
10/17/2025		Withdrawal Overdraft transfer to ****668-S9	-25.00		0.00
10/31/2025		Ending Balance			0.00

Overdraft and Returned Item Fees

	Total for this Period	Total Year-to-Date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Free Checking (09) Book No. 78494562

Account Summary

Date	Description	Amount
10/01/2025	Beginning Balance	\$0.74
	Deposit(s) This Period	\$1,985.40

Insured by NCUA.

ERROR RESOLUTION RIGHTS

Billing-Error Rights (Golden Reserve, Golden Line, and Cash Reserve Lines of Credit only)

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:

Golden 1 Credit Union
P.O. Box 15966, Sacramento, CA 95852-0966

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.

Electronic Fund Transfers Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers call us at **1-877-GOLDEN 1 (1-877-465-3361)** or write us at P.O. Box 15966 Sacramento, CA 95852-0966 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 you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
 2. 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.
 3. 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 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.

BALANCING YOUR CHECKING ACCOUNT

1. Go over your register and denote all checks, withdrawals, ATM transactions, deposits, dividends paid, automatic transfers or other debits or credits listed on this statement. Make sure that your register shows any service charges, automatic payments, or transactions through Golden 1 Online Banking that were performed during this statement period.
 2. On the table, list any outstanding checks, ATM withdrawals, debit card transactions, payments, or any other withdrawals which are listed in your register but are not shown on this statement.
 3. Enter the ending balance on this statement. \$ _____
 4. Add any deposits listed in your register or transfers into your account which are not shown on this statement. \$ _____
 5. Calculate the subtotal. (Step 3 Plus Step 4) \$ _____
 6. Enter the total outstanding checks and withdrawals from the table. \$ _____
 7. Calculate the ending balance (Step 5 Minus Step 6). This amount should be the same as the current balance shown in your check register. \$ _____

OUTSTANDING ITEMS

Free Checking (09) Book No. 78494562 (continued)

Account Summary

Date	Description	Amount
	Withdrawal(s) This Period	\$1,986.14
10/31/2025	Ending Balance	\$0.00
	Dividends Paid to you in 2025 on Suffix 09	\$0.00

Account Activity

Post Date	Effective Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
10/01/2025		Beginning Balance			0.74
10/01/2025		Checking Deposit-ACH-1222334 ST. HELENA HARDW (PAYROLL)		1,079.29	1,080.03
10/01/2025		Withdrawal PAYPAL *Conzet Just 0 PAYPAL *Conzet J Visa Direct CA US	-100.00		980.03
10/01/2025		Withdrawal KLOVER PLUS MEMBERS 0 KLOVER PLUS MEMB Chicago IL US	-4.99		975.04
10/01/2025		Withdrawal BREEZE*Stake*dc5d 0 BREEZE*Stake*dc5 Altamonte FL US	-50.00		925.04
10/01/2025		Withdrawal CASH APP*JUSTIN CON 0 CASH APP*JUSTIN Oakland CA US	-700.00		225.04
10/01/2025		Withdrawal G1 Online Transfer "DTS" 100.00 to share 0	-100.00		125.04
10/01/2025		Withdrawal CHEVRON 0090609 0 CHEVRON 0090609 ST. HELENA CA US	-18.55		106.49
10/01/2025		Withdrawal Dave Inc 0 Dave Inc dave.com CA US	-79.63		26.86
10/03/2025		Checking Deposit G1 Online Transfer "STD" 50.00 from share 0		50.00	76.86
10/03/2025		Withdrawal PAYPAL *ROCKHAIL 0 PAYPAL *ROCKHAIL 52754563 HK HK 03OCT ISA Single-Currency Fee Assessed = 0.20 on 20.00	-20.20		56.66
10/03/2025		Withdrawal PAYPAL *FANGJUN4AFN 0 PAYPAL *FANGJUN4 17360224923 HK HK 03OCT ISA Single-Currency Fee Assessed = 0.20 on 20.00	-20.20		36.46
10/03/2025		Withdrawal GOOGLE *Perplexity 0 GOOGLE *Perplexi 855-836-3987 CA US	-19.99		16.47
10/03/2025		Withdrawal ATM.com Monthly Pla 0 ATM.com Monthly Newport BeachCA US	-3.99		12.48
10/03/2025		Checking Deposit Overdraft transfer from ****668-S0		50.00	62.48
10/04/2025	10/03/2025	Withdrawal PAYPAL *NEON CHIMER 0 PAYPAL *NEON CHI 402-935-7733 CA US	-7.00		55.48
10/04/2025		Withdrawal PAYPAL *NEON CHIMER 0 PAYPAL *NEON CHI 402-935-7733 CA US	-10.00		45.48
10/05/2025		Withdrawal LAKESHORE CAR WASH 0 LAKESHORE CAR WA CLEARLAKE CA US	-6.75		38.73
10/05/2025		Withdrawal PAYPAL *ROCKHAIL 0 PAYPAL *ROCKHAIL 52754563 HK HK 05OCT ISA Single-Currency Fee Assessed = 0.20 on 20.00	-20.20		18.53
10/06/2025		Withdrawal GOOGLE *ChatGPT 0 GOOGLE *ChatGPT 855-836-3987 CA US 06OCTReturns: ROCKHAIL TECH LIMITED IAT-WEB (IAT PAYPAL) 20.00\NSF 10OCTReturns: ROCKHAIL TECH LIMITED IAT-WEB (RETRY PYMT) 20.00\NSF	-19.99		-1.46
10/16/2025		Checking Deposit-ACH-1222334 ST. HELENA HARDW (PAYROLL)		520.46	519.00
10/16/2025		Withdrawal PAYPAL *Conzet Just 0 PAYPAL *Conzet J Visa Direct CA US	-100.00		419.00

Free Checking (09) Book No. 78494562 (continued)

Account Activity

Post Date	Effective Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
10/16/2025		Withdrawal 22223 HIGHWAY 29 RA CSS10 EVI* TWIN PINE C MIDDLETOWN CA US	-105.00		314.00
10/16/2025		Withdrawal G1 Online Transfer "DTS" 25.00 to share 0	-25.00		289.00
10/16/2025		Withdrawal 22223 HIGHWAY 29 RA CSS10 EVI* TWIN PINE C MIDDLETOWN CA US	-45.00		244.00
10/16/2025		Withdrawal CASH APP*JUSTIN CON 0 CASH APP*JUSTIN cash.app CA US	-24.87		219.13
10/16/2025		Withdrawal CASH APP*JUSTIN CON 0 CASH APP*JUSTIN Oakland CA US	-100.00		119.13
10/16/2025		Withdrawal Dave Inc 0 Dave Inc dave.com CA US	-60.00		59.13
10/16/2025		Withdrawal-Fee 16OCT ATM FEE DRAFT WITHDRAWAL Trace #30 1 @ \$2.00	-2.00		57.13
10/16/2025		Withdrawal-Fee 16OCT ATM FEE DRAFT WITHDRAWAL Trace #8148 1 @ \$2.00	-2.00		55.13
10/17/2025		Withdrawal PAYPAL *NEON CHIMER 0 PAYPAL *NEON CHI 402-935-7733 CA US	-50.00		5.13
10/17/2025		Checking Deposit Overdraft transfer from ****668-S0		25.00	30.13
10/18/2025	10/17/2025	Withdrawal PAYPAL *GITHUB INC 0 PAYPAL *GITHUB I 402-935-7733 CA US	-10.00		20.13
10/19/2025		Checking Deposit Dave Inc 0 Dave Inc Los Angeles CA US		25.00	45.13
10/19/2025		Checking Deposit Dave Inc 0 Dave Inc Los Angeles CA US		25.00	70.13
10/19/2025		Withdrawal PAYPAL *ROCKHAIL 0 PAYPAL *ROCKHAIL 4029357733 HK HK 19OCT ISA Single-Currency Fee Assessed = 0.10 on 10.00	-10.10		60.03
10/19/2025		Withdrawal ONEPAY*TRANSFER 0 ONEPAY*TRANSFER New York NY US 20OCT>Returns: Acorns Round-Ups (Transfer) 7.19\NSF	-55.00		5.03
10/20/2025		Checking Deposit ONE *JConzet 0 ONE *JConzet New York NY US		55.00	60.03
10/20/2025		Checking Deposit PAYPAL*Conzet Justi 0 PAYPAL*Conzet Ju San Jose CA US		19.65	79.68
10/20/2025	10/21/2025	Checking Deposit-ACH-1222334 ST. HELENA HARDW (PAYROLL) 20OCT Transfer-DEL to ****668-L2 153.28 20OCT2025		136.00	215.68
10/20/2025		Withdrawal-Transfer-DEL	-153.28		62.40
10/21/2025	10/20/2025	Withdrawal VESTA *AT&T PREPAI 0 VESTA *AT&T PRE 866-608-3007 OR US 31OCT>Returns: Brigit-com (MEMBERSHIP) 8.99\NSF	-62.40		0.00
10/31/2025		Ending Balance			0.00

Check(s) Cleared

No checks were cleared this month.

Overdraft and Returned Item Fees

	Total for this Period	Total Year-to-Date
Total Overdraft Fees	\$0.00	\$500.00
Total Returned Item Fees	\$0.00	\$0.00

Signature Loan (02)

Account Summary

Date	Description	Amount
10/01/2025	Beginning Balance	\$10,005.51
	Annual Percentage Rate	17.99%
	Daily Periodic Rate	.049288%
	Total payments and other credits	\$153.28
	Total withdrawals and other debits	\$29.82
10/31/2025	Ending Balance	\$10,035.33

Account Activity

Post Date	Description	Transaction Amount (\$)	Finance Charge (\$)	Principal (\$)	Balance (\$)
10/01/2025	Beginning Balance				10,005.51
10/01/2025	Insurance premium	29.82	0.00	29.82	10,035.33
10/20/2025	Payment-Transfer-DEL	153.28	153.28	0.00	10,035.33
10/31/2025	Ending Balance				10,035.33
	FINANCE CHARGES PAID IN 2025 LOAN 02	415.37			

YTD Tax Summary

YEAR-TO-DATE: INFORMATION FOR TAX PURPOSES:	
Total non-IRA dividends earned (May be reported to IRS as interest for this calendar year)	\$0.01
Total Finance Charges Paid This Year	\$481.95

Kick off the season

with your Golden 1 debit or credit card

Use your Golden 1 credit or debit card to tackle all your holiday expenses and enter our fall football sweepstakes.

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Golden 1
Credit Union

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