



**More saving.  
More doing.™**

3838 HOLLIS AVE. EMERYVILLE, CA 94608  
\*\* RECEIPT REQUIRED FOR ALL REFUNDS\*\*

0627 00006 62189 01/03/16 05:46 PM  
CASHIER BRIA - BLS0035

070042196337 LEADED SOLDER <A> 9.97  
BERNZOMATIC 60/40 LEADED WIRE SOLDER  
632281015437 NOTEBOOK <A>  
RAIN WRITER 4-5/8X7 SPIRAL NOTEBOOK 17.96  
208.98

SUBTOTAL 27.93  
SALES TAX 2.65  
TOTAL \$30.58  
XXXXXXXXXXXX6201 VISA 30.58  
AUTH CODE 003104/6062120 TA



0627 06 62189 01/03/2016 7113

RETURN POLICY DEFINITIONS  
POLICY ID 1 DAYS 90 POLICY EXPIRES ON 04/02/2016  
A THE HOME DEPOT RESERVES THE RIGHT TO  
LIMIT / DENY RETURNS. PLEASE SEE THE  
RETURN POLICY SIGN IN STORES FOR  
DETAILS.

\*\*\*\*\*

**ENTER FOR A CHANCE  
TO WIN A \$5,000  
HOME DEPOT GIFT  
CARD!**

Share Your Opinion With Us! Complete  
the brief survey about your store visit  
and enter for a chance to win at:

[www.homedepot.com/opinion](http://www.homedepot.com/opinion)

COMPARTA SU OPINION EN UNA BREVE  
ENCUESTA PARA LA OPORTUNIDAD DE GANAR.

User ID:  
H89 125294 124673

Password:  
16053 124667

Entries must be entered by 02/02/2016.  
Entrants must be 18 or older to enter.  
See complete rules on website. No  
purchase necessary.

**DOWNLOAD THE  
HOME DEPOT MOBILE APP**  
View item location, inventory & reviews  
Download from App store or text RECEIPT  
to 65624. Message & Data rates may apply



ROUTE 65  
CARR 3 KM 25.5 BO JIMENEZ  
RIO GRANDE

DATE	TIME	HOST
Jan 07.16	11:37:09	ATH
BATCH	TERMINAL ID	MERCHANT ID
000443	30V00206	4549106403231

**SALE**

ACCT.  
VISA \*\*\*\*\*6201

AUTH. CODE: 007729      INVOICE: 050994  
TRACE :046414

AMOUNT:	\$	50.00
State TAX:	\$	0.00
Mun. TAX:	\$	0.00
TOTAL :	\$	50.00

CONTROL : 2HG43-8W6PK  
ET

SIGNATURE: X\_\_\_\_\_

CARDHOLDER ACKNOWLEDGES RECEIPT OF GOODS  
AND/OR SERVICE IN THE AMOUNT OF THE TOTAL  
SHOWN HEREON AND AGREES TO PERFORM THE  
OBLIGATIONS SET FORTH IN THE CARDHOLDER'S  
AGREEMENT WITH THE ISSUER

CUSTOMER COPY  
Gracias por su Patrocinio.

VV

GULF ROUTE 65  
787 809 4020  
CARR 3 RIO GRANDE

gas  
can

01/07/16 11:33  
Pump 12 REGULAR  
Gallons 18.436  
@ \$0.577/Gal  
FUEL \$10.64

PREPAID - \$50.00  
TOTAL \$-39.36  
CASH \$-39.36

TL/NOTAX \$-39.36  
TAX PD \$0.00  
REFUND \$39.36  
RECEIPT NO. 1-0208

GRACIAS  
787 809 4020  
VUELVA PRONTO

ROUTE 65  
809 4020  
R 3 RIO GRANDE

01/07/16 11:35  
Pump 12 REGULAR  
Gallons 18.771  
@ \$0.577/Gal  
FUEL \$10.83

*gas  
can*

PREPAID \$39.36  
TOTAL \$-28.53  
CASH \$-28.53

TL/NOTAX \$-28.53  
TAX PD \$0.00  
REFUND \$28.53  
RECEIPT NO. 1-0214

GRACIAS  
787 809 4020  
VUELVA PRONTO



ROUTE 65  
809 4020  
RR 3 RIO GRANDE

01/07/16 11:38  
Pump 12 REGULAR  
Gallons 17.956  
@ \$0.577/Gal  
FUEL \$10.36

PREPAID \$28.53  
TOTAL \$-18.17  
CASH \$-18.17

TL/NOTAX \$-18.17  
TAX PD \$0.00  
REFUND \$18.17  
RECEIPT NO. 1-0221

GRACIAS  
787 809 4020  
VUELVA PRONTO

*gas can*

ROUTE 65  
787 809 4020  
CARR 3 RIO GRANDE

01/07/16 11:39  
Pump 12 REGULAR  
Gallons 20.387  
@ \$0.577/Gal  
FUEL \$11.76

PREPAID \$18.17  
TOTAL \$-6.41  
CASH \$-6.41

TL/NOTAX \$-6.41  
TAX PD \$0.00  
REFUND \$6.41  
RECEIPT NO. 1-0227

GRACIAS  
787 809 4020  
VUELVA PRONTO

*gas  
can*

PLF ROUTE 65  
787 809 4020  
CARR 3 RIO GRANDE

01/07/16 11:41  
Pump 12 REGULAR  
Gallons 9.188  
@ \$0.577/Gal  
FUEL \$5.30

PREPAID \$6.41  
TOTAL \$-1.11  
CASH \$-1.11

TL/NOTAX \$-1.11  
TAX PD \$0.00  
REFUND \$1.11  
RECEIPT NO. 1-0229

GRACIAS  
787 809 4020  
VUELVA PRONTO

*truck  
gas*





ROUTE 65  
CARR 2 KM 25.5 BO JIMINEZ  
RIO GRANDE

DATE	TIME	HOST
Jan 13.16	19:28:16	ATH
BATCH	TERMINAL ID	MERCHANT ID
000066	30V13240	4549106403231

SALE

VISA ACCT.  
\*\*\*\*\*6201

AUTH. CODE: 013588 INVOICE: 004157  
TRACE :003982

AMOUNT:	\$	22.00
State TAX:	\$	0.00
Num. TAX:	\$	0.00
TOTAL :	\$	22.00

CONTROL: 3M4QG-VF3AX  
ET

SIGNATURE: X

*gas for generator*  
CARDHOLDER ACKNOWLEDGES RECEIPT OF GOODS  
AND/OR SERVICE IN THE AMOUNT OF THE TOTAL  
SHOWN HEREON AND AGREES TO PERFORM THE  
OBLIGATIONS SET FORTH IN THE CARDHOLDER'S  
AGREEMENT WITH THE ISSUER

CUSTOMER COPY  
Gracias por su patrocinio





**BANK-FUND STAFF FEDERAL  
CREDIT UNION**

**Cardholder Name**  
CHRISTINE O'CONNELL  
KATHERINE SIERRA

**Account Number**  
XXXX-XXXX-XXXX-6201



Page 1 of 3

**THE PERFECT GIFT  
FOR ANY OCCASION**

Looking for a gift that's just right? Consider  
**our BFSFCU® Visa® Prepaid Gift Card.**  
A gift that's perfect for any occasion.

Pick one up  
at any of  
our branches  
today or call  
us 24x7 at  
**202 212 6400**  
for more details.

QA9006ES

#### Account Information

Statement Closing Date	01/29/2016
Credit Limit	\$15,500.00
Available Credit	\$10,378.00
Cash Credit Limit	\$15,500.00
Available Cash	\$10,378.00

#### Account Summary

Previous Balance	\$2,736.32
- Payments	\$2,200.00
- Other Credits	\$5.00
+ Purchases	\$4,558.69
+ Cash Advances	\$0.00
+ Other Debits	\$0.00
<b>+ Fees Charged</b>	<b>\$0.00</b>
<b>+ Interest Charged</b>	<b>\$27.28</b>
<b>= New Balance</b>	<b>\$5,117.29</b>

#### Payment Information

Payment Due Date: 02/23/2016

Minimum Payment Due: \$103.00

New Balance: \$5,117.29

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to **\$25.00**.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. The table is based on your standard minimum payment and does not include any past due and overlimit amounts. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	13 Years	\$7,012.00
\$159.00	3 Years	\$5,709.00 (Savings = \$1,303.00)

If you would like information about credit counseling services, call 1-866-685-6322.

✓ Remit Payment to:  
BANK-FUND STAFF FCU  
PO BOX 71050 CHARLOTTE NC 28272-1050

✉ Mail Inquiries To:  
CUSTOMER SERVICE PO BOX 31112 TAMPA, FL  
33631-3112

☎ Questions?  
Call Customer Service: 866-820-5833  
Lost or Stolen Card: 800-449-7728

**Thank you for being our member**

Detach the bottom portion and return payment using enclosed envelope to be received no later than by 5:00 p.m. on the due date. Please use blue or black ink.

BANK-FUND STAFF FCU  
1725 I ST NW STE 150  
WASHINGTON DC 20006-2406

Account Number XXXX-XXXX-XXXX-6201

New Balance \$5,117.29

Minimum Payment Due \$103.00

Pay your bill securely and  
easily with our Online Banking

Payment Due Date						
February						
S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29					

☐ New address, phone number or e-mail?  
Check the box to the left and print changes on back.

**Amount Enclosed \$**

VISA  
PO BOX 71050  
CHARLOTTE NC 28272-1050

CHRISTINE O'CONNELL  
KATHERINE SIERRA  
2309 RUSSELL ST  
BERKELEY CA 94705-1925



000103000051172947982300209262018



**Cardholder Name**CHRISTINE O'CONNELL  
KATHERINE SIERRA**Account Number**

XXXX-XXXX-XXXX-6201



Transactions				
Post Date	Trans Date	Reference	Description	Amount
12/30	12/28	2449215BQJH86PBT0	LYFT *RIDE MON 9PM LYFT.ME CA	\$20.65
12/30	12/28	2469216BB00T1VN2Z	SOUTHWES 5262168928120800-435-9792 TX	\$245.98
12/30	12/29	2469216BB00K3QGMT	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$16.99
12/30	12/29	2469216BB00VKQLHS	ZERVE *SF WHALES 888-989-3370 NY	\$182.00
12/30	12/30	2407105BDWMLNK0FT	PACIFIC COAST BREWING OAKLAND CA	\$12.95
12/30	12/30	2469216BD00FN9QK0	SQ *ENDGAME Oakland CA	\$21.90
12/30	12/30	2473309BDJ9TMDDK6	JETBLUE 2792143571538 SALT LAKE CTY UT	\$181.31
12/31	12/31	2405523QH0REX6G4K	BB *PILLSBURY UNITED C 612-302-3400 MN	\$300.00
12/31	12/31	2407105QKWQPS9NX7	GEORGETOWN DAY SCHOOL 202-2956151 DC	\$20.00
12/31	12/31	2422443QH31TREHMM	21ST AMENDMENT BRE SAN FRANCISCO CA	\$14.00
12/31	12/31	2427074QH07JFM260	MUSIC AND MEMORY LLC 917-9235636 NY	\$200.00
12/31	12/31	2432300QH2M4Q4D1F	GEORGETOWN HOSP 888-955-5455 MD	\$500.00
12/31	12/31	2449215QH0TQNSGW1	STANFORD UNIV GIFTS 650-725-4360 CA	\$20.00
12/31	12/31	2449215QH0TQNV4PG	STANFORD UNIV GIFTS 650-725-4360 CA	\$20.08
01/01	01/01	2401339QJ005QGRZF	FARM HOUSE DELI OLEMA CA	\$29.02
01/01	01/01	2423168QJG5SJ8TYP	PLANNED PARENTHOOD FED 800-430-4907 NY	\$200.00
01/01	01/01	2444500QH8PR75ZN1	CLIPPER SERVICE 925-686-8282 CA	\$20.00
01/01	01/01	2449215QJJH870M3G	LYFT *RIDE THU 6PM LYFT.ME CA	\$6.00
01/01	01/01	2469216QH0070KJQR	DWB*DOCTORS W/O BORDER 212-679-6800 NY	\$100.00
01/02	01/02	2476501QK5STZS3GF	MIKKELLER SAN FRANCISCO CA	\$126.58
01/03	01/03	2407105QKWMP4K93N	SAN FRANCISCO COFFEE R SAN FRANCISCO CA	\$12.95
01/03	01/03	2449215QKJH848WTD	LYFT *RIDE SAT 3PM LYFT.ME CA	\$6.00
01/03	01/03	2461043QL09FJGH8J	THE HOME DEPOT 627 EMERYVILLE CA	\$33.00
01/03	01/03	2461043QL09FJGH8S	THE HOME DEPOT 627 EMERYVILLE CA	\$30.58
01/03	01/03	2469216QK00XP7AED	AmazonPrime Membership amzn.com/prme NV	\$49.00
01/04	01/04	2416407QL0HB5HS4W	ENTERPRISE RENT-A-CAR BERKELEY CA	\$148.41
01/04	01/04	2443106QMBM43WMK9	GALLERIE ST774 SOUTH SAN FRA CA	\$10.35
01/04	01/04	2443106QM61NH9JYG	PERRYS SAN FRANCISCO CA	\$17.57
01/04	01/04	2469216QL00X9TYLX	AGI*RENTERS/CONDO INS 800-370-1990 FL	\$171.50
01/05	01/05	2449398QMHGZ95HZQ	SUPERSHUTTLE EXECUCARSFO 800-258-3826 CA	\$41.00
01/05	01/05	2490604QN15H12NZB	FOUR SEASONS MAUI FB WAILEA HI	\$55.31
01/06	01/06	2476501QP2LV7FLZM	DUENDE OAKLAND CA	\$100.00
01/06	01/06	2490641QNOLGZ8ZQL	ADY*Evernote 650-2570885 CA	\$2.99
01/07	01/07	7438893QRJASSHHS0	BOARDRIDERS SURF BAR N LUQUILLO PR	\$12.00
01/07	01/07	7438893QRJASSHHVJ	BOARDRIDERS SURF BAR N LUQUILLO PR	\$3.26

## THE PERFECT GIFT FOR ANY OCCASION

Whether it's a birthday, wedding, new baby, graduation, or a house warming, **BFSFCU's Visa® Prepaid Gift Card** is a gift that's perfect for any occasion.

- Choose the amount you wish to give, between \$25 and \$750
- Use at millions of locations worldwide that accept Visa
- Safer than cash

Pick one up at any of our branches today or call us 24x7 at 202 212 6400 for more details.



Transactions (continued)				
Post Date	Trans Date	Reference	Description	Amount
01/07	01/07	2444500QRBLMHVLGP	WM SUPERCENTER #3689 RIO GRANDE PR	\$75.61
01/07	01/07	7454904QP2X932BR4	ROUTE 65 RIO GRAN PR	\$50.00
01/07	01/07	7479823QP31T7SKXB	PAYMENT - THANK YOU	\$2,200.00-
01/08	01/08	7469216QR00PKSJJDW	AGI*RENTERS/CONDO INS 800-370- CREDIT	\$5.00-
01/09	01/09	2405523QS8AJEJRK4	BERKELEY EAST BAY HUMANE 510-845-7735 CA	\$140.00
01/11	01/11	7454904QW2X9E17RE	THE BRASS CACTUS RES LUQUILLO PR	\$23.00
01/11	01/11	2471705QWTABKJL8A	DELTA AIR 0062331411225 DELTA.COM CA	\$360.20
01/13	01/13	7438893QYJASHSJ91	BOARDRIDERS SURF BAR N LUQUILLO PR	\$23.02
01/13	01/13	7454904QY2XB6HW5A	ROUTE 65 RIO GRAN PR	\$22.00
01/14	01/14	2479487D1S66DF5PL	ENTERPRISE CAR TOLLS 877-8601258 NY	\$8.95
01/16	01/16	2444500D05SD0DYA6	WPY*Merediths Honduras Me855-469-3729 CA	\$20.00
01/18	01/18	2469216D200RRV2FY	NETFLIX.COM NETFLIX.COM CA	\$8.61
01/19	01/19	2444500D4BLMMNPX3	WM SUPERCENTER #3689 RIO GRANDE PR	\$50.25
01/19	01/19	2449398D3HH7AM85D	SUPERSHUTTLE EXECUCARSFO 800-258-3826 CA	\$41.30
01/20	01/20	7438893D5JASV84LF	REVOLUTION PIZZA SHOP LUQUILLO PR	\$16.84
01/20	01/20	7468568D5QXGXQ3SF	KONGA LUQUILLO PR	\$13.94
01/21	01/21	7438893D6JAVYGEXV	QUIZNOS SAN JUAN PR	\$3.62
01/21	01/21	7438893D6JAVYGQ91	MANGOS VILLAGE TERMINA SAN JUAN PR	\$32.48
01/21	01/21	2473309D6J9TMD002	JETBLUE 2792608013814 SALT LAKE CTY UT	\$20.00
01/22	01/22	2422443D72ZY5FPYW	THE MUSICAL OFFER BERKELEY CA	\$12.31
01/22	01/22	2439121D75S8EY5Z3	UC BERKELEY CAL DINING BERKELEY CA	\$9.00
01/22	01/22	2449215D7JH838K3T	INSTACART 910-817-2278 CA	\$72.47
01/23	01/23	2401339D702T3WMEW	JUPITER BERKELEY CA	\$57.21
01/23	01/23	2416407D8M7VNBPGG	PETCO 1333 63513337 CARMICHAEL CA	\$433.84
01/23	01/23	2449215D7JH86PAYG	LYFT *RIDE SAT 11AM LYFT.ME CA	\$6.58
01/23	01/23	2449215D7JH89WH37	INSTACART 910-817-2278 CA	\$7.25
01/23	01/23	2449215D9JH892H81	ORDERS@GOODEGGS.COM 415-483-7344 CA	\$40.27
01/24	01/24	2449215D8JH8A8DFL	LYFT *RIDE SAT 1PM LYFT.ME CA	\$5.80
01/25	01/25	2449215D9JH84GW5R	LYFT *RIDE SUN 3PM LYFT.ME CA	\$11.23
01/25	01/25	2490641D90M0SBT37	ADY*Spotify 199473613081-646-8375380 NY	\$10.77
01/26	01/26	2442733DBLM87RXSV	BERKELEY BOWL MARKE BERKELEY CA	\$40.36
01/26	01/26	2442733DBLM87TA59	BERKELEY BOWL MARKE BERKELEY CA	\$2.75
01/26	01/26	2469216DA00EYEET6	THE UPS STORE 2998 BERKELEY CA	\$7.65
Fees				
TOTAL FEES FOR THIS PERIOD				\$0.00
Interest Charged				
01/29	01/29		Interest Charge on Purchases	\$27.28
01/29	01/29		Interest Charge on Cash Advances	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$27.28
TOTAL *FINANCE CHARGE* BILLED IN 2015				\$93.76
2016 Totals Year-to-Date				
Total fees charged in 2016				\$0.00
Total interest charged in 2016				\$27.28

Interest Charge Calculation				
Your <b>Annual Percentage Rate (APR)</b> is the annual interest rate on your account.				
Type of Balance	APR %	Balance Subject To Interest Rate	Interest Charge	Remaining Balance
Purchases	7.25% (V)	\$4,519.73	\$27.28	\$5,117.29
Cash Advances	7.25% (V)	\$0.00	\$0.00	\$0.00
Days in Billing Cycle: 31 (V) = Variable Rate				
See reverse side of page one for explanation of Interest Charge calculation. Credit Purchases calculated using Method G. Cash Advance Charges calculated using Method A.				