Cardholder Name

CHRISTINE O'CONNELL KATHERINE SIERRA

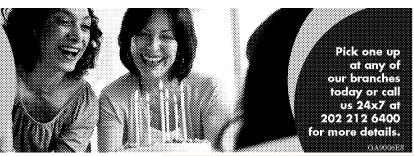
Account Number XXXX-XXXX-XXXX-6201

Page 1 of 4

PERFECT GIFT

Looking for a gift that's just right? Consider our BFSFCU® Visa® Prepaid Gift Card.

A gift that's perfect for any occasion



Account Information

Statement Closing Date	03/29/2016
Credit Limit	\$15,500.00
Available Credit	\$11,906.00
Cash Credit Limit	\$15,500.00
Available Cash	\$11,906.00

Account Summary

	New Ralance	\$3,568,80
+	Interest Charged	\$21.17
+	Fees Charged	\$0.00
+	Other Debits	\$0.00
+	Cash Advances	\$0.00
+	Purchases	\$2,694.50
-	Other Credits	\$63.99
-	Payments	\$3,000.00
	Previous Balance	\$3,917.12

Payment Information

Payment Due Date: 04/23/2016 Minimum Payment Due: \$72.00

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	You will pay off the balance shown	And you will end up paying an
card and each month you pay	on this statement in about	estimated total of
Only the minimum payment	11 Years	\$4,798.00
\$111.00	3 Years	\$3,982.00
		(Savings = \$816.00)

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

New Balance: \$3,568.80

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

XXXX-XXXX-XXXX-6201 Account Number

\$3,568.80 **New Balance**

Minimum Payment Due \$72.00

Amount

Payment Due Date

Pay your bill securely and easily with our Online Banking

New address, phone number or e-mail? Check the box to the left and print changes on back. Enclosed 4

VISA PO BOX 71050 **CHARLOTTE NC 28272-1050** CHRISTINE O'CONNELL KATHERINE SIERRA 2309 RUSSELL ST BERKELEY CA 94705-1925

րունկ||իսելը։|իլ|ինել||վիլիս|նկեսւելըևուններ||կ

որվինուկ||||ԻմարՄ|լլովՄկ|լլվիվիալնար||Կ|լովոլլՄկ

Important Information

Terms and Conditions

Please refer to the disciosure previously provided for the Terms and Conditions governing the use of this account. These Terms and Conditions may be amended or supplemented by separate notices to you, including any notices you have previously received from us.

Credit Terms

The Interest Charge Calculation Method applicable to your account for Cash Advances and Credit Purchases of goods and services that you obtain through the use of your card is specified within the Interest Charge Calculation section of this statement and explained below:

Method A - The Interest Charge on Credit Purchases begins to accrue on the date each is posted to your account. The Interest Charge on Cash Advances begins to accrue on the date you obtain the Cash Advance or the first day of the billing cycle in which it is posted to your account, whichever is later. The Interest Charges for a billing cycle are computed by applying the daily periodic rate to the average daily balance multiplied by the number of days in the billing cycle OR the monthly Periodic Rate to the average daily balance during the billing cycle, which is determined by dividing the sum of the daily balances active the billing cycle by the number of days in the cycle. Each daily balance is determined by adding to the Previous Balance (the outstanding balance of your account at the beginning of the billing cycle) any new Credit Purchases posted to your account and any new Cash Advances received, and subtracting any payments as received or credits as posted to your account, but excluding any unpaid Interest Charges.

Method E - To avoid incurring an additional Interest Charge on the balance of Credit Purchases (and Cash Advances, if this Method E is specified as applicable to Cash Advances) reflected on this statement, you must pay the New Balance shown on the reverse side on or before the Payment Due Date. The Interest Charges for a billing cycle are computed by applying the daily periodic rate to the average daily balance multiplied by the number of days in the billing cycle OR the monthly Periodic Rate to the average daily balance of Credit Purchases (and, if applicable, Cash Advances), which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Credit Purchases (and, if applicable, Cash Advances) is determined by subtracting from the Previous Balance of Credit Purchases (and, if applicable, Cash Advances) any payments received and credits as posted to your account, but excluding any unpaid Interest Charges.

Method F - To avoid incurring an additional Interest Charge on the balance of Cash Advances (and Credit Purchases, if this Method F is specified as applicable to Credit Purchases) reflected on this statement, you must pay the New Balance shown on the reverse side on or before the Payment Due Date. The Interest Charges for a billing cycle are computed by applying the daily periodic rate to the average daily balance multiplied by the number of days in the billing cycle OR the monthly Periodic Rate to the average daily balance of Cash Advances (and, if applicable, Credit Purchases), which is determined by dividing the sum of the daily balance of Cash Advances (and, if applicable, Credit Purchases) is determined by adding to the Previous Balance of Cash Advances (and, if applicable, Credit Purchases), any new Cash Advances as of the transaction date or the first day of the billing cycle in which posted, whichever is later (and, if applicable, and new Credit Purchases as posted), and subtracting any payments as received and credits as posted to your account, but excluding any unpaid Interest Charges.

Method G -To avoid incurring an additional Interest Charge on the balance of Credit Purchases (and Cash Advances, if this Method G is specified as applicable to Cash Advances) reflected on this statement and on any new Credit Purchases (and, if applicable, Cash Advances) appearing on your next statement, you must pay the New Balance shown on the reverse side on or before the Payment Due Date. The Interest Charges for a billing cycle are computed by applying the daily periodic rate to the average daily balance multiplied by the number of days in the billing cycle OR the monthly Periodic Rate to the average daily balance of Credit Purchases (and, if applicable, Cash Advances), which is determined by adding to the Previous Balance of Credit Purchases (and, if applicable, Cash Advances) any new Credit Purchases posted to your account (and, if applicable, Cash Advances as of the transaction date or the first day of the billing cycle in which posted, whichever is later) and subtracting any payments as received and credits as posted to your account, but excluding any unpaid Interest Charges.

Note: If a variable rate plan is applicable to this account, the periodic rate may vary

Credit Balances

If there is a credit balance due you, you may request in writing a full refund of this credit balance at the address indicated on the front of the statement after the phrase "Mail Inquiries To:"

Additional Charges

Additional charges, plus applicable taxes, may also be assessed if you pay us with a check not honored by your Financial Institution, request a copy of a document, request a Cash Advance, request a replacement card, or use your card for a transaction at an automated teller machine, if such charges are not prohibited by law or regulation. Notice: Checks returned NSF (Non-Sufficient Funds) or UCF (Uncollected Funds) are subject to electronic ACH representment.

If applicable, there will be a \$5.00 charge assessed to your credit card statement for each expedited telephone payment initiated by the cardholder through the 24 x 7 Cardholder Services.

Statement Closing Date

All transactions received after the statement closing date will appear on your next statement.

Electronic Check Conversion / ECK

If applicable, when you provide a check as payment, you authorize us to use information from your check to make a one-time electronic fund transfer from your account. In certain circumstances, such as for technical or processing reasons, we may process your payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. If you wish to opt out of this process, please call the toll free number listed on the back of your credit card.

Account Information Reported to Credit Bureaus

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. If you think we have reported inaccurate information to a credit bureau, you may write to us at the address indicated on the front of this statement.

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 the address indicated on the front of this statement. 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.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true: (1) The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) (2) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify. (3) You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at the address indicated on the front of this statement.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

O1BY9006 - 9 - 05/24/2011

Change of address? Please supply the new information in the boxes provided.

										Card	holder	's Sigr	ature								
Street A	Street Address																				
Street A	Street Address (cont.)																				
City											St	ate			ZIP (Code					
E-mail A	Address																				
Home Phone Business Phone																					
Home P	none	7				1					,		Busi	ness P	none	1		,			

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Cardholder Name CHRISTINE O'CONNELL KATHERINE SIERRA

Account Number XXXX-XXXX-XXXX-6201



	Transactions						
Post Date	Trans Date	Reference	Description	Amount			
02/27	02/26	2442733EALM8DSMMK	BERKELEY BOWL MARKE BERKELEY CA	\$20.26			
02/27	02/26	2449215EAJH86V6L9	LYFT *RIDE THU 9PM LYFT.ME CA	\$27.56			
02/27	02/27	2469216EA00GZQD6E	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$59.96			
02/27	02/27	7469216EA00GLV34S	AMAZON MKTPLACE PMTS AMZN.COM/BIL CREDIT	\$58.99-			
02/29	02/29	2416407EDM7VP6WJP	UNLEASHPETCOCO00069880 858-4537845 CA	\$10.29			
02/29	02/29	2469216EQ00PRXD1M	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$84.18			
03/01	03/01	2401339EE0071AJZ3	JUPITER BERKELEY CA	\$18.17			
03/02	03/02	2449215EFJH89ZMDT	HILLARY FOR AMERICA HTTPSWWW.HILL NY	\$15.00			
03/04	03/04	2425477EGDPFT6P8V	MN NEIGHBORHOODS ORGAN 612-2463132 MN	\$30.00			
03/04	03/04	2433549EJS66HJ1GB	CITY CARSHARE 415-9958588 CA	\$107.76			
03/04	03/04	2444500EH00KJ58E9	CVS/PHARMACY #10121 BERKELEY CA	\$15.79			
03/04	03/04	2449215EGJH87QSZE	LYFT *RIDE THU 10AM LYFT.ME CA	\$7.11			
03/04	03/04	2449215EGJH89AXDW	LYFT *RIDE FRI 10AM LYFT.ME CA	\$15.43			
03/04	03/04	2449215EHJH83Z58N	LYFT *RIDE FRI 11AM LYFT.ME CA	\$6.98			
03/05	03/05	2449215EJJH877XY8	LYFT *RIDE FRI 4PM LYFT.ME CA	\$18.52			
03/06	03/06	2405523EK5ZXWSMLN	ROLLING STONE BAR GRILL LOS ANGELES CA	\$11.36			
03/06	03/06	2443106EKBLKT9159	HUDSONNEWS ST992 CARSON CA	\$44.00			
03/06	03/06	2490641EJ0N5NQM2L	ADY*Evernote 650-2570885 CA	\$2.99			
03/07	03/07	2449215ELJH84WJS6	LYFT *RIDE SUN 2PM LYFT.ME CA	\$36.07			
03/07	03/07	7454904EL2X77V58K	LA TABERNA LUPULO LL SAN JUAN PR	\$68.00			
03/09	03/09	7438893ENJAV4JT2X	V BAR SAN JUAN PR	\$14.96			
03/09	03/09	2443106EN8AE3HBYX	THE MARKET 5324 HOUSTON TX	\$14.55			
03/10	03/10	2449215ENJH83HDZV	INSTACART 888-246-7822 CA	\$108.54			
03/10	03/10	2449215ENJH845QAK	LYFT *RIDE THU 2AM LYFT.ME CA	\$37.69			
03/10	03/10	2449215ENJH863L1Y	LYFT *RIDE THU 8AM LYFT.ME CA	\$8.86			
03/11	03/11	2449215EPJH8B7MS4	LYFT *RIDE THU 9AM LYFT.ME CA	\$8.79			
03/12	03/12	2449215ERJH848WQ7	LYFT *CANCEL FEE LYFT.ME CA	\$5.00			
03/12	03/12	2449215ETJH8BDDXX	ORDERS@GOODEGGS.COM 415-483-7344 CA	\$44.37			
03/13	03/13	2449215ESJH8A5HSE	LYFT *RIDE SAT 2PM LYFT.ME CA	\$5.54			
03/13	03/13	2449215ETJH8630A7	HILLARY FOR AMERICA 844-432-2016 NY	\$11.00			
03/13	03/13	7449215ESJH88JVFM	LYFT *CANCEL FEE 85528002 CREDIT	\$5.00-			
03/15	03/15	2405523EW5SDM5YDF	PEGASUS BOOKS BERKELEY CA	\$32.84			
03/15	03/15	2407105EWWPQEQ7A2	NOMAD CAFE OAKLAND CA	\$11.75			
03/15	03/15	7479823EV31T7V584	PAYMENT - THANK YOU	\$3,000.00-			
03/16	03/16	2422443EY2Y2R15H3	LANE SPLITTER PIZZ BERKELEY CA	\$15.36			



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

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Transactions (continued)								
Post Date	Trans Date	Reference	Description	Amount				
03/17	03/17	2449215EXJH88RYME	LYFT *RIDE WED 9AM LYFT.ME CA	\$14.83				
03/17	03/17	2449215EYJH868PQE	LYFT *RIDE THU 10AM LYFT.ME CA	\$7.32				
03/17	03/17	2449215EYJH87Q5N2	LYFT *RIDE THU 6PM LYFT.ME CA	\$7.03				
03/17	03/17	2449215EYJH89ZDYK	LYFT *RIDE THU 9AM LYFT.ME CA	\$8.09				
03/18	03/18	2401339EY02EQM9SW	JUPITER BERKELEY CA	\$54.18				
03/18	03/18	2449215EZJH85GK5J	LYFT *RIDE THU 6PM LYFT.ME CA	\$7.43				
03/18	03/18	2449215EZJH87Q6DJ	LYFT *RIDE FRI 10AM LYFT.ME CA	\$10.92				
03/18	03/18	2449215F0JH87YNS6	POSTMATES BURMA SUPERS POSTMATES.COM CA	\$69.59				
03/19	03/19	2449215EZJH8B51LL	SMARTFIN VIA INSTACART 800-793-9344 CA	\$94.04				
03/19	03/19	2449215F0JH85TZ5L	LYFT *RIDE FRI 11AM LYFT.ME CA	\$7.22				
03/19	03/19	2449398F05HW8WRY3	TRADER JOE'S #186 QPS BERKELEY CA	\$74.83				
03/19	03/19	2475542F0M8KHX577	LEDGERS LIQUORS BERKELEY CA	\$47.90				
03/20	03/20	2401339F002RARYMH	ROYAL GROUND COFFEE HOUSE BERKELEY CA	\$5.95				
03/20	03/20	2449215F1JH84LN35	LYFT *RIDE SUN 12PM LYFT.ME CA	\$9.41				
03/20	03/20	2449215F1JH859GE5	POSTMATES TIP POSTMATES.COM CA	\$11.56				
03/21	03/21	2425477F2DFM4JS3F	LONG LIFE VEGI HOUSE BERKELEY CA	\$17.04				
03/21	03/21	2449215F2JH846LE5	LYFT *RIDE MON 10AM LYFT.ME CA	\$7.25				
03/21	03/21	2449215F2JH85H7EX	LYFT *RIDE MON 6PM LYFT.ME CA	\$6.63				
03/21	03/21	2449215F2JH8637W3	LYFT *RIDE SUN 2PM LYFT.ME CA	\$11.51				
03/21	03/21	2449215F2JH87JSYA	LYFT *RIDE MON 10AM LYFT.ME CA	\$8.09				
03/22	03/22	2449215F3JH82R8JN	LYFT *RIDE MON 7PM LYFT.ME CA	\$7.14				
03/23	03/23	2422369F4LG2XE72T	BERKELEY DOG AND CAT HOSP BERKELEY CA	\$123.00				
03/23	03/23	2422443F431TQ4S1H	LANE SPLITTER PIZZ BERKELEY CA	\$15.98				
03/23	03/23	2469216F3004A00NQ	Amazon.com AMZN.COM/BILL WA	\$65.68				
03/24	03/24	2425477F5DXKRE4E5	THE DOGTOR 855-4292555 CA	\$199.00				
03/24	03/24	2444500F500KFTJT4	CVS/PHARMACY #10121 BERKELEY CA	\$10.00				
03/24	03/24	2449215F4JH8ANSLZ	LYFT *RIDE WED 8PM LYFT.ME CA	\$7.63				
03/24	03/24	2449215F5JH87573G	LYFT *RIDE THU 3PM LYFT.ME CA	\$58.56				
03/24	03/24	2469216F500DA8Q9M	UNITED 0162920187138800-932-2732 TX	\$125.00				
03/25	03/25	2406106F72AJK273X	BRASA ROTISSERIE MINNEAPOLIS MN	\$52.65				
03/25	03/25	2470780F5WGVB57FZ	AMERICAN AIRPORT TAXI 612-339-0890 MN	\$44.88				
03/25	03/25	2490641F50NRRE3XN	ADY*Spotify 249533520089-646-8375380 NY	\$10.77				
03/26	03/26	2422443F82Y2Z4X7A	MEMORY LANES MINNEAPOLIS MN	\$461.52				
03/26	03/26	2442733F6LYJA7BBR	ROSEVILLE CUB FOODS ROSEVILLE MN	\$17.96				
03/26	03/26	2449215F6JH87D6KR	LYFT *RIDE FRI 12PM LYFT.ME CA	\$6.38				
03/26	03/26	2469216F6004FHR42	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$6.29				
03/26	03/27	2416407F7M7VNML30	PETCO 602 63506026 ROSEVILLE MN	\$43.34				
03/27	03/27	2426979F72Y1NEM7T	BAJA SOL ROSEVILLE ROSEVILLE MN	\$20.42				
03/27	03/28	2449215F8LYHH7YZB	UBER TECHNOLOGIES INC 866-576-1039 CA	\$18.80				
03/20	03/20	2449210F0L1HH/1ZD	Fees	φ10.00				
			TOTAL FEES FOR THIS PERIOD	\$0.00				
			Interest Charged	φυ.υυ				
03/29	03/29		Interest Charge on Purchases	\$21.17				
03/29	03/29		Interest Charge on Cash Advances	\$0.00				
00,20	00/20		TOTAL INTEREST FOR THIS PERIOD	\$21.17				
		TOTAL *FINANCE CI	HARGE* BILLED IN 2015 \$93.76	Ψ21.11				
			6 Totals Year-to-Date					
		Total fees charged in 2016						
Total interest charged in 2016 \$69.47								

Interest Charge Calculation										
Your Annual Percentage Rate (APR) is the annual interest rate on your account.										
Type of Balance APR Balance Subject To Interest Charge Remaining % Interest Rate Balance										
Purchases	7.25% (V)	\$3,506.69	\$21.17	\$3,568.80						
Cash Advances	7.25% (V)	\$0.00	\$0.00	\$0.00						
Days in Billing Cycle: 32	(V) = Variable Rate									

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1 0 3758 0000 I909 O1BY9006

Cardholder Name CHRISTINE O'CONNELL KATHERINE SIERRA

Account Number XXXX-XXXX-XXXX-6201



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Interest Charge Calculation (continued)

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance APR Balance Subject To Interest Charge Remaining % Interest Rate Balance

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.