



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

9935 TRN S X ST01

Uni-Statement

Account Number:
1 523 1813 4755

Statement Period:
Mar 6, 2021
through
Apr 7, 2021

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000152848 01 SP 000638779494076 E
DONG HO KANG
1915 MAPLE AVE RM 206
EVANSTON IL 60201-3111



To Contact U.S. Bank

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

**St. Louis
Metro Area:** 314-425-2000

U.S. Bank accepts Relay Calls

Internet: usbank.com

INFORMATION YOU SHOULD KNOW

Effective May 10, 2021 the "Your Deposit Account Agreement" booklet and "Consumer Pricing Information" document will include several updates and may affect your rights.

The main updates to note in the revised "Your Deposit Account Agreement" booklet sections and sub sections, include:

- Multiple sub sections updated with U.S. Bank Mobile App service available
- Section "Authorized Access and Power of Attorney", clarification on owner knowledge of death
- Section "Insufficient Funds and Overdrafts"; sub sections "Our Fees", "Overdraft Handling" and "Requested Return", clarification on the curing of the Extended Overdraft Fee
- Section "Return of Cancelled Checks", updates to the options of how you receive copies of your paid checks in your monthly account statement
- Section S.T.A.R.T. Goals and Rewards (Note that new enrollment discontinued as of November 15, 2015), update in the Reward Card language

The main updates to note in the revised "Consumer Pricing Information" document include:

- Removal of the option "Statements with Check Return" and applicable disclosures
- Termination of the "Foreign Draft Purchase" service and applicable disclosures

Starting May 10th, you may pick up copies at your local branch, view on usbank.com, or call 800.USBANKS (872.2657) to request copies. If you have any questions, our bankers are available to help at your local branch. You can also call us at U.S. Bank 24-Hour Banking at 800.USBANKS (872.2657). We accept relay calls.

STUDENT CHECKING

U.S. Bank National Association

Account Summary

Beginning Balance on Mar 6	\$	22,277.27	Number of Days in Statement Period	33
Deposits / Credits		30,030.00		
Card Withdrawals		49.74-		
Other Withdrawals		26,758.63-		
Ending Balance on Apr 7, 2021	\$	25,498.90		

Deposits / Credits

Date	Description of Transaction	Ref Number	Amount
Mar 8	Wire Credit REF001475 ORG=KANG INKON N502 1337	WOORI BK NYC 210308036336 GWANPYEONG-DONG YUSEON	\$ 30,000.00
Mar 31	Electronic Deposit REF=210890155943770N00	From PAYPAL TRANSFER PAYPALSD11	30.00
Total Deposits / Credits			\$ 30,030.00

Card Withdrawals

Card Number: xxxx-xxxx-xxxx-8653

Date	Description of Transaction	Ref Number	Amount
Mar 22	Debit Purchase - VISA AMZN Mktp US*OQ0	On 032021 Amzn.com/bil WA REF # 24692161080100024433017	\$ 49.74-
Card 8653 Withdrawals Subtotal			\$ 49.74-
Total Card Withdrawals			\$ 49.74-

Member FDIC

Account Number 1-523-1813-4755



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, EP-MN-WS5D, 60 Livingston Ave., St. Paul, MN 55107.

- 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 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: Consumer Bureau Dispute Handling (CBDH), 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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Uni-Statement

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STUDENT CHECKING

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U.S. Bank National Association

Account Number 1-523-1813-4755

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Mar 8	Electronic Withdrawal REF=210670062564780N00	To PAYPAL PAYPALS177INST XFER STEAM GAMES	\$ 1.99-
Mar 8	Electronic Withdrawal REF=210640062314930N00	To VENMO 6264681992RELOAD77605379972148	10.00-
Mar 8	Electronic Withdrawal REF=210670062356530N00	To VENMO 6264681992RELOAD42935397632004	10.00-
Mar 8	Electronic Withdrawal REF=210670024896820N00	To VENMO 6264681992RELOAD53135386207424	10.00-
Mar 8	Electronic Withdrawal REF=210670061868340N00	To VENMO 3264681992PAYMENT 5397456563	15.00-
Mar 8	Wire Transfer Fee	0800005697	20.00-
Mar 8	Electronic Withdrawal REF=210640062315030N00	To VENMO 6264681992RELOAD89595380003026	20.00-
Mar 8	Electronic Withdrawal REF=210670065602410N00	To VENMO 6264681992RELOAD40815397669623	20.00-
Mar 8	Electronic Withdrawal REF=210670013896440N00	To VENMO 6264681992RELOAD93215384860918	20.00-
Mar 8	Electronic Withdrawal REF=210670065602400N00	To VENMO 6264681992RELOAD40815397669573	20.00-
Mar 8	Electronic Withdrawal REF=210670083275540N00 WELLS FARGO B N	To JU IJEIEN 770510487CIAT PAYPAL12608999277 GANGNAMGU*SE UL KR*06126\	50.08-
Mar 9	Electronic Withdrawal REF=210680083048330N00	To VENMO 6264681992RELOAD39525403049928	20.00-
Mar 10	Electronic Withdrawal REF=210690083730010N00	To VENMO 6264681992RELOAD02975408872944	10.00-
Mar 10	Electronic Withdrawal REF=210690083730000N00	To VENMO 6264681992RELOAD02975408872896	20.00-
Mar 11	Electronic Withdrawal REF=210690171471810N00	To VENMO 6264681992RELOAD16735412540618	20.00-
Mar 11	Electronic Withdrawal REF=210690171471820N00	To VENMO 6264681992RELOAD16735412540943	20.00-
Mar 12	Electronic Withdrawal REF=210710093197560N00	To VENMO 3264681992PAYMENT 5420282245	10.00-
Mar 12	Electronic Withdrawal REF=210710093196350N00	To VENMO 6264681992RELOAD04995420298139	30.00-
Mar 12	Electronic Withdrawal REF=210700171890150N00	To Northwestern 1364199567NU Tuition506379911	23,803.00-
Mar 15	Electronic Withdrawal REF=210740095912200N00	To PAYPAL PAYPALS177INST XFER STEAM GAMES	0.69-
Mar 15	Electronic Withdrawal REF=210740088482540N00	To VENMO 6264681992RELOAD55545426007140	10.00-
Mar 15	Electronic Withdrawal REF=210740126891280N00	To VENMO 6264681992RELOAD57315436413866	20.00-
Mar 15	Electronic Withdrawal REF=210740098891230N00	To PAYPAL PAYPALS177INST XFER NATIONALRAI	31.00-
Mar 16	Electronic Withdrawal REF=210740225579470N00	To VENMO 6264681992RELOAD98985443782281	10.00-
Mar 16	Electronic Withdrawal REF=210740225579460N00	To VENMO 6264681992RELOAD98985443782194	30.00-
Mar 17	Electronic Withdrawal REF=210750141958610N00	To VENMO 6264681992RELOAD97695449653425	10.00-
Mar 17	Electronic Withdrawal REF=210750141958600N00	To VENMO 6264681992RELOAD97695449651378	20.00-
Mar 18	Electronic Withdrawal REF=210760161043740N00	To PAYPAL PAYPALS177INST XFER GRAMMARLY	29.95-



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Other Withdrawals (continued)

Date	Description of Transaction	Ref Number	Amount
Mar 18	Electronic Withdrawal REF=210760131067140N00	To VENMO 3264681992PAYMENT 5455065765	30.00-
Mar 18	Electronic Withdrawal REF=210770075249610N00	To ROBINHOOD 1464364776Funds 555039890	1,000.00-
Mar 22	Electronic Withdrawal REF=210780096787060N00	To VENMO 6264681992RELOAD01155464474223	10.00-
Mar 22	Electronic Withdrawal REF=210810057112470N00	To VENMO 6264681992RELOAD70545470383459	10.00-
Mar 22	Electronic Withdrawal REF=210810058722380N00	To VENMO 6264681992RELOAD67075471482116	20.00-
Mar 22	Electronic Withdrawal REF=210810058722390N00	To VENMO 6264681992RELOAD67075471485400	30.00-
Mar 22	Electronic Withdrawal REF=210810046479730N00	To VENMO 6264681992RELOAD64755464981611	30.00-
Mar 23	Electronic Withdrawal REF=210810129533380N00	To VENMO 6264681992RELOAD18895482881657	10.00-
Mar 23	Electronic Withdrawal REF=210810182047420N00	To VENMO 6264681992RELOAD31675486644252	20.00-
Mar 23	Electronic Withdrawal REF=210810129533370N00	To VENMO 6264681992RELOAD18895482881632	40.00-
Mar 24	Electronic Withdrawal REF=210820130313530N00	To VENMO 6264681992RELOAD51715488476219	20.00-
Mar 25	Electronic Withdrawal REF=210830179532610N00	To VENMO 6264681992RELOAD32315495010703	10.00-
Mar 25	Electronic Withdrawal REF=210830180457180N00	To VENMO 6264681992RELOAD81065495654996	30.00-
Mar 25	Electronic Withdrawal REF=210830197464090N00	To VENMO 6264681992RELOAD55425497762473	40.00-
Mar 25	Electronic Withdrawal REF=210830197464110N00	To VENMO 6264681992RELOAD55425497762573	40.00-
Mar 25	Electronic Withdrawal REF=210830197464100N00	To VENMO 6264681992RELOAD55425497762520	50.00-
Mar 25	Electronic Withdrawal REF=210830179537460N00	To VENMO 6264681992RELOAD60265495501954	60.00-
Mar 29	Electronic Withdrawal REF=210850125339380N00	To VENMO 6264681992RELOAD67725505538999	10.00-
Mar 29	Electronic Withdrawal REF=210880101477900N00	To VENMO 3264681992PAYMENT 5513887224	20.00-
Mar 29	Electronic Withdrawal REF=210880104817340N00	To VENMO 6264681992RELOAD24825520068870	20.00-
Mar 29	Electronic Withdrawal REF=210880100791080N00	To VENMO 6264681992RELOAD44705512271258	40.00-
Mar 30	Electronic Withdrawal REF=210880212307490N00	To PAYPAL PAYPALS177INST XFER CHEGG TXTBK ORD	14.95-
Mar 31	Electronic Withdrawal REF=210890083758310N00	To VENMO 6264681992RELOAD00495529426385	50.00-
Mar 31	Electronic Withdrawal REF=210890140678420N00	To PAYPAL PAYPALS177INST XFER NATIONALRAI	202.00-
Apr 1	Electronic Withdrawal REF=210900178140660N00	To PAYPAL PAYPALS177INST XFER STEAM GAMES	15.19-
Apr 2	Electronic Withdrawal REF=210920031103090N00 WELLS FARGO B N	To NINTENDO 770510487CIAT PAYPAL12972381427 KAMITOBA,MIN MI JP*601-85	3.99-
Apr 2	Electronic Withdrawal REF=210920023361450N00	To VENMO 6264681992RELOAD 1012975136653	10.00-



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U.S. Bank National Association

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Other Withdrawals (continued)

Date	Description of Transaction	Ref Number	Amount
Apr 2	Electronic Withdrawal REF=210920022922870N00	To VENMO 6264681992RELOAD80145548218610	10.00-
Apr 5	Electronic Withdrawal REF=210950103283260N00	To VENMO 6264681992RELOAD 1012977653998	10.00-
Apr 5	Electronic Withdrawal REF=210950122715700N00	To VENMO 6264681992RELOAD90235560121811	10.00-
Apr 5	Electronic Withdrawal REF=210920045433490N00	To VENMO 6264681992RELOAD71615549256272	20.00-
Apr 5	Electronic Withdrawal REF=210950103283240N00	To VENMO 6264681992RELOAD 1012977653937	20.00-
Apr 5	Electronic Withdrawal REF=210950123110250N00	To VENMO 6264681992RELOAD12975560828926	30.00-
Apr 6	Electronic Withdrawal REF=210950192203900N00	To PAYPAL PAYPALS177INST XFER STEAM GAMES	0.79-
Apr 6	Electronic Withdrawal REF=210950226774430N00	To VENMO 6264681992RELOAD 1013020922992	20.00-
Apr 7	Electronic Withdrawal REF=210960100351420N00	To VENMO 6264681992RELOAD06235572959503	10.00-
Apr 7	Electronic Withdrawal REF=210960165267520N00	To VENMO 6264681992RELOAD 1013043704861	20.00-
Apr 7	Electronic Withdrawal REF=210960100351430N00	To VENMO 6264681992RELOAD06235572959517	20.00-
Apr 7	Electronic Withdrawal REF=210960147800970N00	To VENMO 6264681992RELOAD 1013033061706	20.00-
Apr 7	Electronic Withdrawal REF=210960147800980N00	To VENMO 6264681992RELOAD 1013033061306	30.00-
Apr 7	Electronic Withdrawal REF=210960165267510N00	To VENMO 6264681992RELOAD 1013043705413	410.00-
Total Other Withdrawals			\$ 26,758.63-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Mar 8	52,080.20	Mar 17	28,015.51	Mar 30	26,380.87
Mar 9	52,060.20	Mar 18	26,955.56	Mar 31	26,158.87
Mar 10	52,030.20	Mar 22	26,805.82	Apr 1	26,143.68
Mar 11	51,990.20	Mar 23	26,735.82	Apr 2	26,119.69
Mar 12	28,147.20	Mar 24	26,715.82	Apr 5	26,029.69
Mar 15	28,085.51	Mar 25	26,485.82	Apr 6	26,008.90
Mar 16	28,045.51	Mar 29	26,395.82	Apr 7	25,498.90

Balances only appear for days reflecting change.



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