

## Account Line of Credit Statement

Statement Closing Date	03/18/23
Payment Due Date	04/12/23
Account Number	05510115610
Total Current Amount Due	\$289.70
Total Minimum Payment Due	\$289.70

00001887 IBSP0318230837701767 000003 100000 0M

NIKOLAI SCHLEGEL  
 STEPHANIE K SCHLEGEL  
 6 ELIZABETH LANE  
 DANVILLE CA 94526

826

Page 1 of 3

**AVAILABLE NOW! A NEW WAY TO MANAGE YOUR HOME EQUITY CARD WITH REAL-TIME ALERTS AND CONTROLS! LOCK YOUR CARD, REPORT LOST OR STOLEN, SET SPENDING LIMITS AND SEE WHERE YOU'RE USING YOUR CARD ONLINE AND IN-STORE. DOWNLOAD THE COMERICA CARDS MOBILE APP NOW FROM YOUR APP STORE TO GET THE MOST FROM YOUR CARDS! EXCLUDES TEXAS.**

### Account Line of Credit Summary

CREDIT LIMIT	BALANCE	AVAILABLE CREDIT	DRAW PERIOD EXPIRATION
\$100,000.00	\$69,562.12	\$30,437.88	12/14/32

Note	Fees Charged/ Unpaid	Current Amount Due	Past Due Amount	Minimum Payment Due	Maturity Date
00001	\$0.00	\$289.70	\$0.00	\$289.70	12/18/52
<b>Totals</b>	<b>\$0.00</b>	<b>\$289.70</b>	<b>\$0.00</b>	<b>\$289.70</b>	

Your checking account will be charged for this payment on 04/12/23. Retain this statement for your records.

NIKOLAI SCHLEGEL  
 STEPHANIE K SCHLEGEL  
 6 ELIZABETH LANE  
 DANVILLE CA 94526

826

A late fee of \$17.38 will be imposed if payment is not received by 04/24/23.

Payment Due Date	04/12/23
Account Number	05510115610
Total Current Amount Due	\$289.70
Total Minimum Payment Due	\$289.70

Please send your payment to:

**COMERICA BANK LOAN CENTER  
 P.O. BOX 554875  
 DETROIT MI 48255-4875**

Amount Enclosed

00001887-0000001-Page 000001 of 000006-IBSP0318230837701767-FORM226



55487582605510115610000006182310200000289706

Account Number  
Statement Date

NIKOLAI SCHLEGEL  
05510115610  
03/18/23

**Account Line of Credit Summary**

Note	Previous Statement Balance	Plus Advances/ Debits	Minus Payments/ Credits	Plus Interest Charge	Plus Other Charges	Current Statement Balance
00001	\$63,641.03	\$6,209.06	\$287.97	\$289.70	\$0.00	\$69,851.82
<b>Totals</b>	<b>\$63,641.03</b>	<b>\$6,209.06</b>	<b>\$287.97</b>	<b>\$289.70</b>	<b>\$0.00</b>	<b>\$69,851.82</b>

**Transactions - from 02/19/23 through 03/18/23**

Trans Date	Post Date	Description	Advances/Debits Interest Charge	Payments/ Credits	Principal Balance
<b>Revolving Credit: 00001</b>					
		Principal Balance at the Beginning of the Cycle			\$63,353.06
03/08	03/09	Advance	\$172.05		\$63,525.11
		MERCHANT PURCHASE TERMINAL 55458853 NBS*SERV FEE 88847 0601 888470601 NE			
03/08	03/09	Advance	\$6,037.01		\$69,562.12
		MERCHANT PURCHASE TERMINAL 55458853 CU BOULDER BURSAR INTE 303492538 CO			
03/15	03/15	Payment		\$287.97	\$69,562.12
		Interest Portion:	\$287.97		

**Fees**

**TOTAL FEES FOR THIS PERIOD \$0.00**

**Interest Charged**

**Revolving Credit: 00001**

03/18 03/18 Interest Charge \$289.70

**TOTAL INTEREST FOR THIS PERIOD \$289.70**

**2023 Totals Year-to-Date**

Total fees charged in 2023	\$0.00
Total interest charged in 2023	\$802.55

Total Fees Charged In 2022: \$0.00  
Total Interest Charged In 2022: \$0.00

Total Interest Charges Paid In 2022: \$0.00

**Interest Charge Information**

\* There were 28 days in this billing cycle \*

Your \*\*INTEREST CHARGE\*\* for Revolving Credit 00001 is \$289.70

00001887-0000002-Page 000003 of 000006-IBSP0318230837701767-FORM226



Account Number  
Statement Date

NIKOLAI SCHLEGEL  
05510115610  
03/18/23

<b>Interest Charge Information</b>
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Note	From	Through	Daily Periodic Rate	Annual Percentage Rate	Balance Subject to Interest Rate
REV 00001	02/19	03/18	0.0157260%	5.74000%(V)	\$65,792.31

(V) = Variable Rate

*For Customer Assistance Contact:*  
COMERICA BANK  
PO BOX 71203  
PHILADELPHIA PA 19176

**CREDITING OF PAYMENTS:** We will credit your payment as of the date received if the payment is: (1) received by 5 p.m. on a normal business day at the address shown on your statement remittance; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) accompanied by the statement remittance. Do not fold enclosed check, money order, or statement remittance. Do not include paper clips, staples, tape or other correspondence or more than one payment in the envelope. Any payment that does not meet these requirements will be credited not more than 5 days after the date of receipt. If a Credit Balance appears on your statement, you may request a refund of the full amount by writing to us at: Comerica Consumer Loan Customer Service, P.O. Box 71203, Philadelphia, PA 19176.

**COMPUTATION OF FINANCE CHARGE (FOR VARIABLE RATE LOANS):** Average Daily Balance Method (Including Current Transactions) We figure the finance charge on your account by applying the periodic rate to the "average daily balance" of your account (including current transactions). To get the "average daily balance" we take the beginning balance of your account each day, add any new purchases, advances and loans, and subtract any payments or credits, and unpaid finance charges. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance."

**BANKRUPTCY DISCLOSURE:** If you have filed bankruptcy, this statement is for informational purposes only at your request. You have no personal obligation to pay a discharged debt. Please call to discontinue statements, if desired.

**LIABILITY FOR UNAUTHORIZED USE OF YOUR CREDIT CARD:** You may be liable for the unauthorized use of your credit card. You will not be liable for unauthorized use that occurs after you notify Comerica Consumer Loan Customer Service, P.O. Box 71203, Philadelphia, PA 19176, orally or in writing, of the loss, theft, or possible unauthorized use. In any case, your liability will not exceed \$50.

**BILLING RIGHTS SUMMARY** In Case of Errors or Questions About Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at Comerica Consumer Loan Customer Service, P.O. Box 71203, Philadelphia, PA 19176 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

**Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

**Credit Bureau Dispute Reporting:** Our goal is to provide you with a premier level of service. If you believe that any information we have reported to the consumer reporting agencies specific to this loan is incomplete or inaccurate, please write us at the following address in order to preserve your rights: Comerica Consumer Loan Customer Service, P.O. Box 71203, Philadelphia, PA 19176. In your letter please provide us with your name, address and account number. Also identify the information you believe to be incorrect and provide, if possible, the name of the Consumer Reporting Agency involved, a copy of the credit report and any other documentation which supports your claim of error. We appreciate your business and thank you for your assistance.

**Housing Counselor Information:** If you would like counseling or assistance, you can contact the following: U.S. Department of Housing and Urban Development (HUD): For a list of homeownership counselors or counseling organizations in your area, go to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call 800-569-4287.



## STATEMENT OF ACCOUNT

80962



NIKOLAI SCHLEGEL OR  
STEPHANIE KATHERINE SCHLEGEL  
6 ELIZABETH LN  
DANVILLE CA 94526

**Your Premier Package  
statement**

January 25, 2023 to February 22, 2023  
Account number 8003778472

**Your account summary**

Beginning balance  
on January 25, 2023 \$1,929.70

**Plus deposits**

Electronic deposits \$1,600.00

Interest \$0.02

**Less withdrawals**

Electronic (EFT) withdrawals -\$424.88

Ending balance  
on February 22, 2023 \$3,104.84

**Interest rates on February 22, 2023**

- on balances of \$1 to \$999: 0.01%
- on balances of \$1,000 to \$2,499: 0.01%
- on balances of \$2,500 to \$4,999: 0.01%
- on balances of \$5,000 to \$14,999: 0.01%
- on balances of \$15,000 to \$49,999: 0.01%
- on balances of \$50,000 or more: 0.01%

**Summary of interest you've earned**

- Interest paid to you this statement period: \$0.02
- Annual percentage yield earned this statement period: 0.01%
- Total interest paid to you this year: \$0.10

**To contact us**

Call  
(800) 522-2265

Visit our web site  
[www.comerica.com](http://www.comerica.com)

Write to us  
COMERICA BANK  
318 DIABLO RD STE 100  
DANVILLE CA 94526-3443-4334

**Important information****Thank you**

*Thank you for being a Comerica customer.  
We value the trust and confidence that you  
continue to place in us.*

Your *Premier Package* statement  
January 25, 2023 to February 22, 2023



## Details of your *Premier Package* account: 8003778472

### Electronic deposits this statement period

Date	Amount (\$)	Activity	Bank reference number
Feb 03	800.00	Apple Inc. Payroll	9488979968
Feb 17	800.00	Apple Inc. Payroll	9488869586

Total Electronic Deposits: \$1,600.00  
Total number of Electronic Deposits: 2

### Other deposits this statement period

Date	Amount (\$)	Activity	Bank reference number
Feb 22	0.02	Interest	I-GEN18670

Total Other Deposits: \$0.02  
Total number of Other Deposits: 1

### Electronic withdrawals this statement period

Date	Amount (\$)	Activity	Bank reference number
Feb 13	-224.88	Consumer Loan Autopay 021223	9488979787
Feb 21	-200.00	Vgi 529 ACH Contrib 022123	9488361115

Total Electronic Withdrawals: -\$424.88  
Total number of Electronic Withdrawals: 2

### Lowest daily balance

Your lowest daily balance this statement period was **\$1,929.70**  
on **January 25, 2023**.



Your **Premier Package** statement  
January 25, 2023 to February 22, 2023

## Premier Package: 8003778472

### Account Disclosure

PLEASE EXAMINE THIS STATEMENT PROMPTLY

Reporting Errors and Unauthorized Transactions

### Personal Accounts

**Electronic Funds Transfers:** In Case of Errors (including unauthorized electronic transactions) or Questions About Your Electronic Transfers: Call or write us as soon as you can, if you think this statement or your receipt is wrong or if you need more information about a transfer on the statement or receipt. For pre-authorized transfers (e.g., insurance payments, etc.), call us at 800.572.6620 or write us at Comerica Bank – Electronic Services Department, M/C 7570 Attn: Research, P.O. Box 75000, Detroit, Michigan 48275. For Comerica ATM Card or Comerica Debit Card transactions, call us at 800.572.6620 or write us at Comerica Bank – Electronic Processing, M/C 7584, P.O. Box 75000, Detroit, Michigan 48275. We must hear from you no later than 60 days after we sent you the FIRST statement on which the Error or problem appeared.

When reporting the Error: (1) tell us your name and account number (if any); (2) describe the Error (an Error includes an unauthorized electronic funds transfer) or the electronic 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; and (3) tell us the dollar amount of the suspected Error or the transaction you question.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. If you fail to do so, and your account is a personal account, we are not obligated to give you provisional credit for the amount of your claim while we investigate your claim.

**Comerica Debit Card Transactions:** Notwithstanding the above information, if your account was debited for a transaction resulting from the use of your Comerica Debit Card or Debit Card number, you may have additional rights and protections. See the Comerica Business and Personal Deposit Account Contract for specific information.

**Checks and Other Non-Electronic Funds Transfer Transactions:** If you need a copy of a check or additional information about a transaction, you can call us at 800.572.6620. State law and the terms of the Comerica Business and Personal Deposit Account Contract govern your liability and the Bank's for fraudulent checks and non-electronic funds transfer transactions. The best way to limit your possible loss is to report any unauthorized activity involving your account as soon as possible but always within 30 days of when we sent the statement to you or otherwise made the information available to you. See the Comerica Business and Personal Deposit Account Contract for further details.

### Business Accounts

**Electronic Transactions:** If you think this statement shows an Error (an Error includes an unauthorized electronic transaction) or an ATM receipt you received is wrong or if you need more information about an electronic transaction listed on the statement, call or write us but always within 30 days of when we first made the information available to you regarding the transaction. For pre-authorized transfers (e.g., insurance payment, etc.), call us at 800.572.6620 or write us at Comerica Bank – Electronic Services Department, M/C 7570 Attn: Research, P.O. Box 75000, Detroit, Michigan 48275. For Comerica ATM Card or Comerica Business Debit Card transactions, call us at 800.572.6620 or write us at Comerica Bank – Electronic Processing, M/C 7584, P.O. Box 75000, Detroit, Michigan 48275. For all claims related to an electronic transaction, we must hear from you no later than 30 days after we first made the information available to you regarding the transaction otherwise you may waive your right to recover for the loss you incurred. When reporting the Error: (1) tell us your name and account number; (2) describe the Error or transaction you are unsure about, and explain as clearly as you can why you believe it is an Error or why you need more information; and (3) tell us the dollar amount of the suspected Error. We reserve the right to require that you complete an affidavit regarding claims of unauthorized transactions. If we timely receive your claim, we will investigate your claim and correct any Errors within the time frame required by law. If the claim is for an unauthorized electronic transaction and we find your claim genuine, we will process your claim in accordance with ACH rules or other applicable electronic clearinghouse rules. To the extent we recover we will refund to you the recovery. If an electronic transaction, including wire transfer was conducted in accordance with the terms of an electronic service you agreed to obtain from us, the terms of that agreement will govern whether the transaction in question is authorized or not.

**Comerica Business Debit Card Transactions:** If your account was debited for a transaction resulting from the use of your Comerica Business Debit Card or Debit Card number (does not apply to ATM Cards or Debit Cards that are not activated) or if your claim is related to an electronic debit transaction resulting from the use of your Comerica Debit Card or Debit Card number, you may have rights and protections in addition to those described above. See the Comerica Business and Personal Deposit Account Contract for specific information.

**Checks and Other Non-Electronic Transactions:** If you need a copy of a check or additional information about a non-electronic transaction you can call us at 800.572.6620. State law and the terms of the Comerica Business and Personal Deposit Account Contract govern your liability and the Bank's for fraudulent checks and non-electronic transactions. The best way to limit your possible loss is to report any unauthorized activity involving your account as soon as possible but always within 30 days of when we sent the statement to you or otherwise made the information available to you. See the Comerica Business and Personal Deposit Account Contract for further details. You should keep this statement for your records.

**Balancing Your Account:** For assistance on how to balance your account, please call us at 800.572.6620 or visit your local Comerica banking center.



Equal Opportunity Lender Rev. 05-17

[www.comerica.com](http://www.comerica.com)

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