

Statement of Account



Comerica Bank. P.O. Box 75000
Detroit, MI 48275

80962



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|||

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

Your Premier Package statement

September 23, 2023 to October 23, 2023
Account number 8003778472

Your account summary

Beginning balance **\$3,362.81**
on September 23, 2023

Plus deposits

Electronic deposits **\$1,600.00**
Interest **\$0.01**

Less withdrawals

Electronic (EFT) withdrawals **-\$4,074.34**

Ending balance **\$888.48**
on October 23, 2023

Interest rates on October 23, 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: \$0.01
- Annual percentage yield earned this statement period: 0.01%
- Total interest paid to you this year: \$0.27

To contact us

Call
(800) 522-2265

Visit our web site
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.*



Statement of Account

Your *Premier Package* statement
September 23, 2023 to October 23, 2023

Details of your *Premier Package* account: 8003778472

Electronic deposits this statement period

Date	Amount (\$)	Activity	Bank reference number
Sep 29	800.00	Apple Inc. Payroll	9488957654
Oct 13	800.00	Apple Inc. Payroll	9488177774

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

Other deposits this statement period

Date	Amount (\$)	Activity	Bank reference number
Oct 23	0.01	Interest	I-GEN19097

Total Other Deposits: \$0.01
Total number of Other Deposits: 1

Electronic withdrawals this statement period

Date	Amount (\$)	Activity	Bank reference number
Oct 04	-3,503.00	Mechbk Ck Webxfr Fee \$03.00	9488571509
Oct 13	-371.34	Consumer Loan Autopay 101323	9488599583
Oct 19	-200.00	Vgi 529 ACH Contrib 101923	9488492842

Total Electronic Withdrawals: -\$4,074.34
Total number of Electronic Withdrawals: 3

Lowest daily balance

Your lowest daily balance this statement period was **\$659.81**
on October 4, 2023.



Statement of Account



80962

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

Your Premier Package statement

October 24, 2023 to November 21, 2023
Account number 8003778472

Your account summary

Beginning balance **\$888.48**
on October 24, 2023

Plus deposits

Electronic deposits **\$1,600.00**
Interest **\$0.02**

Less withdrawals

Electronic (EFT) withdrawals **-\$624.30**

Ending balance **\$1,864.20**
on November 21, 2023

Interest rates on November 21, 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: \$0.29

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DANVILLE CA 94526-3443-4334

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Statement of Account

Your *Premier Package* statement
October 24, 2023 to November 21, 2023

Details of your *Premier Package* account: 8003778472

Electronic deposits this statement period

Date	Amount (\$)	Activity	Bank reference number
Oct 27	800.00	Apple Inc. Payroll	9488494343
Nov 10	800.00	Apple Inc. Payroll	9488427878

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

Other deposits this statement period

Date	Amount (\$)	Activity	Bank reference number
Nov 21	0.02	Interest	I-GEN18346

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

Electronic withdrawals this statement period

Date	Amount (\$)	Activity	Bank reference number
Nov 13	-424.30	Consumer Loan Autopay 111223	9488378008
Nov 20	-200.00	Vgi 529 ACH Contrib 112023	9488064632

Total Electronic Withdrawals: -\$624.30
Total number of Electronic Withdrawals: 2

Lowest daily balance

Your lowest daily balance this statement period was **\$888.48**
on **October 24, 2023**.



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	\$60,101.27	\$9,228.99	\$424.30	\$521.49	\$0.00	\$69,427.45
Totals	\$60,101.27	\$9,228.99	\$424.30	\$521.49	\$0.00	\$69,427.45

Transactions - from 10/19/23 through 11/18/23

Trans Date	Post Date	Description	Advances/Debits Interest Charge	Payments/ Credits	Principal Balance
Revolving Credit: 00001					
		Principal Balance at the Beginning of the Cycle			\$59,676.97
10/20	10/23	Check # 208	\$5,595.00		\$65,271.97
11/08	11/09	Advance	\$100.70		\$65,372.67
		MERCHANT PURCHASE TERMINAL 55458853 NBS*SERV FEE 88847 0601 LINCOLN NE			
11/08	11/09	Advance	\$3,533.29		\$68,905.96
		MERCHANT PURCHASE TERMINAL 55458853 CU BOULDER BURSAR INTE BOULDER CO			
11/12	11/13	Payment		\$424.30	\$68,905.96
		Interest Portion:	\$424.30		

Fees

TOTAL FEES FOR THIS PERIOD \$0.00

Interest Charged

Revolving Credit: 00001

11/18 11/18 Interest Charge \$521.49

TOTAL INTEREST FOR THIS PERIOD \$521.49

2023 Totals Year-to-Date

Total fees charged in 2023	\$0.00
Total interest charged in 2023	\$3,500.48

Interest Charge Information

* There were 31 days in this billing cycle *

Your ****INTEREST CHARGE**** for Revolving Credit 00001 is \$521.49

Note	From	Through	Daily Periodic Rate	Annual Percentage Rate	Balance Subject to Interest Rate
REV 00001	10/19	11/18	0.0253425%	9.25000%(V)	\$66,380.95

(V) = Variable Rate





Account Line of Credit Statement

Account Number
Statement Date

NIKOLAI SCHLEGEL
05510115610
11/18/23

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

226032.5-913.2

The Comerica family of companies is pleased to provide you with the enclosed Privacy Notice. In this notice, we describe Comerica's pledge to ensuring the confidentiality of your personal information.

- The types of personal information that we collect
- The reasons we may share this information
- How you can limit our sharing of this information for certain purposes

We realize that when you choose to do business with Comerica, you are telling us that you trust us to handle your personal information responsibly, and that you expect us to do so. This is a commitment that each of us at Comerica takes very seriously.

If you would like to continue with your current choices, no response is necessary.

Your Current Privacy Choices are:

Share with Affiliates	YES
Share with 3rd Party	YES

OUR CALIFORNIA PRIVACY NOTICE CALLED "IMPORTANT PRIVACY CHOICES FOR CALIFORNIA CONSUMERS" IS ON THE REVERSE SIDE OF THIS LETTER.

STEPHANIE KATHERINE SCHLEGEL
6 ELIZABETH LN
DANVILLE CA 94526

Current Privacy Choices
Share with Affiliates YES
Share with 3rd Party YES

IMPORTANT PRIVACY CHOICES FOR CALIFORNIA CONSUMERS

You have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choices below.

Your Rights

You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products and services.

Your Choices

Restrict Information Sharing With Companies We Own or Control (Affiliates): Unless you say "NO", we may share personal and financial information with other companies within the Comerica family of companies or market to you based upon shared transaction or experience information supplied by a member of the Comerica family.

- ☐ NO, please do not share my personal and financial information with other companies within the Comerica family of companies or market to me based upon shared transaction or experience information supplied by a member of the Comerica family.

Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products And Services: Unless you say "NO", we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

- ☐ NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

Time Sensitive Reply

You may make your privacy choice(s) at any time. Your choice(s) marked here will remain in effect unless you state otherwise. However, if we do not hear from you we may share some of your information with affiliated companies and other companies with whom we have contracts to provide products and services.

Name: _____ Phone #: _____

Signature: _____ Date: _____

To exercise your choice(s) do one of the following:

- (1) Fill out, sign and send back this form to us using the envelope provided (you may want to make a copy for your records).
- (2) Call this toll-free number 866.517.1800.
- (3) Reply electronically by contacting us through the following internet option: comerica.com/privacyresponse.



Rev. 01/23

FACTS**What Does Comerica Do With Your Personal Information?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us.

This information can include:

- Social Security number and employment information
- transaction or loss history and credit scores
- account balances and risk tolerance

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Comerica chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information**Does Comerica share?****Can you limit this sharing?**

For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus

Yes

No

For our marketing purposes – to offer our products and services to you

Yes

No

For joint marketing with other financial companies

Yes

Yes
(excludes private label
credit card companies)

For our affiliates' everyday business purposes – information about your transactions and experiences

Yes

No

For our affiliates' everyday business purposes – information about your creditworthiness

Yes

Yes

For our affiliates to market to you

Yes

Yes

For nonaffiliates to market to you

No

We Don't Share

To limit our sharing

- Call toll free **866.517.1800** – our menu will prompt you through your choices or
- Visit us online: **comerica.com/privacyresponse**

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call **800.266.3742** or go to **comerica.com**



Who we are

Who is providing this notice?

Comerica Bank, Comerica Bank & Trust, National Association, Comerica Securities, Inc., Comerica Insurance Services, Inc., Comerica Insurance Services of Texas Incorporated and Interstate Select Insurance Services, Inc.

What we do

How does Comerica protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Comerica collect my personal information?

We collect your personal information, for example, when you

- open an account or make deposits or withdrawals from your account
- apply for insurance or apply for a loan
- use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.
(See below for more on your rights under state law.)

What happens when I limit sharing for an account I hold jointly with someone else?

Comerica does not limit sharing by account but rather by individual. Therefore, your choices will apply to all of your accounts with Comerica. Any joint account holder may make their own choices, or you can select on their behalf.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include financial companies with a Comerica name and other financial companies such as Interstate Select Insurance Services, Inc.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Comerica does not share with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include merchant payment processors, credit card, insurance, stored value card and check printing companies.*

Other important information

- **State law** — You may have other privacy protections under state laws; we will comply with all applicable state laws with regard to our information sharing practices.

- **California residents only** — California law specifies an alternative form for your privacy choices. You may either opt-out using the separate form titled "Important Privacy Choices for California Consumers" or the other options previously described in this notice.

- **New Mexico, North Dakota and Vermont residents only** — Per state law, we have automatically opted you out of the sharing of your information.

- **Contacting a bank regulator** — Comerica Bank is chartered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against Comerica Bank should contact the Texas Department of Banking through one of the means indicated below:

In Person or U.S. Mail:

Texas Department of Banking
2601 North Lamar Boulevard
Suite 300
Austin, TX 78705-4294

E-mail Address:

consumer.complaints@dob.texas.gov

Telephone Number:

877.276.5554 (toll free)

Fax Number:

512.475.1313

Website Address:

www.dob.texas.gov



Account Line of Credit Statement

Statement Closing Date	11/18/23
Payment Due Date	12/13/23
Account Number	05510115610
Total Current Amount Due	\$521.49
Total Minimum Payment Due	\$521.49

00001647 IBSP1118230856824280 000003 100000 0M

NIKOLAI SCHLEGEL
 STEPHANIE K SCHLEGEL
 6 ELIZABETH LANE
 DANVILLE CA 94526

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ONLINE PAYMENT PORTALS HAVE NOW BEEN ADDED AS LOAN PAYMENT OPTIONS. NO COMERICA FEES APPLY. FOR SET-UP ASSISTANCE CALL 855.451.9201. SET UP ONE-TIME REGULAR AND/OR PRINCIPAL ONLY PAYMENT AT: WWW.COMERICA.COM/ONETIMEPAY SET UP RECURRING REGULAR AND/OR PRINCIPAL ONLY PAYMENTS AT: WWW.COMERICA.COM/RECURRINGPAY

Account Line of Credit Summary

CREDIT LIMIT	BALANCE	AVAILABLE CREDIT	DRAW PERIOD EXPIRATION
\$100,000.00	\$68,905.96	\$31,094.04	12/14/32

Note	Fees Charged/ Unpaid	Current Amount Due	Past Due Amount	Minimum Payment Due	Maturity Date
00001	\$0.00	\$521.49	\$0.00	\$521.49	12/18/52
Totals	\$0.00	\$521.49	\$0.00	\$521.49	

Your checking account will be charged for this payment on 12/13/23. Retain this statement for your records.

NIKOLAI SCHLEGEL
 STEPHANIE K SCHLEGEL
 6 ELIZABETH LANE
 DANVILLE CA 94526

826

A late fee of \$31.29 will be imposed if payment is not received by 12/26/23.

Payment Due Date	12/13/23
Account Number	05510115610
Total Current Amount Due	\$521.49
Total Minimum Payment Due	\$521.49

Please send your payment to:

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

Amount Enclosed

55487582605510115610000006182334700000521490

