



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

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Uni-Statement

Account Number:
1 036 8277 7307

Statement Period:
Dec 16, 2014
through
Jan 16, 2015

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ASHWANI ARORA
1703 MARSH TRAIL CIR APT 1703
ATLANTA GA 30328-5761



To Contact U.S. Bank

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

**Telecommunications Device
for the Deaf:** 1-800-685-5065

Internet: usbank.com

INFORMATION YOU SHOULD KNOW

Effective March 1, 2015, we will no longer offer American Express Travelers Cheques at our branch locations.

U.S. BANK GOLD CHECKING

Member FDIC

U.S. Bank National Association

Account Number 1-036-8277-7307

Account Summary

Beginning Balance on Dec 16	\$	845.23	Number of Days in Statement Period	32
Deposits / Credits		4,541.02	Average Account Balance	\$ 1,367.99
Card Withdrawals		822.01 -		
Other Withdrawals		4,053.92 -		
Ending Balance on Jan 16, 2015	\$	510.32		

Deposits / Credits

Date	Description of Transaction	Ref Number	Amount
Dec 17	Electronic Deposit REF=14351006259984 N	From NISHANT MITTAL RETURN PMT1770527921	\$ 193.00
Dec 22	Electronic Deposit REF=14356006854746 N	From WELLS FARGO P2P OUTBP2PISG	858.00
Dec 26	Electronic Deposit REF=14360002026545 N	From INFOSYS TECHNOLO PAYROLL 1581760235	550.00
Dec 29	Electronic Deposit REF=14363009102026 N	From Bank of America P2P-TRNSFR9416876657	1,000.00
Dec 31	Electronic Deposit REF=14365001872159 N	From Bank of America P2P-TRNSFR9416876657	400.00
Jan 6	Electronic Deposit REF=15005015223202 N	From Bank of America P2P-TRNSFR9416876657	937.22
Jan 9	Electronic Deposit REF=15008007868670 N	From INFOSYS TECHNOLO PAYROLL 1581760235	550.00
Jan 12	Electronic Deposit REF=15012008077592 N	From Bank of America P2P-TRNSFR9416876657	52.80
Total Deposits / Credits			\$ 4,541.02

Card Withdrawals

Card Number: xxxx-xxxx-xxxx-1302

Date	Description of Transaction	Ref Number	Amount
Dec 17	Debit Purchase - VISA STARBUCKS #00989	On 121614 Atlanta GA REF # 24692164351000496833064	\$ 5.89-
Dec 17	Debit Purchase - VISA C-TECH DINIG 40	On 121514 SANDY SPRING GA REF # 24164074350235170503978	15.88-
Dec 18	Debit Purchase 075512	COSTCO WHSE #018 ATLANTA GA On 121814 ILNKILNK REF 435217075512 You Requested \$20 In Cash Back	38.71-
Dec 22	Debit Purchase - VISA GREAT CLIPS #083	On 122014 ATLANTA GA REF # 24692164355000756403455	13.99-
Dec 22	Debit Purchase 544600	WAL-MART #2360 ATLANTA GA On 122114 NYC1TERM REF 98544600	19.38-

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

[illegible]

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 Check 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, Check 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 P.O. Box 64991 St. Paul, MN 55164-9505.

- 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 tell you all the results of our investigation within 10 business days and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. In that case, we will provisionally credit your account 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. For transfers initiated outside the United States or transfers resulting from point of sale debit card transactions, the time period for provisional credit is 10 business days and the time to resolve the investigation is 90 days.

*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

CONSUMER BILLING RIGHTS SUMMARY

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 64991, St. Paul, MN 55164-9505. 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:

- 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.

SPECIAL RULE FOR CREDIT CARD PURCHASES

If you have a problem with the quality of the 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.

RESERVE LINE

Reserve Line Balance Computation Method: To calculate the **Balance Subject to Interest Rate** (sometimes referred to as the "average daily balance"), we take the beginning balance of your account (minus unpaid finance charges and unpaid fees from the previous billing cycles), add any new advances, and subtract any payments and credits. This gives us a 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 is your **Balance Subject to Interest Rate**. The *****INTEREST CHARGE***** begins from the date of each advance.

REPORTS TO AND FROM CREDIT BUREAUS

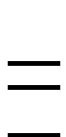
REPORTS TO AND FROM CREDIT BUREAUS

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.

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.





ASHWANI ARORA
1703 MARSH TRAIL CIR APT 1703
ATLANTA GA 30328-5761

Account Number:
1 036 8277 7307

Statement Period:
Dec 16, 2014
through
Jan 16, 2015



U.S. BANK GOLD CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-036-8277-7307

Card Withdrawals (continued)

Card Number: xxxx-xxxx-xxxx-1302

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>	<i>Amount</i>
Dec 22	Debit Purchase - VISA BHARATH GROCERIE	On 122014 ATLANTA GA REF # 24431064355200888400563	5200888400 32.97-
Dec 22	Debit Purchase - VISA GENGHIS GRILL SA	On 121914 SANDY SPRING GA REF # 24431054354206388100845	4206388100 35.35-
Dec 22	Debit Purchase - VISA COACHUSA/MEGABUS	On 121914 WWW.MEGABUS. NJ REF # 24013084354060228619123	4060228619 43.50-
Dec 22	Debit Purchase - VISA COACHUSA/MEGABUS	On 122114 WWW.MEGABUS. NJ REF # 24013084356061038384930	6061038384 50.50-
Dec 22	Debit Purchase 673800	WAL-MART #2360 ATLANTA GA On 122014 NYC1TERM REF 45673800	61.92-
Dec 24	Debit Purchase 625341	MACY'S ATLANTA GA On 122414 ILK1TERM REF 435820625341	4112241419 49.44-
Dec 24	Debit Purchase 937284	MACY'S ATLANTA GA On 122414 ILNKILNK REF 435819937284	8412241359 104.86-
Dec 26	Debit Purchase - VISA TIN DRUM ASIA CA	On 122314 ATLANTA GA REF # 24071054358985383024776	8985383024 10.51-
Dec 26	Debit Purchase - VISA DAIRY QUEEN	On 122414 ATLANTA GA REF # 24765014358514000202626	8514000202 10.68-
Dec 26	Debit Purchase 847261	T MOBILE NO 7648 ATLANTA GA On 122614 ILNKILNK REF 436022847261	6112261609 80.25-
Dec 29	Debit Purchase 456174	PILOT #0192 TIFTON GA On 122714 ILNKILNK REF 436102456174	7412270157 4.20-
Dec 29	Debit Purchase 000908	WAL Wal-Mart Sup ATLANTA (N) GA On 122614 NYC1TERM REF 436195000908 You Requested \$40 In Cash Back	0812261903 90.96-
Dec 30	Debit Purchase - VISA LOVES TRAVEL S00	On 122814 TIFTON GA REF # 24164074363111841292074	3111841292 5.65-
Dec 31	Debit Purchase 408288	PUBLIX SUPER MAR SANDY SPRINGGA On 123014 ILK1TERM REF 436422408288	8812301658 1.38-
Dec 31	Debit Purchase 461547	WHOLEFDS SDY 101 Sandy SpringGA On 123014 ILK1TERM REF 436423461547	4712301749 3.56-
Dec 31	Debit Purchase 503311	WM SUPERCENTER # ATLANTA (N) GA On 123014 NYC3TERM REF 436400503311	1112302020 5.41-
Dec 31	Debit Purchase 855843	PUBLIX SUPER MAR SANDY SPRINGGA On 123014 ILNKILNK REF 436422855843	4312301641 7.78-
Jan 5	Debit Purchase - VISA C-TECH DINIG 40	On 010215 SANDY SPRING GA REF # 24164075003235170170248	3235170170 5.51-
Jan 5	Debit Purchase - VISA LA FITNESS	On 010215 949-255-8100 CA REF # 24492155002940002616 US1	2940002616 54.90-
Jan 12	Debit Purchase 736131	WM SUPERCENTER # ATLANTA (N) GA On 010915 NYC1TERM REF 500900736131	3101091814 2.04-
Jan 12	Debit Purchase 701324	WM SUPERCENTER # ATLANTA (N) GA On 010915 NYC1TERM REF 500900701324	2401091805 5.33-
Jan 12	Debit Purchase - VISA C-TECH DINIG 40	On 010915 SANDY SPRING GA REF # 24164075010235170531598	0235170531 6.48-
Jan 12	Debit Purchase - VISA TIN DRUM ASIA CA	On 010915 ATLANTA GA REF # 24071055011985344226508	1985344226 8.83-
Jan 12	Debit Purchase 709888	SAIAMBE INC ATLANTA GA On 011015 ILNKILNK REF 501022709888	8801101620 46.15-

Card 1302 Withdrawals Subtotal \$ **822.01-**

Total Card Withdrawals \$ **822.01-**



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U.S. BANK GOLD CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-036-8277-7307

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Dec 18	Electronic Withdrawal REF=14351009498716 N	To COMCAST 0000213249CABLE 3467386	\$ 39.62-
Dec 22	Electronic Withdrawal REF=14353012479516 N	To GPC 1580257110GPC EBILL 5179797315CHM	46.39-
Dec 22	Electronic Withdrawal REF=14356006392756 N	From INFINITE ENERGY 87734254341593244997	69.85-
Dec 22	Electronic Withdrawal REF=14356006560149 N	To PRAKHAR GUPTA 3770527921FEE \$01.00690011023	193.00-
Jan 5	Electronic Withdrawal REF=15005010285806 N	To 20512 Dunwoody S 1861072180Rent 33435353	1,476.11-
Jan 6	Electronic Withdrawal REF=15006001046658 N	To ASHWANI ARORA 3770527921FEE \$02.00695856645	1,002.00-
Jan 7	Electronic Withdrawal REF=15007008598047 N	To T-MOBILE.COM 0000450304PCS SVC 0222686	151.45-
Jan 9	Electronic Withdrawal REF=15009001379213 N	To ASHWANI ARORA 3770527921FEE \$02.00696779287	939.22-
Jan 13	Internet Banking Payment	To Credit Card *****1194	136.28-
Total Other Withdrawals			\$ 4,053.92-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Dec 17	1,016.46	Dec 29	2,428.38	Jan 7	1,051.85
Dec 18	938.13	Dec 30	2,422.73	Jan 9	662.63
Dec 22	1,229.28	Dec 31	2,804.60	Jan 12	646.60
Dec 24	1,074.98	Jan 5	1,268.08	Jan 13	510.32
Dec 26	1,523.54	Jan 6	1,203.30		

Balances only appear for days reflecting change.