



# STATEMENT OF ACCOUNTS

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Statement Number: 0013371422

12/06/14 - 01/08/15

UNION BANK  
PALO ALTO MAIN 0647  
PO BOX 512380  
LOS ANGELES CA 90051-0380

## Telephone Banking

For 24-hour Automated Direct Service  
800-238-4486  
800-826-7345(TDD)  
Representatives are available  
Monday through Saturday

To open additional accounts,  
or apply for loans, call your  
banking office at 650-859-1200

You may also access your account online  
at [unionbank.com](http://unionbank.com)

Thank you for banking with us  
since 2011

**SUZANNE R GAHS**  
**34179 TONY TERRACE**  
**FREMONT CA 94555**

- A Union Bank FlexEquity® account gives you the cash you need - when you need it. Get a low APR with the variable-rate option & the ability to use your funds again as you repay amounts borrowed. Or, take advantage of the fixed-rate option for protection against rising interest rates & predictable monthly payments. Interest may be tax-deductible, consult your tax advisor. Act now - apply online at [unionbank.com/equity](http://unionbank.com/equity) or call us at 1-866-UB-LOANS.

## Union Bank Essentials Checking Summary

Account Number: 0013371422

Days in statement period: 34

Balance on 12/6	\$	32,491.97
Additions		8,295.27
Subtractions		-14,263.55
Checks	-822.00	
Payments	-3,362.63	
Purchases	-9,861.97	
ATM withdrawals	-208.95	
Other Withdrawals	-8.00	
Balance on 1/8	\$	26,523.69
Statement Average Ledger		27,784.15
Balance		

We waived your service charge this statement period.

## Additions

Date	Description/Location	Reference	Amount
12/9	DOORDASH.COM TRANSFER CCD	50068096	\$ 150.29
12/10	PAYPAL VERIFYBANK PPD *****HDW4	50912459	0.08
12/10	PAYPAL VERIFYBANK PPD *****HDW4	50912460	0.12
12/10	Instacart TRANSFER CCD	50891531	188.84
12/12	PAYPAL TRANSFER PPD *****92WQ	52382472	630.79
12/16	Instacart TRANSFER CCD	54252187	202.26
12/16	DOORDASH.COM TRANSFER CCD	54252168	224.41
12/18	WENTE BROS INC PAYROLL PPD *****1861	54860743	73.08
12/19	APPLE INC. PAYROLL PPD *****2742	55291839	2,941.17
12/23	DOORDASH.COM TRANSFER CCD	58496053	64.55
12/23	Instacart TRANSFER CCD	58496066	105.54
12/30	DOORDASH.COM TRANSFER CCD	53122834	40.59
12/30	Instacart TRANSFER CCD	53122842	246.79
12/31	WENTE BROS INC PAYROLL PPD *****3051	53760814	326.58
1/2	APPLE INC. PAYROLL PPD *****2742	54265801	2,653.09
1/5	ATM DEPOSIT	89654188	251.08

### Additions

<i>Date</i>	<i>Description/Location</i>	<i>Reference</i>	<i>Amount</i>
1/6	Instacart TRANSFER CCD	57711627	196.01
<b>Total</b>			<b>\$ 8,295.27</b>

### Checks

<i>Number</i>	<i>Date</i>	<i>Reference</i>	<i>Amount</i>	<i>Number</i>	<i>Date</i>	<i>Reference</i>	<i>Amount</i>
1265	12/16	06970856	197.00	1267	12/18	07523046	500.00
1266	12/16	08378644	125.00				
<b>Total</b>							<b>\$ 822.00</b>

### Payments *online and electronic banking*

<i>Date</i>	<i>Description/Location</i>	<i>Reference</i>	<i>Amount</i>
12/10	PAYPAL VERIFYBANK PPD *****HDW4	50912513	\$ 0.20
12/11	TOYOTA FINANCIAL BILL PYMT 141211	63459151	296.02
	0036614309		
12/18	00047 PG&E BILL PYMT 141218 3620918784	63529254	212.51
12/23	ALAMEDA CO WATER BILL PYMT 141223	63575329	115.04
	41048096		
12/23	Anthony Marinell BILL PYMT 141223 RENT	63579861	2,475.00
12/26	AT&T MOBILITY BILL PYMT 141226 4360836141	63602088	147.81
1/2	VERIZON WIRELESS BILL PYMT 150102	60021666	116.05
	572086107-		
<b>Total</b>			<b>\$ 3,362.63</b>

### Purchases *ATM card and Debit card™ purchases*

<i>Date</i>	<i>Description/Location</i>	<i>Reference</i>	<i>Amount</i>
12/8	SQ *DANDEL 1455 Market St San Francisco CA	73413528	\$ 16.00
12/8	76 1009730 21530 STEVENS C CUPERTINO CA	73391823	25.58
12/8	SHELL OIL 801 E WASHINGTO PETALUMA CA	73414767	25.66
12/8	JACKS BREW 39176 ARGONAUT FREMONT CA	73388547	26.33
12/8	GLORIA FER 23555 HWY 121 SONOMA CA	73407027	27.82
12/8	IN *VINE A 113 PETALUMA BL 707-7651112 CA	73406819	33.55
12/8	HALLIES DI 125 KELLER STRE PETALUMA CA	73413462	34.77
12/8	PIZZA MY H 220 UNIVERSITY PALO ALTO CA	73398071	42.75
12/8	SMOKING PI 3340 MOWRY AVE FREMONT CA	73365954	47.09
12/8	CENTRAL MA 42 PETALUMA BLV PETALUMA CA	73404528	212.24
12/8	WHOLEFDS R 1250 Jefferson Redwood City CA	73423191	1.30
12/8	BEVERAGES & MOR FREMONT CA	73414318	8.71
12/8	A C TRADIN 2370 MISSION ST SAN FRANCISCO CA	73413387	9.24
12/8	SAFEWAY S 5877 JARVIS AVE NEWARK CA	73425584	16.11
12/8	WHOLEFDS R 1250 Jefferson Redwood City CA	73423918	17.83
12/8	TARGET T03 23 CUPERTINO CUPERTINO CA	73429661	22.27
12/8	SAFEWAY S 39100 ARGONAUT FREMONT CA	73417018	24.23
12/8	WHOLEFDS F 3111 Mowry Ave Fremont CA	73418743	37.02
12/8	PETALUMA M 210 WESTERN AVE PETALUMA CA	73412811	43.52
12/8	SAFEWAY S 1071 EL CAMINO REDWOOD CITY CA	73428222	144.06
12/8 **	Spotify US 303 Park Ave S 877-778-1161 NY	73408932	9.99
12/9	CHIPOTLE 0 10385 S DE ANZA CUPERTINO CA	73425738	9.84
12/9	POSTAL ANN 34972 NEWARK BL NEWARK CA	73421923	46.89
12/9	BEST WESTE 200 S MCDOWELL PETALUMA CA	73419057	90.71
12/9	WHOLEFDS P 774 Emerson St Palo Alto CA	73438056	7.00

**Purchases** ATM card and Debit card™ purchases

<i>Date</i>	<i>Description/Location</i>	<i>Reference</i>	<i>Amount</i>
12/9	SAFEWAY S 5877 JARVIS AVE NEWARK CA	73437368	11.16
12/10	AT&T*BILL 208 S AKARD 08003310500 TX	73422898	207.13
12/10	OTR 3100 S HARBOR B SANTA ANA CA	73431930	1,995.00
12/10	WHOLEFDS P 774 Emerson St Palo Alto CA	73446857	21.29
12/11	STARBUCKS 376 University Palo Alto CA	73444219	4.15
12/11	FEDEX 7721 3875 AIRWAYS BL MEMPHIS TN	73450317	16.59
12/11	WHOLEFDS P 774 Emerson St Palo Alto CA	73451331	32.73
12/11	SAFEWAY S 5877 JARVIS AVE NEWARK CA	73446924	45.95
12/11	SAFEWAY S 5877 JARVIS AVE NEWARK CA	73458202	91.40
12/11**	FASTRAK CS 101 8TH ST 3RD 04154868655 CA	73442405	125.00
12/12	CHIPOTLE 1 34883 NEWARK BL NEWARK CA	73459142	9.43
12/12	JACKS BREW 39176 ARGONAUT FREMONT CA	73458062	44.01
12/12	ANTONIOS N 321 S CALIFORNI PALO ALTO CA	73463166	50.00
12/12	PIER 1 IMP ORTS 1585 Redwood City CA	73462300	14.88
12/12	WHOLEFDS R 1250 Jefferson Redwood City CA	73468903	21.30
12/12	WHOLEFDS R 1250 Jefferson Redwood City CA	73460996	25.63
12/12	SAFEWAY S 1071 EL CAMINO REDWOOD CITY CA	73467783	27.57
12/15	CHIPOTLE 1 34883 NEWARK BL NEWARK CA	73468500	9.37
12/15	SHELL OIL 495 EL CAMINO R MENLO PARK CA	73461071	23.91
12/15	CHEVRON 00 10023 S. DE ANZ CUPERTINO CA	73460977	28.40
12/15	MY CAFE 5475 THORNTON A NEWARK CA	73473930	38.41
12/15	BRONCO BIL 3940 SMITH STRE UNION CITY CA	73463633	45.06
12/15	KLM TREE F 34050 PASEO PAD FREMONT CA	73480310	46.86
12/15	MINER FAMI 7850 SILVERADO OAKVILLE CA	73474287	64.80
12/15	DOWNTOWN J 902 MAIN STREET NAPA CA	73477615	80.20
12/15	SILVERADO 6121 SILVERADO 07072571770 CA	73482427	102.06
12/15	LUNA VINEY 2921 SILVERADO NAPA CA	73478528	115.84
12/15	BEST WESTE 800 CALIFORNIA NAPA CA	73472404	194.93
12/15	SAFEWAY S 5877 JARVIS AVE NEWARK CA	73498571	2.45
12/15	SAFEWAY S 39100 ARGONAUT FREMONT CA	73486419	3.05
12/15	SMOKE SHOP UNION CITY CA	73482834	7.37
12/15	CVS 09329 09329—1039 Redwood City CA	73494164	7.62
12/15	WHOLEFDS F 3111 Mowry Ave Fremont CA	73491814	10.49
12/15	WHOLEFDS F 3111 Mowry Ave Fremont CA	73490838	13.22
12/15	CVS 09494 09494—35080 Neward CA	73481850	21.23
12/15	THE HOME D EPOT 6964 NEWARK CA	73485301	29.38
12/15	WHOLEFDS F 3111 Mowry Ave Fremont CA	73489100	39.73
12/15	SAFEWAY S 1071 EL CAMINO REDWOOD CITY CA	73498597	41.20
12/15	BEDBATH&BE YOND#0218 FREMONT CA	73488307	72.88
12/15	WHOLEFDS P 774 Emerson St Palo Alto CA	73491017	82.43
12/15	SAFEWAY S 39100 ARGONAUT FREMONT CA	73487762	120.48
12/16	CHIPOTLE 1 34883 NEWARK BL NEWARK CA	73494789	9.43
12/16	FEDEX OFFI 30900 DYER ST UNION CITY CA	73492024	24.64
12/16	THAIPHOON 543 Emerson St PALO ALTO CA	73492067	62.04
12/16	WHOLEFDS F 3111 Mowry Ave Fremont CA	73503211	65.22
12/17	HOG ISLAND PO BOX 829 NAPA CA	73502621	18.48
12/17	HUB VALERO 4004 MOWRY FREMONT CA	73491084	19.88
12/17	WENTE ESTA 5565 TESLA RD LIVERMORE CA	73505365	57.23
12/17	WENTE VINE 5565 TESLA RD 925-4562405 CA	73495366	62.69
12/17	OVR*O.CO/O 6350 South 3000 800-8432446 UT	73504635	122.97
12/17	WHOLEFDS F 3111 Mowry Ave Fremont CA	73514301	30.56
12/17	TRADER JOE 'S # FREMONT CA	73518692	47.33
12/17	SAFEWAY S 39100 ARGONAUT FREMONT CA	73518246	51.17
12/18	CHIPOTLE 1 34883 NEWARK BL NEWARK CA	73513533	9.92
12/18	WHOLEFDS F 3111 Mowry Ave Fremont CA	73523911	9.07

**Purchases** ATM card and Debit card™ purchases

<i>Date</i>	<i>Description/Location</i>	<i>Reference</i>	<i>Amount</i>
12/18	WHOLEFDS F 3111 Mowry Ave Fremont CA	73522287	58.96
12/19	MY CAFE 5475 THORNTON A NEWARK CA	73520032	11.24
12/19	THE REFUGE 1143 Crane St MENLO PARK CA	73514410	42.77
12/19	WENTE ESTA 5565 TESLA RD LIVERMORE CA	73525733	126.08
12/19	WHOLEFDS F 3111 Mowry Ave Fremont CA	73532423	12.13
12/19	WHOLEFDS F 3111 Mowry Ave Fremont CA	73530399	44.24
12/19	MARSHALLS FREMONT CA	73536172	90.03
12/19	SAFEWAY S 5877 JARVIS AVE NEWARK CA	73535395	104.35
12/19	SAFEWAY S 39100 ARGONAUT FREMONT CA	73537004	206.88
12/22	FEDEX OFFI 10061 S DE ANZA CUPERTINO CA	73538045	0.26
12/22	MY CAFE 5475 THORNTON A NEWARK CA	73549410	21.00
12/22	76 FUEL-MG 34867 ARDENWOOD FREMONT CA	73532230	21.30
12/22	WENTE ESTA 5565 TESLA RD LIVERMORE CA	73545925	26.71
12/22	KIOKU SUSH 6180 JARVIS AVE NEWARK CA	73522240	29.52
12/22	BRONCO BIL 37651 NILES BLV FREMONT CA	73546814	48.85
12/22	DINOS GRIL L - NEWARK. NEWARK CA	73540018	9.05
12/22	U.S. BANK US BANK NEWARK NEWARK CA	73548276	11.00
12/22	WHOLEFDS P 774 Emerson St Palo Alto CA	73565934	14.01
12/22	WHOLEFDS P 774 Emerson St Palo Alto CA	73568683	23.57
12/22	CORNER STO 705 SAN ANTONIO PALO ALTO CA	73561127	24.21
12/22	SAFEWAY S 5877 JARVIS AVE NEWARK CA	73559964	24.35
12/22	WHOLEFDS F 3111 Mowry Ave Fremont CA	73550049	34.99
12/22	MARSHALLS FREMONT CA	73556325	76.28
12/22	AMAZON.COM SEATTLE WA	73531304	77.15
12/22	SAFEWAY S 39100 ARGONAUT FREMONT CA	73556262	99.39
12/22**	ESURANCE C 650 Davis St 800-378-7262 CA	73543668	67.15
12/23	PALO ALTO 795 EL CAMINO R PALO ALTO CA	73565988	10.00
12/23	GREEN ELEP 3950 MIDDLEFIEL PALO ALTO CA	73568464	10.74
12/23	APPLE STOR 451 University PALO ALTO CA	73566252	32.57
12/23	SAFEWAY S 39100 ARGONAUT FREMONT CA	73577117	16.48
12/23	MARSHALLS FREMONT CA	73578346	21.79
12/24	WHOLEFDS P 774 Emerson St Palo Alto CA	73589150	2.69
12/24	WHOLEFDS P 774 Emerson St Palo Alto CA	73581535	88.01
12/24	SAFEWAY ST 525 El Camino R Menlo Park CA	73589140	172.67
12/26	PANDA EXPR 5829 JARVIS AVE NEWARK CA	73589612	10.85
12/26	SHELL OIL 201 SAN MATEO R HALF MOON BAY CA	73590304	22.14
12/26	JACKS BREW 39176 ARGONAUT FREMONT CA	73572052	31.71
12/26	COYOTE VAL 1000 SAN BRUNO MORGAN HILL CA	73588885	43.41
12/26	COOKS SEAF 751 EL CAMINO R MENLO PARK CA	73581460	86.77
12/26	WHOLEFDS P 774 Emerson St Palo Alto CA	73607252	21.50
12/26	SAFEWAY S 5877 JARVIS AVE NEWARK CA	73606160	33.05
12/26**	GEICO AU TO WASHINGTON DC	73599313	106.22
12/29	CHIPOTLE 1 34883 NEWARK BL NEWARK CA	73622382	9.70
12/29	THE VINE 37533 NILES BLV FREMONT CA	73605955	23.42
12/29	MCNEAR'S S 23 PETALUMA BLV PETALUMA CA	73619568	32.29
12/29	PATXI'S PI 441 EMERSON ST. PALO ALTO CA	73601323	70.96
12/29	WHOLEFDS P 774 Emerson St Palo Alto CA	73633063	2.45
12/29	WHOLEFDS P 774 Emerson St Palo Alto CA	73634112	16.30
12/29	WHOLEFDS F 3111 Mowry Ave Fremont CA	73623430	36.77
12/29	SAFEWAY S 5877 JARVIS AVE NEWARK CA	73626639	43.07
12/29	WHOLEFDS P 774 Emerson St Palo Alto CA	73636107	49.50
12/29	SAFEWAY S 39100 ARGONAUT FREMONT CA	73628695	95.53
12/30	CHIPOTLE 1 34883 NEWARK BL NEWARK CA	73631011	9.92

**Purchases** ATM card and Debit card™ purchases

<i>Date</i>	<i>Description/Location</i>	<i>Reference</i>	<i>Amount</i>
12/30	THE COUNT 369 SOUTH CALIF PALO ALTO CA	73630262	16.04
12/30	76 FUEL-MG 34867 ARDENWOOD FREMONT CA	73633873	25.37
12/30	THE COUNT 369 SOUTH CALIF PALO ALTO CA	73630261	25.56
12/30	SAFEWAY S 5877 JARVIS AVE NEWARK CA	73646907	118.36
12/31	FEDEX 7724 3875 AIRWAYS BL MEMPHIS TN	73650174	8.83
12/31	CHIPOTLE 1 30920 DYER ST UNION CITY CA	73644333	9.47
12/31	FEDEX 7724 3875 AIRWAYS BL MEMPHIS TN	73650172	11.02
12/31	FEDEX 7724 3875 AIRWAYS BL MEMPHIS TN	73650171	15.52
12/31	FEDEX 7724 3875 AIRWAYS BL MEMPHIS TN	73650173	17.23
12/31	WHOLEFDS F 3111 Mowry Ave Fremont CA	73658093	28.02
12/31	SAFEWAY S 39100 ARGONAUT FREMONT CA	73658218	28.40
1/2	76 FUEL-MG 34867 ARDENWOOD FREMONT CA	73656101	25.21
1/2	THE COUNT 39350 PASEO PAD FREMONT CA	70017083	32.16
1/2	THE VINE 37533 NILES BLV FREMONT CA	73658636	46.24
1/2	SAFEWAY ST 525 El Camino R Menlo Park CA	70029456	7.94
1/2	SAFEWAY S 39100 ARGONAUT FREMONT CA	70019025	14.67
1/2	SAFEWAY ST 525 El Camino R Menlo Park CA	70025918	19.32
1/2	WHOLEFDS F 3111 Mowry Ave Fremont CA	70018865	21.74
1/2	FRY'S ELEC TRONICS #0 FREMONT CA	70021650	42.19
1/2	SAFEWAY ST 525 El Camino R Menlo Park CA	70025474	119.16
1/2 **	EXPERIAN 535 Anton Blvd 877-2847942 CA	70018851	14.95
1/5	CHIPOTLE 1 34883 NEWARK BL NEWARK CA	70031840	9.43
1/5	BEACHSIDE 4300 JUDAH STRE SAN FRANCISCO CA	70033442	12.00
1/5	BEACHSIDE 4300 JUDAH STRE SAN FRANCISCO CA	70033443	13.99
1/5	MY CAFE 5475 THORNTON A NEWARK CA	70027456	15.82
1/5	PATXI'S PI 441 EMERSON ST. PALO ALTO CA	70028726	72.50
1/5	TRADER JOE 'S # FREMONT CA	70048775	9.80
1/5	76 FUEL-MG 34867 ARDENWOOD FREMONT CA	70049165	26.99
1/5	WHOLEFDS P 774 Emerson St Palo Alto CA	70053892	29.22
1/5	WHOLEFDS F 3111 Mowry Ave Fremont CA	70043201	30.12
1/5	SAFEWAY S 901 EMMET ST BELMONT CA	70035836	98.86
1/5	SAFEWAY S 39100 ARGONAUT FREMONT CA	70046682	145.44
1/6	PARIS BAGU 383 UNIVERSITY PALO ALTO CA	70058187	1.36
1/6	PEET'S #09 2780 MOWRY AVEN FREMONT CA	70055218	2.25
1/6	PARIS BAGU 383 UNIVERSITY PALO ALTO CA	70058186	7.56
1/6	76 FUEL-MG 34867 ARDENWOOD FREMONT CA	70056425	17.35
1/6	THAIPHOON 543 Emerson St PALO ALTO CA	70052893	39.15
1/6	METRO HOTE 508 PETALUMA BL PETALUMA CA	70041205	130.90
1/6	WHOLEFDS F 3111 Mowry Ave Fremont CA	70066865	31.46
1/7	STARBUCKS 32240 Dyer Stre Union City CA	70063093	1.80
1/7	SUSHI HOUS 855 EL CAMINO R PALO ALTO CA	70066555	20.00
1/7	PAMF PA 79 795 EL CAMINO R PALO ALTO CA	70067278	20.00
1/7	WHOLEFDS F 3111 Mowry Ave Fremont CA	70075616	9.00
1/7	SAFEWAY S 5877 JARVIS AVE NEWARK CA	70076829	35.75
1/7	ORCHARD SU 5130 MOWRY AVE FREMONT CA	70076430	35.94
1/7	MARSHALLS FREMONT CA	70071564	64.30
1/7	SAFEWAY S 39100 ARGONAUT FREMONT CA	70076039	156.59
1/7 **	Spotify US 303 Park Ave S 877-778-1161 NY	70066547	9.99
1/7 **	FASTRAK CS 101 8TH ST 3RD 04154868655 CA	70065413	125.00
1/8	SAFEWAY S 1071 EL CAMINO REDWOOD CITY CA	70086024	3.05
1/8	AMAZON.COM SEATTLE WA	70082906	31.57
1/8	WHOLEFDS P 774 Emerson St Palo Alto CA	70086882	38.14

**Purchases** *ATM card and Debit card™ purchases*

<i>Date</i>	<i>Description/Location</i>	<i>Reference</i>	<i>Amount</i>
1/8	SAFEWAY S 1071 EL CAMINO REDWOOD CITY CA	70085790	47.53
<b>Total</b>			<b>\$ 9,861.97</b>

**\*\* Recurring Debit Card Payment**

**ATM withdrawals**

<i>Date</i>	<i>Description/Location</i>	<i>Reference</i>	<i>Amount</i>
12/8	FREMONT BA 37611 NILES BLV FREMONT CA	73407983	\$ 83.00
12/10	CT 7-11 401 WAVERLEY S PALO ALTO CA	73449162	22.95
12/22	U.S. BANK US BANK NEWARK NEWARK CA	73548290	103.00
<b>Total</b>			<b>\$ 208.95</b>

**Other Withdrawals** *including fees and adjustments*

<i>Date</i>	<i>Description/Location</i>	<i>Reference</i>	<i>Amount</i>
12/8	ATM NETWORK WITHDRAWAL FEE	65056315	\$ 2.00
12/10	ATM NETWORK WITHDRAWAL FEE	65037382	2.00
12/10	ATM NETWORK INQUIRY FEE	65039237	2.00
12/22	ATM NETWORK WITHDRAWAL FEE	65054822	2.00
<b>Total</b>			<b>\$ 8.00</b>