



STATEMENT OF ACCOUNTS

Page 1 of 5
Statement Number: 0013371422
11/08/14 - 12/05/14

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

Thank you for banking with us
since 2011

SUZANNE R GAHS
34179 TONY TERRACE
FREMONT CA 94555

- *It's still a great time to refinance your mortgage. Lock in a low interest rate and lower your monthly payment. Union Bank offers competitive pricing on our fixed rate mortgages. For a mortgage consultation or to apply, visit your local Union Bank branch or call 1-866-UBLOANS.*

Union Bank Essentials Checking Summary

Account Number: 0013371422

Days in statement period: 28

Balance on 11/8	\$	19,255.22
Additions		23,367.14
Subtractions		-10,130.39
Checks	-4,115.00	
Payments	-664.82	
Purchases	-5,141.12	
ATM withdrawals	-205.45	
Other Withdrawals	-4.00	
Balance on 12/5	\$	32,491.97
Statement Average Ledger Balance		20,557.51

We waived your service charge this statement period.

Additions

Date	Description/Location	Reference	Amount
11/12	Instacart TRANSFER CCD	53419355	\$ 304.83
11/18	Instacart TRANSFER CCD	56838957	240.99
11/20	OFFICE DEPOSIT # 0002671315	87393389	1,700.00
11/20	WENTE BROS INC PAYROLL PPD *****5538	57422682	413.37
11/21	APPLE INC. PAYROLL PPD *****2742	57741024	4,093.60
11/25	Instacart TRANSFER CCD	50836071	330.29
12/1	BENEFITS PENSION PPD *****0269	53410127	11,731.02
12/2	Instacart TRANSFER CCD	55374326	86.61
12/4	WENTE BROS INC PAYROLL PPD *****7333	56067923	388.23
12/5	APPLE INC. PAYROLL PPD *****2742	56501546	4,078.20
Total			\$ 23,367.14

Checks

Number	Date	Reference	Amount	Number	Date	Reference	Amount
1261	12/1	07643678	40.00	1264	12/1	08464402	2,475.00
1263*	11/12	08352996	1,600.00				
Total							\$ 4,115.00

* Checks missing in sequence. Out of sequence check numbers may also be located in the Payments section of your statement.

Payments *online and electronic banking*

<i>Date</i>	<i>Description/Location</i>	<i>Reference</i>	<i>Amount</i>
11/13	TOYOTA FINANCIAL BILL PYMT 141113 0036614309	63177506	\$ 296.02
11/17	00047 PG&E BILL PYMT 141117 3620918784	63218419	136.70
11/26	VERIZON WIRELESS BILL PYMT 141126 572086107-	63304123	116.05
11/28	VERIZON WIRELESS BILL PYMT 141128 572086107-	63321043	116.05
Total			\$ 664.82

Purchases *ATM card and Debit card™ purchases*

<i>Date</i>	<i>Description/Location</i>	<i>Reference</i>	<i>Amount</i>
11/10	STARBUCKS 35040 Newark BI Newark CA	73122993	\$ 4.60
11/10	HOBEE'S RE 21267 STEVENS C CUPERTINO CA	73114887	15.46
11/10	76 FUEL-MG 34867 ARDENWOOD FREMONT CA	73125318	25.01
11/10	BRONCO BIL 37651 NILES BLV FREMONT CA	73121861	50.85
11/10	THE COUNT 39350 PASEO PAD FREMONT CA	73139754	92.30
11/10	WHOLEFDS 774 Emerson Palo Alto CA	73144399	1.47
11/10	WHOLEFDS 774 Emerson Palo Alto CA	73140105	1.62
11/10	WHOLEFDS 774 Emerson Palo Alto CA	73142136	39.32
11/10	SAFEWAY S 5877 JARVIS AVE NEWARK CA	73147958	45.00
11/10	GEICO AU TO WASHINGTON DC	73149636	85.22
11/10**	Spotify US 303 Park Ave S 877-778-1161 NY	73143658	9.99
11/12	APPLE STOR 451 University PALO ALTO CA	73141500	20.66
11/12	JACKS BREW 39176 ARGONAUT FREMONT CA	73138685	48.26
11/12	AGI*RENT 11222 Quail Roo 800-370-1990 FL	73157994	71.50
11/12	PAMF PA IV 10470 OLD PLACE 08772521777 CA	73152081	185.00
11/12	WHOLEFDS 20955 Steven Cupertino CA	73151326	10.84
11/12	SAFEWAY S 5877 JARVIS AVE NEWARK CA	73168235	60.11
11/12	WHOLEFDS 774 Emerson Palo Alto CA	73154363	70.54
11/12	GEICO AU TO WASHINGTON DC	73154314	84.34
11/13	CCSF MTA I 1 S VAN NESS AV SAN FRANCISCO CA	73161550	2.54
11/13	SHOP.MLB.C 935 FIRST AVENU 866-274-9053 PA	73165126	41.41
11/13	COASTAL AM 711 CHARCOT AVE SAN JOSE CA	73154593	105.07
11/13	WHOLEFDS 3111 Mowry A Fremont CA	73170029	28.48
11/14	MY CAFE 5475 THORNTON A NEWARK CA	73171089	23.63
11/14	WENTE ESTA 5565 TESLA RD LIVERMORE CA	73176920	30.52
11/14	WHOLEFDS 774 Emerson Palo Alto CA	73188734	4.26
11/14	WHOLEFDS 774 Emerson Palo Alto CA	73189513	5.99
11/14	SAFEWAY S 5877 JARVIS AVE NEWARK CA	73189134	45.54
11/14	SAFEWAY ST 525 El Camino R Menlo Park CA	73185964	203.30
11/17	76 1009730 21530 STEVENS C CUPERTINO CA	73187944	18.33
11/17	CHIPOTLE 1 34883 NEWARK BL NEWARK CA	73206761	19.62
11/17	76 1012322 1175 CATALINA D LIVERMORE CA	73173685	20.20
11/17	VASCO VALE 115 S VASCO RD. LIVERMORE CA	73193546	22.97
11/17	JACKS BREW 39176 ARGONAUT FREMONT CA	73191996	26.33
11/17	TONI'S COU 516 W 18TH STRE MERCED CA	73191522	30.97
11/17	PIZZA MY H 220 UNIVERSITY PALO ALTO CA	73185042	42.75
11/17	MERCED GRO 1125 W. MAIN ST MERCED CA	73198314	1.48
11/17	WHOLEFDS 774 Emerson Palo Alto CA	73219548	3.16
11/17	WHOLEFDS 774 Emerson Palo Alto CA	73213604	29.55
11/17	WHOLEFDS 3111 Mowry A Fremont CA	73193367	29.92
11/17	WHOLEFDS 3111 Mowry A Fremont CA	73200060	37.10
11/17	SAFEWAY S 5877 JARVIS AVE NEWARK CA	73219064	106.05
11/17	SAFEWAY S 39100 ARGONAUT FREMONT CA	73205315	131.68

Purchases ATM card and Debit card™ purchases

<i>Date</i>	<i>Description/Location</i>	<i>Reference</i>	<i>Amount</i>
11/18	JACKS BREW 39176 ARGONAUT FREMONT CA	73208627	30.49
11/18	WHOLEFDS 3111 Mowry A Fremont CA	73220020	29.05
11/19	76 1009730 21530 STEVENS C CUPERTINO CA	73224691	26.71
11/19	WHOLEFDS 1250 Jeffers Redwood City CA	73235906	1.92
11/19	SAFEWAY S 5877 JARVIS AVE NEWARK CA	73238423	16.65
11/19	WHOLEFDS 1250 Jeffers Redwood City CA	73230319	32.87
11/20	WHOLEFDS 774 Emerson Palo Alto CA	73240531	2.58
11/20	SAFEWAY S 39100 ARGONAUT FREMONT CA	73245534	156.71
11/20**	ESURANCE C 650 Davis St 800-378-7262 CA	73247424	58.09
11/21	RB-PORTLAN 206 SW MORRISON PORTLAND OR	73247829	25.75
11/21	TRIMET TVM 4012 SE 17TH AV PORTLAND OR	73245669	26.00
11/21	WHITE EAGLE 836 N RUSSELL S PORTLAND OR	73253695	26.25
11/21	WHOLEFDS 1250 Jeffers Redwood City CA	73259287	4.45
11/21	POWELL'S B 1005 W BURNSIDE PORTLAND OR	73256053	18.00
11/24	REGAL CINE 846 SW PARK AVE PORTLAND OR	73267502	6.00
11/24	PARIS BAGU 383 UNIVERSITY PALO ALTO CA	73243338	6.95
11/24	BYWAYS CAF 1212 NW GLISAN PORTLAND OR	73266691	16.45
11/24	RB-PORTLAN 206 SW MORRISON PORTLAND OR	73266968	20.15
11/24	APPLEWOOD 1001 EL CAMINO MENLO PARK CA	73266670	25.62
11/24	HUB VALERO 4004 MOWRY FREMONT CA	73245752	25.79
11/24	KHAO SAN 1435 NW Flander PORTLAND OR	73263817	29.00
11/24	LAURELWOOD 6716 SE MILWAUK PORTLAND OR	73255718	30.45
11/24	LAURELWOOD 6716 SE MILWAUK PORTLAND OR	73265719	32.95
11/24	MUMBAI CHO 35144 NEWARK BL NEWARK CA	73283867	33.70
11/24	SOUNDBALAN PORTLAND INTL A PORTLAND OR	73271323	39.99
11/24	THE COUNT 39350 PASEO PAD FREMONT CA	73266043	43.61
11/24	WHITE EAGLE 836 N RUSSELL S PORTLAND OR	73277869	196.88
11/24	SAFEWAY S 39100 ARGONAUT FREMONT CA	73268977	5.42
11/24	WHOLEFDS 774 Emerson Palo Alto CA	73285942	21.38
11/24	WHOLEFDS 1210 NW Couc Portland OR	73268482	29.99
11/24	SAFEWAY S 5877 JARVIS AVE NEWARK CA	73288101	37.67
11/24**	FASTRAK CS 101 8TH ST 3RD 04154868655 CA	73250882	125.00
11/25	Isabel Pea 330 NW 10th Ave Portland OR	73273972	20.50
11/25	THE COUNT 39350 PASEO PAD FREMONT CA	73286520	28.08
11/25	TARGET.COM 3701 WAYZATA BL 8005913869 MN	73294676	63.59
11/25	SAFEWAY S 5877 JARVIS AVE NEWARK CA	73298680	10.13
11/25	WHOLEFDS 774 Emerson Palo Alto CA	73295192	25.10
11/25	SAFEWAY ST 525 El Camino R Menlo Park CA	73299684	104.98
11/25	SAFEWAY S 5877 JARVIS AVE NEWARK CA	73297964	105.89
11/26	LA BOULANG 151 UNIVERSITY PALO ALTO CA	73295794	11.85
11/26	76 FUEL-MG 34867 ARDENWOOD FREMONT CA	73297447	22.22
11/26	PALO ALTO 566 Emerson St PALO ALTO CA	73296351	33.10
11/26	ATT*BILL P 211 S Akard Rm 800-288-2020 TX	73308613	279.56
11/26	WHOLEFDS 3111 Mowry A Fremont CA	73309010	97.36
11/28	BART UNION 10 UNION SQUARE UNION CITY CA	73308842	20.00
11/28	COOKS SEAF 751 EL CAMINO R MENLO PARK CA	73299117	41.00
11/28	TARGET T14 72 HAYWARD HAYWARD CA	73321445	20.79
11/28	WHOLEFDS 3111 Mowry A Fremont CA	73310849	27.11
11/28	WHOLEFDS 3111 Mowry A Fremont CA	73322640	50.17

Purchases *ATM card and Debit card™ purchases*

<i>Date</i>	<i>Description/Location</i>	<i>Reference</i>	<i>Amount</i>
12/1	ALTAMONT B 2402 RESEARCH D LIVERMORE CA	73326483	14.00
12/1	MY CAFE 5475 THORNTON A NEWARK CA	73335916	17.91
12/1	LAS POSITA 682 PINNACLE PL LIVERMORE CA	73326802	30.52
12/1	THAI ISSAN 208 Petaluma BI PETALUMA CA	73334641	35.31
12/1	BRONCO BIL 3940 SMITH STRE UNION CITY CA	73323461	41.94
12/1	CUDA RIDGE 2400 ARROYO RD LIVERMORE CA	73329311	75.86
12/1	NOTTINGHAM 2245 S VASCO RD LIVERMORE CA	73322568	77.07
12/1	WHOLEFDS 774 Emerson Palo Alto CA	73352850	1.62
12/1	WHOLEFDS P 774 Emerson St Palo Alto CA	73357923	5.18
12/1	WHOLEFDS 3111 Mowry A Fremont CA	73344677	25.50
12/1	SAFEWAY S 5877 JARVIS AVE NEWARK CA	73337606	26.05
12/1	WHOLEFDS 774 Emerson Palo Alto CA	73358274	28.34
12/1	SAFEWAY S 5877 JARVIS AVE NEWARK CA	73359836	75.78
12/2	JACKS BREW 39176 ARGONAUT FREMONT CA	73349033	26.07
12/2	76 FUEL-MG 34867 ARDENWOOD FREMONT CA	73350247	27.97
12/2	WHOLEFDS F 3111 Mowry Ave Fremont CA	73365684	32.07
12/3	CHIPOTLE 1 50 CALIFORNIA S SAN FRANCISCO CA	73360943	9.68
12/3	BART UNION 10 UNION SQUARE UNION CITY CA	73369351	20.00
12/3	PENINSULA 250 UNIVERSITY PALO ALTO CA	73355561	21.83
12/3	COSMEDIX 3715 NORTHSIDE 678-298-4947 GA	73361798	28.78
12/3	WHOLEFDS R 1250 Jefferson Redwood City CA	73374914	25.35
12/3 **	EXPERIAN 535 Anton Blvd 877-2847942 CA	73364609	14.95
12/4	CHIPOTLE 0 525 MARKET STRE SAN FRANCISCO CA	73378654	10.17
12/4	WENTE ESTA 5565 TESLA RD LIVERMORE CA	73368325	22.31
12/4	Amazon Ser 1200 12th Ave 866-321-8851 WA	73374058	22.99
12/4	BART UNION 10 UNION SQUARE UNION CITY CA	73376072	30.00
12/4	SAFEWAY S 39100 ARGONAUT FREMONT CA	73385036	164.84
12/5	REPOSADO 236 Hamilton Av PALO ALTO CA	73386780	17.71
12/5	COOKS SEAF 751 EL CAMINO R MENLO PARK CA	73378891	21.72
12/5	WHOLEFDS P 774 Emerson St Palo Alto CA	73398448	7.59
12/5	WHOLEFDS P 774 Emerson St Palo Alto CA	73390875	41.62
12/5	WHOLEFDS P 774 Emerson St Palo Alto CA	73393323	63.50
Total			\$ 5,141.12

** Recurring Debit Card Payment

ATM withdrawals

<i>Date</i>	<i>Description/Location</i>	<i>Reference</i>	<i>Amount</i>
11/24	POWELL'S C 1005 W. BURNSID PORTLAND OR	73276532	\$ 101.50
11/26	ZEITGEIST 199 VALENCIA ST SAN FRANCISCO CA	73300952	103.95
Total			\$ 205.45

Other Withdrawals *including fees and adjustments*

<i>Date</i>	<i>Description/Location</i>	<i>Reference</i>	<i>Amount</i>
11/24	ATM NETWORK WITHDRAWAL FEE	65065314	\$ 2.00
11/26	ATM NETWORK WITHDRAWAL FEE	65038660	2.00
Total			\$ 4.00

