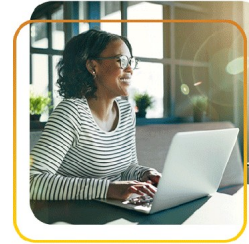


Thank you for choosing to receive your statements electronically.

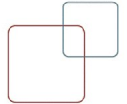
KARLINA R BERINGER  
4757 MIRA VISTA DR  
CASTRO VALLEY CA 94546-1033

**A refreshed and more modern Patelco website is coming soon.**

(Don't worry — online banking is staying the same!)



Look for a sneak preview coming soon via email.



“I love my Patelco Mobile App — it is my complete access to my Patelco accounts. Bill pay, transfers, and keeping track of all my account balances is at my fingertips with this invaluable app. Don't know how I would get along without it.”

— Irene, Patelco member since 1991



## Statement Summary

Deposit Accounts	Beginning Balance	Deposits	Withdrawals	Ending Balance
REGULAR SAVINGS ACCT - 00	1.00	0.00	0.00	1.00
FREE CHECKING - 10	106.89	1,936.73	-2,024.05	19.57
DEPOSIT TOTALS	\$107.89	\$1,936.73	-\$2,024.05	\$20.57



### REGULAR SAVINGS ACCT - Suffix: 00

YTD Interest Earned: \$0.00	Beginning Balance	\$1.00
	Ending Balance	\$1.00



### FREE CHECKING - Suffix: 10

YTD Interest Earned: \$0.00				Beginning Balance		\$106.89
Post	Eff.	Description		Deposits	Withdrawals	Balance
	10/01	Deposit 823117 PAYPAL*BERINGER KARL San Jose CAUS		39.30		146.19
	10/01	Point of Sale (POS) 863771 WHOLEFDS 5200 DUBLIN DUBLIN CAUS			-34.05	112.14
	10/01	Point of Sale (POS) 251672 BART-CLIPPER CA 3301 NORBRIDGE AVE CASTRO VALLEYCAUS			-5.00	107.14
	10/01	Point of Sale (POS) 155696 WHOLEFDS 5200 DUBLIN DUBLIN CAUS			-36.98	70.16
	10/02	Deposit 936913 PAYPAL*BERINGER KARL San Jose CAUS		39.30		109.46
	10/02	Point of Sale (POS) 955415 WHOLEFDS 5200 DUBLIN DUBLIN CAUS			-29.39	80.07
	10/02	Point of Sale (POS) 36314 WHOLEFDS 5200 DUBLIN DUBLIN CAUS			-18.08	61.99
	10/03	Deposit 431125 PAYPAL*BERINGER KARL San Jose CAUS		39.30		101.29
10/03	10/02	Point of Sale (POS) VESTA *AT&T PR 5400 MEADOWS RD 5TH FL 866-608-3007 ORUS			-43.13	58.16
	10/03	Point of Sale (POS) 839790 WHOLEFDS 5200 DUBLIN DUBLIN CAUS			-33.89	24.27
	10/03	Point of Sale (POS) 239571 WHOLEFDS 5200 DUBLIN DUBLIN CAUS			-21.02	3.25
10/04	10/03	Point of Sale (POS) BART-CLIPPER E 5801 OWENS DR PLEASANTON CAUS			-0.15	3.10



Federally Insured by

**NCUA**

NMLS# 506373

Patelco Credit Union, PO Box 2227 Merced, CA 95344-0227

If you have questions, need to determine whether a preauthorized electronic fund transfer occurred, or find errors on your statement, call **800.358.8228** or send a secure email at [patelco.org/contact-us](mailto:patelco.org/contact-us)


FREE CHECKING - Suffix: 10 (continued)					
Post	Eff.	Description	Deposits	Withdrawals	Balance
	10/04	Deposit 637517 PAYPAL*BERINGER KARL San Jose CAUS	39.30		42.40
	10/04	Point of Sale (POS) 708156 WHOLEFDS 5200 DUBLIN DUBLIN CAUS		-35.38	7.02
	10/04	Point of Sale (POS) 289055 BART-CLIPPER E 5801 OWENS DR PLEASANTON CAUS		-5.00	2.02
	10/04	Deposit 803796 PAYPAL*BERINGER KARL San Jose CAUS	39.30		41.32
	10/04	Point of Sale (POS) 296861 BART-CLIPPER W 6501 GOLDEN GATE DR DUBLIN CAUS		-8.00	33.32
	10/04	Point of Sale (POS) 321312 WHOLEFDS 5200 DUBLIN DUBLIN CAUS		-31.50	1.82
	10/04	Deposit 870364 PAYPAL*BERINGER KARL San Jose CAUS	39.30		41.12
	10/04	Point of Sale (POS) 401447 WHOLEFDS 5200 DUBLIN DUBLIN CAUS		-16.97	24.15
10/05	10/04	Point of Sale (POS) BART-CLIPPER W 6501 GOLDEN GATE DR DUBLIN CAUS		-0.20	23.95
	10/05	Deposit 593598 PAYPAL*BERINGER KARL San Jose CAUS	29.47		53.42
	10/05	Point of Sale (POS) 9129 WHOLEFDS 5200 DUBLIN DUBLIN CAUS		-34.76	18.66
	10/06	Deposit 775688 PAYPAL*BERINGER KARL San Jose CAUS	39.30		57.96
	10/06	Point of Sale (POS) 915177 WHOLEFDS 5200 DUBLIN DUBLIN CAUS		-32.66	25.30
	10/07	Deposit 640287 PAYPAL*BERINGER KARL San Jose CAUS	98.25		123.55
	10/07	Point of Sale (POS) 755583 WHOLEFDS 5200 DUBLIN DUBLIN CAUS		-30.77	92.78
	10/07	Electronic Transaction ACH DEPOSIT: FTB MCT REFUND XX MID CLASS REFUND DESC:MCT REFUND	350.00		442.78
	10/07	Point of Sale (POS) 228441 WHOLEFDS 5200 DUBLIN DUBLIN CAUS		-24.79	417.99
	10/08	Deposit 448798 PAYPAL*BERINGER KARL San Jose CAUS	39.30		457.29
	10/08	Point of Sale (POS) VESTA *AT&T PR 5400 MEADOWS RD 5TH FL 866-608-3007 ORUS		-21.71	435.58
	10/08	Point of Sale (POS) 804122 WHOLEFDS 5200 DUBLIN DUBLIN CAUS		-36.26	399.32
	10/08	Point of Sale (POS) 61040 WHOLEFDS 5200 DUBLIN DUBLIN CAUS		-15.31	384.01
	10/09	Deposit 735884 PAYPAL*BERINGER KARL San Jose CAUS	39.30		423.31
	10/09	Point of Sale (POS) 963203 WHOLEFDS 5200 DUBLIN DUBLIN CAUS		-32.53	390.78
	10/09	Point of Sale (POS) 356452 WHOLEFDS 5200 DUBLIN DUBLIN CAUS		-23.61	367.17
	10/10	Deposit 57114 PAYPAL*BERINGER KARL San Jose CAUS	39.30		406.47
	10/10	Point of Sale (POS) 844030 WHOLEFDS 5200 DUBLIN DUBLIN CAUS		-31.49	374.98
	10/10	Point of Sale (POS) 231170 WHOLEFDS 5200 DUBLIN DUBLIN CAUS		-16.91	358.07
	10/10	Point of Sale (POS) 341317 SHELL SERVICE S DUBLIN CAUS		-8.83	349.24
	10/11	Deposit 195577 PAYPAL*BERINGER KARL San Jose CAUS	39.30		388.54
	10/11	Point of Sale (POS) 5588 WHOLEFDS 5200 DUBLIN DUBLIN CAUS		-32.28	356.26
	10/11	Point of Sale (POS) 247784 WHOLEFDS 5200 DUBLIN DUBLIN CAUS		-22.60	333.66
	10/12	Deposit 226727 PAYPAL*BERINGER KARL San Jose CAUS	39.30		372.96
	10/12	Point of Sale (POS) 156552 WHOLEFDS 5200 DUBLIN DUBLIN CAUS		-37.03	335.93
	10/12	Point of Sale (POS) 130497 WHOLEFDS 5200 DUBLIN DUBLIN CAUS		-10.82	325.11
	10/12	Point of Sale (POS) 432699 WHOLEFDS 5200 DUBLIN DUBLIN CAUS		-22.36	302.75
	10/12	Point of Sale (POS) WORDPRESS ZXV94 60 29th Street #343 SAN FRANCISCOCAUS		-48.00	254.75
	10/13	Deposit 9797 PAYPAL*BERINGER KARL San Jose CAUS	39.30		294.05
	10/13	Point of Sale (POS) 210585 WHOLEFDS 5200 DUBLIN DUBLIN CAUS		-45.02	249.03
	10/13	Point of Sale (POS) 224184 WHOLEFDS 5200 DUBLIN DUBLIN CAUS		-1.54	247.49
	10/13	Point of Sale (POS) 242793 WHOLEFDS 5200 DUBLIN DUBLIN CAUS		-1.54	245.95
	10/13	Point of Sale (POS) 254437 WHOLEFDS 5200 DUBLIN DUBLIN CAUS		-101.54	144.41
	10/13	Point of Sale (POS) 440024 BART-CLIPPER E 5801 OWENS DR PLEASANTON CAUS		-13.00	131.41
	10/14	Deposit 342783 PAYPAL*BERINGER KARL San Jose CAUS	98.25		229.66
	10/14	Point of Sale (POS) 142480 WHOLEFDS 5200 DUBLIN DUBLIN CAUS		-35.27	194.39
	10/14	Point of Sale (POS) 119689 WHOLEFDS 5200 DUBLIN DUBLIN CAUS		-5.49	188.90
	10/14	Point of Sale (POS) 56811 TARGET T-0328 7200 Amador Plaza Rd Dublin CAUS		-55.89	133.01

FREE CHECKING - Suffix: 10 (continued)					
Post	Eff.	Description	Deposits	Withdrawals	Balance
	10/15	Deposit 370563 PAYPAL*BERINGER KARL San Jose CAUS	39.30		172.31
	10/15	Point of Sale (POS) VESTA *AT&T PR 5400 MEADOWS RD 5TH FL 866-608-3007 ORUS		-21.71	150.60
	10/15	Point of Sale (POS) 103020 WHOLEFDS 5200 DUBLIN DUBLIN CAUS		-30.83	119.77
	10/15	Point of Sale (POS) 470056 BART-CLIPPER E 5801 OWENS DR PLEASANTON CAUS		-11.00	108.77
	10/16	Deposit 658713 PAYPAL*BERINGER KARL San Jose CAUS	39.30		148.07
	10/16	Point of Sale (POS) 118925 WHOLEFDS 5200 DUBLIN DUBLIN CAUS		-39.97	108.10
	10/16	Point of Sale (POS) 336476 WHOLEFDS 5200 DUBLIN DUBLIN CAUS		-18.02	90.08
	10/17	Deposit 63427 PAYPAL*BERINGER KARL San Jose CAUS	39.30		129.38
	10/17	Point of Sale (POS) 58848 WHOLEFDS 5200 DUBLIN DUBLIN CAUS		-42.27	87.11
	10/18	Deposit 770760 PAYPAL*BERINGER KARL San Jose CAUS	39.30		126.41
	10/18	Point of Sale (POS) 154238 WHOLEFDS 5200 DUBLIN DUBLIN CAUS		-46.30	80.11
	10/19	Deposit 465942 PAYPAL*BERINGER KARL San Jose CAUS	39.30		119.41
	10/19	Point of Sale (POS) 44458 WHOLEFDS 5200 DUBLIN DUBLIN CAUS		-35.66	83.75
	10/20	Deposit 256311 PAYPAL*BERINGER KARL San Jose CAUS	39.30		123.05
10/20	10/19	Point of Sale (POS) VESTA *AT&T PR 11950 SW Garden Pl 866-6083007 ORUS		-21.71	101.34
	10/20	Deposit 794293 PAYPAL*BERINGER KARL San Jose CAUS	24.56		125.90
	10/20	Point of Sale (POS) 24588 WHOLEFDS 5200 DUBLIN DUBLIN CAUS		-43.67	82.23
	10/20	Point of Sale (POS) 549521 BART-CLIPPER CA 3301 NORBRIDGE AVE CASTRO VALLEYCAUS		-11.00	71.23
	10/21	Deposit 664626 PAYPAL*BERINGER KARL San Jose CAUS	98.25		169.48
	10/21	Point of Sale (POS) 849447 WHOLEFDS 5200 DUBLIN DUBLIN CAUS		-55.15	114.33
	10/21	Point of Sale (POS) 246939 WHOLEFDS 5200 DUBLIN DUBLIN CAUS		-10.42	103.91
	10/21	Point of Sale (POS) VESTA *AT&T PR 5400 MEADOWS RD 5TH FL 866-608-3007 ORUS		-21.71	82.20
	10/22	Deposit 742765 PAYPAL*BERINGER KARL San Jose CAUS	39.30		121.50
	10/22	Point of Sale (POS) 4198 WHOLEFDS 5200 DUBLIN DUBLIN CAUS		-44.96	76.54
	10/23	Deposit 454483 PAYPAL*BERINGER KARL San Jose CAUS	39.30		115.84
	10/23	Point of Sale (POS) 218528 WHOLEFDS 5200 DUBLIN DUBLIN CAUS		-37.28	78.56
	10/24	Deposit 922239 PAYPAL*BERINGER KARL San Jose CAUS	39.30		117.86
	10/24	Point of Sale (POS) 220902 WHOLEFDS 5200 DUBLIN DUBLIN CAUS		-50.47	67.39
	10/24	Point of Sale (POS) VESTA *AT&T PR 5400 MEADOWS RD 5TH FL 866-608-3007 ORUS		-21.71	45.68
	10/25	Deposit 836851 PAYPAL*BERINGER KARL San Jose CAUS	39.30		84.98
	10/25	Point of Sale (POS) 343439 WHOLEFDS 5200 DUBLIN DUBLIN CAUS		-46.10	38.88
	10/26	Deposit 409297 PAYPAL*BERINGER KARL San Jose CAUS	39.30		78.18
	10/26	Point of Sale (POS) 141543 WHOLEFDS 5200 DUBLIN DUBLIN CAUS		-23.40	54.78
	10/26	Point of Sale (POS) 639019 BART-CLIPPER CA 3301 NORBRIDGE AVE CASTRO VALLEYCAUS		-3.00	51.78
	10/26	Point of Sale (POS) VESTA *AT&T PR 5400 MEADOWS RD 5TH FL 866-608-3007 ORUS		-21.71	30.07
	10/27	Point of Sale (POS) 589374 SHELL SERVICE S DUBLIN CAUS		-17.10	12.97
	10/27	Deposit 138548 PAYPAL*Beringer Karlin San Jose CAUS	39.30		52.27
	10/27	Point of Sale (POS) 619275 WHOLEFDS 5200 DUBLIN DUBLIN CAUS		-36.26	16.01
	10/27	Point of Sale (POS) 460335 WHOLEFDS 5200 DUBLIN DUBLIN CAUS		-14.36	1.65
	10/28	Deposit 532072 PAYPAL*Beringer Karlin San Jose CAUS	98.25		99.90
	10/28	Point of Sale (POS) 823845 WHOLEFDS 5200 DUBLIN DUBLIN CAUS		-29.89	70.01
	10/28	Point of Sale (POS) 205024 WHOLEFDS 5200 DUBLIN DUBLIN CAUS		-21.16	48.85
	10/29	Point of Sale (POS) 220172 SHELL SERVICE S DUBLIN CAUS		-13.56	35.29
	10/29	Point of Sale (POS) 427519 SHELL SERVICE S DUBLIN CAUS		-10.92	24.37
	10/29	Deposit 825122 PAYPAL*Beringer Karlin San Jose CAUS	39.30		63.67

FREE CHECKING - Suffix: 10 (continued)					
Post	Eff.	Description	Deposits	Withdrawals	Balance
	10/29	Point of Sale (POS) 22982 WHOLEFDS 5200 DUBLIN DUBLIN CAUS		-42.15	21.52
	10/29	Point of Sale (POS) 684562 BART-CLIPPER E 5801 OWENS DR PLEASANTON CAUS		-11.00	10.52
	10/30	Deposit 733193 PAYPAL*Beringer Karlin San Jose CAUS	39.30		49.82
	10/30	Deposit 942046 PAYPAL*Beringer Karlin San Jose CAUS	39.30		89.12
	10/30	Point of Sale (POS) 964359 WHOLEFDS 5200 DUBLIN DUBLIN CAUS		-34.98	54.14
	10/30	Point of Sale (POS) 695415 BART-CLIPPER CA 3301 NORBRIDGE AVE CASTRO VALLEYCAUS		-5.00	49.14
	10/30	Point of Sale (POS) 415225 SHELL SERVICE S DUBLIN CAUS		-10.07	39.07
	10/31	Deposit 754538 PAYPAL*Beringer Karlin San Jose CAUS	39.30		78.37
	10/31	Point of Sale (POS) 932855 WHOLEFDS 5200 DUBLIN DUBLIN CAUS		-33.84	44.53
	10/31	Point of Sale (POS) 703055 BART-CLIPPER E 5801 OWENS DR PLEASANTON CAUS		-3.00	41.53
	10/31	Point of Sale (POS) 354038 WHOLEFDS 5200 DUBLIN DUBLIN CAUS		-21.96	19.57
Ending Balance					\$19.57
Total Deposits		\$1,936.73	Average Daily Balance		\$112.97
Total Withdrawals		\$2,024.05	Maintenance Charges		\$0.00
Total Paid NSF Fees This Period		\$0.00	Total Paid NSF Fees Year-to-Date		\$56.00
Total Number of Checks Paid		0	Total Checks Cleared		\$0.00

2022 YEAR TO DATE TAX SUMMARY					
IRA YTD Dividends	Other YTD Dividends	Total YTD Dividends	State YTD Withholding	Fed. YTD Withholding	Total YTD Forfeitures
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS TO OR FROM YOUR DEPOSIT ACCOUNTS**  
Please call us toll-free at 800.358.8228 or write us at Patelco Credit Union, PO Box 2227, Merced, CA 95344-0227 as soon as you can, 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. 1) Tell us your name and account number (if any). 2) Describe the error or the 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. 3) Tell us the dollar amount of the suspected error. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will 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.



“ I love my Patelco Mobile App — it is my complete access to my Patelco accounts. Bill pay, transfers, and keeping track of all my account balances is at my fingertips with this invaluable app. Don't know how I would get along without it. ”

— Irene, Patelco member since 1991