



To inquire or verify EFT transactions
write us at: P.O. Box 908
Riverside, CA 92502-0908
or Phone: 1 (888) 883-7228

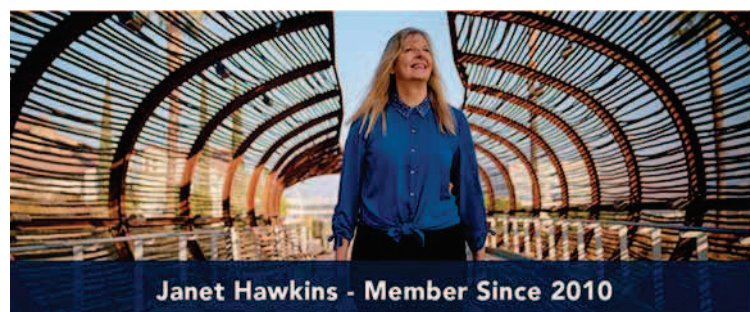


Account No.	Statement Period	Page
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ACCOUNT SUMMARY

00 PRIMARY SHARES	\$	452.40
20 PRESTIGE MONEY MKT ACCT	\$	215,631.32
80 ASCEND CHECKING	\$	25,575.43
00 2019 LAND ROVER DISCOVERY	\$	4,760.66

CONSUELO T CARDENAS
LAZARO CARDENAS
7418 OAKMONT DR
SANTA ROSA CA 95409-6306



PRIMARY SHARES ID 00

Beginning Balance	Deposits/Credits	Withdrawals/Debits	Ending Balance	Y-T-D Dividends
\$ 452.36	\$ 0.04	\$ 0.00	\$ 452.40	\$ 0.04

Transaction Date	Posting Date	Withdrawal	Deposit	Balance	Transaction Description
01/31/25	01/31/25		0.04	452.40	Deposit Dividend Tiered Rate Annual Percentage Yield Earned 0.100% for period 01/01/25 to 01/31/25

PRESTIGE MONEY MKT ACCT ID 20

Beginning Balance	Deposits/Credits	Withdrawals/Debits	Ending Balance	Y-T-D Dividends
\$ 278,321.63	\$ 309.69	\$ 63,000.00	\$ 215,631.32	\$ 309.69

Transaction Date	Posting Date	Withdrawal	Deposit	Balance	Transaction Description
01/06/25	01/06/25	-43,000.00		235,321.63	Withdrawal Home Banking Transfer To Share 80 Mono student loans
01/17/25	01/17/25	-10,000.00		225,321.63	Withdrawal Home Banking Transfer To Share 80 Car Wash investment
01/30/25	01/30/25	-10,000.00		215,321.63	Withdrawal Home Banking Transfer To Share 80 CarWash invest. Alpine CA
01/31/25	01/31/25		309.69	215,631.32	Deposit Dividend Tiered Rate Annual Percentage Yield Earned 1.550% for period 01/01/25 to 01/31/25

ASCEND CHECKING ID 80

Beginning Balance	Deposits/Credits	Withdrawals/Debits	Ending Balance	Y-T-D Dividends
\$ 10,351.92	\$ 75,374.81	\$ 60,151.30	\$ 25,575.43	\$ 0.83

Transaction Date	Posting Date	Withdrawal	Deposit	Balance	Transaction Description
12/31/24	01/01/25	-120.17		10,231.75	Withdrawal Debit Card debit card TST*AUSIELLOS H 812 Vistamont Ct Santa Ros
12/31/24	01/01/25	-31.92		10,199.83	Withdrawal Debit Card debit card MISSION ACE HAR 4310 SONOMA HWY SANTA ROSA
01/01/25	01/01/25	-58.17		10,141.66	Withdrawal Debit Card debit card THAI HOUSE REST 525 4TH ST 2ND FL SANTA RO
01/02/25	01/02/25	-18.00		10,123.66	Withdrawal Debit Card debit card TST* RUSSIAN RI 700 MITCHELL LN WINDSOR CA

BALANCING YOUR CHECKBOOK

BEFORE YOU START: Please be sure your checkbook contains all automatic transactions shown on this statement (such as automatic deposits, credit advances, transfers, payments, service charges, etc.).

THEN Compare and check off debits and credits on the statement against your checkbook. In the column below, list any checks you have written which do not appear on this statement. Also be sure to include any other deductions recorded in your checkbook but not listed on this statement.

OUTSTANDING CHECKS OR OTHER DEDUCTIONS	
Check No.	Amount
TOTAL (B)	

IF YOUR ACCOUNT DOES NOT BALANCE, check these items:

1. ENTER Ending Balance from front of statement _____
2. ADD deposits made since end of statement period (A) _____
3. TOTAL (1&2) _____
4. SUBTRACT outstanding checks (total from above) (B) _____
5. BALANCE should equal the balance now shown \$ _____
in your checkbook

YOUR BILLING RIGHTS. KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Billing Act.

NOTIFY US IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR BILL.

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us (on a separate sheet) at the address listed on the reverse side of your statement. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST bill on which the disputed transaction appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, be sure to provide us the following information:

- Your name and account number
- The dollar amount of the disputed transaction.
- Describe the problem and explain, if you can, why you believe there is a problem. If you need more information, describe the items you are not sure about.

You do not have to pay the amount in question while we are investigating, however you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

If you think your statement or receipt is wrong or need more information about a transfer on the statement or receipt, contact us immediately. We must hear from you no later than 60 days after we sent you the FIRST statement on which the disputed transaction. You can contact us by writing us (on a separate sheet) or calling us at the address and/or telephone number listed on the reverse side of your statement.

When you contact us, be sure to provide the following information:

- Your name and account number
- The dollar amount of the disputed transaction
- Describe the disputed transaction you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will re-credit your account for the amount you think is in dispute so that you have use of the money during the time it takes us to complete our investigation.



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Account No.

****6560

Statement Period

01/01/25 Thru 01/31/25

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ASCEND CHECKING ID 80

(continued)

Transaction Date	Posting Date	Withdrawal	Deposit	Balance	Transaction Description
01/02/25	01/02/25	-49.60		10,074.06	Withdrawal Debit Card debit card
01/02/25	01/02/25	-2.49		10,071.57	TST* RUSSIAN RI 700 MITCHELL LN WINDSOR CA Withdrawal ACH AppFolio, Inc. F TYPE: WEB PMTS CO: AppFolio, Inc. F NAME: Consuelo Cardenas Entry Class Code: WEB
01/02/25	01/02/25	-3,350.00		6,721.57	Withdrawal ACH Urbina Property TYPE: WEB PMTS CO: Urbina Property NAME: Consuelo Cardenas Entry Class Code: WEB
01/02/25	01/02/25	-2,499.00		4,222.57	Withdrawal Debit Card debit card
01/02/25	01/02/25	-85.60		4,136.97	VENMO *LAZARO 7700 EASTPORT PARKWAY 855812 Withdrawal POS #050910 POS SANTA ROSA GROC SANTA ROSA CA
01/02/25	01/02/25	-58.60		4,078.37	Withdrawal POS #998100 POS EL TORITO SUPER SANTA ROSA CA
01/03/25	01/03/25	-167.13		3,911.24	Withdrawal ACH RECOLOGY SONOMA TYPE: WEB PAY CO: RECOLOGY SONOMA NAME: CONSUELO CARDENAS Entry Class Code: WEB
01/03/25	01/03/25	-2,800.00		1,111.24	Draft 5234 Tracer 995000215
01/03/25	01/03/25	-24.64		1,086.60	Withdrawal POS #165699 POS OLIVER'S MARKET SANTA ROSA CA
01/04/25	01/04/25	-23.19		1,063.41	Withdrawal Debit Card debit card
01/06/25	01/06/25	-100.00		963.41	TST*CALISTOGA R 1426 Lincoln Ave Calistoga Withdrawal ACH PAYPAL TYPE: INST XFER CO: PAYPAL NAME: CARDENAS CARDENAS Entry Class Code: WEB
01/06/25	01/06/25	-35.50		927.91	Withdrawal Debit Card debit card
01/06/25	01/06/25	-53.78		874.13	OZZIES GRILL 799 MONTECITO CTR SANTA ROSA Withdrawal Debit Card debit card
01/06/25	01/06/25		43,000.00	43,874.13	PY *FOGBELT BRE 1305 CLEVELAND AVE STE SAN Deposit Home Banking Transfer From Share 20 Mono student loans
01/06/25	01/06/25	-49.00		43,825.13	Withdrawal POS #040954 POS Wheeler Z Wheeler Zama Santa Rosa CA
01/06/25	01/06/25	-35.57		43,789.56	Withdrawal POS #587759 POS Cal Mart Calistoga CA
01/06/25	01/07/25	-57.28		43,732.28	Withdrawal Debit Card debit card
01/07/25	01/07/25	-118.19		43,614.09	EL CHARRO MEXIC 1529 FARMERS LN SANTA ROSA Withdrawal ACH COMCAST 8155300 TYPE: 343191318 CO: COMCAST 8155300 Entry Class Code: PPD
01/07/25	01/07/25	-461.62		43,152.47	Withdrawal ACH CITI AUTOPAY TYPE: PAYMENT CO: CITI AUTOPAY NAME: LAZARO CARDENAS Entry Class Code: WEB
01/07/25	01/07/25	-4,005.46		39,147.01	Draft 5235 Tracer 992002290
01/07/25	01/08/25	-7.00		39,140.01	Withdrawal Debit Card debit card
01/07/25	01/08/25	-7.00		39,133.01	FASTRAK VIOLATI 375 BEALE ST STE 210 SAN F Withdrawal Debit Card debit card
01/08/25	01/08/25	-80.00		39,053.01	FASTRAK CSC 375 BEALE ST STE 210 SAN FRANC Withdrawal Debit Card debit card
01/09/25	01/09/25	-400.00		38,653.01	VENMO *VANESSA 7700 EASTPORT PARKWAY 85581 Withdrawal ACH BARCLAYCARD US TYPE: CREDITCARD CO: BARCLAYCARD US NAME: CONSUELO CARDENAS Entry Class Code: WEB
01/09/25	01/09/25		3,000.00	41,653.01	Deposit Transfer From ESCUDERO,FABIOLA XXXXXXXXXX Share 80
01/09/25	01/09/25		484.89	42,137.90	Deposit ACH CITY OF CALISTOG TYPE: SALARY CO: CITY OF CALISTOG Entry Class Code: PPD
01/09/25	01/09/25		4,444.54	46,582.44	Deposit ACH CITY OF CALISTOG TYPE: SALARY CO: CITY OF CALISTOG Entry Class Code: PPD

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(continued)

Transaction Date	Posting Date	Withdrawal	Deposit	Balance	Transaction Description
01/09/25	01/10/25	-0.99		46,581.45	Withdrawal POS #334685
01/09/25	01/10/25	-40.20		46,541.25	POS GOOGLE *CLOUDMOSA INC MOUNTAIN VIEW CA
01/11/25	01/11/25	-35.48		46,505.77	Withdrawal Debit Card debit card
01/11/25	01/11/25	-250.57		46,255.20	APPLEBEES 21400 2250 SANTA ROSA AVE SANTA
01/11/25	01/11/25	-37.10		46,218.10	Withdrawal Debit Card debit card
01/11/25	01/11/25	-300.00		45,918.10	TIKTOK SHOP 5800 BRISTOL PKWY 8888888888 C
01/12/25	01/12/25	-174.78		45,743.32	Recurring Withdrawal Debit Card debit card
01/12/25	01/12/25	-145.89		45,597.43	CITY OF SANTA R 90 Santa Rosa Ave 707-543-
01/12/25	01/12/25	-62.49		45,534.94	Withdrawal Debit Card debit card
01/13/25	01/13/25	-21.99		45,512.95	CHINA VILLAGE 138-B CALISTOGA RD SANTA ROS
01/13/25	01/13/25	-450.22		45,062.73	Withdrawal at ATM #006378
01/13/25	01/13/25	-2,394.91		42,667.82	ATM REDWOOD CREDIT 2763 FOURTH ST. SANTA ROSA CA
01/13/25	01/13/25	-46.67		42,621.15	Withdrawal Debit Card debit card
01/13/25	01/13/25	-66.52		42,554.63	TST* DE W LKINS 1507 LINCOLN AVE CALISTOGA
01/13/25	01/13/25	-10.99		42,543.64	Withdrawal POS #560264
01/13/25	01/13/25	-36,000.00		6,543.64	POS NNT BURLINGTON 1960 SANTA ROSA AVE SANTA ROSA CA
01/13/25	01/13/25	-25.00		6,518.64	Withdrawal POS #028050
01/14/25	01/14/25	-76.93		6,441.71	POS MARSHALLS #0549 1966 SANTA ROSA AVE SANTA ROSA CA
01/14/25	01/14/25	-33.72		6,407.99	Withdrawal Debit Card debit card
01/14/25	01/14/25	-38.53		6,369.46	EASY BREEZY CAR 1240 MENDOCINO AVE SANTA R
01/15/25	01/15/25	-38.15		6,331.31	Withdrawal ACH PGANDE
01/15/25	01/15/25	-739.78		5,591.53	TYPE: WEB ONLINE CO: PGANDE
01/15/25	01/15/25	-13.99		5,577.54	NAME: CONSUELO CARDENAS
01/16/25	01/17/25	-80.84		5,496.70	Entry Class Code: WEB
01/17/25	01/17/25	-22.31		5,474.39	Withdrawal ACH PENNYMAC
01/17/25	01/17/25	-49.08		5,425.31	TYPE: CASH CO: PENNYMAC
01/17/25	01/17/25		10,000.00	15,425.31	NAME: Consuelo Cardenas
01/19/25	01/19/25	-145.96		15,279.35	Entry Class Code: WEB
01/19/25	01/19/25	-250.00		15,029.35	Withdrawal Debit Card debit card
01/19/25	01/19/25	-300.00		14,729.35	TST*HANKS CREEK 2800 4th St Santa Rosa CA
01/20/25	01/20/25	-98.00		14,631.35	Withdrawal Debit Card debit card
01/20/25	01/20/25	-84.69		14,546.66	TST* J&M'S MIDT 1422 4TH ST SANTA ROSA CA
					Withdrawal Debit Card debit card
					EASY BREEZY CAR 1240 MENDOCINO AVE SANTA R
					Withdrawal by Wire
					Outgoing Wire 32669 Lazaro Cardenas Jr THE GOLDEN 1 CU
					Withdrawal Wire Fee 32669
					Recurring Withdrawal Debit Card debit card
					XFINITY MOBILE 1701 JOHN F KENNEDY BLV 888
					Withdrawal Debit Card debit card
					CITY OF SANTA R 90 Santa Rosa Ave 707-543-
					Withdrawal POS #082681
					POS Cal Mart Calistoga CA
					Withdrawal Debit Card debit card
					RECOLOGY SONOMA 3400 STANDISH AVE SANTA RO
					Withdrawal Transfer To Loan 00
					Withdrawal POS #268370
					POS GOOGLE *YOUTUBEPREMIUM MOUNTAIN VIEW CA
					Withdrawal Debit Card debit card
					TST*AUSIELLOS H 812 Vistamont Ct Santa Ros
					Withdrawal POS #469826
					POS Cal Mart Calistoga CA
					Withdrawal POS #525096
					POS GULF OIL 920672 SANTA ROSA CA
					Deposit Home Banking Transfer From Share 20
					Car Wash investment
					Withdrawal Debit Card debit card
					eBay O*06-12603 2535 North First Street Sa
					Withdrawal Debit Card debit card
					VENMO *MARIA B 7700 EASTPORT PARKWAY 85581
					Withdrawal at ATM #008253
					ATM REDWOOD CREDIT 2763 FOURTH ST. SANTA ROSA CA
					Withdrawal Debit Card debit card
					SANTA ROSA NAIL 624 4TH STREET SANTA ROSA
					Withdrawal POS #736872
					POS LUCKY #776.SANT SANTA ROSA CA



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Account No.

****6560

Statement Period

01/01/25 Thru 01/31/25

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ASCEND CHECKING ID 80

(continued)

Transaction Date	Posting Date	Withdrawal	Deposit	Balance	Transaction Description
01/20/25	01/21/25	-55.07		14,491.59	Withdrawal Debit Card debit card GROSSMANS DELI 308 WILSON ST SANTA ROSA CA
01/20/25	01/21/25	-162.77		14,328.82	Withdrawal Debit Card debit card TST* L'ORO DI N 629 4TH ST SANTA ROSA CA
01/21/25	01/21/25	-16.40		14,312.42	Withdrawal ACH VENMO TYPE: PAYMENT CO: VENMO NAME: CONSUELO CARDENAS Entry Class Code: WEB
01/21/25	01/21/25	-27.28		14,285.14	Withdrawal ACH VENMO TYPE: PAYMENT CO: VENMO NAME: CONSUELO CARDENAS Entry Class Code: WEB
01/21/25	01/21/25	-27.94		14,257.20	Withdrawal ACH VENMO TYPE: PAYMENT CO: VENMO NAME: CONSUELO CARDENAS Entry Class Code: WEB
01/21/25	01/21/25	-52.32		14,204.88	Withdrawal ACH VENMO TYPE: PAYMENT CO: VENMO NAME: CONSUELO CARDENAS Entry Class Code: WEB
01/22/25	01/22/25	-13.44		14,191.44	Withdrawal POS #663918 POS RANCHO MENDOZA SANTA ROSA CA
01/23/25	01/23/25	-1.00		14,190.44	Withdrawal Debit Card debit card VENMO *Growney 2211 North First Street 353
01/23/25	01/23/25	-36.99		14,153.45	Withdrawal Debit Card debit card MENDOCINO AVENU 2700 MENDOCINO AVE SANTA R
01/23/25	01/23/25	-48.60		14,104.85	Withdrawal Debit Card debit card eBay O*12-12613 2535 North First Street Sa
01/23/25	01/23/25	-1,200.00		12,904.85	Withdrawal Debit Card debit card VENMO *LAZARO 7700 EASTPORT PARKWAY 855812
01/23/25	01/23/25		4,444.55	17,349.40	Deposit ACH CITY OF CALISTOG TYPE: SALARY CO: CITY OF CALISTOG Entry Class Code: PPD
01/24/25	01/24/25	-41.81		17,307.59	Withdrawal POS #501419 POS OAKMONT VILLAGE MARKET SANTA ROSA CA
01/24/25	01/25/25	-61.17		17,246.42	Withdrawal Debit Card debit card TST* PALOOZA BR 8910 SONOMA HWY KENWOOD CA
01/25/25	01/25/25	-155.91		17,090.51	Withdrawal POS #033921 POS TRADER JOE S #1 TRADER JOES 1782100 SAN SANTA ROSA CA
01/25/25	01/25/25	-43.34		17,047.17	Withdrawal POS #264045 POS EL TORITO SUPER SANTA ROSA CA
01/26/25	01/26/25	-27.37		17,019.80	Withdrawal Debit Card debit card TST*GOTTS ROADS 933 Main St BOSTON CA
01/26/25	01/26/25	-10.50		17,009.30	Withdrawal POS #910548 POS OLIVER'S MARKET SANTA ROSA CA
01/27/25	01/27/25	-107.25		16,902.05	Withdrawal ACH WASTE MANAGEMENT TYPE: PAYMENT CO: WASTE MANAGEMENT Entry Class Code: PPD
01/27/25	01/27/25	-43.99		16,858.06	Withdrawal Debit Card debit card APPLEBEES 21400 2250 SANTA ROSA AVE SANTA
01/27/25	01/27/25	-71.99		16,786.07	Withdrawal Debit Card debit card PRICKETTS NURSE 5875 SONOMA HWY STE SANTA
01/27/25	01/27/25	-12.06		16,774.01	Withdrawal Debit Card debit card eBay O*02-12641 2535 North First Street Sa
01/28/25	01/28/25	-795.65		15,978.36	Withdrawal ACH Kemper Auto TYPE: KemperAuto CO: Kemper Auto Entry Class Code: PPD
01/29/25	01/29/25	-50.00		15,928.36	Withdrawal Debit Card debit card VENMO *LAZARO 7700 EASTPORT PARKWAY 855812
01/29/25	01/30/25	-44.11		15,884.25	Withdrawal Debit Card debit card EL FOGON TACO S 6576 OAKMONT DR SANTA ROSA
01/29/25	01/30/25	-9.65		15,874.60	Withdrawal Debit Card debit card JACK IN THE BOX 1004 STEELE LN RD SANTA RO
01/30/25	01/30/25	-300.00		15,574.60	Withdrawal at ATM #000516 ATM REDWOOD CREDIT 2763 FOURTH ST. SANTA ROSA CA

ASCEND CHECKING ID 80**(continued)**

Transaction Date	Posting Date	Withdrawal	Deposit	Balance	Transaction Description
01/30/25	01/30/25		10,000.00	25,574.60	Deposit Home Banking Transfer From Share 20
01/31/25	01/31/25		0.83	25,575.43	CarWash invest. Alpine CA Deposit Dividend 0.050% Annual Percentage Yield Earned 0.050% for period 01/01/25 to 01/31/25

Cleared Share Draft Recap:

* Indicates check or share draft out of sequence

DRAFT#	DATE	AMOUNT	DRAFT#	DATE	AMOUNT
5234	01/03	2,800.00	5235	01/07	4,005.46

2019 LAND ROVER DISCOVERY ID 00

Beginning Balance	Ending Balance	Payment Amount	Past Due Amount	Total Amount Due	Payment Due Date	Annual Percentage Rate	Daily Periodic Rate	Y-T-D Interest
\$ 5,474.91	\$ 4,760.66	\$ 739.78	\$ 0.00	\$ 739.78	02/15/25	5.490%	.015041%	\$ 25.53

Transaction Date	Posting Date	Transaction Description	Payment	Fees	FINANCE CHARGE	Principal	Balance
01/15/25	01/15/25	Payments Transfer From Share 80	-739.78	0.00	25.53	714.25	4,760.66

Your Payment of \$ 739.78 is due on 02/15/25.

Reporting Information for 2025:

Total Dividends Paid Year to Date:	\$	310.56
Total Dividends Paid Last Year:	\$	1,225.75
Total Interest Paid Year to Date:	\$	25.53
Total Interest Paid Last Year:	\$	552.51