



BANK OF AMERICA

PO Box 1800
Saint Paul, Minnesota 55101-0800

7086 TRN S X ST01

BankStatements.net

Uni-Statement

Account Number:
1393-01000-0484-2000
Routing N:
1129501

July 17, 2019
through
Aug 17, 2019

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Test Data for Bank



To Contact BOA Bank

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

St. Louis
Metro Area: 314-425-2000

U.S. Bank accepts Relay Calls

Internet: usbank.com

STUDENT CHECKING

Member FDIC

U.S. Bank National Association

Account Number 1393-01000-0484-2000

Account Summary

Beginning Balance on Jul 17	\$	405.75	Number of Days in Statement Period	30
Deposits I Credits		1,150.00		
Card Withdrawals		907.75-		
Other Withdrawals		263 .50-		
Ending Balance on Aug 15, 2019	\$	384.50		

Deposits I Credits

Date	Description of Transaction	Ref Number	Amount
Jul 17	Visa Direct	PAYPAL*Perlow AI	99.00
Jul 18	Zelle Instant	PMT From ARNO PERLOW	100.00
	On 07/ 18/ 19	PMT ID=PNC013608186	
Jul 19	Zelle Instant	PMT From ARNO PERLOW	100.00
	On 07/19/19	PMT ID=PNC013684985	
Jul 19	Zelle Instant	PMT From ARNO PERLOW	100.00
	On 07/19/19	PMT ID=PNC013699296	
Jul 22	Zelle Instant	PMT From ARNO PERLOW	50.00
	On 07/20/19	PMT ID=PNC013717143	
Jul 26	Zelle Instant	PMT From ARNO PERLOW	100.00
	On 07/26/19	PMT ID=PNC013933305	
Jul 29	Zelle Instant	PMT From ARNO PERLOW	100.00
	On 07/27/19	PMT ID=PNC013979006	
Jul 30	Electronic Deposit	From VENMO	1.00
	REF=192100184060920NOO	CASHOUT 5264681992	
Aug 1	Zelle Instant	PMT From ARNO PERLOW	200 .00
	On 08/01/19	PMT ID=PNC014193438	
Aug 12	Zelle Instant	PMT From ARNO PERLOW	50.00
	On 08/10/19	PMT ID=PNC014611386	
Aug 12	Zelle Instant	PMT From ARNO PERLOW	200 .00
	On 08/10/19	PMT ID=PNC014631937	
Aug 15	Zelle Instant	PMT From ARNO PERLOW	50.00
	On 08/15/19	PMT ID=PNC014823113	
Total Deposits / Credits			\$ 1,150.00

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

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 Debit 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.

In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

- 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.

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

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 therules 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 numberlisted on the front of this statement immediately.

What To Do If You Think You Find A Mistake on Your Statement

U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528. In your letter, give us the following information:

- 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:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- 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.

Reserve Line Balance Computation Method: To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The *****INTEREST CHARGE***** begins from the date of each advance.

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.

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.

