



P.O. Box 1800
Saint Paul, Minnesota 55101-0800

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GABRIELE SANDKNOP
319 CARTHAGE AVE
SAINT LOUIS MO 63125-2727



Uni-Statement

Account Number:
1 523 0819 7630

Statement Period:
Feb 26, 2021
through
Mar 24, 2021

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To Contact U.S. Bank

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

St. Louis
Metro Area: 314-425-2000

U.S. Bank accepts Relay Calls

Internet: usbank.com

NEWS FOR YOU

Scan here with your phone's camera to download the U.S. Bank Mobile App.



INFORMATION YOU SHOULD KNOW

Effective May 10, 2021 the "Your Deposit Account Agreement" booklet and "Consumer Pricing Information" document will include several updates and may affect your rights.

The main updates to note in the revised "Your Deposit Account Agreement" booklet sections and sub sections, include:

- Multiple sub sections updated with U.S. Bank Mobile App service available
- Section "Authorized Access and Power of Attorney", clarification on owner knowledge of death
- Section "Insufficient Funds and Overdrafts"; sub sections "Our Fees", "Overdraft Handling" and "Requested Return", clarification on the curing of the Extended Overdraft Fee
- Section "Return of Cancelled Checks", updates to the options of how you receive copies of your paid checks in your monthly account statement
- Section S.T.A.R.T. Goals and Rewards (Note that new enrollment discontinued as of November 15, 2015), update in the Reward Card language

The main updates to note in the revised "Consumer Pricing Information" document include:

- Removal of the option "Statements with Check Return" and applicable disclosures
- Termination of the "Foreign Draft Purchase" service and applicable disclosures

Starting May 10th, you may pick up copies at your local branch, view on usbank.com, or call 800.USBANKS (872.2657) to request copies. If you have any questions, our bankers are available to help at your local branch. You can also call us at U.S. Bank 24-Hour Banking at 800.USBANKS (872.2657). We accept relay calls.

U.S. BANK SILVER CHECKING

U.S. Bank National Association

Member FDIC

Account Number 1-523-0819-7630

Account Summary

Beginning Balance on Feb 26	\$	1,510.32	Number of Days in Statement Period	27
Deposits / Credits		1,799.64	Average Account Balance	\$ 1,095.54
Card Withdrawals		760.13-		
Other Withdrawals		2,002.00-		
Ending Balance on Mar 24, 2021	\$	547.83		



Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

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.

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.

IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

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

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. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP-MN-WS5D, 60 Livingston Ave., St. Paul, MN 55107.

- 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.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this, we will credit your account within 10 business days 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. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

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

IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

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 the rules 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 number listed on the front of this statement immediately.

CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

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

If you think there is an error on your statement, write to us at:

U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

In your letter, give us the following information:

- **Account Information:** Your name and account number.
- **Dollar Amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

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.

REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

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.

CONSUMER REPORT DISPUTES

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.



U.S. BANK SILVER CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-523-0819-7630

Overdraft Protection

The following account(s) are linked to your checking account for Overdraft Protection. The account(s) are listed in the order that they would be used to transfer funds to your checking account if the available account balance is negative. If you wish to make changes to your Overdraft Protection account order; log in to your account at usbank.com, visit your local U.S. Bank branch or call U.S. Bank 24-Hour Banking at the number listed above.

1st Position: U.S. Bank Package Money Market Savings account ending in 5992

Deposits / Credits				
Date	Description of Transaction	Ref Number		Amount
Mar 1	Electronic Deposit	From VENMO	\$	50.00
	REF=210600094702960N00	CASHOUT 5264681992		
Mar 10	Electronic Deposit	From EIGHTEEN EIGHT F		715.25
	REF=210680139023190N00	DIRECT DEP9111111101		
Mar 15	Electronic Deposit	From Apple Cash		64.65
	REF=210740127672720N00	6192912998TRANSFER Gabby Sandkno		
Mar 15	Electronic Deposit	From VENMO		150.00
	REF=210740092701780N00	CASHOUT 5264681992		
Mar 16	Debit Purchase Ret - VISA	On 031521 AMZN.COM/BIL WA	5083005884	4.29
	AMAZON.COM AMZN.	REF # 74431061075083005884 US1		
Mar 16	Transfer	From Account 252303425992	1600000191	25.00
Mar 18	Electronic Deposit	From VENMO		88.50
	REF=210760123544530N00	CASHOUT 5264681992		
Mar 19	Debit Purchase Ret - VISA	On 031821 AMZN.COM/BIL WA	7083000519	5.34
	AMAZON.COM AMZN.	REF # 74431061077083000519 US1		
Mar 24	Electronic Deposit	From VENMO		40.00
	REF=210820170819730N00	CASHOUT 5264681992		
Mar 24	Electronic Deposit	From EIGHTEEN EIGHT F		656.61
	REF=210820166732720N00	DIRECT DEP9111111101		
Total Deposits / Credits			\$	1,799.64

Card Withdrawals				
Card Number: xxxx-xxxx-xxxx-4112				
Date	Description of Transaction	Ref Number		Amount
Mar 8	Recurring Debit Purchase	On 030621 HULU.COM/BIL CA	5115738541	\$ 11.99-
	HLU*Hulu 1088701	REF # 24906411065115738541 US1		
Card 4112 Withdrawals Subtotal			\$	11.99-

Card Number: xxxx-xxxx-xxxx-3215				
Date	Description of Transaction	Ref Number		Amount
Mar 1	Debit Purchase - VISA	On 022721 800-782-7282 WA	9100562825	\$ 4.66-
	STARBUCKS 800-78	REF # 24692161059100562825266		
Mar 1	Debit Purchase - VISA	On 022721 SAINT LOUIS MO	9796023780	11.75-
	BAR CENTRAL	REF # 24431051059796023780641		
Mar 1	Debit Purchase	ALDI 41026 ST LOUIS-LEMMO	2502280926	102.35-
	170725	On 022821 ILK1TERM REF 105910170725		
Mar 2	Debit Purchase - VISA	On 030121 800-782-7282 WA	0100044110	11.67-
	STARBUCKS 800-78	REF # 24692161060100044110755		
Mar 3	Debit Purchase - VISA	On 030221 Amzn.com/bil WA	1100579610	4.99-
	AMZN Mktp US*093	REF # 24692161061100579610855		
Mar 3	Debit Purchase - VISA	On 030221 AMZN.COM/BIL WA	1083309178	21.67-
	AMAZON.COM*R86VK	REF # 24431061061083309178518		
Mar 3	Debit Purchase - VISA	On 030121 FLORISSANT MO	1300424510	35.94-
	OLD TIME POTTERY	REF # 24445001061300424510858		
Mar 4	Debit Purchase - VISA	On 030221 ST. LOUIS MO	2100255393	17.56-
	PANERA BREAD #60	REF # 24692161062100255393361		
Mar 4	Debit Purchase - VISA	On 030321 314-845-1700 MO	2100255392	20.61-
	PANERA BREAD #60	REF # 24692161062100255392173		



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U.S. BANK SILVER CHECKING (CONTINUED)
U.S. Bank National Association Account Number 1-523-0819-7630

Card Withdrawals (continued)

Card Number: xxxx-xxxx-xxxx-3215

Date	Description of Transaction		Ref Number	Amount
Mar 8	Debit Purchase - VISA Amazon.com*OP0VW	On 030721 Amzn.com/bil WA REF # 24692161066100136505122	6100136505	2.61-
Mar 8	Debit Purchase - VISA STARBUCKS 800-78	On 030621 800-782-7282 WA REF # 24692161065100719998299	5100719998	4.85-
Mar 8	Debit Purchase - VISA Amazon.com*UF2Y3	On 030721 Amzn.com/bil WA REF # 24692161066100128060219	6100128060	6.06-
Mar 8	Debit Purchase - VISA Amazon.com*8483I	On 030721 Amzn.com/bil WA REF # 24692161066100115435416	6100115435	7.69-
Mar 8	Debit Purchase - VISA AMZN Mktp US*W41	On 030721 Amzn.com/bil WA REF # 24692161066100119698902	6100119698	9.45-
Mar 8	Debit Purchase - VISA DOORDASH*DAIRY Q	On 030721 WWW.DOORDASH CA REF # 24011341066000030002303	6000030002	16.34-
Mar 8	Debit Purchase - VISA AMZN Mktp US*OK6	On 030721 Amzn.com/bil WA REF # 24692161066100137869709	6100137869	24.29-
Mar 8	Debit Purchase - VISA AMAZON.COM*KN99F	On 030721 AMZN.COM/BIL WA REF # 24431061066083756504351	6083756504	24.56-
Mar 8	Debit Purchase - VISA AMAZON.COM*QR756	On 030721 AMZN.COM/BIL WA REF # 24431061066083313489047	6083313489	34.09-
Mar 8	Debit Purchase 158718	ALDI 41026 ST LOUIS-LEMMO On 030721 ILNKILNK REF 106610158718	1803070917	51.67-
Mar 10	Recurring Debit Purchase APPLE.COM/BILL	On 030921 866-712-7753 CA REF # 24692161068100788931 US1	8100788931	2.99-
Mar 10	Debit Purchase 231406	COSTCO GAS #0368 ST LOUIS MO On 031021 ILK1TERM REF 106909231406	0603100826	28.85-
Mar 11	Debit Purchase - VISA WALGREENS #4345	On 031021 SAINT LOUIS MO REF # 24445001070000730204142	0000730204	17.35-
Mar 11	Debit Purchase 836102	THE UPS STORE #1 ST LOUIS MO On 031021 MAESTERM REF 836102		45.00-
Mar 15	Debit Purchase - VISA STARBUCKS 800-78	On 031221 800-782-7282 WA REF # 24692161071100704725147	1100704725	6.09-
Mar 15	Debit Purchase - VISA AMZN Mktp US*575	On 031421 Amzn.com/bil WA REF # 24692161073100411753596	3100411753	7.99-
Mar 16	Debit Purchase 851867	ALDI 41026 ST LOUIS-LEMMO On 031621 ILK1TERM REF 107510851867	6703160953	33.25-
Mar 22	Debit Purchase - VISA CULVER S OF ST.	On 032021 SAINT LOUIS MO REF # 24137461080001227634772	0001227634	9.94-
Mar 22	Debit Purchase - VISA AMZN Mktp US*8E5	On 032121 Amzn.com/bil WA REF # 24692161080100553327358	0100553327	10.98-
Mar 22	Debit Purchase - VISA AMAZON.COM*TO1RC	On 032221 AMZN.COM/BIL WA REF # 24431061081083720620847	1083720620	12.93-
Mar 22	Debit Purchase - VISA PANERA BREAD #60	On 032121 314-872-8946 MO REF # 24692161080100394456218	0100394456	14.35-
Mar 22	Debit Purchase 452135	DOLLAR TR 4411 L SAINT LOUIS MO On 032121 MAESTERM REF 452135		19.21-
Mar 22	Debit Purchase 546999	ALDI 41026 ST LOUIS-LEMMO On 032121 ILK1TERM REF 108010546999	9903210946	24.85-
Mar 22	Debit Purchase 276863	COSTCO GAS #0368 ST LOUIS MO On 032021 ILK1TERM REF 107909276863	6303200847	25.14-
Mar 22	Recurring Debit Purchase IPHONE CITIZ*PMT	On 032021 888-2016306 CT REF # 24638571080016017877 US1	0016017877	37.41-
Mar 22	Debit Purchase 450456	COSTCO WHSE #036 ST LOUIS MO On 032021 ILNKILNK REF 107917450456	5603201616	39.00-
Card 3215 Withdrawals Subtotal				\$ 748.14-
Total Card Withdrawals				\$ 760.13-



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U.S. BANK SILVER CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-523-0819-7630

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Mar 1	Electronic Withdrawal REF=210600087019850N00	To NAVI ED SERV WEB 9102001102STUDNTLOAN6O7GG7JA321	\$ 27.00-
Mar 8	Electronic Withdrawal REF=210670015431020N00	To NAVI ED SERV WEB 9102001102STUDNTLOAN6O7NG70BO51	100.00-
Mar 9	Electronic Withdrawal REF=210670135461680N00	To CAPITAL ONE 9279744980MOBILE PMT3FHV81BDXII96OP	200.00-
Mar 11	Electronic Withdrawal REF=210690151453940N00	To CAPITAL ONE 9279744980MOBILE PMT3FIAKCDV0SRXXQX	200.00-
Mar 15	START Scheduled Transfer	Transfer 1500001797	25.00-
Mar 16	Electronic Withdrawal REF=210740203148100N00	To CAPITAL ONE 9279744980MOBILE PMT3FJBM3D2P7E8VMH	725.00-
Mar 19	Electronic Withdrawal REF=210780125979780N00SD	To CAPITAL ONE 9279744980MOBILE PMT3FKDMG3E02J3NDL	125.00-
Mar 24	Mobile Banking Transfer	To Account 252303425992	600.00-
Total Other Withdrawals			\$ 2,002.00-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Mar 1	1,414.56	Mar 9	808.52	Mar 18	764.69
Mar 2	1,402.89	Mar 10	1,491.93	Mar 19	645.03
Mar 3	1,340.29	Mar 11	1,229.58	Mar 22	451.22
Mar 4	1,302.12	Mar 15	1,405.15	Mar 24	547.83
Mar 8	1,008.52	Mar 16	676.19		

Balances only appear for days reflecting change.



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