



P.O. Box 2200  
Corona, CA 92878  
800.797.6324  
www.mechanicsbank.com

## Statement Ending 01/03/2025

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RETURN SERVICE REQUESTED

DMITRY SHUSTERMAN  
2428 CENTRAL AVE APT 215  
ALAMEDA CA 94501-4894

### Managing Your Accounts



Client Services 800.797.6324



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### Summary of Accounts

Account Type	Account Number	Ending Balance
ESSENTIAL CHECKING	XXXXXXXX1270	\$3,487.58

### ESSENTIAL CHECKING - XXXXXXXXX1270

#### Account Summary

Date	Description	Amount
12/06/2024	Beginning Balance	\$1,021.69
	14 Credit(s) This Period	\$2,813.84
	11 Debit(s) This Period	\$347.95
01/03/2025	Ending Balance	\$3,487.58

#### Electronic Credits

Date	Description	Amount
12/06/2024	XX1362 POS REFUND SP KOI SCRUBS TORRANCE CA 7QDPP3M4 039436	\$35.31
12/06/2024	XX1362 POS REFUND SP NVN MARINE GPO NY B7EEIVS6 076040	\$95.96
12/11/2024	XX1362 POS REFUND SP ROKLAND TECH GAINESVILLE FL ZRBSLQAB 084866	\$88.89
12/18/2024	XX1362 POS REFUND temu.com temu.com CA 00001000 015749	\$32.81
12/30/2024	XX1362 POS REFUND AMAZON MKTPLACE Amzn.com/bill WA 00000000 042812	\$78.94



**HOW TO CONTACT US**

800.797.6324  
P.O. Box 8070  
Walnut Creek, CA 94596  
[www.mechanicsbank.com](http://www.mechanicsbank.com)

**This information applies only to consumer accounts as defined by the Electronic Fund Transfer Act and Regulation E.**

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS**

Call us at 800.797.6324, during regular business hours, or write us at: Mechanics Bank, P.O. Box 8070, Walnut Creek, CA 94596 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.
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.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

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, however, we may take up to 45 days to investigate your complaint or question. 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.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

**NOTICE TO BUSINESS AND COMMERCIAL CUSTOMERS:**

Accounts owned by business and commercial customers are not subject to consumer regulations, such as the Truth in Savings Act and the Electronic Fund Transfer Act. The information regarding Electronic Transfers does not apply to business or commercial accounts. You acknowledge the risk of loss from unauthorized items. You further acknowledge that the Bank offers various services that allow business and commercial customers to closely monitor their account activity, such as Business Online Banking, Positive Pay, and other services ("Fraud Prevention Services"), which can reduce potential fraud. If you fail to use one or more of the available Fraud Prevention Services, you agree that you will be deemed to have assumed the risk of any losses that could have been prevented if you had used the Fraud Prevention Services.

**How to balance your account**

1. Subtract from your check register any service, miscellaneous, or automatic charge(s) posted on this statement.
2. Mark ✓ your register after each check listed on the front of this statement.
3. Check off deposits shown on the statement against those shown in your check register.
4. Complete the form below.
5. The final "balance" in the form below should agree with your check register balance. If it does not, read "HINTS FOR FINDING DIFFERENCES".


**HINTS FOR FINDING DIFFERENCES**

Recheck all additions and subtractions or corrections.

Verify the carryover balance from page to page in your check register.

Make sure you have subtracted the service or miscellaneous charge(s) from your check register balance.

**HOW TO BALANCE YOUR ACCOUNTS**

TRANSFER AMOUNT FROM PAGE ONE	\$	
ADD DEPOSITS MADE SINCE ENDING DATE ON STATEMENT		
SUBTOTAL	\$	
LIST CHECKS NOT CLEARED ON THIS STATEMENT OR PRIOR STATEMENTS		
TOTAL CHECKS NOT LISTED		
SUBTRACT TOTAL CHECKS NOT LISTED FROM SUBTOTAL ABOVE	BALANCE	\$



**ESSENTIAL CHECKING - XXXXXXXXX1270 (continued)**
**Electronic Credits (continued)**

Date	Description	Amount
01/03/2025	SSA TREAS 310 XXSOC SEC XXXXX5209A SSA	\$1,692.00

**Other Credits**

Date	Description	Amount
12/27/2024	Provisional Credit for Debit Card Dispute 64545	\$42.00
12/27/2024	Provisional Credit for Debit Card Dispute 64545	\$48.00
12/27/2024	Provisional Credit for Debit Card Dispute 64545	\$64.35
12/27/2024	Provisional Credit for Debit Card Dispute 64545	\$85.00
12/27/2024	Provisional Credit for Debit Card Dispute 64545	\$85.35
12/27/2024	Provisional Credit for Debit Card Dispute 64545	\$96.39
12/27/2024	Provisional Credit for Debit Card Dispute 64545	\$168.84
12/27/2024	Provisional Credit for Debit Card Dispute 64545	\$200.00

**Electronic Debits**

Date	Description	Amount
12/06/2024	XX1362 CHK PURCHASE SQ * VAIL MTN. CO Minturn CO 00000000 094322	\$2.00
12/06/2024	XX1362 CHK PURCHASE Town Of Vail-Par Vail CO 22552502 006675	\$5.00
12/09/2024	XX1362 CHK PURCHASE JetBrains Americ 165-05772345 CA 00000000 041402	\$10.00
12/09/2024	XX1362 PIN CHK PURCH CITY-MARKET #042 AVON CO 11042618 018879	\$23.48
12/09/2024	XX1362 CHK PURCHASE WATCHMAXX.COM 718-234-1977 NY 00000000 070512	\$67.09
12/09/2024	XX1362 CHK PURCHASE SP ROKLAND TECH STORE.ROKLAND FL ZRBSLQAB 001911	\$88.89
12/31/2024	CCBill.com 8885969279 3EE8LG68TAGB	\$19.98
12/31/2024	MUTUAL OF OMAHA DEC INSPRM 078585	\$38.32
12/31/2024	ALAMEDA MUNI PWR BILLPAY ALAMEDA MUNICIPAL	\$45.20

**Other Debits**

Date	Description	Amount
12/09/2024	XX1362 DDA RECURR APPLE COM BILL CUPERTINO CA 003 434214893299	\$5.99
12/09/2024	XX1362 DDA RECURR CANVA* I04359-16 HTTPSCANVA.CO DE RHM0EZQC 053632	\$42.00

**Daily Balances**

Date	Amount	Date	Amount	Date	Amount
12/06/2024	\$1,145.96	12/18/2024	\$1,030.21	12/31/2024	\$1,795.58
12/09/2024	\$908.51	12/27/2024	\$1,820.14	01/03/2025	\$3,487.58
12/11/2024	\$997.40	12/30/2024	\$1,899.08		

**Overdraft and Returned Item Fees**

	Total for this period	Total year-to-date	Previous year-to-date
Total Overdraft Fees	\$0.00	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00	\$0.00

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