



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

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Uni-Statement

Account Number:
1 575 1129 6095
Statement Period:
Oct 21, 2017
through
Nov 20, 2017

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ZACHARY R SPONG
12375 SKYLINE DR
DSRT HOT SPGS CA 92240-4324



To Contact U.S. Bank

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

U.S. Bank accepts Relay Calls

Internet: usbank.com

INFORMATION YOU SHOULD KNOW

Changes effective now for cash transactions

At U.S. Bank we are committed to doing our part to deter criminal activities related to money laundering. We are enhancing our level of security on cash transactions in order to meet regulatory guidelines. To comply with these requirements, we need to clearly identify all individuals making cash transactions at our branches.

Because of this requirement, we will require additional information from individuals who make cash transactions at the branch. Individuals who are not U.S. Bank accountholders will also be required to provide additional information, including individuals who present or receive cash on behalf of a business.

What may be required for a cash transaction? This additional information includes: full name, address, date of birth, Taxpayer Identification Number (of the individual), occupation and photo identification (driver's license or government issued ID). Once the necessary information is established in our system, only photo identification will be required for subsequent cash transactions. Please be ready to provide this information when asked. More information on these changes is available at www.usbank.com/cashtransactions. Thank you for your assistance.

U.S. BANK SILVER CHECKING

U.S. Bank National Association

Member FDIC

Account Number 1-575-1129-6095

Account Summary

Beginning Balance on Oct 21	\$	3,369.24	Interest Paid this Year	\$	200.00
Deposits / Credits		2,621.53	Number of Days in Statement Period		31
Card Withdrawals		391.06 -	Average Account Balance	\$	745.33
Other Withdrawals		3,373.22 -			
Checks Paid		500.00 -			
Ending Balance on Nov 20, 2017	\$	1,726.49			

Deposits / Credits

Date	Description of Transaction	Ref Number	Amount
Oct 24	Deposit	8358523738	\$ 649.12
Oct 31	Deposit	8358781509	387.12
Nov 20	Deposit	8150431410	1,585.29
Total Deposits / Credits			\$ 2,621.53

Card Withdrawals

Card Number: xxxx-xxxx-xxxx-2646

Date	Description of Transaction	Ref Number	Amount
Oct 23	Debit Purchase - VISA VZWRLSS*APOCC VI	On 102117 800-922-0204 FL REF # 24692167294100908031 US1	4100908031 \$ 59.14-
Oct 24	Debit Purchase 184204	SUB KING PALM DESERT CA On 102417 MAESTERM REF 184204	8.60-
Oct 26	Debit Purchase 347914	WALGREENS STORE DESERT HOT SCA On 102517 ILNKILNK REF 729823347914	1410251837 49.98-
Oct 27	Debit Purchase - VISA AA INFLIGHT VISA	On 102617 PHOENIX AZ REF # 24717057299262996776449	9262996776 4.99-
Oct 30	Debit Purchase - VISA PSP 0443A DESERT	On 102617 PALM SPRINGS CA REF # 24307927300900016403521	0900016403 5.96-



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

DATE	AMOUNT
TOTAL	\$

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 P.O. Box 64991 St. Paul, MN 55164-9505.

- 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 negative 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: CRA Management, 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.





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U.S. BANK SILVER CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1-575-1129-6095

Card Withdrawals (continued)

Card Number: xxxx-xxxx-xxxx-2646

Date	Description of Transaction	Ref Number	Amount
Oct 30	Debit Purchase 000260	AVENIDA HOUSTON HOUSTON TX On 102817 MAESTERM REF 000260	12.51-
Oct 31	Debit Purchase 184643	SUB KING PALM DESERT CA On 103117 MAESTERM REF 184643	8.60-
Nov 1	Debit Purchase - VISA PALM DESERT ACE	On 103117 PALM DESERT CA REF # 24801977305091809001457	4.95-
Nov 2	Debit Purchase - VISA THE LOCK SHOP	On 110117 PALM DESERT CA REF # 24239007305900019100099	6.79-
Nov 2	Debit Purchase - VISA GOOGLE *SVCSAPPS	On 110117 cc@google.co CA REF # 24692167306200248124957	10.00-
Nov 2	Debit Purchase - VISA THE REAL ITALIAN	On 110217 PALM DESERT CA REF # 24431067306400087000155	14.69-
Nov 6	Debit Purchase 191347	SUB KING PALM DESERT CA On 110617 MAESTERM REF 191347	12.14-
Nov 7	Debit Purchase 781852	ARCO #42071 PALM DESERT CA On 110617 ILNKILNK REF 731018781852	20.07-
Nov 8	Debit Purchase 201906	SUB KING PALM DESERT CA On 110817 MAESTERM REF 201906	24.29-
Nov 8	Debit Purchase 164847	ALBERTSONS STORE PALM DESERT CA On 110717 ILNKILNK REF 731201164847	30.66-
Nov 9	Debit Purchase - VISA JUICE IT UP - RA	On 110817 RANCHO MIRAG CA REF # 24224437313104021330952	6.45-
Nov 9	Debit Purchase 701453	LOWE'S #2583 PALM DESERT CA On 110917 ILK1TERM REF 731309701453	6.85-
Nov 9	Debit Purchase - VISA DEL TACO 1010	On 110717 PALM DESERT CA REF # 24224437313101035530171	7.96-
Nov 10	Debit Purchase 869761	VONS DESERT HOT SCA On 110917 ILK1TERM REF 731313869761	12.00-
Nov 13	Debit Purchase 516471	VONS DESERT HOT SCA On 111217 ILK1TERM REF 731612516471	2.09-
Nov 13	Debit Purchase - VISA Valve	On 111217 425-8899642 WA REF # 24204297316576161621168	52.98-
Nov 14	Debit Purchase - VISA LOS ANGELES AIRP	On 111217 LOS ANGELES CA REF # 24431067317698176343462	5.80-
Nov 15	Debit Purchase 000048	BONES N SCONES PALM DESERT CA On 111417 MAESTERM REF 000048	8.61-
Nov 17	Debit Purchase - VISA MMWHLP.COM	On 111517 877-268-9064 AZ REF # 24118597320007970997492	14.95-
Card 2646 Withdrawals Subtotal			\$ 391.06-
Total Card Withdrawals			\$ 391.06-

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Oct 23	Electronic Withdrawal REF=172960102939480N00	To AMEX EPAYMENT 0005000008ACH PMT W1658	\$ 385.71-
Oct 23	Internet Banking Payment	To Credit Card *****8214	1,380.56-
Oct 24	Electronic Withdrawal REF=172960193065030N00	To CITICORP CHOICE 9500000000ONLINE PMTUSB024921748POS	1,000.00-
Oct 27	START Smart Transfer	Transfer	25.00-
Oct 31	Electronic Withdrawal REF=173040041747850N00	To WF DEALER SVCES 9500000000ONLINE PMTUSB024921748POS	250.00-



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U.S. Bank National Association

Account Number 1-575-1129-6095

Other Withdrawals (continued)

Date	Description of Transaction	Ref Number	Amount
Nov 1	Electronic Withdrawal REF=173050035025730N00	To CITICORP CHOICE 9500000000ONLINE PMTUSB024921748POS	250.00-
Nov 3	START Smart Transfer	Transfer 0300001336	25.00-
Nov 10	START Smart Transfer	Transfer 1000001165	25.00-
Nov 17	START Smart Transfer	Transfer 1700003797	25.00-
Nov 20	Monthly Maintenance Fee		6.95-
Total Other Withdrawals			\$ 3,373.22-

Checks Presented Conventionally

Check	Date	Ref Number	Amount
5007	Oct 31	8357470582	500.00
Conventional Checks Paid (1)			\$ 500.00-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Oct 23	1,543.83	Nov 2	428.00	Nov 10	257.58
Oct 24	1,184.35	Nov 3	403.00	Nov 13	202.51
Oct 26	1,134.37	Nov 6	390.86	Nov 14	196.71
Oct 27	1,104.38	Nov 7	370.79	Nov 15	188.10
Oct 30	1,085.91	Nov 8	315.84	Nov 17	148.15
Oct 31	714.43	Nov 9	294.58	Nov 20	1,726.49
Nov 1	459.48				

Balances only appear for days reflecting change.



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IMAGES FOR YOUR U.S. BANK SILVER CHECKING ACCOUNT

Member FDIC
Account Number 1-575-1129-6095

Account: PAYMENT		PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER		\$500.00	
ZACHARY R SPONG 12375 SKYLINE DR DSRT HOT SPGS, CA 92240 MEMO: Truck Payment Oct 2017		PLEASE Direct Any Questions To OUR OPERATIONS DEPARTMENT US BANK NA		35821/252 0000005007 October 19, 2017	
Pay FIVE HUNDRED AND 00/100		DOLLARS		\$ *****500.00	
TO THE ORDER OF CARRY SPONG 12375 SKYLINE DR DSRT HOT SPGS, CA 92240-4324		Void After 180 DAYS Signature On File This check has been authorized by your depositor			
⑆005007⑆ ⑆1223562⑆ 157511296095⑆					

5007

Oct 31

500.00



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