



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



**To Contact U.S. Bank**

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

**U.S. Bank accepts Relay Calls**

**Internet:** [usbank.com](http://usbank.com)

**INFORMATION YOU SHOULD KNOW**

Effective May 26, 2022 the "Your Deposit Account Agreement" and "Consumer Pricing Information" disclosures will include update(s) and may affect your rights.

**Primary updates for consumer checking accounts (excluding Safe Debit accounts):**

- We offer most customers extra time to bring their account to a zero or positive balance to waive Overdraft Paid Fee(s). This is called U.S. Bank Overdraft Fee Forgiven.
- We will no longer charge an Overdraft Paid Fee(s) or Extended Overdraft Fee(s) when your negative Available Balance is less than \$50.00.
- We will no longer charge an Overdraft Protection Transfer Fee for transfers of \$50.00 or less.

**Primary updates for all consumer accounts:**

- The preferred rates with autopay on new auto loans will be discontinued.
- We will no longer charge the Express Delivery Fee for a new or replacement ATM or debit card.

**Additional updates in your revised "Your Deposit Account Agreement" disclosure:**

- Updates to Unauthorized Transactions and Lost or Stolen Cards section.

Beginning May 26, 2022, copies of both disclosures will be available online at [usbank.com](http://usbank.com), by calling 800-USBANKS (872-2657) or at your local U.S. Bank branch.

If you have any questions, you can call us at U.S. Bank 24-Hour Banking at 800-USBANKS (872-2657). We accept relay calls. Our bankers are also available to help at your local branch via appointment.

**U.S. BANK GOLD CHECKING**

**Member FDIC**

U.S. Bank National Association

Account Number [REDACTED]

**Account Summary**

Beginning Balance on Apr 8	\$	3,209.81	Number of Days in Statement Period		29
Deposits / Credits		2,027.00	Average Account Balance	\$	2,651.47
Card Withdrawals		100.00-			
Other Withdrawals		3,812.55-			
<b>Ending Balance on May 6, 2022</b>	<b>\$</b>	<b>1,324.26</b>			

**Deposits / Credits**

Date	Description of Transaction	Ref Number	Amount
Apr 29	Electronic Deposit From PAYPAL		\$ 580.70
Apr 29	Deposit		1,109.00
May 6	ATM Deposit US BANK SAN MARC SAN MARCOS CA		337.30
<b>Total Deposits / Credits</b>			<b>\$ 2,027.00</b>



**U.S. BANK GOLD CHECKING**

**(CONTINUED)**

U.S. Bank National Association

Account Number [REDACTED]

**Card Withdrawals**

Card Number: [REDACTED]

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>	<i>Amount</i>
Apr 8	ATM Withdrawal	US BANK SAN MARC SAN MARCOS CA [REDACTED]	\$ 100.00-
<b>Withdrawals Subtotal</b>			<b>\$ 100.00-</b>
<b>Total Card Withdrawals</b>			<b>\$ 100.00-</b>

**Other Withdrawals**

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>	<i>Amount</i>
Apr 14	Electronic Withdrawal	To COX COMM SAN [REDACTED]	\$ 60.76-
Apr 21	Electronic Withdrawal	To SD GAS & ELEC [REDACTED]	91.96-
Apr 21	Electronic Withdrawal	To SD GAS & ELEC [REDACTED]	118.71-
Apr 29	Electronic Withdrawal	To Innago LLC [REDACTED]	2,000.00-
May 2	Mobile Banking Transfer	To Account [REDACTED]	350.82-
May 2	Electronic Withdrawal	To CARDMEMBER SERV [REDACTED]	1,190.30-
<b>Total Other Withdrawals</b>			<b>\$ 3,812.55-</b>

**Balance Summary**

<i>Date</i>	<i>Ending Balance</i>	<i>Date</i>	<i>Ending Balance</i>	<i>Date</i>	<i>Ending Balance</i>
Apr 8	3,109.81	Apr 21	2,838.38	May 2	986.96
Apr 14	3,049.05	Apr 29	2,528.08	May 6	1,324.26

Balances only appear for days reflecting change.