

Account Number 5248 XXXX XXXX 7810
 Credit Line \$10,000.00
 Available Credit \$9,437.00
 Days in Billing Cycle 30
 Statement Closing Date 05/03/23
 Date Payment Due 05/28/23
 Past Due Amount \$0.00
 Total Amount Due \$25.00

How to Reach Us

Send inquiries to: SCHOOLSFIRST FCU PO BOX 11547 SANTA ANA CA 92711-1547

For account information or to report lost or stolen cards call: 800-462-8328

See reverse side for important information.

Late Payment Warning:

IF WE DO NOT RECEIVE YOUR MINIMUM PAYMENT BY THE DUE DATE LISTED ABOVE, YOU MAY HAVE TO PAY A \$25 LATE FEE AND YOUR APRS MAY BE INCREASED UP TO THE PENALTY APR OF 17.90%

Minimum Payment Warning:

If you make only the minimum payment each billing period you will pay more in interest and it will take longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	22 months	\$533

If you would like information about credit counseling services, call 877-277-4932

Traveling with your SCHOOLSFIRST credit card?
 Please notify us before you leave. Changes in your spending pattern may trigger a security alert through our fraud prevention system, which may suspend your ability to use your card.

Priceless.com is available exclusively to Mastercard cardholders and provides access to unforgettable experiences and valuable everyday discounts in the cities where you live & travel. There's a world of possibilities waiting for you to explore. Visit priceless.com

Transactions

Trans Date	Post Date	Reference Number	Description	Amount
04/03	04/04	55310202Y610JL06W	ROSE GARDEN RESTAURANT ROSEVILLE CA	32.15
04/05	04/06	85134292Z94BAG3YJ	PAYPAL *WOMEN TALK 4029357733 AB	8.16
04/05	04/06	02305372Z5SAJWTL5	TST* MARTIN'S FAMOUS S GOLD RIVER CA	32.18
04/05	04/07	55432863060TPBSE1	SQ *JLC CONSULTING FAIR OAKS CA	500.00

Please detach the portion below and return it with your payment to ensure proper credit. Retain upper portion for your records.

6530 TSH 1 2 7 Page 1 of 2 1585 2000 MCS+ 0003 230503 O1AB6530 18884

SCHOOLSFIRST FCU
 PO BOX 11908
 SANTA ANA CA 92711-1908

Account Number 5248 XXXX XXXX 7810
 New Balance \$480.99
 Date Payment Due 05/28/23
 Minimum Payment Due \$25.00

Address or home telephone change? Indicate here.

AMOUNT ENCLOSED


\$

Make check payable to: SchoolsFirst FCU



SCHOOLSFIRST FCU
 PO BOX 11908
 SANTA ANA CA 92711-1908

CONNIE STEINMAN
 APT 73 18884
 11150 TRINITY RIVER DR
 RANCHO CORDOVA CA 95670-2900



524866201076781000002500000480996

Transactions

Trans Date	Post Date	Reference Number	Description	Amount
04/06	04/07	054368431009FYT50	DOLLAR TREE GOLD RIVER CA	7.83
04/06	04/07	5517842312LWJ8WSH	UCD HEALTH MYCHART-B 8005519411 CA	15.00
04/08	04/09	02305373300HFQ5XA	TRADER JOE S #071 FAIR OAKS CA	36.57
04/15	04/16	02305373AEHW1S8YQ	BEL AIR #522 GOLD RIVER CA	60.61
04/19	04/19	85248663EEHMBSP3V	PAYMENT - ONLINE TUSTIN CA	4,559.74 -
04/20	04/21	85306013ES66EBNKH	SODASTREAM USA INC 888--7632258 NJ	40.59
04/20	04/21	02305373FEHXFARNJ	BEL AIR #522 GOLD RIVER CA	80.39
04/23	04/24	75418233H50GBMSAA	MEPCO*8003976767 CHICAGO IL	150.83
04/24	04/25	02305373KEHWAF9H1	BEL AIR #522 GOLD RIVER CA	6.87
04/24	04/25	02305373KEHWAF9KA	BEL AIR #522 GOLD RIVER CA	26.01
04/24	04/26	05140483KLM8LPWGT	SPROUTES FARMERS MAR RANCHO CORDOV CA	59.32
04/29	04/30	82305093P000BDQH4	QUICKQUACK* #0701 WASH ROSEVILLE CA	9.99
04/28	05/01	82303083RWGN94VT1	QUICK CARD SAN DIEGO CA	43.66
04/30	05/01	02305373TEHWPYZN4	BEL AIR #522 GOLD RIVER CA	49.20
05/01	05/03	55541863S03R5D0V4	ROSS STORES #1365 RNCHO CORDOVA CA	14.13
Fees				
TOTAL FEES FOR THIS PERIOD				0.00
Interest Charged				
05/03	05/03		Interest Charge on Purchases	0.00
05/03	05/03		Interest Charge on Cash Advances	0.00
TOTAL INTEREST FOR THIS PERIOD				0.00

2023 Totals Year-to-Date	
Total fees charged in 2023	\$2.91
Total interest charged in 2023	\$0.00

YOUR SCHOOL EMPLOYEE CARD CASH BACK SUMMARY:

CASH EARNED THIS STATEMENT:	.00
BONUS OR ADJUSTMENTS:	.00
TOTAL CASH BACK CREDITS EARNED:	.00
TOTAL CASH BACK REDEEMED:	.00
YOUR SCHOOL EMPLOYEE CARD CASH BACK SUMMARY:	
CASH EARNED THIS STATEMENT:	17.60
BONUS OR ADJUSTMENTS:	.00
TOTAL CASH BACK CREDITS EARNED:	.00
TOTAL CASH BACK REDEEMED:	17.60

Interest Charge Calculation For This Period

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate (ADB)*	INTEREST CHARGED
Balance Transfers or Purchases	11.250% (v)	\$0.00	\$0.00
Cash Advances	16.250% (v)	\$0.00	\$0.00

(v) indicates variable Rate

* Average Daily Balance

How we compute your INTEREST CHARGES

Interest Charges: We calculate the INTEREST CHARGES on your account by applying the monthly periodic rate to the "Average Adjusted Daily Balance" on your account. To get the "Average Adjusted Daily Balance", we take the beginning balance of your account each day, and then we add all debits and subtract all payments and credits. Then we subtract any late charge, finance charge, or any other charge that remains unpaid. This gives us the adjusted daily balance. Then we add all the adjusted daily balances for the billing cycle and divide by the total number of days in the billing cycle. This gives us the "Average Adjusted Daily Balance". The monthly periodic rate is determined by dividing the APR (Annual Percentage Rate) by 12.

How to Avoid Paying Interest on Purchases: We will not assess interest charges on any new purchases if your previous statement balance was zero or paid in full by the Payment Due Date shown on the front of your statement. A credit balance is treated as a zero balance.

The INTEREST CHARGES for cash advances, and convenience checks begin on the date the item is posted to your account and continues until the cash advance balance is paid in full.

Minimum Payment: You have the option of paying the New balance as disclosed on the front of your billing statement or deferring full payment on your Account. In either event, your payment is due by the Date Payment Due. If you elect to defer full payment, you must pay at least the Total Minimum Payment Due disclosed on the front of this statement. You have the option of making larger payments on your Account at any time, reducing your exposure to additional Interest charges.

**To report lost or stolen credit cards
After regular credit union business hours and
holidays call:
1.800.462.8328 Opt.3
Or MasterCard Assist 1.800.627.8372
Collect from Outside of the USA
1.636.722.7111**

BILLING RIGHTS SUMMARY

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: SchoolsFirst FCU P.O. Box 11547, Santa Ana, CA 92711 or contact us on our website at www.SchoolsFirstFcu.org.

In your letter, please include the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- 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 (or electronically). 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 is 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 the balance
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases: If you are dissatisfied with the goods or services that you purchased with your credit card and you have tried in good faith to correct the problem with the merchant, you *may have the right* not have to pay the remaining amount due on the purchase.

To use this right all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with a cash advance from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not have yet fully paid for the purchase.

If all the criteria above are met and you are still dissatisfied with the purchase, contact us in writing (or electronically) at the address or website listed above. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.