

Account Number 5248 XXXX XXXX 7810
 Credit Line \$10,000.00
 Available Credit \$8,964.00
 Days in Billing Cycle 32
 Statement Closing Date 01/03/23
 Date Payment Due 01/28/23
 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	4 years	\$1,065
\$29	3 years	\$1,037 (Savings = \$28)

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.

Shop with confidence all year long.
 Take advantage of 1.5% cash back on all your purchases and no annual fee with your School Employee Mastercard.

Transactions

Trans Date	Post Date	Reference Number	Description	Amount
12/01	12/04	8517924P0WGNDR5HM	TANABE CHIROPRACTIC -C RANCHO CORDOV CA	10.00
12/02	12/04	5543286P160NQ860T	REI #86 FOLSOM FOLSOM CA	84.99
12/02	12/05	8536385P2WGNBS33V	ICHIBAN SAMURAI SUSHI RANCHO CORDOV CA	105.41

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 3 1585 2000 MCS+ 0003 230103 O1AB6530 18979

SCHOOLSFIRST FCU
 PO BOX 11908
 SANTA ANA CA 92711-1908

Account Number 5248 XXXX XXXX 7810
 New Balance \$889.66
 Date Payment Due 01/28/23
 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 18979
 11150 TRINITY RIVER DR
 RANCHO CORDOVA CA 95670-2900



Transactions					
Trans Date	Post Date	Reference Number	Description		Amount
12/06	12/07	5548077P55SV61S8H	ARDEN PARK OPTOMETRIC SACRAMENTO CA		35.00
12/06	12/07	0531461P5EHSTV3WY	HAMMOND & PROCTOR DENT CAMERON PARK CA		906.00
12/11	12/11	8524866PAEHMBSP43	PAYMENT - ONLINE TUSTIN CA		1,799.48 -
12/11	12/12	0230537PAEHWKJV82	BEL AIR #522 GOLD RIVER CA		114.03
12/11	12/13	0514047PA2X47TMYJ	PET CLUB #12 RANCHO CORDOV CA		53.27
12/17	12/18	5548077PG5HW870AY	TRADER JOE'S #071 QPS FAIR OAKS CA		25.87
12/17	12/18	0230537PGEHXMZ3B2	BEL AIR #522 GOLD RIVER CA		42.83
12/18	12/18	5543286PG5VLWX8R9	WPY*BAYSIDE CHURCH 855-999-3729 CA		10.00
12/17	12/19	0541019PG20SJ15D0	FEDEX OFFIC32900032987 RANCHO CORDOV CA		19.78
12/17	12/19	0514048PGLM8N7SS6	SPROUTES FARMERS MAR RANCHO CORDOV CA		53.93
12/19	12/20	0230537PJ00JGLM1S	USPS PO 0563150670 RANCHO CORDOV CA		14.55
12/21	12/22	0230537PK2X8A29FJ	TST* DEVICE BREWING LL SACRAMENTO CA		12.37
12/21	12/22	0230537PK2X8A299Y	TST* DEVICE BREWING LL SACRAMENTO CA		16.08
12/22	12/23	8230509PM00045FLP	WWW.AIDLOCKSMITH.COM CITRUS HEIGHT CA		29.00
12/22	12/25	8517924PMWGNDR5HF	TANABE CHIROPRACTIC -C RANCHO CORDOV CA		10.00
12/23	12/25	7541823PM4R7XLS03	MEPCO*8003976767 800-3976767 IL		150.83
12/24	12/25	5543286PN5XHQPQAK	SQ *INDIGO BOUTIQUE CARMICHAEL CA		12.87
12/24	12/26	5270715PP09FEQM31	THE HOME DEPOT #0652 RANCHO CORDOV CA		54.86
12/26	12/27	5542950PRLR39G5LD	IMPROV TRAINING 8187885204 CA		12.50
12/26	12/28	2230380PT0203JNAL	TOWER CAFE SACRAMENTO CA		57.31
12/28	12/29	5543286PV5YJ82L6Z	LOWES #01540* CITRUS HEIGHT CA		27.91
12/28	12/29	5531020PV610JAVGY	ROSE GARDEN RESTAURANT ROSEVILLE CA		31.15
12/28	12/29	0531461PVEHV8E630	HAMMOND & PROCTOR DENT CAMERON PARK CA		31.00
12/28	12/29	0230537PVEHXEHFZ0	BEL AIR #509 ROSEVILLE CA		6.95
12/28	12/29	0230537PV00EMVG13	USPS PO 0563150670 RANCHO CORDOV CA		4.16
12/29	12/29	1230202PV0044VD1P	DESERET BOOK - 51390 FAIR OAKS CA		6.54
12/29	12/29	F158500PV000CLM8C	AN ADJUSTMENT TO YOUR ACCOUNT		29.00 -
12/29	12/30	5543286PW5YVMWVER6	CENTURY THEATRES 416 FOLSOM CA		9.00
12/30	12/31	5543687PXMB8J46DD	ALTERATION STATION GOLD RIVER CA		22.00
12/31	01/02	023053701EHX3AH2B	BEL AIR #522 GOLD RIVER CA		86.68
12/31	01/02	023053701EHX3AH4L	BEL AIR #522 GOLD RIVER CA		12.16
12/31	01/02	023053701EJJV2LKG	BEL AIR #522 GOLD RIVER CA CREDIT		8.97 -
Fees					
TOTAL FEES FOR THIS PERIOD					0.00
<hr/>					
Interest Charged					
01/03	01/03		Interest Charge on Purchases		0.00
01/03	01/03		Interest Charge on Cash Advances		0.00
TOTAL INTEREST FOR THIS PERIOD					0.00
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2023 Totals Year-to-Date					
Total fees charged in 2023 \$0.00					
Total interest charged in 2023 \$0.00					
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TOTAL *FINANCE CHARGE* PAID IN 2022					\$0.00

YOUR SCHOOL EMPLOYEE CARD CASH BACK SUMMARY:

CASH EARNED THIS STATEMENT: 1.67
 BONUS OR ADJUSTMENTS: .00

TOTAL CASH BACK CREDITS EARNED: .00

TOTAL CASH BACK REDEEMED: 1.67

YOUR SCHOOL EMPLOYEE CARD CASH BACK SUMMARY:

CASH EARNED THIS STATEMENT: 32.57
 BONUS OR ADJUSTMENTS: 1.67

TOTAL CASH BACK CREDITS EARNED: .00

TOTAL CASH BACK REDEEMED: 32.57

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	10.250% (v)	\$0.00	\$0.00
Cash Advances	15.250% (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.