

Account Number 5248 XXXX XXXX 7810
 Credit Line \$10,000.00
 Available Credit \$9,664.00
 Days in Billing Cycle 28
 Statement Closing Date 03/03/23
 Date Payment Due 03/28/23
 Past Due Amount \$0.00
 Total Amount Due \$25.00

Account Summary

As of Statement Date: 03/03/23

Previous Balance \$1,861.16
 Payments \$3,030.76 -
 Credits>Returns \$22.09 -
 Balance Transfers or Purchases \$1,469.55
 Cash Advances \$0.00
 Debit Adjustments \$0.00
 Fees Charged \$2.21
 Interest Charged \$0.00
 New Balance \$280.07

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	12 months	\$297

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
02/03	02/05	051404813LM8PGR93	SPROUTES FARMERS MAR RANCHO CORDOV CA	85.59
02/04	02/05	55432861435NEXQES	THE VITAMIN SHOPPE#182 CITRUS HTS CA	147.35
02/05	02/06	55432861535VWXVM0	WW INTL - STUDIO NEW YORK NY	26.97
02/05	02/07	554295015RTW2V53W	PAYPAL *WOMEN TALK 4029357733 CA	8.22
02/08	02/08	852486618EHMBSP40	PAYMENT - ONLINE TUSTIN CA	2,129.29 -

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 230303 O1AB6530 18692

SCHOOLSFIRST FCU
 PO BOX 11908
 SANTA ANA CA 92711-1908

Account Number 5248 XXXX XXXX 7810
 New Balance \$280.07
 Date Payment Due 03/28/23
 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 18692
 11150 TRINITY RIVER DR
 RANCHO CORDOVA CA 95670-2900

524866201076781000002500000280073

Transactions				
Trans Date	Post Date	Reference Number	Description	Amount
02/10	02/12	55432861A2XSN7W4H	SQ *ROXIE DELI & BARBE SACRAMENTO CA	24.03
02/11	02/13	05140471B2X47V4JQ	PET CLUB #12 RANCHO CORDOV CA	86.27
02/13	02/14	05410191Q2LRGTPS2	TARGET 00011213 CITRUS HEIGHT CA	21.79
02/13	02/14	55506291QTQKDX3HQ	WATERFLY EXPRESS CAR W FAIR OAKS CA	10.00
02/13	02/14	82300091D0000JYFJ	WWW.THESTORYWARRIOR.CA CALGARY AB 2302 10.50 124 0.750476190	7.88
02/13	02/14	02305371DEHVRWKJ1	BEL AIR #522 GOLD RIVER CA	35.41
02/13	02/14	02305371D00GEOWMX	TRADER JOE S #071 FAIR OAKS CA	39.32
02/14	02/15	85306011D566HPE8N	SODASTREAM USA INC 888--7632258 NJ	40.59
02/15	02/16	05314611FEHSFE64A	HAMMOND & PROCTOR DENT CAMERON PARK CA	50.00
02/15	02/16	82300091F0000F032	WWW.THESTORYWARRIOR.CA CALGARY A CREDIT 2302 1.10 124 0.754545454	0.83 -
02/15	02/16	82300091F0000F3EG	WWW.THESTORYWARRIOR.CA CALGARY A CREDIT 2302 0.88 124 0.750000000	0.66 -
02/15	02/16	82300091F0000F4PH	WWW.THESTORYWARRIOR.CA CALGARY A CREDIT 2302 8.52 124 0.750000000	6.39 -
02/16	02/16	55432861F5WX7J3RR	SQ *MICHELLE SCHUMACHE GOSQ.COM IL	120.00
02/14	02/17	05140471E2X47W7BJ	PET CLUB #12 RANCHO CORDOV CA CREDIT	8.22 -
02/17	02/17	55432861G5X4XHBBB	SQ *MICHELLE SCHUMACHE GOSQ.COM IL	120.00
02/20	02/21	82301001KS66KSJ5Q	FREETAXUSA.COM 877-2699027 UT	50.94
02/20	02/21	02305371LEHWXA60T	BEL AIR #522 GOLD RIVER CA	89.08
02/20	02/22	85179241LWGNDR5HM	TANABE CHIROPRACTIC -C RANCHO CORDOV CA	10.00
02/20	02/22	02305371LEJERM5ES	BEL AIR #522 GOLD RIVER CA CREDIT	5.99 -
02/21	02/22	02305371MEHWB820W	BEL AIR #522 GOLD RIVER CA	15.42
02/23	02/24	75418231N4WQHK0M0	MEPCO*8003976767 800-3976767 IL	150.83
02/23	02/24	02305371P00DXAPTJ	TRADER JOE S #071 FAIR OAKS CA	52.00
02/26	02/26	85248661SEHMBSP3Z	PAYMENT - ONLINE TUSTIN CA	901.47 -
02/26	02/27	02305371SEHWJ5V51	BEL AIR #522 GOLD RIVER CA	38.36
02/27	02/28	55263521V2LREAWZP	PETSMART # 0049 RANCHO CORDOV CA	69.97
02/27	02/28	02305371VEHVY5KX3	BEL AIR #522 GOLD RIVER CA	9.77
03/01	03/02	05314611XEHV5BAJQ	ASI ONLINE SACRAMENTO CA	35.00
03/02	03/03	05410191Y2LR807NH	TARGET 00024638 RANCHO CORDOV CA	14.32
03/02	03/03	82300091X000395RR	YOUR GUIDED HEALTH JOU WHISTLER BC 2303 150.00 124 0.736266666	110.44
Fees				
02/13	02/14	82300091D0000JYFJ	INTERNATIONAL SERVICE ASSESSMENT	0.16
02/15	02/16	82300091F0000F032	INTERNATIONAL SERVICE ASSESSMENT	0.02 -
02/15	02/16	82300091F0000F3EG	INTERNATIONAL SERVICE ASSESSMENT	0.01 -
02/15	02/16	82300091F0000F4PH	INTERNATIONAL SERVICE ASSESSMENT	0.13 -
03/02	03/03	82300091X000395RR	INTERNATIONAL SERVICE ASSESSMENT	2.21
TOTAL FEES FOR THIS PERIOD				2.21
Interest Charged				
03/03	03/03		Interest Charge on Purchases	0.00
03/03	03/03		Interest Charge on Cash Advances	0.00
TOTAL INTEREST FOR THIS PERIOD				0.00

2023 Totals Year-to-Date	
Total fees charged in 2023	\$2.40
Total interest charged in 2023	\$0.00

TOTAL *FINANCE CHARGE* PAID IN 2022 \$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: 21.75
 BONUS OR ADJUSTMENTS: .00

TOTAL CASH BACK CREDITS EARNED: .00

TOTAL CASH BACK REDEEMED: 21.75

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	11.000% (v)	\$0.00	\$0.00
Cash Advances	16.000% (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.