

Account Number 5248 XXXX XXXX 7810
 Credit Line \$10,000.00
 Available Credit \$9,147.00
 Days in Billing Cycle 31
 Statement Closing Date 08/03/23
 Date Payment Due 08/28/23
 Past Due Amount \$0.00
 Total Amount Due \$25.00

Account Summary

As of Statement Date: 08/03/23

Previous Balance	\$2,310.31
Payments	\$2,835.86 -
Credits/Returns	\$0.00 -
Balance Transfers or Purchases	\$1,357.19
Cash Advances	\$0.00
Debit Adjustments	\$0.00
Fees Charged	\$21.25
Interest Charged	\$0.00
New Balance	\$852.89

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	\$1,038
\$28	3 years	\$1,013 (Savings = \$25)

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.

You have a chance to win a trip for two to New York, Chicago, Los Angeles, Miami, or Honolulu - plus other prizes, like up to a \$500 Mastercard Prepaid card. Enter by using your School Employee Mastercard now through Dec. 31, 2023. Visit schoolsfirstfcu.org for more details.

Transactions

Trans Date	Post Date	Reference Number	Description	Amount
07/03	07/04	05404435R1F6RHLN9	CGN SA LAUSANNE CH	18.80

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 230803 O1AB6530 19537

SCHOOLSFIRST FCU
 PO BOX 11908
 SANTA ANA CA 92711-1908

Account Number 5248 XXXX XXXX 7810
 New Balance \$852.89
 Date Payment Due 08/28/23
 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 19537
 11150 TRINITY RIVER DR
 RANCHO CORDOVA CA 95670-2900



524866201076781000002500000852897

Transactions						
Trans Date	Post Date	Reference Number	Description			Amount
			2307 16.80 756 1.119047619			
07/03	07/04	05404435R1F7YLF1A	BY GREVIN SA CORSIER-SUR-V CH			30.22
			2307 27.00 756 1.119259259			
07/03	07/04	05404435R1F8Q28YZ	MONTREUX JAZZ FESTIVAL MONTREUX CH			20.14
			2307 18.00 756 1.118888888			
07/04	07/05	05404435T1F9Z87E8	RESTAURANT LE PALAIS O MONTREUX CH			70.55
07/04	07/06	15423995V01QX8PK5	PHARMACIE HOLISTIQUE D MONTREUX CH			46.82
			2307 41.85 756 1.118757467			
07/05	07/06	55429505SRSB4MHMG	PAYPAL *WOMEN TALK 4029357733 CA			8.29
07/05	07/06	15423995V017QGXB	PIZZERIA NAPOLI SAINT-MAURICE CH			49.47
			2307 44.30 756 1.116704288			
07/06	07/07	25482855V6BDGPB5Y	HOTEL DE L UNION ORSIERES CH			104.52
			2307 93.60 756 1.116666666			
07/06	07/09	25482855W66JR9R3J	HOTEL TERMINUS ORSIERES CH			75.98
			2307 68.00 756 1.117352941			
07/07	07/09	05404435W1FFR8D7T	HOSPICE DU GRAND-ST-BE BOURG-ST-PIER CH			64.76
07/09	07/10	72701665Y1WTSAYBN	BISTROT CENTRAL AOSTA AO			28.51
			2307 26.00 978 1.096538461			
07/10	07/11	85130995Z9GKTPXNY	COMTES DE CHALLANT ALB FENIS IT			130.49
			2307 119.00 978 1.096554621			
07/10	07/11	5230676601T95NV28	OSTELLO LIBERTAS IL C. VERRES IT			64.32
			2307 58.50 978 1.099487179			
07/11	07/12	7270166602557PA1A	CONAD SUPERMERCATO PONT SAINT MA AO			10.57
			2307 9.61 978 1.099895941			
07/14	07/16	552307864ANK9QAF5	FARMACIA CORNALBA TROMELLO IT			13.88
			2307 12.39 978 1.120258272			
07/14	07/16	5230676641TG31T6T	MISCUSI SRL, PIAZZA . PAVIA IT			16.01
			2307 14.30 978 1.119580419			
07/19	07/21	552307869APKZFQFJ	BAR TAVOLA CALDA DAL V CASSIO IT			28.67
			2307 25.50 978 1.124313725			
07/23	07/24	75418236Q56LRJD74	MEPCO*8003976767 CHICAGO IL			150.83
07/25	07/25	85248666EEHMBSP40	PAYMENT - ONLINE TUSTIN CA			2,835.86 -
07/25	07/26	05130866F5FG5S7A8	SUMUP *AFFITTACAMERE LUCCA IT			149.23
			2307 133.86 978 1.114821455			
07/26	07/27	82644316F00089DKJ	WWW.HOSTELWORLD.COM DUBLIN D			23.39
			2307 21.09 978 1.109056424			
07/27	07/28	82644316G0004P2AQ	MS* OSTELLOBELLOFIREN MILANO DU			141.40
			2307 127.52 978 1.108845671			
07/31	08/02	55230786MAS4GYK6L	OSTELLO SIGERICO GAMBASSI TERM IT			49.72
			2307 45.00 978 1.104888888			
08/02	08/03	05130866PSFG6RAVL	SUMUP *SERAFINO SRL SI IT			60.62
			2308 55.00 978 1.102181818			
			Fees			
07/03	07/04	05404435R1F6RHLN9	INTERNATIONAL SERVICE ASSESSMENT			0.38
07/03	07/04	05404435R1F7YLF1A	INTERNATIONAL SERVICE ASSESSMENT			0.60
07/03	07/04	05404435R1F8Q28YZ	INTERNATIONAL SERVICE ASSESSMENT			0.40
07/04	07/06	15423995V01QX8PK5	INTERNATIONAL SERVICE ASSESSMENT			0.94
07/05	07/06	15423995V017QGXB	INTERNATIONAL SERVICE ASSESSMENT			0.99
07/06	07/07	25482855V6BDGPB5Y	INTERNATIONAL SERVICE ASSESSMENT			2.09
07/06	07/09	25482855W66JR9R3J	INTERNATIONAL SERVICE ASSESSMENT			1.52
07/09	07/10	72701665Y1WTSAYBN	INTERNATIONAL SERVICE ASSESSMENT			0.57

Transactions

Trans Date	Post Date	Reference Number	Description	Amount
07/10	07/11	85130995Z9GKTPXNY	INTERNATIONAL SERVICE ASSESSMENT	2.61
07/10	07/11	5230676601T95NV28	INTERNATIONAL SERVICE ASSESSMENT	1.29
07/11	07/12	7270166602557PA1A	INTERNATIONAL SERVICE ASSESSMENT	0.21
07/14	07/16	552307864ANK9QAF5	INTERNATIONAL SERVICE ASSESSMENT	0.28
07/14	07/16	5230676641TG31T6T	INTERNATIONAL SERVICE ASSESSMENT	0.32
07/19	07/21	552307869APKZFQFJ	INTERNATIONAL SERVICE ASSESSMENT	0.57
07/25	07/26	05130866FSFG5S7A8	INTERNATIONAL SERVICE ASSESSMENT	2.98
07/26	07/27	82644316F00089DKJ	INTERNATIONAL SERVICE ASSESSMENT	0.47
07/27	07/28	82644316G0004P2AQ	INTERNATIONAL SERVICE ASSESSMENT	2.83
07/31	08/02	55230786MAS4GYK6L	INTERNATIONAL SERVICE ASSESSMENT	0.99
08/02	08/03	05130866PSFG6RAVL	INTERNATIONAL SERVICE ASSESSMENT	1.21
TOTAL FEES FOR THIS PERIOD				21.25
Interest Charged				
08/03	08/03		Interest Charge on Purchases	0.00
08/03	08/03		Interest Charge on Cash Advances	0.00
TOTAL INTEREST FOR THIS PERIOD				0.00

2023 Totals Year-to-Date	
Total fees charged in 2023	\$78.87
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:	20.68
BONUS OR ADJUSTMENTS:	.00
TOTAL CASH BACK CREDITS EARNED:	.00
TOTAL CASH BACK REDEEMED:	20.68

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	11.500% (v)	\$0.00	\$0.00
Cash Advances	16.500% (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.