

Account Number 5248 XXXX XXXX 7810
 Credit Line \$10,000.00
 Available Credit \$9,515.00
 Days in Billing Cycle 30
 Statement Closing Date 06/02/23
 Date Payment Due 06/28/23
 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	20 months	\$495

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.

Your School Employee Mastercard comes with ID Theft protection at no additional cost. With ID Theft protection you can rest easy knowing your personal information is monitored 24/7. Explore all the features and benefits of your card at schoolsfirstfcu.org/creditcard

Transactions

Trans Date	Post Date	Reference Number	Description	Amount
05/02	05/04	05140483VLM8M5R5V	SPROUTES FARMERS MAR RANCHO CORDOV CA	66.11
05/03	05/04	55310203W2M40N6AF	BIG 5 SPORTING GOODS 2 FOLSOM CA	16.15
05/04	05/05	55178423X2LWQG2RK	UCD HEALTH MYCHART-B SACRAMENTO CA	15.00
05/05	05/07	55429503XRTTZAJ10	PAYPAL *WOMEN TALK 4029357733 CA	8.09

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 4 1585 2000 MCS+ 0002 230602 O1AB6530 20662

SCHOOLSFIRST FCU
 PO BOX 11908
 SANTA ANA CA 92711-1908

Account Number 5248 XXXX XXXX 7810
 New Balance \$449.15
 Date Payment Due 06/28/23
 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 20662
 11150 TRINITY RIVER DR
 RANCHO CORDOVA CA 95670-2900



524866201076781000002500000449157

Transactions					
Trans Date	Post Date	Reference Number	Description		Amount
05/07	05/08	023053740EHXD2853	BEL AIR #522 GOLD RIVER CA		33.03
05/07	05/09	0514047402X47V8E2	PET CLUB #12 RANCHO CORDOV CA		86.31
05/11	05/11	152702143004RYMKN	BUSBUD WILMINGTON DE		18.28
05/11	05/12	5526352442LRH0F8J	PETSMART # 0049 RANCHO CORDOV CA		45.78
05/12	05/14	023053745EJ0BN8TV	BEL AIR #522 GOLD RIVER CA		13.50
05/12	05/14	023053745EJ0BN8WE	BEL AIR #522 GOLD RIVER CA		21.33
05/13	05/14	023053746EHW5QLXV	BEL AIR #522 GOLD RIVER CA		47.28
05/13	05/14	023053746EHW5QM04	BEL AIR #522 GOLD RIVER CA		18.15
05/14	05/15	25265084703HVVWLWR	ROOT OF HAPPINESS RANC RNCHO CORDOVA CA		11.90
05/15	05/15	852486648EHMBSP3V	PAYMENT - ONLINE TUSTIN CA		870.00 -
05/15	05/16	054368448BLJJV63X	WM SUPERCENTER #4759 CITRUS HEIGHT CA		4.78
05/15	05/17	051404848LM8M4FKT	SPROUTES FARMERS MAR RANCHO CORDOV CA		25.84
05/15	05/17	52707154809FRYWLH	THE HOME DEPOT #0652 RANCHO CORDOV CA		8.63
05/15	05/17	52707154809FRYW6V	THE HOME DEPOT #0652 RANCHO CORDOV CA		13.50
05/15	05/17	52707154809FRYXD1	THE HOME DEPOT #0652 RANCHO CORDO CREDIT		8.64 -
05/17	05/18	55204724962W51AQQG	AIRBNB * HM35AMKTSR 415-800-5959 GB 2305 42.22 826 1.254855518		52.98
05/17	05/18	85383904A0000K4M2	THE FRIARS AYLESFORD LN 2305 20.00 826 1.250000000		25.00
05/18	05/19	05272454BSFG3ND0F	BRITISH 12542206892760 344-4930 CREDIT		70.00 -
05/19	05/21	85481474QEX29NSJA	HEATHROW RAIL LINK CENTRAL TERM GB 2305 15.10 826 1.250993377		18.89
05/19	05/21	15270214B019BQL0N	FLIX SAN FRANCISCO CA		17.16
05/19	05/21	85258304Q41JBB8D	FIVE MEN AND A LADY LT UK GB 2305 29.47 826 1.248727519		36.80
05/20	05/21	85481474DEXQ22BWH	LUL TICKET OFFICE. LONDON BRIDGE GB 2305 6.30 826 1.249206349		7.87
05/20	05/21	05272474DSFG7YH34	SUMUP *LONDON COFFEE LONDON SE 2305 6.70 826 1.249253731		8.37
05/20	05/21	05272474DSFG7Z0WF	TRIP.COM LONDON GB 2305 25.60 826 1.248828125		31.97
05/21	05/22	55504434D2FQ1E0VV	SE AYLESFORD TO AYLESFRD-ME20 GB 2305 6.60 826 1.248484848		8.24
05/21	05/22	05272474ESFG3MTX8	THE FRIARS AYLESFORD GB 2305 111.50 826 1.248609865		139.22
05/22	05/23	55504434E2FQGVQV3	SE HARRIETSHAM SST MAIDSTON-ME17 GB 2305 15.40 826 1.248701298		19.23
05/23	05/24	75418234F52J8HEAH	MEPCO*8003976767 CHICAGO IL		150.83
05/24	05/24	85248664GEHMBSP3V	PAYMENT - ONLINE TUSTIN CA		358.71 -
05/24	05/25	55204724G5VFHXP0V	AIRBNB * HM35AMKTSR 415-800- CREDIT 2305 20.00 826 1.247000000		24.94 -
05/24	05/25	85481474HEYG166ZL	P & O FERRIES LTD DOVER PHS GB 2305 37.50 826 1.244800000		46.68
05/25	05/26	15132334H36L79Q7T	AUBERGE DU COLOM GUINES FR 2305 97.10 978 1.076725025		104.55
05/26	05/28	05131674K3SE5NLED	CARREFOUR CONTACT LICQUES FR 2305 21.31 978 1.076959174		22.95
05/26	05/29	15136014K8YVJWL00	CAMPING 3 PAYS LICQUES FR 2305 13.00 978 1.076923076		14.00
05/27	05/29	15132334K36NQN37K	HOTEL BAL TOURNEHEM SUR FR 2305 34.00 978 1.076176470		36.59

Transactions					
Trans Date	Post Date	Reference Number	Description		Amount
05/27	05/29	15132334K36NQN37V	HOTEL BAL TOURNEHEM SUR FR 2305 10.50 978 1.076190476		11.30
05/27	05/29	15132334K36NQN395	HOTEL BAL TOURNEHEM SUR FR 2305 20.40 978 1.075980392		21.95
05/31	06/01	05138224RPX5NDJQB	LAURENT FAVRY CALONNE RICOU FR 2305 10.30 978 1.074757281		11.07
06/01	06/02	15132334R36SER70R	INTER-ACTIF ARRAS FR 2306 45.00 978 1.073777777		48.32
Fees					
05/17	05/18	55204724962W51AQQ	INTERNATIONAL SERVICE ASSESSMENT		1.06
05/17	05/18	85383904A0000K4M2	INTERNATIONAL SERVICE ASSESSMENT		0.50
05/19	05/21	85481474QEX29NSJA	INTERNATIONAL SERVICE ASSESSMENT		0.38
05/19	05/21	85258304Q41JBBD8D	INTERNATIONAL SERVICE ASSESSMENT		0.74
05/20	05/21	85481474DEXQ22BWH	INTERNATIONAL SERVICE ASSESSMENT		0.16
05/20	05/21	05272474DSFG7YH34	INTERNATIONAL SERVICE ASSESSMENT		0.17
05/20	05/21	05272474DSFG7Z0WF	INTERNATIONAL SERVICE ASSESSMENT		0.64
05/21	05/22	55504434D2FQ1E0VV	INTERNATIONAL SERVICE ASSESSMENT		0.16
05/21	05/22	05272474ESFG3MTX8	INTERNATIONAL SERVICE ASSESSMENT		2.78
05/22	05/23	55504434E2FQGVQV3	INTERNATIONAL SERVICE ASSESSMENT		0.38
05/24	05/25	55204724G5VFHXP0V	INTERNATIONAL SERVICE ASSESSMENT		0.50 -
05/24	05/25	85481474HEYG166ZL	INTERNATIONAL SERVICE ASSESSMENT		0.93
05/25	05/26	15132334H36L79Q7T	INTERNATIONAL SERVICE ASSESSMENT		2.09
05/26	05/28	05131674K3SE5NLED	INTERNATIONAL SERVICE ASSESSMENT		0.46
05/26	05/29	15136014K8YVJWL00	INTERNATIONAL SERVICE ASSESSMENT		0.28
05/27	05/29	15132334K36NQN37K	INTERNATIONAL SERVICE ASSESSMENT		0.73
05/27	05/29	15132334K36NQN37V	INTERNATIONAL SERVICE ASSESSMENT		0.23
05/27	05/29	15132334K36NQN395	INTERNATIONAL SERVICE ASSESSMENT		0.44
05/31	06/01	05138224RPX5NDJQB	INTERNATIONAL SERVICE ASSESSMENT		0.22
06/01	06/02	15132334R36SER70R	INTERNATIONAL SERVICE ASSESSMENT		0.97
TOTAL FEES FOR THIS PERIOD					12.82
Interest Charged					
06/02	06/02		Interest Charge on Purchases		0.00
06/02	06/02		Interest Charge on Cash Advances		0.00
TOTAL INTEREST FOR THIS PERIOD					0.00

2023 Totals Year-to-Date	
Total fees charged in 2023	\$15.73
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: 17.95
 BONUS OR ADJUSTMENTS: .00

TOTAL CASH BACK CREDITS EARNED: .00

TOTAL CASH BACK REDEEMED: 17.95

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.