

Account Number 5248 XXXX XXXX 7810  
 Credit Line \$10,000.00  
 Available Credit \$7,620.00  
 Days in Billing Cycle 31  
 Statement Closing Date 07/03/23  
 Date Payment Due 07/28/23  
 Past Due Amount \$0.00  
 Total Amount Due \$47.00

**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	11 years	\$3,720
\$76	3 years	\$2,743 (Savings = \$977)

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](http://schoolsfirstfcu.org/creditcard)

**Transactions**

Trans Date	Post Date	Reference Number	Description	Amount
06/01	06/04	05138224SPWN4KQRA	4AJ FJT ANNE FRA ARRAS FR	21.48

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 5 1585 2000 MCS+ 0003 230703 O1AB6530 20350

SCHOOLSFIRST FCU  
 PO BOX 11908  
 SANTA ANA CA 92711-1908

Account Number 5248 XXXX XXXX 7810  
 New Balance \$2,310.31  
 Date Payment Due 07/28/23  
 Minimum Payment Due \$47.00

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 20350  
 11150 TRINITY RIVER DR  
 RANCHO CORDOVA CA 95670-2900



524866201076781000004700002310310

<b>Transactions</b>				
Trans Date	Post Date	Reference Number	Description	Amount
			2306 20.00 978 1.074000000	
06/02	06/04	05138224SPXEJKS08	SARL CRISTAL ARRAS FR	14.41
			2306 13.40 978 1.075373134	
06/03	06/04	55184224VEK3F6WXX	ZETTLE_*CAMPING LE BRO PERONNE FR	31.26
			2306 29.00 978 1.077931034	
06/03	06/05	05131874W3SGX1A4Y	LE CENTRAL PERONNE FR	24.04
			2306 22.30 978 1.078026905	
06/05	06/06	85134294W9Q8G0KZ0	PAYPAL *WOMEN TALK 4029357733 AB	8.16
06/05	06/06	15136014XF86TJX6D	HOTEL IBIS LAON FR	30.57
			2306 28.50 978 1.072631578	
06/05	06/06	15136084W8Z4P32S8	HOTEL INN LAON FR	50.91
			2306 47.22 978 1.078144853	
06/06	06/07	05131024Y3SHEBMA3	AU BORD DE L AISNE VILLENEUVE SU FR	16.09
			2306 15.00 978 1.072666666	
06/06	06/07	05131024Y3SHEBM9V	AU BORD DE L AISNE VILLENEUVE SU FR	21.99
			2306 20.50 978 1.072682926	
06/06	06/07	05131024Y3SHEBM93	AU BORD DE L AISNE VILLENEUVE SU FR	23.33
			2306 21.75 978 1.072643678	
06/07	06/08	15136044Y8Z6DVJ05	RESTO LA MAIRIE BERRY AU BAC FR	30.38
			2306 28.30 978 1.073498233	
06/07	06/09	05134004ZTLRL6AJQ	C I S REIMS FR	46.11
			2306 42.95 978 1.073573923	
06/08	06/09	15132334Z372MZK9N	KOBOON REIMS FR	19.76
			2306 18.40 978 1.073913043	
06/08	06/09	15136044Z8Z7DMLEG	ACNDR REIMS FR	20.95
			2306 19.50 978 1.074358974	
06/08	06/09	051370050967H8LRF	CARREFOUR CITY REIMS FR	26.01
			2306 24.21 978 1.074349442	
06/08	06/09	051301250967HXV53	LA POSTE 514540 REIMS COEUR V FR	55.86
			2306 52.00 978 1.074230769	
06/08	06/09	05133005096ABZAB4	COTE SUSHI REIMS FR	19.87
			2306 18.50 978 1.074054054	
06/08	06/09	051340050TLNP56JG	C I S REIMS FR	45.06
			2306 41.95 978 1.074135876	
06/10	06/11	05133005296GD5AY8	TRESOR DU LIBAN CHALONS EN CH FR	20.50
			2306 19.00 978 1.078947368	
06/10	06/12	05137005296LV04S7	FRANPRIX ST DENIS FR	34.39
			2306 31.88 978 1.078732747	
06/12	06/13	05137005496JNLM8L	FRANPRIX VITRY LE FRAN FR	28.18
			2306 26.12 978 1.078866768	
06/13	06/15	1513604558ZQXHMAR	NULLE PART OUTINES FR	86.12
			2306 79.80 978 1.079197994	
06/16	06/18	1513604578ZFQ4WY4	CARREFOUR EXPRES BAR SUR AUBE FR	5.15
			2306 4.71 978 1.093418259	
06/16	06/18	0513110583SLD3DXG	HOTEL LE SAINT NICO BAR-SUR-AUBE FR	87.28
			2306 79.80 978 1.093734335	
06/16	06/18	05133005796ZBKT5W	DEVAUX DISTRIBUT BAR SUR SEINE FR	8.75
			2306 8.00 978 1.093750000	
06/16	06/18	0513518585930NVW9	MOULIN LANDION DOLANCOURT FR	181.23
			2306 165.70 978 1.093723596	
06/16	06/18	051351858595FVSJA	LE CELLIER BAR-SUR-AUBE FR	39.92

Transactions				
Trans Date	Post Date	Reference Number	Description	Amount
			2306 36.50 978 1.093698630	
06/18	06/18	852486659EHMBSP3V	PAYMENT - ONLINE TUSTIN CA	1,137.94 -
06/18	06/19	25481045A1VYR5FT7	ZETTLE_*ARTAMIN - MOU ORGES FR	89.97
			2306 82.00 978 1.097195121	
06/19	06/21	05137005B9796XT7M	AUBERGE DU LAC ST CIERGUES FR	17.55
			2306 16.00 978 1.096875000	
06/20	06/21	15136045B8ZJPTH7E	INTERSPORT SAINTS GEOSME FR	8.75
			2306 7.99 978 1.095118898	
06/20	06/21	05131105Q3SMJA5F9	LOUKA LANGRES FR	43.23
			2306 39.49 978 1.094707520	
06/20	06/21	05131105Q3SMJ55ZM	PHARMACIE SCHVARTZ LANGRES FR	37.61
			2306 34.35 978 1.094905385	
06/20	06/21	05138095QPWPVXDQH	CLUBBOUYGUE TEL LANGRES FR	32.83
			2306 29.99 978 1.094698232	
06/17	06/22	05135185959217TA8	REST L ABBAYE VILLE SOUS LA FR	33.79
			2306 30.80 978 1.097077922	
06/21	06/22	15136045D8ZL1A1XL	AUBERGE LA GARE CHALINDREY FR	12.26
			2306 11.20 978 1.094642857	
06/22	06/25	55429505ERTVM6W5J	PAYPAL *JMELO10 4029357733 CA	43.62
06/23	06/25	05135055F5916H9J9	AU BON VIVANT DAMPIERRE SUR FR	53.52
			2306 48.60 978 1.101234567	
06/23	06/25	75418235E54LQ947Y	MEPCO*8003976767 CHICAGO IL	150.83
06/24	06/26	15132335F37K4ET20	CENTRE INTERNAT BESANCON FR	44.35
			2306 40.45 978 1.096415327	
06/24	06/26	15132335G37KK1Z2E	YUKI BESANCON FR	46.70
			2306 42.60 978 1.096244131	
06/25	06/26	15132495GR6NZ47AT	SM CASINO CS280 BESANCON FR	25.59
			2306 23.34 978 1.096401028	
06/26	06/27	05131255J3SPQ0FFV	SAVEURS ET TERROIRS MOUTHIER HAUT FR	109.22
			2306 100.00 978 1.092200000	
06/26	06/27	05135055J58YPQAW8	ATAC ORNANS ORNANS FR	6.24
			2306 5.69 978 1.096660808	
06/27	06/28	05131255K3SPM77YX	LA CASA PLANCHA PONTARLIER FR	19.21
			2306 17.50 978 1.097714285	
06/27	06/28	05139965KPXQ3EVAB	FUAJ AJ PONTARLIER FR	50.57
			2306 46.30 978 1.092224622	
06/28	06/29	15423995L018JHYJH	FROMAGERIE TYRODE SARL L'AUBERSON CH	8.91
			2306 7.95 756 1.120754716	
06/28	06/29	15136065LF8G2Q6BF	SODI EST BRON CEDEX FR	18.58
			2306 16.92 978 1.098108747	
06/28	06/29	05137005L9845EJZ0	PHIE ST BENIGNE PONTARLIER FR	8.73
			2306 7.95 978 1.098113207	
06/29	06/30	15423995M01FWEQKZ	HOTEL-REST. MOSAIQUES ORBE CH	219.85
			2306 196.60 756 1.118260427	
06/30	07/02	05404435M1F3KZB6F	COOP-1314 SARRAZ LA SARRAZ CH	23.88
06/30	07/02	55429505MLYEE819V	AIRBNB HMKJ5RNRFF 4158005959 CA	334.49
06/30	07/02	85306015MS66M5N31	SODASTREAM USA INC 888--7632258 NJ	44.94
07/01	07/02	05404435N1F5HL5K8	LAUSANNE JEUNEH TEL LAUSANNE CH	257.09
07/01	07/03	15423995R03TRXSZV	HOTEL LE FUNI COSSONAY-VILL CH	155.58
			2307 139.00 756 1.119280575	
07/02	07/03	05404435P1F5ZZ11G	LA FONDATION OLYMPIQUE LAUSANNE CH	15.67

**Transactions**

Trans Date	Post Date	Reference Number	Description	Amount
			2307 14.00 756 1.119285714	
07/02	07/03	05404435P1F6EQ2AN	CAF DU VIEIL OUCHY LAUSANNE CH	45.89
			2307 41.00 756 1.119268292	
<b>Fees</b>				
06/01	06/04	05138224SPWN4KQRA	INTERNATIONAL SERVICE ASSESSMENT	0.43
06/02	06/04	05138224SPXEJKS08	INTERNATIONAL SERVICE ASSESSMENT	0.29
06/03	06/04	55184224VEK3F6WXX	INTERNATIONAL SERVICE ASSESSMENT	0.63
06/03	06/05	05131874W3SGX1A4Y	INTERNATIONAL SERVICE ASSESSMENT	0.48
06/05	06/06	15136014XF86TJX6D	INTERNATIONAL SERVICE ASSESSMENT	0.61
06/05	06/06	15136084W8Z4P32S8	INTERNATIONAL SERVICE ASSESSMENT	1.02
06/06	06/07	05131024Y3SHEBMA3	INTERNATIONAL SERVICE ASSESSMENT	0.32
06/06	06/07	05131024Y3SHEBM9V	INTERNATIONAL SERVICE ASSESSMENT	0.44
06/06	06/07	05131024Y3SHEBM93	INTERNATIONAL SERVICE ASSESSMENT	0.47
06/07	06/08	15136044Y8Z6DVJ05	INTERNATIONAL SERVICE ASSESSMENT	0.61
06/07	06/09	05134004ZTLRL6AJQ	INTERNATIONAL SERVICE ASSESSMENT	0.92
06/08	06/09	15132334Z372MZK9N	INTERNATIONAL SERVICE ASSESSMENT	0.40
06/08	06/09	15136044Z8Z7DMLEG	INTERNATIONAL SERVICE ASSESSMENT	0.42
06/08	06/09	051370050967H8LRF	INTERNATIONAL SERVICE ASSESSMENT	0.52
06/08	06/09	051301250967HXV53	INTERNATIONAL SERVICE ASSESSMENT	1.12
06/08	06/09	05133005096ABZAB4	INTERNATIONAL SERVICE ASSESSMENT	0.40
06/08	06/09	051340050TLNP56JG	INTERNATIONAL SERVICE ASSESSMENT	0.90
06/10	06/11	05133005296GD5AY8	INTERNATIONAL SERVICE ASSESSMENT	0.41
06/10	06/12	05137005296LV04S7	INTERNATIONAL SERVICE ASSESSMENT	0.69
06/12	06/13	05137005496JNLM8L	INTERNATIONAL SERVICE ASSESSMENT	0.56
06/13	06/15	1513604558ZQXHMAR	INTERNATIONAL SERVICE ASSESSMENT	1.72
06/16	06/18	1513604578ZFK4WY4	INTERNATIONAL SERVICE ASSESSMENT	0.10
06/16	06/18	0513110583SLD3DXG	INTERNATIONAL SERVICE ASSESSMENT	1.75
06/16	06/18	05133005796ZBKT5W	INTERNATIONAL SERVICE ASSESSMENT	0.18
06/16	06/18	0513518585930NVW9	INTERNATIONAL SERVICE ASSESSMENT	3.62
06/16	06/18	051351858595FVSJA	INTERNATIONAL SERVICE ASSESSMENT	0.80
06/18	06/19	25481045A1VYR5FT7	INTERNATIONAL SERVICE ASSESSMENT	1.80
06/19	06/21	05137005B9796XT7M	INTERNATIONAL SERVICE ASSESSMENT	0.35
06/20	06/21	15136045B8ZJPTH7E	INTERNATIONAL SERVICE ASSESSMENT	0.18
06/20	06/21	05131105Q3SMJA5F9	INTERNATIONAL SERVICE ASSESSMENT	0.86
06/20	06/21	05131105Q3SMJ55ZM	INTERNATIONAL SERVICE ASSESSMENT	0.75
06/20	06/21	05138095QPWPVXDQH	INTERNATIONAL SERVICE ASSESSMENT	0.66
06/17	06/22	05135185959217TA8	INTERNATIONAL SERVICE ASSESSMENT	0.68
06/21	06/22	15136045D8ZL1A1XL	INTERNATIONAL SERVICE ASSESSMENT	0.25
06/23	06/25	05135055F5916H9J9	INTERNATIONAL SERVICE ASSESSMENT	1.07
06/24	06/26	15132335F37K4ET20	INTERNATIONAL SERVICE ASSESSMENT	0.89
06/24	06/26	15132335G37KK1Z2E	INTERNATIONAL SERVICE ASSESSMENT	0.93
06/25	06/26	15132495GR6NZ47AT	INTERNATIONAL SERVICE ASSESSMENT	0.51
06/26	06/27	05131255J3SPQOFFV	INTERNATIONAL SERVICE ASSESSMENT	2.18
06/26	06/27	05135055J58YPQAW8	INTERNATIONAL SERVICE ASSESSMENT	0.12
06/27	06/28	05131255K3SPM77YX	INTERNATIONAL SERVICE ASSESSMENT	0.38
06/27	06/28	05139965KPXQ3EVAB	INTERNATIONAL SERVICE ASSESSMENT	1.01
06/28	06/29	15423995L018JHYJH	INTERNATIONAL SERVICE ASSESSMENT	0.18
06/28	06/29	15136065LF8G2Q6BF	INTERNATIONAL SERVICE ASSESSMENT	0.37
06/28	06/29	05137005L9845EJZ0	INTERNATIONAL SERVICE ASSESSMENT	0.17
06/29	06/30	15423995M01FWEQKZ	INTERNATIONAL SERVICE ASSESSMENT	4.40
07/01	07/03	15423995R03TRXSZV	INTERNATIONAL SERVICE ASSESSMENT	3.11

**Transactions**

Trans Date	Post Date	Reference Number	Description	Amount
07/02	07/03	05404435P1F5ZZ11G	INTERNATIONAL SERVICE ASSESSMENT	0.31
07/02	07/03	05404435P1F6EQ2AN	INTERNATIONAL SERVICE ASSESSMENT	0.92
<b>TOTAL FEES FOR THIS PERIOD</b>				<b>41.89</b>
<b>Interest Charged</b>				
07/03	07/03		Interest Charge on Purchases	0.00
07/03	07/03		Interest Charge on Cash Advances	0.00
<b>TOTAL INTEREST FOR THIS PERIOD</b>				<b>0.00</b>

2023 Totals Year-to-Date	
Total fees charged in 2023	\$57.62
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: 44.99  
 BONUS OR ADJUSTMENTS: .00

TOTAL CASH BACK CREDITS EARNED: .00

TOTAL CASH BACK REDEEMED: 44.99

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.