

Account Number 5248 XXXX XXXX 7417  
 Credit Line \$10,000.00  
 Available Credit \$9,814.00  
 Days in Billing Cycle 31  
 Statement Closing Date 09/03/23  
 Date Payment Due 09/28/23  
 Past Due Amount \$0.00  
 Total Amount Due \$0.00

**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	months	\$0

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
08/05	08/07	85134296S9M595B7Q	PAYPAL *WOMEN TALK 4029357733 AB	8.21
08/10	08/11	82644316Y0007VTZL	WWW.HOSTELWORLD.COM DUBLIN D 2308 35.34 978 1.099603848	38.86
08/11	08/13	051308670SFG4XZD7	SUMUP *LA PICCOLA GEM CAMPAGNANO DI IT	29.88

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+ 0005 230903 O1AB6530 19895

SCHOOLSFIRST FCU  
 PO BOX 11908  
 SANTA ANA CA 92711-1908

Account Number 5248 XXXX XXXX 7417  
 New Balance \$185.70  
 Date Payment Due 09/28/23  
 Minimum Payment Due \$0.00

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 19895  
 11150 TRINITY RIVER DR  
 RANCHO CORDOVA CA 95670-2900



52486620170174170000000000185702

<b>Transactions</b>					
Trans Date	Post Date	Reference Number	Description		Amount
			2308 27.00 978 1.106666666		
08/11	08/13	151075570394VEDNP	CRF MRK 4550 ROMA IT		7.45
			2308 6.73 978 1.106983655		
08/12	08/13	554295070MN8FQGJ1	VIATORTRIPADVISOR US 7027495744 CA		50.21
08/14	08/15	054315172214Z46Y6	MUSEI VATICANI RISTORA CITT DEL VAT VS		3.42
			2308 3.10 978 1.103225806		
08/15	08/15	8264431730001SV0K	MS* OSTELLOBELLOROMA MILANO MI		220.69
			2308 200.25 978 1.102072409		
08/15	08/15	8264431730002L5W6	MS* OSTELLOBELLOROMA MILANO MI		11.51
			2308 10.50 978 1.096190476		
08/14	08/16	8559261736LVDDQPQ	MABI 17 SRLS ROMA IT		6.61
			2308 6.00 978 1.101666666		
08/15	08/16	151845274040BYMXW	RISTO CECILIA METELLA ROMA IT		26.86
			2308 24.50 978 1.096326530		
08/15	08/16	8559261736LSXWG2D	IST.SALESIANO S.CALLIS ROMA IT		4.71
			2308 4.30 978 1.095348837		
08/15	08/16	7270166737GVSGTN5	CATACOMBE SAN SEBASTIA ROMA RM		10.96
			2308 10.00 978 1.096000000		
08/15	08/17	5523078749QLWRKRH	OSTELLO BELLO ROMA IT		5.48
			2308 5.00 978 1.096000000		
08/16	08/17	5230676751RMEGWSL	COMING OUT SRL ROMA IT		35.60
			2308 32.50 978 1.095384615		
08/16	08/17	8264431740006LWAL	WWW.HOSTELWORLD.COM DUBLIN D		36.52
			2308 33.34 978 1.095380923		
08/17	08/18	1270162760068ZK1M	VIATORTRIPADVISOR UK LONDON EN		63.12
			2308 57.80 978 1.092041522		
08/17	08/18	0532546760G1MXBM7	ARTOUR ROMA 00		32.81
			2308 30.00 978 1.093666666		
08/17	08/18	5230676761RLFXN92	COMING OUT SRL ROMA IT		32.26
			2308 29.50 978 1.093559322		
08/18	08/20	552307877AXQXVV4X	TERRAZZA BELLA S.R.L. NAPOLI IT		216.13
			2308 197.93 978 1.091951700		
08/18	08/20	8559261766M40Y75L	ITALO - ROMA TERMINI B ROMA IT		90.42
			2308 82.80 978 1.092028985		
08/21	08/22	8559261796MQ99DG8	AUTOGRILL 7017 NAPOLI IT		10.35
			2308 9.50 978 1.089473684		
08/21	08/22	8264431790006D646	MS* OSTELLOBELLOROMA MILANO MI		138.38
			2308 127.00 978 1.089606299		
08/23	08/24	55429507Q2NB20777	BART-CLIPPER SFIA SAN FRANCISCO CA		13.00
08/23	08/24	82300347BS66HH26E	COMPLETE ADVANCED AUTO (866)327-6685CA		150.83
08/25	08/25	00000000000ATNEWA	BALANCE TRANSFER FOR ACCT ENDING IN 7810		852.89
08/26	08/26	85248667FEHMBSP41	PAYMENT - ONLINE TUSTIN CA		2,117.61 -
08/23	08/27	F1585007F000IXFRL	ARCO#83059GREEN DESQPS SACRAMENTO CA		16.02
08/24	08/27	F1585007F000IXFRL	MAITA TOYOTA SACRAMENTO CA		76.50
08/24	08/27	F1585007F000IXFRL	BEL AIR #522 GOLD RIVER CA		5.25
08/24	08/27	F1585007F000IXFRL	BEL AIR #522 GOLD RIVER CA		87.93
<b>Fees</b>					
08/10	08/11	82644316Y0007VTZL	INTERNATIONAL SERVICE ASSESSMENT		0.78
08/11	08/13	051308670SFG4XZD7	INTERNATIONAL SERVICE ASSESSMENT		0.60
08/11	08/13	151075570394VEDNP	INTERNATIONAL SERVICE ASSESSMENT		0.15
08/14	08/15	054315172214Z46Y6	INTERNATIONAL SERVICE ASSESSMENT		0.07

**Transactions**

Trans Date	Post Date	Reference Number	Description	Amount
08/15	08/15	8264431730001SV0K	INTERNATIONAL SERVICE ASSESSMENT	4.41
08/15	08/15	8264431730002L5W6	INTERNATIONAL SERVICE ASSESSMENT	0.23
08/14	08/16	8559261736LVDDQPQ	INTERNATIONAL SERVICE ASSESSMENT	0.13
08/15	08/16	151845274040BYMXW	INTERNATIONAL SERVICE ASSESSMENT	0.54
08/15	08/16	8559261736LSXWG2D	INTERNATIONAL SERVICE ASSESSMENT	0.09
08/15	08/16	7270166737GVSGTN5	INTERNATIONAL SERVICE ASSESSMENT	0.22
08/15	08/17	5523078749QLWRKRH	INTERNATIONAL SERVICE ASSESSMENT	0.11
08/16	08/17	5230676751RMEGWSL	INTERNATIONAL SERVICE ASSESSMENT	0.71
08/16	08/17	8264431740006LWAL	INTERNATIONAL SERVICE ASSESSMENT	0.73
08/17	08/18	1270162760068ZK1M	INTERNATIONAL SERVICE ASSESSMENT	1.26
08/17	08/18	0532546760G1MXBM7	INTERNATIONAL SERVICE ASSESSMENT	0.66
08/17	08/18	5230676761RLFXN92	INTERNATIONAL SERVICE ASSESSMENT	0.65
08/18	08/20	552307877AXQXVV4X	INTERNATIONAL SERVICE ASSESSMENT	4.32
08/18	08/20	8559261766M40Y75L	INTERNATIONAL SERVICE ASSESSMENT	1.81
08/21	08/22	8559261796MQ99DG8	INTERNATIONAL SERVICE ASSESSMENT	0.21
08/21	08/22	8264431790006D646	INTERNATIONAL SERVICE ASSESSMENT	2.77
<b>TOTAL FEES FOR THIS PERIOD</b>				<b>20.45</b>
<b>Interest Charged</b>				
09/03	09/03		Interest Charge on Purchases	0.00
09/03	09/03		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	\$99.32
Total interest charged in 2023	\$0.00

PAYMENT OF AMOUNT IN DISPUTE \$452.49 NOT REQUIRED.

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: 21.76  
 BONUS OR ADJUSTMENTS: .00

TOTAL CASH BACK CREDITS EARNED: .00

TOTAL CASH BACK REDEEMED: 21.76

**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	11.750% (v)	\$0.00	\$0.00
Cash Advances	16.750% (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.