



P.O. BOX 15966
SACRAMENTO, CA 95852-0966

Periodic Account Statement

Account Number: 0001034996
Account Name: General

Member Name: SHEILA RHEA BRANDON
Joint Owner: VICTOR SCOTT BRANDON

Setup Direct Deposit and Automatic Payments using
Routing # 321175261.

SHEILA RHEA BRANDON
6025 CHAMPAGNE LN
PASO ROBLES, CA 93446-6322



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Savings (00)

Account Summary

Date	Description	Amount
01/01/2024	Beginning Balance	\$1.00
	Deposit(s) This Period	\$0.00
	Withdrawal(s) This Period	\$0.00
01/31/2024	Ending Balance	\$1.00
	Dividends to be Paid on 02/01/2024	\$0.00
	Dividends Paid to you in 2024 on Suffix 00	\$0.00

Account Activity

Post Date	Effective Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
01/01/2024		Beginning Balance			1.00
01/31/2024		Ending Balance			1.00

Overdraft and Returned Item Fees

	Total for this Period	Total Year-to-Date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Free Checking (09) Book No. 70476462

Account Summary

Date	Description	Amount
01/01/2024	Beginning Balance	\$3,172.71
	Deposit(s) This Period	\$3,147.20
	Withdrawal(s) This Period	\$3,910.32
01/31/2024	Ending Balance	\$2,409.59
	Dividends Paid to you in 2024 on Suffix 09	\$0.00

Account Activity

Post Date	Effective Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
01/01/2024		Beginning Balance			3,172.71

ERROR RESOLUTION RIGHTS

Billing-Error Rights (Golden Reserve, Golden Line, and Cash Reserve Lines of Credit only)

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:

Golden 1 Credit Union

P.O. Box 15966, Sacramento, CA 95852-0966

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: 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*. 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 are 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 your balance.
- We can apply any unpaid amount against your credit limit.

Electronic Fund Transfers Error Resolution Notice

In Case of Errors or Questions About Your Electronic Transfers call us at **1-877-GOLDEN 1 (1-877-465-3361)** or write us at P.O. Box 15966 Sacramento, CA 95852-0966 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

BALANCING YOUR CHECKING ACCOUNT

1. Go over your register and denote all checks, withdrawals, ATM transactions, deposits, dividends paid, automatic transfers or other debits or credits listed on this statement. Make sure that your register shows any service charges, automatic payments, or transactions through Golden 1 Online Banking that were performed during this statement period.
2. On the table, list any outstanding checks, ATM withdrawals, debit card transactions, payments, or any other withdrawals which are listed in your register but are not shown on this statement.
3. Enter the ending balance on this statement. \$ _____
4. Add any deposits listed in your register or transfers into your account which are not shown on this statement. \$ _____
5. Calculate the subtotal. (Step 3 Plus Step 4) \$ _____
6. Enter the total outstanding checks and withdrawals from the table. \$ _____
7. Calculate the ending balance (Step 5 Minus Step 6). This amount should be the same as the current balance shown in your check register. \$ _____

OUTSTANDING ITEMS			
Item	Amount	Item	Amount
TOTAL			

Free Checking (09) Book No. 70476462 (continued)

Account Activity

Post Date	Effective Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
01/02/2024		Withdrawal DOTERRA*INT USA 0 DOTERRA*INT USA 800-411-8151 UT US	-35.89		3,136.82
01/03/2024	01/02/2024	Withdrawal THEATREDRIVESTORAGE 0 THEATREDRIVESTOR 805-2395971 CA US	-169.00		2,967.82
01/03/2024		Withdrawal AMZN Mktp US*TK50G2 0 AMZN Mktp US*TK5 Amzn.com/billWA US	-18.22		2,949.60
01/04/2024		Withdrawal STATE FARM INSURAN 0 STATE FARM INSU 800-956-6310 IL US	-161.19		2,788.41
01/04/2024		Withdrawal #1997	-2,400.00		388.41
01/04/2024	01/05/2024	Withdrawal THEATREDRIVESTORAGE 0 THEATREDRIVESTOR 805-2395971 CA US	-169.00		219.41
01/04/2024		Withdrawal AMZN Mktp US*TK7WS2 0 AMZN Mktp US*TK7 Amzn.com/billWA US	-38.60		180.81
01/05/2024		Withdrawal-ACH-A-1570489 FRANCHISE TAX BO (PAYMENTS)	-120.00		60.81
01/08/2024		Withdrawal-ACH-A-1450890 LENDINGPOINT LLC (PAYMENT) LAI00832690 LPT28245136	-328.71		-267.90
01/08/2024		Withdrawal COURTESY PAY FEE, 20.00 08JAN A Courtesy Payment was made for the amount of 267.90.	-20.00		-287.90
01/13/2024	01/12/2024	Withdrawal APPLE.COM/BILL 0 APPLE.COM/BILL 866-712-7753 CA US 13JAN A Courtesy Payment was made for the amount of 0.99.	-0.99		-288.89
01/15/2024		Withdrawal DiscoveryPlus 0 DiscoveryPlus New YoNY US 15JAN A Courtesy Payment was made for the amount of 4.99.	-4.99		-293.88
01/23/2024		Withdrawal NETFLIX COM 0 NETFLIX COM LOS GATOS CA US 23JAN A Courtesy Payment was made for the amount of 17.07.	-22.99		-316.87
01/25/2024		Withdrawal Prime Video Channel 0 Prime Video Chan amzn.com/billWA US 25JAN A Courtesy Payment was made for the amount of 0.99.	-0.99		-317.86
01/28/2024		Withdrawal Hulu 877-8244858 CA 0 Hulu 877-8244858 HULU.COM/BILLCA US 28JAN A Courtesy Payment was made for the amount of 7.99.	-7.99		-325.85
01/30/2024	02/01/2024	Checking Deposit-ACH-1089370 PUB EMP RET SYS (RET BENFT)		3,147.20	2,821.35
01/30/2024		Withdrawal THE HOME DEPOT #103 0 THE HOME DEPOT # ATASCADERO CA US	-395.68		2,425.67
01/30/2024		Withdrawal Amazon Prime*R013Y9 0 Amazon Prime*R01 Amzn.com/billWA US	-16.08		2,409.59
01/31/2024		Ending Balance			2,409.59

1 Check(s) Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
1997	01/04/2024	\$2,400.00						

* Indicates skipped check number

Overdraft and Returned Item Fees

	Total for this Period	Total Year-to-Date
Total Overdraft Fees	\$20.00	\$20.00
Total Returned Item Fees	\$0.00	\$0.00

YTD Tax Summary

YEAR-TO-DATE: INFORMATION FOR TAX PURPOSES:	
Total non-IRA dividends earned (May be reported to IRS as interest for this calendar year)	\$0.00

Previous Year Summary

PRIOR YEAR SUMMARY FOR TAX PURPOSES:	
Total non-IRA dividends earned (May be reported to IRS as interest for this calendar year)	\$0.01
1099 OID dividends earned in prior year	\$0.00



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0000000070476462

VICTOR SCOTT BRANDON
SHEILA BRANDON
6025 CHAMPAGNE LN
PASO ROBLES, CA 93448-8322

1-3-2024

1997
95-7926211
48

Pay to the Order of Act # 8000381684 \$ 2400.00
Two thousand four hundred and 00/100 Dollars

Golden1 Credit Union golden1.com

For House payment Sheila Brandon

⑆321175261⑆ 0070476462⑈ 1997

#1997 01/04/2024 \$2,400.00

Security Features: ...

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#1997 01/04/2024 \$2,400.00

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