

Customer Service:  
1-866-486-7782TRISTEN L RICHARDSON  
18187 SEAMAN ST  
SANDY OR 97055-8325

The Personal Rules & Regulations have been updated as of 08.24.2022. The following sections have been revised: Important Definitions, Available Balance and Ledger Balance, Overdrafts and NSF, Payment Order of Items, and Multiple Representment of Items. For more info, and to review other changes, you may request a copy by calling us at 1-866-486-7782 or visiting [umpquabank.com/disclosures](http://umpquabank.com/disclosures).

## access checking

<b>Account number</b>	<b>3967098611</b>	<b>Beginning balance</b>	<b>\$5,746.02</b>
Last statement date	12/14/22	Deposits/Additions	\$4,584.15
<b>This statement date</b>	<b>1/14/23</b>	Withdrawals/Deductions	\$7,517.44
Average balance	\$4,329.15	Checks	\$0.00
Low balance	\$2,812.73	Interest earned	\$0.00
		<b>Ending balance</b>	<b>\$2,812.73</b>

## deposits and additions

<u>Date</u>	<u>Description</u>	<u>Amount</u>
12-16	ATM surchrg reversal	\$4.99
12-20	ACH credit radius managemen payroll 20221220	\$2,163.97
12-30	ATM surchrg reversal	\$4.99
01-05	ACH credit radius managemen payroll 20230105	\$2,410.20
Total Additions:		<b>\$4,584.15</b>

## withdrawals and deductions

<u>Date</u>	<u>Description</u>	<u>Amount</u>
12-15	POS purchase terminal vbase2 amzn mktp us*2z2no 6w63 amzn.com/ WA	-\$64.27
12-15	POS purchase terminal vbase2 pp*blackrockcoffee 012 portland OR	-\$6.37
12-15	POS purchase terminal vbase2 amzn mktp us*fz05i 2os3 amzn.com/ WA	-\$29.99
12-15	POS purchase terminal vbase2 sq *gen sushi gresham OR	-\$57.78
12-15	POS purchase terminal vbase2 amzn mktp us*nr8ow 91r3 amzn.com/ WA	-\$38.98

12-15	POS purchase	terminal 99999999 fred meyer #0663 f red sandy OR	-\$555.37
12-15	POS purchase	terminal f1zv4zci firstleaf* r189987 302 httpswww. CA	-\$79.80
12-15	ACH debit	acorns invest transfer 20221215	-\$5.45
12-15	ACH debit	acorns invest transfer 20221215	-\$10.00
12-15	ACH debit	acorns later transfer 20221215	-\$10.00
12-16	POS purchase	terminal 2769008 taco bell #2769 sandy OR	-\$12.57
12-16	POS purchase	terminal vbase2 amzn mktp us*aa4u5 8e43 amzn.com/ WA	-\$23.94
12-16	ATM withdrawal	cash withdrawal terminal waircx13 1 cowlitz way ridgefiel WA	-\$500.00
12-16	ATM surcharge	surcharge amount terminal waircx13 1 cowlitz way ridgefiel WA	-\$4.99
12-19	POS purchase	terminal 98437564 firehouse subs 107 1 ec vancouver WA	-\$13.54
12-19	POS purchase	terminal vbase2 amzn mktp us*4873n 3nd3 amzn.com/ WA	-\$15.15
12-19	POS purchase	terminal 37796557 ilani rose and tho rn ridgefiel WA	-\$172.16
12-19	POS purchase	terminal 99999999 fred meyer #0663 f red sandy OR	-\$71.81
12-19	POS purchase	terminal 42529773 fred m fuel #9663 q76 sandy OR	-\$27.62
12-19	POS purchase	terminal vbase2 pp*blackrockcoffee 045 gresham OR	-\$18.40
12-19	POS purchase	terminal vbase2 amzn mktp us*5o218 1ih3 amzn.com/ WA	-\$38.96
12-19	POS purchase	terminal 99999999 fred meyer #0663 f red sandy OR	-\$181.41
12-19	POS purchase	terminal vbase2 amzn mktp us*4834c 4c13 amzn.com/ WA	-\$10.99
12-19	POS purchase	terminal vbase2 amzn mktp us*tw0pi 7033 amzn.com/ WA	-\$11.95
12-19	POS purchase	terminal plp1yhfk peloton* membershi p httpswww. NY	-\$47.56
12-19	POS purchase	terminal vbase2 pp*blackrockcoffee 012 portland OR	-\$5.37
12-19	ACH debit	acorns invest transfer 20221219	-\$5.08
12-19	A2A trsf debit	terminal cnp tx venmo* Visa dire NY	-\$45.00
12-20	POS purchase	terminal 00008986 noodles & co web 8 18 olo.com WA	-\$15.99
12-20	POS purchase	terminal 002 starbucks 800 782 7282 Seattle WA	-\$35.00
12-21	POS purchase	terminal 24783807 soy grill teriyaki vancouver WA	-\$14.28
12-21	ACH debit	artisan & truck ins prem 20221221	-\$49.23
12-22	POS purchase	terminal 36711804 vzwrlss*bill pay v w 800-92202 CA	-\$263.69
12-22	POS purchase	terminal vbase2 amazon music*8b2nn 6kz3 888-802-3 WA	-\$8.99
12-22	ACH debit	acorns invest transfer 20221222	-\$5.98
12-22	ACH debit	acorns later transfer 20221222	-\$10.00
12-22	ACH debit	acorns invest transfer 20221222	-\$10.00
12-23	POS purchase	terminal vbase2 amzn mktp us*nj2rn 91l3 amzn.com/ WA	-\$10.00
12-23	POS purchase	terminal 4nbmsw5d sp an skin beauty httpsashn mo	-\$120.00
12-27	POS purchase	terminal vbase2 amzn mktp us*vb10v 8di3 amzn.com/ WA	-\$43.00
12-27	POS purchase	terminal vbase2 alexa skills*7b548 8gt3 amzn.com/ WA	-\$0.80
12-27	POS purchase	terminal vbase2 oculus 650-54348 CA	-\$19.99
12-27	POS purchase	terminal vbase2 oculus 650-54348 CA	-\$5.99
12-27	POS purchase	terminal 00001000 netflix.com netflix.c CA	-\$21.67
12-27	POS purchase	terminal vbase2 sq *telemedicine c l 877-417-4 ga	-\$120.00
12-27	POS purchase	terminal vbase2 amzn mktp us*ll9rg 67k3 amzn.com/ WA	-\$239.95
12-28	POS purchase	terminal 001 space age #29 sandy OR	-\$43.41
12-28	POS purchase	terminal vbase2 amazon prime*un3e1 3wh3 amzn.com/ WA	-\$14.99
12-28	POS purchase	terminal vbase2 nintendo ca8927953 79 800-25537 WA	-\$24.99
12-29	POS purchase	terminal vbase2 apple.com/bill 866-712-7 CA	-\$5.41
12-29	POS purchase	terminal vbase2 walgreens #10137 sandy OR	-\$38.99
12-29	POS purchase	terminal jh9wotx5 the knot invitatio ns theknotww md	-\$229.95
12-29	ACH debit	acorns invest transfer 20221229	-\$5.41
12-29	ACH debit	acorns invest transfer 20221229	-\$10.00

12-29	ACH debit	acorns later transfer 20221229	-\$10.00
12-30	POS purchase	terminal pymxxnhw nextmedhealth12222 2 www.joinn de	-\$138.00
12-30	ATM withdrawal	cash withdrawal terminal waircx02 1 cowlitz way ridgefiel WA	-\$500.00
12-30	ATM surcharge	surcharge amount terminal waircx02 1 cowlitz way ridgefiel WA	-\$4.99
01-03	POS purchase	terminal 36548694 legacy auto pay my char 503-41339 OR	-\$95.10
01-03	POS purchase	terminal vbase2 amzn mktp us*qc45a 0nt3 amzn.com/ WA	-\$43.49
01-03	POS purchase	terminal 66659266 tst* la provence - van vancouver WA	-\$79.34
01-03	POS purchase	terminal vbase2 dutch bros 541-955-4 OR	-\$25.00
01-03	POS purchase	terminal vbase2 microsoft*subscrip tion 425-68168 WA	-\$16.27
01-03	POS purchase	terminal 99999999 fred meyer #0663 f red sandy OR	-\$81.44
01-03	POS purchase	terminal vbase2 dutch bros 541-955-4 OR	-\$25.00
01-03	POS purchase	terminal vbase2 audible*tf2rh08q3 amzn.com/ nj	-\$14.95
01-03	POS purchase	terminal vbase2 amzn mktp us*pe22d 2bk3 amzn.com/ WA	-\$24.99
01-03	POS purchase	terminal vbase2 amazon.com*mo50s8t x3 amzn.com/ WA	-\$50.35
01-03	POS purchase	terminal vbase2 amzn mktp us*14055 3013 amzn.com/ WA	-\$45.99
01-03	POS purchase	terminal vbase2 oculus 650-54348 CA	-\$17.49
01-03	POS purchase	terminal 18496579 palmbeachtan pdx01 4-ef 800-979-4 WA	-\$53.27
01-03	POS purchase	terminal 002 starbucks 800 782 7282 Seattle WA	-\$35.00
01-03	ACH debit	subscription acorns 20230103	-\$3.00
01-03	A2A trsf debit	terminal cnp tx venmo* Visa dire NY	-\$40.00
01-04	POS purchase	terminal vbase2 pp*blackrockcoffee 012 portland OR	-\$13.36
01-04	POS purchase	terminal vbase2 amzn mktp us*4319h 3eg3 amzn.com/ WA	-\$92.08
01-05	POS purchase	terminal 001 space age #29 sandy OR	-\$41.76
01-05	POS purchase	terminal vbase2 apple.com/bill 866-712-7 CA	-\$39.05
01-05	POS purchase	terminal 28737117 MT hood athletc cl ub-c 503-826-0 OR	-\$134.00
01-05	ACH debit	acorns invest transfer 20230105	-\$9.58
01-05	ACH debit	acorns later transfer 20230105	-\$10.00
01-05	ACH debit	acorns invest transfer 20230105	-\$10.00
01-06	POS purchase	terminal 00001880 burger king #15999 sandy OR	-\$6.78
01-06	POS purchase	terminal vbase2 apple.com/bill 866-712-7 CA	-\$2.99
01-06	POS purchase	terminal vbase2 amzn mktp us*wj7ls 77o3 amzn.com/ WA	-\$49.99
01-06	POS purchase	terminal 002 starbucks 800 782 7282 Seattle WA	-\$35.00
01-06	A2A trsf debit	terminal cnp tx venmo* Visa dire NY	-\$30.00
01-09	POS purchase	terminal 00001880 burger king #15999 sandy OR	-\$9.17
01-09	POS purchase	terminal 00001880 burger king #15999 sandy OR	-\$12.18
01-09	POS purchase	terminal vbase2 amzn mktp us*8q14f 2j33 amzn.com/ WA	-\$44.94
01-09	POS purchase	terminal vbase2 amzn mktp us*si9lh 3jt3 amzn.com/ WA	-\$24.88
01-09	POS purchase	terminal vbase2 amzn mktp us*544yu 5hb3 amzn.com/ WA	-\$242.51
01-09	POS purchase	terminal 99999999 fred meyer #0663 f red sandy OR	-\$39.60
01-09	POS purchase	terminal 00001880 burger king #15999 sandy OR	-\$12.56
01-09	POS purchase	terminal vbase2 nintendo ca9023876 97 800-25537 WA	-\$14.99
01-09	POS purchase	terminal vbase2 amazon.com*4v9it4w p3 amzn.com/ WA	-\$33.82
01-09	POS purchase	terminal vbase2 pp*blackrockunion1 92 camas WA	-\$26.63
01-09	POS purchase	terminal 99999999 fred meyer #0663 f red sandy OR	-\$115.14
01-09	POS purchase	terminal 99999999 fred meyer #0663 f red sandy OR	-\$14.97
01-09	Transfer debit	ref 00713071 funds transfer to dep xxxxxx6194 from	-\$500.00
01-09	A2A trsf debit	terminal cnp tx venmo* Visa dire NY	-\$620.00
01-10	POS purchase	terminal vbase2 amzn mktp us*o914l 6eg3 amzn.com/ WA	-\$37.76
01-10	POS purchase	terminal 38582356 red robin no 169 vancouver WA	-\$154.31

01-10	POS purchase	terminal 00001880 burger king #15999 sandy OR	-\$3.39
01-10	POS purchase	terminal 002 starbucks 800 782 7282 Seattle WA	-\$35.00
01-10	POS purchase	terminal vbase2 amzn mktp us*8k8fz 87x3 amzn.com/ WA	-\$77.35
01-11	POS purchase	terminal vbase2 amzn mktp us*cz5dm 9g63 amzn.com/ WA	-\$15.49
01-11	POS purchase	terminal vbase2 apple.com/bill 866-712-7 CA	-\$1.99
01-11	POS purchase	terminal vbase2 amzn mktp us*n54cr 06q3 amzn.com/ WA	-\$17.99
01-11	POS purchase	terminal 91023240 hlu*hulu 278556474 712- hulu.com/ CA	-\$8.64
01-11	ACH debit	acorns invest transfer 20230111	-\$9.60
01-12	POS purchase	terminal 03762013 cafe yumm 100015 vancouver WA	-\$12.98
01-12	POS purchase	terminal 001 space age #29 sandy OR	-\$38.85
01-12	POS purchase	terminal 1 mcdonald's f20942 troutdale OR	-\$3.75
01-12	ACH debit	acorns later transfer 20230112	-\$10.00
01-12	ACH debit	acorns invest transfer 20230112	-\$10.00
01-12	A2A trsf debit	terminal cnp tx venmo* Visa dire NY	-\$86.00
01-13	POS purchase	terminal 77919705 smoky hearth sandy bar 503-66844 OR	-\$72.47

Total Deductions: **-\$7,517.44**

## checks

<u>Check #</u>	<u>Amount</u>	<u>Date</u>
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(\* Skip in check sequence, R - Check has been returned)

Total Checks Paid: **-\$0.00**

## daily balances

<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>
12-14	\$5,746.02	12-27	\$4,855.91	01-09	\$3,408.30
12-15	\$4,888.01	12-28	\$4,772.52	01-10	\$3,100.49
12-16	\$4,351.50	12-29	\$4,472.76	01-11	\$3,046.78
12-19	\$3,686.50	12-30	\$3,834.76	01-12	\$2,885.20
12-20	\$5,799.48	01-03	\$3,184.08	01-13	\$2,812.73
12-21	\$5,735.97	01-04	\$3,078.64	01-14	\$2,812.73
12-22	\$5,437.31	01-05	\$5,244.45		
12-23	\$5,307.31	01-06	\$5,119.69		

## overdraft fee summary

	Total for this period	Total Year-to-Date
Total Overdraft Fees	\$0.00	\$35.00
Total Returned Item Fees	\$0.00	\$0.00

## IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Call us at 1-866-486-7782 or write us at Umpqua Bank, P.O. Box 19243, Spokane, WA 99219, 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 send you the FIRST statement on which the error or problem appears.

- (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 there is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days 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. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.