



UMPQUA BANK

RICHARD L BROWN
SEIU LOCAL 1000

Account Number: ####-####-####-8888

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Account Summary

Credit Limit		\$5,000.00
Billing Cycle		09/30/2021
Days In Billing Cycle		30
Purchases and Other Charges	+	\$1,575.50
Cash	+	\$0.00
Balance Transfer	+	\$0.00
Credits	-	\$0.00
Payments	-	\$0.00

TOTAL ACTIVITY \$1,575.50

Account Inquiries

Call us at: (866) 777-9013
Lost or Stolen Card: (866) 839-3485

Go to www.umpquabank.com

Write us at PO BOX 1952, SPOKANE, WA 99210-1952

Cardholder Account Summary

Trans Date	Post Date	Reference Number	Description	Amount
08/31	09/01	24013391243000005887166	CAFE BERNARDO 2 SACRAMENTO CA	38.00
09/03	09/05	24943001247898080422833	COSTCO GAS #0464 SACRAMENTO CA	32.59
09/03	09/05	24493981247206099000797	MAS TACO BAR 2 SACRAMENTO CA	51.33
09/03	09/05	24512391246012557320010	Quick Quack CW - 0623 SACRAMENTO CA	9.00
09/08	09/09	24943001252898060543378	COSTCO GAS #0471 SACRAMENTO CA	39.80
09/10	09/12	24013391254001510049785	HYATT PLACE DELANO DELANO CA	158.68
09/09	09/12	24137461253200195753702	903 FASTRIP DELANO CA	32.10
09/11	09/12	24692161254100828465983	CHEVRON 0205440 FRESNO CA	31.50
09/11	09/12	24692161255100631079780	SQ *SOUTH: TRADITION REIN Sacramento CA	56.28
09/12	09/13	24943001256898160321143	COSTCO GAS #0464 SACRAMENTO CA	30.03
09/11	09/13	24269791255100505074732	OLD SOUL 40 ACRES SACRAMENTO CA	44.18
09/12	09/14	24512391256012784023913	Quick Quack CW - 0623 SACRAMENTO CA	17.00
09/16	09/17	24015171259002044717136	76 - UNITED PACIFIC 5436 SACRAMENTO CA	1.79
09/16	09/17	24692161259100975534032	CHEVRON 0092513 SANTA NELLA CA	23.90
09/17	09/19	24122541261744003200709	ARCO#82977SALINAS AMPM SALINAS CA	17.61
09/18	09/19	24943001262898140637230	COSTCO GAS #0471 SACRAMENTO CA	32.39
09/18	09/19	24137461262001495588841	TST* FIXINS SOUL KITCHEN SACRAMENTO CA	51.32
09/16	09/19	24275391260900012100340	THE GROWERS PUB 831-7541488 CA	181.48
09/19	09/20	24692161262100400260026	CHEVRON 0092133 COALINGA CA	40.71
09/19	09/21	24231681263837000740311	SAFEWAY #2684 SACRAMENTO CA	2.75
09/20	09/21	24269791263500665566684	CHEBA HUT - RIVERSIDE RIVERSIDE CA	21.34
09/20	09/21	24755421263262636996806	RPS RIVERSIDE PARKING GAR RIVERSIDE CA	8.00
09/21	09/22	24692161264100874194691	CHEVRON 0093690 LOS ANGELES CA	49.50
09/21	09/23	24755421265172654101007	DOUBLETREE HOTELS LOS ANGELES CA	218.67
09/22	09/23	24231681266400024804931	HARBOR FREIGHT TOOLS 205 ARCATA CA	32.54
09/21	09/23	24316051265548827043787	SHELL OIL 57445612401 SANTA NELLA CA	30.00
09/22	09/23	24015171265002730251764	76 - UNITED PACIFIC 5436 SACRAMENTO CA	1.79
09/22	09/23	24015171265002730251756	76 - UNITED PACIFIC 5436 SACRAMENTO CA	26.03

PLEASE DETACH COUPON AND RETURN PAYMENT USING THE ENCLOSED ENVELOPE - ALLOW UP TO 7 DAYS FOR RECEIPT

UMPQUA BANK
PO BOX 1952
SPOKANE WA 99210-1952



UMPQUA BANK

Account Number

8888

Check box to indicate name/address change on back of this coupon

AMOUNT OF PAYMENT ENCLOSED

Closing Date

09/30/21

Total Activity

\$0.00

Memo Statement No Payment Required

\$



RICHARD L BROWN
SEIU LOCAL 1000
1808 14TH STREET
SACRAMENTO CA 95811-7131

e-Statement



28879

MAKE CHECK PAYABLE TO:



UMPQUA BANK
PO BOX 2310
SPOKANE WA 99210-2310



IMPORTANT INFORMATION

Finance Charge Calculation Methods and Computation of Average Daily Balance Subject to Finance Charge: The Finance Charge Calculation Method applicable to your account for Cash Advances and Credit Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below:

Method A - Average Daily Balance (including current transactions): The Finance Charge on purchases begins on the date the transaction posted to your account. The Finance Charge on Cash Advances begins on the date you obtained the cash advance, or the first day of the billing cycle within which it is posted to your account, whichever is later. There is no grace period.

The Finance Charges for a billing cycle are computed by applying the Periodic Rate to the "average daily balance" of your account. To get the average daily balance, we take the beginning balance of your account each day, add any new purchases or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid finance charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

Method E - Average Daily Balance (excluding current transactions): To avoid incurring an additional Finance Charge on the balance of purchases (and cash advances if Method E is specified as applicable to cash advances) reflected on your monthly statement, you must pay the New Balance shown on your monthly statement on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance Charges for a billing cycle are computed by applying the Periodic Rate to the "average daily balance" of purchases (and if applicable, cash advances). To get the average daily balance, we take the beginning balance of your account each day and subtract any payments, credits, non-accruing fees, and unpaid finance charges. We do not add in any new purchases or cash advances. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

Method G - Average Daily Balance (including current transactions): To avoid incurring an additional Finance Charge on the balance of purchases (and cash advances, if Method G is specified as applicable to cash advances) reflected on your monthly statement and, on any new purchases (and if applicable, cash advances) appearing on your next monthly statement, you must pay the New Balance, shown on your monthly statement, on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance Charges for a billing cycle are computed by applying the Periodic Rate to the "average daily balance" of purchases (and if applicable, cash advances). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid finance charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

Payment Crediting and Credit Balance: Payments received at the location specified on the front of the statement after the phrase "MAKE CHECK PAYABLE TO" will be credited to the account specified on the payment coupon as of the date of receipt. Payments received at a different location or payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request in writing, a full refund. Submit your request to the Account Inquiries address on the front of this statement.

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account on which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing Date: The closing date is the last day of the billing cycle; all transactions received after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill. Submit your request to the Account Inquiries address on the front of this statement. You may use your card(s) during this 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

Negative Credit Reports: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

BILLING RIGHTS SUMMARY

In Case of Errors or Inquiries About Your Bill: If you suspect there is an error on your account or you need information about a transaction on your bill, send your written inquiry to the Account Inquiries address on the front of this statement within 60 days of the date of the statement containing the transaction in question. You may telephone us, however a written request is required to preserve your rights.

In your letter, give us the following information:

- ◆ Your name and account number.
- ◆ The dollar amount of the suspected error.
- ◆ Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Please provide a legal document evidencing your name change, such as a court document.

Please use blue or black ink to complete form

NAME CHANGE

Last

First Middle

ADDRESS CHANGE

Street

City State ZIP Code

Home Phone () - Business Phone () -

Cell Phone () - E-mail Address

SIGNATURE REQUIRED TO AUTHORIZE CHANGES

Signature _____

RICHARD L BROWN
SEIU LOCAL 1000
Account Number: #### #### #### 8888
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Cardholder Account Summary Continued				
Trans Date	Post Date	Reference Number	Description	Amount
09/22	09/24	24316051266548557014395	SHELL OIL 12790837004 REDDING CA	25.98
09/22	09/24	24316051266548558014394	SHELL OIL 12790837004 REDDING CA	28.03
09/23	09/26	24765011267839001396606	NORTHCREST PATRIOT CRESCENT CITY CA	37.16
09/24	09/26	24692161268100386836587	CHEVRON 0308125 UPPER LAKE CA	43.34
09/24	09/26	24137461268001566809773	TST* FIXINS SOUL KITCHEN SACRAMENTO CA	35.02
09/28	09/29	24055231271083326280420	MENDOCINO FARMS #23 OLO 312-813-8282 CA	48.66
09/28	09/29	24755421271282713265784	BOULEVARD FRENCH CLEANERS SACRAMENTO CA	73.00
09/27	09/29	24692161271100925082946	CITYOFSAC_IPS_PKG METER SACRAMENTO CA	4.00