



999-99-99-99 16760 0 C 001 01 S 66 002  
 JAMES BARTLETT PARSONS  
 22436 PIN TAIL DR  
 CANYON LAKE, CA 92587-7582

# Your account statement

For 08/04/2022

## Contact us



Truist.com



(844) 4TRUIST or  
 (844) 487-8478

If you are traveling outside of the USA and have concerns about accessing your account while you are traveling, please contact your Branch Banker or call us at 844-4TRUIST.

■ BACK TO BASICS 1390022246913

### Account summary

Your previous balance as of 07/06/2022	\$ - 860.88
Checks	- 00.00
Other withdrawals, debits and service charges	- 12,620.07
Deposits, credits and interest	+ 13,985.29
Your new balance as of 08/04/2022	= \$503.34

### Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
07/07	INTERNET PAYMENT TO TIP JAR Earnin 394902150	10.00
07/07	INTERNET PAYMENT DEBIT Dave, Inc	57.24
07/08	70189921010 AutoPayPlus 4754 James Parsons	339.08
07/08	OVERDRAFT ITEM FEE(\$360/ITEM) 360	360.00
07/14	INTERNET PAYMENT TO TIP JAR Earnin 394902150	10.00
07/14	OVERDRAFT ITEM FEE (\$360/ITEM) 360	360.00
07/15	DEBIT CARD MISC DEBIT CASH APP*JAMES 07- 18 7885184428	558.17
07/15	OVERDRAFT ITEM FEE (\$360/ITEM) 360	360.00
07/21	TRUIST APP TRANSFER TRANSFER TO MONEY ACCOUNT 48736 31964380754 07-21 -22	500.00
07/21	INTERNET PAYMENT TO TIP JAR Earnin 394902150	1,110.00
07/21	TRUIST APP TRANSFER TRANSFER TO MONEY ACCOUNT.48736 31964380754 07 -21 -22	1,998.31
07/22	70189921010 Auto PayPlus 4083 James Parsons	339.08
07/22	OVERDRAFT ITEM FEE (\$360/ITEM) 360	360.00
07/25	DEBIT CARD PURCHASE HOME DEPOT 0363143905 07-25 CANYON LAKE, CA 92587	1,705.37
07/25	OVERDRAFT ITEM FEE (\$360/ITEM) 360	360.00
08/01	DEBIT CARD MISC DEBIT CASH APP*DHL 07-29 8774174551 CA 1678	220.00
08/01	DEBIT CARD NON-TRUIST ATM FEE 07-30=22 CANYON LAKE, CA 92587 1678 PNC BANK	3.00
08/01	ATM NETWORK CASH WITHDRAWAL 07 -30- 22 CANYON LAKE, CA 92587 1678 PNC BANK	50.00
08/01	OVERDRAFT ITEM FEE (\$360/ITEM) 360	360.00
08/01	DEBIT CARD PURCHASE KATHY'S TIRES 07-30 CANYON LAKE, CA 92587 1678	442.27
08/01	OVERDRAFT ITEM FEE (\$360/ITEM) 360	36.00
08/01	DEBIT CARD PURCHASE CITI STAR 07-31 CANYON LAKE, CA 92587 1678	661.34
08/01	OVERDRAFT ITEM FEE (\$360/ITEM) 360	36.00
08/04	DEBIT CARD PURCHASE 08-04-22 LOS ANGELES CA 1678 DAVE INC	883.74
08/04	TRUIST APP TRANSFER TRANSFER TO MONEYACCOUNT. 43933166825793777 08--04-22	1,500.47
Total other withdrawals, debits and service charges		= \$12,620.07

**Overdraft and Returned Item Fees**

	TOTAL THIS STATEMENT PERIOD(\$)	TOTAL YEAR-TO-DATE (\$)
Total Overdraft Fees*	2,888.00	5,504.00
Total Returned Item Fees	0.00	0.00
Refunds for Overdraft/Returned Item Fees	0.00	360.00

\*Total Overdraft Fees include Overdraft Fees and Negative Account Balance Fees.

Truist values your relationship and our goal is to help you minimize and hopefully avoid overdrafts and associated fees. We recently noticed that your account reflects multiple fees and there may be less expensive alternative products that better suit your needs. We invite you to visit your local branch or call 844-4TRUIST (844-487-8478) to discuss options available to help you avoid fees.

**Deposits, credits and interest**

DATE	DESCRIPTION	AMOUNT(\$)
07/07	PAYROLL ONLY GOOD THINGS, LLC 9170 Parsons, James Bartlett	781.02
07/14	WD TIP JAR Earnin 6404 James Parsons	20.00
07/14	PAYROLL ONLY GOOD THINGS, LLC 9170 Parsons, James Bartlett	402.60
07/21	PAYROLL ONLY GOOD THINGS, LLC 9170 Parsons, James Bartlett	783.12
07/26	DoorDash, DoorDash, Inc. JAMES PARSONS CUSTOMER ID STK-K2H9J1H9G8J0	20.25
07/28	PAYROLL ONLY GOOD THINGS, LLC 9170 Parsons, James Bartlett	750.78
08/01	VISA MONEY TRANSFER CREDIT 07-29-22 LOS ANGELES CA 1678 DAVE INC	9,500.00
08/04	PAYROLL ONLY GOOD THINGS, LLC 9170 Parsons, James Bartlett	527.77
Total deposits, credits and interest		= \$12,786.02



## Questions, comments or errors?

For general questions/comments or to report errors about your statement or account, please call us at 1-844-4TRUIST (1-844-487-8478) 24 hours a day, 7 days a week. Truist Contact Center teammates are available to assist you from 8am 8pm EST Monday-Friday and 8am 5pm EST on Saturday. You may also contact your local Truist branch. To locate a Truist branch in your area, please visit [Truist.com](http://Truist.com).

### Electronic fund transfers (For Consumer Accounts Only. Commercial Accounts refer to the Commercial Bank Services Agreement.)

Services such as Bill Payments and Zelle® are subject to the terms and conditions governing those services, which may not provide an error resolution process in all cases. Please refer to the terms and conditions for those services.

In case of errors or questions about your electronic fund transfers, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, IMMEDIATELY call 1-844-487-8478 or write to:

Fraud Management  
P.O. Box 1014  
Charlotte, NC 28201

Tell us as soon as you can, if you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

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

If you tell us orally, we may require that you also send us your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) business days after we hear from you, and we will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or questions for ATM transactions made within the United States and up to ninety (90) days for new accounts, foreign initiated transactions and point-of-sale transactions. If we decide to do this, we will re-credit your account within ten (10) business days for the amount you think is in error, minus a maximum of \$50. If we ask you to put your complaint in writing, and we do not receive it within ten (10) business days, we may not re-credit your account and you will not have use of the money during the time it takes us to complete our investigation.

Tell us AT ONCE if you believe your access device has been lost or stolen, or someone may have electronically transferred money from your account without your permission, or someone has used information from a check to conduct an unauthorized electronic fund transfer. If you tell us within two (2) business days after you learn of the loss or theft of your access device or the unauthorized transaction, you can lose no more than \$50 if someone makes electronic transfers without your permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your access device or the unauthorized transaction, and we can prove we could

have stopped someone from making electronic transfers without your permission if you had told us, you could lose as much as \$500. Also, if your periodic statement shows transfers you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after sixty (60) days if we can prove we could have stopped someone from taking the money if you had told us in time.

### Important information about your Truist Ready Now Credit Line Account

Once advances are made from your Truist Ready Now Credit Line Account, an INTEREST CHARGE will automatically be imposed on the account's outstanding "Average daily balance." The INTEREST CHARGE is calculated by applying the "Daily periodic rate" to the "Average daily balance" of your account (including current transactions) and multiplying this figure by the number of days in the billing cycle. To get the "Average daily balance," we take the beginning account balance each day, add any new advances or debits, and subtract any payments or credits and the last unpaid INTEREST CHARGE. This gives us the daily balance. Then we add all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "Average daily balance."

### Billing Rights Summary

**In case of errors or questions about your Truist Ready Now Credit Line statement**  
If you think your statement is incorrect, or if you need more information about a Truist Ready Now Credit Line transaction on your statement, please call 1-844-4TRUIST or visit your local Truist branch. To dispute a payment, please write to us on a separate sheet of paper at the following address:

Card and Direct to Consumer Lending  
PO Box 200  
Wilson NC 27894-0200

We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. You may telephone us, but doing so will not preserve your rights. In your letter, please provide the following information:

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

During our investigation process, you are not responsible for paying any amount in question; you are, however, obligated to pay the items on your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

### Mail-in deposits

If you wish to mail a deposit, please send a deposit ticket and check to your local Truist branch. Visit [Truist.com](http://Truist.com) to locate the Truist branch closest to you. Please do not send cash.

### Change of address

If you need to change your address, please visit your local Truist branch or call Truist Contact Center at 1-844-4TRUIST (1-844-487-8478).

How to Reconcile Your Account		Outstanding Checks and Other Debits (Section A)			
		Date/Check #	Amount	Date/Check #	Amount
1.	List the new balance of your account from your latest statement here:				
2.	Record any outstanding debits (checks, check card purchases, ATM withdrawals, electronic transactions, etc.) in section A. Record the transaction date, the check number or type of debit and the debit amount. Add up all of the debits, and enter the sum here:				
3.	Subtract the amount in Line 2 above from the amount in Line 1 above and enter the total here:				
4.	Record any outstanding credits in section B. Record the transaction date, credit type and the credit amount. Add up all of the credits and enter the sum here:				
		Outstanding Deposits and Other Credits (Section B)			
		Date/Type	Amount	Date/Type	Amount
5.	Add the amount in Line 4 to the amount in Line 3 to find your balance. Enter the sum here. This amount should match the balance in your register.				

For more information, please contact your local Truist branch, visit [Truist.com](http://Truist.com) or contact us at 1-844-4TRUIST (1-844-487-8478). MEMBER FDIC