



USAA Federal Savings Bank  
10750 McDermott Freeway  
San Antonio, Texas 78288-0544

# USAA CLASSIC CHECKING

for Account Number: 0101974604  
Statement Period: 12/12/2025 to 01/09/2026

GUILLERMO R ROVAYO  
OR KAREN COLON-COLON  
5548 JIM CASTANEDA DR  
EL PASO TX 79934-3301

## Activity Summary

|                                     |             |
|-------------------------------------|-------------|
| Beginning Balance                   | \$3,658.17  |
| 7 Deposits/Credits                  | \$10,354.17 |
| 39 Withdrawals/Debits               | \$11,178.93 |
| Service Charges and ATM Service Fee | \$0.00      |
| Ending Balance                      | \$2,833.41  |

| Fees                                  | Total For This Period | Total Year-to-Date |
|---------------------------------------|-----------------------|--------------------|
| Total Overdraft (OD) Fees             | \$0.00                | \$0.00             |
| Total Non-Sufficient Funds (NSF) Fees | \$0.00                | \$0.00             |

The total year-to-date is for the calendar year in which this statement period began.

Note: Fee reversals/refunds won't be reflected in this table. They'll be listed in the transaction section.

## Transactions

| Date  | Description                                                 | Debits   | Credits | Balance    |
|-------|-------------------------------------------------------------|----------|---------|------------|
| 12/12 | Beginning Balance                                           |          |         | \$3,658.17 |
| 12/15 | ACH WITHDRAWAL 121525<br>AFFIRM INC AFFIRM PAY<br>*****2220 | \$17.84  |         | \$3,640.33 |
| 12/15 | ACH WITHDRAWAL 121525<br>AFFIRM INC AFFIRM PAY<br>*****5532 | \$159.21 |         | \$3,481.12 |

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## Transactions (continued)

| Date  | Description                                                                         | Debits   | Credits    | Balance    |
|-------|-------------------------------------------------------------------------------------|----------|------------|------------|
| 12/15 | ACH WITHDRAWAL 121525<br>EL PASO ELECTRIC ELECT BILL<br>*****0000                   | \$185.00 |            | \$3,296.12 |
| 12/16 | RECURRING DEB CARD PURCH 121625 5999121625<br>Klarna*Fabletics LL 844-5527621 OH    | \$25.55  |            | \$3,270.57 |
| 12/16 | DEBIT CARD PURCHASE 121525 8011121525<br>ELP ORTHOPEDIX BONE AND EL PASO TX         | \$50.00  |            | \$3,220.57 |
| 12/17 | ACH WITHDRAWAL 121725<br>PAYPAL INST XFER<br>*****CSLL                              | \$86.39  |            | \$3,134.18 |
| 12/17 | ACH WITHDRAWAL 121725<br>HMF HMFUSA.com<br>*****1861                                | \$312.21 |            | \$2,821.97 |
| 12/19 | ACH DEP 122225<br>3801000000000000 FED PAYMNT<br>*****0000                          |          | \$48.92    | \$2,870.89 |
| 12/19 | ACH DEP 122225<br>AGRI TREAS 310 FED SAL<br>*****4000                               |          | \$3,494.26 | \$6,365.15 |
| 12/19 | RECURRING DEB CARD PURCH 121925 6012121925<br>SP+AFF * JACK ARCHER 855-423-3729 CA  | \$36.95  |            | \$6,328.20 |
| 12/19 | RECURRING DEB CARD PURCH 121925 6012121925<br>SP+AFF * RIDGE WALLET 855-423-3729 CA | \$45.54  |            | \$6,282.66 |
| 12/19 | RECURRING DEB CARD PURCH 121925 6012121925<br>SP+AFF * JACK ARCHER 855-423-3729 CA  | \$48.22  |            | \$6,234.44 |
| 12/19 | CHECK # 2204                                                                        | \$510.48 |            | \$5,723.96 |
| 12/22 | RECURRING DEB CARD PURCH 122025 5542122025<br>SAMS CLUB #6246 EL PASO TX            | \$114.91 |            | \$5,609.05 |
| 12/22 | ACH WITHDRAWAL 122225<br>PAYPAL INST XFER<br>*****YIN4                              | \$19.78  |            | \$5,589.27 |
| 12/22 | ACH WITHDRAWAL 122225<br>PAYPAL INST XFER<br>*****996D                              | \$21.64  |            | \$5,567.63 |
| 12/22 | ACH WITHDRAWAL 122225<br>USAA.COM PAY INT LIFE<br>*****8019                         | \$52.49  |            | \$5,515.14 |
| 12/22 | ACH WITHDRAWAL 122225<br>AFFIRM.COM PAYME AFFIRM.COM<br>*****A9H9                   | \$53.54  |            | \$5,461.60 |

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**Transactions (continued)**

| Date  | Description                                                                        | Debits   | Credits    | Balance    |
|-------|------------------------------------------------------------------------------------|----------|------------|------------|
| 12/22 | ACH WITHDRAWAL 122225<br>SPECTRUM SPECTRUM<br>*****6936                            | \$75.39  |            | \$5,386.21 |
| 12/22 | ACH PAYMENT<br>TRANSFER TO LOAN 5043                                               | \$709.21 |            | \$4,677.00 |
| 12/22 | ACH WITHDRAWAL 122225<br>APPLECARD GSBANK PAYMENT<br>*****6985                     | \$833.86 |            | \$3,843.14 |
| 12/23 | ACH WITHDRAWAL 122325<br>PROG COUNTY MUT INS PREM<br>*****uill                     | \$56.17  |            | \$3,786.97 |
| 12/23 | ACH WITHDRAWAL 122325<br>AAFES-ARMY ACH PYMT<br>*****6359                          | \$300.00 |            | \$3,486.97 |
| 12/26 | RECURRING DEB CARD PURCH 122625 5818122625<br>APPLE.COM/BILL 866-712-7753 CA       | \$86.59  |            | \$3,400.38 |
| 12/26 | ACH WITHDRAWAL 122625<br>PAYPAL INST XFER<br>*****BILL                             | \$5.16   |            | \$3,395.22 |
| 12/26 | ACH WITHDRAWAL 122625<br>CHASE CREDIT CRD AUTOPAY<br>*****5581                     | \$384.86 |            | \$3,010.36 |
| 12/29 | ACH DEP 123125<br>VACP TREAS 310 XXVA BENEF<br>*****3600                           |          | \$754.84   | \$3,765.20 |
| 12/29 | RECURRING POS DEBIT 122725 4899122725<br>APPLE COM CUPERTINO CA                    | \$0.99   |            | \$3,764.21 |
| 12/29 | RECURRING DEB CARD PURCH 122625 5542122625<br>SAMS CLUB #6246 EL PASO TX           | \$52.47  |            | \$3,711.74 |
| 12/30 | ACH WITHDRAWAL 123025<br>ONE GAS TEXAS PR UTIL PAYMT<br>*****4122                  | \$50.00  |            | \$3,661.74 |
| 01/02 | ACH DEP 010526<br>AGRI TREAS 310 FED SAL<br>*****4000                              |          | \$3,413.98 | \$7,075.72 |
| 01/02 | RECURRING DEB CARD PURCH 010126 6012010126<br>SP+AFF * JACK ARCHER 855-423-3729 CA | \$45.65  |            | \$7,030.07 |
| 01/02 | ACH WITHDRAWAL 010226<br>PAYPAL INST XFER<br>*****LE_Y                             | \$89.84  |            | \$6,940.23 |

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133293-0525

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### Transactions (continued)

| Date  | Description                                                                         | Debits     | Credits    | Balance    |
|-------|-------------------------------------------------------------------------------------|------------|------------|------------|
| 01/05 | ACH DEP 010726<br>DFAS-IN IND, IN ARMY RC<br>*****2745                              |            | \$1,714.91 | \$8,655.14 |
| 01/05 | ACH WITHDRAWAL 010526<br>PAYPAL INST XFER<br>*****YIN4                              | \$19.78    |            | \$8,635.36 |
| 01/06 | DEBIT CARD PURCHASE 010526 5542010526<br>SAMSCLUB #6246 EL PASO TX                  | \$117.35   |            | \$8,518.01 |
| 01/06 | ACH WITHDRAWAL 010626<br>APPLECARD GSBANK PAYMENT<br>*****6985                      | \$2,033.56 |            | \$6,484.45 |
| 01/07 | USAA FUNDS TRANSFER CR<br>FROM Guillermo Rovayo<br>CHECKING #0272, CONF# 7211672297 |            | \$927.23   | \$7,411.68 |
| 01/07 | POS DEBIT 010726 5541010726<br>SPEEDWAY 47226 EL PASO TX                            | \$77.94    |            | \$7,333.74 |
| 01/08 | USAA DEBIT<br>Zelle: Mayela Encinas<br>7214180189                                   | \$15.00    |            | \$7,318.74 |
| 01/08 | ACH WITHDRAWAL 010826<br>PAYPAL INST XFER<br>*****BILL                              | \$7.57     |            | \$7,311.17 |
| 01/08 | ACH WITHDRAWAL 010826<br>SELECT PORTFOLIO SPS<br>*****9490                          | \$1,854.47 |            | \$5,456.70 |
| 01/08 | ACH WITHDRAWAL 010826<br>NATIONSTAR MORTG ONLINE PMT<br>*****7POS                   | \$2,113.33 |            | \$3,343.37 |
| 01/09 | RECURRING DEB CARD PURCH 010926 5818010926<br>APPLE.COM/BILL 866-712-7753 CA        | \$9.99     |            | \$3,333.38 |
| 01/09 | ACH WITHDRAWAL 010926<br>US BANK LOAN ONLINE PMT<br>*****7POS                       | \$500.00   |            | \$2,833.38 |
| 01/09 | IOD INTEREST PAID                                                                   |            | \$0.03     | \$2,833.41 |
| 01/09 | Ending Balance                                                                      | -          | -          | \$2,833.41 |

### Interest Paid Information

Your interest paid was calculated using your daily ledger balance resulting in 29 days where interest earned was equal to one half of one cent or more for an annual percentage yield earned of 0.01%.

## IMPORTANT INFORMATION

The ending balance includes items that have posted to your account. You may have been charged fees if your account didn't have enough available funds to pay for an item. Please see the available balance section in the USAA Federal Savings Bank Depository Agreement and Disclosures for details.

You can review and obtain copies of your recent checks at no cost through the USAA Mobile App, [usaa.com](https://usaa.com) or by calling us.

Please examine this statement promptly and carefully. If you fail to notify us of an error or unauthorized transaction within 60 calendar days, this statement will be considered correct, and you may be liable for subsequent unauthorized transactions. All items credited are subject to verification.

In case of errors or questions about your electronic transfers telephone us at 210-531-USAA (8722), 800-531-8722, (TTY:711/TRS), #8722 on a mobile device or write us at USAA Federal Savings Bank, 10750 McDermott Freeway, San Antonio, Texas 78288-0544 or email us through the "Contact Us" link on [usaa.com](https://usaa.com), 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.

- Tell us your name and account number.
- 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.
- 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.

## TERMS AND CONDITIONS

All transactions are subject to the Depository Agreement and Disclosures.

Deposit products and services offered by USAA Federal Savings Bank, Member FDIC.



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