

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA
OAKLAND DIVISION

In Re. THE ROMAN CATHOLIC BISHOP OF
 OAKLAND

Debtor(s)

§
§
§
§

Case No. 23-40523

☐ Jointly Administered

Monthly Operating Report

Chapter 11

Reporting Period Ended: 03/31/2024

Petition Date: 05/08/2023

Months Pending: 11

Industry Classification:

8	6	6	1
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Reporting Method:

Accrual Basis ☒

Cash Basis ☐

Debtor's Full-Time Employees (current):

45

Debtor's Full-Time Employees (as of date of order for relief):

45

Supporting Documentation (check all that are attached):

(For jointly administered debtors, any required schedules must be provided on a non-consolidated basis for each debtor)

- ☒ Statement of cash receipts and disbursements
- ☒ Balance sheet containing the summary and detail of the assets, liabilities and equity (net worth) or deficit
- ☒ Statement of operations (profit or loss statement)
- ☒ Accounts receivable aging
- ☐ Postpetition liabilities aging
- ☐ Statement of capital assets
- ☒ Schedule of payments to professionals
- ☒ Schedule of payments to insiders
- ☒ All bank statements and bank reconciliations for the reporting period
- ☐ Description of the assets sold or transferred and the terms of the sale or transfer

/s/ Attila Bardos

Signature of Responsible Party

04/22/2024

Date

Attila Bardos

Printed Name of Responsible Party

2121 Harrison Street, Suite 100, Oakland, CA 94612
 Address

STATEMENT: This Periodic Report is associated with an open bankruptcy case; therefore
 § 1320.4(a)(2) applies.

Case: 23-40523 Doc# 1078 Filed: 04/22/24 Entered: 04/22/24 16:00:00 23405232404220000000000004

Part 1: Cash Receipts and Disbursements	Current Month	Cumulative
a. Cash balance beginning of month	\$26,996,150	
b. Total receipts (net of transfers between accounts)	\$4,502,403	\$44,407,595
c. Total disbursements (net of transfers between accounts)	\$6,189,342	\$55,574,133
d. Cash balance end of month (a+b-c)	\$25,309,210	
e. Disbursements made by third party for the benefit of the estate	\$0	\$0
f. Total disbursements for quarterly fee calculation (c+e)	\$6,189,342	\$55,574,133

Part 2: Asset and Liability Status (Not generally applicable to Individual Debtors. See Instructions.)	Current Month
a. Accounts receivable (total net of allowance)	\$10,724,523
b. Accounts receivable over 90 days outstanding (net of allowance)	\$1,189,035
c. Inventory (Book <input type="radio"/> Market <input type="radio"/> Other <input checked="" type="radio"/> (attach explanation))	\$0
d. Total current assets	\$83,207,021
e. Total assets	\$91,780,373
f. Postpetition payables (excluding taxes)	\$27,168,004
g. Postpetition payables past due (excluding taxes)	\$0
h. Postpetition taxes payable	\$0
i. Postpetition taxes past due	\$0
j. Total postpetition debt (f+h)	\$27,168,004
k. Prepetition secured debt	\$25,872,322
l. Prepetition priority debt	\$0
m. Prepetition unsecured debt	\$35,019,178
n. Total liabilities (debt) (j+k+l+m)	\$88,059,503
o. Ending equity/net worth (e-n)	\$3,720,869

Part 3: Assets Sold or Transferred	Current Month	Cumulative
a. Total cash sales price for assets sold/transferred outside the ordinary course of business	\$0	\$0
b. Total payments to third parties incident to assets being sold/transferred outside the ordinary course of business	\$0	\$0
c. Net cash proceeds from assets sold/transferred outside the ordinary course of business (a-b)	\$0	\$0

Part 4: Income Statement (Statement of Operations) (Not generally applicable to Individual Debtors. See Instructions.)	Current Month	Cumulative
a. Gross income/sales (net of returns and allowances)	\$1,268,797	
b. Cost of goods sold (inclusive of depreciation, if applicable)	\$3,027,949	
c. Gross profit (a-b)	\$-1,759,152	
d. Selling expenses	\$0	
e. General and administrative expenses	\$0	
f. Other expenses	\$-159,398	
g. Depreciation and/or amortization (not included in 4b)	\$0	
h. Interest	\$-236,460	
i. Taxes (local, state, and federal)	\$0	
j. Reorganization items	\$0	
k. Profit (loss)	\$-2,155,011	\$-12,409,962

Part 5: Professional Fees and Expenses

a.			Approved Current Month	Approved Cumulative	Paid Current Month	Paid Cumulative
	Debtor's professional fees & expenses (bankruptcy) <i>Aggregate Total</i>		\$2,712,497	\$14,699,850	\$2,712,497	\$14,699,850
	<i>Itemized Breakdown by Firm</i>					
	Firm Name	Role				
i	Kurtzman Carson Consultants	Other	\$0	\$484,014	\$0	\$484,014
ii	Alvarez & Marsal North Ameri	Financial Professional	\$601,590	\$4,210,687	\$601,590	\$4,210,687
iii	Foley & Larder LLP	Lead Counsel	\$887,594	\$5,314,725	\$887,594	\$5,314,725
iv	Lowenstein Sandler LLP	Lead Counsel	\$451,073	\$2,636,800	\$451,073	\$2,636,800
v	Keller Benvenutti Kim LLP	Local Counsel	\$29,485	\$184,744	\$29,485	\$184,744
vi	Burns Bair LLP	Special Counsel	\$143,512	\$506,042	\$143,512	\$506,042
vii	UCC Member Expenses	Other	\$5,004	\$8,183	\$5,004	\$8,183
viii	Breall & Breall LLP	Special Counsel	\$15,323	\$42,195	\$15,323	\$42,195
ix	Stout Risius Ross, LLC	Special Counsel	\$163,817	\$318,806	\$163,817	\$318,806
x	Berkeley Research Group, LLC	Financial Professional	\$331,734	\$910,286	\$331,734	\$910,286
xi	Sontchi, LLC	Other	\$63,063	\$63,063	\$63,063	\$63,063
xii	Mediation Offices of Jeffrey Kr	Other	\$20,303	\$20,303	\$20,303	\$20,303
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b.			Approved Current Month	Approved Cumulative	Paid Current Month	Paid Cumulative
	Debtor's professional fees & expenses (nonbankruptcy) <i>Aggregate Total</i>		\$121,711	\$479,359	\$121,711	\$479,359
	<i>Itemized Breakdown by Firm</i>					
	Firm Name	Role				
i	Veracruz Advisory, LLC	Other	\$38,435	\$296,074	\$38,435	\$296,074
ii	Allen, Glaessner, Hazelwood &	Other	\$0	\$29,867	\$0	\$29,867
iii	Moss Adams, LLP	Other	\$0	\$4,900	\$0	\$4,900
iv	Plageman, Lund & Cannon LLP	Other	\$0	\$34,669	\$0	\$34,669
v	Best Best & Krieger LLP	Other	\$0	\$7,053	\$0	\$7,053
vi	Dr. Matthew J. Kemner	Other	\$83,276	\$106,796	\$83,276	\$106,796
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c.	All professional fees and expenses (debtor & committees)			\$1,534,181	\$12,345,000	\$1,534,181	\$12,345,000

Part 6: Postpetition Taxes**Current Month****Cumulative**

a.	Postpetition income taxes accrued (local, state, and federal)	\$0	\$0
b.	Postpetition income taxes paid (local, state, and federal)	\$0	\$0
c.	Postpetition employer payroll taxes accrued	\$0	\$0
d.	Postpetition employer payroll taxes paid	\$30,823	\$278,200
e.	Postpetition property taxes paid	\$0	\$77,712
f.	Postpetition other taxes accrued (local, state, and federal)	\$0	\$0
g.	Postpetition other taxes paid (local, state, and federal)	\$0	\$0

Part 7: Questionnaire - During this reporting period:

- a. Were any payments made on prepetition debt? (if yes, see Instructions) Yes ☒ No ☐
- b. Were any payments made outside the ordinary course of business without court approval? (if yes, see Instructions) Yes ☐ No ☒
- c. Were any payments made to or on behalf of insiders? Yes ☒ No ☐
- d. Are you current on postpetition tax return filings? Yes ☒ No ☐
- e. Are you current on postpetition estimated tax payments? Yes ☒ No ☐
- f. Were all trust fund taxes remitted on a current basis? Yes ☒ No ☐
- g. Was there any postpetition borrowing, other than trade credit? (if yes, see Instructions) Yes ☐ No ☒
- h. Were all payments made to or on behalf of professionals approved by the court? Yes ☒ No ☐ N/A ☐
- i. Do you have:
- Worker's compensation insurance? Yes ☒ No ☐
- If yes, are your premiums current? Yes ☒ No ☐ N/A ☐ (if no, see Instructions)
- Casualty/property insurance? Yes ☒ No ☐
- If yes, are your premiums current? Yes ☒ No ☐ N/A ☐ (if no, see Instructions)
- General liability insurance? Yes ☒ No ☐
- If yes, are your premiums current? Yes ☒ No ☐ N/A ☐ (if no, see Instructions)
- j. Has a plan of reorganization been filed with the court? Yes ☐ No ☒
- k. Has a disclosure statement been filed with the court? Yes ☐ No ☒
- l. Are you current with quarterly U.S. Trustee fees as set forth under 28 U.S.C. § 1930? Yes ☒ No ☐

Part 8: Individual Chapter 11 Debtors (Only)

- | | | |
|--|-------|-----|
| a. Gross income (receipts) from salary and wages | _____ | \$0 |
| b. Gross income (receipts) from self-employment | _____ | \$0 |
| c. Gross income from all other sources | _____ | \$0 |
| d. Total income in the reporting period (a+b+c) | _____ | \$0 |
| e. Payroll deductions | _____ | \$0 |
| f. Self-employment related expenses | _____ | \$0 |
| g. Living expenses | _____ | \$0 |
| h. All other expenses | _____ | \$0 |
| i. Total expenses in the reporting period (e+f+g+h) | _____ | \$0 |
| j. Difference between total income and total expenses (d-i) | _____ | \$0 |
| k. List the total amount of all postpetition debts that are past due | _____ | \$0 |
- l. Are you required to pay any Domestic Support Obligations as defined by 11 U.S.C § 101(14A)? Yes ☐ No ☒
- m. If yes, have you made all Domestic Support Obligation payments? Yes ☐ No ☐ N/A ☒

Privacy Act Statement

28 U.S.C. § 589b authorizes the collection of this information, and provision of this information is mandatory under 11 U.S.C. §§ 704, 1106, and 1107. The United States Trustee will use this information to calculate statutory fee assessments under 28 U.S.C. § 1930(a)(6). The United States Trustee will also use this information to evaluate a chapter 11 debtor's progress through the bankruptcy system, including the likelihood of a plan of reorganization being confirmed and whether the case is being prosecuted in good faith. This information may be disclosed to a bankruptcy trustee or examiner when the information is needed to perform the trustee's or examiner's duties or to the appropriate federal, state, local, regulatory, tribal, or foreign law enforcement agency when the information indicates a violation or potential violation of law. Other disclosures may be made for routine purposes. For a discussion of the types of routine disclosures that may be made, you may consult the Executive Office for United States Trustee's systems of records notice, UST-001, "Bankruptcy Case Files and Associated Records." See 71 Fed. Reg. 59,818 et seq. (Oct. 11, 2006). A copy of the notice may be obtained at the following link: http://www.justice.gov/ust/eo/rules_regulations/index.htm. Failure to provide this information could result in the dismissal or conversion of your bankruptcy case or other action by the United States Trustee. 11 U.S.C. § 1112(b)(4)(F).

I declare under penalty of perjury that the foregoing Monthly Operating Report and its supporting documentation are true and correct and that I have been authorized to sign this report on behalf of the estate.

/s/ Attila Bardos

Signature of Responsible Party

Chief Financial Officer

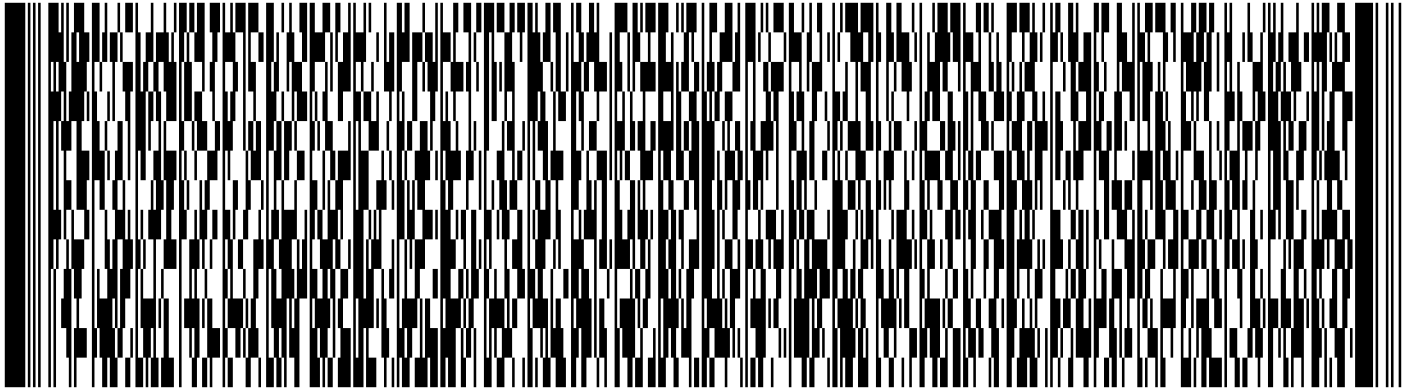
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Attila Bardos

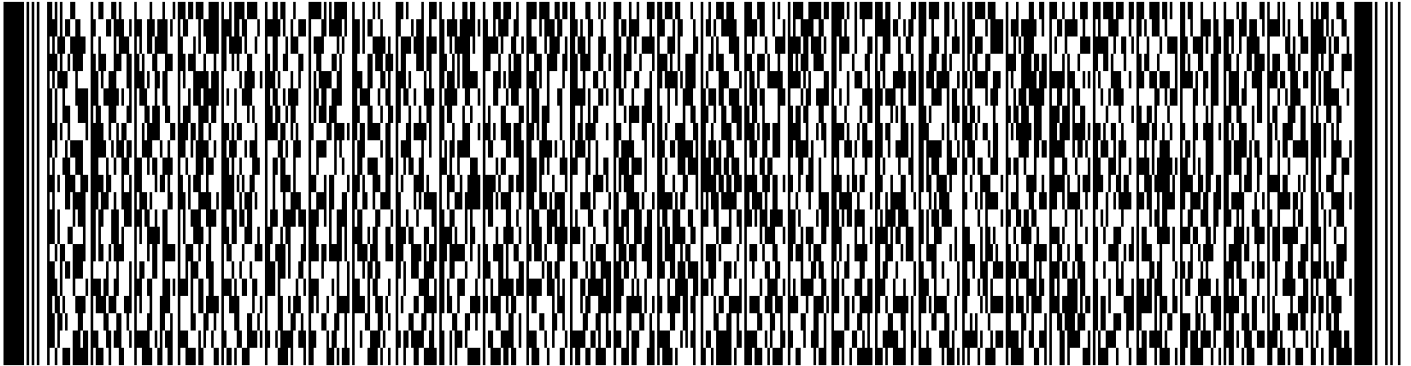
Printed Name of Responsible Party

04/22/2024

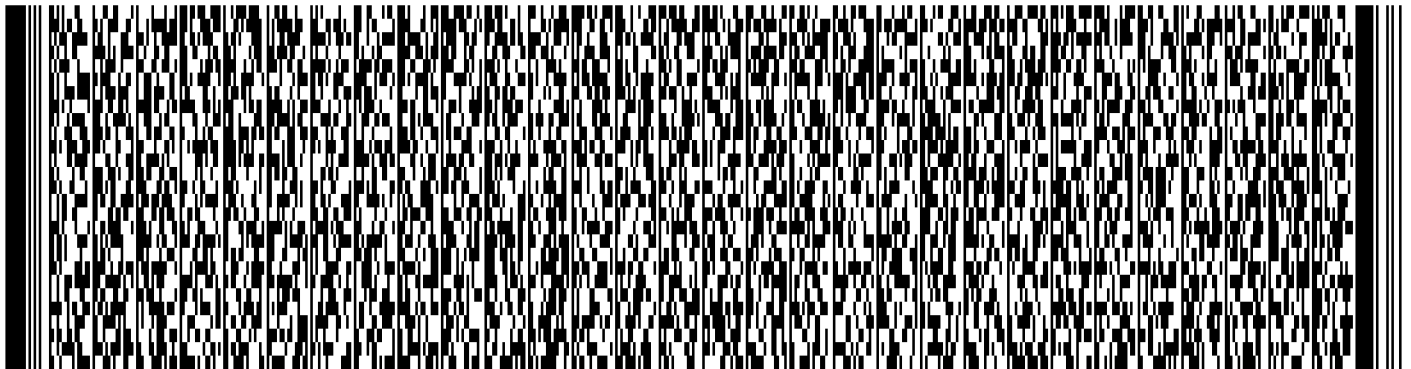
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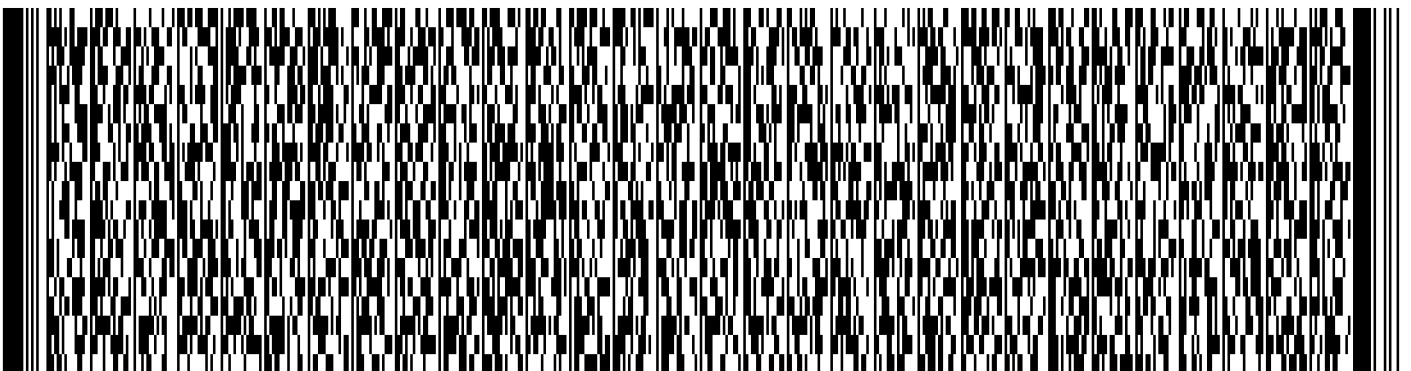
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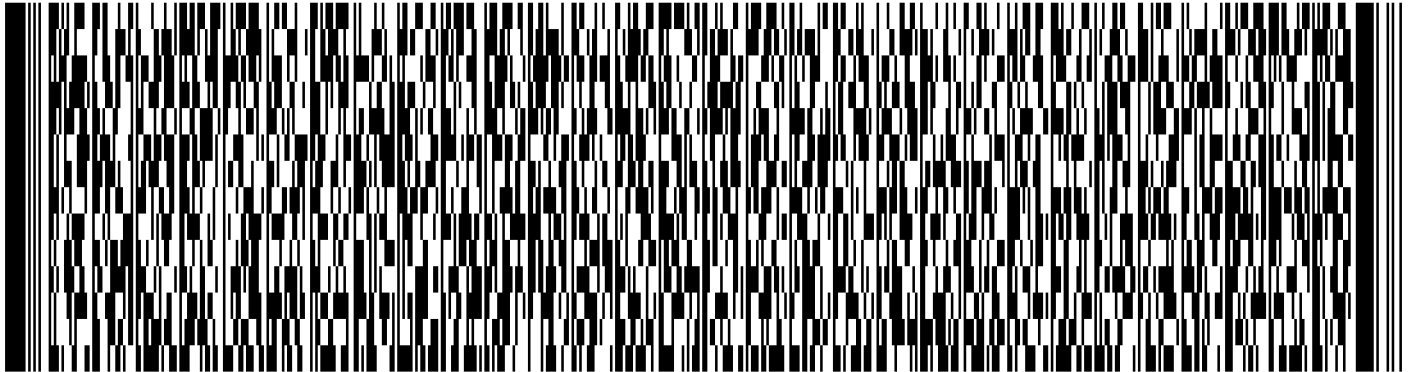


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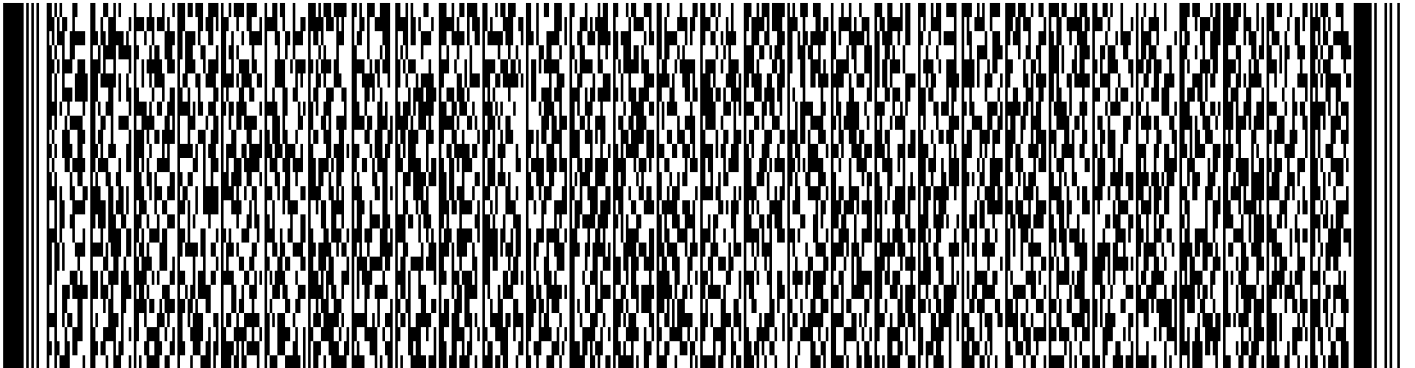


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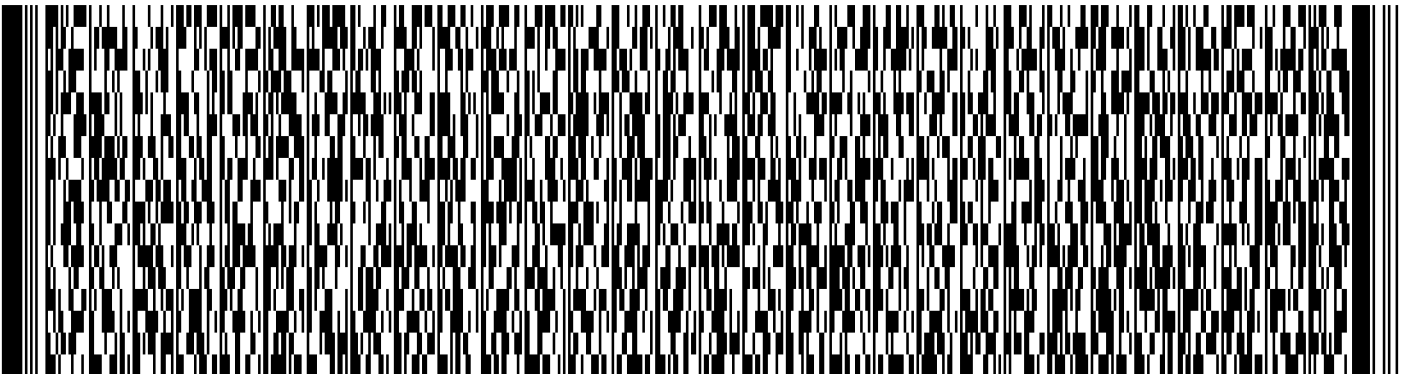
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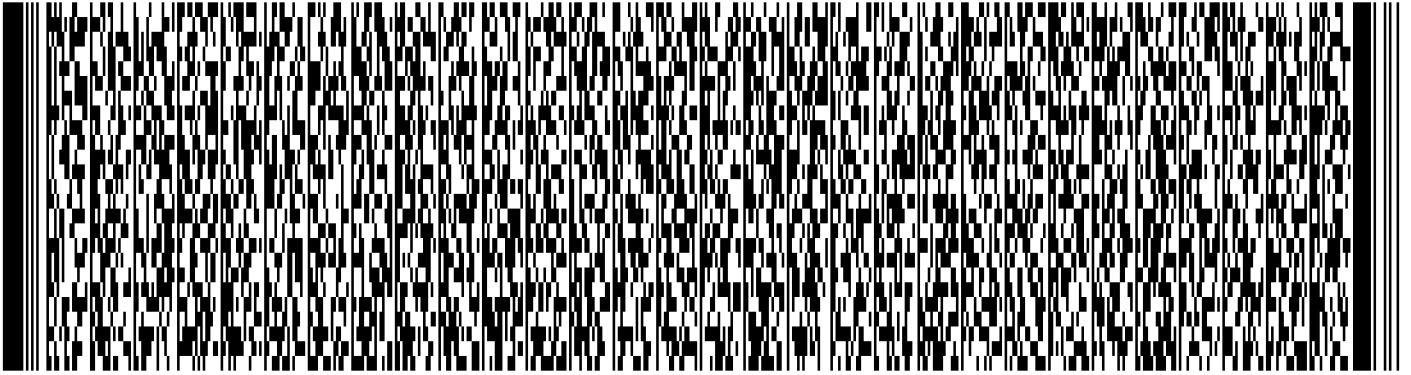
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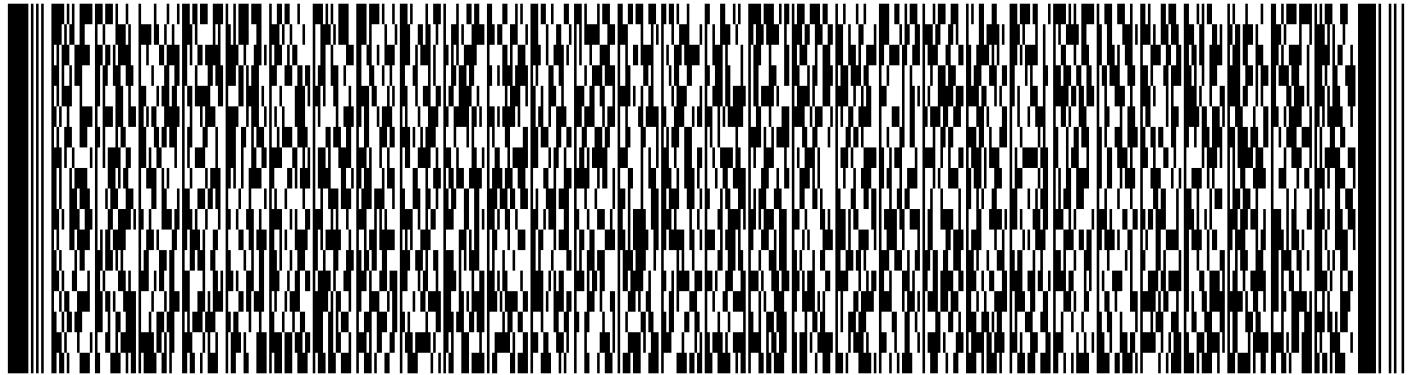
NonBankruptcy1to50



NonBankruptcy51to100



PageThree



PageFour

Note: Responses for each question on the form are captured on respective exhibit forms contained herein.

General Notes: On May 8, 2023 (the "Petition Date"), the Roman Catholic Bishop of Oakland (the "Debtor"), filed a voluntary petition for relief under chapter 11 of title 11 of the United States Code (the "Bankruptcy Code") in the United States Bankruptcy Court for the Northern District of California (the "Bankruptcy Court"), thereby commencing the instant case (the "Chapter 11 Case"). The Debtor is authorized to operate its ministry and manage its properties as a debtor in possession pursuant to sections 1107(a) and 1108 of the Bankruptcy Code. All information in this Monthly Operating Report relates solely to the Debtor and excludes the churches and non-Debtor Catholic entities.

The Debtor is providing the information and documents provided herewith (collectively, the "Monthly Operating Report") in response to the U.S. Trustee's *Uniform Periodic Reports in Cases Filed Under Chapter 11 of Title 11*. The following notes and statements and limitations should be referred to, and referenced in connection with, any review of the Monthly Operating Report.

Basis of Presentation: The Debtor is submitting its Monthly Operating Report solely for purposes of complying with requirements applicable in the Chapter 11 Case. The financial information included in the Monthly Operating Report is unaudited and has not been prepared in accordance with accounting principles generally accepted in the United States of America ("U.S. GAAP") and does not include all of the information and footnotes required by U.S. GAAP. The Monthly Operating Report is not intended to reconcile to any financial statements otherwise prepared or distributed by the Debtor. The financial information contained herein is presented per the Debtor's books and records without, among other things, all adjustments or reclassification that may be necessary or typical in accordance with U.S. GAAP. It is possible that not all assets, liabilities, income, or expenses have been recorded at the time of production.

The financial information included in the Monthly Operating Report has not been subjected to procedures that would typically be applied to financial information presented in accordance with U.S. GAAP or any other recognized financial reporting framework, and upon application of such procedures, the Debtor believes that the financial information could be subject to changes, and these changes could be material.

The results of operations contained in the financial statements provided with this Monthly Operating Report are not necessarily indicative of results that may be expected from any other period or for the full year and may not necessarily reflect the results of operations and financial position of the Debtor in the future.

Reservation of Rights: The Debtor reserves all rights to amend or supplement its Monthly Operating Report in all respects, as may be necessary or appropriate. Nothing contained in this Monthly Operating Report shall constitute a waiver of any of the Debtor's rights under any applicable law or an admission with respect to any issue in the Chapter 11 Case.

Roman Catholic Bishop of Oakland

Case Number: 23-40523

Part 1: Cash Receipts and Disbursements

(\$ in Millions)	Unaudited	
	3/1/24 - 3/31/24	
<u>Receipts</u>		
Bishop's Ministry Appeal & Assessments	\$	0.6
Gifts, Grants & Other Contributions		0.6
Rental Income		0.2
Insurance Related (Pass-through)		2.9
Parochial Fund Management Fee		-
Other Income		0.2
Total Receipts	\$	4.5
<u>Disbursements</u>		
Payroll Related Expenses	\$	(0.8)
Facilities Related Expenses		(0.0)
Insurance Related Expenses / Pass-through		(2.2)
Program Costs and G&A Other		(0.3)
Total Operating Disbursements	\$	(3.2)
Operating Cash Flow	\$	1.3
Financing Activities	\$	(0.2)
BK Related & Professional Fees	\$	(2.7)
Net Cash Flow	\$	(1.7)
Beginning Cash		
	\$	27.0
Net Cash Flow		(1.7)
Ending Cash	\$	25.3

Footnote: The Debtor's cash flows for the month ended March 31, 2024 is provided herewith. The financial statements and information provided are preliminary, unaudited, and therefore subject to change as discussed in the Global Notes.

Roman Catholic Bishop of Oakland

Case Number: 23-40523

Part 2: Asset and Liability Status - Balance Sheet

(\$ in Actuals)		Unaudited	
		3/31/2024	
Assets			
Cash	\$	25,309,210	
Investments		16	
Loan and Other Accounts Receivable		57,897,796	
Net Land, Buildings, Equipment		3,452,720	
Other Assets		5,120,632	
Total Assets	\$	91,780,373	
Liabilities			
Short-Term Liabilities	\$	11,527,239	
Short-Term Debt Liabilities		262,075	
Long-Term Liabilities		60,891,500	
Other Liabilities		15,378,690	
Restricted Deposits		-	
Total Liabilities	\$	88,059,503	
Net Assets			
Restricted Assets	\$	3,497,361	
Undesignated Assets		223,508	
Total Net Assets	\$	3,720,869	
Total Liabilities & Net Assets	\$	91,780,373	

Footnote: The Debtor's balance sheet for the month ended March 31, 2024 is provided herewith. The financial statements and information provided are preliminary, unaudited, and therefore subject to change as discussed in the Global Notes.

Note on 2c: The Debtor does not hold inventory.

Roman Catholic Bishop of Oakland

Case Number: 23-40523

Part 4: Income Statement (Statement of Operations)

(\$ in Actuals)	Unaudited	
	3/1/24 - 3/31/24	
<u>Revenues & Other Additions</u>		
Diocesan Appeal	\$	78,940
Parish Assessments		590,269
Rental Income		123,420
Parochial Fund Management Fees		-
Bequests, Grants, & Other Income		452,908
Total Ordinary Income	\$	1,245,537
Net Insurance Income		23,261
Operating Revenue	\$	1,268,797
<u>Expenses and Other Deductions</u>		
Chancery Expenses	\$	1,056,961
Other Expenses		31,792
Parish & Diocesan Expenses		1,939,197
Total Expenses & Other Deductions	\$	3,027,949
Net Operating Income (Deficit)	\$	(1,759,152)
Other Income (Expense)	\$	(395,858)
Change in Net Assets	\$	(2,155,011)

Footnote: The Debtor's income statement for March 2024 is provided herewith. The financial statements and information provided are preliminary, unaudited, and therefore subject to change as discussed in the Global Notes.

Roman Catholic Bishop of Oakland

Case Number: 23-40523

Part 2b: Gross A/R Aging

(\$ in Actuals)							
Description	Current	0-30	31-60	61-90	90+	Total Due	
Health Benefits A/R	\$ 1,313,509	\$ 121,038	\$ 29,327	\$ 28,393	\$ 3,063,522	\$ 4,555,789	
Operations A/R	5,785,239	2,251,553	6,430	-	2,835,553	10,878,774	
Total A/R	\$ 7,098,748	\$ 2,372,591	\$ 35,757	\$ 28,393	\$ 5,899,074	\$ 15,434,563	

Footnote: The Debtor's Gross A/R Aging for the month ended March 31, 2024 is provided herewith. The Debtor does not age its allowance for uncollectible receivables. The financial statements and information provided is preliminary, unaudited, and therefore subject to change as discussed in the Global Notes.

Roman Catholic Bishop of Oakland

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Part 5: Ordinary Course Professional Payments

(\$ in Actuals)		Payments	Payments
Professional	Description	3/31/2024	Cumulative
Veracruz Advisory, LLC	Consulting	\$ 38,435.29	\$ 296,073.53
Allen, Glaessner, Hazelwood & Werth, LLP	Legal	-	29,867.00
Moss Adams, LLP	Audit	-	4,900.00
Plageman, Lund & Cannon LLP	Legal	-	34,669.17
Best, Best & Krieger LLP	Legal	-	7,053.00
Dr. Matthew J. Kemner	Consulting	83,276.00	106,796.00

Roman Catholic Bishop of Oakland

Case Number: 23-40523

Part 3: Assets Sold or Transferred

There were no assets sold or transferred from 3/1/24 - 3/31/24.

Roman Catholic Bishop of Oakland

Case Number: 23-40523

Part 5: Restructuring Professional Payments

(\$ in Actuals)				
Professional	Description		Payments 3/31/2024	Payments Cumulative
Kurtzman Carson Consultants, LLC	Debtor - Claims Agent	\$	-	\$ 484,013.97
Alvarez & Marsal North America, LLC	Debtor - Restructuring Advisor		601,589.84	4,210,686.97
Foley & Lardner LLP	Debtor - Counsel		887,593.50	5,314,725.47
Lowenstein Sandler LLP	UCC - Counsel		451,072.62	2,636,800.24
Keller Benvenuti Kim LLP	UCC - Local Counsel		29,484.60	184,743.63
Burns Bair LLP	UCC - Special Insurance Counsel		143,512.43	506,042.28
UCC Member Expenses	UCC - Member Expenses		5,004.26	8,183.47
Breall & Breall LLP	Debtor - Special Insurance Counsel		15,322.50	42,195.40
Stout Risius Ross, LLC	UCC - Special Counsel		163,817.20	318,806.00
Berkeley Research Group, LLC	UCC - Restructuring Advisor		331,734.03	910,286.35
Mediation Offices of Jeffrey Krivis	- Mediator		20,302.63	20,302.63
Sontchi, LLC	- Mediator		63,063.47	63,063.47

Roman Catholic Bishop of Oakland

Case Number: 23-40523

Part 6: Postpetition Taxes - Tax Reporting (3/1/24 - 3/31/24)

(\$ in Actuals)

Total Amounts Expended for Gross Payroll in the MOR Period:

\$ 453,467

<i>(\$ in Actuals)</i>	Amounts Collected, Received, Deducted, or Paid in the MOR Period:	
Taxing Agency	Amount	Date(s) of Payment
Internal Revenue Service	\$ 16,667.65	3/15/2024
Social Security Administration	\$ 22,665.40	3/15/2024
Centers for Medicare & Medicaid Services	\$ 5,300.74	3/15/2024
California Franchise Tax Board	\$ 8,023.19	3/15/2024
Internal Revenue Service	\$ 25,593.31	3/31/2024
Social Security Administration	\$ 27,296.28	3/31/2024
Centers for Medicare & Medicaid Services	\$ 6,383.90	3/31/2024
California Franchise Tax Board	\$ 12,772.86	3/31/2024

Footnote: The Debtor made tax payments in March 2024 relating to payroll taxes. The information set forth herein constitutes the tax-related disclosures required by Paragraph 6 of the *Order for Payment of State and Federal Taxes* [Docket No. 33] and is being filed concurrently with this Monthly Operating Report in accordance with Paragraph 4(c) of the *Order (1) Pursuant to L.B.R. 2015-2(e) Extending Time to File Monthly Operating Reports, and (2) Modifying Order for Payment of State and Federal Taxes* [Docket No. 165].

Roman Catholic Bishop of Oakland

Case Number: 23-40523

Part 7a: Prepetition Debt Payments

(\$ in Actuals)				
Prepetition Debt	Payment Date	Payment Amount	Description	Account Used
RCC Term Loan	3/1/2024	\$ 114,289.08	Interest - February 2024	x2798
RCC Term Loan ⁽¹⁾	3/28/2024	\$ 122,171.09	Interest - March 2024	x2798

Footnote (1): During the March 2024 reporting period, the Debtor made two payments via wire transfer to the Roman Catholic Cemeteries of the Diocese of Oakland ("RCC"): one on March 1, 2024, and the other on March 28, 2024, in the amounts of \$114,289.08 and \$122,171.09, respectively. Ordinarily, RCBO wires one interest payment to RCC at the end of each month. In March 2024, however, RCBO wired the February 2024 interest payment one day late—on March 1, 2024—and wired the March 2024 interest payment—on March 28, 2024—in accordance with the typical payment schedule. As a result, two payments to RCC were reflected in RCBO's books and records during the reporting period.

Roman Catholic Bishop of Oakland

Case Number: 23-40523

Part 7c: Insider Payments

(\$ in Actuals)				
Insider Recipient	Payment Date	Payment Amount	Reason for Payment or Transfer	Account Used
Paul Bongiovanni	3/15/2024	\$ 8,375.46	Semi-Monthly Payroll (3/1 - 3/15)	x2798
Bishop Michael C. Barber	3/15/2024	1,755.43	Semi-Monthly Payroll (3/1 - 3/15)	x2798
Rick Medeiros	3/15/2024	7,984.23	Semi-Monthly Payroll (3/1 - 3/15)	x2798
Paul Bongiovanni	3/31/2024	8,375.46	Semi-Monthly Payroll (3/16 - 3/31)	x2798
Paul Bongiovanni ⁽¹⁾	3/31/2024	23,193.58	Semi-Monthly Payroll (3/16 - 3/31)	x2798
Bishop Michael C. Barber	3/31/2024	1,755.43	Semi-Monthly Payroll (3/16 - 3/31)	x2798
Rick Medeiros	3/31/2024	7,984.23	Semi-Monthly Payroll (3/16 - 3/31)	x2798
Attila Bardos	3/31/2024	9,166.66	Semi-Monthly Payroll (3/16 - 3/31)	x2798
Fr. Lawrence D 'Anjou ⁽²⁾	3/7/2024	2,322.96	Payroll Reimbursement	x2798
Fr. Lawrence D 'Anjou ⁽²⁾	3/21/2024	50.00	Expense Reimbursement	x2798

Footnote (1): Paul Bongiovanni received a final employee payment for all accrued vacation time on 3/31/2024.

Footnote (2): Fr. Lawrence D 'Anjou splits his time and effort fulfilling responsibilities as both the pastor of St. Bonaventure Church in Concord and as the vicar general for the Roman Catholic Bishop of Oakland. On average, he splits that time and effort 50/50 between the two assignments. As a matter of administrative effectiveness and efficiency, St. Bonaventure Church pays Fr. D 'Anjou's full salary as well as his full health and other benefits, then bills the Roman Catholic Bishop of Oakland central office for its 50% share/responsibility at the end of each month. Amounts shown above reflect RCBO's share of Fr. Lawrence D 'Anjou's wages and benefits. For further information, reference amounts listed in Statement 4 of the Schedules of Assets and Liabilities filed on the court docket (#0054).

Not applicable.



P.O. Box 1800
Saint Paul, Minnesota 55101-0800

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THE ROMAN CATHOLIC BISHOP OF OAKLAND
PARISH ASSESSMENTS
DEBTOR IN POSSESSION
2121 HARRISON ST STE 100
OAKLAND CA 94612-3788

Business Statement

Account Number:

1325

Statement Period:

Mar 1, 2024

through

Mar 31, 2024

Page 1 of 2



To Contact U.S. Bank

Commercial Customer

Service:

800-285-7575

U.S. Bank accepts Relay Calls

Internet:

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INFORMATION YOU SHOULD KNOW

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- Under the **Closing Your Account** section, added a paragraph for **How the account closure works** that says, for consumer checking, savings and money market accounts, when you request an account closure, your account will be placed in a 'pending closure' status for a period of 10 business days. During this 10 business day 'pending closure' period, we will allow pending deposits to be cleared and/or post to your account and we will allow pending debit card transactions that you authorized prior to initiating closure to be cleared and/or post to your account. Your debit card will be declined and transactions will no longer be approved when the account is in 'pending closure' status. Once your account is fully closed, transactions will not be allowed to post to the account except under limited circumstances. For example, transactions may be processed after closure if necessary for fraud investigations, transaction dispute claims, merchant credits, or deposit adjustments due to errors.

If you have questions or need to request a copy of the current *Your Deposit Account Agreement*, visit usbank.com/tmtermsandconditions or please call your customer service team at the phone number listed at the top of this statement.

ANALYZED CHECKING WITH INTEREST

U.S. Bank National Association

Member FDIC

Account Number 1325

Account Summary

	# Items				
Beginning Balance on Mar 1		\$	5,438,682.12	Interest Paid this Year	\$ 37,537.80
Other Deposits	5		609,430.42	Number of Days in Statement Period	31
Ending Balance on Mar 31, 2024		\$	6,048,112.54		

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Mar 4	Consolidated Image Check	Deposit 1 Items 0000000000	\$ 146,451.75
Mar 11	Consolidated Image Check	Deposit 1 Items 0000000000	101,232.78

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BALANCE YOUR ACCOUNT

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Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$ _____
4. Enter the total deposits recorded in the Outstanding Deposits section. \$ _____
5. Total lines 3 and 4. \$ _____
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ _____
7. Subtract line 6 from line 5. This is your balance. \$ _____
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

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. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP-MN-WS5D, 60 Livingston Ave., St. Paul, MN 55107.

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

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, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. 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.

*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

What To Do If You Think You Find A Mistake on Your Statement

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- **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.

Reserve Line Balance Computation Method: To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The ***INTEREST CHARGE*** begins from the date of each advance.

REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

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CONSUMER REPORT DISPUTES

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THE ROMAN CATHOLIC BISHOP OF OAKLAND
PARISH ASSESSMENTS
DEBTOR IN POSSESSION
2121 HARRISON ST STE 100
OAKLAND CA 94612-3788

Business Statement

Account Number:

1325

Statement Period:

Mar 1, 2024

through

Mar 31, 2024

Page 2 of 2

ANALYZED CHECKING WITH INTEREST

(CONTINUED)

U.S. Bank National Association

Account Number 1325

Other Deposits (continued)

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>	<i>Amount</i>
Mar 21	Consolidated Image Check	Deposit 1 Items 0000000000	247,061.76
Mar 28	Consolidated Image Check	Deposit 1 Items 0000000000	100,221.33
Mar 29	Interest Paid	2900000191	14,462.80
Total Other Deposits			\$ 609,430.42

Balance Summary

<i>Date</i>	<i>Ending Balance</i>	<i>Date</i>	<i>Ending Balance</i>	<i>Date</i>	<i>Ending Balance</i>
Mar 4	5,585,133.87	Mar 21	5,933,428.41	Mar 29	6,048,112.54
Mar 11	5,686,366.65	Mar 28	6,033,649.74		

Balances only appear for days reflecting change.

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THE ROMAN CATHOLIC BISHOP OF OAKLAND
GENERAL UNRESTRICTED
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2121 HARRISON ST STE 100
OAKLAND CA 94612-3788

Business Statement

Account Number:

1333

Statement Period:

Mar 1, 2024

through

Mar 31, 2024

Page 1 of 2



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ANALYZED CHECKING

U.S. Bank National Association

Member FDIC

Account Number 1333

Account Summary

	# Items		
Beginning Balance on Mar 1		\$	8,767,042.61
Other Deposits	15		859,045.76
Other Withdrawals	5		2,034,074.87-
Ending Balance on Mar 31, 2024		\$	7,592,013.50

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Mar 1	Electronic Deposit REF=240600126428830N00	From CFCS Oakland 1204895317Receivable025DBFEXVVTAHQN	\$ 123,420.25
Mar 4	Electronic Deposit REF=240610163639070N00	From St. Perpetua Sch 1204895317Receivable025NNNBAQBTCRIT	86.08

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Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

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5. Total lines 3 and 4. \$ _____
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ _____
7. Subtract line 6 from line 5. This is your balance. \$ _____
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THE ROMAN CATHOLIC BISHOP OF OAKLAND
GENERAL UNRESTRICTED
DEBTOR IN POSSESSION
2121 HARRISON ST STE 100
OAKLAND CA 94612-3788

Business Statement

Account Number:

1333

Statement Period:

Mar 1, 2024

through

Mar 31, 2024

Page 2 of 2

ANALYZED CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1333

Other Deposits (continued)

Date	Description of Transaction	Ref Number	Amount
Mar 4	Electronic Deposit REF=240610163639040N00	From Queen of All Sai 1204895317Receivable025XUDSYGETCRIU	36,821.00
Mar 5	Consolidated Image Check	Deposit 1 Items 0000000000	6,305.56
Mar 7	Electronic Deposit REF=240660154833430N00	From Assumption Schoo 1204895317Receivable025BXTAJXCTJ8BE	72.17
Mar 7	Electronic Deposit REF=240660154833400N00	From All Saints Schoo 1204895317Receivable025ZYKMDJITJ8BF	159.67
Mar 7	Electronic Deposit REF=240660154833370N00	From CFCS Oakland 1204895317Receivable025MRQRFCKTJ8BG	1,087.90
Mar 12	Consolidated Image Check	Deposit 1 Items 0000000000	10,988.44
Mar 13	Consolidated Image Check	Deposit 1 Items 0000000000	47,807.72
Mar 19	Electronic Funds Transfer	From Account 157536151341	1,000.00
Mar 19	Electronic Deposit REF=240780177693240N00	From CFCS Oakland 1204895317Receivable025COMAKTFU06DM	1,185.08
Mar 20	Consolidated Image Check	Deposit 1 Items 0000000000	7,846.65
Mar 21	Electronic Deposit REF=240800144851970N00	From St. Perpetua Sch 1204895317Receivable025KEWMZXLU40R0	86.08
Mar 22	Consolidated Image Check	Deposit 1 Items 0000000000	33,825.87
Mar 27	Consolidated Image Check	Deposit 1 Items 0000000000	588,353.29
Total Other Deposits			\$ 859,045.76

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Mar 5	Electronic Funds Transfer St. Bede School	To Account 1366 property insurance payment-	\$ 23,081.00-
Mar 14	Analysis Service Charge	1400000000	2,972.39-
Mar 14	Electronic Funds Transfer	To Account 2798	2,000,000.00-
Mar 18	Electronic Funds Transfer	To Account 1390	5,000.00-
Mar 19	Electronic Funds Transfer	To Account 5269	3,021.48-
Total Other Withdrawals			\$ 2,034,074.87-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Mar 1	8,890,462.86	Mar 13	8,970,710.40	Mar 20	6,969,748.26
Mar 4	8,927,369.94	Mar 14	6,967,738.01	Mar 21	6,969,834.34
Mar 5	8,910,594.50	Mar 18	6,962,738.01	Mar 22	7,003,660.21
Mar 7	8,911,914.24	Mar 19	6,961,901.61	Mar 27	7,592,013.50
Mar 12	8,922,902.68				

Balances only appear for days reflecting change.

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Saint Paul, Minnesota 55101-0800

3961 TRN S Y ST01

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THE ROMAN CATHOLIC BISHOP OF OAKLAND
BISHOP'S MINISTRIES APPEAL
DEBTOR IN POSSESSION
2121 HARRISON ST STE 100
OAKLAND CA 94612-3788

Business Statement

Account Number:

1341

Statement Period:

Mar 1, 2024

through

Mar 31, 2024

Page 1 of 2



To Contact U.S. Bank

Commercial Customer

Service:

800-285-7575

U.S. Bank accepts Relay Calls

Internet:

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INFORMATION YOU SHOULD KNOW

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Here's what you should know:

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- Under the **Closing Your Account** section, added a paragraph for **How the account closure works** that says, for consumer checking, savings and money market accounts, when you request an account closure, your account will be placed in a 'pending closure' status for a period of 10 business days. During this 10 business day 'pending closure' period, we will allow pending deposits to be cleared and/or post to your account and we will allow pending debit card transactions that you authorized prior to initiating closure to be cleared and/or post to your account. Your debit card will be declined and transactions will no longer be approved when the account is in 'pending closure' status. Once your account is fully closed, transactions will not be allowed to post to the account except under limited circumstances. For example, transactions may be processed after closure if necessary for fraud investigations, transaction dispute claims, merchant credits, or deposit adjustments due to errors.

If you have questions or need to request a copy of the current *Your Deposit Account Agreement*, visit usbank.com/tmtermsandconditions or please call your customer service team at the phone number listed at the top of this statement.

ANALYZED CHECKING WITH INTEREST

U.S. Bank National Association

Member FDIC

Account Number 1341

Account Summary

	# Items				
Beginning Balance on Mar 1		\$	40,433.24	Interest Paid this Year	\$ 1.76
Other Deposits	10		44,486.76	Number of Days in Statement Period	31
Other Withdrawals	3		1,819.51-		
Ending Balance on Mar 31, 2024		\$	83,100.49		

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Mar 5	Consolidated Image Check	Deposit 1 Items 0000000000	\$ 6,159.75
Mar 12	Electronic Deposit	From 20843	772.09
	REF=240710183837290N00	4270465600BB MerchanST-W7B9L9W4L3P6	

Products and services available in U.S. only. Eligibility requirements and restrictions apply. For additional information, contact a U.S. Bank branch or call 800-872-2657.



BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$ _____
4. Enter the total deposits recorded in the Outstanding Deposits section. \$ _____
5. Total lines 3 and 4. \$ _____
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ _____
7. Subtract line 6 from line 5. This is your balance. \$ _____
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

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. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP-MN-WS5D, 60 Livingston Ave., St. Paul, MN 55107.

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

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, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. 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.

*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

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:

U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

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.

Reserve Line Balance Computation Method: To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The ***INTEREST CHARGE*** begins from the date of each advance.

REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.



THE ROMAN CATHOLIC BISHOP OF OAKLAND
BISHOP'S MINISTRIES APPEAL
DEBTOR IN POSSESSION
2121 HARRISON ST STE 100
OAKLAND CA 94612-3788

Business Statement

Account Number:

1341

Statement Period:

Mar 1, 2024

through

Mar 31, 2024

Page 2 of 2

ANALYZED CHECKING WITH INTEREST

(CONTINUED)

U.S. Bank National Association

Account Number 1341

Other Deposits (continued)

Date	Description of Transaction	Ref Number	Amount
Mar 12	Consolidated Image Check	Deposit 1 Items 0000000000	7,398.50
Mar 19	Electronic Funds Transfer	From Account 1374	300.00
Mar 19	Electronic Funds Transfer	From Account 1374	1,000.00
Mar 20	Electronic Deposit	From 20843	5,823.22
	REF=240790067444470N00	4270465600BB MerchanST-V0Z1R1F3O3U0	
Mar 20	Consolidated Image Check	Deposit 1 Items 0000000000	12,596.12
Mar 21	Consolidated Image Check	Deposit 1 Items 0000000000	10,000.00
Mar 27	Electronic Deposit	From 20843	436.83
	REF=240860131128510N00	4270465600BB MerchanST-A9F4Q4Q2J8I8	
Mar 29	Interest Paid	2900000192	0.25
Total Other Deposits			\$ 44,486.76

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Mar 14	Analysis Service Charge	1400000000	\$ 719.51-
Mar 19	Electronic Funds Transfer	To Account 1374	100.00-
Mar 19	Electronic Funds Transfer	To Account 1333	1,000.00-
Total Other Withdrawals			\$ 1,819.51-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Mar 5	46,592.99	Mar 19	54,244.07	Mar 27	83,100.24
Mar 12	54,763.58	Mar 20	72,663.41	Mar 29	83,100.49
Mar 14	54,044.07	Mar 21	82,663.41		

Balances only appear for days reflecting change.

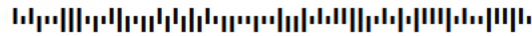
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P.O. Box 1800
Saint Paul, Minnesota 55101-0800

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THE ROMAN CATHOLIC BISHOP OF OAKLAND
EMPLOYEE HEALTH BENEFITS INSURANCE
DEBTOR IN POSSESSION
2121 HARRISON ST STE 100
OAKLAND CA 94612-3788

Business Statement

Account Number:

1358

Statement Period:

Mar 1, 2024

through

Mar 31, 2024

Page 1 of 2



To Contact U.S. Bank

Commercial Customer

Service:

800-285-7575

U.S. Bank accepts Relay Calls

Internet:

usbank.com

INFORMATION YOU SHOULD KNOW

Effective May 13, 2024, please review updates made to the *Your Deposit Account Agreement* document which may affect your rights.

Beginning April 8, 2024, you can review the full revised document at usbank.com/YDAA-upcoming-version, by calling 24-Hour Banking at 800-USBANKS (872-2657) or by visiting your local U.S. Bank branch. We accept relay calls.

Here's what you should know:

- Under the **Overdraft Protection Plans** section, **Business Banking Overdraft Protection** sub-section, updated the language to state that when a checking account has a linked Business Reserve Line of Credit, the system will automatically draw from that account first, which may incur a fee. If a checking account has a deposit product and credit product linked as overdraft protection, the order of eligible accounts is updated to always draw from the deposit product first, which will not incur a fee, unless the checking account has a linked Business Reserve Line of Credit. If the deposit product has insufficient funds available to transfer, funds will draw from the credit product.
- Under the **Closing Your Account** section, added a paragraph for **How the account closure works** that says, for consumer checking, savings and money market accounts, when you request an account closure, your account will be placed in a 'pending closure' status for a period of 10 business days. During this 10 business day 'pending closure' period, we will allow pending deposits to be cleared and/or post to your account and we will allow pending debit card transactions that you authorized prior to initiating closure to be cleared and/or post to your account. Your debit card will be declined and transactions will no longer be approved when the account is in 'pending closure' status. Once your account is fully closed, transactions will not be allowed to post to the account except under limited circumstances. For example, transactions may be processed after closure if necessary for fraud investigations, transaction dispute claims, merchant credits, or deposit adjustments due to errors.

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ANALYZED CHECKING

U.S. Bank National Association

Account Summary

	# Items		
Beginning Balance on Mar 1		\$	2,516,814.98
Other Deposits	22		1,515,253.92
Other Withdrawals	2		1,578,253.10-
Checks Paid	1		30,862.02-
Ending Balance on Mar 31, 2024		\$	2,422,953.78

Member FDIC

Account Number 1358

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Mar 1	Wholesale Lockbox Deposit	Location/Ser#0000045889 9212251617	\$ 75,547.06
Mar 4	Wholesale Lockbox Deposit	Location/Ser#0000045889 8014008796	38,246.04
Mar 4	Wholesale Lockbox Deposit	Location/Ser#0000045889 8015696215	141,807.21

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Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
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5. Total lines 3 and 4. \$ _____
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ _____
7. Subtract line 6 from line 5. This is your balance. \$ _____
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CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

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- **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.

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- 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.

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REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.



THE ROMAN CATHOLIC BISHOP OF OAKLAND
EMPLOYEE HEALTH BENEFITS INSURANCE
DEBTOR IN POSSESSION
2121 HARRISON ST STE 100
OAKLAND CA 94612-3788

Business Statement

Account Number:

1358

Statement Period:

Mar 1, 2024

through

Mar 31, 2024

Page 2 of 2

ANALYZED CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1358

Other Deposits (continued)

Date	Description of Transaction	Ref Number	Amount
Mar 5	Wholesale Lockbox Deposit	Location/Ser#0000045889	7,371.68
Mar 6	Wholesale Lockbox Deposit	Location/Ser#0000045889	25,811.67
Mar 7	Wholesale Lockbox Deposit	Location/Ser#0000045889	41,838.90
Mar 8	Wholesale Lockbox Deposit	Location/Ser#0000045889	15.48
Mar 8	Wholesale Lockbox Deposit	Location/Ser#0000045889	223,350.11
Mar 11	Wholesale Lockbox Deposit	Location/Ser#0000045889	102,792.87
Mar 12	Wholesale Lockbox Deposit	Location/Ser#0000045889	43,564.59
Mar 13	Wholesale Lockbox Deposit	Location/Ser#0000045889	300,269.36
Mar 14	Wholesale Lockbox Deposit	Location/Ser#0000045889	22,803.95
Mar 15	Wholesale Lockbox Deposit	Location/Ser#0000045889	66,533.66
Mar 18	Wholesale Lockbox Deposit	Location/Ser#0000045889	82,363.39
Mar 19	Wholesale Lockbox Deposit	Location/Ser#0000045889	23,793.18
Mar 21	Wholesale Lockbox Deposit	Location/Ser#0000045889	54,373.19
Mar 25	Wholesale Lockbox Deposit	Location/Ser#0000045889	15,702.58
Mar 25	Wholesale Lockbox Deposit	Location/Ser#0000045889	30,974.82
Mar 26	Wholesale Lockbox Deposit	Location/Ser#0000045889	15,678.05
Mar 27	Wholesale Lockbox Deposit	Location/Ser#0000045889	96,370.23
Mar 28	Wholesale Lockbox Deposit	Location/Ser#0000045889	52,844.84
Mar 29	Wholesale Lockbox Deposit	Location/Ser#0000045889	53,201.06
Total Other Deposits			\$ 1,515,253.92

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Mar 4	Electronic Withdrawal REF=240610163373400N00	To RETA TRUST 2942329720CASH CONC Reta Contributi	\$ 1,576,578.92-
Mar 14	Analysis Service Charge	1400000000	1,674.18-
Total Other Withdrawals			\$ 1,578,253.10-

Checks Presented Conventionally

Check	Date	Ref Number	Amount
1017	Mar 13	8614235040	30,862.02
Conventional Checks Paid (1)			\$ 30,862.02-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Mar 1	2,592,362.04	Mar 12	1,640,581.67	Mar 21	2,158,182.20
Mar 4	1,195,836.37	Mar 13	1,909,989.01	Mar 25	2,204,859.60
Mar 5	1,203,208.05	Mar 14	1,931,118.78	Mar 26	2,220,537.65
Mar 6	1,229,019.72	Mar 15	1,997,652.44	Mar 27	2,316,907.88
Mar 7	1,270,858.62	Mar 18	2,080,015.83	Mar 28	2,369,752.72
Mar 8	1,494,224.21	Mar 19	2,103,809.01	Mar 29	2,422,953.78
Mar 11	1,597,017.08				

Balances only appear for days reflecting change.

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P.O. Box 1800
Saint Paul, Minnesota 55101-0800

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THE ROMAN CATHOLIC BISHOP OF OAKLAND
PACKAGE & WORKERS' COMPENSATION INSURANCE
DEBTOR IN POSSESSION
2121 HARRISON ST STE 100
OAKLAND CA 94612-3788

Business Statement

Account Number:

1366

Statement Period:

Mar 1, 2024

through

Mar 31, 2024

Page 1 of 2



To Contact U.S. Bank

Commercial Customer

Service:

800-285-7575

U.S. Bank accepts Relay Calls

Internet:

usbank.com

INFORMATION YOU SHOULD KNOW

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- Under the **Closing Your Account** section, added a paragraph for **How the account closure works** that says, for consumer checking, savings and money market accounts, when you request an account closure, your account will be placed in a 'pending closure' status for a period of 10 business days. During this 10 business day 'pending closure' period, we will allow pending deposits to be cleared and/or post to your account and we will allow pending debit card transactions that you authorized prior to initiating closure to be cleared and/or post to your account. Your debit card will be declined and transactions will no longer be approved when the account is in 'pending closure' status. Once your account is fully closed, transactions will not be allowed to post to the account except under limited circumstances. For example, transactions may be processed after closure if necessary for fraud investigations, transaction dispute claims, merchant credits, or deposit adjustments due to errors.

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ANALYZED CHECKING

U.S. Bank National Association

Member FDIC

Account Number 1366

Account Summary

	# Items		
Beginning Balance on Mar 1		\$	3,117,678.71
Other Deposits	6		1,335,857.15
Other Withdrawals	7		386,820.24-
Checks Paid	2		189,034.83-
Ending Balance on Mar 31, 2024		\$	3,877,680.79

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Mar 4	Consolidated Image Check	Deposit 1 Items 0000000000	\$ 187,535.70

Products and services available in U.S. only. Eligibility requirements and restrictions apply. For additional information, contact a U.S. Bank branch or call 800-872-2657.



BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$ _____
4. Enter the total deposits recorded in the Outstanding Deposits section. \$ _____
5. Total lines 3 and 4. \$ _____
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ _____
7. Subtract line 6 from line 5. This is your balance. \$ _____
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
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IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

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

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, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. 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.

*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

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:

U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

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.

Reserve Line Balance Computation Method: To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The ***INTEREST CHARGE*** begins from the date of each advance.

REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.



THE ROMAN CATHOLIC BISHOP OF OAKLAND
PACKAGE & WORKERS' COMPENSATION INSURANCE
DEBTOR IN POSSESSION
2121 HARRISON ST STE 100
OAKLAND CA 94612-3788

Business Statement

Account Number:

1366

Statement Period:

Mar 1, 2024

through

Mar 31, 2024

Page 2 of 2

ANALYZED CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1366

Other Deposits (continued)

Date	Description of Transaction	Ref Number	Amount
Mar 5	Electronic Funds Transfer St. Bede School	From Account 1333 property insurance payment-	23,081.00
Mar 11	Consolidated Image Check	Deposit 1 Items 0000000000	438,850.34
Mar 14	Consolidated Image Check	Deposit 1 Items 0000000000	470,706.66
Mar 21	Consolidated Image Check	Deposit 1 Items 0000000000	163,336.25
Mar 28	Consolidated Image Check	Deposit 1 Items 0000000000	52,347.20
Total Other Deposits			\$ 1,335,857.15

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Mar 4	Deposited Item Returned	1000100384	\$ 23,400.00-
Mar 7	Wire Debit REF003026 BNF=BSD WESTERN	CITIBANK OF NEW YO 240307B01C42 REGIONDIOCESEOF OAKLAND	34,810.13-
Mar 11	Wire Debit REF004346 BNF=BSD WESTERN	CITIBANK OF NEW YO 240311B0201J REGIONDIOCESEOF OAKLAND	28,054.44-
Mar 14	Analysis Service Charge	1400000000	1,031.55-
Mar 14	Wire Debit REF003920 BNF=BSD WESTERN	CITIBANK OF NEW YO 240314B01VCQ REGIONDIOCESEOF OAKLAND	19,175.00-
Mar 25	Wire Debit REF000398 BNF=BSD WESTERN	CITIBANK OF NEW YO 240325B008YX REGIONDIOCESEOF OAKLAND	16,786.87-
Mar 25	Wire Debit REF000421 BNF=BANKDIRECT CAPITAL	TEXAS CAPITAL BANK 240325B008WG FINANCE	263,562.25-
Total Other Withdrawals			\$ 386,820.24-

Checks Presented Conventionally

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
1068	Mar 4	8013389262	78,637.83	1069	Mar 13	8613072938	110,397.00
Conventional Checks Paid (2)							\$ 189,034.83-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Mar 4	3,203,176.58	Mar 11	3,602,243.35	Mar 21	4,105,682.71
Mar 5	3,226,257.58	Mar 13	3,491,846.35	Mar 25	3,825,333.59
Mar 7	3,191,447.45	Mar 14	3,942,346.46	Mar 28	3,877,680.79

Balances only appear for days reflecting change.

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P.O. Box 1800
Saint Paul, Minnesota 55101-0800

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THE ROMAN CATHOLIC BISHOP OF OAKLAND
HELD IN TRUST
DEBTOR IN POSSESSION
2121 HARRISON ST STE 100
OAKLAND CA 94612-3788

Business Statement

Account Number:

1374

Statement Period:

Mar 1, 2024

through

Mar 31, 2024

Page 1 of 2



To Contact U.S. Bank

Commercial Customer

Service:

800-285-7575

U.S. Bank accepts Relay Calls

Internet:

usbank.com

INFORMATION YOU SHOULD KNOW

Effective May 13, 2024, please review updates made to the *Your Deposit Account Agreement* document which may affect your rights.

Beginning April 8, 2024, you can review the full revised document at usbank.com/YDAA-upcoming-version, by calling 24-Hour Banking at 800-USBANKS (872-2657) or by visiting your local U.S. Bank branch. We accept relay calls.

Here's what you should know:

- Under the **Overdraft Protection Plans** section, **Business Banking Overdraft Protection** sub-section, updated the language to state that when a checking account has a linked Business Reserve Line of Credit, the system will automatically draw from that account first, which may incur a fee. If a checking account has a deposit product and credit product linked as overdraft protection, the order of eligible accounts is updated to always draw from the deposit product first, which will not incur a fee, unless the checking account has a linked Business Reserve Line of Credit. If the deposit product has insufficient funds available to transfer, funds will draw from the credit product.
- Under the **Closing Your Account** section, added a paragraph for **How the account closure works** that says, for consumer checking, savings and money market accounts, when you request an account closure, your account will be placed in a 'pending closure' status for a period of 10 business days. During this 10 business day 'pending closure' period, we will allow pending deposits to be cleared and/or post to your account and we will allow pending debit card transactions that you authorized prior to initiating closure to be cleared and/or post to your account. Your debit card will be declined and transactions will no longer be approved when the account is in 'pending closure' status. Once your account is fully closed, transactions will not be allowed to post to the account except under limited circumstances. For example, transactions may be processed after closure if necessary for fraud investigations, transaction dispute claims, merchant credits, or deposit adjustments due to errors.

If you have questions or need to request a copy of the current *Your Deposit Account Agreement*, visit usbank.com/tmtermsandconditions or please call your customer service team at the phone number listed at the top of this statement.

ANALYZED CHECKING

U.S. Bank National Association

Member FDIC

Account Number 1374

Account Summary

	# Items		
Beginning Balance on Mar 1		\$	2,522,345.01
Other Deposits	13		79,240.17
Other Withdrawals	4		4,051.93-
Checks Paid	16		355,970.10-
Ending Balance on Mar 31, 2024		\$	2,241,563.15

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Mar 5	Electronic Deposit REF=240640119889090N00	From BB*20843-4 4270465600BB MerchanST-J2W1Z1E1G3J9	\$ 4,209.24

Products and services available in U.S. only. Eligibility requirements and restrictions apply. For additional information, contact a U.S. Bank branch or call 800-872-2657.



BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$ _____
4. Enter the total deposits recorded in the Outstanding Deposits section. \$ _____
5. Total lines 3 and 4. \$ _____
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ _____
7. Subtract line 6 from line 5. This is your balance. \$ _____
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

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. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP-MN-WS5D, 60 Livingston Ave., St. Paul, MN 55107.

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

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, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. 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.

*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

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CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

What To Do If You Think You Find A Mistake on Your Statement

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U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

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- **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.

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- 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.

Reserve Line Balance Computation Method: To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The ***INTEREST CHARGE*** begins from the date of each advance.

REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

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CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.



THE ROMAN CATHOLIC BISHOP OF OAKLAND
HELD IN TRUST
DEBTOR IN POSSESSION
2121 HARRISON ST STE 100
OAKLAND CA 94612-3788

Business Statement

Account Number:

1374

Statement Period:

Mar 1, 2024

through

Mar 31, 2024

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ANALYZED CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1374

Other Deposits (continued)

Date	Description of Transaction	Ref Number	Amount
Mar 7	Consolidated Image Check	Deposit 1 Items 0000000000	20,541.35
Mar 8	Wire Credit REF016495 ORG=ROMAN CATHOLIC	WELLS SF 240308B01K2V BISHOP OF OAKLA 2121 HARRISO	1,117.00
Mar 12	Electronic Deposit REF=240710183832900N00	From 20843-2 4270465600BB MerchanST-R8H9D4D4V9L8	120.91
Mar 12	Electronic Deposit REF=240710183830340N00	From BB*20843-4 4270465600BB MerchanST-U4U3C8P7R7G9	4,462.66
Mar 13	Consolidated Image Check	Deposit 1 Items 0000000000	1,650.00
Mar 19	Electronic Funds Transfer	From Account 1341	100.00
Mar 20	Electronic Deposit REF=240790067443990N00	From 20843-2 4270465600BB MerchanST-A4T5G9M1B5E5	1,158.02
Mar 20	Electronic Deposit REF=240790067451510N00	From BB*20843-4 4270465600BB MerchanST-A0B9W1W0M8Q0	10,661.95
Mar 22	Consolidated Image Check	Deposit 1 Items 0000000000	22,358.74
Mar 26	Consolidated Image Check	Deposit 1 Items 0000000000	9,750.00
Mar 27	Electronic Deposit REF=240860131128410N00	From 20843-2 4270465600BB MerchanST-T4B5J3M3H9I5	339.63
Mar 27	Electronic Deposit REF=240860131132700N00	From BB*20843-4 4270465600BB MerchanST-D9C4H0E9J0N4	2,770.67
Total Other Deposits			\$ 79,240.17

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Mar 5	Electronic Funds Transfer St. Stephen BBMS	To Account 6531 Funds	\$ 1,850.00-
Mar 14	Analysis Service Charge	1400000000	901.93-
Mar 19	Electronic Funds Transfer	To Account 1341	300.00-
Mar 19	Electronic Funds Transfer	To Account 1341	1,000.00-
Total Other Withdrawals			\$ 4,051.93-

Checks Presented Conventionally

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
1392	Mar 14	8912800979	100.00	1441	Mar 11	8014929290	4,000.00
1411*	Mar 13	8614160726	565.00	1442	Mar 8	9213635500	202,358.70
1419*	Mar 4	8017103941	2,900.00	1443	Mar 13	8614049691	1,850.00
1422*	Mar 8	9213982145	100.00	1444	Mar 12	8315438790	2,823.85
1424*	Mar 12	8314235639	50.00	1445	Mar 14	8912800980	240.00
1435*	Mar 14	8912800978	40.00	1446	Mar 20	8611969590	21,051.09
1439*	Mar 5	8315651263	105,104.00	1447	Mar 22	9213354181	9,272.47
1440	Mar 6	8614242985	2,691.14	1448	Mar 19	8315283347	2,823.85

* Gap in check sequence

Conventional Checks Paid (16)

\$ 355,970.10-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Mar 4	2,519,445.01	Mar 11	2,229,208.76	Mar 20	2,215,616.58
Mar 5	2,416,700.25	Mar 12	2,230,918.48	Mar 22	2,228,702.85
Mar 6	2,414,009.11	Mar 13	2,230,153.48	Mar 26	2,238,452.85
Mar 7	2,434,550.46	Mar 14	2,228,871.55	Mar 27	2,241,563.15
Mar 8	2,233,208.76	Mar 19	2,224,847.70		

Balances only appear for days reflecting change

Case: 23-40523 Doc#: 1078

Filed: 04/22/24

Entered: 04/22/24 14:19:36

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P.O. Box 1800
Saint Paul, Minnesota 55101-0800

3961 TRN 6480 S Y ST01

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THE ROMAN CATHOLIC BISHOP OF OAKLAND
UTILITIES "ADEQUATE ASSURANCE"
DEBTOR IN POSSESSION
2121 HARRISON ST STE 100
OAKLAND CA 94612-3788

Business Statement

Account Number:

1382

Statement Period:

Mar 1, 2024

through

Mar 31, 2024

Page 1 of 2



To Contact U.S. Bank

Commercial Customer

Service:

800-285-7575

U.S. Bank accepts Relay Calls

Internet:

usbank.com

INFORMATION YOU SHOULD KNOW

Effective May 13, 2024, please review updates made to the *Your Deposit Account Agreement* document which may affect your rights.

Beginning April 8, 2024, you can review the full revised document at usbank.com/YDAA-upcoming-version, by calling 24-Hour Banking at 800-USBANKS (872-2657) or by visiting your local U.S. Bank branch. We accept relay calls.

Here's what you should know:

- Under the **Overdraft Protection Plans** section, **Business Banking Overdraft Protection** sub-section, updated the language to state that when a checking account has a linked Business Reserve Line of Credit, the system will automatically draw from that account first, which may incur a fee. If a checking account has a deposit product and credit product linked as overdraft protection, the order of eligible accounts is updated to always draw from the deposit product first, which will not incur a fee, unless the checking account has a linked Business Reserve Line of Credit. If the deposit product has insufficient funds available to transfer, funds will draw from the credit product.
- Under the **Closing Your Account** section, added a paragraph for **How the account closure works** that says, for consumer checking, savings and money market accounts, when you request an account closure, your account will be placed in a 'pending closure' status for a period of 10 business days. During this 10 business day 'pending closure' period, we will allow pending deposits to be cleared and/or post to your account and we will allow pending debit card transactions that you authorized prior to initiating closure to be cleared and/or post to your account. Your debit card will be declined and transactions will no longer be approved when the account is in 'pending closure' status. Once your account is fully closed, transactions will not be allowed to post to the account except under limited circumstances. For example, transactions may be processed after closure if necessary for fraud investigations, transaction dispute claims, merchant credits, or deposit adjustments due to errors.

If you have questions or need to request a copy of the current *Your Deposit Account Agreement*, visit usbank.com/tmtermsandconditions or please call your customer service team at the phone number listed at the top of this statement.

ANALYZED CHECKING

U.S. Bank National Association

Member FDIC

Account Number 1382

Account Summary

	# Items		
Beginning Balance on Mar 1		\$	7,277.80
Other Withdrawals	1		753.88-
Ending Balance on Mar 31, 2024		\$	6,523.92

Other Withdrawals

Date	Description of Transaction	Ref Number		Amount
Mar 14	Analysis Service Charge	1400000000	\$	753.88-
Total Other Withdrawals			\$	753.88-

Products and services available in U.S. only. Eligibility requirements and restrictions apply. For additional information, contact a U.S. Bank branch or call 800-872-2657.

Case: 23-40523 Doc# 1078 Filed: 04/22/24 Entered: 04/22/24 14:19:36 Page 49 of 98



BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$ _____
4. Enter the total deposits recorded in the Outstanding Deposits section. \$ _____
5. Total lines 3 and 4. \$ _____
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ _____
7. Subtract line 6 from line 5. This is your balance. \$ _____
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

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. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP-MN-WS5D, 60 Livingston Ave., St. Paul, MN 55107.

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

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*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

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CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

What To Do If You Think You Find A Mistake on Your Statement

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U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

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.

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- 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.

Reserve Line Balance Computation Method: To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The ***INTEREST CHARGE*** begins from the date of each advance.

REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.



THE ROMAN CATHOLIC BISHOP OF OAKLAND
UTILITIES "ADEQUATE ASSURANCE"
DEBTOR IN POSSESSION
2121 HARRISON ST STE 100
OAKLAND CA 94612-3788

Business Statement

Account Number:

1382

Statement Period:

Mar 1, 2024

through

Mar 31, 2024

Page 2 of 2

ANALYZED CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 1382

Balance Summary

<u>Date</u>	<u>Ending Balance</u>
Mar 14	6,523.92

Balances only appear for days reflecting change.

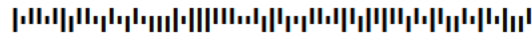
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P.O. Box 1800
Saint Paul, Minnesota 55101-0800

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THE ROMAN CATHOLIC BISHOP OF OAKLAND
PAROCHIAL FUND LOAN
DEBTOR IN POSSESSION
2121 HARRISON ST STE 100
OAKLAND CA 94612-3788

Business Statement

Account Number:

1390

Statement Period:

Mar 1, 2024

through

Mar 31, 2024

Page 1 of 2



To Contact U.S. Bank

Commercial Customer

Service:

800-285-7575

U.S. Bank accepts Relay Calls

Internet:

usbank.com

INFORMATION YOU SHOULD KNOW

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Here's what you should know:

- Under the **Overdraft Protection Plans** section, **Business Banking Overdraft Protection** sub-section, updated the language to state that when a checking account has a linked Business Reserve Line of Credit, the system will automatically draw from that account first, which may incur a fee. If a checking account has a deposit product and credit product linked as overdraft protection, the order of eligible accounts is updated to always draw from the deposit product first, which will not incur a fee, unless the checking account has a linked Business Reserve Line of Credit. If the deposit product has insufficient funds available to transfer, funds will draw from the credit product.
- Under the **Closing Your Account** section, added a paragraph for **How the account closure works** that says, for consumer checking, savings and money market accounts, when you request an account closure, your account will be placed in a 'pending closure' status for a period of 10 business days. During this 10 business day 'pending closure' period, we will allow pending deposits to be cleared and/or post to your account and we will allow pending debit card transactions that you authorized prior to initiating closure to be cleared and/or post to your account. Your debit card will be declined and transactions will no longer be approved when the account is in 'pending closure' status. Once your account is fully closed, transactions will not be allowed to post to the account except under limited circumstances. For example, transactions may be processed after closure if necessary for fraud investigations, transaction dispute claims, merchant credits, or deposit adjustments due to errors.

If you have questions or need to request a copy of the current *Your Deposit Account Agreement*, visit usbank.com/tmtermsandconditions or please call your customer service team at the phone number listed at the top of this statement.

ANALYZED CHECKING WITH INTEREST

U.S. Bank National Association

Member FDIC

Account Number 1390

Account Summary

	# Items				
Beginning Balance on Mar 1		\$	1,569,320.54	Interest Paid this Year	\$ 19,606.41
Other Deposits	2		6,668.84	Number of Days in Statement Period	31
Other Withdrawals	2		1,569,885.82-		
Ending Balance on Mar 31, 2024		\$	6,103.56		

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Mar 18	Electronic Funds Transfer	From Account 1333	\$ 5,000.00
Mar 29	Interest Paid	2900000193	1,668.84
Total Other Deposits			\$ 6,668.84

Products and services available in U.S. only. Eligibility requirements and restrictions apply. For additional information, contact a U.S. Bank branch or call 800-872-2657.



BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$ _____
4. Enter the total deposits recorded in the Outstanding Deposits section. \$ _____
5. Total lines 3 and 4. \$ _____
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ _____
7. Subtract line 6 from line 5. This is your balance. \$ _____
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

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. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP-MN-WS5D, 60 Livingston Ave., St. Paul, MN 55107.

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

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, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. 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.

*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

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:

U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

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.

Reserve Line Balance Computation Method: To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The ***INTEREST CHARGE*** begins from the date of each advance.

REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

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CONSUMER REPORT DISPUTES

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THE ROMAN CATHOLIC BISHOP OF OAKLAND
PAROCHIAL FUND LOAN
DEBTOR IN POSSESSION
2121 HARRISON ST STE 100
OAKLAND CA 94612-3788

Business Statement

Account Number:

1390

Statement Period:

Mar 1, 2024

through

Mar 31, 2024

Page 2 of 2

ANALYZED CHECKING WITH INTEREST

(CONTINUED)

U.S. Bank National Association

Account Number 1390

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Mar 14	Analysis Service Charge	1400000000	\$ 885.82-
Mar 14	Electronic Funds Transfer To cover bankruptcy	To Account 2798 service fee payments	1,569,000.00-
Total Other Withdrawals			\$ 1,569,885.82-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Mar 14	565.28-	Mar 18	4,434.72	Mar 29	6,103.56

Balances only appear for days reflecting change.

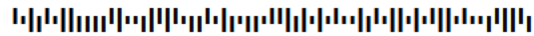
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P.O. Box 1800
Saint Paul, Minnesota 55101-0800

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THE ROMAN CATHOLIC BISHOP OF OAKLAND
REAL ESTATE SALES
DEBTOR IN POSSESSION
2121 HARRISON ST STE 100
OAKLAND CA 94612-3788

Business Statement

Account Number:

1408

Statement Period:

Mar 1, 2024

through

Mar 31, 2024

Page 1 of 2



To Contact U.S. Bank

Commercial Customer

Service:

800-285-7575

U.S. Bank accepts Relay Calls

Internet:

usbank.com

INFORMATION YOU SHOULD KNOW

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- Under the **Closing Your Account** section, added a paragraph for **How the account closure works** that says, for consumer checking, savings and money market accounts, when you request an account closure, your account will be placed in a 'pending closure' status for a period of 10 business days. During this 10 business day 'pending closure' period, we will allow pending deposits to be cleared and/or post to your account and we will allow pending debit card transactions that you authorized prior to initiating closure to be cleared and/or post to your account. Your debit card will be declined and transactions will no longer be approved when the account is in 'pending closure' status. Once your account is fully closed, transactions will not be allowed to post to the account except under limited circumstances. For example, transactions may be processed after closure if necessary for fraud investigations, transaction dispute claims, merchant credits, or deposit adjustments due to errors.

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ANALYZED CHECKING WITH INTEREST

U.S. Bank National Association

Account Summary

	# Items		
Beginning Balance on Mar 1		\$	4,128.23
Other Deposits	1		9.43
Other Withdrawals	1		682.63-
Ending Balance on Mar 31, 2024		\$	3,455.03

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Mar 29	Interest Paid	2900000194	\$ 9.43
Total Other Deposits			\$ 9.43

Member FDIC

Account Number 1408

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BALANCE YOUR ACCOUNT

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Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
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4. Enter the total deposits recorded in the Outstanding Deposits section. \$ _____
5. Total lines 3 and 4. \$ _____
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ _____
7. Subtract line 6 from line 5. This is your balance. \$ _____
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
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- Tell us the dollar amount of the suspected error.

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IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

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CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

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- 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.

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REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

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CONSUMER REPORT DISPUTES

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THE ROMAN CATHOLIC BISHOP OF OAKLAND
REAL ESTATE SALES
DEBTOR IN POSSESSION
2121 HARRISON ST STE 100
OAKLAND CA 94612-3788

Business Statement

Account Number:

1408

Statement Period:

Mar 1, 2024

through

Mar 31, 2024

Page 2 of 2

ANALYZED CHECKING WITH INTEREST

(CONTINUED)

U.S. Bank National Association

Account Number 1408

Other Withdrawals

<u>Date</u>	<u>Description of Transaction</u>	<u>Ref Number</u>	<u>Amount</u>
Mar 14	Analysis Service Charge	1400000000	\$ 682.63-
Total Other Withdrawals			\$ 682.63-

Balance Summary

<u>Date</u>	<u>Ending Balance</u>	<u>Date</u>	<u>Ending Balance</u>
Mar 14	3,445.60	Mar 29	3,455.03

Balances only appear for days reflecting change.

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P.O. Box 1800
Saint Paul, Minnesota 55101-0800

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THE ROMAN CATHOLIC BISHOP OF OAKLAND
ENDOWMENT FUNDS
DEBTOR IN POSSESSION
2121 HARRISON ST STE 100
OAKLAND CA 94612-3788



Business Statement

Account Number:

1416

Statement Period:

Mar 1, 2024

through

Mar 31, 2024

Page 1 of 2



To Contact U.S. Bank

Commercial Customer

Service:

800-285-7575

U.S. Bank accepts Relay Calls

Internet:

usbank.com

INFORMATION YOU SHOULD KNOW

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- Under the **Closing Your Account** section, added a paragraph for **How the account closure works** that says, for consumer checking, savings and money market accounts, when you request an account closure, your account will be placed in a 'pending closure' status for a period of 10 business days. During this 10 business day 'pending closure' period, we will allow pending deposits to be cleared and/or post to your account and we will allow pending debit card transactions that you authorized prior to initiating closure to be cleared and/or post to your account. Your debit card will be declined and transactions will no longer be approved when the account is in 'pending closure' status. Once your account is fully closed, transactions will not be allowed to post to the account except under limited circumstances. For example, transactions may be processed after closure if necessary for fraud investigations, transaction dispute claims, merchant credits, or deposit adjustments due to errors.

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ANALYZED CHECKING WITH INTEREST

U.S. Bank National Association

Member FDIC

Account Number 1416

Account Summary

	# Items				
Beginning Balance on Mar 1		\$	2,477,388.16	Interest Paid this Year	\$ 18,336.92
Other Deposits	1		6,259.10	Number of Days in Statement Period	31
Other Withdrawals	1		1,075.00-		
Ending Balance on Mar 31, 2024		\$	2,482,572.26		

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Mar 29	Interest Paid	2900000195	\$ 6,259.10
Total Other Deposits			\$ 6,259.10

Products and services available in U.S. only. Eligibility requirements and restrictions apply. For additional information, contact a U.S. Bank branch or call 800-872-2657.



BALANCE YOUR ACCOUNT

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Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$ _____
4. Enter the total deposits recorded in the Outstanding Deposits section. \$ _____
5. Total lines 3 and 4. \$ _____
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ _____
7. Subtract line 6 from line 5. This is your balance. \$ _____
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

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- Tell us your name and account number.
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- Tell us the dollar amount of the suspected error.

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CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

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- **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.

Reserve Line Balance Computation Method: To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The ***INTEREST CHARGE*** begins from the date of each advance.

REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.



THE ROMAN CATHOLIC BISHOP OF OAKLAND
ENDOWMENT FUNDS
DEBTOR IN POSSESSION
2121 HARRISON ST STE 100
OAKLAND CA 94612-3788

Business Statement

Account Number:

1416

Statement Period:

Mar 1, 2024

through

Mar 31, 2024

Page 2 of 2

ANALYZED CHECKING WITH INTEREST

(CONTINUED)

U.S. Bank National Association

Account Number 1-575-3615-1416

Other Withdrawals

<u>Date</u>	<u>Description of Transaction</u>	<u>Ref Number</u>	<u>Amount</u>
Mar 14	Analysis Service Charge	1400000000	\$ 1,075.00-
Total Other Withdrawals			\$ 1,075.00-

Balance Summary

<u>Date</u>	<u>Ending Balance</u>	<u>Date</u>	<u>Ending Balance</u>
Mar 14	2,476,313.16	Mar 29	2,482,572.26

Balances only appear for days reflecting change.

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P.O. Box 1800
Saint Paul, Minnesota 55101-0800

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106481000160958 S



ROMAN CATHOLIC BISHOP OF OAKLAND
DEBTOR IN POSSESSION- CASE 23-40523
GENERAL ACCT
ATTN: CONTROLLER
2121 HARRISON ST STE 100
OAKLAND CA 94612-3788

Business Statement

Account Number:

2798

Statement Period:

Mar 1, 2024

through

Mar 31, 2024

Page 1 of 4



To Contact U.S. Bank

Commercial Customer

Service:

800-898-6466

U.S. Bank accepts Relay Calls

Internet:

usbank.com

NEWS FOR YOU

Protecting your personal information is one of our top priorities. We also take great care to make sure your information is accurate. As we continue getting to know you, you may receive a future call to ensure your account information is up to date. As a financial institution, we safeguard your account through *Know Your Customer*, an important banking guideline to mitigate risk.

To learn more about the Know Your Customer policy, please visit usbank.com/KYC.

INFORMATION YOU SHOULD KNOW

Effective May 13, 2024, please review updates made to the *Your Deposit Account Agreement* document which may affect your rights.

Beginning April 8, 2024, you can review the full revised document at usbank.com/YDAA-upcoming-version, by calling 24-Hour Banking at 800-USBANKS (872-2657) or by visiting your local U.S. Bank branch. We accept relay calls.

Here's what you should know:

- Under the **Overdraft Protection Plans** section, **Business Banking Overdraft Protection** sub-section, updated the language to state that when a checking account has a linked Business Reserve Line of Credit, the system will automatically draw from that account first, which may incur a fee. If a checking account has a deposit product and credit product linked as overdraft protection, the order of eligible accounts is updated to always draw from the deposit product first, which will not incur a fee, unless the checking account has a linked Business Reserve Line of Credit. If the deposit product has insufficient funds available to transfer, funds will draw from the credit product.
- Under the **Closing Your Account** section, added a paragraph for **How the account closure works** that says, for consumer checking, savings and money market accounts, when you request an account closure, your account will be placed in a 'pending closure' status for a period of 10 business days. During this 10 business day 'pending closure' period, we will allow pending deposits to be cleared and/or post to your account and we will allow pending debit card transactions that you authorized prior to initiating closure to be cleared and/or post to your account. Your debit card will be declined and transactions will no longer be approved when the account is in 'pending closure' status. Once your account is fully closed, transactions will not be allowed to post to the account except under limited circumstances. For example, transactions may be processed after closure if necessary for fraud investigations, transaction dispute claims, merchant credits, or deposit adjustments due to errors.

If you have questions or need to request a copy of the current *Your Deposit Account Agreement*, visit usbank.com/tmtermsandconditions or please call your customer service team at the phone number listed at the top of this statement.



BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$ _____
4. Enter the total deposits recorded in the Outstanding Deposits section. \$ _____
5. Total lines 3 and 4. \$ _____
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ _____
7. Subtract line 6 from line 5. This is your balance. \$ _____
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

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. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP-MN-WS5D, 60 Livingston Ave., St. Paul, MN 55107.

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

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, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. 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.

*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

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:

U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

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.

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- 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.

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REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.



ROMAN CATHOLIC BISHOP OF OAKLAND
DEBTOR IN POSSESSION- CASE 23-40523
GENERAL ACCT
ATTN: CONTROLLER
2121 HARRISON ST STE 100
OAKLAND CA 94612-3788

Business Statement

Account Number:

2798

Statement Period:

Mar 1, 2024

through

Mar 31, 2024

Page 2 of 4

ANALYZED CHECKING

U.S. Bank National Association

Member FDIC

Account Number 2798

Account Summary

	# Items		
Beginning Balance on Mar 1		\$	1,457,736.95
Other Deposits	2		3,569,000.00
Other Withdrawals	38		3,512,585.75-
Summary Post	217		797,650.12-
Ending Balance on Mar 31, 2024		\$	716,501.08

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Mar 14	Electronic Funds Transfer From Account 1390 To cover bankruptcy service fee payments		\$ 1,569,000.00
Mar 14	Electronic Funds Transfer From Account 1333		2,000,000.00
Total Other Deposits			\$ 3,569,000.00

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Mar 1	Wire Debit REF006797 BNF=MATTHEW J. KEMNER	CITIBANK SAN FRAN 240301B033T1	\$ 37,926.00-
Mar 1	Wire Debit REF003595 BNF=PRINCIPAL BANK PCS	WELLS SF 240301B01L16 INCOMING WIRE	114,289.08-
Mar 4	Electronic Withdrawal REF=240610184538520N00	To eCatholic / Shee 0383913206PAYMENT 201167988406	114.00-
Mar 4	Electronic Withdrawal REF=240610117522630N00	To ADP PAYROLL FEES 9659605001ADP FEES 927332292762	444.61-
Mar 6	Electronic Withdrawal REF=240650079518090Y00	To SUPERIORUSA CORP 1331197652ACH C004 Roman Cath	12,301.13-
Mar 13	Wire Debit REF000494 BNF=KELLER BENVENUTTI	WELLS SF 240313B00812 KIM	5,004.26-
Mar 13	Wire Debit REF000433 BNF=ADP PAYROLL DEPOSIT	DBTCO AMERICAS NYC 240313B007YN CUSTODIAL ACCOU NEW YOR	52,656.99-
Mar 13	Wire Debit REF000491 BNF=ADP PAYROLL DEPOSIT	DBTCO AMERICAS NYC 240313B007YP CUSTODIAL ACCOU NEW YOR	137,274.70-
Mar 14	Analysis Service Charge	1400000000	2,323.15-
Mar 14	Electronic Withdrawal REF=240730178502270N00	To USPS1000030923 413564151726246431052S9LR9EL6M7OIJB	16,836.13-
Mar 15	Electronic Withdrawal REF=240740141134880N00	To ADP PAYROLL FEES 9659605001ADP FEES 445071439813	418.50-
Mar 15	Wire Debit REF000667 BNF=BENJAMIN MAC LINGO	BLUPEAK CREDIT UNI 240315B00J5X	1,821.91-
Mar 15	Wire Debit REF000656 BNF=BREALL & BREALL LLP	FIRST REPUBLIC SAN 240315B00J0H CA	9,540.00-
Mar 15	Wire Debit REF000566 BNF=KELLER BENVENUTTI	WELLS SF 240315B00J0G KIM	19,330.10-
Mar 15	Wire Debit REF000567 BNF=JEFFREY L	FARMERS LONG BEACH 240315B00J0N KRIVIS/MEDIATION OFFICES OF JEFFR	20,302.63-
Mar 15	Wire Debit REF000824 BNF=STOUT RISIUS ROSS,	BMO BANK NA CHICAG 240315B00J96 LLC 150 W. SECOND STREET	21,290.00-
Mar 15	Wire Debit REF000570 BNF=SONTCHI, LLC	WILMINGTON SAVINGS 240315B00J0K	29,603.42-
Mar 15	Wire Debit INTERNAL BNF=BURNS BOWEN BAIR LLP	US BANK 240315B00J0F 1 S PINCKNEY ST STE 93	65,823.19-
Mar 15	Wire Debit REF000755 BNF=STOUT RISIUS ROSS,	BMO BANK NA CHICAG 240315B00J97 LLC 150 W. SECOND STREET	88,624.00-
Mar 15	Wire Debit REF000639 BNF=BERKELEY RESEARCH	PNC BANK NATL ASSO 240315B00J0D GROUP LLC RICHARDSON TX	201,145.39-
Mar 15	Wire Debit REF000569 BNF=OWENSON SANDLER	CITIBANK OF NEW YO 240315B00J09 LLP	255,379.94-



ROMAN CATHOLIC BISHOP OF OAKLAND
DEBTOR IN POSSESSION- CASE 23-40523
GENERAL ACCT
ATTN: CONTROLLER
2121 HARRISON ST STE 100
OAKLAND CA 94612-3788

Business Statement

Account Number:

2798

Statement Period:

Mar 1, 2024

through

Mar 31, 2024

Page 3 of 4

ANALYZED CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 2798

Other Withdrawals (continued)

Date	Description of Transaction	Ref Number	Amount
Mar 15	Wire Debit REF000655 BNF=ALVAREZ AND MARSAL	JPMCHASE NYC 240315B00J06 NORTH AMERICA	318,120.22-
Mar 15	Wire Debit INTERNAL BNF=FOLEY AND LARDNER	US BANK 240315B00J03 LLP ATTN TREASURY AND AR	489,005.20-
Mar 18	Electronic Withdrawal REF=240750110467260N00	To COMCK DIRECT-CCD 2133556755WEB PMT 724593452	55.50-
Mar 21	Electronic Withdrawal REF=240800134806920Y00	To SUPERIORUSA CORP 1331197652ACH C004 Roman Cath	12,375.63-
Mar 26	Wire Debit REF000653 BNF=ADP PAYROLL DEPOSIT	DBTCO AMERICAS NYC 240326B00BKC CUSTODIAL ACCOU NEW YOR	72,046.30-
Mar 26	Wire Debit REF000624 BNF=ADP PAYROLL DEPOSIT	DBTCO AMERICAS NYC 240326B00BK5 CUSTODIAL ACCOU NEW YOR	171,683.95-
Mar 28	Wire Debit REF010380 BNF=BREALL & BREALL LLP	FIRST REPUBLIC SAN 240328B0DBK7 CA	5,782.50-
Mar 28	Wire Debit REF010382 BNF=KELLER BENVENUTTI	WELLS SF 240328B0DBHK KIM	10,154.50-
Mar 28	Wire Debit REF010408 BNF=SONTCHI, LLC	WILMINGTON SAVINGS 240328B0DDCR	33,460.05-
Mar 28	Wire Debit REF000872 BNF=MATTHEW J. KEMNER	CITIBANK SAN FRAN 240328B01PV8	45,350.00-
Mar 28	Wire Debit REF010985 BNF=STOUT RISIUS ROSS,	BMO BANK NA CHICAG 240328B0DD5J LLC 150 W. SECOND STREET	53,903.20-
Mar 28	Wire Debit INTERNAL BNF=BURNS BOWEN BAIR LLP	US BANK 240328B0DD7P 1 S PINCKNEY ST STE 93	77,689.24-
Mar 28	Wire Debit REF010348 BNF=PRINCIPAL BANK PCS	WELLS SF 240328B0D9TL INCOMING WIRE	122,171.09-
Mar 28	Wire Debit REF010403 BNF=BERKELEY RESEARCH	PNC BANK NATL ASSO 240328B0DD4L GROUP LLC RICHARDSON TX	130,588.64-
Mar 28	Wire Debit REF010377 BNF=LOWENSTEIN SANDLER	CITIBANK OF NEW YO 240328B0DBGJ LLP	195,692.68-
Mar 28	Wire Debit REF010360 BNF=ALVAREZ AND MARSAL	JPMCHASE NYC 240328B0DBG0 NORTH AMERICA	283,469.62-
Mar 28	Wire Debit INTERNAL BNF=FOLEY AND LARDNER	US BANK 240328B0DBFH LLP ATTN TREASURY AND AR	398,588.30-
Total Other Withdrawals			\$ 3,512,585.75-

Summary Post

Date	Description of Transaction	Ref Number	Amount
Mar 1	Summary Post of	6 Items	\$ 21,419.96-
Mar 4	Summary Post of	14 Items	24,584.82-
Mar 5	Summary Post of	8 Items	14,865.54-
Mar 6	Summary Post of	9 Items	29,852.08-
Mar 7	Summary Post of	10 Items	64,924.94-
Mar 8	Summary Post of	9 Items	15,265.13-
Mar 11	Summary Post of	37 Items	233,174.41-
Mar 12	Summary Post of	20 Items	68,657.42-
Mar 13	Summary Post of	12 Items	10,022.85-
Mar 14	Summary Post of	8 Items	26,104.70-
Mar 15	Summary Post of	4 Items	3,500.56-
Mar 18	Summary Post of	12 Items	4,838.04-
Mar 19	Summary Post of	9 Items	47,478.46-
Mar 20	Summary Post of	4 Items	22,371.91-
Mar 21	Summary Post of	7 Items	48,542.28-
Mar 22	Summary Post of	9 Items	11,841.65-
Mar 25	Summary Post of	8 Items	36,343.50-
Mar 26	Summary Post of	4 Items	54,414.80-
Mar 27	Summary Post of	14 Items	21,439.50-



ROMAN CATHOLIC BISHOP OF OAKLAND
DEBTOR IN POSSESSION- CASE 23-40523
GENERAL ACCT
ATTN: CONTROLLER
2121 HARRISON ST STE 100
OAKLAND CA 94612-3788

Business Statement

Account Number:

2798

Statement Period:

Mar 1, 2024

through

Mar 31, 2024

Page 4 of 4

ANALYZED CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 2798

Summary Post (continued)

Date	Description of Transaction	Ref Number	Amount
Mar 28	Summary Post of	10 Items	26,709.34-
Mar 29	Summary Post of	3 Items	11,298.23-
Total (217) Summary Post			\$ 797,650.12-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Mar 1	1,284,101.91	Mar 12	819,917.83	Mar 21	2,479,128.17
Mar 4	1,258,958.48	Mar 13	614,959.03	Mar 22	2,467,286.52
Mar 5	1,244,092.94	Mar 14	4,138,695.05	Mar 25	2,430,943.02
Mar 6	1,201,939.73	Mar 15	2,614,789.99	Mar 26	2,132,797.97
Mar 7	1,137,014.79	Mar 18	2,609,896.45	Mar 27	2,111,358.47
Mar 8	1,121,749.66	Mar 19	2,562,417.99	Mar 28	727,799.31
Mar 11	888,575.25	Mar 20	2,540,046.08	Mar 29	716,501.08

Balances only appear for days reflecting change.

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P.O. Box 1800
Saint Paul, Minnesota 55101-0800

3952 TRN S Y ST01

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ROMAN CATHOLIC BISHOP OF OAKLAND
DEBTOR IN POSSESSION- CASE 23-40523
FLEXIBLE BENEFITS ACCOUNT
ATTN: CONTROLLER
2121 HARRISON ST STE 100
OAKLAND CA 94612-3788

Business Statement

Account Number:

5269

Statement Period:

Mar 1, 2024

through

Mar 31, 2024

Page 1 of 3



To Contact U.S. Bank

Commercial Customer

Service:

800-898-6466

U.S. Bank accepts Relay Calls

Internet:

usbank.com

NEWS FOR YOU

Scan here with your phone's camera to download the U.S. Bank Mobile App.



Protecting your personal information is one of our top priorities. We also take great care to make sure your information is accurate. As we continue getting to know you, you may receive a future call to ensure your account information is up to date. As a financial institution, we safeguard your account through *Know Your Customer*, an important banking guideline to mitigate risk.

To learn more about the Know Your Customer policy, please visit usbank.com/KYC.

INFORMATION YOU SHOULD KNOW

Effective May 13, 2024, we would like to inform you of the upcoming changes to the *Business Pricing Information* and the *U.S. Bank Business Essentials® Pricing Information* documents that may impact your account. To obtain a current copy of the *Business Pricing Information* and *U.S. Bank Business Essentials® Pricing Information* disclosures, visit your local branch.

Primary updates in your revised *Business Pricing Information* disclosure

- Effective January 2024, the following fees are no longer being charged. The references to these fees were removed or changed to "no charge" throughout the document:
 - Mini and Full Statement Fee at a U.S. Bank ATM
 - Safe Deposit Box Paper Invoice
 - Tracer Fee
 - Foreign Draft Purchases
- Checks on Select Countries/Banks (non-collection) name is changed to Foreign Currency Check Deposit - Select Countries
- Domestic Internal Wire Transfer Fee clarification is being added for the following:
 - Internal Wire - outgoing - \$11.00
- The footnote for Business Overdraft Protection was updated to refer to the *Your Deposit Account Agreement* document in the section titled "Overdraft Protection Plans," under "Business Banking Overdraft Protection" for additional information.

Beginning May 13, 2024, a copy of the *Business Pricing Information* and the *U.S. Bank Business Essentials® Pricing Information* documents will be available by calling 800-673-3555 or by visiting your local branch.

If you have any questions, you can call us at 800-673-3555. Our business bankers are here to help 8 a.m. to 8 p.m. CT Monday through Friday and 8 a.m. to 6:30 p.m. CT on Saturday. We accept relay calls. Our bankers are also available to help at your local branch via appointment.

Effective May 13, 2024, please review updates made to the *Your Deposit Account Agreement* document which may affect your rights.

Products and services available in U.S. only. Eligibility requirements and restrictions apply. For additional information, contact a U.S. Bank branch or call 800-872-2657.



BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$ _____
4. Enter the total deposits recorded in the Outstanding Deposits section. \$ _____
5. Total lines 3 and 4. \$ _____
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ _____
7. Subtract line 6 from line 5. This is your balance. \$ _____
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

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

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*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

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:

U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

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.

Reserve Line Balance Computation Method: To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The ***INTEREST CHARGE*** begins from the date of each advance.

REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.



ROMAN CATHOLIC BISHOP OF OAKLAND
DEBTOR IN POSSESSION- CASE 23-40523
FLEXIBLE BENEFITS ACCOUNT
ATTN: CONTROLLER
2121 HARRISON ST STE 100
OAKLAND CA 94612-3788

Business Statement

Account Number:

5269

Statement Period:

Mar 1, 2024

through

Mar 31, 2024

Page 2 of 3

INFORMATION YOU SHOULD KNOW

(CONTINUED)

Beginning April 8, 2024, you can review the full revised document at usbank.com/YDAA-upcoming-version, by calling 24-Hour Banking at 800-USBANKS (872-2657) or by visiting your local U.S. Bank branch. We accept relay calls.

Here's what you should know:

- Under the **Overdraft Protection Plans** section, **Business Banking Overdraft Protection** sub-section, updated the language to state that when a checking account has a linked Business Reserve Line of Credit, the system will automatically draw from that account first, which may incur a fee. If a checking account has a deposit product and credit product linked as overdraft protection, the order of eligible accounts is updated to always draw from the deposit product first, which will not incur a fee, unless the checking account has a linked Business Reserve Line of Credit. If the deposit product has insufficient funds available to transfer, funds will draw from the credit product.
- Under the **Closing Your Account** section, added a paragraph for **How the account closure works** that says, for consumer checking, savings and money market accounts, when you request an account closure, your account will be placed in a 'pending closure' status for a period of 10 business days. During this 10 business day 'pending closure' period, we will allow pending deposits to be cleared and/or post to your account and we will allow pending debit card transactions that you authorized prior to initiating closure to be cleared and/or post to your account. Your debit card will be declined and transactions will no longer be approved when the account is in 'pending closure' status. Once your account is fully closed, transactions will not be allowed to post to the account except under limited circumstances. For example, transactions may be processed after closure if necessary for fraud investigations, transaction dispute claims, merchant credits, or deposit adjustments due to errors.

If you have questions, please call us at 800-673-3555. Our business bankers are here to help 8 a.m. to 8 p.m. CT Monday through Friday and 8 a.m. to 6:30 p.m. CT on Saturday. You can also schedule an appointment at usbank.com/book to speak with a banker in person, by phone or virtually.

NON PROFIT CHECKING

U.S. Bank National Association

Member FDIC

Account Number 5269

Account Summary

	# Items				
Beginning Balance on Mar 1		\$	77,600.05	Interest Paid this Year	\$ 1.07
Other Deposits	4		31,633.33	Number of Days in Statement Period	31
Other Withdrawals	5		24,324.87-		
Ending Balance on Mar 31, 2024		\$	84,908.51		

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Mar 14	Consolidated Image Check	Deposit 1 Items 7696300014	\$ 10,439.13
Mar 19	Electronic Funds Transfer	From Account 1333	3,021.48
Mar 25	Consolidated Image Check	Deposit 1 Items 7696300015	18,172.40
Mar 29	Interest Paid	2900007622	0.32
Total Other Deposits			\$ 31,633.33

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Mar 4	Wire Debit REF000406 BNF=BENEFIT ALLOCATION	BK AMER NYC 240304B00BH3	\$ 2,773.24-
Mar 8	Wire Debit REF003470 BNF=BENEFIT ALLOCATION	BK AMER NYC 240308B01K05	2,197.97-
Mar 15	Wire Debit REF005226 BNF=BENEFIT ALLOCATION	BK AMER NYC 240315B02CRL	9,185.23-
Mar 25	Wire Debit REF000390 BNF=BENEFIT ALLOCATION	BK AMER NYC 240325B00938	5,328.32-
Mar 29	Wire Debit REF007320 BNF=BENEFIT ALLOCATION	BK AMER NYC 240329B08W94	4,840.11-

Total Other Withdrawals \$ 24,324.87-



ROMAN CATHOLIC BISHOP OF OAKLAND
DEBTOR IN POSSESSION- CASE 23-40523
FLEXIBLE BENEFITS ACCOUNT
ATTN: CONTROLLER
2121 HARRISON ST STE 100
OAKLAND CA 94612-3788

Business Statement

Account Number:

5269

Statement Period:

Mar 1, 2024

through

Mar 31, 2024

Page 3 of 3

NON PROFIT CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 5269

Balance Summary

<u>Date</u>	<u>Ending Balance</u>	<u>Date</u>	<u>Ending Balance</u>	<u>Date</u>	<u>Ending Balance</u>
Mar 4	74,826.81	Mar 15	73,882.74	Mar 25	89,748.30
Mar 8	72,628.84	Mar 19	76,904.22	Mar 29	84,908.51
Mar 14	83,067.97				

Balances only appear for days reflecting change.



P.O. Box 1800
Saint Paul, Minnesota 55101-0800

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ROMAN CATHOLIC BISHOP OF OAKLAND
BISHOP'S CHECKING
DEBTOR IN POSSESSION- CASE 23-40523
2121 HARRISON ST STE 100
OAKLAND CA 94612-3788

Business Statement

Account Number:

6333

Statement Period:

Mar 1, 2024

through

Mar 31, 2024

Page 1 of 1



To Contact U.S. Bank

Commercial Customer

Service:

800-898-6466

U.S. Bank accepts Relay Calls

Internet:

usbank.com

NEWS FOR YOU

Protecting your personal information is one of our top priorities. We also take great care to make sure your information is accurate. As we continue getting to know you, you may receive a future call to ensure your account information is up to date. As a financial institution, we safeguard your account through *Know Your Customer*, an important banking guideline to mitigate risk.

To learn more about the Know Your Customer policy, please visit usbank.com/KYC.

INFORMATION YOU SHOULD KNOW

Effective May 13, 2024, please review updates made to the *Your Deposit Account Agreement* document which may affect your rights.

Beginning April 8, 2024, you can review the full revised document at usbank.com/YDAA-upcoming-version, by calling 24-Hour Banking at 800-USBANKS (872-2657) or by visiting your local U.S. Bank branch. We accept relay calls.

Here's what you should know:

- Under the **Overdraft Protection Plans** section, **Business Banking Overdraft Protection** sub-section, updated the language to state that when a checking account has a linked Business Reserve Line of Credit, the system will automatically draw from that account first, which may incur a fee. If a checking account has a deposit product and credit product linked as overdraft protection, the order of eligible accounts is updated to always draw from the deposit product first, which will not incur a fee, unless the checking account has a linked Business Reserve Line of Credit. If the deposit product has insufficient funds available to transfer, funds will draw from the credit product.
- Under the **Closing Your Account** section, added a paragraph for **How the account closure works** that says, for consumer checking, savings and money market accounts, when you request an account closure, your account will be placed in a 'pending closure' status for a period of 10 business days. During this 10 business day 'pending closure' period, we will allow pending deposits to be cleared and/or post to your account and we will allow pending debit card transactions that you authorized prior to initiating closure to be cleared and/or post to your account. Your debit card will be declined and transactions will no longer be approved when the account is in 'pending closure' status. Once your account is fully closed, transactions will not be allowed to post to the account except under limited circumstances. For example, transactions may be processed after closure if necessary for fraud investigations, transaction dispute claims, merchant credits, or deposit adjustments due to errors.

If you have questions or need to request a copy of the current *Your Deposit Account Agreement*, visit usbank.com/tmtermsandconditions or please call your customer service team at the phone number listed at the top of this statement.

ANALYZED CHECKING

U.S. Bank National Association

Account Summary

Member FDIC

Account Number 6333

Beginning Balance on Mar 1	\$	5,480.00
Ending Balance on Mar 31, 2024	\$	5,480.00

Products and services available in U.S. only. Eligibility requirements and restrictions apply. For additional information, contact a U.S. Bank branch or call 800-872-2657.

Case: 23-40523 Doc# 1078 Filed: 04/22/24 Entered: 04/22/24 14:19:36 Page 75 of 98



BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$ _____
4. Enter the total deposits recorded in the Outstanding Deposits section. \$ _____
5. Total lines 3 and 4. \$ _____
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ _____
7. Subtract line 6 from line 5. This is your balance. \$ _____
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

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. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP-MN-WS5D, 60 Livingston Ave., St. Paul, MN 55107.

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

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, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. 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.

*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

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REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

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CONSUMER REPORT DISPUTES

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CITIBANK, N.A.
CUSTOMER SERVICE DEPT
1 PENNS WAY
NEW CASTLE DE 19720

THE ROMAN CATHOLIC BISHOP OF OAKLAN

(PRIMARY) GALLAGHER BASSETT SERVICES INC
ATTN:
2850 GOLF ROAD
ATTN:
ROLLING MEADOWS IL
60008-0000

(RECONCILEMENT) NONE

RECONCILEMENT FOR ACCOUNT [REDACTED] 706 000
NAME: THE ROMAN CATHOLIC BISHOP OF OAKLAN

RULE-OFF PERIOD FROM: 03/01/2024 TO 03/31/2024

CUSTOMER CONTACT: ERIC WAGNER

FOR INQUIRIES CONCERNING YOUR ACCOUNT
CONTACT: GB-CLIENT FINANCIAL SERVICES (800) 445-9087

SPECIAL INSTRUCTIONS:
NONE
ROUTING INSTRUCTIONS:

REPORTS
STATEMENT
BACKVALUE DETAIL
PROOF OF OUTSTANDING
PAID AND OUTSTANDING
CANCELED CHECKS DETAIL
STOP PAYMENT DETAIL
ADDITIONAL ISSUANCE
AGED ITEMS DETAIL
PAID AND OUTSTANDING SUMMARY BY BENEFIT INDICATIVE
ISSUANCE SUMMARY

CUSTOMER E-MAIL:
GB.CFS.BANK.ACKNOWLEDGEMENTS@GBTPA.COM
JDIMACULANGAN@OAKDIOCESE.ORG
PBONGIOVANNI@OAKDIOCESE.ORG

REPORT DATE 04/03/24

ACCOUNT [REDACTED] 6706 RULE OFF FROM 03/01/24 TO 03/31/24
STATEMENTRUN DATE 04/03/24 TIME 10:40
PAGE 1

ACCOUNT NAME - THE ROMAN CATHOLIC BISHOP OF O

DATE	BATCH TRACK	TRANSACTION DESCRIPTION	DEBITS	CREDITS	LEDGER BALANCE
					50,189.87
					50,189.87
03/05/24	32406501062	SDR FUNDING DEBIT	2,546.24		47,643.63
	406512702854	SDR - CONSOLIDATED DEBIT FOR 1 CHECK(S) FOR PLAN # 6922			
03/07/24	22406701063	SAME DAY CR TRANSFER		34,810.13	82,453.76
	650000000571	GID:F014067081F201 FED20240307J1Q5040C003026 REF:240307B01C42 PAY BK ID:[REDACTED] 2676 PAY BK:US BANK NA ORDER:THE ROMAN CATHOLIC BISHOP OF 2121 HARRISON ST STE 100 OAKLAND,CA,94612 US DETAILS:FUNDING NOTIFICATION_03/01 INSTRUCT DATE:03/07/24 ADVICE TYPE:NONE			
03/11/24	22407101064	SAME DAY CR TRANSFER		28,054.44	110,508.20
	650000000571	GID:F0140710B4EC01 FED20240311L3LF151C004346 REF:240311B0201J PAY BK ID:[REDACTED] 2676 PAY BK:US BANK NA ORDER:THE ROMAN CATHOLIC BISHOP OF 2121 HARRISON ST STE 100 OAKLAND,CA,94612 US DETAILS:PREFUND INVOICE P111242 INSTRUCT DATE:03/11/24 ADVICE TYPE:NONE			
03/12/24	32407201065	SDR FUNDING DEBIT	2,760.00		107,748.20
	407209036879	SDR - CONSOLIDATED DEBIT FOR 1 CHECK(S) FOR PLAN # 6922			
03/14/24	32407401067	SDR FUNDING DEBIT	2,425.00		105,323.20
	407411506243	SDR - CONSOLIDATED DEBIT FOR 1 CHECK(S) FOR PLAN # 6922			
03/14/24	22407401066	SAME DAY CR TRANSFER		19,175.00	124,498.20
	650000000571	GID:F01407409E2201 FED20240314MMQFMP31003920 REF:240314B01VCQ PAY BK ID:[REDACTED] 2676 PAY BK:US BANK NA ORDER:THE ROMAN CATHOLIC BISHOP OF 2121 HARRISON ST STE 100 OAKLAND,CA,94612 US DETAILS:PREFUND INVOICE P111323 INSTRUCT DATE:03/14/24 ADVICE TYPE:NONE			
03/18/24	32407801068	SDR FUNDING DEBIT	1,883.00		122,615.20
	407811011828	SDR - CONSOLIDATED DEBIT FOR 1 CHECK(S) FOR PLAN # 6922			
03/25/24	32408501070	SDR FUNDING DEBIT	10,704.66		111,910.54
	408509995076	SDR - CONSOLIDATED DEBIT FOR 3 CHECK(S) FOR PLAN # 6922			
03/25/24	22408501069	SAME DAY CR TRANSFER		16,786.87	128,697.41
	650000000571	GID:F01408502C4801 FED20240325L3LF151C000398 REF:240325B008YX PAY BK ID:[REDACTED] 2676 PAY BK:US BANK NA ORDER:THE ROMAN CATHOLIC BISHOP OF 2121 HARRISON ST STE 100 OAKLAND,CA,94612 US DETAILS:PREFUND INVOICE P111621 INSTRUCT DATE:03/25/24 ADVICE TYPE:NONE			
03/26/24	32408601071	SDR FUNDING DEBIT	33,089.94		95,607.47
	408615014317	SDR - CONSOLIDATED DEBIT FOR 3 CHECK(S) FOR PLAN # 6922			

ACCOUNT NAME - THE ROMAN CATHOLIC BISHOP OF O

REFERENCE #/
 DATE BATCH TRACK TRANSACTION DESCRIPTION DEBITS CREDITS LEDGER BALANCE
 3/27/24 32408701072 SDR FUNDING DEBIT 19,725.00 75,882.47
 408710107930 SDR - CONSOLIDATED DEBIT FOR 2 CHECK(S) FOR PLAN #
 6922

TOTALS DEBITS 73,133.84 CREDITS 98,826.44 BALANCE 75,882.47
 CLOSING LEDGER AS OF 03/31/24
 CLOSING AVAILABLE AS OF 03/31/24

REPORT DATE 04/03/24

ACCOUNT 5706 RULE OFF FROM 03/01/24 TO 03/31/24

ACCOUNT NAME - THE ROMAN CATHOLIC BISHOP OF O

BACKVALUE DETAIL REPORT

PAGE 1

10:40

NO DATA PRODUCED FOR THIS REPORT AT THIS TIME

RULE OFF PERIOD 03/01/2024 TO 03/31/2024

PROOF OF OUTSTANDING

SUB-ACCOUNT 6706 THE ROMAN CATHOLIC BISHOP OF O

	PLAN	6922-	FSI	ITEMS	AMOUNT	ITEMS	AMOUNT
ISSUANCE ADJUSTMENT FROM PRIOR PERIOD:	0				0.00		
OUTSTANDING AS OF 02/29/2024	4				8,281.24	4	8,281.24
PRIOR OUTSTANDING							
INITIAL ISSUANCE	13				99,526.24		
+ ADDITIONAL CHECKS ISSUED	0				0.00		
TOTAL ISSUANCE ENTERED:				13			99,526.24
CHANGES TO OUTSTANDING STATUS:							
STOPS	0				0.00		
CANCELS	0				0.00		
AGED ITEMS	0				0.00		
TOTAL STOP/CANCEL:				0			0.00
TOTAL STOP/CANCEL/AGED:				0			0.00
- RECONCILED CHECKS							
TOTAL CHECKS RECONCILED:	12				73,133.84	12	73,133.84
CLOSING OUTSTANDING 03/31/2024				5			34,673.64

BANK RECONCILEMENT
RULE OFF PERIOD 03/01/2024 TO 03/31/2024
PAID AND OUTSTANDING REPORT

APR 3, 2024 10:02

SUB-ACCOUNT		6706 THE ROMAN CATHOLIC BISHOP OF O		PLAN 6922- - - FSI N/A		PAID AMOUNT STAT ADDITIONAL DATA		SOURCE	
SERIAL #	ISSUE DATE	OUTSTANDING AMT	RECON DATE	PAID	AMOUNT	STAT	ADDITIONAL DATA	SOURCE	
194902381	01/18/2024		03/27/2024	550.00	RE	000727GB01	NEEDHAM KEPNER & FI		
195100395	01/25/2024		03/12/2024	2,760.00	RE	000888RB01	ST. THERESA SCHOOL		
195941520	02/26/2024		03/05/2024	2,546.24	RE	000806RB01	WEXCO INTERNATIONAL		
195996523	02/28/2024		03/14/2024	2,425.00	RE	000704GB01	ALLEN, GLAESSNER, H		
196158620	03/05/2024		03/18/2024	1,883.00	RE	000806RB01	LCC ENGINEERING & S		
196356738	03/12/2024		03/26/2024	1,368.52	RE	000741GB01	ALLEN, GLAESSNER, H		
196374860	03/12/2024		03/26/2024	28,054.44	RE	000756RB01	HOLY SPIRIT		
196398518	03/13/2024		03/25/2024	5,355.00	RE	000727GB01	INSCITECH, INC.		
196398519	03/13/2024		03/25/2024	3,172.66	RE	000727GB01	INSCITECH, INC.		
196398520	03/13/2024		03/25/2024	2,177.00	RE	000727GB01	INSCITECH, INC.		
196440437	03/13/2024		03/26/2024	3,666.98	RE	000704GB01	ALLEN, GLAESSNER, H		
196501739	03/15/2024		03/27/2024	19,175.00	RE	000806RB01	NINYO & MOORE		
196599675	03/19/2024	6,212.27			IS	000727GB01	ALLEN, GLAESSNER, H		
196599676	03/19/2024	166.00			IS	000841PI01	ALLEN, GLAESSNER, H		
196674864	03/22/2024	9,596.00			IS	000727GB01	ALLEN, GLAESSNER, H		
196758580	03/25/2024	16,786.87			IS	000727GB01	ALLEN, GLAESSNER, H		
196831930	03/27/2024	1,912.50			IS	000704GB01	ALLEN, GLAESSNER, H		
PLN/FSI OUTSTANDING TOTALS:									
5 ITEMS \$		34,673.64							
SUBACCT OUTSTANDING TOTALS:									
5 ITEMS \$		34,673.64							
PAID TOTALS:									
12 ITEMS \$		73,133.84							
PAID TOTALS:									
12 ITEMS \$		73,133.84							

STATUS CODES: RE - RECONCILED, FR - FORCE RECONCILE IS - OUTSTANDING ISSUANCE,
SOURCE CODES: EFT - ELECTRONIC FUNDS TRANSFER, ZEL - ZELLE FUNDS TRANSFERC - CONVERSION

APR 3, 2024 10:02 BANK RECONCILEMENT
RULE OFF PERIOD 03/01/2024 TC 03/31/2024
CANCELED CHECKS DETAIL REPORT
SUB-ACCOUNT 6706 THE ROMAN CATHOLIC BISHOP OF O

NO DATA PRODUCED FOR THIS REPORT AT THIS TIME

APR 3, 2024 10:02 BANK RECONCILEMENT
RULE OFF PERIOD 03/01/2024 TO 03/31/2024
STOP PAYMENT DETAIL
SUB-ACCOUNT 6706 THE ROMAN CATHOLIC BISHOP OF O

NO DATA PRODUCED FOR THIS REPORT AT THIS TIME

APR 3, 2024 10:02 BANK RECONCILEMENT
RULE OFF PERIOD 03/01/2024 TO 03/31/2024
SUB-ACCOUNT [REDACTED] \$706 THE ROMAN CATHOLIC BISHOP OF O ADDITIONAL ISSUANCE REPORT

NO DATA PRODUCED FOR THIS REPORT AT THIS TIME

APR 3, 2024 10:02

BANK RECONCILEMENT
RULE OFF PERIOD 03/01/2024 TO 03/31/2024
AGED ITEMS DETAIL REPORT
SUB-ACCOUNT 6706 THE ROMAN CATHOLIC BISHOP OF O

PAGE:

1

NO DATA PRODUCED FOR THIS REPORT AT THIS TIME

APR 3, 2024	10:02	BANK RECONCILEMENT										PAGE: 1
RULE OFF PERIOD 03/01/2024 TC 03/31/2024												
PAID AND OUTSTANDING SUMMARY												
LOSS PROGRAM / CLAIM PERIOD												
SUB-ACCOUNT	6706	THE ROMAN CATHOLIC BISHOP OF O				PLAN	6922-	-	FSI	N/A	-	-
						OUTSTANDING	PAID		PAID			
						BREAK TOTALS	BREAK TOTALS		BREAK TOTALS			
LOSS PROGRAM/CLAIM PERIOD						AMOUNT	ITEMS	AMOUNT	ITEMS	AMOUNT	ITEMS	
01	003	32,595.14				3		11,254.66	4			
01	004	1,912.50				1		6,091.98	2			
01	005	0.00				0		1,368.52	1			
01	006	166.00				1		0.00	0			
LOSS PROGRAM 01							\$34,673.64	5		\$18,715.16	7	
04	002	0.00				0		28,054.44	1			
04	003	0.00				0		23,604.24	3			
04	004	0.00				0		2,760.00	1			
LOSS PROGRAM 04							\$0.00	0		\$54,418.68	5	
PLAN/FSI TOTAL							\$34,673.64	5		\$73,133.84	12	
PLAN TOTAL							\$34,673.64	5		\$73,133.84	12	
SUBACCT TOTAL							\$34,673.64	5		\$73,133.84	12	

BANK RECONCILEMENT
RULE OFF PERIOD 03/01/2024 TO 03/31/2024
ISSUANCE SUMMARY

APR 3, 2024 10:02

SUB-ACCOUNT		6922-	PLAN	FSI	AMOUNT
		ITEMS			
+ ISSUANCE ADJUSTMENT		0			0.00
+ INITIAL ISSUANCE		13			99,526.24
+ ADDITIONAL CHECKS ISSUED		0			0.00
TOTAL ISSUANCE ENTERED:		13			99,526.24
- STOPS		0			0.00
- CANCELS		0			0.00
- AGED ITEMS		0			0.00
TOTAL STOP/CANCEL:		0			0.00
TOTAL STOP/CANCEL/AGED:		0			0.00
NET ISSUED :		13			99,526.24



Schwab One® Account of
ROMAN CATHOLIC BISHOP OF OAKLA

Account Number
[REDACTED] 1468

Statement Period
February 1, 2024 to
March 31, 2024

Manage Your Account

Questions about this statement

1 (800) 435-4000 - 24/7 Customer service

For the most current records on your account visit us at

schwab.com/login *Statements are archived up to 10 years online*

Special Account Message

T plus one settlement starts May 28, 2024

Trades executed on or after May 28, 2024 will now settle on the next business day. For more information, please visit schwab.com/T1. 0324-40HF

ROMAN CATHOLIC BISHOP OF OAKLA
2121 HARRISON ST
OAKLAND CA 94612-3788

Commitment to Transparency

Client Relationship Summaries and Best Interest disclosures at schwab.com/transparency

Terms and Conditions

GENERAL INFORMATION AND KEY TERMS:

This Account statement is furnished solely by Charles Schwab & Co., Inc. ("Schwab") for your Account at Schwab ("Account"). Unless otherwise defined herein, capitalized terms have the same meanings as in your Account Agreement. If you receive any other communication from any source other than Schwab which purports to represent your holdings at Schwab (including balances held at a Depository Institution) you should verify its content with this statement.

AIP (Automatic Investment Plan) Customers: Schwab receives remuneration in connection with certain transactions effected through Schwab. If you participate in a systematic investment program through Schwab, the additional information normally detailed on a trade confirmation will be provided upon request.

Average Daily Balance: Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest.

Bank Sweep and Bank Sweep for Benefit Plans Features: Schwab acts as your agent and custodian in establishing and maintaining your Deposit Account(s) as a feature of your brokerage account(s). Deposit accounts held through bank sweep features constitute direct obligations of one of more FDIC insured banks ("Affiliated Banks") that are affiliated with Schwab and are not obligations of Schwab. Funds swept to Affiliated Banks are eligible for deposit insurance from the FDIC up to the applicable limits for each bank for funds held in the same insurable capacity. The balance in the Deposit Accounts can be withdrawn on your order and the proceeds returned to your brokerage account or remitted to you as provided in your Account Agreement. For information on FDIC insurance and its limits, as well as other important disclosures about the bank sweep feature(s) in your account, please refer to the Cash Features Disclosure Statement available online or from a Schwab representative.

Cash: Any Free Credit Balance owed by us to you payable upon demand which, although accounted for on our books of record, is not segregated and may be used in the conduct of this firm's business.

Dividend Reinvestment Customers: Dividend reinvestment transactions were effected by Schwab acting as a principal for its own account, except for the reinvestment of Schwab dividends, for which an independent broker-dealer acted as the buying agent. Further information on these transactions will be furnished upon written request.

Interest: For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that may differ from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Affiliated Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the bank sweep feature(s), interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month. If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage account is less than \$.005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than \$.005.

Margin Account Customers: This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account as required by Regulation T is available for your inspection.

Securities purchased on margin are Schwab's collateral for the loan to you. It is important that you fully understand the risks involved in trading securities on margin. These risks include:

- You can lose more funds than you deposit in the margin account.
- Schwab can force the sale of securities or other assets in any of your account(s) to maintain the required account equity without contacting you.
- You are not entitled to choose which assets are liquidated nor are you entitled to an extension of time on a margin call.
- Schwab can increase both its "house" maintenance margin requirements and the maintenance margin requirements for your Account at any time without advance written notice to you.

Market Price: The most recent price evaluation available to Schwab on the last business day of the report period, normally the last trade price or bid as of market close. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Assets Not held at Schwab Are not held in your Account or covered by the Account's SIPC account protection and are not otherwise in Schwab's custody and are being provided as a courtesy to you. Information on Assets Not Held at Schwab, including but not limited to valuations, is reported solely based on information you provide to Schwab. Schwab can neither validate nor certify the existence of Assets Not Held at Schwab or the accuracy, completeness or timeliness of the information about Assets Not Held at Schwab, whether provided by you or otherwise. Descriptions of Assets Not Held at Schwab may be abbreviated or truncated. Some securities, especially thinly traded equities in the OTC market or foreign markets, may not report the most current price and are indicated as Stale Priced. Certain Limited Partnership (direct participation programs) and unlisted Real Estate Investment Trust (REIT) securities, for which you may see a value on your monthly Account statement that reflects the issuer's appraised estimated value, are not listed on a national securities exchange, and are generally illiquid. Even if you are able to sell such securities, the price received may be less than the per share appraised estimated value provided in the account statement.

Market Value: The Market Value is computed by multiplying the Market Price by the Quantity of Shares. This is the dollar value of your present holdings in your specified Schwab Account or a summary of the Market Value summed over multiple accounts.

Non-Publicly Traded Securities: All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain Non-Publicly Traded Securities may be furnished by a third party as provided by Schwab's Account Agreement. Schwab shall have no responsibility for the accuracy or timeliness of such valuations. The Securities Investor Protection Corporation (SIPC) does not cover many limited partnership interests.

Schwab Sweep Money Funds: Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary. If on any given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than 1/2 of 1 cent (\$.0005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of \$.01 during a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower.

are offered by Charles Schwab & Co., Inc., Member SIPC. Securities products and services, including unswept intraday funds and net credit balances held in brokerage accounts are not deposits or other obligations of, or guaranteed by, any bank, are not FDIC insured, and are subject to investment risk and may lose value. SIPC does not cover balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features. Please see your Cash Feature Disclosure Statement for more information on insurance coverage. **Yield to Maturity:** This is the actual average annual return on a note if held to maturity.

Gain (or Loss): Unrealized Gain or (Loss) and Realized Gain or (Loss) sections ("Gain/Loss Section(s)") contain a gain or a loss summary of your Account. This information has been provided on this statement at the request of your Advisor, if applicable. This information is not a solicitation or a recommendation to buy or sell. Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS.

Accrued Income: Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your Account, but the interest and/or dividends have not been received into your account. Schwab makes no representation that the amounts shown (or any other amount) will be received. Accrued amounts are not covered by SIPC account protection until actually received and held in the Account. **IN CASE OF ERRORS OR DISCREPANCIES:** If you find an error or discrepancy relating to your brokerage activity (other than an electronic fund transfer) you must notify us promptly, but no later than 10 days after this statement is sent or made available to you. If this statement shows that we have mailed or delivered security certificate(s) that you have not received, notify Schwab immediately.

You may call us at 800-435-4000. (Outside the U.S., call +1-415-667-8400.) If you're a client of an independent investment advisor, call us at 800-515-2157. Any oral communications should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). If you do not so notify us, you agree that the statement activity and Account balance are correct for all purposes with respect to those brokerage transactions.

IN CASE OF COMPLAINTS: If you have a complaint regarding your Schwab statement, products or services, please write to the Client Advocacy Team at Charles Schwab & Co., Inc., Attention: Client Advocacy Team, 211 Main St., San Francisco, CA 94105, USA, or call Schwab Signature Alliance at 800-515-2157.

Address Changes: If you fail to notify Schwab in writing of any change of address or phone number, you may not receive important notifications about your Account, and trading or other restrictions might be placed on your Account.

Additional Information:

We are required by law to report to the Internal Revenue Service adjusted cost basis information (if applicable), certain payments to you and credits to your Account during the calendar year. Retain this statement for income tax purposes. A financial statement for your inspection is available at Schwab's offices or a copy will be mailed to you upon written request. Any third party trademarks appearing herein are the property of their respective owners. Schwab and Charles Schwab Bank are affiliates of each other and subsidiaries of the Charles Schwab Corporation.

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(0822-20UL)



Schwab One® Account of
ROMAN CATHOLIC BISHOP OF OAKLA

Account Number
1468

Statement Period
February 1, 2024 to
March 31, 2024

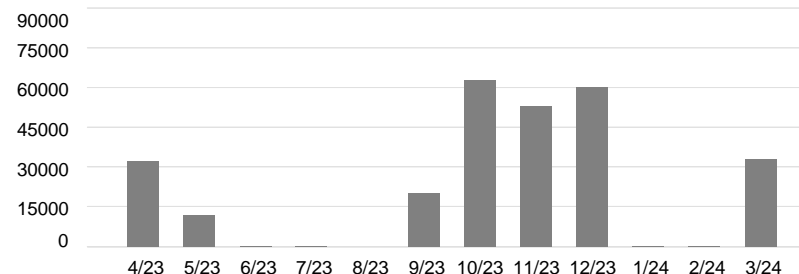
Account Value as of 03/31/2024: \$ 33,289.55

Change in Account Value

This Period Year to Date

Starting Value	\$ 1.00	\$ 60,205.54
Credits	152.64	159.68
Debits	(1,132.00)	(92,391.47)
Transfer of Securities (In/Out)	34,306.61	63,662.89
Income Reinvested	0.00	0.00
Change in Value of Investments	(38.70)	1,652.91
Ending Value on 03/31/2024	\$ 33,289.55	\$ 33,289.55
Total Change in Account Value	\$ 33,288.55 3328855.00%	\$ (26,915.99) (44.71)%

Account Value



Asset Composition

Market Value % of Account Assets

Bank Sweep ^{x,z}	\$ 33,289.55	100%
Total Assets Long	\$ 33,289.55	
Total Account Value	\$ 33,289.55	100%

To explore the features of this statement visit schwab.com/premiumstatement



Schwab One® Account of
ROMAN CATHOLIC BISHOP OF OAKLA

Account Number
[REDACTED] 1468

Statement Period
February 1, 2024 to
March 31, 2024

Gain or (Loss) Summary	Realized Gain or (Loss) This Period		Unrealized Gain or (Loss)
	Short Term	Long Term	
All Investments	N/A ⁱ	\$11,413.61	\$0.00

Values may not reflect all of your gains/losses; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

Income Summary	This Period		Year to Date	
	Federally Tax-Exempt	Federally Taxable	Federally Tax-Exempt	Federally Taxable
Bank Sweep Interest	0.00	1.20	0.00	8.24
Cash Dividends	0.00	151.44	0.00	151.44
Total Income	0.00	152.64	0.00	159.68

Cash Transactions Summary	This Period	Year to Date
Starting Cash *	\$ 1.00	\$ 0.55
Deposits and other Cash Credits	0.00	0.00
Investments Sold	34,267.91	125,520.79
Dividends and Interest	152.64	159.68
Withdrawals and other Debits	(1,117.00)	(92,316.47)
Investments Purchased	0.00	0.00
Fees and Charges	(15.00)	(75.00)
Total Cash Transaction Detail	33,288.55	33,289.00
Ending Cash *	\$ 33,289.55	\$ 33,289.55

* Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.



Schwab One® Account of
ROMAN CATHOLIC BISHOP OF OAKLA

Account Number
[REDACTED] 1468

Statement Period
February 1, 2024 to
March 31, 2024

Investment Detail - Bank Sweep

Bank Sweep	Starting Balance	Ending Balance	% of Account Assets
Bank Sweep ^{x,z}	1.00	33,289.55	100%
Total Bank Sweep	1.00	33,289.55	100%
Total Bank Sweep		33,289.55	100%

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only and are derived from information provided by outside parties. Schwab cannot guarantee the accuracy of such information. Since the interest and dividends are subject to change at any time, they should not be relied upon exclusively for making investment decisions. The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.

Total Investment Detail	33,289.55
Total Account Value	33,289.55
Total Cost Basis	N/A

Realized Gain or (Loss)

Short Term	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
VANGUARD VALUE ETF: VTV	79.0000	03/20/24	03/22/24	12,709.02	N/A	N/A
Total Short Term				12,709.02	N/A ⁱ	N/A ⁱ



Schwab One® Account of
ROMAN CATHOLIC BISHOP OF OAKLA

Account Number
1468

Statement Period
February 1, 2024 to
March 31, 2024

Realized Gain or (Loss) (continued)

Long Term			Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Realized Gain or (Loss)
VISA INC	CLASS	A : V	4.0000	07/13/10	03/01/24	1,130.24	75.83	1,054.41
VANGUARD TOTAL STOCK	MARKET ETF : VTI		79.0000	09/01/17	03/22/24	20,428.65	10,069.45	10,359.20
Total Long Term						21,558.89	10,145.28	11,413.61
Total Realized Gain or (Loss)						34,267.91	10,145.28 ⁱ	11,413.61 ⁱ

Schwab has provided accurate realized gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. If all data for a given investment is not available, the investment will not be listed here.

Option Customers: Realized gain/loss of underlying securities is adjusted to reflect the premiums of assigned or exercised options. Please consult IRS publication 550, Investment Income and Expenses, for additional information on Options.

Transaction Detail - Purchases & Sales

Equities Activity

Settle Date	Trade Dat	Transaction	Description	Quantity	Unit Price	Charges and Interest	Total Amount
03/05/24	03/01/24	Sold	VISA INC CLASS A: V Includes Exchange Processing Fee \$0.01	(4.0000)	282.5627	0.01	1,130.24
Total Equities Activity							1,130.24

Exchange Traded Funds Activity

Settle Date	Trade Dat	Transaction	Description	Quantity	Unit Price	Charges and Interest	Total Amount
03/26/24	03/22/24	Sold	VANGUARD TOTAL STOCK MARKET ETF: VTI Includes Exchange Processing Fee \$0.17	(79.0000)	258.5926	0.17	20,428.65



Schwab One® Account of
ROMAN CATHOLIC BISHOP OF OAKLA

Account Number
[REDACTED] 1468

Statement Period
February 1, 2024 to
March 31, 2024

Transaction Detail - Purchases & Sales (continued)

Exchange Traded Funds Activity (continued)

Settle Date	Trade Date	Transaction	Description	Quantity	Unit Price	Charges and Interest	Total Amount
03/26/24	03/22/24	Sold	VANGUARD VALUE ETF: VTV	(79.0000)	160.8750	0.11	12,709.02
Includes Exchange Processing Fee \$0.11							

Total Exchange Traded Funds Activity	33,137.67
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Total Purchases & Sales	34,267.91
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Transaction Detail - Deposits & Withdrawals

Transaction Process						
Date	Date	Activity	Description	Location		Credit/(Debit)
03/08/24	03/08/24	Funds Paid	WIRED FUNDS DISBURSED			(1,117.00)
Total Deposits & Withdrawals						(1,117.00)

The total deposits activity for the statement period was \$0.00. The total withdrawals activity for the statement period was \$1,117.00.

Transaction Detail - Transfers

Settle Date	Trade Date	Transaction	Description	Quantity	Unit Price	Total Amount
03/01/24	03/01/24	Journaled Shares	VISA INC CLASS A: V	4.0000	282.6400	1,130.56
03/20/24	03/20/24	Account Transfer	VANGUARD TOTAL STOCK MARKET ETF: VTI	79.0000	259.0700	20,466.53
03/20/24	03/20/24	Account Transfer	VANGUARD VALUE ETF: VTV	79.0000	160.8800	12,709.52
Total Transfers						34,306.61



Schwab One® Account of
ROMAN CATHOLIC BISHOP OF OAKLA

Account Number
1468

Statement Period
February 1, 2024 to
March 31, 2024

Transaction Detail - Dividends & Interest (including Money Market Fund dividends reinvested)

Transaction Date	Process Date	Activity	Description	Credit/(Debit)
02/15/24	02/16/24	Bank Interest ^{x,z}	BANK INT 011624-021524	1.12
03/15/24	03/18/24	Bank Interest ^{x,z}	BANK INT 021624-031524	0.08
03/26/24	03/26/24	Cash Dividend	VANGUARD VALUE ETF: VTV	79.51
03/27/24	03/27/24	Cash Dividend	VANGUARD TOTAL STOCK: VTI	71.93
Total Dividends & Interest				152.64

Transaction Detail - Fees & Charges

Transaction Date	Process Date	Activity	Description	Credit/(Debit)
03/08/24	03/08/24	Service Fee	WIRED FUNDS FEE	(15.00)
Total Fees & Charges				(15.00)

Margin interest charged to your Account during the statement period is included in this section of the statement.

Total Transaction Detail	67,595.16
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Bank Sweep Activity

Transaction Date	Transaction	Description	Withdrawal	Deposit	Balance ^{x,z}
Opening Balance ^{x,z}					1.00
02/15/24	Interest Paid ^{x,z}	BANK INTEREST		1.12	2.12
03/05/24	Auto Transfer	BANK CREDIT FROM BROKERAGE ^x		1,130.24	1,132.36
03/11/24	Auto Transfer	BANK TRANSFER TO BROKERAGE	1,132.00		0.36
03/15/24	Interest Paid ^{x,z}	BANK INTEREST		0.08	0.44

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.



Schwab One® Account of
ROMAN CATHOLIC BISHOP OF OAKLA

Account Number
[REDACTED] 1468

Statement Period
February 1, 2024 to
March 31, 2024

Bank Sweep Activity (continued)

Transaction		Description	Withdrawal	Deposit	Balance ^{x,z}
Date	Transaction				
03/26/24	Auto Transfer	BANK CREDIT FROM BROKERAGE ^x		33,137.67	33,138.11
03/27/24	Auto Transfer	BANK CREDIT FROM BROKERAGE ^x		79.51	33,217.62
03/28/24	Auto Transfer	BANK CREDIT FROM BROKERAGE ^x		71.93	33,289.55
Total Activity			1,132.00	34,420.55	
Ending Balance ^{x,z}					33,289.55

Bank Sweep: Interest Rate as of 03/28/24 was 0.45%. Your interest period was 01/16/24 - 03/15/24. ^z

Endnotes For Your Account

Symbol Endnote Legend

i	Value includes incomplete cost basis. If cost basis is not available for an investment, you may be able to provide updates. Please refer to the first page of this statement for instructions or contact information.
X	Bank Sweep deposits are held at FDIC-insured bank(s) ("Banks") that are affiliated with Charles Schwab & Co., Inc.
Z	For Bank Sweep and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its affiliated banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period.

For information on how Schwab pays its representatives, go to <http://www.schwab.com/transparency>.

