

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA
OAKLAND DIVISION

In Re. THE ROMAN CATHOLIC BISHOP OF OAKLAND

Debtor(s)

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Case No. 23-40523

Jointly Administered

Monthly Operating Report

Chapter 11

Reporting Period Ended: 08/31/2024

Petition Date: 05/08/2023

Months Pending: 16

Industry Classification: 8 6 6 1

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

09/20/2024

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# 1342 Filed: 09/20/24 Entered: 09/20/24 234052324092000000000001

Part 1: Cash Receipts and Disbursements	Current Month	Cumulative
a. Cash balance beginning of month	\$19,026,112	
b. Total receipts (net of transfers between accounts)	\$3,107,601	\$63,887,875
c. Total disbursements (net of transfers between accounts)	\$5,688,322	\$83,918,233
d. Cash balance end of month (a+b-c)	\$16,445,390	
e. Disbursements made by third party for the benefit of the estate	\$0	\$0
f. Total disbursements for quarterly fee calculation (c+e)	\$5,688,322	\$83,918,233

Part 2: Asset and Liability Status (Not generally applicable to Individual Debtors. See Instructions.)	Current Month
a. Accounts receivable (total net of allowance)	\$6,675,304
b. Accounts receivable over 90 days outstanding (net of allowance)	\$1,534,741
c. Inventory (Book <input type="radio"/> Market <input type="radio"/> Other <input checked="" type="radio"/> (attach explanation))	\$0
d. Total current assets	\$74,330,936
e. Total assets	\$84,858,446
f. Postpetition payables (excluding taxes)	\$24,163,569
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)	\$24,163,569
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)	\$85,055,069
o. Ending equity/net worth (e-n)	\$-196,623

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)	\$1,547,138	
b. Cost of goods sold (inclusive of depreciation, if applicable)	\$1,944,480	
c. Gross profit (a-b)	\$-397,342	
d. Selling expenses	\$0	
e. General and administrative expenses	\$0	
f. Other expenses	\$-61,678	
g. Depreciation and/or amortization (not included in 4b)	\$0	
h. Interest	\$244,342	
i. Taxes (local, state, and federal)	\$0	
j. Reorganization items	\$0	
k. Profit (loss)	\$-580,006	\$-16,837,077

Part 5: Professional Fees and Expenses

			Approved Current Month	Approved Cumulative	Paid Current Month	Paid Cumulative
a.	Debtor's professional fees & expenses (bankruptcy) <i>Aggregate Total</i>		\$814,363	\$19,713,394	\$814,363	\$19,713,394
	<i>Itemized Breakdown by Firm</i>					
	Firm Name	Role				
i	Kurtzman Carson Consultants	Other	\$30,850	\$596,557	\$30,850	\$596,557
ii	Alvarez & Marsal North Ameri	Financial Professional	\$17,061	\$4,548,205	\$17,061	\$4,548,205
iii	Foley & Larder LLP	Lead Counsel	\$299,426	\$7,067,609	\$299,426	\$7,067,609
iv	Lowenstein Sandler LLP	Lead Counsel	\$127,803	\$3,782,037	\$127,803	\$3,782,037
v	Keller Benvenuti Kim LLP	Local Counsel	\$14,848	\$282,768	\$14,848	\$282,768
vi	Burns Bair LLP	Special Counsel	\$80,550	\$871,592	\$80,550	\$871,592
vii	UCC Member Expenses	Other	\$0	\$9,700	\$0	\$9,700
viii	Breall & Breall LLP	Special Counsel	\$3,840	\$85,965	\$3,840	\$85,965
ix	Stout Risius Ross, LLC	Special Counsel	\$7,690	\$480,794	\$7,690	\$480,794
x	Berkeley Research Group, LLC	Financial Professional	\$89,758	\$1,486,456	\$89,758	\$1,486,456
xi	Sontchi, LLC	Other	\$0	\$196,155	\$0	\$196,155
xii	Mediation Offices of Jeffrey Kr	Other	\$0	\$20,303	\$0	\$20,303
xiii	VeraCruz Advisory, LLC	Financial Professional	\$142,537	\$285,254	\$142,537	\$285,254
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			Approved Current Month	Approved Cumulative	Paid Current Month	Paid Cumulative
b.	Debtor's professional fees & expenses (nonbankruptcy) <i>Aggregate Total</i>		\$46,472	\$885,550	\$46,472	\$885,550
	<i>Itemized Breakdown by Firm</i>					
	Firm Name	Role				
i	Veracruz Advisory, LLC	Other	\$0	\$373,603	\$0	\$373,603
ii	Allen, Glaessner, Hazelwood &	Other	\$0	\$55,563	\$0	\$55,563
iii	Moss Adams, LLP	Other	\$385	\$5,285	\$385	\$5,285
iv	Plageman, Lund & Cannon LLP	Other	\$1,332	\$56,183	\$1,332	\$56,183
v	Best Best & Krieger LLP	Other	\$4,500	\$12,603	\$4,500	\$12,603
vi	Dr. Matthew J. Kemner	Other	\$33,055	\$353,514	\$33,055	\$353,514
vii	Paul Bongiovanni	Other	\$7,200	\$28,800	\$7,200	\$28,800
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c.	All professional fees and expenses (debtor & committees)			\$860,835	\$20,598,945	\$860,835 \$20,598,945

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	\$24,299	\$400,500
e. Postpetition property taxes paid	\$0	\$151,277
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)

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|--|-----|
| 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

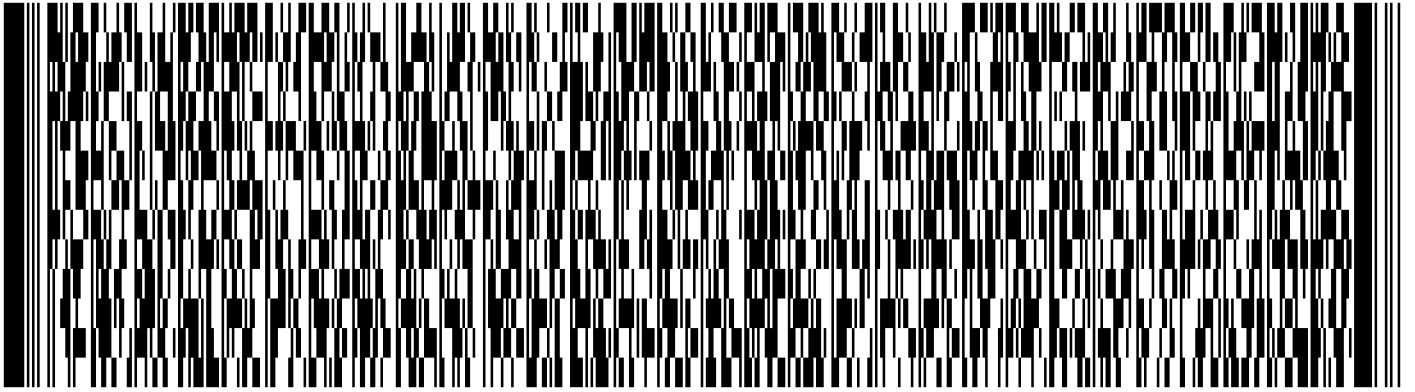
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Attila Bardos

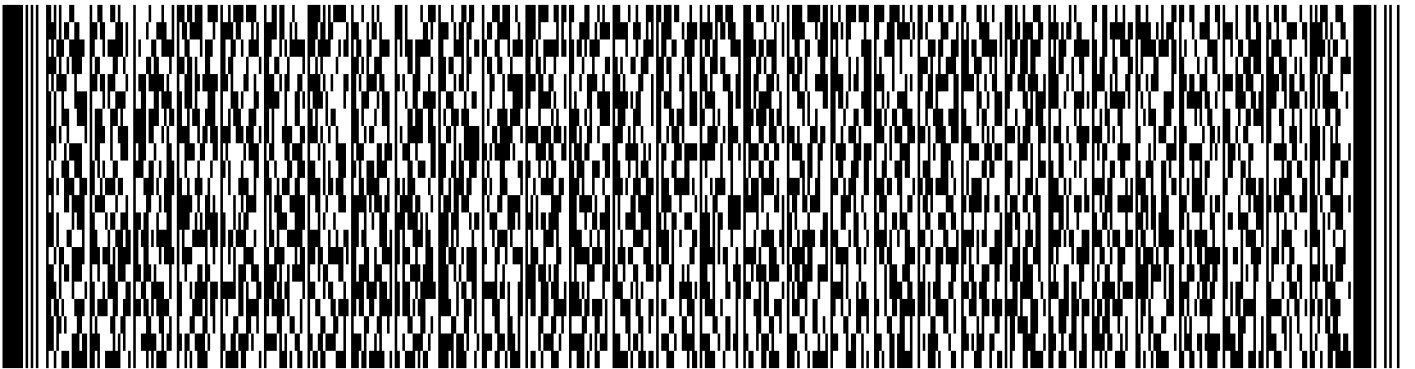
Printed Name of Responsible Party

09/20/2024

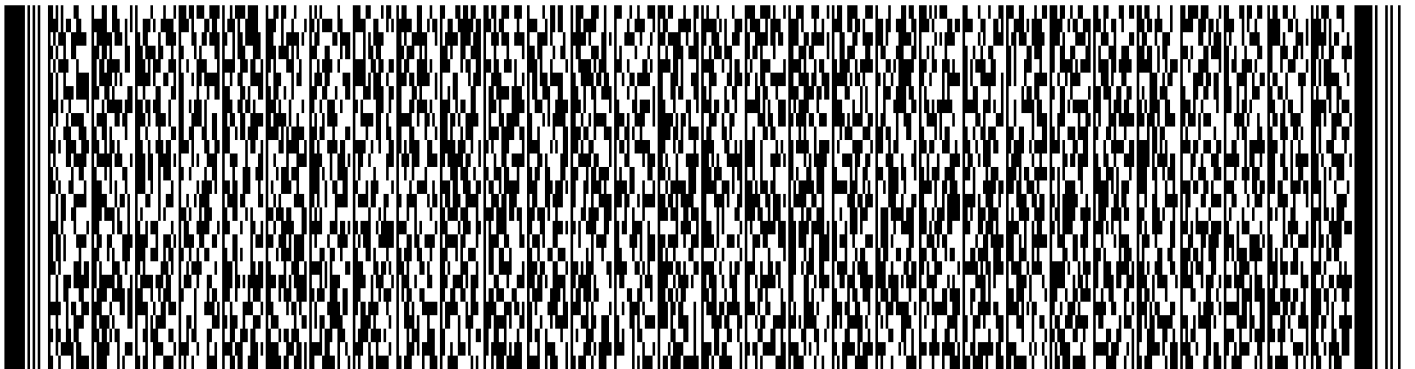
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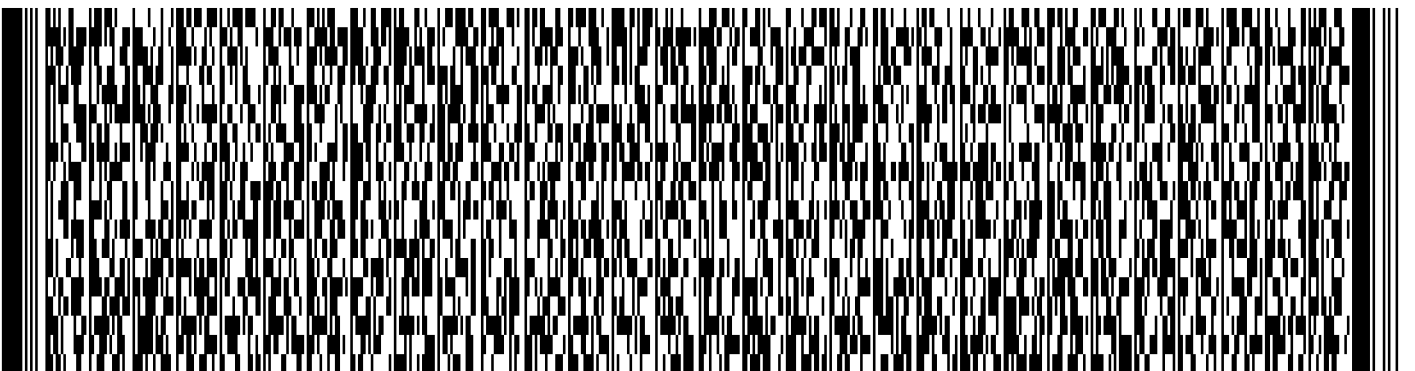
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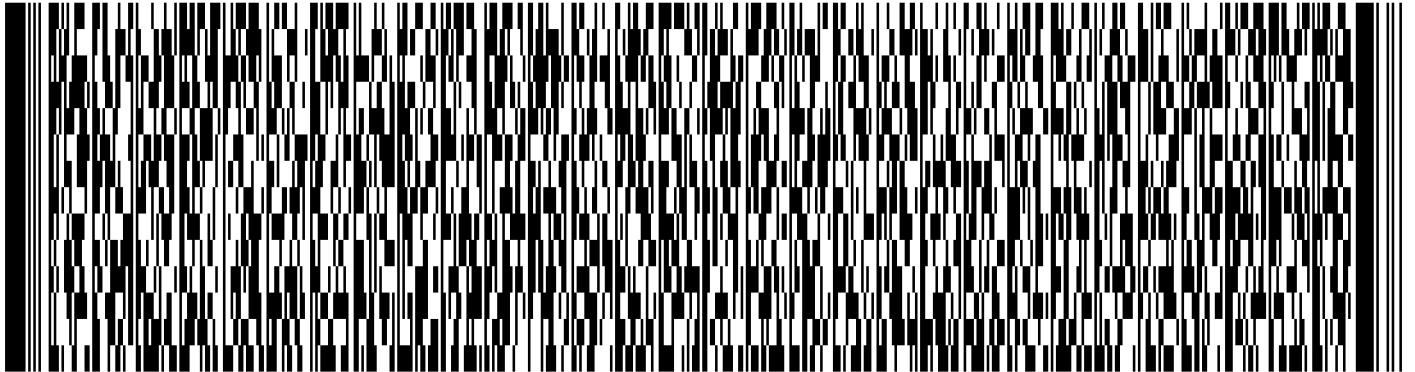


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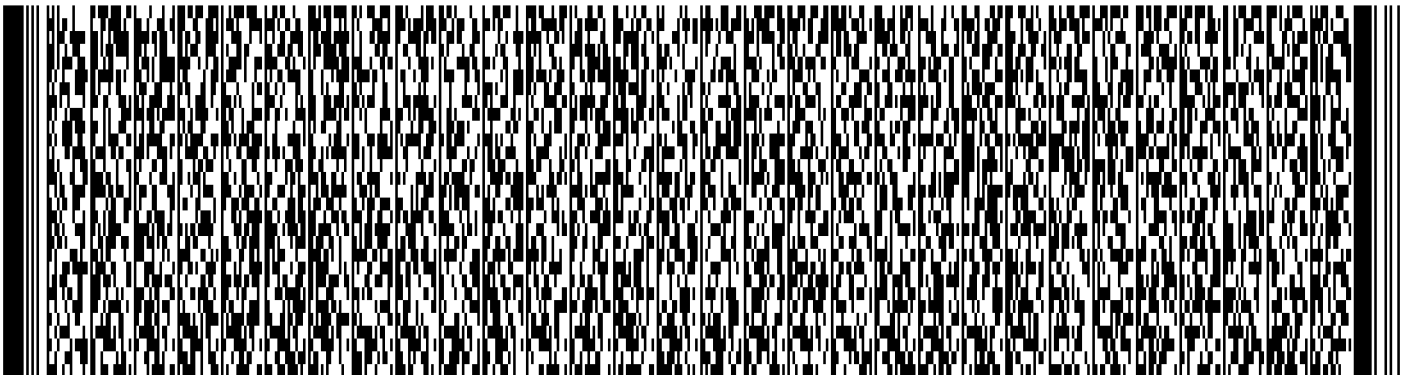


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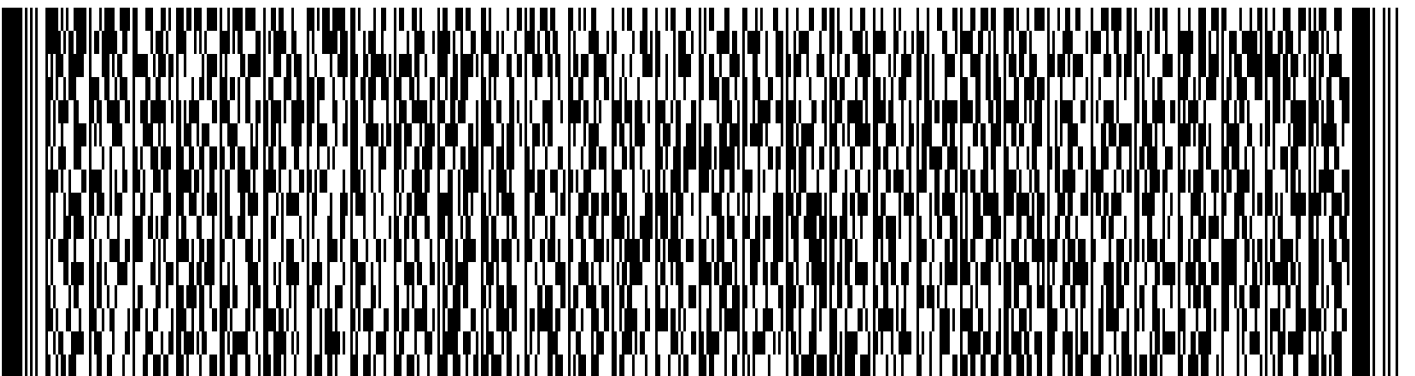
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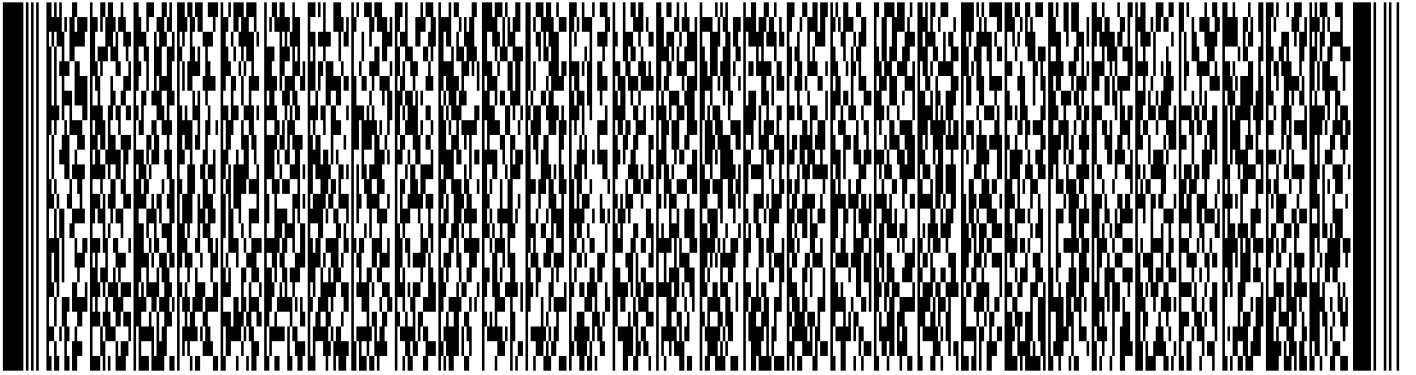
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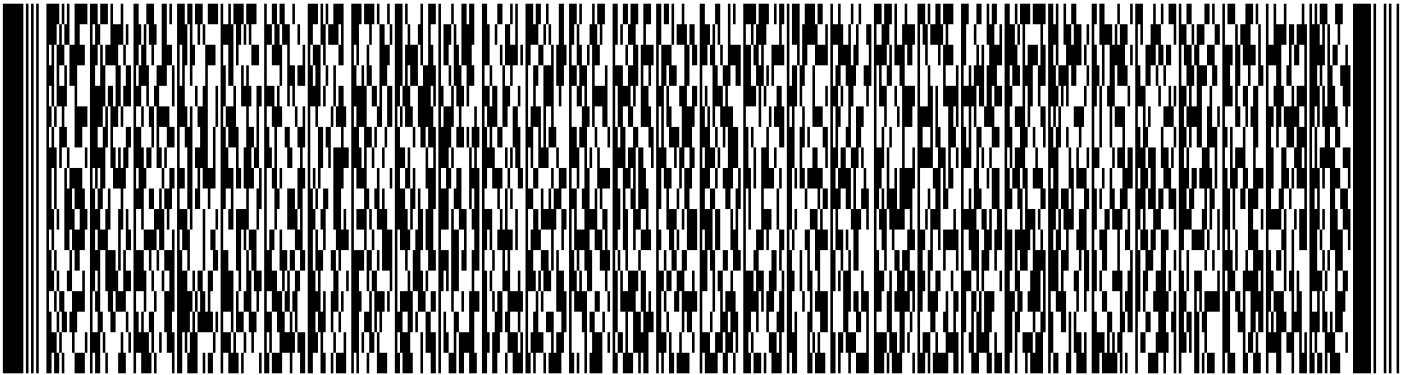
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NonBankruptcy51to100



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	
	8/1/24 - 8/31/24	
Receipts		
Bishop's Ministry Appeal & Assessments	\$	0.5
Gifts, Grants & Other Contributions		0.1
Rental Income		0.2
Insurance Related (Pass-through)		1.8
Parochial Fund Management Fee		-
Other Income		0.4
Total Receipts	\$	3.1
Disbursements		
Payroll Related Expenses	\$	(0.6)
Facilities Related Expenses		(0.0)
Insurance Related Expenses / Pass-through		(3.0)
Program Costs and G&A Other		(1.0)
Total Operating Disbursements	\$	(4.6)
Operating Cash Flow	\$	(1.5)
Financing Activities	\$	(0.2)
BK Related & Professional Fees	\$	(0.8)
Net Cash Flow	\$	(2.6)
Beginning Cash	\$	19.0
Net Cash Flow		(2.6)
Ending Cash	\$	16.4

Footnote: The Debtor's cash flows for the month ended August 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)

8/31/2024

Assets

Cash	\$	16,445,390
Investments		5,251
Loan and Other Accounts Receivable		57,880,294
Net Land, Buildings, Equipment		3,353,267
Other Assets		7,174,243
Total Assets	\$	84,858,446

Liabilities

Short-Term Liabilities	\$	7,336,075
Short-Term Debt Liabilities		2,681,835
Long-Term Liabilities		60,891,500
Other Liabilities		14,145,660
Restricted Deposits		-
Total Liabilities	\$	85,055,069

Net Assets

Restricted Assets	\$	3,581,573
Undesignated Assets		(3,778,196)
Total Net Assets	\$	(196,623)

Total Liabilities & Net Assets	\$	84,858,446
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Footnote: The Debtor's balance sheet for the month ended August 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

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Part 2b: Gross A/R Aging

(\$ in Actuals)						
Description	Current	0-30	31-60	61-90	90+	Total Due
Health Benefits A/R	\$ 1,649,955	\$ 157,929	\$ 41,716	\$ 36,913	\$ 3,001,906	\$ 4,888,420
Operations A/R	3,121,698	-	6,205	126,146	3,242,874	6,496,924
Total A/R	\$ 4,771,653	\$ 157,929	\$ 47,921	\$ 163,060	\$ 6,244,781	\$ 11,385,344

Footnote: The Debtor's Gross A/R Aging for the month ended August 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 3: Assets Sold or Transferred

There were no assets sold or transferred from 8/1/24 - 8/31/24.

Roman Catholic Bishop of Oakland

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Part 4: Income Statement (Statement of Operations)

(\$ in Actuals)

8/1/24-8/31/24

Revenues & Other Additions

Diocesan Appeal	\$	166,331
Parish Assessments		590,269
Rental Income		68,389
Parochial Fund Management Fees		-
Bequests, Grants, & Other Income		317,976
Total Ordinary Income	\$	1,142,965
Net Insurance Income		404,174
Operating Revenue	\$	1,547,138

Expenses and Other Deductions

Chancery Expenses	\$	905,277
Other Expenses		22,962
Parish & Diocesan Expenses		1,016,241
Total Expenses & Other Deductions	\$	1,944,480

Net Operating Income (Deficit) \$ (397,342)

Other Income (Expense) \$ (182,664)

Change in Net Assets \$ (580,006)

Footnote: The Debtor's income statement for July 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 5: Restructuring Professional Payments

(\$ in Actuals)		Payments	Payments
Professional	Description	8/31/2024	Cumulative
Kurtzman Carson Consultants, LLC	Debtor - Claims Agent	\$ 30,849.88	\$ 596,557.29
Alvarez & Marsal North America, LLC	Debtor - Restructuring Advisor	17,060.63	4,548,204.66
VeraCruz Advisory, LLC	Debtor - Financial Consultant	142,537.35	285,253.64
Foley & Lardner LLP	Debtor - Counsel	299,426.20	7,067,608.82
Lowenstein Sandler LLP	UCC - Counsel	127,802.57	3,782,036.85
Keller Benvenuti Kim LLP	UCC - Local Counsel	14,848.00	282,768.45
Burns Bair LLP	UCC - Special Insurance Counsel	80,549.62	871,591.79
UCC Member Expenses	UCC - Member Expenses	-	9,700.00
Breall & Breall LLP	Debtor - Special Insurance Counsel	3,840.00	85,965.40
Stout Risius Ross, LLC	UCC - Special Counsel	7,690.40	480,794.00
Berkeley Research Group, LLC	UCC - Restructuring Advisor	89,758.00	1,486,456.04
Mediation Offices of Jeffrey Krivis	- Mediator	-	20,302.63
Sontchi, LLC	- Mediator	-	196,154.86

Roman Catholic Bishop of Oakland

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Part 5: Ordinary Course Professional Payments

(\$ in Actuals)		Payments	Payments
Professional	Description	8/31/2024	Cumulative
Veracruz Advisory, LLC	Consulting	\$ -	\$ 373,603.10
Allen, Glaessner, Hazelwood & Werth, LLP	Legal	-	55,562.76
Moss Adams, LLP	Audit	385.00	5,285.00
Plageman, Lund & Cannon LLP	Legal	1,332.50	56,182.79
Best, Best & Krieger LLP	Legal	4,500.00	12,603.00
Dr. Matthew J. Kemner	Consulting	33,054.66	353,513.77
Paul Bongiovanni	Consulting	7,200.00	28,800.00

Roman Catholic Bishop of Oakland

Case Number: 23-40523

Part 6: Postpetition Taxes - Tax Reporting (8/1/24 - 8/31/24)

(\$ in Actuals)	
Total Amounts Expended for Gross Payroll in the MOR Period:	
\$	361,086

(\$ in Actuals)	Amounts Collected, Received, Deducted, or Paid in the MOR Period:	
Taxing Agency	Amount	Date(s) of Payment
Internal Revenue Service	\$ 16,016.94	8/15/2024
Social Security Administration	\$ 19,918.14	8/15/2024
Centers for Medicare & Medicaid Services	\$ 4,658.36	8/15/2024
California Franchise Tax Board	\$ 8,072.22	8/15/2024
Internal Revenue Service	\$ 15,700.21	8/31/2024
Social Security Administration	\$ 19,467.76	8/31/2024
Centers for Medicare & Medicaid Services	\$ 4,552.86	8/31/2024
California Franchise Tax Board	\$ 7,927.93	8/31/2024

Footnote: The Debtor made tax payments in August 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*	8/1/2024	\$ 122,171.09	Interest - July 2024	x2798
RCC Term Loan*	8/23/2024	\$ 122,171.09	Interest - August 2024	x2798

Footnote: The Debtor makes monthly payments on its term loan owed to the RCC. The July 2024 interest payment was made on August 1 2024, and therefore, is appearing in the August MOR. There are two interest payments in August, one on August 1st for the interest incurred in July and one on August 23rd for the interest incurred in August.

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
Attila Bardos	8/15/2024	\$ 9,166.66	Semi-Monthly Payroll (8/1 - 8/15)	x2798
Bishop Michael C. Barber	8/15/2024	1,755.43	Semi-Monthly Payroll (8/1 - 8/15)	x2798
Rick Medeiros	8/15/2024	7,984.23	Semi-Monthly Payroll (8/1 - 8/15)	x2798
Attila Bardos	8/31/2024	9,166.66	Semi-Monthly Payroll (8/16 - 8/31)	x2798
Bishop Michael C. Barber	8/31/2024	1,755.43	Semi-Monthly Payroll (8/16 - 8/31)	x2798
Rick Medeiros	8/31/2024	7,984.23	Semi-Monthly Payroll (8/16 - 8/31)	x2798
Fr. Lawrence D 'Anjou ⁽¹⁾	8/8/2024	2,392.46	Payroll Reimbursement	x2798
Fr. Lawrence D 'Anjou ⁽¹⁾	8/15/2024	50.00	Expense Reimbursement	x2798

Footnote (1): 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).

Roman Catholic Bishop of Oakland

Case Number: 23-40523

Part 8: Individual Chapter 11 Debtors (Only)

Not applicable.



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

3961 TRN S Y ST01

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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:
[REDACTED] 1325
Statement Period:
Aug 1, 2024
through
Aug 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

INFORMATION YOU SHOULD KNOW

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ANALYZED CHECKING WITH INTEREST

Member FDIC

U.S. Bank National Association

Account Number [REDACTED] 1325

Account Summary

	# Items				
Beginning Balance on Aug 1		\$	5,713,538.97	Interest Paid this Year	\$ 117,936.60
Other Deposits	5		375,910.82	Number of Days in Statement Period	31
Ending Balance on Aug 31, 2024		\$	6,089,449.79		

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Aug 9	Consolidated Image Check	Deposit 1 Items 0000000000	\$ 131,875.00
Aug 15	Consolidated Image Check	Deposit 1 Items 0000000000	57,427.90
Aug 26	Consolidated Image Check	Deposit 1 Items 0000000000	66,068.28
Aug 30	Interest Paid	3000002413	14,762.24
Aug 30	Consolidated Image Check	Deposit 1 Items 0000000000	105,777.40

Total Other Deposits \$ 375,910.82

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Aug 9	5,845,413.97	Aug 26	5,968,910.15	Aug 30	6,089,449.79
Aug 15	5,902,841.87				

Balances only appear for days reflecting change.



BALANCE YOUR ACCOUNT

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Outstanding Deposits

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. \$ _____
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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. \$ _____
- 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.

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

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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.

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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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- 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.

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CONSUMER REPORT DISPUTES

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

3961 TRN S Y ST01

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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:
[REDACTED] 1333
Statement Period:
Aug 1, 2024
through
Aug 31, 2024

Page 1 of 2

To Contact U.S. Bank

Commercial Customer Service: 800-898-6466

U.S. Bank accepts Relay Calls
Internet: usbank.com

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ANALYZED CHECKING

U.S. Bank National Association

Member FDIC
Account Number [REDACTED] 1333

Account Summary

	# Items		
Beginning Balance on Aug 1		\$	888,020.52
Other Deposits	11		313,427.37
Other Withdrawals	2		802,030.78-
Ending Balance on Aug 31, 2024		\$	399,417.11

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Aug 7	Consolidated Image Check	Deposit 1 Items 0000000000	\$ 182.00
Aug 8	CV HAYL 40250371002283 Location/Ser#0000000001	Cash Vault Deposit 0371002283	2,000.00
Aug 12	Consolidated Image Check	Deposit 1 Items 0000000000	103,126.69
Aug 13	Consolidated Image Check	Deposit 1 Items 0000000000	1,840.00
Aug 14	Consolidated Image Check	Deposit 1 Items 0000000000	9,741.47
Aug 15	Consolidated Image Check	Deposit 1 Items 0000000000	136,727.48
Aug 20	Consolidated Image Check	Deposit 1 Items 0000000000	87.21
Aug 22	CV HAYL 40259839030978 Location/Ser#0000000001	Cash Vault Deposit 9839030978	136.91
Aug 22	Consolidated Image Check	Deposit 1 Items 0000000000	10,691.99
Aug 28	Consolidated Image Check	Deposit 1 Items 0000000000	3,452.00
Aug 30	Consolidated Image Check	Deposit 1 Items 0000000000	45,441.62
Total Other Deposits			\$ 313,427.37

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Aug 12	Electronic Funds Transfer To Account [REDACTED] 2798		\$ 800,000.00-

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Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

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- Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ _____
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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: [REDACTED] 1333
 Statement Period:
 Aug 1, 2024
 through
 Aug 31, 2024
 Page 2 of 2

ANALYZED CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number [REDACTED] 1333

Other Withdrawals (continued)

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>	<i>Amount</i>
Aug 14	Analysis Service Charge	1400000000	2,030.78-
Total Other Withdrawals			\$ 802,030.78-

Balance Summary

<i>Date</i>	<i>Ending Balance</i>	<i>Date</i>	<i>Ending Balance</i>	<i>Date</i>	<i>Ending Balance</i>
Aug 7	888,202.52	Aug 14	202,879.90	Aug 22	350,523.49
Aug 8	890,202.52	Aug 15	339,607.38	Aug 28	353,975.49
Aug 12	193,329.21	Aug 20	339,694.59	Aug 30	399,417.11
Aug 13	195,169.21				

Balances only appear for days reflecting change.

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P.O. Box 1800
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:
[REDACTED] 1341
Statement Period:
Aug 1, 2024
through
Aug 31, 2024



Page 1 of 2



To Contact U.S. Bank

Commercial Customer

Service:

800-898-6466

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Internet:

usbank.com

INFORMATION YOU SHOULD KNOW

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ANALYZED CHECKING WITH INTEREST

Member FDIC

U.S. Bank National Association

Account Number [REDACTED] 1341

Account Summary

	# Items				
Beginning Balance on Aug 1		\$	1,386,081.33	Interest Paid this Year	\$ 18.11
Other Deposits	13		181,837.21	Number of Days in Statement Period	31
Other Withdrawals	3		1,200,836.33-		
Ending Balance on Aug 31, 2024		\$	367,082.21		

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Aug 5	Electronic Deposit REF=242180044690250N00	From 20843 BB Merchan4270465600	\$ 4,010.55
Aug 6	Consolidated Image Check	Deposit 1 Items 0000000000	37,742.37
Aug 7	Consolidated Image Check	Deposit 1 Items 0000000000	2,983.00
Aug 8	CV HAYL 40252554058561 Location/Ser#0000000001	Cash Vault Deposit 2554058561	36.00
Aug 12	Electronic Deposit REF=242250082422080N00	From 20843 BB Merchan4270465600	7,368.53
Aug 13	Consolidated Image Check	Deposit 1 Items 0000000000	28,727.42
Aug 20	Consolidated Image Check	Deposit 1 Items 0000000000	23,575.83
Aug 20	Electronic Deposit REF=242320106544340N00	From 20843 BB Merchan4270465600	31,803.91
Aug 22	CV HAYL 40259839030979 Location/Ser#0000000001	Cash Vault Deposit 9839030979	628.00
Aug 27	Consolidated Image Check	Deposit 2 Items 0000000000	21,423.66
Aug 27	Electronic Deposit REF=242390126979980N00	From 20843 BB Merchan4270465600	23,534.99
Aug 30	Interest Paid	3000002414	2.95
Total Other Deposits			\$ 181,837.21

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Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

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

Business Statement

Account Number: [REDACTED] 1341
 Statement Period:
 Aug 1, 2024
 through
 Aug 31, 2024

ANALYZED CHECKING WITH INTEREST

(CONTINUED)

U.S. Bank National Association

Account Number [REDACTED] 1341

Other Withdrawals

<i>Date</i>	<i>Description of Transaction</i>	<i>To Account</i>	<i>Ref Number</i>	<i>Amount</i>
Aug 12	Electronic Funds Transfer	[REDACTED] 2798		\$ 1,200,000.00-
Aug 14	Deposited Item Returned		1000103085	5.00-
Aug 14	Analysis Service Charge		1400000000	831.33-
Total Other Withdrawals				\$ 1,200,836.33-

Balance Summary

<i>Date</i>	<i>Ending Balance</i>	<i>Date</i>	<i>Ending Balance</i>	<i>Date</i>	<i>Ending Balance</i>
Aug 5	1,390,091.88	Aug 12	238,221.78	Aug 22	322,120.61
Aug 6	1,427,834.25	Aug 13	266,949.20	Aug 27	367,079.26
Aug 7	1,430,817.25	Aug 14	266,112.87	Aug 30	367,082.21
Aug 8	1,430,853.25	Aug 20	321,492.61		

Balances only appear for days reflecting change.

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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
EMPLOYEE HEALTH BENEFITS INSURANCE
DEBTOR IN POSSESSION
2121 HARRISON ST STE 100
OAKLAND CA 94612-3788

Business Statement

Account Number:

1358

Statement Period:

Aug 1, 2024

through

Aug 31, 2024

Page 1 of 2



To Contact U.S. Bank

Commercial Customer

Service:

800-898-6466

U.S. Bank accepts Relay Calls

Internet:

usbank.com

INFORMATION YOU SHOULD KNOW

Effective October 1, 2024, we will increase the monthly Deposit Coverage fee to \$0.1498 per \$1,000 of monthly average ledger balance in your account. If you have questions, please contact your banker, or call your customer service team at the phone number shown at the top of this statement.

ANALYZED CHECKING

U.S. Bank National Association

Member FDIC

Account Number 1358

Account Summary

	# Items		
Beginning Balance on Aug 1		\$	2,094,713.87
Other Deposits	25		1,578,378.51
Other Withdrawals	2		1,796,548.56-
Checks Paid	1		29,840.92-
Ending Balance on Aug 31, 2024		\$	1,846,702.90

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Aug 1	Wholesale Lockbox Deposit	Location/Ser#0000045889 8912714878	\$ 65,419.02
Aug 2	Wholesale Lockbox Deposit	Location/Ser#0000045889 9211990964	15,670.80
Aug 5	Wholesale Lockbox Deposit	Location/Ser#0000045889 8014831280	4,375.59
Aug 5	Wholesale Lockbox Deposit	Location/Ser#0000045889 8013504013	224,953.05
Aug 7	Wholesale Lockbox Deposit	Location/Ser#0000045889 8612979190	4,695.35
Aug 7	Wholesale Lockbox Deposit	Location/Ser#0000045889 8612405355	139,834.45
Aug 8	Wholesale Lockbox Deposit	Location/Ser#0000045889 8912151992	309,958.43
Aug 9	Wholesale Lockbox Deposit	Location/Ser#0000045889 9212161840	40,416.43
Aug 12	Wholesale Lockbox Deposit	Location/Ser#0000045889 8013589965	32,348.53
Aug 12	Wholesale Lockbox Deposit	Location/Ser#0000045889 8014421953	37,755.91
Aug 13	Wholesale Lockbox Deposit	Location/Ser#0000045889 8313241338	178,247.50
Aug 14	Wholesale Lockbox Deposit	Location/Ser#0000045889 8612936920	66,914.93
Aug 15	Wholesale Lockbox Deposit	Location/Ser#0000045889 8912473902	18,630.18
Aug 19	Wholesale Lockbox Deposit	Location/Ser#0000045889 8013503152	20,607.21
Aug 19	Wholesale Lockbox Deposit	Location/Ser#0000045889 8014735611	171,479.00
Aug 20	Wholesale Lockbox Deposit	Location/Ser#0000045889 8313243451	43,881.65
Aug 21	Wholesale Lockbox Deposit	Location/Ser#0000045889 8612801178	1,413.00
Aug 22	Wholesale Lockbox Deposit	Location/Ser#0000045889 8911755706	12,832.84
Aug 23	Wholesale Lockbox Deposit	Location/Ser#0000045889 9212535139	4,581.57
Aug 26	Wholesale Lockbox Deposit	Location/Ser#0000045889 8013371551	7,916.22
Aug 26	Wholesale Lockbox Deposit	Location/Ser#0000045889 8014516722	10,811.21
Aug 27	Wholesale Lockbox Deposit	Location/Ser#0000045889 8313891815	16,864.40
Aug 28	Wholesale Lockbox Deposit	Location/Ser#0000045889 8612212668	78,626.63
Aug 29	Wholesale Lockbox Deposit	Location/Ser#0000045889 8912418244	56,523.84

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	\$

- List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
- 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.
- Enter the ending balance shown on this statement. \$ _____
- Enter the total deposits recorded in the Outstanding Deposits section. \$ _____
- Total lines 3 and 4. \$ _____
- Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ _____
- Subtract line 6 from line 5. This is your balance. \$ _____
- 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.
- 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.
- 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.

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

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
 EMPLOYEE HEALTH BENEFITS INSURANCE
 DEBTOR IN POSSESSION
 2121 HARRISON ST STE 100
 OAKLAND CA 94612-3788

Business Statement

Account Number: [REDACTED] 1358
 Statement Period:
 Aug 1, 2024
 through
 Aug 31, 2024

ANALYZED CHECKING (CONTINUED)

U.S. Bank National Association

Account Number [REDACTED] 1358

Other Deposits (continued)

Date	Description of Transaction	Ref Number	Amount
Aug 30	Wholesale Lockbox Deposit	Location/Ser#0000045889 9211944103	13,620.77
Total Other Deposits			\$ 1,578,378.51

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Aug 2	Electronic Withdrawal REF=242140101551600N00	To RETA TRUST CASH CONC 2942329720	\$ 1,794,855.94-
Aug 14	Analysis Service Charge	1400000000	1,692.62-
Total Other Withdrawals			\$ 1,796,548.56-

Checks Presented Conventionally

Check	Date	Ref Number	Amount
1023	Aug 6	8314253168	29,840.92
Conventional Checks Paid (1)			\$ 29,840.92-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Aug 1	2,160,132.89	Aug 12	1,145,444.57	Aug 22	1,657,758.26
Aug 2	380,947.75	Aug 13	1,323,692.07	Aug 23	1,662,339.83
Aug 5	610,276.39	Aug 14	1,388,914.38	Aug 26	1,681,067.26
Aug 6	580,435.47	Aug 15	1,407,544.56	Aug 27	1,697,931.66
Aug 7	724,965.27	Aug 19	1,599,630.77	Aug 28	1,776,558.29
Aug 8	1,034,923.70	Aug 20	1,643,512.42	Aug 29	1,833,082.13
Aug 9	1,075,340.13	Aug 21	1,644,925.42	Aug 30	1,846,702.90

Balances only appear for days reflecting change.

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

3961 TRN 6480 S Y ST01

Business Statement

Account Number:
[REDACTED] 1366
Statement Period:
Aug 1, 2024
through
Aug 31, 2024

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Page 1 of 2

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

To Contact U.S. Bank

Commercial Customer Service: 800-898-6466

U.S. Bank accepts Relay Calls

Internet: usbank.com

INFORMATION YOU SHOULD KNOW

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ANALYZED CHECKING

U.S. Bank National Association

Member FDIC
Account Number [REDACTED] 1366

Account Summary

	# Items		
Beginning Balance on Aug 1		\$	2,633,410.09
Other Deposits	4		231,817.14
Other Withdrawals	6		932,711.44-
Checks Paid	2		119,643.00-
Ending Balance on Aug 31, 2024		\$	1,812,872.79

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Aug 9	Consolidated Image Check	Deposit 1 Items 0000000000	\$ 50,997.68
Aug 15	Consolidated Image Check	Deposit 1 Items 0000000000	40,023.20
Aug 26	Consolidated Image Check	Deposit 1 Items 0000000000	40,300.48
Aug 30	Consolidated Image Check	Deposit 1 Items 0000000000	100,495.78
Total Other Deposits			\$ 231,817.14

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Aug 1	Wire Debit REF007250 BNF=AFCO DIRECT	TEXAS CAPITAL BANK 240801B03HHM	\$ 456,010.73-
Aug 5	Wire Debit REF004381 BNF=BSD WESTERN	CITIBANK OF NEW YO 240805B01Y4Q REGIONDIOCESEOF OAKLAND	4,167.00-
Aug 14	Analysis Service Charge	1400000000	850.94-
Aug 15	Electronic Funds Transfer	To Account [REDACTED] 2798	649.04-
Aug 20	Wire Debit REF004951 BNF=BSD WESTERN	CITIBANK OF NEW YO 240820B02317 REGIONDIOCESEOF OAKLAND	15,023.00-
Aug 23	Wire Debit REF003379 BNF=AFCO DIRECT	TEXAS CAPITAL BANK 240823B01JVD	456,010.73-
Total Other Withdrawals			\$ 932,711.44-

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BALANCE YOUR ACCOUNT

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Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

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IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

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CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

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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.

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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
 PACKAGE & WORKERS' COMPENSATION INSURANCE
 DEBTOR IN POSSESSION
 2121 HARRISON ST STE 100
 OAKLAND CA 94612-3788

Business Statement

Account Number: [REDACTED] 1366
 Statement Period:
 Aug 1, 2024
 through
 Aug 31, 2024
 Page 2 of 2

ANALYZED CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number [REDACTED] 1366

Checks Presented Conventionally

<u>Check</u>	<u>Date</u>	<u>Ref Number</u>	<u>Amount</u>	<u>Check</u>	<u>Date</u>	<u>Ref Number</u>	<u>Amount</u>	
1087	Aug 14	8612798551	110,397.00	1088	Aug 21	8612381689	9,246.00	
Conventional Checks Paid (2)							\$	119,643.00-

Balance Summary

<u>Date</u>	<u>Ending Balance</u>	<u>Date</u>	<u>Ending Balance</u>	<u>Date</u>	<u>Ending Balance</u>
Aug 1	2,177,399.36	Aug 15	2,152,356.26	Aug 23	1,672,076.53
Aug 5	2,173,232.36	Aug 20	2,137,333.26	Aug 26	1,712,377.01
Aug 9	2,224,230.04	Aug 21	2,128,087.26	Aug 30	1,812,872.79
Aug 14	2,112,982.10				

Balances only appear for days reflecting change.

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

3961 TRN 6480 S Y ST01

Business Statement

Account Number:

██████████ 1374

Statement Period:

Aug 1, 2024

through

Aug 31, 2024

Page 1 of 2

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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



To Contact U.S. Bank

Commercial Customer

Service:

800-898-6466

U.S. Bank accepts Relay Calls

Internet:

usbank.com

INFORMATION YOU SHOULD KNOW

Effective October 1, 2024, we will increase the monthly Deposit Coverage fee to \$0.1498 per \$1,000 of monthly average ledger balance in your account. If you have questions, please contact your banker, or call your customer service team at the phone number shown at the top of this statement.

ANALYZED CHECKING

Member FDIC

U.S. Bank National Association

Account Number ██████████ 1374

Account Summary

	# Items		
Beginning Balance on Aug 1		\$	2,597,109.22
Other Deposits	14		223,893.60
Other Withdrawals	1		926.02-
Checks Paid	26		111,209.48-
Ending Balance on Aug 31, 2024		\$	2,708,867.32

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Aug 5	Electronic Deposit REF=242180044698880N00	From 20843-2 BB Merchan4270465600	\$ 984.82
Aug 5	Electronic Deposit REF=242180044698360N00	From BB*20843-4 BB Merchan4270465600	3,024.81
Aug 5	Wire Credit REF017825 ORG=ROMAN CATHOLIC	WELLS SF 240805B01G39 BISHOP OF OAKLA 2121 HARRISO	29,968.38
Aug 12	Electronic Deposit REF=242250082420570N00	From 20843-2 BB Merchan4270465600	1,622.09
Aug 12	Electronic Deposit REF=242250082420630N00	From BB*20843-4 BB Merchan4270465600	3,740.49
Aug 12	Consolidated Image Check	Deposit 1 Items 0000000000	25,301.47
Aug 19	Wire Credit REF005436 ORG=ROMAN CATHOLIC	WELLS SF 240819B00C3X BISHOP OF OAKLA 2121 HARRISO	97,187.04
Aug 20	Electronic Deposit REF=242320106546610N00	From 20843-2 BB Merchan4270465600	1,165.03
Aug 20	Electronic Deposit REF=242320106544280N00	From BB*20843-4 BB Merchan4270465600	10,062.67
Aug 20	Consolidated Image Check	Deposit 1 Items 0000000000	40,722.78
Aug 27	Electronic Deposit REF=242390126976090N00	From 20843-2 BB Merchan4270465600	1,272.67
Aug 27	Electronic Deposit REF=242390126977210N00	From BB*20843-4 BB Merchan4270465600	3,143.94

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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.

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

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.

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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

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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: [REDACTED] 1374
 Statement Period:
 Aug 1, 2024
 through
 Aug 31, 2024
 Page 2 of 2

ANALYZED CHECKING (CONTINUED)

U.S. Bank National Association Account Number [REDACTED] 1374

Other Deposits (continued)

Date	Description of Transaction	Ref Number	Amount
Aug 30	Consolidated Image Check	Deposit 2 Items 0000000000	5,697.41
Total Other Deposits			\$ 223,893.60

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Aug 14	Analysis Service Charge	1400000000	\$ 926.02-
Total Other Withdrawals			\$ 926.02-

Checks Presented Conventionally

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
1648	Aug 23	9212612901	100.00	1690*	Aug 26	8015387385	1,075.00
1654*	Aug 5	8016898373	2,045.00	1691	Aug 28	8612581037	1,215.00
1658*	Aug 14	8613978612	100.00	1693*	Aug 28	8613628573	25.00
1664*	Aug 13	8315251458	577.00	1699*	Aug 28	8613623568	100.00
1673*	Aug 5	8016909838	25,027.54	1701*	Aug 27	8314975919	20.00
1675*	Aug 23	9213549287	260.00	1703*	Aug 30	9214162438	4,121.38
1676	Aug 19	8015887790	2,589.43	1705*	Aug 26	8016023894	3,130.00
1677	Aug 15	8913514454	4,661.69	1706	Aug 28	8613714707	60.00
1678	Aug 15	8913514453	747.66	1710*	Aug 28	8613742394	1,400.00
1679	Aug 16	9213964693	21,984.12	1714*	Aug 27	8314965225	100.00
1680	Aug 19	8015700679	2,823.85	1716*	Aug 28	8612269917	425.00
1683*	Aug 26	8015820239	499.00	1719*	Aug 30	9213511472	1,531.08
1688*	Aug 28	8613800772	1,455.00	1720	Aug 28	8613722837	35,136.73
				Conventional Checks Paid (26)			\$ 111,209.48-

* Gap in check sequence

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Aug 5	2,604,014.69	Aug 16	2,605,682.25	Aug 26	2,744,342.49
Aug 12	2,634,678.74	Aug 19	2,697,456.01	Aug 27	2,748,639.10
Aug 13	2,634,101.74	Aug 20	2,749,406.49	Aug 28	2,708,822.37
Aug 14	2,633,075.72	Aug 23	2,749,046.49	Aug 30	2,708,867.32
Aug 15	2,627,666.37				

Balances only appear for days reflecting change.

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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:
[REDACTED] 1382
Statement Period:
Aug 1, 2024
through
Aug 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

INFORMATION YOU SHOULD KNOW

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ANALYZED CHECKING

U.S. Bank National Association

Member FDIC

Account Number [REDACTED] 1382

Account Summary

	# Items		
Beginning Balance on Aug 1		\$	3,456.91
Other Withdrawals	1		771.19-
Ending Balance on Aug 31, 2024		\$	2,685.72

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Aug 14	Analysis Service Charge	1400000000	\$ 771.19-
Total Other Withdrawals			\$ 771.19-

Balance Summary

Date	Ending Balance
Aug 14	2,685.72

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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	\$

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- Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ _____
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- 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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P.O. Box 1800
Saint Paul, Minnesota 55101-0800

3961 TRN S Y ST01

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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:
[REDACTED] 1390
Statement Period:
Aug 1, 2024
through
Aug 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

INFORMATION YOU SHOULD KNOW

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ANALYZED CHECKING WITH INTEREST

Member FDIC

U.S. Bank National Association

Account Number [REDACTED] 1390

Account Summary

	# Items				
Beginning Balance on Aug 1		\$	3,599.25	Interest Paid this Year	\$ 19,661.83
Other Deposits	1		8.18	Number of Days in Statement Period	31
Other Withdrawals	1		620.46-		
Ending Balance on Aug 31, 2024		\$	2,986.97		

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Aug 30	Interest Paid	3000002415	\$ 8.18
Total Other Deposits			\$ 8.18

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Aug 14	Analysis Service Charge	1400000000	\$ 620.46-
Total Other Withdrawals			\$ 620.46-

Balance Summary

Date	Ending Balance	Date	Ending Balance
Aug 14	2,978.79	Aug 30	2,986.97

Balances only appear for days reflecting change.



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	\$

- List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
- 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.
- Enter the ending balance shown on this statement. \$ _____
- Enter the total deposits recorded in the Outstanding Deposits section. \$ _____
- Total lines 3 and 4. \$ _____
- Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ _____
- Subtract line 6 from line 5. This is your balance. \$ _____
- 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.
- 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.
- 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.

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

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

3961 TRN S Y ST01

Business Statement

Account Number: [REDACTED] 1408
Statement Period:
Aug 1, 2024
through
Aug 31, 2024

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Page 1 of 1

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

To Contact U.S. Bank

Commercial Customer Service: 800-898-6466

U.S. Bank accepts Relay Calls

Internet: usbank.com

INFORMATION YOU SHOULD KNOW

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ANALYZED CHECKING WITH INTEREST

Member FDIC

U.S. Bank National Association

Account Number [REDACTED] 1408

Account Summary

	# Items				
Beginning Balance on Aug 1		\$	691.44	Interest Paid this Year	\$ 60.43
Other Deposits	2		5,007.64	Number of Days in Statement Period	31
Other Withdrawals	1		700.08-		
Ending Balance on Aug 31, 2024		\$	4,999.00		

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Aug 15	Electronic Funds Transfer From Account [REDACTED] 2798		\$ 5,000.00
Aug 30	Interest Paid	3000002416	7.64
Total Other Deposits			\$ 5,007.64

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Aug 14	Analysis Service Charge	1400000000	\$ 700.08-
Total Other Withdrawals			\$ 700.08-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Aug 14	8.64-	Aug 15	4,991.36	Aug 30	4,999.00

Balances only appear for days reflecting change.

**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	\$

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Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

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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.

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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.
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- 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.





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

3961 TRN 6480 S Y ST01

000638788724842 P 2



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

Business Statement

Account Number: [REDACTED] 1416
Statement Period:
Aug 1, 2024
through
Aug 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

INFORMATION YOU SHOULD KNOW

Effective October 1, 2024, we will increase the monthly Deposit Coverage fee to \$0.1498 per \$1,000 of monthly average ledger balance in your account. If you have questions, please contact your banker, or call your customer service team at the phone number shown at the top of this statement.

ANALYZED CHECKING WITH INTEREST

Member FDIC

U.S. Bank National Association

Account Number [REDACTED] 1416

Account Summary

	# Items				
Beginning Balance on Aug 1		\$	2,502,971.60	Interest Paid this Year	\$ 49,419.97
Other Deposits	1		6,323.72	Number of Days in Statement Period	31
Other Withdrawals	1		1,096.19-		
Ending Balance on Aug 31, 2024		\$	2,508,199.13		

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Aug 30	Interest Paid	3000002417	\$ 6,323.72
Total Other Deposits			\$ 6,323.72

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Aug 14	Analysis Service Charge	1400000000	\$ 1,096.19-
Total Other Withdrawals			\$ 1,096.19-

Balance Summary

Date	Ending Balance	Date	Ending Balance
Aug 14	2,501,875.41	Aug 30	2,508,199.13

Balances only appear for days reflecting change.



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	\$

- List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
- 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.
- Enter the ending balance shown on this statement. \$ _____
- Enter the total deposits recorded in the Outstanding Deposits section. \$ _____
- Total lines 3 and 4. \$ _____
- Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ _____
- Subtract line 6 from line 5. This is your balance. \$ _____
- 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.
- 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.
- 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.

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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.

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.





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

3952 ARP 7101 S Y ST01

Business Statement

Account Number:

██████████ 2798

Statement Period:

Aug 1, 2024

through

Aug 31, 2024

Page 1 of 3

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

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 October 1, 2024, we will increase the monthly Deposit Coverage fee to \$0.1498 per \$1,000 of monthly average ledger balance in your account. If you have questions, please contact your banker, or call your customer service team at the phone number shown at the top of this statement.

ANALYZED CHECKING

U.S. Bank National Association

Member FDIC
Account Number ██████████ 2798

Account Summary

	# Items	\$	
Beginning Balance on Aug 1		\$	1,182,248.49
Other Deposits	4		2,135,604.90
Other Withdrawals	25		1,318,286.16-
Summary Post	213		893,209.73-
Ending Balance on Aug 31, 2024		\$	1,106,357.50

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Aug 12	Electronic Funds Transfer From Account ██████████ 1333		\$ 800,000.00
Aug 12	Electronic Funds Transfer From Account ██████████ 1341		1,200,000.00
Aug 15	Electronic Funds Transfer From Account ██████████ 1366		649.04
Aug 20	Wire Credit REF028176 JPMCHASE NYC 240820B01XF1 ORG=ALVAREZ AND MARSAL HOLDINGS LLC DISBURSEMEN		134,955.86
Total Other Deposits			\$ 2,135,604.90

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Aug 1	Wire Debit REF007251 BNF=PRINCIPAL BANK PCS INCOMING WIRE	WELLS SF 240801B03HHL	\$ 122,171.09-
Aug 5	Electronic Withdrawal REF=242150203469040N00	To eCatholic / Shee 0383913206PAYMENT ██████████ 5325	81.70-
Aug 6	Electronic Withdrawal REF=242180126608540Y00	To SUPERIORUSA CORP ACH 1331197652	6,956.12-
Aug 9	Wire Debit REF004247 BNF=WESTERN CATHOLIC	TD BANK NA WILLIST 240809B01RV3 INSURANCE COMPANY RISK RET	649.04-

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.



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Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

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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: [REDACTED] 2798
 Statement Period:
 Aug 1, 2024
 through
 Aug 31, 2024

ANALYZED CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number [REDACTED] 2798

Other Withdrawals (continued)

Date	Description of Transaction	Ref Number	Amount
Aug 12	Electronic Withdrawal REF=242220107147290N00	To ADP PAYROLL FEES ADP FEES 9659605001	1,031.38-
Aug 12	Wire Debit REF004325 BNF=ADP PAYROLL DEPOSIT	DBTCO AMERICAS NYC 240812B01XYP CUSTODIAL ACCOU NEW YOR	48,665.73-
Aug 12	Wire Debit REF004333 BNF=ADP PAYROLL DEPOSIT	DBTCO AMERICAS NYC 240812B01XYN CUSTODIAL ACCOU NEW YOR	133,352.89-
Aug 14	Analysis Service Charge	1400000000	2,423.39-
Aug 14	Wire Debit REF002357 BNF=BREALL & BREALL LLP	FIRST REPUBLIC SAN 240814B0125J CA	3,840.00-
Aug 14	Wire Debit REF002358 BNF=STOUT RISIUS ROSS,	BMO BANK NA CHICAG 240814B0125C LLC 150 W. SECOND STREET	7,690.40-
Aug 14	Wire Debit REF002357 BNF=KELLER BENVENUTTI	WELLS SF 240814B0125G KIM	14,848.00-
Aug 14	Wire Debit REF002432 BNF=ALVAREZ AND MARSAL	JPMCHASE NYC 240814B0125K NORTH AMERICA	17,060.63-
Aug 14	Wire Debit INTERNAL BNF=BURNS BOWEN BAIR LLP	US BANK 240814B0125D 1 S PINCKNEY ST STE 93	80,549.62-
Aug 14	Wire Debit REF002368 BNF=BERKELEY RESEARCH	PNC BANK NATL ASSO 240814B0125H GROUP LLC RICHARDSON TX	89,758.00-
Aug 14	Wire Debit REF002367 BNF=LOWENSTEIN SANDLER	CITIBANK OF NEW YO 240814B0125F LLP	127,802.57-
Aug 14	Wire Debit INTERNAL BNF=FOLEY AND LARDNER	US BANK 240814B0125L LLP ATTN TREASURY AND AR	299,426.20-
Aug 15	Electronic Funds Transfer	To Account 157536151408	5,000.00-
Aug 15	Electronic Withdrawal REF=242270159285980N00	To USPS1000030923 27100440314135641517	17,751.44-
Aug 21	Electronic Withdrawal REF=242330127553380Y00	To SUPERIORUSA CORP ACH 1331197652	6,615.73-
Aug 23	Wire Debit REF003438 BNF=MATTHEW J. KEMNER	CITIBANK SAN FRAN 240823B01JVC	31,164.00-
Aug 23	Wire Debit REF003378 BNF=PRINCIPAL BANK PCS	WELLS SF 240823B01JV9 INCOMING WIRE	122,171.09-
Aug 27	Wire Debit REF004379 BNF=ADP PAYROLL DEPOSIT	DBTCO AMERICAS NYC 240827B01X23 CUSTODIAL ACCOU NEW YOR	47,648.67-
Aug 27	Wire Debit REF004337 BNF=ADP PAYROLL DEPOSIT	DBTCO AMERICAS NYC 240827B01X24 CUSTODIAL ACCOU NEW YOR	130,526.29-
Aug 28	Wire Debit REF004961 BNF=ADP PAYROLL DEPOSIT	DBTCO AMERICAS NYC 240828B021WX CUSTODIAL ACCOU NEW YOR	176.70-
Aug 28	Wire Debit REF005009 BNF=ADP PAYROLL DEPOSIT	DBTCO AMERICAS NYC 240828B021WW CUSTODIAL ACCOU NEW YOR	925.48-
Total Other Withdrawals			\$ 1,318,286.16-

Summary Post

Date	Description of Transaction	Ref Number	Amount
Aug 1	Summary Post of	4 Items	\$ 14,013.86-
Aug 2	Summary Post of	7 Items	5,778.96-
Aug 5	Summary Post of	21 Items	17,611.15-
Aug 6	Summary Post of	5 Items	6,702.24-
Aug 7	Summary Post of	8 Items	19,433.42-
Aug 8	Summary Post of	7 Items	7,006.29-
Aug 9	Summary Post of	7 Items	5,248.06-
Aug 12	Summary Post of	33 Items	94,985.19-
Aug 13	Summary Post of	13 Items	325,000.27-
Aug 14	Summary Post of	10 Items	16,559.16-
Aug 15	Summary Post of	5 Items	11,023.54-
Aug 16	Summary Post of	1 Items	2,060.63-
Aug 19	Summary Post of	21 Items	191,773.80-



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: [REDACTED] 2798
 Statement Period:
 Aug 1, 2024
 through
 Aug 31, 2024

ANALYZED CHECKING (CONTINUED)

U.S. Bank National Association

Account Number [REDACTED] 2798

Summary Post (continued)

<i>Date</i>	<i>Description of Transaction</i>	<i>Ref Number</i>	<i>Amount</i>
Aug 20	Summary Post of	11 Items	8,339.70-
Aug 21	Summary Post of	6 Items	2,164.92-
Aug 22	Summary Post of	6 Items	67,079.44-
Aug 23	Summary Post of	3 Items	817.61-
Aug 26	Summary Post of	14 Items	18,769.04-
Aug 27	Summary Post of	15 Items	29,050.00-
Aug 28	Summary Post of	8 Items	39,630.95-
Aug 29	Summary Post of	4 Items	5,992.95-
Aug 30	Summary Post of	4 Items	4,168.55-
Total (213) Summary Post			\$ 893,209.73-

Balance Summary

<i>Date</i>	<i>Ending Balance</i>	<i>Date</i>	<i>Ending Balance</i>	<i>Date</i>	<i>Ending Balance</i>
Aug 1	1,046,063.54	Aug 13	2,373,561.10	Aug 22	1,537,398.83
Aug 2	1,040,284.58	Aug 14	1,713,603.13	Aug 23	1,383,246.13
Aug 5	1,022,591.73	Aug 15	1,680,477.19	Aug 26	1,364,477.09
Aug 6	1,008,933.37	Aug 16	1,678,416.56	Aug 27	1,157,252.13
Aug 7	989,499.95	Aug 19	1,486,642.76	Aug 28	1,116,519.00
Aug 8	982,493.66	Aug 20	1,613,258.92	Aug 29	1,110,526.05
Aug 9	976,596.56	Aug 21	1,604,478.27	Aug 30	1,106,357.50
Aug 12	2,698,561.37				

Balances only appear for days reflecting change.



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:
Aug 1, 2024
through
Aug 31, 2024

Page 1 of 2



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 August 12, 2024, we would like to inform you of the upcoming changes to the *Business Pricing Information* document that may impact your account. A current copy of the *Business Pricing Information* disclosure can be obtained by calling 800-673-3555 or by visiting your local branch.

Primary updates in your revised *Business Pricing Information* disclosure

- Platinum checking updates include the following:
 - U.S. Bank Payment Solutions Merchant Banking is being added as an option for the Monthly Maintenance Fee waiver
 - Transactions - 550 free per statement cycle, then \$0.40 each (previously 500 free transactions)
 - Cash Deposit Fee - 250 free units per month, then \$0.33 per \$100 (previously 200 free units)
- Gold Checking updates include the following:
 - Transactions - 350 free per statement cycle, then \$0.45 each (previously 300 free transactions)
 - Cash Deposit Fee - 125 free units per month, then \$0.33 per \$100 (previously 100 free units)
- The Non-U.S. Bank ATM transaction fee for denied transactions will be removed.
- Under the Foreign Currency section, the Foreign Exchange Fee (Admin Fee) will be charged for transactions of \$300 (previously \$250) U.S. Dollars or less, or for any currency purchases returned within seven days.

Beginning August 12, 2024, a copy of the *Business Pricing Information* document 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.

NON PROFIT CHECKING

U.S. Bank National Association

Member FDIC

Account Number ██████████ 5269

Account Summary

	# Items				
Beginning Balance on Aug 1		\$	93,337.02	Interest Paid this Year	\$ 2.95
Other Deposits	3		35,899.43	Number of Days in Statement Period	31
Other Withdrawals	6		15,444.82-		
Ending Balance on Aug 31, 2024		\$	113,791.63		

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.





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: [REDACTED] 5269
 Statement Period:
 Aug 1, 2024
 through
 Aug 31, 2024

NON PROFIT CHECKING (CONTINUED)

U.S. Bank National Association

Account Number [REDACTED] 5269

Other Deposits

Date	Description of Transaction	Ref Number	Amount
Aug 9	Consolidated Image Check	Deposit 1 Items 7696300021	\$ 22,497.82
Aug 22	Consolidated Image Check	Deposit 1 Items 7696300022	13,401.17
Aug 30	Interest Paid	3000009974	0.44
Total Other Deposits			\$ 35,899.43

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Aug 5	Wire Debit REF001542 BNF=BENEFIT ALLOCATION	BK AMER NYC 240805B00RDF SYSTEMS INC	\$ 793.63-
Aug 9	Wire Debit REF003298 BNF=BENEFIT ALLOCATION	BK AMER NYC 240809B01DM7 SYSTEMS INC	4,566.42-
Aug 12	Deposited Item Returned	1000100830	23.58-
Aug 16	Wire Debit REF005059 BNF=BENEFIT ALLOCATION	BK AMER NYC 240816B025KP SYSTEMS INC	2,373.91-
Aug 26	Wire Debit REF000391 BNF=BENEFIT ALLOCATION	BK AMER NYC 240826B009B4 SYSTEMS INC	3,996.19-
Aug 30	Wire Debit REF007606 BNF=BENEFIT ALLOCATION	BK AMER NYC 240830B0B0PM SYSTEMS INC	3,691.09-
Total Other Withdrawals			\$ 15,444.82-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Aug 5	92,543.39	Aug 16	108,077.30	Aug 26	117,482.28
Aug 9	110,474.79	Aug 22	121,478.47	Aug 30	113,791.63
Aug 12	110,451.21				

Balances only appear for days reflecting change.

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

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106481122399127 S



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:
Aug 1, 2024
through
Aug 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 October 1, 2024, we will increase the monthly Deposit Coverage fee to \$0.1498 per \$1,000 of monthly average ledger balance in your account. If you have questions, please contact your banker, or call your customer service team at the phone number shown at the top of this statement.

ANALYZED CHECKING

U.S. Bank National Association

Member FDIC
Account Number ██████████ 6333

Account Summary

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



BALANCE YOUR ACCOUNT

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Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

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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
60008-0000

IL

(RECONCILEMENT) NONE

RECONCILEMENT FOR ACCOUNT ██████████ 6706 000
NAME: THE ROMAN CATHOLIC BISHOP OF OAKLAN

RULE-OFF PERIOD FROM: 08/01/2024 TO 08/31/2024

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 09/04/24

ACCOUNT █████ 6706 RULE OFF FROM 08/01/24 TO 08/31/24
STATEMENT

RUN DATE 09/04/24 TIME 20:04

PAGE 1

ACCOUNT NAME - THE ROMAN CATHOLIC BISHOP OF O

			OPENING LEDGER BALANCE			80,833.00
			OPENING AVAILABLE BALANCE			80,833.00
DATE	BATCH TRACK	TRANSACTION DESCRIPTION	DEBITS	CREDITS	LEDGER BALANCE	
08/05/24	22421801125	SAME DAY CR TRANSFER		4,167.00	85,000.00	
	650000000571	GID:F0142180CC2101 FED20240805J1Q5040C004381 REF:240805B01Y4Q PAY BK ID:121122676 PAY BK:US BANK NA ORDER:THE ROMAN CATHOLIC BISHOP OF 2121 HARRISON ST STE 100 OAKLAND,CA,94612 US DETAILS:FUNDING NOTIFICATION_08/01 INSTRUCT DATE:08/05/24 ADVICE TYPE:NONE				
08/06/24	32421901126	SDR FUNDING DEBIT	627.85		84,372.15	
	421917042377	SDR - CONSOLIDATED DEBIT FOR 1 CHECK(S) FOR PLAN # 6922				
08/08/24	32422101127	SDR FUNDING DEBIT	3,716.94		80,655.21	
	422111217736	SDR - CONSOLIDATED DEBIT FOR 1 CHECK(S) FOR PLAN # 6922				
08/14/24	32422701128	SDR FUNDING DEBIT	7,015.53		73,639.68	
	422712070484	SDR - CONSOLIDATED DEBIT FOR 6 CHECK(S) FOR PLAN # 6922				
08/20/24	22423301129	SAME DAY CR TRANSFER		15,023.00	88,662.68	
	650000000571	GID:F0142330B56C01 FED20240820MMQFMP31004951 REF:240820B02317 PAY BK ID:121122676 PAY BK:US BANK NA ORDER:THE ROMAN CATHOLIC BISHOP OF 2121 HARRISON ST STE 100 OAKLAND,CA,94612 US INSTRUCT DATE:08/20/24 ADVICE TYPE:NONE				
08/30/24	32424301130	SDR FUNDING DEBIT	16,116.84		72,545.84	
	424308638766	SDR - CONSOLIDATED DEBIT FOR 4 CHECK(S) FOR PLAN # 6922				
TOTALS						
			DEBITS	CREDITS	BALANCE	
			27,477.16	19,190.00	72,545.84	
					72,545.84	
					72,545.84	

REPORT DATE 09/04/24

ACCOUNT [REDACTED] 6706 RULE OFF FROM 08/01/24 TO 08/31/24
BACKVALUE DETAIL REPORT

RUN DATE 09/04/24 TIME 20:04
PAGE 1

ACCOUNT NAME - THE ROMAN CATHOLIC BISHOP OF O

NO DATA PRODUCED FOR THIS REPORT AT THIS TIME

BANK RECONCILEMENT
RULE OFF PERIOD 08/01/2024 TO 08/31/2024
PROOF OF OUTSTANDING

SUB-ACCOUNT [REDACTED] 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 07/31/2024	7	9,348.32			
PRIOR OUTSTANDING				7	9,348.32
+ INITIAL ISSUANCE	8	43,131.74			
+ ADDITIONAL CHECKS ISSUED	0	0.00			
TOTAL ISSUANCE ENTERED:				8	43,131.74
- 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	12	27,477.16			
TOTAL CHECKS RECONCILED:				12	27,477.16
= CLOSING OUTSTANDING 08/31/2024				3	25,002.90

BANK RECONCILEMENT
 RULE OFF PERIOD 08/01/2024 TO 08/31/2024
 PAID AND OUTSTANDING REPORT

SUB-ACCOUNT ██████████ 6706 THE ROMAN CATHOLIC BISHOP OF O

SERIAL #	ISSUE DATE	OUTSTANDING AMT	RECON DATE	PLAN	PAID AMOUNT	STAT	6922 - - - FSI N/A	ADDITIONAL DATA	SOURCE
200139113	07/25/2024		08/06/2024		627.85	RE	000900RB01	ST BENEDICT	
200241677	07/29/2024		08/14/2024		340.00	RE	000922PI01	ALLEN, GLAESSNER, H	
200241678	07/29/2024		08/14/2024		438.93	RE	000922PI01	ALLEN, GLAESSNER, H	
200241679	07/29/2024		08/14/2024		521.03	RE	000922PI01	ALLEN, GLAESSNER, H	
200241680	07/29/2024		08/14/2024		1,140.49	RE	000922PI01	ALLEN, GLAESSNER, H	
200241681	07/29/2024		08/14/2024		2,563.08	RE	000922PI01	ALLEN, GLAESSNER, H	
200309317	07/31/2024		08/08/2024		3,716.94	RE	000741GB01	LEXITAS	
200443412	08/05/2024		08/14/2024		2,012.00	RE	000914EP01	ALLEN, GLAESSNER, H	
200633741	08/12/2024		08/30/2024		340.00	RE	000839GD01	ALLEN, GLAESSNER, H	
200744876	08/15/2024		08/30/2024		272.00	RE	000922PI01	ALLEN, GLAESSNER, H	
200812506	08/19/2024	12,176.81				IS	000851RB01	ST JOSEPH CEMETERY	
200845507	08/20/2024	9,130.45				IS	000895RB01	ST PETER MARTYR	
200885189	08/21/2024	3,695.64				IS	000907AD01	SHAWNTEL MESSNER	
200904090	08/21/2024		08/30/2024		15,023.00	RE	000727GB01	ALLEN, GLAESSNER, H	
200940873	08/22/2024		08/30/2024		481.84	RE	000727GB01	ALLEN, GLAESSNER, H	
PLN/FSI OUTSTANDING TOTALS:			PAID TOTALS:						
3 ITEMS \$		25,002.90	12 ITEMS \$			27,477.16			
SUBACCT OUTSTANDING TOTALS:			PAID TOTALS:						
3 ITEMS \$		25,002.90	12 ITEMS \$			27,477.16			

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

SEP 4, 2024 20:03

BANK RECONCILEMENT
RULE OFF PERIOD 08/01/2024 TO 08/31/2024
CANCELED CHECKS DETAIL REPORT

PAGE: 1

SUB-ACCOUNT [REDACTED] 6706 THE ROMAN CATHOLIC BISHOP OF O

NO DATA PRODUCED FOR THIS REPORT AT THIS TIME

SEP 4, 2024 20:03

BANK RECONCILEMENT
RULE OFF PERIOD 08/01/2024 TO 08/31/2024
STOP PAYMENT DETAIL

PAGE: 1

SUB-ACCOUNT [REDACTED] 6706 THE ROMAN CATHOLIC BISHOP OF O

NO DATA PRODUCED FOR THIS REPORT AT THIS TIME

SEP 4, 2024 20:03

BANK RECONCILEMENT
RULE OFF PERIOD 08/01/2024 TO 08/31/2024
ADDITIONAL ISSUANCE REPORT

PAGE: 1

SUB-ACCOUNT [REDACTED] 6706 THE ROMAN CATHOLIC BISHOP OF O

NO DATA PRODUCED FOR THIS REPORT AT THIS TIME

SEP 4, 2024 20:03

BANK RECONCILEMENT

PAGE: 1

RULE OFF PERIOD 08/01/2024 TO 08/31/2024

AGED ITEMS DETAIL REPORT

SUB-ACCOUNT [REDACTED] 6706 THE ROMAN CATHOLIC BISHOP OF O

NO DATA PRODUCED FOR THIS REPORT AT THIS TIME

BANK RECONCILEMENT
 RULE OFF PERIOD 08/01/2024 TO 08/31/2024
 PAID AND OUTSTANDING SUMMARY
 LOSS PROGRAM / CLAIM PERIOD

SUB-ACCOUNT ██████████ 6706 THE ROMAN CATHOLIC BISHOP OF O

LOSS PROGRAM/CLAIM PERIOD		OUTSTANDING		OUTSTANDING		PAID		PAID	
		AMOUNT	ITEMS	AMOUNT	ITEMS	AMOUNT	ITEMS	AMOUNT	ITEMS
	01 003	0.00	0			15,504.84	2		
	01 005	0.00	0			3,716.94	1		
	01 006	0.00	0			340.00	1		
	01 007	3,695.64	1			2,012.00	1		
LOSS PROGRAM	01			\$3,695.64	1			\$21,573.78	5
LOSS PROGRAM	04	21,307.26	2	\$21,307.26	2	627.85	1	\$627.85	1
LOSS PROGRAM	06	0.00	0	\$0.00	0	5,275.53	6	\$5,275.53	6
PLN/FSI TOTAL				\$25,002.90	3			\$27,477.16	12
PLAN TOTAL				\$25,002.90	3			\$27,477.16	12
SUBACCT TOTAL				\$25,002.90	3			\$27,477.16	12

SEP 4, 2024 20:03

BANK RECONCILEMENT
RULE OFF PERIOD 08/01/2024 TO 08/31/2024
ISSUANCE SUMMARY

PAGE: 1

SUB-ACCOUNT ██████████ 6706 THE ROMAN CATHOLIC BISHOP OF O

	PLAN	6922-	FSI	
	ITEMS	AMOUNT		
+ ISSUANCE ADJUSTMENT	0	0.00		
+ INITIAL ISSUANCE	8	43,131.74		
+ ADDITIONAL CHECKS ISSUED	0	0.00		
TOTAL ISSUANCE ENTERED:			8	43,131.74
- 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 :			8	43,131.74



Schwab One® Account of

ROMAN CATHOLIC BISHOP OF OAKLA

Account Number

1468

Statement Period

August 1-31, 2024

Account Summary

Ending Account Value as of 08/31

\$5,251.03

Beginning Account Value as of 08/01

\$29,942.57



This Statement Previous Statement

Beginning Value	\$29,942.57	\$33,412.26
Deposits	0.00	0.00
Withdrawals	(127,155.42)	(39,393.45)
Dividends and Interest	2.11	89.66
Transfer of Securities	97,513.35	35,573.80
Market Appreciation/(Depreciation)	4,978.42	290.30
Expenses	(30.00)	(30.00)
Ending Value	\$5,251.03	\$29,942.57

Account Ending Value reflects the market value of your cash and investments. It does not include pending transactions, unpriced securities or assets held outside Schwab's custody.

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08/30-83150-ID2052011-103434

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



Schwab One® Account of

ROMAN CATHOLIC BISHOP OF OAKLA

Statement Period
August 1-31, 2024

Asset Allocation

	This Period	Current Allocation
Equities	5,251.03	100%
Total	\$5,251.03	100%

Income Summary

Federal Tax Status	This Period		YTD	
	Tax-Exempt	Taxable	Tax-Exempt	Taxable
Bank Sweep Interest	0.00	2.11	0.00	21.25
Cash Dividends	0.00	0.00	0.00	240.62
Total Income	\$0.00	\$2.11	\$0.00	\$261.87

Gain or (Loss) Summary

	Short-Term (ST)			Long-Term (LT)		
	Gain	(Loss)	Net	Gain	(Loss)	Net
This Period	N/A	N/A	N/A	41,151.81	0.00	41,151.81
YTD	92.96	0.00	92.96	158,420.94	0.00	158,420.94
Unrealized						\$4,968.24

Values may not reflect all of your gains/losses and may be rounded up to the nearest dollar; 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. Please login to your account at Schwab.com for real-time gain/loss information. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

Positions - Summary

Beginning Value as of 08/01	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	Ending Value as of 08/31		Cost Basis		Unrealized Gain/(Loss)
\$29,942.57		\$97,513.35		\$0.00		(\$127,183.31)		\$4,978.42		\$5,251.03		\$282.79		\$4,968.24

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.



Cash and Cash Investments

Type	Symbol	Description	Quantity	Price(\$)	Beginning Balance(\$)	Ending Balance(\$)	Change in Period Balance(\$)	Pending/Unsettled Cash(\$)	Interest/Yield Rate	% of Acct
Bank Sweep		Bank Sweep ^{x,z}			21,984.60	0.00	(21,984.60)		0.45%	
Total Cash and Cash Investments					\$21,984.60	\$0.00	(\$21,984.60)			

Positions - Equities

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
V	VISA INC	19.0000	276.37000	5,251.03	282.79	4,968.24	0.75%	39.52	100%
Total Equities				\$5,251.03	\$282.79	\$4,968.24		\$39.52	100%

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only. 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.

Transactions - Summary

Beginning Cash* as of 08/01	+	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Expenses	=	Ending Cash* as of 08/31
\$21,984.60		\$0.00		(\$127,155.42)		\$0.00		\$105,198.71		\$2.11		(\$30.00)		\$0.00

Other Activity **\$97,513.35** Other activity includes transactions which don't affect the cash balance such as stock transfers, splits, etc.

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

Transaction Details

Date	Category	Action	Symbol/CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/Interest(\$)	Amount(\$)	Realized Gain/(Loss)(\$)
08/01	Sale		OKE	ONEOK INC Exchange Processing Fee \$0.02	(9.0000)	83.0760	0.02	747.66	616.09 ^(L,T)
	Sale		PHM	PULTEGROUP INC Exchange Processing Fee \$0.14	(35.0000)	133.1950	0.14	4,661.69	3,917.24 ^(L,T)



Schwab One® Account of

ROMAN CATHOLIC BISHOP OF OAKLA

Statement Period
August 1-31, 2024

Transaction Details (continued)

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)	Realized Gain/(Loss)(\$)
08/01	Sale		CRM	SALESFORCE INC Exchange Processing Fee \$0.07	(10.0000)	258.9500	0.07	2,589.43	1,993.63 ^(L1)
08/05	Withdrawal	Funds Paid		WIRED FUNDS DISBURSED				(29,968.38)	
	Expense	Service Fee		WIRED FUNDS FEE				(15.00)	
08/14	Other Activity	Account Transfer	KLAC	KLA CORP	60.0000	793.8900		47,633.40	
08/15	Other Activity	Journaled Shares	AVGO	BROADCOM INC	284.0000	157.6900		44,783.96	
08/16	Sale		AVGO	BROADCOM INC Exchange Processing Fee \$1.36	(284.0000)	165.9792	1.36	47,136.73	
	Sale		KLAC	KLA CORP Exchange Processing Fee \$1.40	(60.0000)	834.4100	1.40	50,063.20	34,624.85 ^(L1)
	Interest	Bank Interest ^{X,Z}		BANK INT 071624-081524				2.11	
08/19	Withdrawal	Funds Paid		WIRED FUNDS DISBURSED				(97,187.04)	
	Expense	Service Fee		WIRED FUNDS FEE				(15.00)	
08/26	Other Activity	Account Transfer	V	VISA INC CLASS A	19.0000	268.2100		5,095.99	
Total Transactions								\$75,528.75	\$41,151.81

Date column represents the Settlement/Process date for each transaction.

Bank Sweep Activity

Date	Description	Amount	Date	Description	Amount	Date	Description	Amount
08/01	Beginning Balance ^{X,Z}	\$21,984.60	08/15	BANK INTEREST ^{X,Z}	2.11	08/31	Ending Balance ^{X,Z}	\$0.00
08/01	BANK CREDIT FROM BROKERAGE ^X	7,998.78	08/16	BANK CREDIT FROM BROKERAGE ^X	97,199.93	08/30	Interest Rate ^{*Z}	0.45%
08/06	BANK TRANSFER TO BROKERAGE	(29,983.38)	08/19	BANK TRANSFER TO BROKERAGE	(97,202.04)			

* Your interest period was 07/16/24 - 08/15/24. ^Z



Pending / Open Activity

Activity Type	Date	Action	Symbol/ CUSIP	Description	Quantity	Market Price/ Rate per Share(\$)	Limit Price(\$)	Settle/ Payable Date	Expiration Date	Amount(\$)
Pending	08/15	Qual Div	KLAC	KLA CORP	60.0000	1.4500		09/03		87.00
Total Pending Transactions										\$87.00

Pending transactions are not included in account value

Endnotes For Your Account

- i Value includes incomplete, missing or cost basis that is not tracked due to the security type. If cost basis is not available for an investment, you may be able to provide updates. For questions, please refer to the contact information on the first page of this statement.
- t Data for this holding has been edited or provided by a third party.
- X Bank Sweep deposits are held at FDIC-insured Program Banks, which are listed in the Cash Features Disclosure Statement.
- Z For the 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 Program 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.

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Schwab One® Account of

ROMAN CATHOLIC BISHOP OF OAKLA

Statement Period

August 1-31, 2024

Terms and Conditions (continued)

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