



UNION COLONY SCHOOLS
Account Number: XXXX XXXX XXXX 1162

Billing Questions:

303-237-5000
1-800-964-3444

Website:

efirstbank.com

Send Billing Inquiries To:

FirstBank, P.O. Box 150427, Lakewood, CO 80215

FIRSTBANK CREDIT CARD CENTER Credit Card Account Statement
June 20, 2018 to July 20, 2018

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$9,433.82
- Payments	\$9,433.82
- Other Credits	\$1,197.84
+ Purchases	\$10,964.65
+ Cash Advances	\$0.00
+ Fees Charged	\$4.39
+ Interest Charged	\$0.00
= New Balance	\$9,766.87

PAYMENT INFORMATION

New Balance:	\$9,766.87
Minimum Payment Due:	\$293.00
Payment Due Date:	August 14, 2018

Account Number	XXXX XXXX XXXX 1162
Credit Limit	\$30,000.00
Available Credit	\$19,893.00
Statement Closing Date	July 20, 2018
Days in Billing Cycle	31

TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/17	07/17	7473120JN00XVJ065	PAYMENT - THANK YOU	\$9,433.82-
			TOTAL XXXXXXXXXXXXXXX1162	\$9,433.82-
07/17	07/19	7461043JP09FERE76	THE HOME DEPOT #1515 GREELEY CO CREDIT MCC: 5200 MERCHANT ZIP: 80634	\$12.17-
07/03	07/05	2407105J9J81P9ZSK	THE WRENCH INC. GREELEY CO MCC: 7538 MERCHANT ZIP:	\$55.00
07/04	07/06	2442733JA3FR91TVX	CORNER STORE 0641 GREELEY CO MCC: 5542 MERCHANT ZIP: 80631	\$53.40
07/03	07/08	2461043JB09FFZE7J	THE HOME DEPOT #1515 GREELEY CO MCC: 5200 MERCHANT ZIP: 80634	\$63.37

Transactions continued on next page

FIRSTBANK CREDIT CARD CENTER
PO BOX 150427
LAKEWOOD CO 80215-0427



Account Number: XXXX XXXX XXXX 1162
New Balance: \$9,766.87
Minimum Payment Due: \$293.00
Payment Due Date: August 14, 2018

Amount Enclosed: \$



Make Check Payable to:

FIRSTBANK
PO BOX 150427
LAKEWOOD CO 80215-0427

UNION COLONY SCHOOLS
2000 CLUBHOUSE DR
GREELEY CO 80634-3643

33902000030011620002930000009766872



TRANSACTIONS (continued)

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/09	07/10	2442733JELYHMNGQM	KUM & GO #0305 EVANS CO MCC: 5541 MERCHANT ZIP: 80026	\$60.00
07/10	07/11	2444500JF8PMXXMP9	KING SOOPERS #0632 FUEL Q GREELEY CO MCC: 5542 MERCHANT ZIP: 80631	\$42.00
07/11	07/11	2443106JG2DL5NN8Y	AMAZON MKTPLACE PMTS WWW. WWW.AMAZON.CO WA MCC: 5942 MERCHANT ZIP: 98109	\$79.98
07/10	07/12	2412157JGPJEJFBRM	FILTERS FAST 704-8215157 NC MCC: 5399 MERCHANT ZIP: 28277	\$168.93
07/11	07/12	2469216JG2XD9QDWN	LOWES #01812* GREELEY CO MCC: 5200 MERCHANT ZIP: 80631	\$204.91
07/12	07/12	2443106JH2DYSLQVY	AMAZON MKTPLACE PMTS WWW. WWW.AMAZON.CO WA MCC: 5942 MERCHANT ZIP: 98109	\$45.98
07/12	07/13	2420785JH5XGT38S8	HENRY S VAC & SEW EVANS CO MCC: 5722 MERCHANT ZIP: 80620	\$69.49
07/12	07/13	2444500JH8PNTFX5D	KING SOOPERS #0632 FUEL Q GREELEY CO MCC: 5542 MERCHANT ZIP: 80631	\$12.50
07/13	07/15	2469216JJ2XFYBVYM	LOWES #01812* GREELEY CO MCC: 5200 MERCHANT ZIP: 80631	\$175.60
07/14	07/15	2444500JLBLKLY3W	SAMS CLUB #4770 EVANS CO MCC: 5542 MERCHANT ZIP: 80620	\$64.55
07/17	07/18	2469216JN2XNQ87FQ	LOWES #01812* GREELEY CO MCC: 5200 MERCHANT ZIP: 80631	\$1.60
07/17	07/19	2461043JP09FERES3	THE HOME DEPOT #1515 GREELEY CO MCC: 5200 MERCHANT ZIP: 80634	\$12.17
07/17	07/19	2461043JP09FERF09	THE HOME DEPOT #1515 GREELEY CO MCC: 5200 MERCHANT ZIP: 80634	\$9.84
07/17	07/19	2461043JP09FERG2K	THE HOME DEPOT #1515 GREELEY CO MCC: 5200 MERCHANT ZIP: 80634	\$19.41
07/18	07/20	2461043JR09FERF7X	THE HOME DEPOT #1515 GREELEY CO MCC: 5200 MERCHANT ZIP: 80634	\$13.16
07/18	07/20	2461043JR09FERH05	THE HOME DEPOT #1515 GREELEY CO MCC: 5200 MERCHANT ZIP: 80634	\$28.13
07/19	07/20	2442733JRLYHNQYFG	KUM & GO #939 BRIGHTON CO MCC: 5542 MERCHANT ZIP: 80603	\$32.20
JAMES NYBLADE				
TOTAL XXXXXXXXXXXX4392				\$1,200.05
06/25	06/26	2401339J004SSMH73	FARGOS PIZZA COMPANY COLORADO SPRI CO MCC: 5812 MERCHANT ZIP:	\$63.76
06/25	06/26	2423168J1BLH106MG	PANERA BREAD #202443 E COLORADO SPRI CO MCC: 5812 MERCHANT ZIP: 80918	\$67.84
06/26	06/27	2423168J2BLGX2R7	SMASHBURGER #1524 AURORA CO MCC: 5814 MERCHANT ZIP: 80016	\$49.26
06/26	06/27	2423168J28AE3HA36	WHICH WICH #202 COLORADO SPRI CO MCC: 5814 MERCHANT ZIP:	\$48.87
06/28	06/29	2449215J3JJ521YVV	LIBIB.COM HTTPSWWW.LIBI CA MCC: 5734 MERCHANT ZIP: 95125	\$74.25
07/03	07/05	2412157J9PJEBF5RG	ACCUCUT, LLC 800-2881670 NE MCC: 5970 MERCHANT ZIP: 68138	\$835.00
07/13	07/15	2469216JJ2XF75GH3	Amazon.com AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	\$113.11
KEN WILDENSTEIN				
TOTAL XXXXXXXXXXXX2816				\$1,252.09
06/21	06/22	7469216HW2XT6ZKAP	RESIDENCE INN BRECKENRIDGE CO CREDIT MCC: 3703 MERCHANT ZIP: 80424 LODGING CHECK-IN DATE: 06/21/18	\$968.93-



TRANSACTIONS (continued)

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/19	06/20	2455930HSS66LG9NW	COLORADO ASSOCIATION OF S303-7628762 CO MCC: 8220 MERCHANT ZIP:	\$385.00
06/21	06/22	2469216HW2XT6ZKAA	RESIDENCE INN BRECKENRIDGE CO MCC: 3703 MERCHANT ZIP: 80424 LODGING CHECK-IN DATE: 06/21/18	\$968.93
06/27	06/28	2449398J20RKXBMJR	SOS REGISTRATION FEE 303-860-6962 CO MCC: 9399 MERCHANT ZIP: 80209	\$10.00
07/09	07/10	2455930JES66QG04F	COLORADO ASSOCIATION OF S303-7628762 CO MCC: 8220 MERCHANT ZIP: JIM ANDERSON TOTAL XXXXXXXXXXXX8771 \$720.00	\$325.00
06/27	06/28	7416361J31H5KLF EW	WWW.JOLLYLEARNING. 02085 02 CREDIT MCC: 5942 MERCHANT ZIP: 8179 165.38 826 1.31 CREDIT MCC: 5942 MERCHANT ZIP:	\$216.74-
06/28	06/28	F339000J3000ITAUT	INTERNATIONAL TRANSACTION FEE REFUND	\$4.33-
06/22	06/22	2469216HX2Y01BKPR	DBC*BLICK ART MATERIAL 800-447-1892 IL MCC: 5965 MERCHANT ZIP: 61401	\$692.93
06/22	06/24	2469216HX2XG4W8L5	MHE*MCGRW-HILL ECOMM 800-648-3045 NY MCC: 8299 MERCHANT ZIP: 10121	\$709.62
06/23	06/24	2469216HY2XJN52D4	DBC*BLICK ART MATERIAL 800-447-1892 IL MCC: 5965 MERCHANT ZIP: 61401	\$2.58
06/26	06/27	7416361J21GWRVDW6	WWW.JOLLYLEARNING. 02085 027170 GB MCC: 5942 MERCHANT ZIP: 8178 165.38 826 1.329483613 MCC: 5942 MERCHANT ZIP:	\$219.87
06/26	06/27	2444500J2HESMD9B2	USPS.COM MOVER'S GUIDE 800-238-3150 TN MCC: 9402 MERCHANT ZIP: 38119	\$1.00
06/26	06/28	2449398J26016N3TM	MCCOYS RESTAURANT DENVER CO MCC: 5812 MERCHANT ZIP:	\$139.96
06/27	06/28	2476518J20VYLKGBY	JOLLY LEARNING LTD 800-488-2665 VT MCC: 5192 MERCHANT ZIP: 05495	\$137.45
06/28	06/30	2478930J4FB5RZHFD	NORTHWEST PARKWAY LLC 303-5331212 CO MCC: 4784 MERCHANT ZIP: 80023	\$5.15
07/10	07/11	2476518JF0VYKY1A1	JOLLY LEARNING LTD 800-488-2665 VT MCC: 5192 MERCHANT ZIP: 05495	\$412.34
07/12	07/15	2412258JJ0VYG682S	BRICKS R US 305-931-7773 FL MCC: 5399 MERCHANT ZIP: 33131	\$2,072.00
07/13	07/15	2469216JJ2XBJMTRA	Amazon.com AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	\$129.30
07/18	07/19	2443106JP2DYPSLY3	AMAZON MKTPLACE PMTS WWW. WWW.AMAZON.CO WA MCC: 5942 MERCHANT ZIP: 98109	\$65.88
07/18	07/19	2443106JP2DYTN5A7	AMAZON.COM AMZN.COM/BILL AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	\$89.90
07/18	07/19	2469216JP2XAX0ZPZ	Amazon.com AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	\$269.70
06/27	06/27		INTERNATIONAL TRANSACTION FEE ANGIE EMMONS TOTAL XXXXXXXXXXXX9514 \$4,731.00	\$4.39
06/28	06/28	2469216J32X77AVX6	CABLE WHOLESAL.COM 925-455-0800 CA MCC: 5732 MERCHANT ZIP: 94551	\$14.64
06/30	06/30	2469216J52X9TF3PW	CABLE WHOLESAL.COM 925-455-0800 CA MCC: 5732 MERCHANT ZIP: 94551	\$160.48
06/29	07/02	2463923J6S66FJ748	LEWAN TECHNOLOGY 303-9682206 CO MCC: 5046 MERCHANT ZIP: 80222	\$96.44

TRANSACTIONS (continued)

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/11	07/12	2449215JGLY18K363	HOTELBOOKINGSERVFEE 8007279059 UT MCC: 7011 MERCHANT ZIP: 84043 LODGING CHECK-IN DATE: 07/11/18	\$7.99
07/11	07/12	2469216JG2XH4Z47M	CCI*HOTEL RESERVATION 844-230-0217 TX MCC: 4722 MERCHANT ZIP: 75234	\$412.95
07/12	07/13	2469216JH2Y0TA92V	IN *IMPRINTS 727-5359492 AZ MCC: 5999 MERCHANT ZIP: 86325	\$215.00
07/17	07/18	2444500JN8PNJ6QRS	LOAF N JUG #0852 Q81 EVANS CO MCC: 5542 MERCHANT ZIP: 80620	\$40.00
07/18	07/19	2422443JR2ZZXRFSPH	HY VEE 1323 KEARNEY NE MCC: 5411 MERCHANT ZIP: 68845	\$53.64
07/18	07/19	2444500JR00KHFZM8	PAPA JOHN'S #2124 308-236-5455 NE MCC: 5814 MERCHANT ZIP: 68847	\$72.37
07/18	07/19	2462801JP0055LJJ2	PILOT_00904 BIG SPRINGS NE MCC: 5542 MERCHANT ZIP:	\$65.22
07/18	07/19	2490641JP1MVJNVHF	RVT*Cherry Creek High Sch720-5542395 CO MCC: 8211 MERCHANT ZIP: 80111 KEVIN ROUSE	\$725.00
TOTAL XXXXXXXXXXXX9522				\$1,863.73

REWARDS SUMMARY

PREVIOUS FIRSTCASH BALANCE	=	\$1,062.14
DOLLARS EARNED THIS STATEMENT	+	\$122.09
DOLLARS ISSUED THIS STATEMENT	-	\$0.00
DOLLARS FORFEITED THIS STATEMENT	-	\$0.00
ENDING FIRSTCASH BALANCE	=	\$1,184.23

REWARDS MESSAGES

Congratulations, you are now earning 1.25% cash back!

INTEREST CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	16.65% (v)	\$0.00	31	\$0.00
Cash Advances	19.65% (v)	\$0.00	31	\$0.00

(v) - variable

Interest Charge adjustments are not in this amount, but will appear in the body of the statement

Payment Processing. If making a payment via mail, it must be paid in the form of check or money order and must be received at the address on the front page of this statement.

Account Terms Disclosure. This program utilizes a variable-rate feature. The ANNUAL CASH ADVANCE PERCENTAGE RATE AND PURCHASE PERCENTAGE RATE (corresponding to the monthly periodic cash advance rate and monthly periodic purchase rate) can change as a result. The annual percentage rates (A.P.R.) are based on the value of an index which may vary quarterly. The index we will use during the term of this Agreement is the highest "Prime Rate" as published in the Money Rates table of the Wall Street Journal as of the first business day of March, June, September, and December. At these times the index may either increase or decrease. These index changes will take effect for purposes of calculating your finance charge on the first day of each billing period which ends in a month following a change in the index (billing periods ending in April, July, October, and January). To determine the A.P.R.s that will apply to your account, we add a margin of 11.9% for purchases and other charges and 14.9% for cash advances to the value of the index. The maximum A.P.R.s that can apply are 21%. Your monthly periodic rates are computed by dividing the annual percentage rates by 12. You have a 25-day grace period from the close of your billing cycle to repay your purchase balance before a finance charge will be imposed. To calculate your finance charge for purchases, we apply the monthly periodic purchase rates to the average daily purchase balance of your account including new purchases. (For a detailed explanation of the finance charge calculation, please see below.) There are no minimum finance charges associated with this account.

Cardholder Monthly Statement. You can use your credit card to purchase goods and services at any location where Visa or MasterCard credit cards are honored. You can obtain a cash advance (loan) with your credit card by going to any financial institution which honors Visa or MasterCard and presenting your credit card. You can also obtain cash advances by using your credit card at any ATM we designate as available for your use. Your possession and use of the credit card is governed by the FirstBank Credit Card Agreement. If you have misplaced your agreement, another will be supplied upon request. This monthly periodic statement shows your outstanding balance at the beginning of the billing cycle ("Previous Balance"), all payments and credits posted to your account, all charges and cash advances during this billing cycle, the amount of any finance charge, and your outstanding balance at the end of this billing cycle ("New Balance"). You may pay the minimum payment, more than the minimum payment, or the entire outstanding balance. You can always prepay any outstanding balance in part or in full at any time. Any payment you make in excess of the minimum payment due will be first applied to balances accruing the highest interest rate until completely satisfied, and then applied to balances at the next highest interest rate.

Finance Charge. We calculate your finance charge differently for cash advances than for Purchases and Other Charges as described below.

1. Cash Advances. A finance charge is assessed from the date of the advance until the date it is paid. You may not avoid finance charges on cash advances. However, the earlier you make your payment, the less finance charge you will be assessed. We figure the finance charge on cash advances by applying the monthly periodic rate for cash advances to the average daily balance of cash advances (including current transactions) in your account during the billing period covered by this statement. To get the average daily balance of cash advances, we take the beginning cash advance balance of your account each day, add any new cash advances, subtract any payments or credits applied to cash advances, and subtract any unpaid finance charges included in your cash advance balance. This gives us the daily balance. Then, we add up all the daily balances for the billing period and divide the total by the number of days in the billing period. This gives us the average daily balance of cash advances in your account during the billing period. We multiply this average daily balance by the monthly periodic cash advance rate to determine your finance charge for cash advances for the billing period. Convenience checks will be treated in all respects and posted as cash advances.

2. Purchases and Other Charges. You may avoid additional finance charges on Purchases and Other Charges by paying the total New Balance in full prior to the Payment Due Date (the permitted grace period is twenty-five (25) days from the closing date of the billing period) indicated on this statement. We figure the finance charge of your Purchase Balance by applying the monthly periodic rate for purchases to the average daily balance of your Purchase Balance (including current transactions) during the billing period covered by this statement. To get the average daily balance we take the beginning balance of your Purchase Balance each day, add any new purchases and other charges, subtract any payments or credits applied to your Purchase Balance, and subtract any unpaid finance charges included in your Purchase Balance. This gives us the daily balance. Then, we add up the daily balances for the billing period and divide the total by the number of days in the billing period. This gives us the average daily balance of your Purchase Balance during the billing period. We multiply this average daily balance by the monthly periodic purchase rate to determine your finance charge for Purchases and Other Charges for the billing period.

Your Billing Rights: This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at the address on the front of this statement. 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.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing or electronically. 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.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain why the statement was correct.

While we investigate whether or not there has been an error:

- 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.
- 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.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

Your Rights if You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

O1AD5547 - 7 - 05/05/14

CHANGE OF ADDRESS FORM

NAME _____

ADDRESS _____

HOME PHONE _____ WORK PHONE _____

EMAIL ADDRESS _____

CARDHOLDER SIGNATURE _____