



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
July 21, 2018 to August 20, 2018

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$9,766.87
- Payments	\$0.00
- Other Credits	\$3,132.71
+ Purchases	\$14,262.42
+ Cash Advances	\$0.00
+ Fees Charged	\$6.03
+ Interest Charged	\$214.01
= New Balance	\$21,116.62

PAYMENT INFORMATION

New Balance:	\$21,116.62
Minimum Payment Due:	\$633.00
Payment Due Date:	September 14, 2018

Account Number XXXX XXXX XXXX 1162
Credit Limit \$30,000.00
Available Credit \$8,272.00
Statement Closing Date August 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
08/13	08/13	F339000KH000A5VYM	AN ADJUSTMENT TO YOUR ACCOUNT	\$301.62-
08/14	08/14	F339000KJ000A5VM2	AN ADJUSTMENT TO YOUR ACCOUNT	\$6.03-
			TOTAL XXXXXXXXXXXX1162	\$307.65-
08/20	08/20		FIRSTCASH REWARD DOLLARS ISSUED	\$1,344.00-
08/13	08/14	7469216KH2X9L0VZQ	LOWES #01812* GREELEY CO CREDIT MCC: 5200 MERCHANT ZIP: 80631	\$19.98-
07/20	07/22	2442733JS3FR941G5	CORNER STORE 0641 GREELEY CO MCC: 5542 MERCHANT ZIP: 80631	\$53.00
07/20	07/22	2469216JT2XQ1G06M	LOWES #01812* GREELEY CO MCC: 5200 MERCHANT ZIP: 80631	\$97.20

Transactions continued on next page

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



Account Number: XXXX XXXX XXXX 1162
New Balance: \$21,116.62
Minimum Payment Due: \$633.00
Payment Due Date: September 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

33902000030011620006330000021116622



TRANSACTIONS (continued)

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/23	07/25	2461043JX09FEMZA1	THE HOME DEPOT #1515 GREELEY CO MCC: 5200 MERCHANT ZIP: 80634	\$41.90
07/24	07/26	2469216JY2XYKXV90	THE HOME DEPOT 1515 GREELEY CO MCC: 5200 MERCHANT ZIP: 80634	\$326.33
07/25	07/27	2461043JZ09FDLD3A	THE HOME DEPOT #1515 GREELEY CO MCC: 5200 MERCHANT ZIP: 80634	\$122.40
07/26	07/27	2444500K0BLKBSAQV	SAMS CLUB #4770 EVANS CO MCC: 5542 MERCHANT ZIP: 80620	\$55.30
07/30	07/31	2442733K3LYHMFAR	KUM & GO #0305 EVANS CO MCC: 5542 MERCHANT ZIP: 80026	\$57.00
07/30	08/01	2469216K42X5KWST7	THE HOME DEPOT 1515 GREELEY CO MCC: 5200 MERCHANT ZIP: 80634	\$94.56
07/31	08/01	2443106K561H49D4D	BATTERIES PLUS - #0835 GREELEY CO MCC: 5999 MERCHANT ZIP: 80634	\$41.99
08/01	08/02	2469216K52XPQZKNP	LOWES #01812* GREELEY CO MCC: 5200 MERCHANT ZIP: 80631	\$57.70
08/02	08/03	2443106K62DJWYLRS	AMZN MKTP US AMZN.COM/BIL AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	\$18.28
08/02	08/03	2449215K6S18W0HPB	TRANSWEST 3032893161 CO MCC: 5533 MERCHANT ZIP: 80603	\$155.00
08/02	08/05	2449398K78B39KEJB	PIONEER SAND CO HQ COLORADO SPRI CO MCC: 5039 MERCHANT ZIP: 80918	\$424.60
08/03	08/05	2442733K7LYHMR5NZ	KUM & GO #0305 EVANS CO MCC: 5542 MERCHANT ZIP: 80026	\$78.60
08/03	08/05	2449398K78B39KEH4	PIONEER SAND CO HQ COLORADO SPRI CO MCC: 5039 MERCHANT ZIP: 80918	\$355.75
08/04	08/05	2443106K82DLQ6359	AMZN MKTP US AMZN.COM/BIL AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	\$99.00
08/07	08/08	2469216KB2Y06PZJV	LOWES #01812* GREELEY CO MCC: 5200 MERCHANT ZIP: 80631	\$124.98
08/12	08/13	2429910KG02B6E6L3	7-ELEVEN 18724 GREELEY CO MCC: 5542 MERCHANT ZIP: 80631	\$30.21
08/13	08/14	2469216KH2X86TYQG	LOWES #01812* GREELEY CO MCC: 5200 MERCHANT ZIP: 80631	\$19.98
08/13	08/14	2473309KJ2LZRA8QX	CO DRIVER SRVS ONLINE unknown CO MCC: 9399 MERCHANT ZIP: 80202	\$9.97
08/14	08/16	2442733KK3FR9302G	CORNER STORE 0641 GREELEY CO MCC: 5542 MERCHANT ZIP: 80631	\$73.00
08/14	08/16	2461043KK09F9S0H5	THE HOME DEPOT #1515 GREELEY CO MCC: 5200 MERCHANT ZIP: 80634	\$125.24
08/17	08/19	2469216KM2XQZMR2H	LOWES #01812* GREELEY CO MCC: 5200 MERCHANT ZIP: 80631	\$13.74
08/19	08/20	2469216KP2XF6SWZF	LOWES #01812* GREELEY CO MCC: 5200 MERCHANT ZIP: 80631	\$230.60
JAMES NYBLADE				
TOTAL XXXXXXXXXXXX4392				\$2,686.35
08/05	08/06	2469216KA2X7Z5TTW	MICHAELS STORES 1610 THORNTON CO MCC: 5970 MERCHANT ZIP: 80233	\$17.16
08/09	08/10	2422638KEBLH2G5KL	WAL-MART #0980 GREELEY CO MCC: 5411 MERCHANT ZIP: 80631	\$58.81
08/10	08/12	2426979KF012SGT4Q	SANTIAGOS MEXICAN REST FORT LUPTON CO MCC: 5812 MERCHANT ZIP:	\$180.00
08/17	08/19	2469216KM2XQATS7D	AMZN MktP US Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	\$63.99
08/17	08/19	2469216KM2XQB2EX6	AMZN MktP US Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	\$17.94
08/18	08/19	2443106KN2DL7X5RA	AMZN MKTP US AMZN.COM/BIL AMZN.COM/BILL WA	\$26.66



TRANSACTIONS (continued)			An amount followed by a minus sign (-) is a credit unless otherwise indicated.	
Tran Date	Post Date	Reference Number	Transaction Description	Amount
08/17	08/20	2478930KPR9SYA9F8	MCC: 5942 MERCHANT ZIP: 98109 OTC BRANDS, INC. 800-2280475 NE MCC: 5964 MERCHANT ZIP: 68137 KEN WILDENSTEIN TOTAL XXXXXXXXXXXX2816 \$403.02	\$38.46
07/28	07/29	2469216K12XKRAN9F	RESIDENCE INN BRECKENRIDGE CO MCC: 3703 MERCHANT ZIP: 80424 LODGING CHECK-IN DATE: 07/28/18	\$863.00
07/28	07/29	2469216K12XKRAN9P	RESIDENCE INN BRECKENRIDGE CO MCC: 3703 MERCHANT ZIP: 80424 LODGING CHECK-IN DATE: 07/28/18	\$477.00
07/28	07/29	2469216K12XKRAN9Z	RESIDENCE INN BRECKENRIDGE CO MCC: 3703 MERCHANT ZIP: 80424 LODGING CHECK-IN DATE: 07/28/18	\$477.00
08/02	08/05	2444500K7EJ0DJD1Z	VILLAGE INN REST 0013 GREELEY CO MCC: 5812 MERCHANT ZIP: 80634	\$29.62
08/06	08/07	2439900KA8JRZX6QP	BEST BUY 00011940 GREELEY CO MCC: 5732 MERCHANT ZIP: 80634	\$59.98
08/06	08/07	2443106KB61H4VPQR	BATTERIES PLUS - #0835 GREELEY CO MCC: 5999 MERCHANT ZIP: 80634	\$79.96
08/06	08/07	2469216KA2XJV2TPG	LOWES #01812* GREELEY CO MCC: 5200 MERCHANT ZIP: 80631 TOTAL XXXXXXXXXXXX8771 \$2,095.03	\$108.47
08/05	08/06	7469216K92X58M5ZY	Amazon.com Amzn.com/bill WA CREDIT MCC: 5942 MERCHANT ZIP: 98109	\$313.08-
07/22	07/23	2469216JV2X96FKBZ	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	\$72.55
07/23	07/25	2469216JX2XBPZYJT	QDOBA 2362 GREELEY CO MCC: 5814 MERCHANT ZIP: 80631	\$79.50
07/25	07/26	2443106JZ2DYJAZV2	AMAZON MKTPLACE PMTS WWW.WWW.AMAZON.CO WA MCC: 5942 MERCHANT ZIP: 98109	\$57.24
07/25	07/26	2469216JY2X644JNK	Amazon.com AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	\$313.08
07/26	07/29	2478930K0LAAZ6B5N	OTC BRANDS, INC. 800-2280475 NE MCC: 5964 MERCHANT ZIP: 68137	\$39.43
07/31	08/02	2443106K5M16SQFQL	HYATT PLACE DENVER TECH ENGLEWOOD CO MCC: 3812 MERCHANT ZIP: 80111 LODGING CHECK-IN DATE: 07/29/18	\$290.68
08/02	08/03	2405523K62DL7L1HB	WALMART.COM 8009666546 800-966-6546 AR MCC: 5310 MERCHANT ZIP: 72716	\$27.99
08/06	08/07	2449215KALWF7G1ER	TEACHERSPAYTEACHERS.COM 646-588-0910 NY MCC: 8299 MERCHANT ZIP: 10003 TOTAL XXXXXXXXXXXX9514 \$658.18	\$90.79
08/17	08/17	7469216KM2X5LVD0Z	GCI* WOODWIND 800-348- CREDIT MCC: 5733 MERCHANT ZIP: 91362	\$320.00-
08/17	08/17	7469216KM2X5LVD07	GCI* WOODWIND 800-348- CREDIT MCC: 5733 MERCHANT ZIP: 91362	\$243.00-
08/17	08/17	7469216KM2X5LVQZE	GCI* WOODWIND 800-348- CREDIT MCC: 5733 MERCHANT ZIP: 91362	\$99.00-
08/17	08/17	7469216KM2X5LVQZZ	GCI* WOODWIND 800-348- CREDIT MCC: 5733 MERCHANT ZIP: 91362	\$243.00-
08/17	08/17	7469216KM2X5LVQZ6	GCI* WOODWIND 800-348- CREDIT MCC: 5733 MERCHANT ZIP: 91362	\$243.00-
07/19	07/22	2426979JT2XAZME0N	ANGUS BURGERS AND SHAKES KEARNEY NE MCC: 5812 MERCHANT ZIP:	\$176.92

TRANSACTIONS (continued)

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/19	07/22	2480197JTM4WMEW5Z	HARMON PARK POOL KEARNEY NE MCC: 9399 MERCHANT ZIP: 68847	\$40.00
07/20	07/22	2444500JSEJ0QB5XG	6150 Dominos Pizza 308-520-2165 NE MCC: 5814 MERCHANT ZIP: 68847	\$42.68
07/21	07/22	2462801JS006VBGEZ	PILOT_00904 BIG SPRINGS NE MCC: 5542 MERCHANT ZIP:	\$51.60
07/21	07/23	2416407JVKY23SQEE	CENEX THIRSTY 09878109 KEARNEY NE MCC: 5542 MERCHANT ZIP: 68848	\$65.33
08/01	08/03	2463923K6S66HRQN1	LEWAN TECHNOLOGY 303-9682206 CO MCC: 5046 MERCHANT ZIP: 80222	\$96.44
08/02	08/05	2449398K7MSG6554N	AFW-FT COLLINS #15 FORT COLLINS CO MCC: 5712 MERCHANT ZIP: 80524	\$316.00
08/08	08/09	2405523KQ2DL8NKJR	WALMART.COM 8009666546 800-966-6546 AR MCC: 5310 MERCHANT ZIP: 72716	\$42.06
08/08	08/09	2443106KQ2DL70TZN	AMZN MKTP US AMZN.COM/BIL AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	\$99.00
08/09	08/09	2443106KD2DL3ZAPN	AMAZON.COM AMZN.COM/BILL AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	\$349.50
08/09	08/09	2469216KD2XVN2RRB	GCI* WOODWIND 800-348-5003 CA MCC: 5733 MERCHANT ZIP: 91362	\$1,602.48
08/09	08/10	2401339KD01R6SJXY	REDS DOGS & DONUTS GREELEY CO MCC: 5814 MERCHANT ZIP:	\$18.48
08/10	08/12	2443106KFWQ1L9077	SAFEWAY #2666 GREELEY CO MCC: 5411 MERCHANT ZIP: 80634	\$74.11
08/12	08/13	2405523KG2DL8NKJL	WALMART.COM 8009666546 800-966-6546 AR MCC: 5310 MERCHANT ZIP: 72716	\$45.98
08/14	08/16	2426979KKEJ7E9E5A	JIMMY JOHNS # 1266 970-339-3999 CO MCC: 5814 MERCHANT ZIP: 80643	\$186.85
08/15	08/16	2444500KLBLKBZ3NM	WM SUPERCENTER #980 GREELEY CO MCC: 5411 MERCHANT ZIP: 80631	\$94.29
08/15	08/16	2469216KK2XAN24B3	AMZN Mktp US Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	\$29.95
08/16	08/16	2469216KL2XFZ3711	AMZN Mktp US Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	\$345.98
08/16	08/17	2469216KL2XV1Y0TE	LOWES #01812* GREELEY CO MCC: 5200 MERCHANT ZIP: 80631	\$1,209.75
08/17	08/17	2405523KM2DYK8HA3	WALMART.COM 8009666546 800-966-6546 AR MCC: 5310 MERCHANT ZIP: 72716	\$25.76
08/17	08/17	2469216KM2X5LVQ3Z	GCI* WOODWIND 800-348-5003 CA MCC: 5733 MERCHANT ZIP: 91362	\$729.00
08/16	08/19	2444500KMEJ0T33DV	DOMINO'S 6226 970-416-8868 CO MCC: 5814 MERCHANT ZIP: 80634	\$110.50
08/17	08/19	2422638KN2LR3180Z	WAL-MART #5051 GREELEY CO MCC: 5411 MERCHANT ZIP: 80634	\$28.11
08/17	08/19	2444500KNBLKFVF3M	WM SUPERCENTER #5051 GREELEY CO MCC: 5411 MERCHANT ZIP: 80634	\$30.08
08/17	08/19	2444500KNBLKFVF5Y	WM SUPERCENTER #5051 GREELEY CO MCC: 5411 MERCHANT ZIP: 80634	\$66.41
08/17	08/19	2469216KM2XDMR00X	Amazon.com Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	\$299.80
08/17	08/19	2469216KM2XFLBJXX	Amazon.com Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	\$619.98
KEVIN ROUSE				
TOTAL XXXXXXXXXXXX9522				\$5,649.04
07/19	07/22	2416407JTKXYRANH	CENEX AGFINITY07060627 GREELEY CO MCC: 5542 MERCHANT ZIP: 80631	\$100.00
08/10	08/13	2416407KGKXZ0XDML	CENEX AGFINITY07060627 GREELEY CO MCC: 5542 MERCHANT ZIP: 80631	\$100.00
08/10	08/13	2416407KGKXZ0XDTT	CENEX AGFINITY07060627 GREELEY CO MCC: 5542 MERCHANT ZIP: 80631	\$86.19



UNION COLONY SCHOOLS
 Account Number: XXXX XXXX XXXX 1162

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
SHELBY FETZER				
TOTAL XXXXXXXXXXXX1400				\$286.19
08/06	08/09	F339000KD000IXFRL	GARRETSONS SPORT CENTER GREELEY CO	\$324.30
08/07	08/09	F339000KD000IXFRL	DELIVEROO.CO.UK 442036999977 GB	\$61.62
08/07	08/09	F339000KD000IXFRL	DELIVEROO.CO.UK 442036999977 GB	\$120.00
08/07	08/09	F339000KD000IXFRL	DELIVEROO.CO.UK 442036999977 GB	\$120.00
08/08	08/10	F339000KE000IXFRL	TREND ENTERPRISES INC 651-6312850 MN	\$78.58
08/18	08/19	2469216KN2XW8LY1Z	AMZN Mktp US Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	\$89.90
08/18	08/19	2469216KN2XZS5KW5	Amazon.com Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	\$57.89
08/19	08/20	2469216KP2XKNM10L	AMZN Mktp US Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	\$106.86
08/09	08/09		INTERNATIONAL TRANSACTION FEE	\$1.23
08/09	08/09		INTERNATIONAL TRANSACTION FEE	\$2.40
08/09	08/09		INTERNATIONAL TRANSACTION FEE	\$2.40
ANGIE EMMONS				
TOTAL XXXXXXXXXXXX1175				\$965.18
08/18	08/19	2401339KN03RN3835	PARTY AMERICA GREELEY GREELEY CO MCC: 5999 MERCHANT ZIP:	\$44.40
JIM ANDERSON				
TOTAL XXXXXXXXXXXX5609				\$44.40

REWARDS SUMMARY

PREVIOUS FIRSTCASH BALANCE	=	\$1,184.23
DOLLARS EARNED THIS STATEMENT	+	\$159.77
DOLLARS ISSUED THIS STATEMENT	-	\$1,344.00
DOLLARS FORFEITED THIS STATEMENT	-	\$0.00
ENDING FIRSTCASH BALANCE	=	\$0.00

REWARDS MESSAGES

THANK YOU FOR PARTICIPATING IN FIRSTBANK'S FIRSTCASH REWARD PROGRAM. YOUR FIRSTCASH REWARD HAS BEEN ISSUED TO YOUR FIRSTBANK CREDIT CARD.
 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)	\$15,418.45	31	\$214.01
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.

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CHANGE OF ADDRESS FORM

NAME _____

ADDRESS _____

HOME PHONE _____ WORK PHONE _____

EMAIL ADDRESS _____

CARDHOLDER SIGNATURE _____