



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
December 21, 2018 to January 20, 2019

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$14,094.76
- Payments	\$14,094.76
- Other Credits	\$143.89
+ Purchases	\$5,709.30
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$5,565.41

PAYMENT INFORMATION

New Balance: *BL* \$5,565.41
Minimum Payment Due: \$167.00
Payment Due Date: **February 14, 2019**

Account Number XXXX XXXX XXXX 1162
Credit Limit \$30,000.00
Available Credit \$24,358.00
Statement Closing Date January 20, 2019
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
01/11	01/11	74731200B00XSPEJW	PAYMENT - THANK YOU	\$14,094.76-
			TOTAL XXXXXXXXXXXXXXX1162	\$14,094.76-
12/27	12/30	7469216PS2X9F8BJ	THE HOME DEPOT 1515 GREELEY CO CREDIT MCC: 5200 MERCHANT ZIP: 80634	<i>1</i> \$82.90-
12/28	12/30	7469216PS2X9RTDTW	AMZN Mktp US Amzn.com/bill WA CREDIT MCC: 5942 MERCHANT ZIP: 98109	<i>2</i> \$60.99-
12/20	12/21	2469216PJ2XNLT303	LOWES #01812* GREELEY CO MCC: 5200 MERCHANT ZIP: 80631	<i>3</i> \$88.82

Transactions continued on next page

NOTICE: SEE REVERSE SIDE OF PAGE 1 FOR IMPORTANT ACCOUNT AND ANNUAL FEE INFORMATION

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15 3390 2000 VBUS 01AD5547

844

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



Account Number: XXXX XXXX XXXX 1162
New Balance: \$5,565.41
Minimum Payment Due: \$167.00
Payment Due Date: **February 14, 2019**

Please use enclosed envelope to remit payment.

Amount Enclosed: \$

Indicate name or address change on reverse side and check here.

Please return this portion of the statement with payment.

Make Check Payable to:

FIRSTBANK
PO BOX 150427
LAKEWOOD CO 80215-0427

UNION COLONY SCHOOLS
2000 CLUBHOUSE DR
GREELEY CO 80634-3643
844
N101



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 _____



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
12/20	12/23	2461043PK09FQE3Y8	THE HOME DEPOT #1515 GREELEY CO MCC: 5200 MERCHANT ZIP: 80634	4 \$25.78
12/26	12/28	2461043PT09F8RYP8	THE HOME DEPOT #1515 GREELEY CO MCC: 5200 MERCHANT ZIP: 80634	5 \$150.00
12/27	12/28	2443105PSRQEBPPJL	OREILLY AUTO #3779 GREELEY CO MCC: 5533 MERCHANT ZIP: 80634	6 \$12.99
12/27	12/28	2451239PT0D96G7TY	BREEZE THRU CARWASH GREELEY CO MCC: 7542 MERCHANT ZIP: 80634	7 \$8.00
12/27	12/30	2442733PS3FR911KH	CORNER STORE 0641 GREELEY CO MCC: 5542 MERCHANT ZIP: 80631	8 \$28.00
12/28	12/30	2461043PV09FQAW5E	THE HOME DEPOT #1515 GREELEY CO MCC: 5200 MERCHANT ZIP: 80634	9 \$52.86
12/28	12/30	2469216PS2X831TJJ	LOWES #01812* GREELEY CO MCC: 5200 MERCHANT ZIP: 80631	10 \$9.26
01/02	01/03	244273302LYHN4RAF	KUM & GO #0914 GREELEY CO MCC: 5542 MERCHANT ZIP: 80634	11 \$75.30
01/02	01/03	2469216022XYVWWBL	LOWES #01812* GREELEY CO MCC: 5200 MERCHANT ZIP: 80631	12 \$8.18
01/03	01/04	2469216032XKTSQTL	LOWES #01812* GREELEY CO MCC: 5200 MERCHANT ZIP: 80631	13 \$1.84
01/07	01/08	244273307LYHN3Y3X	KUM & GO #0914 GREELEY CO MCC: 5542 MERCHANT ZIP: 80634	14 \$125.00
01/09	01/11	24427330A3FR915S8	CORNER STORE 0641 GREELEY CO MCC: 5542 MERCHANT ZIP: 80631	15 \$31.50
01/10	01/11	24692160A2XJK1AGA	LOWES #01812* GREELEY CO MCC: 5200 MERCHANT ZIP: 80631	16 \$42.74
01/14	01/16	24610430F09FQ7R9J	THE HOME DEPOT #1515 GREELEY CO MCC: 5200 MERCHANT ZIP: 80634	17 \$43.84
01/14	01/16	24610430F09FQ7TLM	THE HOME DEPOT #1515 GREELEY CO MCC: 5200 MERCHANT ZIP: 80634	18 \$21.92
01/15	01/16	24692160F2XBLQ63V	AMZN Mktp US*MB6ZO5ZM2 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	19 \$101.94
01/16	01/18	24610430H09FD67BH	THE HOME DEPOT #1515 GREELEY CO MCC: 5200 MERCHANT ZIP: 80634	20 \$48.77
01/17	01/18	24427330HLYHN79D5	KUM & GO #0914 GREELEY CO MCC: 5542 MERCHANT ZIP: 80634	21 \$86.60
01/18	01/20	24692160K2XE17DR6	LOWES #01812* GREELEY CO MCC: 5200 MERCHANT ZIP: 80631	22 \$13.71
			JAMES NYBLADE	
			TOTAL XXXXXXXXXXXXXXX392	\$812.96
12/23	12/24	2444500PNBLLTYV3G	SAMS CLUB #4770 EVANS CO MCC: 5300 MERCHANT ZIP: 80620	PD 2575 23 \$109.68
01/02	01/04	2473334030FVGF0H9	CREATIVE MATHEMATICS 707-826-2965 CA MCC: 8299 MERCHANT ZIP: 95521	24 \$1,290.00
01/09	01/11	24210730A60MPVR76	OLD CHICAGO GREELEY GREELEY CO MCC: 5812 MERCHANT ZIP:	25 \$51.50
01/11	01/13	24323000B7QS673N2	DISCOUNT TWO WAY RADIO 310-224-6200 CA	PD 1203 26 \$412.24

Transactions continued on next page

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UNION COLONY SCHOOLS
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TRANSACTIONS (continued)

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/16	01/16	24692160G2XJ67JNP	MCC: 5099 MERCHANT ZIP: 90710 AMZN Mkt US*MB5PU6Z12 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109 KEN WILDENSTEIN	PO 2580 27 \$25.98
			TOTAL XXXXXXXXXXXX2816 \$1,889.40	
12/19	12/21	2469216PJ2XFFAVE1	LOWES #01812* GREELEY CO MCC: 5200 MERCHANT ZIP: 80631	PO 1188 28 \$186.72
12/19	12/21	2469216PJ2XFFAVFS	LOWES #01812* GREELEY CO MCC: 5200 MERCHANT ZIP: 80631	PO 1188 29 \$138.57
12/19	12/21	2469216PJ2XFFAVG2	LOWES #01812* GREELEY CO MCC: 5200 MERCHANT ZIP: 80631	PO 1188 30 \$138.57
12/21	12/23	2449398PL8B0A7HFX	THE TAVERN AT ST MICHAEL GREELEY CO MCC: 5812 MERCHANT ZIP:	PO 2572 31 \$419.40
01/09	01/10	2469216092X5N2G9J	LOWES #01812* GREELEY CO MCC: 5200 MERCHANT ZIP: 80631	32 \$34.44
01/14	01/16	24445000F5SAFW5XL	HOBBY-LOBBY #0087 GREELEY CO MCC: 5945 MERCHANT ZIP: 80634	PO 2578 33 \$77.21
01/15	01/16	24226380G2LR3963B	WAL-MART #5051 GREELEY CO MCC: 5411 MERCHANT ZIP: 80634	34 \$92.60
01/16	01/17	24492150GS1DBE7QM	CCIRA 303-453-9707 CO MCC: 8641 MERCHANT ZIP: 80421	35 \$230.00
01/16	01/17	24492150GS1DDYRMV	CCIRA 303-453-9707 CO MCC: 8641 MERCHANT ZIP: 80421 KEVIN ROUSE	36 \$230.00
			TOTAL XXXXXXXXXXXX9522 \$1,547.51	
01/10	01/13	24164070BKXZRWEBD	CENEX AGFINITY07060619 GREELEY CO MCC: 5542 MERCHANT ZIP: 80631	37 \$100.00
01/10	01/13	24164070BKXZRWED6	CENEX AGFINITY07060619 GREELEY CO MCC: 5542 MERCHANT ZIP: 80631 SHELBY FETZER	38 \$10.78
			TOTAL XXXXXXXXXXXX1400 \$110.78	
01/02	01/04	246392303S66JAPFM	LEWAN TECHNOLOGY 303-9682206 CO MCC: 5046 MERCHANT ZIP: 80222	39 \$103.68
01/09	01/10	2421073092DK3DW5J	IDENTOGO - CO FINGERPRINT BILLERICA MA MCC: 9399 MERCHANT ZIP: 01821	40 \$49.50
01/10	01/10	24692160A2XAATYWM	AMZN Mkt US*MB4J55J11 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	PO 2573 41 \$12.99
01/10	01/10	24692160A2XA64RRZ	AMZN Mkt US*MB7S13JX1 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	PO 2573 42 \$41.97
01/10	01/11	24692160A2XLL4XVP	AMZN Mkt US*MB87S8TO1 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	PO 2582 43 \$77.96
01/11	01/13	24692160B2X5EGKEY	AMZN Mkt US*MB7BH2O92 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	PO 2582 44 \$9.69
01/15	01/16	24692160F2X99GK7E	AMZN Mkt US*MB51H4P21 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	PO 2584 45 \$103.15
01/16	01/16	24692160G2XJAG8KJ	AMZN Mkt US*MB3674GL1 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	46 \$19.99
01/16	01/17	24692160G2XV9Z1RN	AMZN Mkt US*MB39H2N92 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	PO 2584 47 \$20.97

Transactions continued on next page

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UNION COLONY SCHOOLS
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TRANSACTIONS (continued)

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/16	01/17	24692160G2XWTM1ED	Amazon.com*MB8L61NF2 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	48 \$153.56
01/16	01/17	24692160G2Y1ADGQ9	AMZN Mktp US*MB10M0N82 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	PD 2579 49 \$197.75
01/17	01/17	24692160H2X5XGDM6	AMZN Mktp US*MB0IU9NC2 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	PD 2579 50 \$14.20
01/17	01/18	24692160H2XBQSY5	AMZN Mktp US*MB5R45VT0 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	PD 2579 51 \$54.57
01/17	01/18	24692160H2XG2NLT0	Amazon.com*MB15G9MV0 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	PD 2587 52 \$46.80
01/18	01/18	24692160J2XNNLHBE	Amazon.com*MB7120352 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	PD 2587 53 \$11.98
01/18	01/20	24692160J2X4X8R54	Amazon.com*MB0MS05A0 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	PD 2587 54 \$49.98
01/19	01/20	24692160K2XJEEB2P	AMZN Mktp US*MB43B5M61 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109 ANGIE EMMONS	55 \$22.10
			TOTAL XXXXXXXXXXXX1175	\$990.84
01/08	01/09	244921508JJ0YGH18	NFHSNETWORK.COM PLAYONSPORTS. GA MCC: 8641 MERCHANT ZIP: 30341 JEMIAH FOWLER	56 \$9.95
			TOTAL XXXXXXXXXXXX5537	\$9.95
01/07	01/08	2473309082LZZ01GG	CO DRIVER SRVS ONLINE unknown CO MCC: 9399 MERCHANT ZIP: 80202 JEMIAH FOWLER 2	57 \$9.97
			TOTAL XXXXXXXXXXXX5725	\$9.97
12/21	12/23	2405523PK2DJXFK8B	COUNTERTRADE PRODUCTS 303-424-9710 CO MCC: 5045 MERCHANT ZIP: 80003 TOM STOKOVAZ	58 \$194.00
			TOTAL XXXXXXXXXXXX5807	\$194.00

REWARDS SUMMARY

REWARDS MESSAGES

PREVIOUS FIRSTCASH BALANCE	=	\$643.53	Congratulations, you are now earning 1.25% cash back!
DOLLARS EARNED THIS STATEMENT	+	\$69.57	
DOLLARS ISSUED THIS STATEMENT	-	\$0.00	
DOLLARS FORFEITED THIS STATEMENT	-	\$0.00	
ENDING FIRSTCASH BALANCE	=	\$713.10	

TOTAL *FINANCE CHARGE* PAID IN 2018 \$214.01

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	17.15% (v)	\$0.00	31	\$0.00

(v) - variable

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UNION COLONY SCHOOLS
Account Number: XXXX XXXX XXXX 1162

INTEREST CHARGE CALCULATION (continued)

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
Cash Advances	20.15% (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****

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