



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**  
April 20, 2020 to May 20, 2020

**SUMMARY OF ACCOUNT ACTIVITY**

Previous Balance	\$316.10
- Payments	\$316.10
- Other Credits	\$210.84
+ Purchases	\$5,428.13
+ Cash Advances	\$0.00
+ Fees Charged	\$12.60
+ Interest Charged	\$0.00
= New Balance	\$5,223.59
Account Number	XXXX XXXX XXXX 1162
Credit Limit	\$30,000.00
Available Credit	\$24,610.00
Statement Closing Date	May 20, 2020
Days in Billing Cycle	31

**PAYMENT INFORMATION**

New Balance: \$5,223.59  
Minimum Payment Due: \$157.00  
Payment Due Date: June 14, 2020

*JF 4518.37 pd online  
SF 705.22 6/8  
\$ 5223.59*

**TRANSACTIONS**

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
05/12	05/12	7473120GM00XS5DR	PAYMENT - THANK YOU	\$316.10-
			TOTAL XXXXXXXXXXXX1162	\$316.10-
05/06	05/07	7469216GF2XL9J74K	LOWES #01812* GREELEY CO CREDIT MCC: 5200 MERCHANT ZIP: 80631	\$0.84- 1 ✓
04/26	04/27	2444500G6BLKEGD36	SAMS CLUB #4770 EVANS CO MCC: 5542 MERCHANT ZIP: 80620	\$35.00 2 ✓
05/06	05/07	2469216GF2XL9J6H4	LOWES #01812* GREELEY CO MCC: 5200 MERCHANT ZIP: 80631	\$12.80 3 ✓

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

3595

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



Account Number: XXXX XXXX XXXX 1162  
New Balance: \$5,223.59  
Minimum Payment Due: \$157.00  
Payment Due Date: June 14, 2020

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 3595  
2000 CLUBHOUSE DR  
GREELEY CO 80634-3643



**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 \_\_\_\_\_

TRANSACTIONS (continued)

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount	
05/13	05/14	2469216GP2X7RKHNB	CIRCLE K # 40641 GREELEY CO MCC: 5542 MERCHANT ZIP: 80631	\$27.25	4 ✓
05/14	05/17	2461043GR09FR2MMV	THE HOME DEPOT #1515 GREELEY CO MCC: 5200 MERCHANT ZIP: 80634 JAMES NYBLADE	\$57.82	5 ✓
TOTAL XXXXXXXXXXXXX4392				\$132.03	
04/25	04/26	2469216G42XG7DHEH	CS Grubhub Gift Card 877-850-1977 ME MCC: 6540 MERCHANT ZIP: 04101	\$25.00	6 ✓
04/25	04/26	2469216G42XG7DHHQ	CS Grubhub Gift Card 877-850-1977 ME MCC: 6540 MERCHANT ZIP: 04101	\$25.00	7 ✓
04/25	04/26	2469216G42XG7DHKZ	CS Grubhub Gift Card 877-850-1977 ME MCC: 6540 MERCHANT ZIP: 04101	\$25.00	8 ✓
04/25	04/26	2469216G42XG7DH25	CS Grubhub Gift Card 877-850-1977 ME MCC: 6540 MERCHANT ZIP: 04101	\$25.00	9 ✓
04/25	04/26	2469216G42XG7DH4E	CS Grubhub Gift Card 877-850-1977 ME MCC: 6540 MERCHANT ZIP: 04101	\$25.00	10 ✓
04/25	04/26	2469216G42XG7DH9L	CS Grubhub Gift Card 877-850-1977 ME MCC: 6540 MERCHANT ZIP: 04101	\$25.00	11 ✓
04/28	04/30	2420785G891EJ0YGR	CONSIDER IT THERE 970-3529334 CO MCC: 7399 MERCHANT ZIP: 80631 KEN WILDENSTEIN	\$340.14	12 ✓
TOTAL XXXXXXXXXXXXX2816				\$490.14	
05/18	05/20	2463923GWS66DYA94	LEWAN TECHNOLOGY 303-9682206 CO MCC: 5046 MERCHANT ZIP: 80222 ANGIE EMMONS	\$104.16	13 ✓
TOTAL XXXXXXXXXXXXX1175				\$104.16	
05/02	05/03	2443106GB20BFNQZZ	BSN SPORTS LLC 800-227-7404 TX MCC: 5137 MERCHANT ZIP: 75234	\$45.72	14 ✓
05/11	05/13	2420298GM0EX7XF1J	Jones School Supply Co., 800-845-1807 SC MCC: 5943 MERCHANT ZIP: 29201 JIM ANDERSON JEMIAH FOWLER	\$42.00	15 ✓
TOTAL XXXXXXXXXXXXX1734				\$0.00	
TOTAL XXXXXXXXXXXXX5537				\$87.72	
05/07	05/10	7431518GGSRS4GHA5	TECHNOKIDS INC. BURLINGTON CD CREDIT MCC: 8299 MERCHANT ZIP:	\$210.00-	16 ✓
05/10	05/10	F339000GG000ITAUT	INTERNATIONAL TRANSACTION FEE REFUND	\$6.30-	17 ✓
04/21	04/22	2449215G0JHPGRPAS	REEDESIGN CONCEPTS REEDESIGNCONC CO MCC: 7333 MERCHANT ZIP: 80631	\$617.50	18 ✓
05/04	05/06	7431518GDSRS4GDKL	TECHNOKIDS INC. BURLINGTON CD MCC: 8299 MERCHANT ZIP:	\$420.00	19 ✓
05/05	05/06	2443106GE8AJQ9H3Y	TAYLOR & FRANCIS BOOKS 561-361-6000 FL MCC: 8299 MERCHANT ZIP: 34232	\$1,197.75	20 ✓
05/05	05/06	2469216GE2XT5K0W6	CS Grubhub Gift Card 877-850-1977 ME MCC: 6540 MERCHANT ZIP: 04101	\$375.00	21 ✓
05/05	05/06	2469216GE2XT5K07H	CS Grubhub Gift Card 877-850-1977 ME MCC: 6540 MERCHANT ZIP: 04101	\$375.00	22 ✓
05/05	05/06	2469216GE2XT5K1WE	CS Grubhub Gift Card 877-850-1977 ME	\$375.00	23 ✓

admin assistant day

MLO

OFFICE

SF (ath)

SF (bas)

PO 3122

PO 3122

SF

PO 3122

PO 3119

teacher appreciation

Transactions continued on next page

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



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
			MCC: 6540 MERCHANT ZIP: 04101	
05/05	05/06	2469216GE2XT5K17R	CS Grubhub Gift Card 877-850-1977 ME	\$375.00 24✓
			MCC: 6540 MERCHANT ZIP: 04101	
05/05	05/06	2469216GE2XT5K2AV	CS Grubhub Gift Card 877-850-1977 ME	\$175.00 25✓
			MCC: 6540 MERCHANT ZIP: 04101	
05/05	05/06	2469216GE2XT5K2SJ	CS Grubhub Gift Card 877-850-1977 ME	\$175.00 26✓
			MCC: 6540 MERCHANT ZIP: 04101	
05/05	05/06	2469216GE2XT5K27E	CS Grubhub Gift Card 877-850-1977 ME	\$375.00 27✓
			MCC: 6540 MERCHANT ZIP: 04101	
05/06	05/06		INTERNATIONAL TRANSACTION FEE JIM ANDERSON	\$12.60 28✓
			TOTAL XXXXXXXXXXXXX5609	\$4,256.55
05/06	05/07	2469216GF2XNQ0XSQ	IN *SCHOOL WEB MASTERS 602-7504556 AZ	\$50.00 29✓
			MCC: 7333 MERCHANT ZIP: 85213 TOM STOKOVAZ	
			TOTAL XXXXXXXXXXXXX5807	\$50.00
04/27	04/28	2413746G700PHWV7G	USPS PO 0729520389 EVANS CO	\$55.00 30✓
			MCC: 9402 MERCHANT ZIP: 80620	
05/06	05/07	2443106GF2DK214SW	AMAZON.COM*X67PN0ZV3 AMZN AMZN.COM/BILL WA	\$47.99 31✓
			MCC: 5942 MERCHANT ZIP: 98109 KEVIN ROUSE	
			TOTAL XXXXXXXXXXXXX0161	\$102.99

teacher appreciation

PO 3122

PO 3123

PO 3121

REWARDS SUMMARY

PREVIOUS FIRSTCASH BALANCE	=	\$972.19	Congratulations, you are now earning 1.25% cash back]
DOLLARS EARNED THIS STATEMENT	+	\$65.22	
DOLLARS ISSUED THIS STATEMENT	-	\$0.00	
DOLLARS FORFEITED THIS STATEMENT	-	\$0.00	
ENDING FIRSTCASH BALANCE	=	\$1,037.41	

REWARDS MESSAGES

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	15.15% (v)	\$0.00	31	\$0.00
Cash Advances	18.15% (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\*\*

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