



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
May 21, 2020 to June 19, 2020

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$5,223.59
- Payments	\$5,223.59
- Other Credits	\$62.15
+ Purchases	\$4,464.36
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$4,402.21

PAYMENT INFORMATION

New Balance:	\$4,402.21
Minimum Payment Due:	\$132.00
Payment Due Date:	July 14, 2020

YF \$ 3481.41
SF 920.80

\$ 4402.21

Account Number	XXXX XXXX XXXX 1162
Credit Limit	\$30,000.00
Available Credit	\$25,205.00
Statement Closing Date	June 19, 2020
Days in Billing Cycle	30

TRANSACTIONS

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/08	06/08	7473120HG00XV6D3A	PAYMENT - THANK YOU	\$705.22-
06/08	06/08	7473120HG00XV6D3A	PAYMENT - THANK YOU	\$4,518.37-
			TOTAL XXXXXXXXXXXXXXX1162	\$5,223.59-
06/08	06/09	7443106HG5ZV9VNZT	SCHOOL NURSE SUPPLY, INC 84735293 CREDIT MCC: 5943 MERCHANT ZIP: 60193	✓ \$62.15- 1
05/30	05/31	2444500H78PMKQ1HQ	KING SOOPERS #0632 FUEL Q GREELEY CO MCC: 5542 MERCHANT ZIP: 80631	✓ \$40.45 2
06/02	06/04	2461043HB09FZR3YR	THE HOME DEPOT #1515 GREELEY CO	✓ \$119.91 3

Transactions continued on next page

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

5547 0001 BHH 001 7 13 200619 0

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15 3390 2000 VBUS 01AD5547

4147

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



Account Number: XXXX XXXX XXXX 1162
New Balance: \$4,402.21
Minimum Payment Due: \$132.00
Payment Due Date: July 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 4147
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 _____



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
06/03	06/04	2469216HB2XPT72PS	MCC: 5200 MERCHANT ZIP: 80634 LOWES #01812* GREELEY CO	✓ \$32.80 4
06/08	06/09	2469216HH2X6SNVAA	MCC: 5200 MERCHANT ZIP: 80631 CIRCLE K # 40641 GREELEY CO	✓ \$37.80 5
06/09	06/10	2469216HJ2XWQF16M	MCC: 5542 MERCHANT ZIP: 80631 CO HEALTH MEDICAL GRP DENVER CO	✓ \$75.00 6
06/11	06/12	2469216HK2XX86F1F	MCC: 8062 MERCHANT ZIP: 80230 LOWES #01812* GREELEY CO	✓ \$75.94 7
06/15	06/16	2405522HRRDQ4XYHL	MCC: 5200 MERCHANT ZIP: 80631 SHERRY'S MARKET GREELEY CO	✓ \$36.00 8
06/16	06/17	2443106HR2DL0DHP3	MCC: 5542 MERCHANT ZIP: 80631 AMAZON.COM*MS0FS8ZN0 AMZN AMZN.COM/BILL WA	✓ \$141.59 9
06/18	06/19	2469216HS2XMNOVRE	MCC: 5942 MERCHANT ZIP: 98109 LOWES #01812* GREELEY CO	✓ \$6.15 10
			MCC: 5200 MERCHANT ZIP: 80631 JAMES NYBLADE	
			TOTAL XXXXXXXXXXXXX4392 \$503.49 <i>OK</i>	
05/22	05/24	2469216GZ2XT86G25	BARNES&NOBLE.COM-BN 800-843-2665 NY MCC: 5192 MERCHANT ZIP: 11590	✓ \$40.07 11
05/22	05/24	2469216GZ2XT86LGG	BARNES&NOBLE.COM-BN 800-843-2665 NY MCC: 5192 MERCHANT ZIP: 11590	✓ \$40.12 12
05/22	05/24	2469216GZ2XT88LK3	BARNES&NOBLE.COM-BN 800-843-2665 NY MCC: 5192 MERCHANT ZIP: 11590	✓ \$23.65 13
05/23	05/24	2469216H02XF9WT8L	BARNES&NOBLE.COM-BN 800-843-2665 NY MCC: 5192 MERCHANT ZIP: 11590	✓ \$25.66 14
05/30	05/31	2469216H72XX6V039	Amazon.com*MY5E83LW1 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	PD 3127 ✓ \$53.62 15
06/12	06/14	2469216HL2XJP3THY	AMZN Mktp US*MY4VK9UE0 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	PD 3136 ✓ \$204.95 16
06/17	06/18	2469216HT2XJ95BH7	AMZN Mktp US*MS53Q3NU0 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	PD 3136 ✓ \$69.00 17
			KEN WILDENSTEIN	
			TOTAL XXXXXXXXXXXXX2816 \$457.07 <i>OK</i>	
05/20	05/21	2413746GYHEXTTHM8	USPS.COM POSTAL STORE 800-782-6724 MO MCC: 9402 MERCHANT ZIP: 64161	postage ✓ \$166.80 18
05/28	05/28	2469216H52XBZGMYJ	AMZN Mktp US*M74ND2700 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	postage \$107.96 19
06/12	06/15	2463923HNS66HRQNN	LEWAN TECHNOLOGY 303-9682206 CO MCC: 5046 MERCHANT ZIP: 80222	obico ✓ \$104.16 20
			ANGIE EMMONS	
			TOTAL XXXXXXXXXXXXX1175 \$378.92 <i>OK</i>	
05/28	05/31	2443106H60XB3VLBV	MUSIC & ARTS 1 C 888-731-5396 MD MCC: 5733 MERCHANT ZIP: 21703	SF PD 1417 ✓ \$519.00 21
06/05	06/07	2449215HDJHFY9KHD	BIBLIO ORDER 8817813 HTTPSWWW.BIBL NC MCC: 5192 MERCHANT ZIP: 28802	PD 3129 ✓ \$289.66 22
06/05	06/07	2449215HDLY995V5A	BULK BOOKSTORE 5038678738 OR MCC: 5192 MERCHANT ZIP: 97201	PD 3131 ✓ \$166.00 23
06/05	06/07	2449398HDLQB4JT4Z	GOPHER SPORT 877-699-7927 MN MCC: 5941 MERCHANT ZIP: 55060	PD 3133 ✓ \$46.68 24

*#129.50
kw budget*

postage postage obico

SF PD 1417 PD 3129 PD 3131 PD 3133

Transactions continued on next page

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UNION COLONY SCHOOLS
Account Number: XXXX XXXX XXXX 1162

TRANSACTIONS (continued)

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Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/05	06/07	2449398HDLQB4JXYW	GOPHER SPORT 877-699-7927 MN MCC: 5941 MERCHANT ZIP: 55060	PO 3128 ✓ \$302.74 25
06/16	06/17	2469216HT2XFMJ5AB	SQ *59TH BLUE MUG Greeley CO MCC: 5812 MERCHANT ZIP: 80634 JIM ANDERSON	✓ \$22.26 26
06/15	06/16	2400097HPSVWJEGK6	POWER TO PLAY SPORTS CON WINDSOR CO MCC: 7941 MERCHANT ZIP: JEMIAH FOWLER	2400.82 Athletics ✓ \$240.00 27
06/05	06/07	2469216HD2XWNQ4JE	AMZN Mktp US*MY18B91K0 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	PO 3137 ✓ \$124.77 28
06/06	06/07	2443106HE2DYG90WY	AMZN MKTP US*MY9C02X80 AM AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	PO 3138 ✓ \$47.96 29
06/07	06/07	2469216HF2XZ49KW9	AMZN Mktp US*MY2IH7AZ2 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	✓ \$42.97 30
06/09	06/09	2443106HH2DJLFYXF	AMZN MKTP US*MY61F8810 AM AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	PO 3138 ✓ \$23.98 31
06/09	06/10	2443106HH2DKF0FZD	AMZN MKTP US*MY59257K1 AM AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	✓ \$23.98 32
06/16	06/17	2469216HR2X67AR0X	AMZN Mktp US*MS0489JP1 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	tech ✓ \$189.87 33
06/17	06/18	2469216HT2XVPNK4Y	AMZN Mktp US*MS81R6FM2 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109 TOM STOKOVAZ	tech ✓ \$131.96 34
05/26	05/27	2413746H400V48A3F	USPS PO 0739600401 GREELEY CO MCC: 9402 MERCHANT ZIP: 80634	✓ \$110.00 35
05/29	05/31	2490641H62RGDTQY5	NASSP Product & Service 703-8600200 VA MCC: 8699 MERCHANT ZIP: 20191	SF PD 1416 ✓ \$229.02 36
06/04	06/04	2469216HQ2XWT72D5	Amazon.com*MY1R854N2 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	PD 3132 ✓ \$122.90 37
06/05	06/07	2469216HD2X6H8JXF	AMZN Mktp US*MY14U6P80 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	PD 3132 ✓ \$201.20 38
06/11	06/12	2469216HK2XMMMS9M	Amazon.com*MY0YB2K00 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	SF PD 1417 ✓ \$172.78 39
06/16	06/17	2413746HT00WV0KRJ	USPS PO 0729520389 EVANS CO MCC: 9402 MERCHANT ZIP: 80620 KEVIN ROUSE	✓ \$55.00 40
			TOTAL XXXXXXXXXXXXX0161	\$890.90

REWARDS SUMMARY

REWARDS MESSAGES

PREVIOUS FIRSTCASH BALANCE	=	\$1,037.41	Congratulations, you are now earning 1.25% cash back!
DOLLARS EARNED THIS STATEMENT	+	\$55.03	
DOLLARS ISSUED THIS STATEMENT	-	\$0.00	
DOLLARS FORFEITED THIS STATEMENT	-	\$0.00	
ENDING FIRSTCASH BALANCE	=	\$1,092.44	

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



UNION COLONY SCHOOLS
 Account Number: XXXX XXXX XXXX 1162

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	30	\$0.00
Cash Advances	18.15% (v)	\$0.00	30	\$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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NOTICE: SEE REVERSE SIDE OF PAGE 1 FOR IMPORTANT ACCOUNT AND ANNUAL FEE INFORMATION

Item No.	Description	Quantity	Unit Price	Total Price
1
2
3
4
5
6
7
8
9
10

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