



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
November 20, 2020 to December 20, 2020

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$5,860.66
- Payments	\$5,860.66
- Other Credits	\$45.66
+ Purchases	\$9,013.27
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$8,967.61

PAYMENT INFORMATION

New Balance: \$8,967.61
Minimum Payment Due: \$269.00
Payment Due Date: January 14, 2021

\$ 7454.44
\$ 1513.17 SF

\$ 8967.61

pmt made
1.13.21
Drew

Account Number XXXX XXXX XXXX 1162
Credit Limit \$30,000.00
Available Credit \$21,032.00
Statement Closing Date December 20, 2020
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
12/14	12/14	7473120PD00XV31MS	PAYMENT - THANK YOU	\$5,462.70-
12/14	12/14	7473120PD00XV31MS	PAYMENT - THANK YOU	\$397.96-
TOTAL XXXXXXXXXXXX1162				\$5,860.66-
12/16	12/18	7494301PG09FMH34D	THE HOME DEPOT #1515 GREELEY CO CREDIT MCC: 5200 MERCHANT ZIP: 80634	\$27.94- 1 ✓
12/01	12/02	2427539P0S66FYQYS	MHC-KW-GREELEY 888-5924073 CO MCC: 7399 MERCHANT ZIP: 80631	\$34.86 2 ✓
12/02	12/03	2405522P2RDQ4RDPR	SHERRY'S MARKET GREELEY CO	\$32.20 3 ✓

Transactions continued on next page

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

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PAGE 1 of 4

15 3390 2000 VBUS 01AD5547

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



Account Number: XXXX XXXX XXXX 1162
New Balance: \$8,967.61
Minimum Payment Due: \$269.00
Payment Due Date: January 14, 2021

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 4083
2000 CLUBHOUSE DR
GREELEY CO 80634-3643



⑆03390 2000⑆ ⑆03009 1 16 20⑆

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
12/05	12/06	2469216P42XLYF6RS	MCC: 5542 MERCHANT ZIP: 80631 AMZN Mkt US*DWOLO2IH3 Amzn.com/bill WA	\$35.98 4 ✓
12/07	12/08	2469216P62XJQ5VPJ	MCC: 5942 MERCHANT ZIP: 98109 LOWES #01812* GREELEY CO	Athletics SF \$303.46 5 ✓
12/08	12/09	2400594P78PWAP41G	MCC: 5200 MERCHANT ZIP: 80631 BARCO PRODUCTS COMPANY 800-338-2697 IL	Director SF \$1,196.59 6 ✓
12/08	12/09	2469216P72XDN4R29	MCC: 5712 MERCHANT ZIP: 60510 LOWES #01812* GREELEY CO	Athletic SF \$13.12 7 ✓
12/09	12/11	2469216P92XDG96QN	MCC: 5200 MERCHANT ZIP: 80631 KUM&GO 0305 EVANS EVANS CO	\$25.10 8 ✓
12/09	12/11	2476197P95SHQFMG3	MCC: 5542 MERCHANT ZIP: 80620 ANKMAR/PACE DOOR SERVI 1111111111 KS	\$600.34 9 ✓
12/14	12/15	2469216PD2Y11Y2EN	MCC: 5046 MERCHANT ZIP: 66016 KUM&GO 0305 EVANS EVANS CO	\$15.25 10 ✓
12/16	12/18	2494301PG09FMH1W3	MCC: 5542 MERCHANT ZIP: 80620 THE HOME DEPOT #1515 GREELEY CO	\$27.94 11 ✓
12/16	12/18	2494301PG09FMH2DW	MCC: 5200 MERCHANT ZIP: 80634 THE HOME DEPOT #1515 GREELEY CO	\$15.50 12 ✓
			MCC: 5200 MERCHANT ZIP: 80634	
			JAMES NYBLADE	
			TOTAL XXXXXXXXXXXXX4392	\$2,272.40
11/19	11/20	2449215NLJHRW8YVM	CHALKBEAT WWW.CHALKBEAT NY	marketing \$249.00 13 ✓
11/19	11/20	2455930NLS66G3JB0	MCC: 8398 MERCHANT ZIP: 10001 COLORADO ASSOC SCHOOL EXE303-7628762 CO	" " \$50.00 14 ✓
12/05	12/06	2413746P50100QDXM	MCC: 8220 MERCHANT ZIP: USPS PO 0739610395 GREELEY CO	Counselor \$25.20 15 ✓
12/08	12/09	2449215P80TYQKXWS	MCC: 9402 MERCHANT ZIP: 80631 DOCUSIGN 866-219-4318 WA	duos \$40.00 16 ✓
			MCC: 7399 MERCHANT ZIP: 98101	
			ANGIE EMMONS	
			TOTAL XXXXXXXXXXXXX1175	\$364.20
11/20	11/22	2469216NM2XAW408D	AMZN Mkt US*TM7MH29V3 Amzn.com/bill WA	\$210.85 17 ✓
12/01	12/03	2469216P12Y0R1TEF	MCC: 5942 MERCHANT ZIP: 98109 Amazon.com*IS0OW16Y3 Amzn.com/bill WA	PD 3321 \$56.99 18 ✓
12/09	12/10	2413746P9012LMSBJ	MCC: 5942 MERCHANT ZIP: 98109 USPS PO 0729520389 EVANS CO	\$1.20 19 ✓
12/09	12/10	2422638P92LR6DSXD	MCC: 9402 MERCHANT ZIP: 80620 WAL-MART #5051 GREELEY CO	1/2 prep / 1/2 elem \$288.00 20 ✓
12/09	12/10	2444500P88PNSDHK0	MCC: 5411 MERCHANT ZIP: 80634 KING SOOPERS #0032 GREELEY CO	prin. elem \$19.07 21 ✓
12/11	12/13	2449215PAJHXWK3JH	MCC: 5411 MERCHANT ZIP: 80631 KAMIHQ.COM HTTPWWW.KAMI CA	PD 3322 \$99.00 22 ✓
12/18	12/20	2442733PJLM7RNS7B	MCC: 5734 MERCHANT ZIP: 91789 MCDONALD'S F181 GREELEY CO	prin. elem \$97.39 23 ✓
			MCC: 5814 MERCHANT ZIP: 80631	
			DAVID WARNER	
			TOTAL XXXXXXXXXXXXX2790	\$772.50

Transactions continued on next page

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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
11/30	12/01	2444500NZ8PNDJ1YY	KING SOOPERS #0032 GREELEY CO MCC: 5411 MERCHANT ZIP: 80631	\$527.72 24 ✓
12/02	12/04	2469216P22XXV3SL7	IN *DELTAMATH SOLUTIONS, 518-4694459 NY MCC: 8299 MERCHANT ZIP: 11238	\$400.00 25 ✓
12/05	12/06	2469216P42XSQGX7	AWL*PEARSON EDUCATION PRSONCS.COM NJ MCC: 8299 MERCHANT ZIP: 07458	\$305.50 26 ✓
12/17	12/18	2469216PG2XD1NFD9	CS Grubhub Gift Card 877-850-1977 ME MCC: 6540 MERCHANT ZIP: 04101	\$350.00 27 ✓
12/17	12/18	2469216PG2XD1NGT5	CS Grubhub Gift Card 877-850-1977 ME MCC: 6540 MERCHANT ZIP: 04101	\$375.00 28 ✓
12/17	12/18	2469216PG2XD1NG7K	CS Grubhub Gift Card 877-850-1977 ME MCC: 6540 MERCHANT ZIP: 04101	\$375.00 29 ✓
12/17	12/18	2469216PG2XD1NHGV	CS Grubhub Gift Card 877-850-1977 ME MCC: 6540 MERCHANT ZIP: 04101	\$375.00 30 ✓
12/17	12/18	2469216PG2XD1NJDD	CS Grubhub Gift Card 877-850-1977 ME MCC: 6540 MERCHANT ZIP: 04101	\$375.00 31 ✓
12/17	12/18	2469216PG2XD1NJYY	CS Grubhub Gift Card 877-850-1977 ME MCC: 6540 MERCHANT ZIP: 04101	\$25.00 32 ✓
12/17	12/18	2469216PG2XD1NK2S	CS Grubhub Gift Card 877-850-1977 ME MCC: 6540 MERCHANT ZIP: 04101	\$375.00 33 ✓
12/18	12/20	2449215PHJHJ9PLMF	PEARDECK.COM HTTPSWWW.PEAR IA MCC: 5734 MERCHANT ZIP: 52240	\$1,800.00 34 ✓
12/18	12/20	2475542PJ3WBZQ7V0	COLORADO MUSIC EDUCATORS 303-3494057 CO MCC: 8299 MERCHANT ZIP: 80211	\$125.00 35 ✓
JIM ANDERSON				
TOTAL XXXXXXXXXXXX1734				\$5,408.22
12/07	12/08	2426979P700S8FVDX	JIMMY JOHNS # 1266 - 970-339-3999 CO MCC: 5814 MERCHANT ZIP: 80634	\$75.49 36 ✓
JEMIAH FOWLER				
TOTAL XXXXXXXXXXXX5537				\$75.49
12/14	12/15	2426979PE00VTJGBS	JIMMY JOHNS # 1266 - 970-339-3999 CO MCC: 5814 MERCHANT ZIP: 80634	\$92.52 37 ✓
JEMIAH FOWLER 2				
TOTAL XXXXXXXXXXXX5725				\$92.52
12/16	12/18	F339000PH000IXFRL	HOTELSCOM9202675078076 HOTELS.COM CREDIT ALYCIA BURNS	\$17.72- 38 ✓
TOTAL XXXXXXXXXXXX0828				\$17.72-

REWARDS SUMMARY

PREVIOUS FIRSTCASH BALANCE	=	\$270.68
DOLLARS EARNED THIS STATEMENT	+	\$89.68
DOLLARS ISSUED THIS STATEMENT	-	\$0.00
DOLLARS FORFEITED THIS STATEMENT	-	\$0.00
ENDING FIRSTCASH BALANCE	=	\$360.36

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	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

STATEMENT OF WORK

FOR THE PROVISION OF MAINTENANCE SERVICES

Item No.	Description of Work	Quantity	Unit Price	Total Price
1000
9900

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