



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  
February 18, 2021 to March 19, 2021

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$9,046.87
- Payments	\$9,046.87
- Other Credits	\$14.75
+ Purchases	\$9,352.27
+ Cash Advances	\$0.00
+ Fees Charged	\$16.11
+ Interest Charged	\$0.00
= New Balance	\$9,353.63

Account Number XXXX XXXX XXXX 1162  
Credit Limit \$30,000.00  
Available Credit \$20,646.00  
Statement Closing Date March 19, 2021  
Days in Billing Cycle 30

PAYMENT INFORMATION

New Balance: \$9,353.63  
Minimum Payment Due: \$281.00  
Payment Due Date: April 14, 2021

JF \$ 8,953.70  
SF \$ 399.93

\$ 9,353.63

TRANSACTIONS

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/12	03/12	74731202700XV9RGX	PAYMENT - THANK YOU	\$6,982.40-
03/12	03/12	74731202700XV9RGX	PAYMENT - THANK YOU	\$2,064.47-
TOTAL XXXXXXXXXXXXXXX1162				\$9,046.87-
02/17	02/18	24137461H00XFVVT1	LOAF N JUG #0852 EVANS CO MCC: 5542 MERCHANT ZIP: 80620	\$32.50 ✓
02/18	02/19	24692161H2X4SDEX5	KUM&GO 0914 GREELEY GREELEY CO MCC: 5541 MERCHANT ZIP: 80634	\$53.25 ✓
02/18	02/19	24692161H2X63YRSH	LOWES #01812* GREELEY CO	\$319.90 ✓

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 01A05547

8454

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



Account Number: XXXX XXXX XXXX 1162  
New Balance: \$9,353.63  
Minimum Payment Due: \$281.00  
Payment Due Date: April 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 8454  
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	
02/19	02/21	24692161J2XYDHWTL	MCC: 5200 MERCHANT ZIP: 80631 KUM&GO 0914 GREELEY GREELEY CO	\$65.00	4 ✓
02/19	02/22	24164071LKXYSFW7T	MCC: 5541 MERCHANT ZIP: 80634 CENEX AGFINITY07060627 GREELEY CO	\$45.00	5 ✓
02/21	02/22	24445001MBLL6WW3K	MCC: 5542 MERCHANT ZIP: 80631 SAMS CLUB #4770 EVANS CO	\$45.00	6 ✓
02/24	02/25	24692161P2X8Q3ZLQ	MCC: 5542 MERCHANT ZIP: 80620 LOWES #01812* GREELEY CO	\$7.98	7 ✓
			MCC: 5200 MERCHANT ZIP: 80631 JAMES NYBLADE		
			TOTAL XXXXXXXXXXXXXXX392	\$568.63	
03/11	03/14	74943012709FNLBD5	THE HOME DEPOT #1515 GREELEY CO CREDIT	\$14.75-	8 ✓
03/05	03/07	2469216202X56EZBE	MCC: 5200 MERCHANT ZIP: 80634 KUM&GO 0914 GREELEY GREELEY CO	\$81.00	9 ✓
03/05	03/07	2469216212XFR84ER	MCC: 5541 MERCHANT ZIP: 80634 CIRCLE K # 40641 GREELEY CO	\$40.05	10 ✓
03/10	03/11	240552226RDQ501GW	MCC: 5542 MERCHANT ZIP: 80631 SHERRY'S MARKET GREELEY CO	\$34.00	11 ✓
03/10	03/12	24943012609FNM0WX	MCC: 5542 MERCHANT ZIP: 80631 THE HOME DEPOT #1515 GREELEY CO	\$29.50	12 ✓
			MCC: 5200 MERCHANT ZIP: 80634 JAMES NYBLADE		
			TOTAL XXXXXXXXXXXXXXX1807	\$169.80	OK
03/06	03/07	2469216212XLSK5WJ	AWL*PEARSON EDUCATION PRSONCS.COM NJ	\$2,331.00	13 ✓
03/09	03/10	2416407242LR7EZRN	MCC: 8299 MERCHANT ZIP: 07458 TARGET 00018135 GREELEY CO	\$520.00	14 ✓
03/11	03/12	2416407262LR81PRB	MCC: 5310 MERCHANT ZIP: 80634 TARGET 00018135 GREELEY CO	\$440.00	15 ✓
03/11	03/12	24204292600AX9JYJ	MCC: 5310 MERCHANT ZIP: 80634 rmdkeyclub.org 972-543190919CA	\$36.00	16 ✓
03/11	03/12	24204292600B6BQJD	MCC: 5399 MERCHANT ZIP: 94158 rmdkeyclub.org 972-543190919CA	\$36.00	17 ✓
			MCC: 5399 MERCHANT ZIP: 94158 KIMBERLY MEASNER		
			TOTAL XXXXXXXXXXXXXXX2960	\$3,363.00	
02/18	02/19	24269791J00LGRQFT	BLACKJACK PIZZA - GREELEY GREELEY CO	\$35.48	18 ✓
02/21	02/21	24431061L2DKBXR7Y	MCC: 5812 MERCHANT ZIP: AMAZON.COM*8T2X142Y3 AMZN AMZN.COM/BILL WA	\$89.97	19 ✓
02/22	02/23	24492151MJHN65HP9	MCC: 5942 MERCHANT ZIP: 98109 SP * LIVINGWORKS-USA HTTPSLIVINGWO NC	\$1,118.00	20 ✓
02/24	02/25	24327431P923E22XV	MCC: 5734 MERCHANT ZIP: 28311 EILEENS COLOSSAL COOKIES GREELEY CO	\$39.99	21 ✓
02/25	02/26	24204291R009MJV99	MCC: 5812 MERCHANT ZIP: moistureguardusa.com 415-4499034 CA	\$51.90	22 ✓
02/26	02/26	24210731T2DKKB9WN	MCC: 8999 MERCHANT ZIP: 94158 IDENTOGO - CO FINGERPRINT877-512-6962 CO	\$49.50	23 ✓
02/26	02/28	24692161T2XJ2Q9E7	MCC: 9399 MERCHANT ZIP: 80631 AMZN Mkt US*207X144M3 Amzn.com/bill WA	\$82.88	24 ✓
			MCC: 5942 MERCHANT ZIP: 98109		

Transactions continued on next page

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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
02/27	02/28	24692161S2Y0ATE3S	AMZN Mktp US*UD2J651U3 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	PO 3370 -\$42.98 25✓
02/27	03/01	24231681VRBGJQL69	SAFEWAY #2666 GREELEY CO MCC: 5411 MERCHANT ZIP: 80634	-\$19.95 26✓
03/05	03/07	244921520LRHW1RR7	BULK BOOKSTORE 503-867-8738 OR MCC: 5192 MERCHANT ZIP: 97201	PO 3366 -\$194.70 27✓
03/06	03/07	2449398210T3V0T93	SOS REGISTRATION FEE 303-860-6962 CO MCC: 9399 MERCHANT ZIP: 80209	-\$60.00 28✓
03/08	03/09	2449215240TVXFRL9	DOCUSIGN 866-219-4318 WA MCC: 7399 MERCHANT ZIP: 98101	-\$40.00 29✓
			ANGIE EMMONS <i>ok</i>	
			TOTAL XXXXXXXXXXXXXXX1175	\$1,825.35
02/18	02/19	24011341H00145EYW	FLOW READING DIGITAL HTTPSFLOWFLUE NV MCC: 5815 MERCHANT ZIP: 89511	PO 3368 -\$129.00 30✓
02/18	02/19	24692161H2X9K1PNZ	AMZN Mktp US*J30OC60P3 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	OFFICE \$23.00 31✓
02/20	02/21	24692161L2XPTD4F1	AMZN Mktp US*B958C77G3 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	PO 3369 -\$155.98 32✓
02/22	02/23	24692161M2XKV5AAP	AMZN Mktp US*WG4AY67I3 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	PO 3369 -\$179.23 33✓
02/24	02/24	24692161P2XX0HMY5	AMZN Mktp US*QI5XW47T3 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	PO 3372 -\$54.99 34✓
02/25	02/26	24431061R2DYZLTF8	AMZN MKTP US*HX4F72TL3 AM AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	PO 3374 -\$73.77 35✓
02/25	02/26	24692161R2X4M4288	AMZN Mktp US*6B3L93P33 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	PO 3374 -\$94.96 36✓
03/01	03/03	24431051X618W4MN1	EAI EDUCATION 800-770-8010 NJ MCC: 5943 MERCHANT ZIP: 07436	PO 3373 -\$70.90 37✓
03/02	03/04	24445001YEHY3HF23	DOMINO'S 6237 970-416-8868 CO MCC: 5814 MERCHANT ZIP: 80631	PO 3379 -\$40.00 38✓
03/03	03/05	24692161Z2XVK92H7	AMZN Mktp US*9F1B18T83 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	PO 3380 -\$59.22 39✓
03/04	03/05	24431061Z2E02WAPY	AMZN MKTP US*HH7Z11QO3 AM AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	PO 3381 -\$30.79 40✓
03/04	03/05	24692161Z2X907FS7	AMZN Mktp US*IM5FF2DO3 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	PO 3382 -\$123.38 41✓
03/08	03/09	240095824HEWLBH64	Scholastic, Inc. 573-632-1834 MO MCC: 8299 MERCHANT ZIP: 65101	PO 3388 \$169.61 42✓
			DAVID WARNER <i>ok</i>	
			TOTAL XXXXXXXXXXXXXXX2790	\$1,204.83
02/19	02/21	74198811L34FVHBTB	PAYPAL *SCHOOLCLOUD 35314369001 GB MCC: 5734 MERCHANT ZIP:	-\$537.00 43✓
02/23	02/24	24559301NS66DPG5Y	COLORADO ASSOC SCHOOL EXE303-7628762 CO MCC: 8220 MERCHANT ZIP:	job posting -\$50.00 44✓
02/26	02/28	24275391TS66E991K	PRESTWICK HOUSE 302-6592070 DE MCC: 5942 MERCHANT ZIP: 19977	PO 3383 -\$208.95 45✓
03/02	03/03	24692161Y2Y0D2FLX	B2B Prime*100Q48V13 Amzn.com/bill WA MCC: 5968 MERCHANT ZIP: 98109	Business Prime \$134.30 46✓
03/03	03/04	24692161Z2XTN76Q6	AMZN Mktp US*938W15TJ3 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	gen 2/1/16 -\$249.95 47✓

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
03/04	03/05	24559301ZS66EJZY1	COLORADO ASSOC SCHOOL EXE303-7628762 CO MCC: 8220 MERCHANT ZIP:	\$100.00 48 ✓
03/04	03/05	24692161Z2XEPXGLN	AMZN Mktp US*2J55C2F93 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	\$99.88 49 ✓
03/09	03/10	2490641243Q0WX3FL	RVT*Peak to Peak Charter 303-4534663 CO MCC: 8211 MERCHANT ZIP: 80026	\$200.00 50 ✓
03/10	03/11	2469216252XPZAAAD	AMZN Mktp US*JV36V1NE3 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	\$29.98 51 ✓
03/11	03/12	2443106262DZY6TLY	AMZN MKTP US*BB5ZA8HJ3 AM AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	\$63.32 52 ✓
03/11	03/14	240710527J83W5YQJ	CARLEX 800-526-3768 800-5263768 MI MCC: 5399 MERCHANT ZIP: 48309	\$106.59 53 ✓
02/21	02/21		INTERNATIONAL TRANSACTION FEE JIM ANDERSON	\$16.11 54 ✓
TOTAL XXXXXXXXXXXXX1734				\$1,796.08
02/26	02/28	24692161T2XS8WKMN	KUM&GO 0914 GREELEY GREELEY CO MCC: 5541 MERCHANT ZIP: 80634	\$80.00 55 ✓
03/01	03/02	24015171W001MWDRK	CONOCO - SEI 39075 GREELEY CO MCC: 5542 MERCHANT ZIP: 80631	\$68.00 56 ✓
03/01	03/02	24692161X2XBT6V96	KUM&GO 0914 GREELEY GREELEY CO MCC: 5541 MERCHANT ZIP: 80634	\$42.10 57 ✓
03/03	03/04	24055231Y8B5YJDEL	CHIPPERS GREELEY ONLINE 970-226-6327 CO MCC: 7933 MERCHANT ZIP: 80631	\$69.90 58 ✓
03/03	03/05	24055231Z60VP2H0D	CHIPPERS GREELEY GREELEY CO MCC: 7933 MERCHANT ZIP: 80631 JEMIAH FOWLER 2	\$115.96 59 ✓
TOTAL XXXXXXXXXXXXX5725				\$375.96
02/18	02/21	24137461JEJ6044V0	OFFICE DEPOT #2161 GREELEY CO MCC: 5943 MERCHANT ZIP: 80634 TOM STOKOVAZ	\$49.98 60 ✓
TOTAL XXXXXXXXXXXXX5807				\$49.98

job posting  
gen 2/14/21  
job fair  
PE  
PO 3391  
PO 1410

SF  
SF

OFFILE

**REWARDS SUMMARY**

PREVIOUS FIRSTCASH BALANCE	=	\$503.79	Congratulations, you are now earning 1.25% cash back]
DOLLARS EARNED THIS STATEMENT	+	\$116.72	
DOLLARS ISSUED THIS STATEMENT	-	\$0.00	
DOLLARS FORFEITED THIS STATEMENT	-	\$0.00	
ENDING FIRSTCASH BALANCE	=	\$620.51	

TOTAL \*FINANCE CHARGE\* PAID IN 2020 \$195.00

**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	30	\$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	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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