



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
June 20, 2020 to July 20, 2020

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$4,402.21
- Payments	\$4,402.21
- Other Credits	\$403.37
+ Purchases	\$10,300.84
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$9,897.47
Account Number	XXXX XXXX XXXX 1162
Credit Limit	\$30,000.00
Available Credit	\$19,871.00
Statement Closing Date	July 20, 2020
Days in Billing Cycle	31

PAYMENT INFORMATION

New Balance:	\$9,897.47
Minimum Payment Due:	\$297.00
Payment Due Date:	August 14, 2020

WF 9876.60 Pd online
SF 20.87
9897.47 8.13.20

TRANSACTIONS

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/14	07/14	7473120JL00XVHQM6	PAYMENT - THANK YOU	\$3,481.41-
07/14	07/14	7473120JL00XVHQM6	PAYMENT - THANK YOU	\$920.80-
			TOTAL XXXXXXXXXXXXX1162	\$4,402.21-
07/09	07/10	7469216JF2XVRZSVQ	LOWES #01812* GREELEY CO CREDIT MCC: 5200 MERCHANT ZIP: 80631	\$8.98- 1 ✓
07/14	07/15	7469216JL2XFTAAF3	AMZN Mktp US Amzn.com/bill WA CREDIT MCC: 5942 MERCHANT ZIP: 98109	\$78.35- 2 ✓
06/23	06/24	2469216HZ2XX6Z9FJ	LOWES #01812* GREELEY CO	\$207.45 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 200720 0

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15 3390 2000 VBUS 01AD5547

4127

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



Account Number: XXXX XXXX XXXX 1162
New Balance: \$9,897.47
Minimum Payment Due: \$297.00
Payment Due Date: August 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 4127
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.

O1AD547 - 7 - 05/05/14

CHANGE OF ADDRESS FORM

NAME _____

ADDRESS _____

HOME PHONE _____ WORK PHONE _____

EMAIL ADDRESS _____

CARDHOLDER SIGNATURE _____



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TRANSACTIONS (continued)

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Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/23	06/24	2469216HZ2XX6Z9FS	MCC: 5200 MERCHANT ZIP: 80631 LOWES #01812* GREELEY CO	\$59.96 4 ✓
06/24	06/25	2405522J1RDQ4YNR0	MCC: 5200 MERCHANT ZIP: 80631 SHERRY'S MARKET GREELEY CO	\$42.55 5 ✓
06/24	06/25	2469216J02XMZ0V7H	MCC: 5542 MERCHANT ZIP: 80631 LOWES #01812* GREELEY CO	\$21.36 6 ✓
06/25	06/26	2432300J15V15HR1V	MCC: 5200 MERCHANT ZIP: 80631 ALL PURPOSE RENTAL GREELEY CO	\$413.60 7 ✓
07/02	07/03	2405522J9RDQ4ZDD0	MCC: 7394 MERCHANT ZIP: 80634 SHERRY'S MARKET GREELEY CO	\$40.55 8 ✓
07/07	07/08	2469216JD2XGGQTH3	MCC: 5542 MERCHANT ZIP: 80631 LOWES #01812* GREELEY CO	\$58.90 9 ✓
07/08	07/09	2469216JE2XA9JM62	MCC: 5200 MERCHANT ZIP: 80631 AMZN Mktp US*MJ3SQ6MY0 Amzn.com/bill WA	\$49.87 10 ✓
07/08	07/09	2469216JE2XBGNN6Z	MCC: 5942 MERCHANT ZIP: 98109 AMZN Mktp US*MJ9VA2SO1 Amzn.com/bill WA	\$1,178.52 11 ✓
07/08	07/09	2469216JE2XQPX3JM	MCC: 5942 MERCHANT ZIP: 98109 AMZN Mktp US*MJ6MI6GN2 Amzn.com/bill WA	\$208.90 12 ✓
07/10	07/12	2469216JG2XJW3EXQ	MCC: 5942 MERCHANT ZIP: 98109 LOWES #01812* GREELEY CO	\$53.76 13 ✓
07/12	07/13	2443106JJ2DZ6BKLR	MCC: 5200 MERCHANT ZIP: 80631 AMZN MKTP US*MV5MZ0CN1 AM AMZN.COM/BILL WA	\$41.55 14 ✓
07/12	07/13	2469216JJ2XWYZP7G	MCC: 5942 MERCHANT ZIP: 98109 AMZN Mktp US*MV8AH8C31 Amzn.com/bill WA	\$78.35 15 ✓
07/13	07/14	2405522JLRDQ50DLE	MCC: 5942 MERCHANT ZIP: 98109 SHERRY'S MARKET GREELEY CO	\$42.30 16 ✓
07/13	07/14	2475542JK4NSHG5EZ	MCC: 5542 MERCHANT ZIP: 80631 FASTSIGNS OF GREELEY GREELEY CO	\$450.10 17 ✓
07/14	07/15	2469216JL2XDMPVB	MCC: 5099 MERCHANT ZIP: LOWES #01812* GREELEY CO	\$55.36 18 ✓
07/16	07/17	2469216JN2XPVGV98	MCC: 5200 MERCHANT ZIP: 80631 LOWES #01812* GREELEY CO	\$33.54 19 ✓
07/17	07/17	2449398JPLQJHD8J9	MCC: 5200 MERCHANT ZIP: 80631 RAIN BIRD ONLINE STORE 626-852-7136 AZ	\$129.72 20 ✓
			MCC: 5099 MERCHANT ZIP: 91702 JAMES NYBLADE	
			TOTAL XXXXXXXXXXXXX4392	\$3,079.01
06/19	06/21	7449215HVRTMG3TQL	ASCA 70368327 CREDIT	\$210.00- 21 ✓
06/24	06/24	2421073J02DZGVWS0	MCC: 8699 MERCHANT ZIP: 22314 IDENTOGO - CO FINGERPRINT877-512-6962 CO	\$49.50 22 ✓
06/24	06/25	2421073J02DZ88RTS	MCC: 9399 MERCHANT ZIP: 80631 IDENTOGO - CO FINGERPRINT BILLERICA MA	\$49.50 23 ✓
06/25	06/25	2449398J10RM6K69M	MCC: 9399 MERCHANT ZIP: 01821 SOS REGISTRATION FEE 303-860-6962 CO	\$10.00 24 ✓
07/15	07/15	2421073JM2DZYHHS	MCC: 9399 MERCHANT ZIP: 80209 IDENTOGO - CO FINGERPRINT877-512-6962 CO	\$49.50 25 ✓

Transactions continued on next page

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TRANSACTIONS (continued)

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Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/16	07/17	2443106JN5ZV9Y9B8	MCC: 9399 MERCHANT ZIP: 80631 SCHOOL NURSE SUPPLY, INC 847-352-9364 IL MCC: 5943 MERCHANT ZIP: 60193 ANGIE EMMONS TOTAL XXXXXXXXXXXXX1175 \$153.47	\$204.97 210✓
07/06	07/08	F339000JE000IXFRL	24HOURWRISTBANDS.COM 855-711- CREDIT	\$37.50- 27✓
07/14	07/16	7449215JMJHM989TY	WF* WAYFAIR 3370577913 86626383 CREDIT MCC: 5712 MERCHANT ZIP: 02116	\$20.59- 28✓
06/26	06/28	2490641J22S88YW9A	SHARN INC 800-3253671 MI MCC: 5047 MERCHANT ZIP: 49316	\$356.15 29✓
07/02	07/03	2432300J8618KXJXH	ALL SAFE INDUSTRIES WEB 502-499-7988 KY MCC: 5046 MERCHANT ZIP: 40299	\$342.28 30✓
07/07	07/08	2469216JD2XJE0MHS	AMZN Mktp US*MJ6HA3ET2 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	\$1,199.94 31✓
07/08	07/08	2469216JE2XV05P3J	HONORS GRADUATION 801-852-2339 UT MCC: 5137 MERCHANT ZIP: 84003	PO 1414 \$28.00 32✓
07/08	07/10	2449215JFRTNP38BZ	SECRETSTORIES- 828-654-0444 NC MCC: 5942 MERCHANT ZIP: 28776	PO 3153 \$1,348.65 33✓
07/09	07/10	2449215JFJH8T91PZ	WF* WAYFAIR 3370577913 HTTPSWWW.WAYF MA MCC: 5712 MERCHANT ZIP: 02116	\$730.58 34✓
07/09	07/10	2449215JFJH888GSA	LIBIB.COM HTTPSWWW.LIBI CA MCC: 5734 MERCHANT ZIP: 91789	\$74.25 35✓
07/10	07/10	2469216JG2XB4ZTPR	Amazon.com*MJ9RL8850 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	PO 3154 \$137.98 36✓
07/10	07/12	2401339JG015HRXBS	DOLLAR DAYS INTERNATIONAL HTTPS://WWW.D AZ MCC: 5199 MERCHANT ZIP: 85018	\$735.48 37✓
07/12	07/13	2443106JJ2DYGQ8T5	AMAZON.COM*MV5UK6CS1 AMZN AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	\$23.99 38✓
07/12	07/13	2469216JJ2XVEFS5B	AMZN Mktp US*MV8UP2C81 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	\$95.94 39✓
07/13	07/14	2401339JK01HEQ07E	KENNYS STEAKHOUSE GREELEY CO MCC: 5812 MERCHANT ZIP:	\$53.05 40✓
07/13	07/14	2469216JK2XPSK96Z	AMZN Mktp US*MJ2P26UX0 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	\$38.40 41✓
07/14	07/14	2469216JL2XZ97GHH	Amazon.com*MJ3AX1IQ0 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	\$6.99 42✓
07/14	07/14	2469216JL2Y0P8TKL	Amazon.com*MJ58Z4I10 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	PO 3154 \$239.94 43✓
07/14	07/16	2463923JMS66JTYP8	WILLIAM V MACGILL & CO 603-8892564 IL MCC: 5047 MERCHANT ZIP: 60148	\$339.76 44✓
07/16	07/16	2469216JN2XQHRFKN	Amazon.com*MV1XI5OW0 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	PO 31101 \$51.81 45✓
07/15	07/17	2416407JN42XQ8JBE	OLIVE GARDEN #00015834 GREELEY CO MCC: 5812 MERCHANT ZIP:	\$31.93 46✓
07/18	07/19	2469216JT2XQS6LJS	AMZN Mktp US*MV3RC8F92 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109 JIM ANDERSON TOTAL XXXXXXXXXXXXX1734 \$5,817.85	PO 1418 \$40.82 47✓

Transactions continued on next page

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UNION COLONY SCHOOLS
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TRANSACTIONS (continued)

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Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/17	07/19	2449215JPJHW69NF3	SA COMPANY HTTPSSAFISHIN FL MCC: 5691 MERCHANT ZIP: 33487 JEMIAH FOWLER TOTAL XXXXXXXXXXXX5537 \$21.39	\$21.39 48 ✓
06/30	07/01	2405523J62DL48K58	COUNTERTRADE PRODUCTS 303-424-9710 CO MCC: 5045 MERCHANT ZIP: 80003	PD 3130 \$120.60 49 ✓
06/30	07/01	2469216J62XS6XTZX	AMZN Mktp US*MS8XX9WP2 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	PD 3167 \$313.11 50 ✓
07/09	07/10	2469216JF2X5E8Z1Z	IN *IMPRINTS 727-5359492 AZ MCC: 5999 MERCHANT ZIP: 86325	\$415.00 51 ✓
07/11	07/12	2469216JH2XG9Z2KT	AMZN Mktp US*MJ7M56YG1 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109 TOM STOKOVAZ TOTAL XXXXXXXXXXXX5807 \$873.70	\$24.99 52 ✓
07/11	07/12	7469216JH2XENZS6K	Amazon.com Amzn.com/bill WA CREDIT MCC: 5942 MERCHANT ZIP: 98109 KEVIN ROUSE TOTAL XXXXXXXXXXXX0161 \$47.95-	PD 1417 \$47.95- 53 ✓

REWARDS SUMMARY

REWARDS MESSAGES

PREVIOUS FIRSTCASH BALANCE	=	\$1,092.44	Congratulations, you are now earning 1.25% cash back!
DOLLARS EARNED THIS STATEMENT	+	\$123.72	
DOLLARS ISSUED THIS STATEMENT	-	\$0.00	
DOLLARS FORFEITED THIS STATEMENT	-	\$0.00	
ENDING FIRSTCASH BALANCE	=	\$1,216.16	

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

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