1ST BANK VISA

UNION COLONY SCHOOLS
Account Number: XXXX XXXX XXXX 1162

Billing Questions:	Website:	Send Billing Inquiries To:
303-237-5000 1-800-964-3444	efirstbank.com	FirstBank, P.O. Box 150427, Lakewood, CO 80215

FIRSTBANK CREDIT CARD CENTER Credit Card Account Statement
June 20, 2022 to July 20, 2022

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	$8,248.04
- Payments	$8,248.04
- Other Credits	$364.80
+ Purchases	$16,562.89
+ Cash Advances	$0.00
+ **Fees Charged**	**$0.00**
+ **Interest Charged**	**$0.00**
= New Balance	$16,198.09
Account Number	XXXX XXXX XXXX 1162
Credit Limit	$30,000.00
Available Credit	$13,738.00
Statement Closing Date	July 20, 2022
Days in Billing Cycle	31

PAYMENT INFORMATION

New Balance:	$16,198.09
Minimum Payment Due:	$486.00
Payment Due Date:	**August 14, 2022**

1-2

TRANSACTIONS

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/12	07/12	7473120JH00XVGFBR	PAYMENT - THANK YOU	$7,331.60-
07/12	07/12	7473120JH00XVGFBR	PAYMENT - THANK YOU	$916.44-
			TOTAL XXXXXXXXXXXX1162 $8,248.04-	
06/20	06/21	2469216HV2XSXWNJH	Amazon.com*6V39D8SF3 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	$123.32 1
06/20	06/21	2469216HV2XWWDJBD	LOWES #01812* Greeley CO MCC: 5200 MERCHANT ZIP: 80631	$1,009.52 2
06/22	06/23	2444500HX8PRMZ2R5	KING SOOPERS #0632 FUEL Q GREELEY CO	$73.70 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 220720 0 PAGE 1 of 4 1 5 3390 2000 VBUS 01AD5547 3790

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

1ST BANK

Account Number:	XXXX XXXX XXXX 1162
New Balance:	$16,198.09
Minimum Payment Due:	$486.00
Payment Due Date:	**August 14, 2022**

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 3790
2000 CLUBHOUSE DR
GREELEY CO 80634-3643

⑆03390 2000⑆ ⑈03009 1162⑈

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.

CHANGE OF ADDRESS FORM

NAME _____

ADDRESS _____

_____

HOME PHONE _____ WORK PHONE _____

EMAIL ADDRESS _____

CARDHOLDER SIGNATURE _____

1STBANK VISA

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: 5542 MERCHANT ZIP: 80631	
06/30	07/03	2469216J62XT7BHLW	KUM&GO 0914 GREELEY GREELEY CO	$112.50 4
			MCC: 5542 MERCHANT ZIP: 80634	
07/01	07/03	2444500J68PSMKXEP	KING SOOPERS #0632 FUEL Q GREELEY CO	$47.70 5
			MCC: 5542 MERCHANT ZIP: 80631	
07/01	07/03	2469216J62X9BEEWX	LOWES #01812* Greeley CO	$27.12 6
			MCC: 5200 MERCHANT ZIP: 80631	
07/06	07/07	2469216JB2XY7B0QQ	LOWES #01812* Greeley CO	$61.52 7
			MCC: 5200 MERCHANT ZIP: 80631	
07/12	07/13	2469216JH2XWTM4KR	LOWES #01812* Greeley CO	$6.36 8
			MCC: 5200 MERCHANT ZIP: 80631	
07/13	07/14	2405522JKRDQ4VMZ7	SHERRY'S MARKET GREELEY CO	$55.25 9
			MCC: 5542 MERCHANT ZIP: 80631	
07/15	07/17	2405522JMRDQ4VVKM	SHERRY'S MARKET GREELEY CO	$74.00 10
			MCC: 5542 MERCHANT ZIP: 80631	
07/15	07/17	2494301JM09G2B3AG	THE HOME DEPOT #1515 GREELEY CO	$48.14 11
			MCC: 5200 MERCHANT ZIP: 80634	
			JAMES NYBLADE	
			TOTAL XXXXXXXXXXXX1807 $1,639.13	
06/22	06/23	2469216HX2XQG6GV1	AMZN Mktp US*WH2W669U3 Amzn.com/bill WA	PO 1607 $77.98 12
			MCC: 5942 MERCHANT ZIP: 98109	
07/08	07/08	2469216JD2XDXFZRX	DBC*BLICK ART MATERIAL 800-447-1892 IL	PO 3844 $368.95 13
			MCC: 5965 MERCHANT ZIP: 61401	
07/11	07/13	2427539JHS66FNBP4	SOCIAL STUDIES SCHOOL 310-8392436 CA	PO 3817 $109.65 14
			MCC: 8999 MERCHANT ZIP: 90232	
			KIMBERLY MEASNER	
			TOTAL XXXXXXXXXXXX2960 $556.58	
06/22	06/23	7469216HX2XL4M8YS	AMZN Mktp US Amzn.com/bill WA CREDIT	$71.42- 15
			MCC: 5942 MERCHANT ZIP: 98109	
06/22	06/23	7469216HX2XM1E04B	AMZN Mktp US Amzn.com/bill WA CREDIT	$39.27- 16
			MCC: 5942 MERCHANT ZIP: 98109	
06/22	06/23	7469216HX2XPGLMVV	AMZN Mktp US Amzn.com/bill WA CREDIT	$71.97- 17
			MCC: 5942 MERCHANT ZIP: 98109	
06/23	06/23	7469216HY2XRJTGFJ	AMZN Mktp US Amzn.com/bill WA CREDIT	$14.99- 18
			MCC: 5942 MERCHANT ZIP: 98109	
06/23	06/23	7469216HY2XSYBM0T	AMZN Mktp US Amzn.com/bill WA CREDIT	$50.10- 19
			MCC: 5942 MERCHANT ZIP: 98109	
06/23	06/23	7469216HY2XWEMQF5	AMZN Mktp US Amzn.com/bill WA CREDIT	$21.10- 20
			MCC: 5942 MERCHANT ZIP: 98109	
06/24	06/24	7469216HZ2XNP18GP	AMZN Mktp US Amzn.com/bill WA CREDIT	$19.99- 21
			MCC: 5942 MERCHANT ZIP: 98109	
06/24	06/24	7469216HZ2XRNGZZR	AMZN Mktp US Amzn.com/bill WA CREDIT	$75.96- 22
			MCC: 5942 MERCHANT ZIP: 98109	
06/21	06/22	2449216HW000YG8JW	FLIPPEN GROUP HTTPSFLIPPENG TX	PO 3846 $3,600.00 23
			MCC: 7392 MERCHANT ZIP: 77845	
06/26	06/27	2469216J12XX4RQQJ	AMZN Mktp US*FF0HA98B3 Amzn.com/bill WA	PO 3831 $32.00 24
			MCC: 5942 MERCHANT ZIP: 98109	
06/29	06/30	2449216J4000Y1T12	FLIPPEN GROUP HTTPSFLIPPENG TX	PO 3846 $600.00 25
			MCC: 7392 MERCHANT ZIP: 77845	
07/01	07/03	2400958J7HEYJLT24	Scholastic, Inc. 573-632-1834 MO	$4.63 26

Transactions continued on next page

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1STBANK VISA

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: 8299 MERCHANT ZIP: 65101			
07/08	07/10	2469216JD2XF5Y1Z1	AMZN Mktp US*Y61S48623 Amzn.com/bill WA		$326.70	27
			MCC: 5942 MERCHANT ZIP: 98109			
07/13	07/13	2469216JJ2XHBG80F	AMZN Mktp US*158OO1UI1 Amzn.com/bill WA	PO 3857	$63.14	28
			MCC: 5942 MERCHANT ZIP: 98109			
07/13	07/13	2469216JJ2XHGNV40	Amazon.com*3J6JM53I3 Amzn.com/bill WA	PO 3857	$194.29	29
			MCC: 5942 MERCHANT ZIP: 98109			
			DAVID WARNER			
			TOTAL XXXXXXXXXXXX2644 $4,455.96			
06/21	06/21	2469216HW2X4KZKXY	CPR PROFESSIONALS LLC 303-918-8077 CO		$22.00	30
			MCC: 8299 MERCHANT ZIP: 80401			
06/21	06/21	2469216HW2X4KZKY6	CPR PROFESSIONALS LLC 303-918-8077 CO		$27.50	31
			MCC: 8299 MERCHANT ZIP: 80401			
06/21	06/21	2469216HW2X6JRWGW	Amazon.com*XY68F3063 Amzn.com/bill WA	PO 3826	$45.52	32
			MCC: 5942 MERCHANT ZIP: 98109			
06/21	06/21	2469216HW2X6YGS24	AMZN Mktp US*AQ8H80SX3 Amzn.com/bill WA	PO 3826	$53.88	33
			MCC: 5942 MERCHANT ZIP: 98109			
06/24	06/24	2449215HZLRWL83F7	BULK BOOKSTORE 503-867-8738 OR	PO 3835	$166.14	34
			MCC: 5192 MERCHANT ZIP: 97201			
06/24	06/24	2469216HZ2XS7Y10K	DBC*BLICK ART MATERIAL 800-447-1892 IL	PO 3823	$803.42	35
			MCC: 5965 MERCHANT ZIP: 61401			
06/23	06/26	2412157HZ005652JP	WOODBURN PRESS 999-9999999 OH	PO 3836	$712.21	36
			MCC: 2741 MERCHANT ZIP: 45419			
06/30	06/30	2469216J52XRNNH1W	DBC*BLICK ART MATERIAL 800-447-1892 IL	PO 3823	$22.95	37
			MCC: 5965 MERCHANT ZIP: 61401			
07/12	07/12	2469216JH2XM1AJAE	Amazon.com*J48BL5M03 Amzn.com/bill WA	PO 1608	$116.82	38
			MCC: 5942 MERCHANT ZIP: 98109			
07/14	07/15	2480394JLSFG6JT31	GOOGLE*ADS8776564437 SUPPORT.GOOGL CA		$30.00	39
			MCC: 7311 MERCHANT ZIP: 94043			
			CARRIE LEFFLER			
			TOTAL XXXXXXXXXXXX6643 $2,000.44			
06/29	07/01	2449398J5MSHT7RR3	AFW-FT COLLINS #15 720-873-8635 CO		$494.00	40
			MCC: 5712 MERCHANT ZIP: 80524			
06/30	07/01	2449216J50012YWQL	LIBIB.COM HTTPSWWW.LIBI CA		$74.25	41
			MCC: 7399 MERCHANT ZIP: 91789			
07/02	07/03	2469216J72X71YWGG	LOWES #01812* Greeley CO		$192.06	42
			MCC: 5200 MERCHANT ZIP: 80631			
07/05	07/06	2424052JB2MLLV04F	DOUGS DAY DINER GREELEY CO		$33.50	43
			MCC: 5812 MERCHANT ZIP: 80631			
07/06	07/07	2449398JQ8B39KBZ1	PIONEER SAND CO HQ 2122868600 CO		$5,499.35	44
			MCC: 5039 MERCHANT ZIP: 80918			
07/11	07/12	2469216JG2XA66APN	LOWES #01812* Greeley CO		$534.42	45
			MCC: 5200 MERCHANT ZIP: 80631			
07/11	07/13	2469216JH2XTTPY7T	KUM&GO 0914 GREELEY GREELEY CO		$125.00	46
			MCC: 5542 MERCHANT ZIP: 80634			
07/15	07/17	2420429JL06GN8SS8	Subway 24912 Greeley CO		$80.36	47

Transactions continued on next page

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1STBANK VISA

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: 5814 MERCHANT ZIP: 80634	
07/16	07/18	2469216JN2X8G9VAK	KUM&GO 0914 GREELEY GREELEY CO	$37.00 48
			MCC: 5541 MERCHANT ZIP: 80634	
			JEMIAH FOWLER	
			TOTAL XXXXXXXXXXXX0751 $7,069.94	
07/14	07/15	2469216JK2XJSWLDW	WALMART.COM AA 800-966-6546 AR PO 3858	$161.96 49
			MCC: 5310 MERCHANT ZIP: 72716	
			TOM STOKOVAZ	
			TOTAL XXXXXXXXXXXX5807 $161.96	
06/28	06/29	2469216J32XM7XTSH	LOWES #01812* Greeley CO	$37.40 50
			MCC: 5200 MERCHANT ZIP: 80631	
07/08	07/10	2449215JE0TX801J4	DOCUSIGN 866-219-4318 WA	$45.00 51
			MCC: 7399 MERCHANT ZIP: 98101	
07/11	07/12	2422638JH2LR62PRP	WAL-MART #5051 GREELEY CO	$145.76 52
			MCC: 5411 MERCHANT ZIP: 80634	
07/13	07/14	2469216JJ2XW6E06T	LOWES #01812* Greeley CO	$85.92 53
			MCC: 5200 MERCHANT ZIP: 80631	
			ANGIE EMMONS	
			TOTAL XXXXXXXXXXXX3123 $314.08	

REWARDS SUMMARY

PREVIOUS FIRSTCASH BALANCE	=	$915.13
DOLLARS EARNED THIS STATEMENT	+	$202.48
DOLLARS ISSUED THIS STATEMENT	-	$0.00
DOLLARS FORFEITED THIS STATEMENT	-	$0.00
ENDING FIRSTCASH BALANCE	=	$1,117.61

REWARDS MESSAGES

Congratulations, you are now earning 1.25% cash back]

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	16.65% (v)	$0.00	31	**$0.00**
Cash Advances	19.65% (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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