



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
September 20, 2022 to October 20, 2022

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$13,478.02
- Payments	\$13,478.02
- Other Credits	\$59.79
+ Purchases	\$10,992.87
+ Cash Advances	\$0.00
+ Fees Charged	\$1.16
+ Interest Charged	\$0.00
= New Balance	\$10,934.24

Account Number XXXX XXXX XXXX 1162
Credit Limit \$30,000.00
Available Credit \$18,356.00
Statement Closing Date October 20, 2022
Days in Billing Cycle 31

PAYMENT INFORMATION

New Balance: \$10,934.24
Minimum Payment Due: \$328.00
Payment Due Date: **November 14, 2022**

TRANSACTIONS

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
10/13	10/13	7473120ME00XVEB05	PAYMENT - THANK YOU	\$11,529.19
10/13	10/13	7473120ME00XVEB05	PAYMENT - THANK YOU	\$1,948.83
			TOTAL XXXXXXXXXXXX1162	\$13,478.02-
10/01	10/02	7443106M22D9W1P6L	AMAZON.COM AMZN.COM/BILL AMZN.COM CREDIT MCC: 5942 MERCHANT ZIP: 98109	\$59.79- 1
09/19	09/20	2443565LN5S90ZEP3	MICHIGAN COMPANY 517-484-9312 MI MCC: 7399 MERCHANT ZIP: 48906	\$92.79 2
09/19	09/20	2469216LN35JWL8YA	LOWES #01812* Greeley CO MCC: 5200 MERCHANT ZIP: 80631	\$19.98 3
09/20	09/22	2443105LRRQEL1KE8	MURPHY EXPRESS 8844 GREELEY CO	\$76.25 4

Transactions continued on next page

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



Account Number: XXXX XXXX XXXX 1162
New Balance: \$10,934.24
Minimum Payment Due: \$328.00
Payment Due Date: **November 14, 2022**

Amount Enclosed: \$



Make Check Payable to:

FIRSTBANK
PO BOX 150427
LAKEWOOD CO 80215-0427

UNION COLONY SCHOOLS
2000 CLUBHOUSE DR
GREELEY CO 80634-3643



TRANSACTIONS (continued)

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount	
09/22	09/23	2443106LT2DK86XAS	MCC: 5542 MERCHANT ZIP: 80634 AMAZON.COM*1M9ZP5I22 AMZN AMZN.COM/BILL WA	\$59.79	5
09/22	09/23	2444500LT8PRPDLK9	MCC: 5942 MERCHANT ZIP: 98109 KING SOOPERS #0632 FUEL Q GREELEY CO	\$60.15	6
09/23	09/25	2469216LS2YVMPQ3D	MCC: 5542 MERCHANT ZIP: 80631 LOWES #01812* Greeley CO	\$46.10	7
09/28	09/29	2443105M0RQED2BN7	MCC: 5200 MERCHANT ZIP: 80631 O'REILLY AUTO PARTS 3779 GREELEY CO	\$46.86	8
09/28	09/29	2469216LZ32BL4GH3	MCC: 5533 MERCHANT ZIP: 80634 AMZN Mktp US*148YU1ON1 Amzn.com/bill WA	\$11.99	9
09/28	09/30	2443105M0RQEL45TX	MCC: 5942 MERCHANT ZIP: 98109 MURPHY EXPRESS 8844 GREELEY CO	\$47.60	10
09/28	09/30	2443105M0RQEL464P	MCC: 5542 MERCHANT ZIP: 80634 MURPHY EXPRESS 8844 GREELEY CO	\$45.60	11
10/03	10/05	2494301M509FLAYAN	MCC: 5542 MERCHANT ZIP: 80634 THE HOME DEPOT #1515 GREELEY CO	\$71.92	12
10/04	10/06	2443105M6RQEL68PV	MCC: 5200 MERCHANT ZIP: 80634 MURPHY EXPRESS 8844 GREELEY CO	\$44.50	13
10/04	10/06	2469216M62XLEMWM3	MCC: 5542 MERCHANT ZIP: 80634 KUM&GO 0914 GREELEY GREELEY CO	\$46.00	14
10/04	10/06	2469216M62XLF9J13	MCC: 5542 MERCHANT ZIP: 80634 KUM&GO 0305 EVANS EVANS CO	\$54.40	15
10/05	10/06	2405522M62DK23JNJ	MCC: 5542 MERCHANT ZIP: 80620 SMARTSIGN 718-797-1900 NY	\$150.40	16
10/06	10/09	2494168M85SHQVVKY	MCC: 5399 MERCHANT ZIP: 11201 ANKMAR/PACE DOOR SERVI 1111111111 KS	\$192.50	17
10/07	10/09	2469216M82Z67WRFQ	MCC: 5046 MERCHANT ZIP: 66016 LOWES #01812* Greeley CO	\$116.92	18
10/10	10/12	2443105MQRQEL85H3	MCC: 5200 MERCHANT ZIP: 80631 MURPHY EXPRESS 8844 GREELEY CO	\$18.21	19
10/10	10/12	2469216MQZ20TMRGK	MCC: 5542 MERCHANT ZIP: 80634 KUM&GO 0914 GREELEY GREELEY CO	\$134.00	20
10/12	10/13	2469216MD2ZWS3V34	MCC: 5542 MERCHANT ZIP: 80634 LOWES #01812* Greeley CO	\$3.18	21
10/12	10/14	2463269MEEJ0XRR7Y	MCC: 5200 MERCHANT ZIP: 80631 DBC IRRIGATION SUPPLY G970-356-7456 CO	\$12.71	22
10/13	10/14	2469216ME30HPMD8Z	MCC: 780 MERCHANT ZIP: 80207 LOWES #01812* Greeley CO	\$26.64	23
10/13	10/14	2469216ME30LDV925	MCC: 5200 MERCHANT ZIP: 80631 LOWES #01812* Greeley CO	\$5.96	24
10/14	10/16	2494168MG5SHQMR78	MCC: 5200 MERCHANT ZIP: 80631 ANKMAR/PACE DOOR SERVI 1111111111 KS	\$1,417.00	25
10/17	10/18	2405522MJ2E015P79	MCC: 5046 MERCHANT ZIP: 66016 SMARTSIGN 718-797-1900 NY	\$40.19	26
10/18	10/18	2469216MK33S49SXY	MCC: 5399 MERCHANT ZIP: 11201 AMZN Mktp US*HT6AT59L1 Amzn.com/bill WA	\$316.81	27
10/17	10/19	2469216MK340K667E	MCC: 5942 MERCHANT ZIP: 98109 KUM&GO 0305 EVANS EVANS CO	\$56.80	28
10/18	10/19	2416407MKKY0SM8DH	MCC: 5542 MERCHANT ZIP: 80620 CENEX AGFINITY09912049 GREELEY CO	\$120.05	29
10/18	10/19	2444500MK8PREZB4Y	MCC: 5542 MERCHANT ZIP: 80631 AIR CARE COLORADO GREELEY GREELEY CO	\$25.00	30
10/18	10/19	2469216ML34F1LTM7	MCC: 7299 MERCHANT ZIP: 80631 CIRCLE K # 40641 GREELEY CO	\$52.80	31
10/18	10/19	2476501MKM4MFK91Q	MCC: 5542 MERCHANT ZIP: 80631 ROCKY MOUNTAIN DIESEL SE GREELEY CO	\$120.00	32
10/19	10/20	2469216ML34WAX3HQ	MCC: 5013 MERCHANT ZIP: 80631 LOWES #01812* Greeley CO	\$8.48	33



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: 5200 MERCHANT ZIP: 80631	
			JAMES NYBLADE	
			TOTAL XXXXXXXXXXXXX1807	\$3,481.79
09/19	09/20	2469216LN35FBQZKJ	AMZN Mktp US*1M8FV4PW2 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	PD 1020 \$30.28 34
09/19	09/20	2469216LN35G2FZHM	AMZN Mktp US*1M0FX3P32 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	PD 1020 \$42.95 35
09/20	09/21	2469216LP3604EQN7	AMZN Mktp US*1U63S4CV1 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	PD 1020 \$60.56 36
09/21	09/22	2469216LT2XVW5KDO	MICHAELS STORES 5713 GREELEY CO MCC: 5970 MERCHANT ZIP: 80634	PD 1029 \$98.99 37
09/22	09/23	2469216LT2Y9F8SLF	AMZN Mktp US*1U6NM3N40 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	PD 1020 \$23.90 38
09/26	09/27	2443106LX2DYRTP8N	AMZN MKTP US*1U3NL1XK2 AM AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	PD 1020 \$52.74 39
09/26	09/27	2469216LX3123AGWR	AMZN Mktp US*1U3F27SY0 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	PD 1020 \$19.99 40
09/28	09/29	2444500M0BLLPYD2D	SAMS CLUB #4770 EVANS CO MCC: 5300 MERCHANT ZIP: 80620	PD 1021 \$455.10 41
09/28	09/29	2444500M0BLLPYD50	WM SUPERCENTER #5051 GREELEY CO MCC: 5411 MERCHANT ZIP: 80634	PD 1020 \$100.88 42
09/28	09/30	2469216M032M5PVA5	LOWES #01812* Greeley CO MCC: 5200 MERCHANT ZIP: 80631	PD 1024 \$16.33 43
10/01	10/02	2444500M3BLMAQZHS	WM SUPERCENTER #4599 TIMNATH CO MCC: 5411 MERCHANT ZIP: 80547	PD 1020 \$94.20 44
10/04	10/05	2443106M5M19WRBMD	HYATT PLACE KEYSTONE 9704964971 CO MCC: 7011 MERCHANT ZIP: 80435	PD 3804 \$346.96 45
			LODGING CHECK-IN DATE: 10/05/22	
10/04	10/06	2455916M60VZ029D5	TOP SHELF CUSTOM EMBROIDE970-484-4110 CO MCC: 5949 MERCHANT ZIP: 80634	VOID 04/2011 \$77.25 46
10/06	10/07	2449215M7ML00RSQQ	DD DOORDASH SNARFS 855-973-1040 CA MCC: 5812 MERCHANT ZIP: 94107	PD \$31.72 47
10/06	10/09	2469216M82Z0RAYVT	TST* Fiest Jalisco - Silv Silverthorne CO MCC: 5812 MERCHANT ZIP: 80498	\$27.45 48
10/07	10/09	2443106M9M1A5AKK8	HYATT PLACE KEYSTONE KEYSTONE CO MCC: 7011 MERCHANT ZIP: 80435	\$38.32 49
			LODGING CHECK-IN DATE: 10/05/22	
10/12	10/13	2469216ME30APW6ZK	BUD EVENTS CENTER 877-263-9372 CO MCC: 7922 MERCHANT ZIP: 80538	Holiday \$231.00 50
10/13	10/14	2469216ME30P1GT66	AMZN Mktp US*HT4029JR1 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	PD 3908 \$38.00 51
10/16	10/17	2469216MH32SNWDSA	AMZN Mktp US*HT7V928W1 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	PD 1032 \$95.81 52
10/16	10/17	2469216MH32Z20W9R	Amazon.com*HT1PZ1980 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	PD 3900 \$13.87 53
10/16	10/17	2469216MH32Z4HJ87	AMZN Mktp US*HT79Z7641 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	PD 3900 \$16.82 54
10/16	10/17	2469216MH32Z564SW	AMZN Mktp US*HT2FH1L52 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	PD 3900 \$7.99 55
10/17	10/18	2443106MJ2DJYDQ6D	AMAZON.COM*HT8LY1E62 AMZN AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	\$13.14 56
			KIMBERLY MEASNER	
			TOTAL XXXXXXXXXXXXX2960	\$1,934.25
09/20	09/20	2469216LP35VW0KT9	AMZN Mktp US*1M6NN8Y11 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	PD 3945 \$68.77 57



TRANSACTIONS (continued)

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
09/20	09/21	2469216LP364W8ZX2	AMZN Mktp US*1M8ZK1UL0 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	PD 3945 \$32.68 58
09/20	09/21	2469216LP36995SYP	AMZN Mktp US*1M1SD4BM2 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	PD 3945 \$156.23 59
09/21	09/21	2469216LR2X824Y6Z	AMZN Mktp US*1U2VS6LR1 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	PD 3958 \$52.84 60
09/21	09/22	2469216LR2XGNJMN8	AMZN Mktp US*1M7HY1DR2 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	PD 3958 \$89.98 61
09/21	09/22	2469216LR2XKH6V0K	AMZN Mktp US*1U3Q66N81 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	PD 3960 \$213.99 62
09/24	09/25	2444500LWHEW2V45N	Dollar Tree, Inc. 877-530-8733 VA MCC: 5399 MERCHANT ZIP: 23320	PD 3957 \$69.99 63
09/27	09/28	2422638LZBLH67GZ4	WAL-MART #0980 GREELEY CO MCC: 5411 MERCHANT ZIP: 80631	PD 3965 \$8.92 64
09/27	09/28	2444500LZBLM0PXVR	WM SUPERCENTER #5051 GREELEY CO MCC: 5411 MERCHANT ZIP: 80634	PD 3965 \$18.24 65
09/28	09/29	2469216LZ32BNYVG0	AMZN Mktp US*144ND2C70 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	PD 3961 \$16.98 66
10/11	10/12	2444500MDBLLWBY20	WM SUPERCENTER #980 GREELEY CO MCC: 5411 MERCHANT ZIP: 80631	\$26.50 67
10/11	10/12	2444500MDBLLWBY49	SAMS CLUB #4770 EVANS CO MCC: 5300 MERCHANT ZIP: 80620	\$71.78 68
10/12	10/13	2426979ME00Y9RLD3	JIMMY JOHNS GREELEY CO MCC: 5814 MERCHANT ZIP:	\$400.00 69
10/13	10/14	2401339ME01QVJEQ5	SANTIAGOS MEXICAN RESTAUR GREELEY CO MCC: 5812 MERCHANT ZIP: 80631	\$300.00 70
10/13	10/14	2444500ME8PRG6Z89	KING SOOPERS #0032 GREELEY CO MCC: 5411 MERCHANT ZIP: 80631	health office \$2.98 71
10/19	10/20	2449215MLTA7GQB9Z	TEACHERSPAYTEACHERS.COM 646-588-0910 NY MCC: 8299 MERCHANT ZIP: 10003	PD 3971 \$22.64 72
10/19	10/20	7460905ML0009KZ6W	SMART INK TALLINN CITY EE MCC: 5732 MERCHANT ZIP:	OFFICE \$38.99 73
10/20	10/20		INTERNATIONAL TRANSACTION FEE	\$1.16 74
DAVID WARNER				
TOTAL XXXXXXXXXXXX2644				\$1,592.67
09/23	09/23	2469216LS2YJK32PZ	AMZN Mktp US*1U5NC4JQ0 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	PD 3962 \$57.99 75
09/29	10/02	2423168M1RBGJJTVF	SAFeway #2666 GREELEY CO MCC: 5411 MERCHANT ZIP: 80634	Principal \$61.95 76
10/01	10/02	2469216M233YX9N0V	AMZN Mktp US*143KS9AX1 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	PD 3964 \$66.08 77
10/01	10/02	2469216M23419Y5V7	AMZN Mktp US*146VT90E0 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	PD 3964 \$5.83 78
10/13	10/16	2427076MF8AXAYSWY	MSU DENVER EMARKET PMTS 303-556-3039 CO MCC: 8220 MERCHANT ZIP: 80204	PD 3974 \$115.00 79
10/13	10/16	2432303MGG5SE0401	COLORADO SYMPHONY ORCHES 303-308-2470 CO MCC: 7929 MERCHANT ZIP: 80202	PD 11033 \$1,205.25 80
CARRIE LEFFLER				
TOTAL XXXXXXXXXXXX6643				\$1,512.10
10/04	10/05	2443099M6BMBV2H89	DNH*GODADDY.COM https://www.gaz MCC: 4816 MERCHANT ZIP: 85260	2 Athletics \$107.88 81
10/04	10/06	2490641M54JW6KDGT	DNH*GODADDY.COM 480-5058855 AZ MCC: 4816 MERCHANT ZIP: 85284	" \$20.17 82

JEMIAH FOWLER 2



TRANSACTIONS (continued)

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
			TOTAL XXXXXXXXXXXXX5725	\$128.05
09/19	09/20	2469216LN35LWGV9W	LOWES #01812* Greeley CO MCC: 5200 MERCHANT ZIP: 80631	PD 11024 \$107.14 83
09/21	09/22	2413746LT015QJ6PD	USPS PO 0739600401 GREELEY CO MCC: 9402 MERCHANT ZIP: 80634	Postage \$33.12 84
09/21	09/22	2469216LR2XBMP614	TCT*ANDERSON'S 800-328-9650 MN MCC: 5969 MERCHANT ZIP: 55110	PD 11022 \$140.96 85
09/22	09/23	2426979LS00X97F6X	JIMMY JOHNS # 1266 970-339-3999 CO MCC: 5814 MERCHANT ZIP: 80643	PD 11028 \$494.77 86
09/22	09/23	2426979LS00X97F97	BLACKJACK PIZZA - GREELEY GREELEY CO MCC: 5812 MERCHANT ZIP:	PD 11027 \$173.80 87
10/07	10/09	2449216M8000VVSHE	COLORADO BANDMASTERS COLORADOBANDM CO MCC: 8398 MERCHANT ZIP: 80121	PD 11030 \$275.00 88
10/08	10/09	2422638MABLH2MT4A	SAMSClub #4770 EVANS CO MCC: 5300 MERCHANT ZIP: 80620	PD 11021 \$249.51 89
10/08	10/09	2449215MA0TTNMGZP	DOCUSIGN 866-219-4318 WA MCC: 7399 MERCHANT ZIP: 98101	\$45.00 90
10/15	10/16	2469216MG31TLJGG0	DBC*BLICK ART MATERIAL 800-447-1892 IL MCC: 5965 MERCHANT ZIP: 61401	PD 11031 \$606.48 91
10/19	10/20	2444500MMBLZHZA8	SAMS CLUB #4770 EVANS CO MCC: 5300 MERCHANT ZIP: 80620	PD 11035 \$159.60 92
			ANGIE EMMONS	
			TOTAL XXXXXXXXXXXXX3123	\$2,285.38
			CARRIE LEFFLER	
			TOTAL XXXXXXXXXXXXX5664	\$0.00

REWARDS SUMMARY

PREVIOUS FIRSTCASH BALANCE	=	\$134.78
DOLLARS EARNED THIS STATEMENT	+	\$109.33
DOLLARS ISSUED THIS STATEMENT	-	\$0.00
DOLLARS FORFEITED THIS STATEMENT	-	\$0.00
ENDING FIRSTCASH BALANCE	=	\$244.11

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	17.40% (v)	\$0.00	31	\$0.00
Cash Advances	20.40% (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

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.

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CHANGE OF ADDRESS FORM

NAME _____

ADDRESS _____

HOME PHONE _____ WORK PHONE _____

EMAIL ADDRESS _____

CARDHOLDER SIGNATURE _____