



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
May 20, 2023 to June 19, 2023

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$15,042.64
- Payments	\$15,042.64
- Other Credits	\$771.29
+ Purchases	\$6,981.45
+ Cash Advances	\$0.00
+ Fees Charged	\$10.41
+ Interest Charged	\$0.00
= New Balance	\$6,220.57

Account Number XXXX XXXX XXXX 1162
Credit Limit \$30,000.00
Available Credit \$23,695.00
Statement Closing Date June 19, 2023
Days in Billing Cycle 31

PAYMENT INFORMATION

New Balance: \$6,220.57
Minimum Payment Due: \$187.00
Payment Due Date: July 14, 2023

TRANSACTIONS

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/08	06/08	74731204Z00XV63AS	PAYMENT - THANK YOU	\$9,238.54-
06/08	06/08	74731204Z00XV63AS	PAYMENT - THANK YOU	\$5,804.10-
			TOTAL XXXXXXXXXXXXXXX1162	\$15,042.64-
06/04	06/05	74231684WBLHYG2GL	PETSMART # 1014 GREELEY CO CREDIT MCC: 5995 MERCHANT ZIP: 80634	\$58.00- 1
06/06	06/07	74435654X5S918KNP	MICHIGAN COMPANY LANSING MI CREDIT MCC: 7399 MERCHANT ZIP: 48906	\$66.64- 2
05/19	05/21	24493984B6061YBHQ	CITY OF GREELEY ETRAKIT 970-350-9802 CO	\$462.92 3

Transactions continued on next page

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

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



Account Number: XXXX XXXX XXXX 1162
New Balance: \$6,220.57
Minimum Payment Due: \$187.00
Payment Due Date: July 14, 2023

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 1131
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 _____

CCHD970L 5547 0001 104 LPJ 07 20230619 3390/2000/VBUS
00000691 47543205-2 PG 1 OF 3 1-2 0-0



TRANSACTIONS (continued)

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
05/22	05/24	24431054FRQEQVB8Z	MCC: 9399 MERCHANT ZIP: 80631 MURPHY EXPRESS 8844 GREELEY CO	\$52.00 4
05/23	05/24	24493984F60618ZS6	MCC: 5542 MERCHANT ZIP: 80634 CITY OF GREELEY ETRAKIT 970-350-9802 CO	\$841.68 5
05/23	05/25	24943014G09FWE6PX	MCC: 9399 MERCHANT ZIP: 80631 THE HOME DEPOT #1515 GREELEY CO	\$30.00 6
05/26	05/28	24943014K09FJSJV2R	MCC: 5200 MERCHANT ZIP: 80634 THE HOME DEPOT #1515 GREELEY CO	\$6.97 7
05/30	05/31	24323004N5V15LTYE	MCC: 5200 MERCHANT ZIP: 80634 ALL PURPOSE RENTAL GREELEY CO	\$438.28 8
05/31	06/02	24943014R09FPMD22	MCC: 7394 MERCHANT ZIP: 80634 THE HOME DEPOT #1515 GREELEY CO	\$45.91 9
06/01	06/04	24431054TRQEQTG0	MCC: 5200 MERCHANT ZIP: 80634 MURPHY EXPRESS 8844 GREELEY CO	\$48.00 10
06/02	06/04	24943004TWHL2P8WJ	MCC: 5542 MERCHANT ZIP: 80634 SHERWIN WILLIAMS 707435 GREELEY CO	\$87.18 11
06/04	06/05	24231684WBLHDE2SS	MCC: 5231 MERCHANT ZIP: 80634 PETSMART # 1014 GREELEY CO	\$58.00 12
06/05	06/06	24435654W5S915J1X	MCC: 5995 MERCHANT ZIP: 80634 MICHIGAN COMPANY 517-484-9312 MI	\$66.64 13
06/08	06/11	24943015009FNA610	MCC: 7399 MERCHANT ZIP: 48906 THE HOME DEPOT #1515 GREELEY CO	\$64.94 14
06/13	06/15	244310555RQED2X8D	MCC: 5200 MERCHANT ZIP: 80634 MURPHY EXPRESS 8844 GREELEY CO	\$52.25 15
06/15	06/15	2469216563646LMQJ	MCC: 5542 MERCHANT ZIP: 80634 Amazon.com*L24K363W3 Amzn.com/bill WA	\$147.76 16
06/14	06/16	244310556RQED3BK8	MCC: 5942 MERCHANT ZIP: 98109 MURPHY EXPRESS 8844 GREELEY CO	\$76.25 17
06/14	06/16	244310556RQED3BYL	MCC: 5542 MERCHANT ZIP: 80634 MURPHY EXPRESS 8844 GREELEY CO	\$36.45 18
JAMES NYBLADE				
TOTAL XXXXXXXXXXXXX1807 \$2,390.59				
06/06	06/07	74692164X2ZSQ59TM	AMZN Mktp US Amzn.com/bill WA CREDIT MCC: 5942 MERCHANT ZIP: 98109	office \$580.90- 19
06/10	06/11	24692165132N0VRDE	AMZN Mktp US*388775MA3 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	PD 4172 \$164.09 20
06/15	06/16	2469216563657SY79	Amazon.com*AY9SO3513 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	office \$63.99 21
KIMBERLY MEASNER				
TOTAL XXXXXXXXXXXXX2960 \$352.82-				
06/14	06/15	74692165535P77A71	AMZN Mktp US Amzn.com/bill WA CREDIT MCC: 5942 MERCHANT ZIP: 98109	\$39.95- 22
05/30	05/31	74987504N7XP6TFAR	Babbel.com Complete 10 Berlin DF MCC: 8299 MERCHANT ZIP:	PD 4164 \$239.00 23
06/01	06/04	24943014T09FSBAA0	THE HOME DEPOT #1515 GREELEY CO MCC: 5200 MERCHANT ZIP: 80634	\$60.27 24
06/05	06/06	24011344W00126V0J	SP DEBBIE LYNN INC HTTPSDEBBIELY TX MCC: 5943 MERCHANT ZIP: 78665	PD 4169 \$47.28 25
06/06	06/07	24493984XLQB10BLT	LAKESHORE LEARNING MATER 310-537-8600 CA	PD 4168 \$394.40 26

Transactions continued on next page



TRANSACTIONS (continued)

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/07	06/08	24137464Z0154LR3T	MCC: 5943 MERCHANT ZIP: 90895 LOAF N JUG #0852 EVANS CO	\$16.85 27
06/08	06/09	24247604Z8R1B5MDK	MCC: 5542 MERCHANT ZIP: 80620 ACCUCUT 402-934-1110 NE	PD 41107 \$41.98 28
05/31	05/31		MCC: 5949 MERCHANT ZIP: 68138 INTERNATIONAL TRANSACTION FEE DAVID WARNER	PD 41104 \$7.17 29
			TOTAL XXXXXXXXXXXXX2644 \$767.00	
05/24	05/26	74943014H09FVD5KB	THE HOME DEPOT #1515 GREELEY CO CREDIT	\$25.80 30
05/24	05/25	24034544G02NPQX64	MCC: 5200 MERCHANT ZIP: 80634 CONOCO - SEI 39075 GREELEY CO	\$40.00 31
05/24	05/26	24692164H306WEQMX	MCC: 5542 MERCHANT ZIP: 80634 THE HOME DEPOT 1515 GREELEY CO	\$245.25 32
05/24	05/26	24943014H09FVD574	MCC: 5200 MERCHANT ZIP: 80634 THE HOME DEPOT #1515 GREELEY CO	\$150.00 33
06/01	06/02	24137464R2XJP70Q1	MCC: 5812 MERCHANT ZIP: 80634 TST* CABLES PUB AND GRILL GREELEY CO	\$76.86 34
06/06	06/08	24431054YRQED0L1X	MCC: 5542 MERCHANT ZIP: 80634 MURPHY EXPRESS 8844 GREELEY CO	\$15.00 35
06/15	06/16	74657365700JVW28N	MCC: 5045 MERCHANT ZIP: SMALLPDF ZURICH CH	\$108.00 36
06/16	06/16		INTERNATIONAL TRANSACTION FEE JEMIAH FOWLER	\$3.24 37
			TOTAL XXXXXXXXXXXXX0751 \$612.55	
06/12	06/14	241215754HR7EQHTV	POSITIVE COACHING ALLI 650-7250024 CA	PD 1765 \$114.11 38
			MCC: 8398 MERCHANT ZIP: 94043 JEMIAH FOWLER 2	
			TOTAL XXXXXXXXXXXXX5725 \$114.11	
05/23	05/24	24692164F2YXSYV3H	IN *ELITE YOUTH SPORTS 970-4604004 CO	\$700.00 39
05/24	05/25	24137464H016EEHJ2	MCC: 7941 MERCHANT ZIP: 80538 USPS PO 0739600401 GREELEY CO	postage \$315.00 40
06/09	06/11	2449215510TXZBQ2S	MCC: 9402 MERCHANT ZIP: 80634 DOCUSIGN 866-219-4318 WA	\$46.85 41
			MCC: 7399 MERCHANT ZIP: 98101 ANGIE EMMONS	
			TOTAL XXXXXXXXXXXXX3123 \$1,061.85	
05/22	05/23	24492164E0011X2X9	AP FUTURELLC WWW.THESPORTS CO	PD 1760 \$1,268.80 42
05/23	05/24	24692164F2YWS0B0R	MCC: 7032 MERCHANT ZIP: 80550 AMZN Mktp US*7Q2AP5153 Amzn.com/bill WA	PD 41103 \$29.83 43
05/24	05/25	24692164G2ZBTT0XV	MCC: 5942 MERCHANT ZIP: 98109 AMZN Mktp US*8H8JQ2N33 Amzn.com/bill WA	PD 41103 \$41.99 44
05/24	05/25	24692164G2ZDN13ER	MCC: 5942 MERCHANT ZIP: 98109 AMZN Mktp US*T579I8U53 Amzn.com/bill WA	PD 41103 \$18.95 45
05/25	05/26	24692164H30BHA15Q	MCC: 5942 MERCHANT ZIP: 98109 AMZN Mktp US*EZ0YW7Q43 Amzn.com/bill WA	PD 41103 \$180.83 46
05/25	05/26	24692164H301TPWJJ	MCC: 5942 MERCHANT ZIP: 98109 AMZN Mktp US*OH6GJ8JV3 Amzn.com/bill WA	PD 41103 \$27.90 47

Transactions continued on next page



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
05/27	05/28	24692164K31NY5MEG	AMZN Mktp US*442TL5GI3 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109	PD 4163 \$33.00 48
05/31	06/01	24692164P34MFTTFM	Amazon.com*KD42T4TW3 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109 CARRIE LEFFLER	PD 4163 \$25.99 49
TOTAL XXXXXXXXXXXX5664				\$1,627.29

REWARDS SUMMARY

REWARDS MESSAGES

PREVIOUS FIRSTCASH BALANCE	=	\$1,051.13	Congratulations, you are now earning 1.25% cash back]
DOLLARS EARNED THIS STATEMENT	+	\$77.63	
DOLLARS ISSUED THIS STATEMENT	-	\$0.00	
DOLLARS FORFEITED THIS STATEMENT	-	\$0.00	
ENDING FIRSTCASH BALANCE	=	\$1,128.76	

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	19.90% (v)	\$0.00	31	\$0.00
Cash Advances	21.00% (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



VISA

UNION COLONY SCHOOLS
Account Number: XXXX XXXX XXXX 1162

CCHD970L 5547 0001 104 LPJ 07 20230619 3390/2000/VBUS
00000691 47543205.2 PG 3 OF 3 0-0 1-2

