



STEVENS COUNTY FPD 7  
Account Number XXXX XXXX XXXX 3902

BUSINESS MASTERCARD  
Monthly Statement Dec 04, 2018 to Jan 03, 2019  
Page 1 of 4

## Summary of Card Activity

*Previous Balance		\$1,205.96
Payments and Other Credits	-	\$1,206.99
Purchases and Adjustments	+	\$521.29
Balance Transfers	+	\$0.00
Cash Advances	+	\$0.00
Fees Charged	+	\$0.00
Interest Charged	+	\$0.00

**\*New Balance \$520.26**

Credit Limit	\$10,000.00
Total Available Credit	\$9,479.74
Cash Advance Credit Limit	\$2,500.00
Available Cash Advance Credit	\$2,500.00
Statement Closing Date	Jan 03, 2019
Days in Billing Cycle	31

\*A Previous Balance and/or a New Balance with a minus sign (-) before it indicates a credit balance.

## Payment Information

<b>*New Balance</b>	<b>\$520.26</b>
<b>Minimum Payment Due</b>	<b>\$30.00</b>
<b>Payment Due Date</b>	<b>Jan 28, 2019</b>

### Late Payment Warning:

If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$39.00 and your APRs may be increased up to the Penalty APR of 29.99%. Failure to make the minimum payment by the due date listed above may also result in future transactions being declined.

### Minimum Payment Warning:

If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay ...	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the Minimum Payment	20 months	\$582

If you would like information about credit counseling services, call 1-866-451-4266.

If you have filed Bankruptcy: See reverse for important information.

## Questions?



1-888-539-4249  
TDD/TTY (for the hearing impaired): 1-800-539-8336

Please send billing inquiries and correspondence to:  
KEYBANK, N.A.  
PO BOX 89446  
CLEVELAND, OH 44101-6446



## Important Spend Limit Information

The spend limit for all users on the account will be refreshed whenever a payment is made. Please be aware that in some cases authorized users may be permitted to exceed their set spend limit when a payment is posted within the billing cycle. It shall be the company's responsibility to monitor authorized users for appropriate adherence to spending limits.

## Cardholder Summary

Primary Account	Account Number	Credit Limit	New Balance	Total Credit Available
STEVENS COUNTY FPD 7	XXXX XXXX XXXX 3902	\$10,000.00	\$520.26	\$9,479.74
Additional Cards	Card Number	Spend Limit	Total Activity	
STEVENS COUNTY FPD 7 CO	XXXX XXXX XXXX 3910	\$3,333.00	\$101.72	
STEVENS COUNTY FPD 7 CO	XXXX XXXX XXXX 3928	\$3,333.00	\$42.54	
STEVENS COUNTY FPD 7 CO	XXXX XXXX XXXX 3936	\$3,333.00	\$376.00	

Note: The Spend Limit allocated for each Additional Card(s) is a portion of the total Credit Limit for the account. This is a monthly spend threshold for each additional card which can be modified as needed. See Questions? for contact information.

## Transactions

DETACH HERE: To ensure proper credit, please include your coupon below with your payment. Please write your account number on your check payable to KeyBank.

**KeyBank**



Account Number

XXXX XXXX XXXX 3902

POST DATE	TRAN DATE	REFERENCE NUMBER	DESCRIPTION	AMOUNT \$
<b>STEVENS COUNTY FPD 7</b>			<b>XXXX XXXX XXXX 3902</b>	<b>Total Activity - \$1,205.96</b>
12/26	12/24	64849835	PAYMENT RECEIVED -- THANK YOU	-1,205.96
<b>STEVENS COUNTY FPD 7 CO</b>			<b>XXXX XXXX XXXX 3910</b>	<b>Total Activity \$101.72</b>
12/11	12/09	92317418	AUTOPAY/DISH NTWK 8003333474 CO	82.56
01/02	01/01	69192295	CONOCO - ARDEN ONE STO COLVILLE WA	19.35
01/03	01/03	00046156	RBT CONOCO - ARDEN ONE EasySavings NY	-0.19
<b>STEVENS COUNTY FPD 7 CO</b>			<b>XXXX XXXX XXXX 3928</b>	<b>Total Activity \$42.54</b>
12/07	12/06	97434815	CONOCO - ARDEN ONE STO COLVILLE WA	42.96
12/10	12/08	00081163	RBT CONOCO - ARDEN ONE EasySavings NY	-0.42
<b>STEVENS COUNTY FPD 7 CO</b>			<b>XXXX XXXX XXXX 3936</b>	<b>Total Activity \$376.00</b>
12/17	12/13	01076927	ABC HEATING AND ELECTR COLVILLE WA	333.43
01/02	12/31	76954702	CONOCO - ARDEN ONE STO COLVILLE WA	42.99
01/03	01/02	00048823	RBT CONOCO - ARDEN ONE EasySavings NY	-0.42

#### 2019 Totals Year-to-Date

Total fees charged in 2019	\$0.00
Total interest charged in 2019	\$0.00

#### Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balances Subject to Interest Rate	Interest Charge
Purchases	13.49% (v)	\$0.00	\$0.00
Cash	26.24% (v)	\$0.00	\$0.00
Balance Transfer	12.24% (v)	\$0.00	\$0.00
Promo Balance	0.00%	\$0.00	\$0.00

(v) = Variable Rate



STEVENS COUNTY FPD 7  
Account Number XXXX XXXX XXXX 3902

BUSINESS MASTERCARD  
Monthly Statement Jan 04, 2019 to Feb 03, 2019  
Page 1 of 4

### Summary of Card Activity

*Previous Balance		\$520.26
Payments and Other Credits	-	\$520.84
Purchases and Adjustments	+	\$849.47
Balance Transfers	+	\$0.00
Cash Advances	+	\$0.00
Fees Charged	+	\$0.00
Interest Charged	+	\$12.20
<b>*New Balance</b>		<b>\$861.09</b>

Credit Limit	\$10,000.00
Total Available Credit	\$9,138.91
Cash Advance Credit Limit	\$2,500.00
Available Cash Advance Credit	\$2,500.00
Statement Closing Date	Feb 03, 2019
Days in Billing Cycle	31

\*A Previous Balance and/or a New Balance with a minus sign (-) before it indicates a credit balance.

### Payment Information

<b>*New Balance</b>	<b>\$861.09</b>
<b>Minimum Payment Due</b>	<b>\$30.00</b>
<b>Payment Due Date</b>	<b>Feb 28, 2019</b>

#### Late Payment Warning:

If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$39.00 and your APRs may be increased up to the Penalty APR of 29.99%. Failure to make the minimum payment by the due date listed above may also result in future transactions being declined.

#### Minimum Payment Warning:

If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay ...	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the Minimum Payment	3 years	\$1,045

If you would like information about credit counseling services, call 1-866-451-4266.

If you have filed Bankruptcy: See reverse for important information.

### Questions?



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PO BOX 89446  
CLEVELAND, OH 44101-6446



### Important Spend Limit Information

The spend limit for all users on the account will be refreshed whenever a payment is made. Please be aware that in some cases authorized users may be permitted to exceed their set spend limit when a payment is posted within the billing cycle. It shall be the company's responsibility to monitor authorized users for appropriate adherence to spending limits.

### Cardholder Summary

Primary Account	Account Number	Credit Limit	New Balance	Total Credit Available
STEVENS COUNTY FPD 7	XXXX XXXX XXXX 3902	\$10,000.00	\$861.09	\$9,138.91
Additional Cards	Card Number	Spend Limit	Total Activity	
STEVENS COUNTY FPD 7 CO	XXXX XXXX XXXX 3910	\$3,333.00	\$209.48	
STEVENS COUNTY FPD 7 CO	XXXX XXXX XXXX 3936	\$3,333.00	\$639.41	

Note: The Spend Limit allocated for each Additional Card(s) is a portion of the total Credit Limit for the account. This is a monthly spend threshold for each additional card which can be modified as needed. See Questions? for contact information.

### Transactions

POST DATE	TRAN DATE	REFERENCE NUMBER	DESCRIPTION	AMOUNT \$
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DETACH HERE: To ensure proper credit, please include your coupon below with your payment. Please write your account number on your check payable to KeyBank.



<b>STEVENS COUNTY FPD 7</b>		<b>XXXX XXXX XXXX 3902</b>		<b>Total Activity</b>	<b>-\$520.26</b>
01/30	01/29	75219835	PAYMENT RECEIVED-- THANK YOU		-520.26
<b>STEVENS COUNTY FPD 7 CO</b>		<b>XXXX XXXX XXXX 3910</b>		<b>Total Activity</b>	<b>\$209.48</b>
01/04	01/02	44736881	CONOCO - ARDEN ONE STO COLVILLE WA		32.20
01/07	01/05	00068745	RBT CONOCO - ARDEN ONE EasySavings NY		-0.32
01/10	01/08	98451721	AUTOPAY/DISH NTWK 8003333474 CO		82.56
01/22	01/20	33174491	WM SUPERCENTER #2016 COLVILLE WA		95.04
<b>STEVENS COUNTY FPD 7 CO</b>		<b>XXXX XXXX XXXX 3936</b>		<b>Total Activity</b>	<b>\$639.41</b>
01/14	01/11	07355589	WAL-MART #2016 COLVILLE WA		613.58
01/18	01/17	14404237	CONOCO - ARDEN ONE STO COLVILLE WA		26.09
01/22	01/19	00076221	RBT CONOCO - ARDEN ONE EasySavings NY		-0.26

### Interest Charged

POST DATE	TRAN DATE	REFERENCE NUMBER	DESCRIPTION	AMOUNT \$
			INTEREST CHARGE-PURCHASE	12.20
<b>TOTAL INTEREST FOR THIS PERIOD</b>				<b>\$12.20</b>

### 2019 Totals Year-to-Date

Total fees charged in 2019	\$0.00
Total interest charged in 2019	\$12.20

### Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balances Subject to Interest Rate	Interest Charge
Purchases	13.49% (V)	\$1,064.90	\$12.20
Cash	26.24% (V)	\$0.00	\$0.00
Balance Transfer	12.24% (V)	\$0.00	\$0.00
Promo Balance	0.00%	\$0.00	\$0.00

(V) = Variable Rate

Fuel -\$57.71 - 32  
Supplies -\$708.62 - 31  
Dish -\$82.56 - 47  
Int -\$12.20 - 49



STEVENS COUNTY FPD 7  
Account Number XXXX XXXX XXXX 3902

BUSINESS MASTERCARD  
Monthly Statement Feb 04, 2019 to Mar 03, 2019  
Page 1 of 4

Summary of Card Activity

*Previous Balance	\$861.09
Payments and Other Credits	- \$2.28
Purchases and Adjustments	+ \$904.84
Balance Transfers	+ \$0.00
Cash Advances	+ \$0.00
Fees Charged	+ \$39.00
Interest Charged	+ \$12.18
*New Balance	\$1,814.83
Credit Limit	\$10,000.00
Total Available Credit	\$8,185.17
Cash Advance Credit Limit	\$2,500.00
Available Cash Advance Credit	\$25.00
Past Due Amount	\$30.00
Statement Closing Date	Mar 03, 2019
Days in Billing Cycle	28

\*A Previous Balance and/or a New Balance with a minus sign (-) before it indicates a credit balance.

Payment Information

*New Balance	\$1,814.83
Minimum Payment Due	\$98.82
Payment Due Date	Mar 28, 2019

Late Payment Warning:

If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$39.00 and your APRs may be increased up to the Penalty APR of 29.99%. Failure to make the minimum payment by the due date listed above may also result in future transactions being declined.

Minimum Payment Warning:

If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay ...	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the Minimum Payment	7 years	\$2,806

If you would like information about credit counseling services, call 1-866-451-4266.

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Questions?

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CLEVELAND, OH 44101-6446

Important Spend Limit Information

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Past Due Notice

You are past due \$30.00. This amount is included in your Minimum Payment Due.

Cardholder Summary

Primary Account	Account Number	Credit Limit	New Balance	Total Credit Available
STEVENS COUNTY FPD 7	XXXX XXXX XXXX 3902	\$10,000.00	\$1,814.83	\$8,185.17
Additional Cards	Card Number	Spend Limit	Total Activity	
STEVENS COUNTY FPD 7 CO	XXXX XXXX XXXX 3910	\$3,333.00	\$248.60	
STEVENS COUNTY FPD 7 CO	XXXX XXXX XXXX 3936	\$3,333.00	\$653.96	

Note: The Spend Limit allocated for each Additional Card(s) is a portion of the total Credit Limit for the account. This is a monthly spend threshold for each additional card which can be modified as needed. See Questions? for contact information.

Transactions

DETACH HERE: To ensure proper credit, please include your coupon below with your payment. Please write your account number on your check payable to KeyBank.



POST DATE	TRAN DATE	REFERENCE NUMBER	DESCRIPTION	AMOUNT \$
STEVENS COUNTY FPD 7 CO			XXXX XXXX XXXX 3910	Total Activity <b>\$248.60</b>
02/06	02/05	63061814	CONOCO - ARDEN ONE STO COLVILLE WA	35.70
02/07	02/07	00071245	RBT CONOCO - ARDEN ONE EasySavings NY	-0.36
02/11	02/08	62201118	CONOCO - ARDEN ONE STO COLVILLE WA	16.70
02/11	02/10	00075068	RBT CONOCO - ARDEN ONE EasySavings NY	-0.17
02/11	02/08	13894636	AUTOPAY/DISH NTWK 8003333474 CO	87.57
02/12	02/12	00075066	RBT CONOCO - ARDEN ONE EasySavings NY	-0.17
02/13	02/12	00075066	RBT REV:CONOCO - ARDEN EasySavings NY	0.17
02/20	02/19	23286019	CONOCO - ARDEN ONE STO COLVILLE WA	95.00
02/20	02/19	23286001	CONOCO - ARDEN ONE STO COLVILLE WA	15.26
02/25	02/22	00073209	RBT CONOCO - ARDEN ONE EasySavings NY	-0.15
02/25	02/22	00073217	RBT CONOCO - ARDEN ONE EasySavings NY	-0.95
STEVENS COUNTY FPD 7 CO			XXXX XXXX XXXX 3936	Total Activity <b>\$653.96</b>
02/21	02/20	13991022	CONOCO - ARDEN ONE STO COLVILLE WA	15.00
02/25	02/22	17006383	CONOCO - ARDEN ONE STO COLVILLE WA	32.68
02/25	02/22	66309859	WA ST ASSOC OF FIRE CH 360-352-0161 WA	25.00
02/25	02/23	00072382	RBT CONOCO - ARDEN ONE EasySavings NY	-0.15
02/26	02/25	00076340	RBT CONOCO - ARDEN ONE EasySavings NY	-0.33
02/28	02/27	61141281	DNH*GODADDY.COM 480-505-8855 AZ	191.76
02/28	02/27	42315293	ACTIVE911 INC 541-223-7992 OR	390.00

#### Fees

POST DATE	TRAN DATE	REFERENCE NUMBER	DESCRIPTION	AMOUNT \$
03/01	02/28		LATE PAYMENT FEE	39.00
			TOTAL FEES FOR THIS PERIOD	<b>\$39.00</b>

#### Interest Charged

POST DATE	TRAN DATE	REFERENCE NUMBER	DESCRIPTION	AMOUNT \$
			INTEREST CHARGE-PURCHASE	12.18
			TOTAL INTEREST FOR THIS PERIOD	<b>\$12.18</b>

#### 2019 Totals Year-to-Date

Total fees charged in 2019	\$39.00
Total interest charged in 2019	\$24.38

#### Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balances Subject to Interest Rate	Interest Charge
Purchases	13.49% (v)	\$1,176.68	\$12.18
Cash	26.24% (v)	\$0.00	\$0.00
Balance Transfer	12.24% (v)	\$0.00	\$0.00
Promo Balance	0.00%	\$0.00	\$0.00

(v) = Variable Rate

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**April 2019 Statement**

Open Date: 03/21/2019 Closing Date: 04/18/2019

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**Visa® Business Cash Card**  
STEVENS CO. DIST. 7 (CPN 001960073)

Account: [1]

**Cardmember Service** 1-866-552-8855  
BUS 30 ELN 5 78 1

<b>New Balance</b>	<b>\$1,208.75</b>
<b>Minimum Payment Due</b>	<b>\$13.00</b>
<b>Payment Due Date</b>	<b>05/16/2019</b>

**Reward Points**

Earned This Statement	6,556
Reward Center Balance	0
as of 04/18/2019	
For details, see your rewards summary.	

**Activity Summary**

Previous Balance	\$0.00	
Payments	\$0.00	
Other Credits	\$0.00	
Purchases	+	\$1,208.75
Balance Transfers	\$0.00	
Advances	\$0.00	
Other Debits	\$0.00	
Fees Charged	\$0.00	
Interest Charged	\$0.00	

<b>New Balance</b>	<b>=</b>	<b>\$1,208.75</b>
<b>Past Due</b>		<b>\$0.00</b>
<b>Minimum Payment Due</b>		<b>\$13.00</b>
Credit Line		\$17,000.00
Available Credit		\$15,791.25
Days in Billing Period		29

**Payment Options:**



Mail payment coupon  
with a check



Pay online at  
myaccountaccess.com



Pay by phone  
1-866-552-8855

Please detach and send coupon with check payable to: Cardmember Service CPN 001960073

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[1] 0000013000001208759

24-Hour Cardmember Service: 1-866-552-8855

☎ to pay by phone  
☎ to change your address

000007410 01 SP 000638050355968 P

STEVENS CO. DIST. 7  
ACCOUNTS PAYABLE  
649 ELM TREE DR  
COLVILLE WA 99114-9766



<b>Account Number</b>	<b>[1]</b>
<b>Payment Due Date</b>	5/16/2019
<b>New Balance</b>	\$1,208.75
<b>Minimum Payment Due</b>	\$13.00

Amount Enclosed \$ \_\_\_\_\_

**Cardmember Service**

P.O. Box 790408  
St. Louis, MO 63179-0408





### **What To Do If You Think You Find A Mistake On Your Statement**

If you think there is an error on your statement, please call us at the telephone number on the front of this statement, or write to us at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335.

In your letter or call, 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. While we investigate whether or not there has been an error, the following are true:
  - ▶ 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. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to 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.

### **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.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335. 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.

### **Important Information Regarding Your Account**

**1. INTEREST CHARGE:** Method of Computing Balance Subject to Interest Rate: We calculate the periodic rate or interest portion of the **INTEREST CHARGE** by multiplying the applicable Daily Periodic Rate ("**DPR**") by the Average Daily Balance ("**ADB**") (including new transactions) of the Purchase, Advance and Balance Transfer categories subject to interest, and then adding together the resulting interest from each category. We determine the **ADB** separately for the Purchases, Advances and Balance Transfer categories. To get the **ADB** in each category, we add together the daily balances in those categories for the billing cycle and divide the result by the number of days in the billing cycle. We determine the daily balances each day by taking the beginning balance of those Account categories (including any billed but unpaid interest, fees, credit insurance and other charges), adding any new interest, fees, and charges, and subtracting any payments or credits applied against your Account balances that day. We add a Purchase, Advance or Balance Transfer to the appropriate balances for those categories on the later of the transaction date or the first day of the statement period. Billed but unpaid interest on Purchases, Advances and Balance Transfers is added to the appropriate balances for those categories each month on the statement date. Billed but unpaid Advance Transaction Fees are added to the Advance balance of your Account on the date they are charged to your Account. Any billed but unpaid fees on Purchases, credit insurance charges, and other charges are added to the Purchase balance of the Account on the date they are charged to the Account. Billed but unpaid fees on Balance Transfers are added to the Balance Transfer balance of the Account on the date they are charged to the Account. In other words, billed and unpaid interest, fees, and charges will be included in the **ADB** of your Account that accrues interest and will reduce the amount of credit available to you. To the extent credit insurance charges, overlimit fees, Annual Fees, and/or Travel Membership Fees may be applied to your Account, such charges and/or fees are not included in the **ADB** calculation for Purchases until the first day of the billing cycle following the date the credit insurance charges, overlimit fees, Annual Fees and/or Travel Membership Fees (as applicable) are charged to the Account. Prior statement balances subject to an interest-free period that have been paid on or before the payment due date in the current billing cycle are not included in the **ADB** calculation.

**2. Payment Information:** You must pay us in U.S. Dollars with checks or similar payment instruments drawn on a financial institution located in the United States. We will also accept payment in U.S. Dollars via the Internet or phone or previously established automatic payment transaction. We may, at our option, choose to accept a payment drawn on a foreign financial institution. However, you will be charged and agree to pay any collection fees required in connection with such a transaction. The date you mail a payment is different than the date we receive that payment. The payment date is the day we receive your check or money order at Cardmember Service, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your electronic or phone payment. All payments by check or money order accompanied by a payment coupon and received at this payment address will be credited to your Account on the day of receipt if received by 5:00 p.m. CT on any banking day. Mailed payments that do not include the payment coupon and/or are mailed to a different address will be processed within 5 banking days of receipt and credited to your Account on the day of receipt. In addition, if you mail your payment without a payment coupon or to an incorrect address, it may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and possible suspension of your Account. Internet and telephone payment options are available, and crediting times vary (but generally must be made before 5:00 p.m. CT to 8 p.m. CT depending on what day and how the payment is made). If you are making an internet or telephone payment, please contact Cardmember Service for times specific to your Account and your payment option. Banking days are all calendar days except Saturday, Sunday and federal holidays. Payments due on a Saturday, Sunday or federal holiday and received on those days will be credited on the day of receipt. There is no prepayment penalty if you pay your balance at any time prior to your payment due date.

**3. Credit Reporting:** We may report information on your Account to Credit Bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report.



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April 2019 Statement 03/21/2019 - 04/18/2019  
STEVENS CO. DIST. 7 (CPN 001960073)

Page 2 of 3

Cardmember Service ☎ 1-866-552-8855



### Welcome!

As a valued cardmember, you'll receive best-in-class benefits and outstanding service on your new Washington Federal Visa® Business Cash Card. If you have any questions about your account, please call Cardmember Service at the number listed on this statement. We appreciate your business!

### Business Cash

Rewards Earned	This Statement	Year to Date
Points Earned on All Purchases	1,209	1,209
First Purchase Bonus	5,000	5,000
2 Extra Points - Telecom & Office Supply	175	175
1 Extra Point - Restaurants & Gas	172	172
<b>Total Earned</b>	<b>6,556</b>	<b>6,556</b>

### Important Messages

Federal law requires us to give you a notice regarding negative credit reporting. Please refer to the reverse of your statement for this important notice.

**Paying Interest:** You have a 24 to 30 day interest-free period for Purchases provided you have paid your previous balance in full by the Payment Due Date shown on your monthly Account statement. In order to avoid additional INTEREST CHARGES on Purchases, you must pay your new balance in full by the Payment Due Date shown on the front of your monthly Account statement.

There is no interest-free period for transactions that post to the Account as Advances or Balance Transfers except as provided in any Offer Materials. Those transactions are subject to interest from the date they post to the Account until the date they are paid in full.

ACCOUNT SECURITY is very important to you and to us. When you use your Card to make a purchase, particularly over the phone or online, you may be asked to provide a card security code, sometimes called a CVV. This information is used to help confirm that it is you using the Card and that the Card is authentic.

### Transactions PACCERELLI, TINA M Credit Limit \$17000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
<b>Purchases and Other Debits</b>					
04/10	04/08	2634	AUTOPAY/DISH NTWK 800-333-3474 CO	\$87.57	_____
04/11	04/09	1903	DULUTH TRADING SPOVAL SPOKANE VALLE WA	\$447.71	_____
04/17	04/16	2536	WAL-MART #2549 SPOKANE WA	\$86.66	_____
04/17	04/16	0635	CONOCO - ARDEN ONE STO COLVILLE WA	\$36.84	_____
04/18	04/16	1910	THE HOME DEPOT #4719 SPOKANE WA	\$183.07	_____
04/18	04/16	7357	DULUTH TRADING SPOVAL SPOKANE VALLE WA	\$232.29	_____
<b>Total for Account</b>				<b>\$1,074.14</b>	

### Transactions SHAW, JESSE Credit Limit \$5000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
<b>Purchases and Other Debits</b>					

Continued on Next Page

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April 2019 Statement 03/21/2019 - 04/18/2019  
STEVENS CO. DIST. 7 (CPN 001960073)

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Cardmember Service ☎ 1-866-552-8855

Transactions		SHAW, JESSE		Credit Limit \$5000	
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
04/01	03/30	0496	CONOCO - ARDEN ONE STO COLVILLE WA	\$23.83	_____
04/03	04/01	2501	CONOCO - ARDEN ONE STO COLVILLE WA	\$32.12	_____
04/08	04/05	3099	CONOCO - ARDEN ONE STO COLVILLE WA	\$36.51	_____
04/08	04/05	3081	CONOCO - ARDEN ONE STO COLVILLE WA	\$42.15	_____
Total for Account [1]				\$134.61	

#### 2019 Totals Year-to-Date

Total Fees Charged in 2019	\$0.00
Total Interest Charged in 2019	\$0.00

#### Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

\*\*APR for current and future transactions.

Balance Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
**BALANCE TRANSFER	\$0.00	\$0.00		\$0.00	0.00%	
**PURCHASES	\$1,208.75	\$0.00		\$0.00	0.00%	09/2019
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	26.24%	

#### Contact Us



Phone

Voice: 1-866-552-8855  
TDD: 1-888-352-6455  
Fax: 1-866-807-9053



Questions

Cardmember Service  
P.O. Box 6353  
Fargo, ND 58125-6353



Mail payment coupon  
with a check

Cardmember Service  
P.O. Box 790408  
St. Louis, MO 63179-0408



Online

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End of Statement

STEVENS CO. DIST. 7

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St. Louis, MO 63175-5100

### **What To Do If You Think You Find A Mistake On Your Statement**

If you think there is an error on your statement, please call us at the telephone number on the front of this statement, or write to us at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335.

In your letter or call, 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. While we investigate whether or not there has been an error, the following are true:
  - ▶ 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. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to 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.

### **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.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335. 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.

### **Important Information Regarding Your Account**

**1. INTEREST CHARGE:** Method of Computing Balance Subject to Interest Rate: We calculate the periodic rate or interest portion of the **INTEREST CHARGE** by multiplying the applicable Daily Periodic Rate ("**DPR**") by the Average Daily Balance ("**ADB**") (including new transactions) of the Purchase, Advance and Balance Transfer categories subject to interest, and then adding together the resulting interest from each category. We determine the **ADB** separately for the Purchases, Advances and Balance Transfer categories. To get the **ADB** in each category, we add together the daily balances in those categories for the billing cycle and divide the result by the number of days in the billing cycle. We determine the daily balances each day by taking the beginning balance of those Account categories (including any billed but unpaid interest, fees, credit insurance and other charges), adding any new interest, fees, and charges, and subtracting any payments or credits applied against your Account balances that day. We add a Purchase, Advance or Balance Transfer to the appropriate balances for those categories on the later of the transaction date or the first day of the statement period. Billed but unpaid interest on Purchases, Advances and Balance Transfers is added to the appropriate balances for those categories each month on the statement date. Billed but unpaid Advance Transaction Fees are added to the Advance balance of your Account on the date they are charged to your Account. Any billed but unpaid fees on Purchases, credit insurance charges, and other charges are added to the Purchase balance of the Account on the date they are charged to the Account. Billed but unpaid fees on Balance Transfers are added to the Balance Transfer balance of the Account on the date they are charged to the Account. In other words, billed and unpaid interest, fees, and charges will be included in the **ADB** of your Account that accrues interest and will reduce the amount of credit available to you. To the extent credit insurance charges, overlimit fees, Annual Fees, and/or Travel Membership Fees may be applied to your Account, such charges and/or fees are not included in the **ADB** calculation for Purchases until the first day of the billing cycle following the date the credit insurance charges, overlimit fees, Annual Fees and/or Travel Membership Fees (as applicable) are charged to the Account. Prior statement balances subject to an interest-free period that have been paid on or before the payment due date in the current billing cycle are not included in the **ADB** calculation.

**2. Payment Information:** You must pay us in U.S. Dollars with checks or similar payment instruments drawn on a financial institution located in the United States. We will also accept payment in U.S. Dollars via the Internet or phone or previously established automatic payment transaction. We may, at our option, choose to accept a payment drawn on a foreign financial institution. However, you will be charged and agree to pay any collection fees required in connection with such a transaction. The date you mail a payment is different than the date we receive that payment. The payment date is the day we receive your check or money order at Cardmember Service, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your electronic or phone payment. All payments by check or money order accompanied by a payment coupon and received at this payment address will be credited to your Account on the day of receipt if received by 5:00 p.m. CT on any banking day. Mailed payments that do not include the payment coupon and/or are mailed to a different address will be processed within 5 banking days of receipt and credited to your Account on the day of receipt. In addition, if you mail your payment without a payment coupon or to an incorrect address, it may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and possible suspension of your Account. Internet and telephone payment options are available, and crediting times vary (but generally must be made before 5:00 p.m. CT to 8 p.m. CT depending on what day and how the payment is made). If you are making an internet or telephone payment, please contact Cardmember Service for times specific to your Account and your payment option. Banking days are all calendar days except Saturday, Sunday and federal holidays. Payments due on a Saturday, Sunday or federal holiday and received on those days will be credited on the day of receipt. There is no prepayment penalty if you pay your balance at any time prior to your payment due date.

**3. Credit Reporting:** We may report information on your Account to Credit Bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report.

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June 2019 Statement 04/19/2019 - 06/03/2019  
STEVENS CO. DIST. 7 (CPN 001960073)

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Cardmember Service 1-866-552-8855



## Business Cash

### Rewards Center Activity as of 06/02/2019

Rewards Center Activity*	0
Rewards Center Balance	6,556

\*This item includes points redeemed, expired and adjusted.

Rewards Earned	This Statement	Year to Date
Points Earned on All Purchases	965	2,174
First Purchase Bonus	2,500	7,500
2 Extra Points - Telecom & Office Supply	175	350
1 Extra Point - Restaurants & Gas	541	713
<b>Total Earned</b>	<b>4,181</b>	<b>10,737</b>

## Important Messages

**Paying Interest:** You have a 24 to 30 day interest-free period for Purchases provided you have paid your previous balance in full by the Payment Due Date shown on your monthly Account statement. In order to avoid additional INTEREST CHARGES on Purchases, you must pay your new balance in full by the Payment Due Date shown on the front of your monthly Account statement.

There is no interest-free period for transactions that post to the Account as Advances or Balance Transfers except as provided in any Offer Materials. Those transactions are subject to interest from the date they post to the Account until the date they are paid in full.

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## Transactions PACCERELLI TINA M Credit Limit \$17000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
<b>Purchases and Other Debits</b>					
04/26	04/24	1061	ECHO RIDGE VETERINARY EVANS WA	\$159.18	_____
04/29	04/26	4916	DRI*TREND MICRO 877-229-1377 MN	\$64.51	_____
05/13	05/09	8290	AUTOPAY/DISH NTWK 800-333-3474 CO	\$87.57	_____
05/30	05/29	0023	WA DOL LIC & REG 73653 COLVILLE WA	\$94.50	_____
<b>Total for Account</b>				<b>\$405.76</b>	

## Transactions SHAW JESSE Credit Limit \$5000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
<b>Purchases and Other Debits</b>					
04/22	04/20	2535	CONOCO - ARDEN ONE STO COLVILLE WA	\$76.70	_____
05/06	05/02	4713	COLVILLE SMALL ENGINE COLVILLE WA	\$18.02	_____
05/13	05/09	3878	CONOCO - ARDEN ONE STO COLVILLE WA	\$35.90	_____
05/14	05/13	1310	CONOCO - ARDEN ONE STO COLVILLE WA	\$26.70	_____
05/16	05/15	1223	CONOCO - ARDEN ONE STO COLVILLE WA	\$41.00	_____

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June 2019 Statement 04/19/2019 - 06/03/2019  
STEVENS CO. DIST. 7 (CPN 001960073)

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Cardmember Service ☎ 1-866-552-8855

Transactions		SHAW, JESSE				Credit Limit \$5000	
Post Date	Trans Date	Ref #	Transaction Description			Amount	Notation
05/16	05/15	1173	CONOCO - ARDEN ONE STO COLVILLE	WA		\$25.01	_____
05/28	05/25	3023	CONOCO - ARDEN ONE STO COLVILLE	WA		\$70.01	_____
05/28	05/25	3007	CONOCO - ARDEN ONE STO COLVILLE	WA		\$25.42	_____
06/03	06/01	2423	CONOCO - ARDEN ONE STO COLVILLE	WA		\$49.35	_____
06/03	05/31	0538	CONOCO - ARDEN ONE STO COLVILLE	WA		\$83.47	_____
Total for Account						[1] \$451.58	

Transactions		SHAW, KIMBERLY				Credit Limit \$5000	
Post Date	Trans Date	Ref #	Transaction Description			Amount	Notation
Purchases and Other Debits							
04/22	04/20	2654	CONOCO - ARDEN ONE STO COLVILLE	WA	\$55.17	_____	
04/22	04/21	2688	CONOCO - ARDEN ONE STO COLVILLE	WA	\$30.00	_____	
04/29	04/27	4796	CONOCO - ARDEN ONE STO COLVILLE	WA	\$21.35	_____	
Total for Account			[1]		\$106.52		

Transactions		BILLING ACCOUNT ACTIVITY					
Post Date	Trans Date	Ref #	Transaction Description			Amount	Notation
Payments and Other Credits							
05/14	05/13	0207	PAYMENT THANK YOU			\$1,208.75	CR
			Total for Account			[1]	\$1,208.75
						CR	

2019 Totals Year-to-Date	
Total Fees Charged in 2019	\$0.00
Total Interest Charged in 2019	\$0.00

### Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

\*\*APR for current and future transactions.

Balance Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
**BALANCE TRANSFER	\$0.00	\$0.00		\$0.00	0.00%	
**PURCHASES	\$963.86	\$0.00		\$0.00	0.00%	09/2019
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	26.24%	

Continued on Next Page

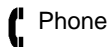
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June 2019 Statement 04/19/2019 - 06/03/2019  
STEVENS CO. DIST. 7 (CPN 001960073)



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## Contact Us



Phone

Voice: 1-866-552-8855  
TDD: 1-888-352-6455  
Fax: 1-866-807-9053



Questions

Cardmember Service  
P.O. Box 6353  
Fargo, ND 58125-6353



Mail payment coupon  
with a check

Cardmember Service  
P.O. Box 790408  
St. Louis, MO 63179-0408



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STEVENS CO. DIST. 7

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**July 2019 Statement**

Open Date: 06/04/2019 Closing Date: 07/02/2019

Page 1 of 4



**Visa® Business Cash Card**  
STEVENS CO. DIST. 7 (CPN 001960073)

Account: [1]

**Cardmember Service** 1-866-552-8855  
BUS 30 ELN 8 1

<b>New Balance</b>	<b>\$1,495.63</b>
<b>Minimum Payment Due</b>	<b>\$15.00</b>
<b>Payment Due Date</b>	<b>07/28/2019</b>

**Reward Points**

Earned This Statement	1,848
Reward Center Balance as of 07/01/2019	10,737

For details, see your rewards summary.

**Activity Summary**

Previous Balance	+	\$963.86
Payments	-	\$963.86 <sup>CR</sup>
Other Credits		\$0.00
Purchases	+	\$1,495.63
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00

<b>New Balance</b>	<b>=</b>	<b>\$1,495.63</b>
<b>Past Due</b>		<b>\$0.00</b>
<b>Minimum Payment Due</b>		<b>\$15.00</b>
Credit Line		\$17,000.00
Available Credit		\$15,504.37
Days in Billing Period		29

**Payment Options:**



Mail payment coupon  
with a check



Pay online at  
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Pay by phone  
1-866-552-8855

Please detach and send coupon with check payable to: Cardmember Service CPN 001960073

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[1] 0000015000001495636

24-Hour Cardmember Service: 1-866-552-8855

☎ to pay by phone  
☎ to change your address

000011590 01 SP 000638124356163 P

STEVENS CO. DIST. 7  
ACCOUNTS PAYABLE  
649 ELM TREE DR  
COLVILLE WA 99114-9766



<b>Account Number</b>	<b>[1]</b>
<b>Payment Due Date</b>	7/28/2019
<b>New Balance</b>	\$1,495.63
<b>Minimum Payment Due</b>	\$15.00

Amount Enclosed \$ \_\_\_\_\_

**Cardmember Service**

P.O. Box 790408  
St. Louis, MO 63179-0408



### **What To Do If You Think You Find A Mistake On Your Statement**

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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.
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**2. Payment Information:** You must pay us in U.S. Dollars with checks or similar payment instruments drawn on a financial institution located in the United States. We will also accept payment in U.S. Dollars via the Internet or phone or previously established automatic payment transaction. We may, at our option, choose to accept a payment drawn on a foreign financial institution. However, you will be charged and agree to pay any collection fees required in connection with such a transaction. The date you mail a payment is different than the date we receive that payment. The payment date is the day we receive your check or money order at Cardmember Service, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your electronic or phone payment. All payments by check or money order accompanied by a payment coupon and received at this payment address will be credited to your Account on the day of receipt if received by 5:00 p.m. CT on any banking day. Mailed payments that do not include the payment coupon and/or are mailed to a different address will be processed within 5 banking days of receipt and credited to your Account on the day of receipt. In addition, if you mail your payment without a payment coupon or to an incorrect address, it may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and possible suspension of your Account. Internet and telephone payment options are available, and crediting times vary (but generally must be made before 5:00 p.m. CT to 8 p.m. CT depending on what day and how the payment is made). If you are making an internet or telephone payment, please contact Cardmember Service for times specific to your Account and your payment option. Banking days are all calendar days except Saturday, Sunday and federal holidays. Payments due on a Saturday, Sunday or federal holiday and received on those days will be credited on the day of receipt. There is no prepayment penalty if you pay your balance at any time prior to your payment due date.

**3. Credit Reporting:** We may report information on your Account to Credit Bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report.

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July 2019 Statement 06/04/2019 - 07/02/2019

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STEVENS CO. DIST. 7 (CPN 001960073)

Cardmember Service

1-866-552-8855



## Business Cash

### Rewards Center Activity as of 07/01/2019

Rewards Center Activity*	0
Rewards Center Balance	10,737

\*This item includes points redeemed, expired and adjusted.

Rewards Earned	This Statement	Year to Date
Points Earned on All Purchases	1,495	3,669
First Purchase Bonus	0	7,500
2 Extra Points - Telecom & Office Supply	175	525
1 Extra Point - Restaurants & Gas	178	891
<b>Total Earned</b>	<b>1,848</b>	<b>12,585</b>

## Important Messages

**Paying Interest:** You have a 24 to 30 day interest-free period for Purchases provided you have paid your previous balance in full by the Payment Due Date shown on your monthly Account statement. In order to avoid additional INTEREST CHARGES on Purchases, you must pay your new balance in full by the Payment Due Date shown on the front of your monthly Account statement.

There is no interest-free period for transactions that post to the Account as Advances or Balance Transfers except as provided in any Offer Materials. Those transactions are subject to interest from the date they post to the Account until the date they are paid in full.

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Account Security is very important to you and to us. When you use your Card to make a purchase, particularly over the phone or online, you may be asked to provide a card security code, sometimes called a CVV. This information is used to help confirm that it is you using the Card and that the Card is authentic.

Visa Payment Controls allows you to customize each of your employee's Visa business credit cards to control where, when, and how your employees use them. Easily set controls that limit card use by time of day or day of week, dollar amount, transaction types or geographical locations. Visit [myaccountaccess.com/vpc](http://myaccountaccess.com/vpc) to set up customized controls on your employees' business credit cards today.

## Transactions PACCERELLI, TINA M Credit Limit \$17000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
<b>Purchases and Other Debits</b>					
06/10	06/08	1835	AUTOPAY/DISH NTWK 800-333-3474 CO	\$87.57	_____
06/10	06/09	5571	WM SUPERCENTER #2016 COLVILLE WA	\$72.07	_____
06/14	06/13	9341	AMZN MKTP US*M63T188H1 AMZN.COM/BILL WA	\$139.87	_____
06/14	06/13	4217	AMZN Mktp US*M62UM4MU2 Amzn.com/bill WA	\$376.55	_____
07/02	07/01	3648	AMZN Mktp US*MH68Q4E51 Amzn.com/bill WA	\$591.75	_____
07/02	07/02	7906	AMZN Mktp US*MH7GL8LC0 Amzn.com/bill WA	\$49.49	_____
<b>Total for Account</b>				<b>\$1,317.30</b>	

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July 2019 Statement 06/04/2019 - 07/02/2019  
STEVENS CO. DIST. 7 (CPN 001960073)

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Cardmember Service ☎ 1-866-552-8855

**Transactions** SHAW, JESSE **Credit Limit \$5000**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
<b>Purchases and Other Debits</b>					
06/10	06/08	3926	CONOCO - ARDEN ONE STO COLVILLE WA	\$23.00	_____
06/18	06/16	9326	CONOCO - ARDEN ONE STO COLVILLE WA	\$27.00	_____
06/21	06/19	1709	CONOCO - ARDEN ONE STO COLVILLE WA	\$31.28	_____
07/01	06/28	3859	CONOCO - ARDEN ONE STO COLVILLE WA	\$79.10	_____
07/01	06/29	0770	CONOCO - ARDEN ONE STO COLVILLE WA	\$17.95	_____
<b>Total for Account</b>				<b>\$178.33</b>	

**Transactions** BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
<b>Payments and Other Credits</b>					
06/25	06/23	0091	PAYMENT THANK YOU	\$963.86CR	_____
<b>Total for Account</b>				<b>\$963.86CR</b>	

**2019 Totals Year-to-Date**

Total Fees Charged in 2019	\$0.00
Total Interest Charged in 2019	\$0.00

**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

\*\*APR for current and future transactions.

Balance Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
**BALANCE TRANSFER	\$0.00	\$0.00		\$0.00	0.00%	
**PURCHASES	\$1,495.63	\$0.00		\$0.00	0.00%	09/2019
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	26.24%	

Continued on Next Page

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July 2019 Statement 06/04/2019 - 07/02/2019  
STEVENS CO. DIST. 7 (CPN 001960073)



Cardmember Service  Page 4 of 4  
1-866-552-8855

## Contact Us



Phone

Voice: 1-866-552-8855  
TDD: 1-888-352-6455  
Fax: 1-866-807-9053



Questions

Cardmember Service  
P.O. Box 6353  
Fargo, ND 58125-6353



Mail payment coupon  
with a check

Cardmember Service  
P.O. Box 790408  
St. Louis, MO 63179-0408



Online

[myaccountaccess.com](http://myaccountaccess.com)

*End of Statement*

STEVENS CO. DIST. 7

## Skip the mailbox.

Switch to eStatements and securely access  
your statements online. Get started at  
[myaccountaccess.com/paperless](http://myaccountaccess.com/paperless)

Visit [myaccountaccess.com](http://myaccountaccess.com) and click on "Enroll" for 24/7 Credit Card Account Access.





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**September 2019 Statement**

Open Date: 08/03/2019 Closing Date: 09/03/2019



**Visa® Business Cash Card**

STEVENS CO. DIST. 7 (CPN 001960073)

Page 1 of 4

Account: [1]

**Cardmember Service**

BUS 30 ELN

8

1-866-552-8855

1

<b>New Balance</b>	<b>\$344.11</b>
<b>Minimum Payment Due</b>	<b>\$10.00</b>
<b>Payment Due Date</b>	<b>09/28/2019</b>

**Reward Points**

Earned This Statement	3,277
Reward Center Balance	13,923
as of 09/02/2019	
For details, see your rewards summary.	

**Activity Summary**

Previous Balance	+	\$763.84
Payments	-	\$763.84 <sup>CR</sup>
Other Credits		\$0.00
Purchases	+	\$344.11
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00

**New Balance** = **\$344.11**

**Past Due** **\$0.00**

**Minimum Payment Due** **\$10.00**

Credit Line \$17,000.00

Available Credit \$16,655.89

Days in Billing Period 32

**Payment Options:**



Mail payment coupon  
with a check



Pay online at  
myaccountaccess.com



Pay by phone  
1-866-552-8855

Please detach and send coupon with check payable to: Cardmember Service

CPN 001960073

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[1] 0000010000000344111

24-Hour Cardmember Service: 1-866-552-8855

☎ to pay by phone  
☎ to change your address

000008712 01 SP 000638189252944 P

STEVENS CO. DIST. 7  
ACCOUNTS PAYABLE  
649 ELM TREE DR  
COLVILLE WA 99114-9766



<b>Account Number</b>	<b>[1]</b>
<b>Payment Due Date</b>	9/28/2019
<b>New Balance</b>	\$344.11
<b>Minimum Payment Due</b>	\$10.00

**Amount Enclosed** \$ \_\_\_\_\_

**Cardmember Service**

P.O. Box 790408  
St. Louis, MO 63179-0408



### **What To Do If You Think You Find A Mistake On Your Statement**

If you think there is an error on your statement, please call us at the telephone number on the front of this statement, or write to us at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335.

In your letter or call, 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. While we investigate whether or not there has been an error, the following are true:
  - ▶ 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. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to 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.

### **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.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335. 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.

### **Important Information Regarding Your Account**

**1. INTEREST CHARGE:** Method of Computing Balance Subject to Interest Rate: We calculate the periodic rate or interest portion of the **INTEREST CHARGE** by multiplying the applicable Daily Periodic Rate ("**DPR**") by the Average Daily Balance ("**ADB**") (including new transactions) of the Purchase, Advance and Balance Transfer categories subject to interest, and then adding together the resulting interest from each category. We determine the **ADB** separately for the Purchases, Advances and Balance Transfer categories. To get the **ADB** in each category, we add together the daily balances in those categories for the billing cycle and divide the result by the number of days in the billing cycle. We determine the daily balances each day by taking the beginning balance of those Account categories (including any billed but unpaid interest, fees, credit insurance and other charges), adding any new interest, fees, and charges, and subtracting any payments or credits applied against your Account balances that day. We add a Purchase, Advance or Balance Transfer to the appropriate balances for those categories on the later of the transaction date or the first day of the statement period. Billed but unpaid interest on Purchases, Advances and Balance Transfers is added to the appropriate balances for those categories each month on the statement date. Billed but unpaid Advance Transaction Fees are added to the Advance balance of your Account on the date they are charged to your Account. Any billed but unpaid fees on Purchases, credit insurance charges, and other charges are added to the Purchase balance of the Account on the date they are charged to the Account. Billed but unpaid fees on Balance Transfers are added to the Balance Transfer balance of the Account on the date they are charged to the Account. In other words, billed and unpaid interest, fees, and charges will be included in the **ADB** of your Account that accrues interest and will reduce the amount of credit available to you. To the extent credit insurance charges, overlimit fees, Annual Fees, and/or Travel Membership Fees may be applied to your Account, such charges and/or fees are not included in the **ADB** calculation for Purchases until the first day of the billing cycle following the date the credit insurance charges, overlimit fees, Annual Fees and/or Travel Membership Fees (as applicable) are charged to the Account. Prior statement balances subject to an interest-free period that have been paid on or before the payment due date in the current billing cycle are not included in the **ADB** calculation.

**2. Payment Information:** You must pay us in U.S. Dollars with checks or similar payment instruments drawn on a financial institution located in the United States. We will also accept payment in U.S. Dollars via the Internet or phone or previously established automatic payment transaction. We may, at our option, choose to accept a payment drawn on a foreign financial institution. However, you will be charged and agree to pay any collection fees required in connection with such a transaction. The date you mail a payment is different than the date we receive that payment. The payment date is the day we receive your check or money order at Cardmember Service, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your electronic or phone payment. All payments by check or money order accompanied by a payment coupon and received at this payment address will be credited to your Account on the day of receipt if received by 5:00 p.m. CT on any banking day. Mailed payments that do not include the payment coupon and/or are mailed to a different address will be processed within 5 banking days of receipt and credited to your Account on the day of receipt. In addition, if you mail your payment without a payment coupon or to an incorrect address, it may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and possible suspension of your Account. Internet and telephone payment options are available, and crediting times vary (but generally must be made before 5:00 p.m. CT to 8 p.m. CT depending on what day and how the payment is made). If you are making an internet or telephone payment, please contact Cardmember Service for times specific to your Account and your payment option. Banking days are all calendar days except Saturday, Sunday and federal holidays. Payments due on a Saturday, Sunday or federal holiday and received on those days will be credited on the day of receipt. There is no prepayment penalty if you pay your balance at any time prior to your payment due date.

**3. Credit Reporting:** We may report information on your Account to Credit Bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report.

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September 2019 Statement 08/03/2019 - 09/03/2019  
STEVENS CO. DIST. 7 (CPN 001960073)

Page 2 of 4  
Cardmember Service ☎ 1-866-552-8855



### Business Cash

#### Rewards Center Activity as of 09/02/2019

Rewards Center Activity*	0
Rewards Center Balance	13,923

\*This item includes points redeemed, expired and adjusted.

Rewards Earned	This Statement	Year to Date
Points Earned on All Purchases	345	4,777
First Purchase Bonus	2,500	10,000
2 Extra Points - Telecom & Office Supply	175	875
1 Extra Point - Restaurants & Gas	257	1,548
<b>Total Earned</b>	<b>3,277</b>	<b>17,200</b>

### Important Messages

**Paying Interest:** You have a 24 to 30 day interest-free period for Purchases provided you have paid your previous balance in full by the Payment Due Date shown on your monthly Account statement. In order to avoid additional INTEREST CHARGES on Purchases, you must pay your new balance in full by the Payment Due Date shown on the front of your monthly Account statement.

There is no interest-free period for transactions that post to the Account as Advances or Balance Transfers except as provided in any Offer Materials. Those transactions are subject to interest from the date they post to the Account until the date they are paid in full.

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Transactions		PACCERELLI, TINA M				Credit Limit	\$17000
Post Date	Trans Date	Ref #	Transaction Description			Amount	Notation
Purchases and Other Debits							
08/12	08/08	8705	AUTOPAY/DISH NTWK 800-333-3474 CO			\$87.57	_____
08/14	08/13	1028	ZIP'S DRIVE IN COLVILL COLVILLE WA			\$86.02	_____
Total for Account			[1]		\$173.59		

Transactions		PACCERELLI, LOUIS				Credit Limit	\$5000
Post Date	Trans Date	Ref #	Transaction Description			Amount	Notation
Purchases and Other Debits							
08/12	08/10	2468	CONOCO - ARDEN ONE STO COLVILLE WA			\$9.04	_____
08/14	08/12	6990	CONOCO - ARDEN ONE STO COLVILLE WA			\$40.61	_____
08/19	08/17	8661	CONOCO - ARDEN ONE STO COLVILLE WA			\$45.96	_____
Total for Account			(1)			\$95.61	

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September 2019 Statement 08/03/2019 - 09/03/2019  
STEVENS CO. DIST. 7 (CPN 001960073)

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**Transactions** SHAW, KIMBERLY **Credit Limit \$5000**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
<b>Purchases and Other Debits</b>					
08/16	08/15	0915	CONOCO - ARDEN ONE STO COLVILLE WA	\$34.33	_____
09/03	08/31	3795	CONOCO - ARDEN ONE STO COLVILLE WA	\$25.00	_____
09/03	08/30	4833	CONOCO - ARDEN ONE STO COLVILLE WA	\$15.58	_____
<b>Total for Account</b>				<b>\$74.91</b>	<b>[1]</b>

**Transactions** BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
<b>Payments and Other Credits</b>					
08/28	08/26	0227	PAYMENT THANK YOU	\$763.84CR	_____
<b>Total for Account</b>				<b>\$763.84CR</b>	<b>[1]</b>

**2019 Totals Year-to-Date**

Total Fees Charged in 2019	\$0.00
Total Interest Charged in 2019	\$0.00

**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

\*\*APR for current and future transactions.

Balance Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
**BALANCE TRANSFER	\$0.00	\$0.00		\$0.00	0.00%	
**PURCHASES	\$344.11	\$0.00		\$0.00	0.00%	09/2019
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	26.24%	

Continued on Next Page

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September 2019 Statement 08/03/2019 - 09/03/2019  
STEVENS CO. DIST. 7 (CPN 001960073)



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## Contact Us



Phone

Voice: 1-866-552-8855  
TDD: 1-888-352-6455  
Fax: 1-866-807-9053



Questions

Cardmember Service  
P.O. Box 6353  
Fargo, ND 58125-6353



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with a check

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St. Louis, MO 63179-0408



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*End of Statement*

STEVENS CO. DIST. 7

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Visit [myaccountaccess.com](http://myaccountaccess.com) and click on "Enroll" for 24/7 Credit Card Account Access.



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October 2019 Statement

Open Date: 09/04/2019 Closing Date: 10/02/2019



Visa® Business Cash Card

STEVENS CO. DIST. 7 (CPN 001960073)

Page 1 of 4

Account: [1]

Cardmember Service

BUS 30 ELN

78

1-866-552-8855

1

<b>New Balance</b>	<b>\$272.25</b>
<b>Minimum Payment Due</b>	<b>\$10.00</b>
<b>Payment Due Date</b>	<b>10/28/2019</b>

Reward Points

Earned This Statement	633
Reward Center Balance	17,200
as of 10/01/2019	
For details, see your rewards summary.	

Activity Summary

Previous Balance	+	\$344.11
Payments	-	\$344.11 CR
Other Credits		\$0.00
Purchases	+	\$272.25
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00

**New Balance** = **\$272.25**

**Past Due** **\$0.00**

**Minimum Payment Due** **\$10.00**

Credit Line \$17,000.00

Available Credit \$16,727.75

Days in Billing Period 29

Payment Options:



Mail payment coupon  
with a check



Pay online at  
myaccountaccess.com



Pay by phone  
1-866-552-8855

Please detach and send coupon with check payable to: Cardmember Service

CPN 001960073

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[1] 0000010000000272254

24-Hour Cardmember Service: 1-866-552-8855

☎ to pay by phone  
☎ to change your address

000009498 01 SP 000638222375671 P

STEVENS CO. DIST. 7  
ACCOUNTS PAYABLE  
649 ELM TREE DR  
COLVILLE WA 99114-9766



<b>Account Number</b>	<b>[1]</b>
<b>Payment Due Date</b>	10/28/2019
<b>New Balance</b>	\$272.25
<b>Minimum Payment Due</b>	\$10.00

Amount Enclosed \$ \_\_\_\_\_

Cardmember Service

P.O. Box 790408  
St. Louis, MO 63179-0408





### **What To Do If You Think You Find A Mistake On Your Statement**

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In your letter or call, give us the following information:

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- ▶ 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. While we investigate whether or not there has been an error, the following are true:
  - ▶ 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. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to 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.

### **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.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335. 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.

### **Important Information Regarding Your Account**

**1. INTEREST CHARGE:** Method of Computing Balance Subject to Interest Rate: We calculate the periodic rate or interest portion of the **INTEREST CHARGE** by multiplying the applicable Daily Periodic Rate ("**DPR**") by the Average Daily Balance ("**ADB**") (including new transactions) of the Purchase, Advance and Balance Transfer categories subject to interest, and then adding together the resulting interest from each category. We determine the **ADB** separately for the Purchases, Advances and Balance Transfer categories. To get the **ADB** in each category, we add together the daily balances in those categories for the billing cycle and divide the result by the number of days in the billing cycle. We determine the daily balances each day by taking the beginning balance of those Account categories (including any billed but unpaid interest, fees, credit insurance and other charges), adding any new interest, fees, and charges, and subtracting any payments or credits applied against your Account balances that day. We add a Purchase, Advance or Balance Transfer to the appropriate balances for those categories on the later of the transaction date or the first day of the statement period. Billed but unpaid interest on Purchases, Advances and Balance Transfers is added to the appropriate balances for those categories each month on the statement date. Billed but unpaid Advance Transaction Fees are added to the Advance balance of your Account on the date they are charged to your Account. Any billed but unpaid fees on Purchases, credit insurance charges, and other charges are added to the Purchase balance of the Account on the date they are charged to the Account. Billed but unpaid fees on Balance Transfers are added to the Balance Transfer balance of the Account on the date they are charged to the Account. In other words, billed and unpaid interest, fees, and charges will be included in the **ADB** of your Account that accrues interest and will reduce the amount of credit available to you. To the extent credit insurance charges, overlimit fees, Annual Fees, and/or Travel Membership Fees may be applied to your Account, such charges and/or fees are not included in the **ADB** calculation for Purchases until the first day of the billing cycle following the date the credit insurance charges, overlimit fees, Annual Fees and/or Travel Membership Fees (as applicable) are charged to the Account. Prior statement balances subject to an interest-free period that have been paid on or before the payment due date in the current billing cycle are not included in the **ADB** calculation.

**2. Payment Information:** You must pay us in U.S. Dollars with checks or similar payment instruments drawn on a financial institution located in the United States. We will also accept payment in U.S. Dollars via the Internet or phone or previously established automatic payment transaction. We may, at our option, choose to accept a payment drawn on a foreign financial institution. However, you will be charged and agree to pay any collection fees required in connection with such a transaction. The date you mail a payment is different than the date we receive that payment. The payment date is the day we receive your check or money order at Cardmember Service, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your electronic or phone payment. All payments by check or money order accompanied by a payment coupon and received at this payment address will be credited to your Account on the day of receipt if received by 5:00 p.m. CT on any banking day. Mailed payments that do not include the payment coupon and/or are mailed to a different address will be processed within 5 banking days of receipt and credited to your Account on the day of receipt. In addition, if you mail your payment without a payment coupon or to an incorrect address, it may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and possible suspension of your Account. Internet and telephone payment options are available, and crediting times vary (but generally must be made before 5:00 p.m. CT to 8 p.m. CT depending on what day and how the payment is made). If you are making an internet or telephone payment, please contact Cardmember Service for times specific to your Account and your payment option. Banking days are all calendar days except Saturday, Sunday and federal holidays. Payments due on a Saturday, Sunday or federal holiday and received on those days will be credited on the day of receipt. There is no prepayment penalty if you pay your balance at any time prior to your payment due date.

**3. Credit Reporting:** We may report information on your Account to Credit Bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report.

October 2019 Statement 09/04/2019 - 10/02/2019  
STEVENS CO. DIST. 7 (CPN 001960073)

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Cardmember Service ☎ 1-866-552-8855



### Business Cash

#### Rewards Center Activity as of 10/01/2019

Rewards Center Activity*	0
Rewards Center Balance	17,200

\*This item includes points redeemed, expired and adjusted.

Rewards Earned	This Statement	Year to Date
Points Earned on All Purchases	273	5,050
First Purchase Bonus	0	10,000
2 Extra Points - Telecom & Office Supply	175	1,050
1 Extra Point - Restaurants & Gas	185	1,733
<b>Total Earned</b>	<b>633</b>	<b>17,833</b>

### Important Messages

**Paying Interest:** You have a 24 to 30 day interest-free period for Purchases provided you have paid your previous balance in full by the Payment Due Date shown on your monthly Account statement. In order to avoid additional INTEREST CHARGES on Purchases, you must pay your new balance in full by the Payment Due Date shown on the front of your monthly Account statement.

There is no interest-free period for transactions that post to the Account as Advances or Balance Transfers except as provided in any Offer Materials. Those transactions are subject to interest from the date they post to the Account until the date they are paid in full.

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### Transactions PACCERELLI, TINA M Credit Limit \$17000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
<b>Purchases and Other Debits</b>					
09/10	09/08	4214	AUTOPAY/DISH NTWK 800-333-3474 CO	\$87.57	
<b>Total for Account</b>				<b>\$87.57</b>	

### Transactions PACCERELLI, LOUIS Credit Limit \$5000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
<b>Purchases and Other Debits</b>					
09/23	09/21	7374	CONOCO - ARDEN ONE STO COLVILLE WA	\$11.03	
09/23	09/21	0160	CONOCO - ARDEN ONE STO COLVILLE WA	\$19.35	
09/23	09/21	1913	CONOCO - ARDEN ONE STO COLVILLE WA	\$16.55	
<b>Total for Account</b>				<b>\$46.93</b>	

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October 2019 Statement 09/04/2019 - 10/02/2019  
STEVENS CO. DIST. 7 (CPN 001960073)

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Cardmember Service ☎ 1-866-552-8855

Transactions		SHAW, JESSE				Credit Limit \$5000	
Post Date	Trans Date	Ref #	Transaction Description			Amount	Notation
Purchases and Other Debits							
09/09	09/07	9721	CONOCO - ARDEN ONE STO COLVILLE WA			\$33.35	_____
09/10	09/09	7800	CONOCO - ARDEN ONE STO COLVILLE WA			\$22.75	_____
09/17	09/16	3394	CONOCO - ARDEN ONE STO COLVILLE WA			\$41.70	_____
09/23	09/21	0152	CONOCO - ARDEN ONE STO COLVILLE WA			\$39.95	_____
Total for Account			[1]		\$137.75		

Transactions		BILLING ACCOUNT ACTIVITY						
Post Date	Trans Date	Ref #	Transaction Description				Amount	Notation
Payments and Other Credits								
09/17	09/15	0017	PAYMENT THANK YOU				\$344.11CR	_____
			Total for Account				[1]	\$344.11CR

2019 Totals Year-to-Date	
Total Fees Charged in 2019	\$0.00
Total Interest Charged in 2019	\$0.00

### Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

\*\*APR for current and future transactions.

Balance Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
**BALANCE TRANSFER	\$0.00	\$0.00	YES	\$0.00	22.24%	
**PURCHASES	\$272.25	\$0.00	YES	\$0.00	22.24%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	26.24%	

Continued on Next Page

Washington Federal.  
invested here.

October 2019 Statement 09/04/2019 - 10/02/2019  
STEVENS CO. DIST. 7 (CPN 001960073)



Page 4 of 4  
Cardmember Service ☎ 1-866-552-8855

## Contact Us



Phone

Voice: 1-866-552-8855  
TDD: 1-888-352-6455  
Fax: 1-866-807-9053



Questions

Cardmember Service  
P.O. Box 6353  
Fargo, ND 58125-6353



Mail payment coupon  
with a check

Cardmember Service  
P.O. Box 790408  
St. Louis, MO 63179-0408



Online

[myaccountaccess.com](http://myaccountaccess.com)

End of Statement

STEVENS CO. DIST. 7

## Skip the mailbox.

Switch to e-statements and securely access  
your statements online. Get started at  
[myaccountaccess.com/paperless](http://myaccountaccess.com/paperless)

Visit [myaccountaccess.com](http://myaccountaccess.com) and click on "Enroll" for 24/7 Credit Card Account Access.



# Washington Federal Bank, N.A.



## December 2019 Statement

Open Date: 11/02/2019 Closing Date: 12/02/2019

Page 1 of 4

### Visa® Business Cash Card

STEVENS CO. DIST. 7 (CPN 001960073)

Account: [1]

### Cardmember Service

BUS 30 ELN 8

1-866-552-8855  
1

<b>New Balance</b>	<b>\$529.41</b>
<b>Minimum Payment Due</b>	<b>\$10.00</b>
<b>Payment Due Date</b>	<b>12/28/2019</b>

### Reward Points

Earned This Statement 1,040  
Reward Center Balance 26,025  
as of 12/01/2019  
For details, see your rewards summary.

### Activity Summary

Previous Balance	+	\$7,771.97
Payments	-	\$7,771.97 <sup>CR</sup>
Other Credits		\$0.00
Purchases	+	\$529.41
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00

<b>New Balance</b>	<b>=</b>	<b>\$529.41</b>
<b>Past Due</b>		<b>\$0.00</b>
<b>Minimum Payment Due</b>		<b>\$10.00</b>
Credit Line		\$17,000.00
Available Credit		\$16,470.59
Days in Billing Period		31

### Payment Options:



Mail payment coupon  
with a check



Pay online at  
myaccountaccess.com



Pay by phone  
1-866-552-8855

Please detach and send coupon with check payable to: Cardmember Service CPN 001960073

## Cardmember Service

[1] 0000010000000529414

24-Hour Cardmember Service: 1-866-552-8855

to pay by phone  
to change your address

000008588 01 SP 000638286836275 P

STEVENS CO. DIST. 7  
ACCOUNTS PAYABLE  
649 ELM TREE DR  
COLVILLE WA 99114-9766



<b>Account Number</b>	<b>[1]</b>
<b>Payment Due Date</b>	12/28/2019
<b>New Balance</b>	\$529.41
<b>Minimum Payment Due</b>	\$10.00

Amount Enclosed \$ \_\_\_\_\_

### Cardmember Service

P.O. Box 790408  
St. Louis, MO 63179-0408



### **What To Do If You Think You Find A Mistake On Your Statement**

If you think there is an error on your statement, please call us at the telephone number on the front of this statement, or write to us at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335.

In your letter or call, 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. While we investigate whether or not there has been an error, the following are true:
  - ▶ 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. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to 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.

### **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.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335. 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.

### **Important Information Regarding Your Account**

**1. INTEREST CHARGE:** Method of Computing Balance Subject to Interest Rate: We calculate the periodic rate or interest portion of the **INTEREST CHARGE** by multiplying the applicable Daily Periodic Rate ("**DPR**") by the Average Daily Balance ("**ADB**") (including new transactions) of the Purchase, Advance and Balance Transfer categories subject to interest, and then adding together the resulting interest from each category. We determine the **ADB** separately for the Purchases, Advances and Balance Transfer categories. To get the **ADB** in each category, we add together the daily balances in those categories for the billing cycle and divide the result by the number of days in the billing cycle. We determine the daily balances each day by taking the beginning balance of those Account categories (including any billed but unpaid interest, fees, credit insurance and other charges), adding any new interest, fees, and charges, and subtracting any payments or credits applied against your Account balances that day. We add a Purchase, Advance or Balance Transfer to the appropriate balances for those categories on the later of the transaction date or the first day of the statement period. Billed but unpaid interest on Purchases, Advances and Balance Transfers is added to the appropriate balances for those categories each month on the statement date. Billed but unpaid Advance Transaction Fees are added to the Advance balance of your Account on the date they are charged to your Account. Any billed but unpaid fees on Purchases, credit insurance charges, and other charges are added to the Purchase balance of the Account on the date they are charged to the Account. Billed but unpaid fees on Balance Transfers are added to the Balance Transfer balance of the Account on the date they are charged to the Account. In other words, billed and unpaid interest, fees, and charges will be included in the **ADB** of your Account that accrues interest and will reduce the amount of credit available to you. To the extent credit insurance charges, overlimit fees, Annual Fees, and/or Travel Membership Fees may be applied to your Account, such charges and/or fees are not included in the **ADB** calculation for Purchases until the first day of the billing cycle following the date the credit insurance charges, overlimit fees, Annual Fees and/or Travel Membership Fees (as applicable) are charged to the Account. Prior statement balances subject to an interest-free period that have been paid on or before the payment due date in the current billing cycle are not included in the **ADB** calculation.

**2. Payment Information:** You must pay us in U.S. Dollars with checks or similar payment instruments drawn on a financial institution located in the United States. We will also accept payment in U.S. Dollars via the Internet or phone or previously established automatic payment transaction. We may, at our option, choose to accept a payment drawn on a foreign financial institution. However, you will be charged and agree to pay any collection fees required in connection with such a transaction. The date you mail a payment is different than the date we receive that payment. The payment date is the day we receive your check or money order at Cardmember Service, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your electronic or phone payment. All payments by check or money order accompanied by a payment coupon and received at this payment address will be credited to your Account on the day of receipt if received by 5:00 p.m. CT on any banking day. Mailed payments that do not include the payment coupon and/or are mailed to a different address will be processed within 5 banking days of receipt and credited to your Account on the day of receipt. In addition, if you mail your payment without a payment coupon or to an incorrect address, it may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and possible suspension of your Account. Internet and telephone payment options are available, and crediting times vary (but generally must be made before 5:00 p.m. CT to 8 p.m. CT depending on what day and how the payment is made). If you are making an internet or telephone payment, please contact Cardmember Service for times specific to your Account and your payment option. Banking days are all calendar days except Saturday, Sunday and federal holidays. Payments due on a Saturday, Sunday or federal holiday and received on those days will be credited on the day of receipt. There is no prepayment penalty if you pay your balance at any time prior to your payment due date.

**3. Credit Reporting:** We may report information on your Account to Credit Bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report.

# Washington Federal Bank, N.A.



December 2019 Statement 11/02/2019 - 12/02/2019  
STEVENS CO. DIST. 7 (CPN 001960073)

Cardmember Service

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1-866-552-8855

## Business Cash

### Rewards Center Activity as of 12/01/2019

Rewards Center Activity*	0
Rewards Center Balance	26,025

\*This item includes points redeemed, expired and adjusted.

	This Statement	Year to Date
<b>Rewards Earned</b>		
Points Earned on All Purchases	530	13,352
First Purchase Bonus	0	10,000
2 Extra Points - Telecom & Office Supply	175	1,400
1 Extra Point - Restaurants & Gas	335	2,313
<b>Total Earned</b>	<b>1,040</b>	<b>27,065</b>

## Important Messages

**Paying Interest:** You have a 24 to 30 day interest-free period for Purchases provided you have paid your previous balance in full by the Payment Due Date shown on your monthly Account statement. In order to avoid additional INTEREST CHARGES on Purchases, you must pay your new balance in full by the Payment Due Date shown on the front of your monthly Account statement.

There is no interest-free period for transactions that post to the Account as Advances or Balance Transfers except as provided in any Offer Materials. Those transactions are subject to interest from the date they post to the Account until the date they are paid in full.

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## Transactions PACCERELLI, TINA M Credit Limit \$17000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
<b>Purchases and Other Debits</b>					
11/04	11/01	1541	Microsoft*Office 365 H msbill.info WA	\$107.59	
11/12	11/08	5160	AUTOPAY/DISH NTWK 800-333-3474 CO	\$87.57	
<b>Total for Account</b>				<b>\$195.16</b>	

## Transactions PACCERELLI, LOUIS Credit Limit \$5000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
<b>Purchases and Other Debits</b>					
11/12	11/09	6316	CONOCO - ARDEN ONE STO COLVILLE WA	\$32.00	
11/13	11/12	1169	CONOCO - ARDEN ONE STO COLVILLE WA	\$52.16	
11/18	11/15	5477	CONOCO - ARDEN ONE STO COLVILLE WA	\$26.00	
11/18	11/15	5426	CONOCO - ARDEN ONE STO COLVILLE WA	\$13.40	
11/25	11/24	8955	CONOCO - ARDEN ONE STO COLVILLE WA	\$14.14	
11/27	11/26	8179	CONOCO - ARDEN ONE STO COLVILLE WA	\$78.09	

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# Washington Federal Bank, N.A.

December 2019 Statement 11/02/2019 - 12/02/2019  
STEVENS CO. DIST. 7 (CPN 001960073)

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Cardmember Service ☎ 1-866-552-8855

Transactions		PACCERELLI, LOUIS		Credit Limit \$5000	
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Total for Account [1]				\$215.79	

Transactions		SHAW, JESSE		Credit Limit \$5000	
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
11/27	11/26	4011	CONOCO - ARDEN ONE STO COLVILLE WA	\$67.70	
Total for Account [1]				\$67.70	

Transactions		SHAW, KIMBERLY		Credit Limit \$5000	
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
11/27	11/26	4060	CONOCO - ARDEN ONE STO COLVILLE WA	\$50.76	
Total for Account [1]				\$50.76	

Transactions		BILLING ACCOUNT ACTIVITY			
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
11/27	11/25	0040	PAYMENT THANK YOU	\$7,771.97CR	
Total for Account [1]				\$7,771.97CR	

2019 Totals Year-to-Date	
Total Fees Charged in 2019	\$0.00
Total Interest Charged in 2019	\$0.00

## Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

\*\*APR for current and future transactions.

Balance Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
**BALANCE TRANSFER	\$0.00	\$0.00	YES	\$0.00	21.99%	
**PURCHASES	\$529.41	\$0.00	YES	\$0.00	21.99%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	25.99%	

Continued on Next Page

## Washington Federal Bank, N.A.



**December 2019 Statement** 11/02/2019 - 12/02/2019  
STEVENS CO. DIST. 7 (CPN 001960073)

Page 4 of 4

**Cardmember Service**



1-866-552-8855

### Contact Us



Phone

Voice: 1-866-552-8855  
TDD: 1-888-352-6455  
Fax: 1-866-807-9053



Questions

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Fargo, ND 58125-6353



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St. Louis, MO 63179-0408



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*End of Statement*

STEVENS CO. DIST. 7

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