

 BANKCARD CENTER
 PO BOX 4021
 ALAMEDA CA 94501-0421


 BRET MILES **N0001935
 HOLYOKE SCHOOL DISTRICT RE-1J
 435 S MORLAN AVE
 HOLYOKE CO 80734-1651

⑆5868 250 13⑆547 2 160 195 13797 1⑆

Payment Information	
Account Number	[REDACTED]
New Balance	\$535.67
Minimum Payment Due	\$25.00
Payment Due Date	January 25, 2015

Please return this portion with your payment.

Amount Enclosed
 Make checks payable to: \$
 BankCard Center

Print change of address or phone number(s) below:

Address _____
 City _____ State _____ Zip _____
 Home Phone _____ Work Phone _____
 Cell Phone _____
 Signature _____ Date _____

Prepared For: **BRET MILES**
 Account Number: [REDACTED]
 Statement for Period: 11/29/14 to 12/28/14

Summary of Account Activity	
Previous Balance	\$208.63
Payments	- \$208.63
Other Credits	- \$0.00
Purchases & Other Charges	+ \$535.67
Balance Transfer / Checks	+ \$0.00
Cash Advances	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$0.00
New Balance Total	\$535.67
Credit Limit	\$5,000.00
Credit Available	\$4,464.33
Available Cash Line	\$0.00
Past Due Amount	\$0.00
Amount Over Limit	\$0.00
Statement closing date	12/28/2014
Days in billing cycle	30

Payment Information	
New Balance	\$535.67
Minimum Payment Due	\$25.00
Payment Due Date	January 25, 2015

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$35.00 late fee and your APRs may be increased up to the Penalty APR of 25.15%.

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	2 years	\$638

If you would like information about credit counseling services, call 1-888-844-6177 or visit www.bankofthewest.com/creditcounseling.

QUESTIONS?

Call Customer Service (800) 996-2638
 Lost or Stolen Card (800) 996-2638

Please send billing inquiries and correspondence to
 PO BOX 2078, OMAHA, NE 68103-2078

Please see reverse side for important information

Cardholder Name: BRET MILES Statement Period: 11/29/14 to 12/28/14
 Account Number: [REDACTED] Statement Closing Date: 12/28/14

Transactions				CR=Credit		
Tran Date	Post Date	Transaction Description	Reference Number	Amount		
Transaction Activity						
12-03	12-05	MCDONALD'S F34515	FT. MORGAN CO 010	\$20.39		
12-04	12-08	THE BROADMOOR FOOD&BEV	COLORADO SPGS CO 797	\$231.58		
12-06	12-08	THE BROADMOOR FOOD&BEV	COLORADO SPGS CO 845	\$253.51		
12-09	12-11	TACO BELL 029454	FT. MORGAN CO 395	\$6.96		
12-10	12-11	TIME PARK LOT 20B	DENVER CO 588	\$9.00		
12-16	12-18	HEIDIS CAKES	HOLYOKE CO 797	\$14.23		
12-23	12-23	PAYMENT - THANK YOU	000	\$208.63	-CR	

2014 Year-to-Date Totals	
Total fees charged in 2014	\$75.00
Total interest charged in 2014	\$15.72

Year-to-Date Totals include interest and/or fee adjustments.

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	Interest Charge
PURCHASES	16.50%	\$0.00	\$0.00
CASH ADVANCES	20.15% (v)	\$0.00	\$0.00
BALANCE TRANSFERS	16.50%	\$0.00	\$0.00

(v) = Variable Rate



BANKCARD CENTER
PO BOX 4021
ALAMEDA CA 94501-0421



SUSAN ORTNER **N0001936
HOLYOKE SCHOOL DISTRICT RE-1J
435 S MORLAN AVE
HOLYOKE CO 80734-1651

⑆5868 250 13⑆5472 160 195 137997⑈

Payment Information	
Account Number	[REDACTED]
New Balance	\$345.76
Minimum Payment Due	\$25.00
Payment Due Date	January 25, 2015

Please return this portion with your payment.

Amount Enclosed
Make checks payable to: \$
BankCard Center

Print change of address or phone number(s) below:

Address _____
City _____ State _____ Zip _____
Home Phone _____ Work Phone _____
Cell Phone _____
Signature _____ Date _____

Prepared For: **SUSAN ORTNER**
Account Number: [REDACTED]
Statement for Period: 11/29/14 to 12/28/14

Summary of Account Activity	
Previous Balance	\$1,266.13
Payments	- \$1,266.13
Other Credits	- \$0.00
Purchases & Other Charges	+ \$345.76
Balance Transfer / Checks	+ \$0.00
Cash Advances	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$0.00
New Balance Total	\$345.76
Credit Limit	\$5,000.00
Credit Available	\$4,654.24
Available Cash Line	\$0.00
Past Due Amount	\$0.00
Amount Over Limit	\$0.00
Statement closing date	12/28/2014
Days in billing cycle	30

Payment Information	
New Balance	\$345.76
Minimum Payment Due	\$25.00
Payment Due Date	January 25, 2015

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$35.00 late fee and your APRs may be increased up to the Penalty APR of 25.15%.

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	16 months	\$386

If you would like information about credit counseling services, call 1-888-844-6177 or visit www.bankofthewest.com/creditcounseling.

QUESTIONS?

Call Customer Service (800) 996-2638 Please send billing inquiries and correspondence to
Lost or Stolen Card (800) 996-2638 PO BOX 2078, OMAHA, NE 68103-2078

Please see reverse side for important information

Cardholder Name: SUSAN ORTNER Statement Period: 11/29/14 to 12/28/14
 Account Number: [REDACTED] Statement Closing Date: 12/28/14

Transactions						CR=Credit
Tran Date	Post Date	Transaction Description	Reference Number		Amount	
Transaction Activity						
12-02	12-03	BestBuyCom695048004212	888-237289	MN 716	\$118.38	
12-02	12-03	BestBuyCom695048004279	888-237289	MN 856	\$118.38	
11-12	12-05	NATIONAL FFA ORGANIZAT	888-332-2668	IN 605	\$109.00	
12-23	12-23	PAYMENT - THANK YOU		000	\$1,266.13 ^{CR}	

2014 Year-to-Date Totals	
Total fees charged in 2014	\$50.00
Total interest charged in 2014	\$40.77

Year-to-Date Totals include interest and/or fee adjustments.

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	Interest Charge
PURCHASES	16.50%	\$0.00	\$0.00
CASH ADVANCES	20.15% (v)	\$0.00	\$0.00
BALANCE TRANSFERS	16.50%	\$0.00	\$0.00

(v) = Variable Rate

|||||
 BANKCARD CENTER
 PO BOX 4021
 ALAMEDA CA 94501-0421

||||| **N0002026
 KYLE STUMPF
 HOLYOKE SCHOOL DISTRICT RE-1J
 435 S MORLAN AVE
 HOLYOKE CO 80734-1651

⑆5868 250 13⑆5472 160 195 143508⑈

Payment Information	
Account Number	[REDACTED]
New Balance	\$375.00
Minimum Payment Due	\$25.00
Payment Due Date	January 25, 2015

Please return this portion with your payment.

Amount Enclosed
 Make checks payable to: \$
 BankCard Center

Print change of address or phone number(s) below.

Address _____
 City _____ State _____ Zip _____
 Home Phone _____ Work Phone _____
 Cell Phone _____
 Signature _____ Date _____

Prepared For: KYLE STUMPF
 Account Number: [REDACTED]
 Statement for Period: 11/29/14 to 12/28/14

Summary of Account Activity	
Previous Balance	\$1,070.90
Payments	- \$1,070.90
Other Credits	- \$0.00
Purchases & Other Charges	+ \$350.00
Balance Transfer / Checks	+ \$0.00
Cash Advances	+ \$0.00
Fees Charged	+ \$25.00
Interest Charged	+ \$0.00
New Balance Total	\$375.00
Credit Limit	\$5,000.00
Credit Available	\$4,625.00
Available Cash Line	\$0.00
Past Due Amount	\$0.00
Amount Over Limit	\$0.00
Statement closing date	12/28/2014
Days in billing cycle	30

Payment Information	
New Balance	\$375.00
Minimum Payment Due	\$25.00
Payment Due Date	January 25, 2015

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$35.00 late fee and your APRs may be increased up to the Penalty APR of 25.15%.

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	17 months	\$422

If you would like information about credit counseling services, call 1-888-844-6177 or visit www.bankofthewest.com/creditcounseling.

QUESTIONS?

Call Customer Service (800) 996-2638 Please send billing inquiries and correspondence to
 Lost or Stolen Card (800) 996-2638 PO BOX 2078, OMAHA, NE 68103-2078

Please see reverse side for important information

Cardholder Name: KYLE STUMPF Statement Period: 11/29/14 to 12/28/14
 Account Number: [REDACTED] Statement Closing Date: 12/28/14

Transactions				CR=Credit
Tran Date	Post Date	Transaction Description	Reference Number	Amount
Transaction Activity				
12-12	12-15	BRAINPOP	02126899923 NY 462	\$350.00
12-23	12-23	PAYMENT - THANK YOU	000	\$1,070.90 .CR
Fees				
12-26	12-26	ANNUAL MEMBERSHIP FEE		\$25.00
TOTAL FEES FOR THIS PERIOD				\$25.00

2014 Year-to-Date Totals	
Total fees charged in 2014	\$25.00
Total interest charged in 2014	-\$1.39


Year-to-Date Totals include interest and/or fee adjustments.


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	Interest Charge
PURCHASES	16.50%	\$0.00	\$0.00
CASH ADVANCES	20.15% (v)	\$0.00	\$0.00
BALANCE TRANSFERS	16.50%	\$0.00	\$0.00

(v) = Variable Rate


 BANKCARD CENTER
 PO BOX 4021
 ALAMEDA CA 94501-0421


 HOLYOKE SCHOOL DISTRICT RE-1J **N0001938
 HOLYOKE SCHOOL DISTRICT RE-1J
 435 S MORLAN AVE
 HOLYOKE CO 80734-1651

⑆5868 250 13⑆54 7 2 160 195 1380 1 1⑆

Payment Information	
Account Number	[REDACTED]
New Balance	\$1,409.13
Minimum Payment Due	\$43.00
Payment Due Date	January 25, 2015

Please return this portion with your payment.

Amount Enclosed
 Make checks payable to: \$
 BankCard Center

Print change of address or phone number(s) below

Address _____
 City _____ State _____ Zip _____
 Home Phone _____ Work Phone _____
 Cell Phone _____
 Signature _____ Date _____

Prepared For: HOLYOKE SCHOOL DISTRICT
 Account Number: [REDACTED]
 Statement for Period: 11/29/14 to 12/28/14

Summary of Account Activity	
Previous Balance	\$3,587.76
Payments	- \$3,587.76
Other Credits	- \$0.00
Purchases & Other Charges	+ \$1,409.13
Balance Transfer / Checks	+ \$0.00
Cash Advances	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$0.00
New Balance Total	\$1,409.13
Credit Limit	\$5,000.00
Credit Available	\$3,590.87
Available Cash Line	\$0.00
Past Due Amount	\$0.00
Amount Over Limit	\$0.00
Statement closing date	12/28/2014
Days in billing cycle	30

Payment Information	
New Balance	\$1,409.13
Minimum Payment Due	\$43.00
Payment Due Date	January 25, 2015

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$35.00 late fee and your APRs may be increased up to the Penalty APR of 25.15%.

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	6 years	\$2,172
\$50	3 years	\$1,800 (Savings - \$372)

If you would like information about credit counseling services, call 1-888-844-6177 or visit www.bankofthewest.com/creditcounseling.

QUESTIONS?

Call Customer Service (800) 996-2638
 Lost or Stolen Card (800) 996-2638

Please send billing inquiries and correspondence to
 PO BOX 2078, OMAHA, NE 68103-2078

Please see reverse side for important information

Cardholder Name: HOLYOKE SCHOOL DISTRICT **Statement Period:** 11/29/14 to 12/28/14
Account Number: [REDACTED] **Statement Closing Date:** 12/28/14

Transactions						CR=Credit
Tran Date	Post Date	Transaction Description	Reference Number		Amount	
Transaction Activity						
12-15	12-17	THE BROADMOOR LODGING	COLORADO SPGS	CO 879	\$1,409.13	
12-23	12-23	PAYMENT - THANK YOU		000	\$3,587.76 -CR	

2014 Year-to-Date Totals	
Total fees charged in 2014	\$85.00
Total interest charged in 2014	\$92.34

Year-to-Date Totals include interest and/or fee adjustments.

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	Interest Charge
PURCHASES	16.50%	\$0.00	\$0.00
CASH ADVANCES	20.15% (v)	\$0.00	\$0.00
BALANCE TRANSFERS	16.50%	\$0.00	\$0.00

(v) = Variable Rate



BANKCARD CENTER
PO BOX 4021
ALAMEDA CA 94501-0421



HOLYOKE SCHOOL DISTRICT RE-1J **N0001939
HOLYOKE SCHOOL DISTRICT RE-1J
435 S MORLAN AVE
HOLYOKE CO 80734-1651

⑆5868 250 13⑆547 2 160 195 1380 29⑆

Payment Information	
Account Number	[REDACTED]
New Balance	\$321.00
Minimum Payment Due	\$25.00
Payment Due Date	January 25, 2015

Please return this portion with your payment.

Amount Enclosed
Make checks payable to: \$
BankCard Center

Print change of address or phone number(s) below:

Address _____
City _____ State _____ Zip _____
Home Phone _____ Work Phone _____
Cell Phone _____
Signature _____ Date _____

Prepared For: HOLYOKE SCHOOL DISTRICT
Account Number: [REDACTED]
Statement for Period: 11/29/14 to 12/28/14

Summary of Account Activity		
Previous Balance		\$1,074.88
Payments	-	\$1,074.88
Other Credits	-	\$0.00
Purchases & Other Charges	+	\$321.00
Balance Transfer / Checks	+	\$0.00
Cash Advances	+	\$0.00
Fees Charged	+	\$0.00
Interest Charged	+	\$0.00
New Balance Total		\$321.00
Credit Limit		\$5,000.00
Credit Available		\$4,679.00
Available Cash Line		\$0.00
Past Due Amount		\$0.00
Amount Over Limit		\$0.00
Statement closing date		12/28/2014
Days in billing cycle		30

Payment Information	
New Balance	\$321.00
Minimum Payment Due	\$25.00
Payment Due Date	January 25, 2015

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$35.00 late fee and your APRs may be increased up to the Penalty APR of 25.15%.

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	15 months	\$355

If you would like information about credit counseling services, call 1-888-844-6177 or visit www.bankofthewest.com/creditcounseling.

QUESTIONS?

Call Customer Service (800) 996-2638 Please send billing inquiries and correspondence to
Lost or Stolen Card (800) 996-2638 PO BOX 2078, OMAHA, NE 68103-2078

Please see reverse side for important information

Cardholder Name: HOLYOKE SCHOOL DISTRICT **Statement Period:** 11/29/14 to 12/28/14
Account Number: [REDACTED] **Statement Closing Date:** 12/28/14

Transactions						CR=Credit
Tran Date	Post Date	Transaction Description	Reference Number		Amount	
Transaction Activity						
12-04	12-08	HOLIDAY INN EXPRESS	THORNTON	CO 243	\$321.00	
12-23	12-23	PAYMENT - THANK YOU		000	\$1,074.88 .CR	

2014 Year-to-Date Totals	
Total fees charged in 2014	\$85.00
Total interest charged in 2014	\$84.42

Year-to-Date Totals include interest and/or fee adjustments.

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	Interest Charge
PURCHASES	16.50%	\$0.00	\$0.00
CASH ADVANCES	20.15% (v)	\$0.00	\$0.00
BALANCE TRANSFERS	16.50%	\$0.00	\$0.00

(v) = Variable Rate

|||||
 BANKCARD CENTER
 PO BOX 4021
 ALAMEDA CA 94501-0421

||||| **N0001937
 HOLYOKE SCHOOL DISTRICT RE-1J
 HOLYOKE SCHOOL DISTRICT RE-1J
 435 S MORLAN AVE
 HOLYOKE CO 80734-1651

⑆5868 250 13⑆547 2 160 195 138003⑆

Payment Information	
Account Number	[REDACTED]
New Balance	\$30.00
Minimum Payment Due	\$25.00
Payment Due Date	January 25, 2015

Please return this portion with your payment.

Amount Enclosed
 Make checks payable to: \$
 BankCard Center

Print change of address or phone number(s) below.

Address _____
 City _____ State _____ Zip _____
 Home Phone _____ Work Phone _____
 Cell Phone _____
 Signature _____ Date _____

Prepared For: HOLYOKE SCHOOL DISTRICT
 Account Number: [REDACTED]
 Statement for Period: 11/29/14 to 12/28/14

Summary of Account Activity

Previous Balance		\$254.02
Payments	-	\$254.02
Other Credits	-	\$0.00
Purchases & Other Charges	+	\$30.00
Balance Transfer / Checks	+	\$0.00
Cash Advances	+	\$0.00
Fees Charged	+	\$0.00
Interest Charged	+	\$0.00
New Balance Total		\$30.00
Credit Limit		\$5,000.00
Credit Available		\$4,970.00
Available Cash Line		\$0.00
Past Due Amount		\$0.00
Amount Over Limit		\$0.00
Statement closing date		12/28/2014
Days in billing cycle		30

Payment Information	
New Balance	\$30.00
Minimum Payment Due	\$25.00
Payment Due Date	January 25, 2015

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$35.00 late fee and your APRs may be increased up to the Penalty APR of 25.15%.

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	2 months	\$30

If you would like information about credit counseling services, call 1-888-844-6177 or visit www.bankofthewest.com/creditcounseling.

QUESTIONS?

Call Customer Service (800) 996-2638
 Lost or Stolen Card (800) 996-2638

Please send billing inquiries and correspondence to
 PO BOX 2078, OMAHA, NE 68103-2078

Please see reverse side for important information

Cardholder Name:	HOLYOKE SCHOOL DISTRICT	Statement Period:	11/29/14 to 12/28/14
Account Number:	[REDACTED]	Statement Closing Date:	12/28/14

Transactions						CR=Credit
Tran Date	Post Date	Transaction Description	Reference Number		Amount	
Transaction Activity						
12-06	12-08	THE BROADMOOR LODGING	COLORADO SPGS	CO	236	\$30.00
12-23	12-23	PAYMENT - THANK YOU			000	\$254.02 .CR

2014 Year-to-Date Totals	
Total fees charged in 2014	\$75.00
Total interest charged in 2014	\$15.62

Year-to-Date Totals include interest and/or fee adjustments.

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	Interest Charge
PURCHASES	16.50%	\$0.00	\$0.00
CASH ADVANCES	20.15% (v)	\$0.00	\$0.00
BALANCE TRANSFERS	16.50%	\$0.00	\$0.00

(v) = Variable Rate



BANKCARD CENTER
PO BOX 4021
ALAMEDA CA 94501-0421



HOLYOKE SCHOOL DISTRICT RE-1J **N0001741
HOLYOKE SCHOOL DISTRICT RE-1J
435 S MORLAN AVE
HOLYOKE CO 80734-1651

⑆5868 250 13⑆ 547 2 160 195 138045⑈

Payment Information	
Account Number	[REDACTED]
New Balance	\$16.50
Minimum Payment Due	\$16.50
Payment Due Date	January 25, 2015

Please return this portion with your payment.

Amount Enclosed
Make checks payable to: \$
BankCard Center

Print change of address or phone number(s) below

Address _____
City _____ State _____ Zip _____
Home Phone _____ Work Phone _____
Cell Phone _____
Signature _____ Date _____

Prepared For: HOLYOKE SCHOOL DISTRICT
Account Number: [REDACTED]
Statement for Period: 11/29/14 to 12/28/14

Summary of Account Activity		
Previous Balance		\$0.00
Payments	-	\$0.00
Other Credits	-	\$0.00
Purchases & Other Charges	+	\$16.50
Balance Transfer / Checks	+	\$0.00
Cash Advances	+	\$0.00
Fees Charged	+	\$0.00
Interest Charged	+	\$0.00
New Balance Total		\$16.50
Credit Limit		\$5,000.00
Credit Available		\$4,983.50
Available Cash Line		\$0.00
Past Due Amount		\$0.00
Amount Over Limit		\$0.00
Statement closing date		12/28/2014
Days in billing cycle		30

Payment Information	
New Balance	\$16.50
Minimum Payment Due	\$16.50
Payment Due Date	January 25, 2015

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$35.00 late fee and your APRs may be increased up to the Penalty APR of 25.15%.

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	0 months	\$0

If you would like information about credit counseling services, call 1-888-844-6177 or visit www.bankofthewest.com/creditcounseling.

QUESTIONS?

Call Customer Service (800) 996-2638
Lost or Stolen Card (800) 996-2638

Please send billing inquiries and correspondence to
PO BOX 2078, OMAHA, NE 68103-2078

Please see reverse side for important information

Cardholder Name:	HOLYOKE SCHOOL DISTRICT	Statement Period:	11/29/14 to 12/28/14
Account Number:	[REDACTED]	Statement Closing Date:	12/28/14

Transactions				CR=Credit
Tran Date	Post Date	Transaction Description	Reference Number	Amount
12-23	12-26	REATA TRAVEL STOP	STERLING CO 962	\$16.50

2014 Year-to-Date Totals	
Total fees charged in 2014	\$25.00
Total interest charged in 2014	\$10.32

Year-to-Date Totals include interest and/or fee adjustments.

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	Interest Charge
PURCHASES	16.50%	\$0.00	\$0.00
CASH ADVANCES	20.15% (v)	\$0.00	\$0.00
BALANCE TRANSFERS	16.50%	\$0.00	\$0.00

(v) = Variable Rate