

Cardholder Name: BRET MILES **Statement Period:** 04/29/15 to 05/28/15
Account Number: [REDACTED] **Statement Closing Date:** 05/28/15

News and Updates

YOUR ACCOUNT IS PAST DUE. PLEASE SEND YOUR PAYMENT IMMEDIATELY TO AVOID FURTHER LATE CHARGES OR CALL US AT 1-925-843-7963 MONDAY-FRIDAY 8:00 AM to 5:00 PM PST.

Transactions					CR=Credit
Tran Date	Post Date	Transaction Description	Reference Number	Amount	
Transaction Activity					
05-12	05-14	DPAC GARAGE-3036079093	DENVER CO 891	\$10.00	
05-18	05-19	LA QUINTA INNS 7000	GREENWOOD VIL CO 190	\$69.00	
05-18	05-20	AMPCO PARKING BROADWAY	DENVER CO 976	\$13.00	
Fees					
05-26	05-26	LATE PAYMENT FEE		\$25.00	
		TOTAL FEES FOR THIS PERIOD		\$25.00	
Interest Charged					
		INTEREST CHARGE-PURCHASES		\$1.31	
		TOTAL INTEREST FOR THIS PERIOD		\$1.31	

2015 Year-to-Date Totals	
Total fees charged in 2015	\$25.00
Total interest charged in 2015	\$1.31

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%	\$96.60	\$1.31
CASH ADVANCES	20.15% (v)	\$0.00	\$0.00
BALANCE TRANSFERS	16.50%	\$0.00	\$0.00

(v) = Variable Rate

Cardholder Name:	SUSAN ORTNER	Statement Period:	04/29/15 to 05/28/15
Account Number:	[REDACTED]	Statement Closing Date:	05/28/15

News and Updates

YOUR BALANCE EXCEEDS YOUR ESTABLISHED CREDIT LIMIT. PLEASE MAKE SUFFICIENT PAYMENT TO REDUCE YOUR BALANCE BELOW YOUR CREDIT LIMIT OR CALL US AT 1-925-843-7963 MONDAY-FRIDAY 8:00 AM to 5:00 PM PST.

YOUR ACCOUNT IS PAST DUE. PLEASE SEND YOUR PAYMENT IMMEDIATELY TO AVOID FURTHER LATE CHARGES OR CALL US AT 1-925-843-7963 MONDAY-FRIDAY 8:00 AM to 5:00 PM PST.

Transactions				CR=Credit
Tran Date	Post Date	Transaction Description	Reference Number	Amount
Transaction Activity				
05-01	05-04	SOUTHWES 5262394555058	800-435-9792 TX	865 \$4,362.00
05-12	05-13	Amazon.com	AMZN.COM/BILL WA	071 \$25.98
Fees				
05-26	05-26	LATE PAYMENT FEE		\$25.00
		TOTAL FEES FOR THIS PERIOD		\$25.00
Interest Charged				
		INTEREST CHARGE-PURCHASES		\$64.91
		TOTAL INTEREST FOR THIS PERIOD		\$64.91

2015 Year-to-Date Totals	
Total fees charged in 2015	\$25.00
Total interest charged in 2015	\$64.91

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%	\$4,786.91	\$64.91
CASH ADVANCES	20.15% (v)	\$0.00	\$0.00
BALANCE TRANSFERS	16.50%	\$0.00	\$0.00

(v) = Variable Rate

Cardholder Name: KYLE STUMPF **Statement Period:** 04/29/15 to 05/28/15
Account Number: [REDACTED] **Statement Closing Date:** 05/28/15

News and Updates

YOUR ACCOUNT IS PAST DUE. PLEASE SEND YOUR PAYMENT IMMEDIATELY TO AVOID FURTHER LATE CHARGES OR CALL US AT 1-925-843-7963 MONDAY-FRIDAY 8:00 AM to 5:00 PM PST.

Transactions				CR=Credit		
Tran Date	Post Date	Transaction Description	Reference Number	Amount		
Transaction Activity						
04-30	05-04	COLORADO ASSOC00 OF 00	303-7628762	CO	022	\$385.00
05-07	05-08	Amazon.com	AMZN.COM/BILL	WA	774	\$31.37
05-07	05-08	Amazon.com	AMZN.COM/BILL	WA	146	\$38.08
05-12	05-13	BRECK RESERVATIONS	BRECKENRIDGE	CO	031	\$230.06
05-15	05-18	ROSETTA STONE	08002808172	VA	624	\$215.06
05-21	05-22	DAYLIGHT OF STERLING	STERLING	CO	060	\$37.60
Fees						
05-26	05-26	LATE PAYMENT FEE				\$25.00
		TOTAL FEES FOR THIS PERIOD				\$25.00
Interest Charged						
		INTEREST CHARGE-PURCHASES				\$11.96
		TOTAL INTEREST FOR THIS PERIOD				\$11.96

2015 Year-to-Date Totals	
Total fees charged in 2015	\$25.00
Total interest charged in 2015	\$11.96

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%	\$881.85	\$11.96
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

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

⑆5868 250 13⑆54 7 2 160 195 1380 3 7⑆

Payment Information	
Account Number	[REDACTED]
New Balance	\$5,162.80
Minimum Payment Due	\$367.80
Payment Due Date	June 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: 04/29/15 to 05/28/15

Summary of Account Activity	
Previous Balance	\$275.14
Payments	— \$0.00
Other Credits	— \$0.00
Purchases & Other Charges	+ \$4,798.20
Balance Transfer / Checks	+ \$0.00
Cash Advances	+ \$0.00
Fees Charged	+ \$25.00
Interest Charged	+ \$64.46
New Balance Total	\$5,162.80
Credit Limit	\$5,000.00
Credit Available	\$0.00
Available Cash Line	\$0.00
Past Due Amount	\$25.00
Amount Over Limit	\$162.80
Statement closing date	05/28/2015
Days in billing cycle	30

Payment Information	
New Balance	\$5,162.80
Minimum Payment Due	\$367.80
Payment Due Date	June 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	13 years	\$9,020

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: 04/29/15 to 05/28/15
 Account Number: [REDACTED] Statement Closing Date: 05/28/15

News and Updates

YOUR BALANCE EXCEEDS YOUR ESTABLISHED CREDIT LIMIT. PLEASE MAKE SUFFICIENT PAYMENT TO REDUCE YOUR BALANCE BELOW YOUR CREDIT LIMIT OR CALL US AT 1-925-843-7963 MONDAY-FRIDAY 8:00 AM to 5:00 PM PST.

YOUR ACCOUNT IS PAST DUE. PLEASE SEND YOUR PAYMENT IMMEDIATELY TO AVOID FURTHER LATE CHARGES OR CALL US AT 1-925-843-7963 MONDAY-FRIDAY 8:00 AM to 5:00 PM PST.

Transactions				CR=Credit
Tran Date	Post Date	Transaction Description	Reference Number	Amount
Transaction Activity				
05-01	05-04	SOUTHWES 5262394555054	800-435-9792 TX 873	\$4,798.20
Fees				
05-26	05-26	LATE PAYMENT FEE		\$25.00
		TOTAL FEES FOR THIS PERIOD		\$25.00
Interest Charged				
		INTEREST CHARGE-PURCHASES		\$64.46
		TOTAL INTEREST FOR THIS PERIOD		\$64.46

2015 Year-to-Date Totals	
Total fees charged in 2015	\$25.00
Total interest charged in 2015	\$64.46

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%	\$4,753.46	\$64.46
CASH ADVANCES	20.15% (v)	\$0.00	\$0.00
BALANCE TRANSFERS	16.50%	\$0.00	\$0.00

(v) = Variable Rate

Cardholder Name: HOLYOKE SCHOOL DISTRICT **Statement Period:** 04/29/15 to 05/28/15
Account Number: [REDACTED] **Statement Closing Date:** 05/28/15

Transactions					CR=Credit
Tran Date	Post Date	Transaction Description	Reference Number	Amount	
Transaction Activity					
04-27	04-29	FAIRFIELD INN FT COLLI	LOVELAND CO 374	\$891.00	
05-01	05-04	BEST EVENT RENTALS	FORT COLLINS CO 670	\$145.00	
05-03	05-05	BUFFALO WILD WINGS 032	LOVELAND CO 690	\$217.63	
05-04	05-06	MCDONALD'S F190	FORT COLLINS CO 797	\$88.31	
05-05	05-06	BEST EVENT RENTALS	FORT COLLINS CO 356	\$180.00	
05-05	05-07	SHELL OIL 57444298004	FT COLLINS CO 730	\$35.42	
05-05	05-07	SHELL OIL 57444298004	FT COLLINS CO 739	\$43.92	
05-06	05-07	HILTON FT COLLINS	FORT COLLINS CO 344	\$218.00	
05-06	05-07	HILTON FT COLLINS	FORT COLLINS CO 476	\$218.00	
05-06	05-07	HILTON FT COLLINS	FORT COLLINS CO 484	\$218.00	
05-06	05-07	HILTON FT COLLINS	FORT COLLINS CO 492	\$218.00	
05-06	05-07	HILTON FT COLLINS	FORT COLLINS CO 500	\$218.00	
05-06	05-07	HILTON FT COLLINS	FORT COLLINS CO 518	\$218.00	
05-08	05-08	RBT SHELL OIL 57444298	EasySavings NY 201	\$0.35	.CR
05-08	05-08	RBT SHELL OIL 57444298	EasySavings NY 219	\$0.44	.CR
05-08	05-11	BEST EVENT RENTALS	FORT COLLINS CO 800	\$115.00	.CR
05-14	05-15	KEYSTONE RESV	KEYSTONE CO 904	\$166.91	

2015 Year-to-Date Totals	
Total fees charged in 2015	\$0.00
Total interest charged in 2015	\$0.00

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

||||| **N0001739
 HOLYOKE SCHOOL DISTRICT RE-1J
 HOLYOKE SCHOOL DISTRICT RE-1J
 435 S MORLAN AVE
 HOLYOKE CO 80734-1651

⑆5868 250 13⑆547 2160 195 1380 11⑆

Payment Information	
Account Number	[REDACTED]
New Balance	\$1,693.81
Minimum Payment Due	\$101.00
Payment Due Date	June 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: 04/29/15 to 05/28/15

Summary of Account Activity	
Previous Balance	\$255.74
Payments	- \$0.00
Other Credits	- \$0.00
Purchases & Other Charges	+ \$1,399.82
Balance Transfer / Checks	+ \$0.00
Cash Advances	+ \$0.00
Fees Charged	+ \$25.00
Interest Charged	+ \$13.25
New Balance Total	\$1,693.81
Credit Limit	\$5,000.00
Credit Available	\$3,306.19
Available Cash Line	\$0.00
Past Due Amount	\$25.00
Amount Over Limit	\$0.00
Statement closing date	05/28/2015
Days in billing cycle	30

Payment Information	
New Balance	\$1,693.81
Minimum Payment Due	\$101.00
Payment Due Date	June 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	7 years	\$2,650

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QUESTIONS?

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 Lost or Stolen Card (800) 996-2638

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 PO BOX 2078, OMAHA, NE 68103-2078

Please see reverse side for important information

Cardholder Name: HOLYOKE SCHOOL DISTRICT **Statement Period:** 04/29/15 to 05/28/15
Account Number: [REDACTED] **Statement Closing Date:** 05/28/15

News and Updates

YOUR ACCOUNT IS PAST DUE. PLEASE SEND YOUR PAYMENT IMMEDIATELY TO AVOID FURTHER LATE CHARGES OR CALL US AT 1-925-843-7963 MONDAY-FRIDAY 8:00 AM to 5:00 PM PST.

Transactions				CR=Credit	
Tran Date	Post Date	Transaction Description	Reference Number	Amount	
Transaction Activity					
04-28	04-30	BEAVER RUN RESERVATION	BRECKENRIDGE CO 343	\$387.52	
10-08	05-06	AIRPORT YELLOW CAB	HEBRON KY 106	\$35.00	
05-18	05-20	FAMILY DOLLAR #9339	HOLYOKE CO 299	\$100.00	
05-19	05-20	Amazon.com	AMZN.COM/BILL WA 320	\$32.86	
05-20	05-20	Amazon.com	AMZN.COM/BILL WA 872	\$196.57	
05-20	05-20	Amazon.com	AMZN.COM/BILL WA 529	\$62.51	
05-20	05-20	Amazon.com	AMZN.COM/BILL WA 031	\$9.18	
05-20	05-20	AMAZON MKTPLACE PMTS	AMZN.COM/BILL WA 781	\$26.17	
05-20	05-20	AMAZON MKTPLACE PMTS	AMZN.COM/BILL WA 138	\$25.24	
05-20	05-20	AMAZON MKTPLACE PMTS	AMZN.COM/BILL WA 361	\$167.27	
05-20	05-20	Amazon.com	AMZN.COM/BILL WA 378	\$37.81	
05-20	05-20	AMAZON MKTPLACE PMTS	AMZN.COM/BILL WA 278	\$55.87	
05-20	05-20	AMAZON MKTPLACE PMTS	AMZN.COM/BILL WA 827	\$89.16	
05-20	05-21	AMAZON MKTPLACE PMTS	AMZN.COM/BILL WA 675	\$13.08	
05-20	05-21	AMAZON MKTPLACE PMTS	AMZN.COM/BILL WA 206	\$12.66	
05-20	05-21	AMAZON MKTPLACE PMTS	AMZN.COM/BILL WA 733	\$67.76	
05-21	05-21	AMAZON.COM	AMZN.COM/BILL WA 467	\$9.94	
05-21	05-22	Amazon.com	AMZN.COM/BILL WA 824	\$22.37	
05-21	05-22	AMAZON.COM	AMZN.COM/BILL WA 827	\$14.42	
05-21	05-22	AMAZON MKTPLACE PMTS	AMZN.COM/BILL WA 395	\$34.43	
Fees					
05-26	05-26	LATE PAYMENT FEE		\$25.00	
		TOTAL FEES FOR THIS PERIOD		\$25.00	
Interest Charged					
		INTEREST CHARGE-PURCHASES		\$13.25	
		TOTAL INTEREST FOR THIS PERIOD		\$13.25	

2015 Year-to-Date Totals	
Total fees charged in 2015	\$25.00
Total interest charged in 2015	\$13.25

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%	\$976.50	\$13.25
CASH ADVANCES	20.15% (v)	\$0.00	\$0.00
BALANCE TRANSFERS	16.50%	\$0.00	\$0.00

(v) = Variable Rate



BANKCARD CENTER
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HOLYOKE SCHOOL DISTRICT RE-1J **N0001742
HOLYOKE SCHOOL DISTRICT RE-1J
435 S MORLAN AVE
HOLYOKE CO 80734-1651

⑆5868 250 13⑆54 7 2 160 195 138045⑆

Payment Information	
Account Number	[REDACTED]
New Balance	\$214.46
Minimum Payment Due	\$56.00
Payment Due Date	June 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: 04/29/15 to 05/28/15

Summary of Account Activity	
Previous Balance	\$187.73
Payments	- \$0.00
Other Credits	- \$0.81
Purchases & Other Charges	+ \$0.00
Balance Transfer / Checks	+ \$0.00
Cash Advances	+ \$0.00
Fees Charged	+ \$25.00
Interest Charged	+ \$2.54
New Balance Total	\$214.46
Credit Limit	\$5,000.00
Credit Available	\$4,785.54
Available Cash Line	\$0.00
Past Due Amount	\$25.00
Amount Over Limit	\$0.00
Statement closing date	05/28/2015
Days in billing cycle	30

Payment Information	
New Balance	\$214.46
Minimum Payment Due	\$56.00
Payment Due Date	June 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	8 months	\$226

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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: 04/29/15 to 05/28/15
 Account Number: [REDACTED] Statement Closing Date: 05/28/15

News and Updates

YOUR ACCOUNT IS PAST DUE. PLEASE SEND YOUR PAYMENT IMMEDIATELY TO AVOID FURTHER LATE CHARGES OR CALL US AT 1-925-843-7963 MONDAY-FRIDAY 8:00 AM to 5:00 PM PST.

Transactions					CR=Credit
Tran Date	Post Date	Transaction Description	Reference Number	Amount	
Transaction Activity					
04-29	04-30	RBT LOVELAND CNTRY STR	EasySavings NY 765	\$0.81	-CR
Fees					
05-26	05-26	LATE PAYMENT FEE		\$25.00	
		TOTAL FEES FOR THIS PERIOD		\$25.00	
Interest Charged					
		INTEREST CHARGE-PURCHASES		\$2.54	
		TOTAL INTEREST FOR THIS PERIOD		\$2.54	

2015 Year-to-Date Totals	
Total fees charged in 2015	\$25.00
Total interest charged in 2015	\$2.54


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%	\$186.92	\$2.54
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 **N0001738
 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	\$163.62
Minimum Payment Due	\$55.00
Payment Due Date	June 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: 04/29/15 to 05/28/15

Summary of Account Activity	
Previous Balance	\$136.76
Payments	— \$0.00
Other Credits	— \$0.00
Purchases & Other Charges	+ \$0.00
Balance Transfer / Checks	+ \$0.00
Cash Advances	+ \$0.00
Fees Charged	+ \$25.00
Interest Charged	+ \$1.86
New Balance Total	\$163.62
Credit Limit	\$5,000.00
Credit Available	\$4,836.38
Available Cash Line	\$0.00
Past Due Amount	\$25.00
Amount Over Limit	\$0.00
Statement closing date	05/28/2015
Days in billing cycle	30

Payment Information	
New Balance	\$163.62
Minimum Payment Due	\$55.00
Payment Due Date	June 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 months	\$170

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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

5/16
557

Please see reverse side for important information

Cardholder Name: HOLYOKE SCHOOL DISTRICT Statement Period: 04/29/15 to 05/28/15
 Account Number: [REDACTED] Statement Closing Date: 05/28/15

News and Updates

YOUR ACCOUNT IS PAST DUE. PLEASE SEND YOUR PAYMENT IMMEDIATELY TO AVOID FURTHER LATE CHARGES OR CALL US AT 1-925-843-7963 MONDAY-FRIDAY 8:00 AM to 5:00 PM PST.

Transactions				CR=Credit
Tran Date	Post Date	Transaction Description	Reference Number	Amount
Fees				
05-26	05-26	LATE PAYMENT FEE		\$25.00
		TOTAL FEES FOR THIS PERIOD		\$25.00
Interest Charged				
		INTEREST CHARGE-PURCHASES		\$1.86
		TOTAL INTEREST FOR THIS PERIOD		\$1.86

2015 Year-to-Date Totals	
Total fees charged in 2015	\$25.00
Total interest charged in 2015	\$1.86

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%	\$136.76	\$1.86
CASH ADVANCES	20.15% (v)	\$0.00	\$0.00
BALANCE TRANSFERS	16.50%	\$0.00	\$0.00

(v) = Variable Rate