

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

||||| **N0001835
 BRET MILES
 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	\$828.80
Minimum Payment Due	\$25.00
Payment Due Date	November 25, 2014

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: 09/29/14 to 10/28/14

Summary of Account Activity	
Previous Balance	\$49.14
Payments	- \$49.14
Other Credits	- \$0.00
Purchases & Other Charges	+ \$828.80
Balance Transfer / Checks	+ \$0.00
Cash Advances	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$0.00
New Balance Total	\$828.80
Credit Limit	\$5,000.00
Credit Available	\$4,171.20
Available Cash Line	\$0.00
Past Due Amount	\$0.00
Amount Over Limit	\$0.00
Statement closing date	10/28/2014
Days in billing cycle	30

Payment Information	
New Balance	\$828.80
Minimum Payment Due	\$25.00
Payment Due Date	November 25, 2014

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	4 years	\$1,113
\$29	3 years	\$1,044 (Savings - \$69)

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

QUESTIONS?

Call Customer Service
 Lost or Stolen Card

(800) 996-2638
 (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: 09/29/14 to 10/28/14
 Account Number: [REDACTED] Statement Closing Date: 10/28/14

News and Updates

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The following disclosure has been added:

Our Communications with You. You agree that we, any of our affiliates, agents, independent contractors or service providers may monitor and record telephone calls regarding your banking services to assure the quality of our service or for other reasons. You expressly consent that we, any of our affiliates, agents, independent contractors or service providers may use written, electronic, or verbal means, or any other medium, as permitted by law and including, but not limited to, mail and facsimile, to contact you. Your consent includes, but is not limited to, contact by manual calling methods, prerecorded or artificial voice messages, text messages, e-mails and/or automatic telephone dialing systems. You agree that we, any of our affiliates, agents, independent contractors or service providers may contact you by using any e-mail or any telephone number you provide, including a telephone number for a cellular phone or other wireless device, regardless of whether you incur any charges as a result."

The address to contact us if you find an error on your statement or are dissatisfied with a credit card purchase is changed to:

P.O. Box 2319
 Omaha, NE 68172-9793

The address to contact us for other credit card servicing needs is changed to:

P.O. Box 2078
 Omaha, NE 68103-2078

Please note, the address to send your credit card payments **has not changed**, and can be found on page 1 of your statement on the payment coupon.

You now have the right to cancel the Agreement and close your credit card account by calling us at the number on the back of your card, or sending a notice to us in writing at P.O. Box 2078 Omaha, NE 68103-2078.

Transactions					CR=Credit
Tran Date	Post Date	Transaction Description	Reference Number	Amount	
Transaction Activity					
09-30	10-01	HOTWIRE-SALES FINAL	866-468-9473	CA 892	\$133.14
10-01	10-03	SHERATON DENVER	DENVER	CO 918	\$28.00
10-17	10-20	LOVES COUNTRY 00003772	HUDSON	CO 498	\$58.78
10-20	10-20	PAYMENT - THANK YOU		000	\$49.14
10-21	10-22	SQ *RASPO PUBLISHIN	DENVER	CO 416	\$107.00
10-21	10-22	PP*MINDVINEPRE	FRISCO	TX 964	\$425.80
10-21	10-23	LA QUINTA INNS 7000	GREENWOOD VIL	CO 748	\$76.08

2014 Year-to-Date Totals	
Total fees charged in 2014	\$50.00
Total interest charged in 2014	\$2.30

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	20.15% (v)	\$0.00	\$0.00
BALANCE TRANSFERS	16.50%	\$0.00	\$0.00

(v) = Variable Rate



Cardholder Name: SUSAN ORTNER **Statement Period:** 09/29/14 to 10/28/14
Account Number: [REDACTED] **Statement Closing Date:** 10/28/14

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Transactions						CR=Credit
Transaction Date	Post Date	Transaction Description	Reference Number	Amount		
Transaction Activity						
10-02	10-03	NATIONAL FFA	888-332-2668	IN	482	\$390.00
10-09	10-13	NATIONAL FFA ORGANIZAT	888-332-2668	IN	147	\$269.50
10-15	10-17	FAMILY DOLLAR #9339	HOLYOKE	CO	101	\$33.10
10-16	10-17	AMAZON MKTPLACE PMTS	AMZN.COM/BILL	WA	967	\$21.33
10-17	10-20	AMAZON MKTPLACE PMTS	AMZN.COM/BILL	WA	203	\$41.93
10-08	10-20	NATIONAL FFA ORGANIZAT	888-332-2668	IN	204	\$675.65
10-20	10-20	PAYMENT - THANK YOU			000	\$1,884.46 ^{CR}

2014 Year-to-Date Totals	
Total fees charged in 2014	\$25.00
Total interest charged in 2014	\$12.69

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	20.15% (v)	\$0.00	\$0.00
BALANCE TRANSFERS	16.50%	\$0.00	\$0.00

(v) = Variable Rate



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ALAMEDA CA 94501-0421



HOLYOKE SCHOOL DISTRICT RE-1J **N0001839
HOLYOKE SCHOOL DISTRICT RE-1J
435 S MORLAN AVE
HOLYOKE CO 80734-1651

⑆5868 250 13⑆54 7 2 160 195 1380 29⑆

Payment Information	
Account Number	[REDACTED]
New Balance	\$1,217.64
Minimum Payment Due	\$37.00
Payment Due Date	November 25, 2014

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: 09/29/14 to 10/28/14

Summary of Account Activity		
Previous Balance		\$279.98
Payments	-	\$279.98
Other Credits	-	\$0.00
Purchases & Other Charges	+	\$1,217.64
Balance Transfer / Checks	+	\$0.00
Cash Advances	+	\$0.00
Fees Charged	+	\$0.00
Interest Charged	+	\$0.00
New Balance Total		\$1,217.64
Credit Limit		\$5,000.00
Credit Available		\$3,782.36
Available Cash Line		\$0.00
Past Due Amount		\$0.00
Amount Over Limit		\$0.00
Statement closing date		10/28/2014
Days in billing cycle		30

Payment Information	
New Balance	\$1,217.64
Minimum Payment Due	\$37.00
Payment Due Date	November 25, 2014

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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	\$1,822
\$43	3 years	\$1,548 (Savings - \$274)

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Lost or Stolen Card (800) 996-2638 PO BOX 2078, OMAHA, NE 68103-2078

Please see reverse side for important information

Account Holder Name: HOLYOKE SCHOOL DISTRICT **Statement Period:** 09/29/14 to 10/28/14
Account Number: [REDACTED] **Statement Closing Date:** 10/28/14

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Tran Date	Post Date	Transaction Description	Reference Number	Amount	
Transaction Activity					
09-30	10-02	BEAVER RUN RESERVATION	BRECKENRIDGE CO	656	\$105.00
10-04	10-06	BUCHANAN SERVICE #5QPS	OMAHA NE	363	\$55.53
10-05	10-06	PILOT 00009043	BIG SPRINGS NE	932	\$60.93
10-05	10-07	COURTYARD BY MARRIOTT-	OMAHA NE	109	\$245.78
10-05	10-07	COURTYARD BY MARRIOTT-	OMAHA NE	117	\$245.78
10-13	10-15	BEAVER RUN RESERVATION	BRECKENRIDGE CO	714	\$444.41
10-13	10-15	CORNER STORE 1125	BRIGHTON CO	502	\$60.21
10-20	10-20	PAYMENT - THANK YOU		000	\$279.98 <small>CR</small>

2014 Year-to-Date Totals	
Total fees charged in 2014	\$60.00
Total interest charged in 2014	\$58.55

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



BANKCARD CENTER
PO BOX 4021
ALAMEDA CA 94501-0421



HOLYOKE SCHOOL DISTRICT RE-1J **N0001838
HOLYOKE SCHOOL DISTRICT RE-1J
435 S MORLAN AVE
HOLYOKE CO 80734-1651

⑆5868 250 13⑆547 2 160 195 1380 1 1⑆

Payment Information	
Account Number	[REDACTED]
New Balance	\$1,127.40
Minimum Payment Due	\$34.00
Payment Due Date	November 25, 2014

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: 09/29/14 to 10/28/14

Summary of Account Activity		
Previous Balance		\$0.00
Payments	-	\$0.00
Other Credits	-	\$0.26
Purchases & Other Charges	+	\$1,127.66
Balance Transfer / Checks	+	\$0.00
Cash Advances	+	\$0.00
Fees Charged	+	\$0.00
Interest Charged	+	\$0.00
New Balance Total		\$1,127.40
Credit Limit		\$5,000.00
Credit Available		\$3,872.60
Available Cash Line		\$0.00
Past Due Amount		\$0.00
Amount Over Limit		\$0.00
Statement closing date		10/28/2014
Days in billing cycle		30

Payment Information	
New Balance	\$1,127.40
Minimum Payment Due	\$34.00
Payment Due Date	November 25, 2014

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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	5 years	\$1,655
\$40	3 years	\$1,440 (Savings - \$215)

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QUESTIONS?

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Please see reverse side for important information

Account Holder Name:	HOLYOKE SCHOOL DISTRICT	Statement Period:	09/29/14 to 10/28/14
Account Number:	[REDACTED]	Statement Closing Date:	10/28/14

News and Updates

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Transactions				CR=Credit
Tran Date	Post Date	Transaction Description	Reference Number	Amount
Transaction Activity				
10-08	10-10	AIRPORT YELLOW CAB	HEBRON KY 108	\$35.00
10-10	10-13	MITCHELL'S FISH MA	NEWPORT KY 672	\$14.00
10-12	10-13	HOFBRAUHAUS NEWPOR	NEWPORT KY 327	\$20.00
10-13	10-15	MILLENNIUM HTL CINCINN	CINCINNATI OH 206	\$887.55
10-14	10-16	SHELL OIL 57444248504	BRIGHTON CO 139	\$25.61
10-14	10-16	FAIRFIELD INN & SUITE	DENVER CO 015	\$145.00
10-16	10-17	RBT SHELL OIL 57444248	EasySavings NY 273	\$0.26 ^{CR}
10-16	10-20	UNC PARKING PAY2PARK	GREELEY CO 807	\$0.50

2014 Year-to-Date Totals	
Total fees charged in 2014	\$60.00
Total interest charged in 2014	\$29.58

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

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

|||||
 HOLYOKE SCHOOL DISTRICT RE-1J **N0001837
 HOLYOKE SCHOOL DISTRICT RE-1J
 435 S MORLAN AVE
 HOLYOKE CO 80734-1651

⑆5868 250 13⑆547 2 160 195 13800 3⑈

Payment Information	
Account Number	[REDACTED]
New Balance	\$198.00
Minimum Payment Due	\$25.00
Payment Due Date	November 25, 2014

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: 09/29/14 to 10/28/14

Summary of Account Activity		
Previous Balance		\$660.31
Payments	-	\$660.31
Other Credits	-	\$0.00
Purchases & Other Charges	+	\$198.00
Balance Transfer / Checks	+	\$0.00
Cash Advances	+	\$0.00
Fees Charged	+	\$0.00
Interest Charged	+	\$0.00
New Balance Total		\$198.00
Credit Limit		\$5,000.00
Credit Available		\$4,802.00
Available Cash Line		\$0.00
Past Due Amount		\$0.00
Amount Over Limit		\$0.00
Statement closing date		10/28/2014
Days in billing cycle		30

Payment Information	
New Balance	\$198.00
Minimum Payment Due	\$25.00
Payment Due Date	November 25, 2014

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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	9 months	\$211

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Transactions					CR=Credit
Tran Date	Post Date	Transaction Description	Reference Number		Amount
Transaction Activity					
10-12	10-14	ALOFT BROOMFIELD	BROOMFIELD	CO 401	\$198.00
10-20	10-20	PAYMENT - THANK YOU		000	\$660.31 .CR

2014 Year-to-Date Totals	
Total fees charged in 2014	\$50.00
Total interest charged in 2014	\$10.21

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	20.15% (v)	\$0.00	\$0.00
BALANCE TRANSFERS	16.50%	\$0.00	\$0.00

(v) = Variable Rate

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||||| **N0001840
 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 13803 7⑆

Payment Information	
Account Number	[REDACTED]
New Balance	\$153.60
Minimum Payment Due	\$25.00
Payment Due Date	November 25, 2014

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Amount Enclosed
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 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: 09/29/14 to 10/28/14

Summary of Account Activity		
Previous Balance		\$0.00
Payments	-	\$0.00
Other Credits	-	\$0.00
Purchases & Other Charges	+	\$153.60
Balance Transfer / Checks	+	\$0.00
Cash Advances	+	\$0.00
Fees Charged	+	\$0.00
Interest Charged	+	\$0.00
New Balance Total		\$153.60
Credit Limit		\$5,000.00
Credit Available		\$4,846.40
Available Cash Line		\$0.00
Past Due Amount		\$0.00
Amount Over Limit		\$0.00
Statement closing date		10/28/2014
Days in billing cycle		30

Payment Information	
New Balance	\$153.60
Minimum Payment Due	\$25.00
Payment Due Date	November 25, 2014

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Only the minimum payment	7 months	\$161

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Please see reverse side for important information

Cardholder Name: HOLYOKE SCHOOL DISTRICT **Statement Period:** 09/29/14 to 10/28/14
Account Number: [REDACTED] **Statement Closing Date:** 10/28/14

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Effective immediately, the following changes have been made to your Credit Card Agreement. Please call the number on the back of your card if you have any questions.

The following disclosure has been added:

Our Communications with You. You agree that we, any of our affiliates, agents, independent contractors or service providers may monitor and record telephone calls regarding your banking services to assure the quality of our service or for other reasons. You expressly consent that we, any of our affiliates, agents, independent contractors or service providers may use written, electronic, or verbal means, or any other medium, as permitted by law and including, but not limited to, mail and facsimile, to contact you. Your consent includes, but is not limited to, contact by manual calling methods, prerecorded or artificial voice messages, text messages, e-mails and/or automatic telephone dialing systems. You agree that we, any of our affiliates, agents, independent contractors or service providers may contact you by using any e-mail or any telephone number you provide, including a telephone number for a cellular phone or other wireless device, regardless of whether you incur any charges as a result."

The address to contact us if you find an error on your statement or are dissatisfied with a credit card purchase is changed to:

P.O. Box 2319
Omaha, NE 68172-9793

The address to contact us for other credit card servicing needs is changed to:

P.O. Box 2078
Omaha, NE 68103-2078

Please note, the address to send your credit card payments **has not changed**, and can be found on page 1 of your statement on the payment coupon.

You now have the right to cancel the Agreement and close your credit card account by calling us at the number on the back of your card, or sending a notice to us in writing at P.O. Box 2078 Omaha, NE 68103-2078.

Transactions					CR=Credit
Transaction Date	Post Date	Transaction Description	Reference Number	Amount	
Transaction Activity					
10-07	10-08	CHILI'S PRAIRIE CENTER	BRIGHTON	CO 484	\$27.34
10-08	10-10	COBBLESTONE INN & SUIT	09708543222	CO 047	\$84.84
10-24	10-27	THE SKILLET	HOLYOKE	CO 395	\$41.42

2014 Year-to-Date Totals	
Total fees charged in 2014	\$25.00
Total interest charged in 2014	\$24.05

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	20.15% (v)	\$0.00	\$0.00
BALANCE TRANSFERS	16.50%	\$0.00	\$0.00

(v) = Variable Rate