

BANKCARD CENTER
PO BOX 4021
ALAMEDA CA 94501-0421



HOLYOKE SCHOOL DISTRICT RE
JOHN MCCLEARY
435 S MORLAN AVE
HOLYOKE CO 80734-1651

R110
12096



⑆ 5868 250 13⑆ 547 2 16 1000 13 10 27⑆

Payment Information	
Account Number	XXXX-XXXX-XXXX
New Balance	\$195.96
Minimum Payment Due	\$50.00
Payment Due Date	November 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 RE
Account Number: XXXX-XXXX-XXXX
Statement for Period: 09/29/15 to 10/28/15

Summary of Account Activity	
Previous Balance	\$363.48
Payments	- \$192.52
Other Credits	- \$0.00
Purchases & Other Charges	+ \$0.00
Balance Transfer / Checks	+ \$0.00
Cash Advances	+ \$0.00
Fees Charged	+ \$25.00
Interest Charged	+ \$0.00
New Balance Total	\$195.96
Credit Limit	\$8,000.00
Credit Available	\$7,789.00
Available Cash Line	\$0.00
Past Due Amount	\$0.00
Amount Over Limit	\$0.00
Statement closing date	10/28/2015
Days in billing cycle	30

Payment Information								
New Balance		\$195.96						
Minimum Payment Due		\$50.00						
Payment Due Date		November 25, 2015						
<p>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 29.99%.</p> <p>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:</p>								
<table border="1"> <tr> <td>If you make no additional charges using this card and each month you pay...</td> <td>You will pay off the balance shown on this statement in about...</td> <td>And you will end up paying an estimated total of...</td> </tr> <tr> <td>Only the minimum payment</td> <td>7 months</td> <td>\$197.00</td> </tr> </table>	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 months	\$197.00		
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 months	\$197.00						
<p>If you would like information about credit counseling services, call 1-888-844-6177 or visit www.bankofthewest.com/creditcounseling.</p>								

QUESTIONS?
Call Customer Service (800) 996-2638
TTY/TDD (800) 659-5495
Lost or Stolen Card (800) 996-2638

Please send billing inquiries and correspondence to
P.O. Box 2078, Omaha, NE 68103-2078

Please see reverse side for important information

Cardholder Name: HOLYOKE SCHOOL DISTRICT **Statement for Period:** 09/29/15 to 10/28/15
Account Number: XXXX-XXXX-XXXX-██████ **Statement Closing Date:** 10/28/15

Transactions				"." = Credit
Tran Date	Post Date	Transaction Description	Reference Number	Amount
Transaction Activity				
10-26	10-26	PAYMENT - THANK YOU	85480309D00XSLQXR	-\$192.52
Fees				
10-28	10-28	LATE PAYMENT FEE		\$25.00
		TOTAL FEES FOR THIS PERIOD		\$25.00
Interest Charged				
10-28	10-28	Interest Charge on Purchases		\$0.00
10-28	10-28	Interest Charge on Cash Advances		\$0.00
		TOTAL INTEREST FOR THIS PERIOD		\$0.00

2015 Year-to-Date Totals	
Total fees charged in 2015	\$25.00
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	0.00%	\$0.00	\$0.00
CASH ADVANCES	22.99% (v)	\$0.00	\$0.00
BALANCE TRANSFER	14.99% (v)	\$0.00	\$0.00
(v) = Variable Rate			



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HOLYOKE SCHOOL DISTRICT RE
SUSAN ORTNER
435 S MORLAN AVE
HOLYOKE CO 80734-1651

R110
12976



⑆5868 250 1 3⑆54 7 2 1 6 1 0000 3 5 9 1 3⑆

Payment Information	
Account Number	XXXX-XXXX-XXXX
New Balance	\$839.61
Minimum Payment Due	\$52.00
Payment Due Date	November 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 RE
Account Number: XXXX-XXXX-XXXX
Statement for Period: 09/29/15 to 10/28/15

Summary of Account Activity	
Previous Balance	\$892.09
Payments	- \$291.72
Other Credits	- \$0.00
Purchases & Other Charges	+ \$197.98
Balance Transfer / Checks	+ \$0.00
Cash Advances	+ \$0.00
Fees Charged	+ \$27.00
Interest Charged	+ \$14.26
New Balance Total	\$839.61
Credit Limit	\$8,000.00
Credit Available	\$7,095.00
Available Cash Line	\$0.00
Past Due Amount	\$0.00
Amount Over Limit	\$0.00
Statement closing date	10/28/2015
Days in billing cycle	30

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

Payment Information											
New Balance		\$839.61									
Minimum Payment Due		\$52.00									
Payment Due Date		November 25, 2015									
<p>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%.</p> <p>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:</p>											
<table border="1"> <thead> <tr> <th>If you make no additional charges using this card and each month you pay...</th> <th>You will pay off the balance shown on this statement in about...</th> <th>And you will end up paying an estimated total of...</th> </tr> </thead> <tbody> <tr> <td>Only the minimum payment</td> <td>4 years</td> <td>\$1111.00</td> </tr> <tr> <td>\$30.00</td> <td>3 years</td> <td>\$1063.00 (Savings= \$48.00)</td> </tr> </tbody> </table>	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	\$1111.00	\$30.00	3 years	\$1063.00 (Savings= \$48.00)		
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	\$1111.00									
\$30.00	3 years	\$1063.00 (Savings= \$48.00)									
<p>If you would like information about credit counseling services, call 1-888-844-6177 or visit www.bankofthewest.com/creditcounseling.</p>											

Please send billing inquiries and correspondence to
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Cardholder Name: HOLYOKE SCHOOL DISTRICT Statement for Period: 09/29/15 to 10/28/15
 Account Number: XXXX-XXXX-XXXX- Statement Closing Date: 10/28/15

Transactions "-." = Credit

Tran Date	Post Date	Transaction Description	Reference Number	Amount
Transaction Activity				
09-30	09-30	WALMART.COM 800-966-6546 AR	55432868H00NSR6NZ	\$157.98
10-02	10-02	SUBWAY 04284170 HOLYOKE CO	05410198L7DMHKXD4	\$40.00
10-26	10-26	PAYMENT - THANK YOU	85480309D00XSLQXR	-\$291.72
Fees				
10-28	10-28	LATE PAYMENT FEE		\$27.00
		TOTAL FEES FOR THIS PERIOD		\$27.00
Interest Charged				
10-28	10-28	Interest Charge on Purchases		\$14.26
10-28	10-28	Interest Charge on Cash Advances		\$0.00
		TOTAL INTEREST FOR THIS PERIOD		\$14.26

2015 Year-to-Date Totals	
Total fees charged in 2015	\$77.00
Total interest charged in 2015	\$79.17

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%	\$1,051.63	\$14.26
CASH ADVANCES	20.15% (v)	\$0.00	\$0.00
BALANCE TRANSFER	16.50%	\$0.00	\$0.00

(v) = Variable Rate



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HOLYOKE SCHOOL DISTRICT RE
KYLE STUMPF
435 S MORLAN AVE
HOLYOKE CO 80734-1651

R110
12982



⑆5868 250 13⑆54 7 2 16 100003 73 23⑆

Payment Information	
Account Number	XXXX-XXXX-XXXX
New Balance	\$2,376.93
Minimum Payment Due	\$106.00
Payment Due Date	November 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 RE
Account Number: XXXX-XXXX-XXXX
Statement for Period: 09/29/15 to 10/28/15

Summary of Account Activity	
Previous Balance	\$1,783.83
Payments	- \$291.72
Other Credits	- \$0.00
Purchases & Other Charges	+ \$816.71
Balance Transfer / Checks	+ \$0.00
Cash Advances	+ \$0.00
Fees Charged	+ \$35.00
Interest Charged	+ \$33.11
New Balance Total	\$2,376.93
Credit Limit	\$8,000.00
Credit Available	\$5,463.00
Available Cash Line	\$0.00
Past Due Amount	\$0.00
Amount Over Limit	\$0.00
Statement closing date	10/28/2015
Days in billing cycle	30

Payment Information											
New Balance		\$2,376.93									
Minimum Payment Due		\$106.00									
Payment Due Date		November 25, 2015									
<p>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%.</p> <p>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:</p>											
<table border="1"> <tr> <td>If you make no additional charges using this card and each month you pay...</td> <td>You will pay off the balance shown on this statement in about...</td> <td>And you will end up paying an estimated total of...</td> </tr> <tr> <td>Only the minimum payment</td> <td>9 years</td> <td>\$3930.00</td> </tr> <tr> <td>\$84.00</td> <td>3 years</td> <td>\$3012.00 (Savings= \$918.00)</td> </tr> </table>	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 years	\$3930.00	\$84.00	3 years	\$3012.00 (Savings= \$918.00)		
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 years	\$3930.00									
\$84.00	3 years	\$3012.00 (Savings= \$918.00)									
<p>If you would like information about credit counseling services, call 1-888-844-6177 or visit www.bankofthewest.com/creditcounseling.</p>											

QUESTIONS?
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Lost or Stolen Card (800) 996-2638

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Please see reverse side for important information

Cardholder Name: HOLYOKE SCHOOL DISTRICT **Statement for Period:** 09/29/15 to 10/28/15
Account Number: XXXX-XXXX-XXXX-██████ **Statement Closing Date:** 10/28/15

Transactions					"." = Credit
Tran Date	Post Date	Transaction Description	Reference Number	Amount	
Transaction Activity					
09-25	09-25	AMAZON MKTPLACE PMTS AMZN.COM WA	F1265008G000F0305	\$4.24	
09-25	09-25	AMAZON MKTPLACE PMTS AMZN.COM WA	F1265008G000F0305	\$5.88	
09-25	09-25	AMAZON MKTPLACE PMTS AMZN.COM WA	F1265008G000F0305	\$5.88	
09-25	09-25	AMAZON MKTPLACE PMTS AMZN.COM WA	F1265008G000F0305	\$6.76	
09-25	09-25	AMAZON MKTPLACE PMTS AMZN.COM WA	F1265008G000F0305	\$11.76	
09-25	09-25	AMAZON MKTPLACE PMTS AMZN.COM WA	F1265008G000F0305	\$11.76	
09-25	09-25	AMAZON MKTPLACE PMTS AMZN.COM WA	F1265008G000F0305	\$35.64	
09-25	09-25	AMAZON MKTPLACE PMTS AMZN.COM WA	F1265008G000F0305	\$38.98	
09-25	09-25	AMAZON MKTPLACE PMTS AMZN.COM WA	F1265008G000F0305	\$46.98	
09-25	09-25	AMAZON MKTPLACE PMTS AMZN.COM WA	F1265008G000F0305	\$51.80	
09-25	09-25	AMAZON MKTPLACE PMTS AMZN.COM WA	F1265008G000F0305	\$71.92	
09-25	09-25	AMAZON MKTPLACE PMTS AMZN.COM WA	F1265008G000F0305	\$97.29	
09-25	09-25	AMAZON MKTPLACE PMTS AMZN.COM WA	F1265008G000F0305	\$118.21	
09-25	09-25	AMAZON MKTPLACE PMTS AMZN.COM WA	F1265008G000F0305	\$118.86	
09-25	09-25	AMAZON MKTPLACE PMTS AMZN.COM WA	F1265008G000F0305	\$139.60	
09-28	09-28	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	55432868F00P1KBAM	\$51.15	
10-26	10-26	PAYMENT - THANK YOU	85480309D00XSLQXR	-\$291.72	
Fees					
10-28	10-28	LATE PAYMENT FEE		\$35.00	
		TOTAL FEES FOR THIS PERIOD		\$35.00	
Interest Charged					
10-28	10-28	Interest Charge on Purchases		\$33.11	
10-28	10-28	Interest Charge on Cash Advances		\$0.00	
		TOTAL INTEREST FOR THIS PERIOD		\$33.11	

2015 Year-to-Date Totals	
Total fees charged in 2015	\$60.00
Total interest charged in 2015	\$45.07

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%	\$2,441.97	\$33.11
CASH ADVANCES	20.15% (v)	\$0.00	\$0.00
PROMO 0% 6 MTHS	0.00%	\$0.00	\$0.00
BALANCE TRANSFER	16.50%	\$0.00	\$0.00
(v) = Variable Rate			



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PO BOX 4021
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HOLYOKE SCHOOL DISTRICT RE
HOLYOKE SCHOOL DISTRICT RE
435 S MORLAN AVE
HOLYOKE CO 80734-1651

R110
12977

Payment Information	
Account Number	XXXX-XXXX-XXXX
New Balance	\$5,147.42
Minimum Payment Due	\$179.00
Payment Due Date	November 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 _____



⑆ 5868 250 13 ⑆ 54 7 2 16 10000359 2 1 ⑆

Prepared For: HOLYOKE SCHOOL DISTRICT RE
Account Number: XXXX-XXXX-XXXX
Statement for Period: 09/29/15 to 10/28/15

Payment Information	
New Balance	\$5,147.42
Minimum Payment Due	\$179.00
Payment Due Date	November 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	\$9066.00
\$182.00	3 years	\$6554.00 (Savings= \$2512.00)

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

Summary of Account Activity	
Previous Balance	\$662.77
Payments	- \$291.72
Other Credits	- \$4.76
Purchases & Other Charges	+ \$4,729.87
Balance Transfer / Checks	+ \$0.00
Cash Advances	+ \$0.00
Fees Charged	+ \$25.00
Interest Charged	+ \$26.26
New Balance Total	\$5,147.42
Credit Limit	\$8,000.00
Credit Available	\$2,852.00
Available Cash Line	\$0.00
Past Due Amount	\$0.00
Amount Over Limit	\$0.00
Statement closing date	10/28/2015
Days in billing cycle	30

QUESTIONS?
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TTY/TDD (800) 659-5495
Lost or Stolen Card (800) 996-2638

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Please see reverse side for important information

Cardholder Name: HOLYOKE SCHOOL DISTRICT Statement for Period: 09/29/15 to 10/28/15
 Account Number: XXXX-XXXX-XXXX- Statement Closing Date: 10/28/15

Transactions "- " = Credit

Tran Date	Post Date	Transaction Description	Reference Number	Amount
Transaction Activity				
10-12	10-12	COURTYARD BOULDER LOUI LOUISVILLE CO FOLIO #285007	55432868X00R34V4A	\$359.85
10-12	10-12	COURTYARD BOULDER LOUI LOUISVILLE CO FOLIO #285006	55432868X00R34V43	\$239.90
10-22	10-22	THIRTY-ONE GIFTS, LLC COLUMBUS OH	85177499800ZJ7604	\$4,011.12
10-22	10-22	COMFORT SUITES 03034295500 CO FOLIO #0230076742	5548077985SAY6N0D	\$119.00
10-25	10-25	RBT COMFORT SUITES EASYSAVINGS N CREDIT	05587459A00007BDR	-\$4.76
10-26	10-26	PAYMENT - THANK YOU	85480309D00XSLQXR	-\$291.72
Fees				
10-28	10-28	LATE PAYMENT FEE		\$25.00
		TOTAL FEES FOR THIS PERIOD		\$25.00
Interest Charged				
10-28	10-28	Interest Charge on Purchases		\$26.26
10-28	10-28	Interest Charge on Cash Advances		\$0.00
		TOTAL INTEREST FOR THIS PERIOD		\$26.26

2015 Year-to-Date Totals	
Total fees charged in 2015	\$75.00
Total interest charged in 2015	\$28.12

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%	\$1,936.51	\$26.26
CASH ADVANCES	20.15% (v)	\$0.00	\$0.00
BALANCE TRANSFER	16.50%	\$0.00	\$0.00

(v) = Variable Rate



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HOLYOKE SCHOOL DISTRICT RE R110
HOLYOKE SCHOOL DISTRICT RE 12980
435 S MORLAN AVE
HOLYOKE CO 80734-1651



⑆5868 250 13⑆5472 16 1000035954⑈

Payment Information	
Account Number	XXXX-XXXX-XXXX
New Balance	\$1,321.13
Minimum Payment Due	\$75.00
Payment Due Date	November 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 RE
Account Number: XXXX-XXXX-XXXX
Statement for Period: 09/29/15 to 10/28/15

Summary of Account Activity	
Previous Balance	\$2,368.65
Payments	- \$1,742.37
Other Credits	- \$0.00
Purchases & Other Charges	+ \$623.28
Balance Transfer / Checks	+ \$0.00
Cash Advances	+ \$0.00
Fees Charged	+ \$35.00
Interest Charged	+ \$36.57
New Balance Total	\$1,321.13
Credit Limit	\$8,000.00
Credit Available	\$6,678.00
Available Cash Line	\$0.00
Past Due Amount	\$0.00
Amount Over Limit	\$0.00
Statement closing date	10/28/2015
Days in billing cycle	30

Payment Information	
New Balance	\$1,321.13
Minimum Payment Due	\$75.00
Payment Due Date	November 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	\$1990.00
\$47.00	3 years	\$1674.00 (Savings= \$316.00)

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QUESTIONS?
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Lost or Stolen Card (800) 996-2638

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Please see reverse side for important information

Cardholder Name: HOLYOKE SCHOOL DISTRICT **Statement for Period:** 09/29/15 to 10/28/15
Account Number: XXXX-XXXX-XXXX-██████ **Statement Closing Date:** 10/28/15

Transactions "- " = Credit

Tran Date	Post Date	Transaction Description	Reference Number	Amount
Transaction Activity				
09-25	09-25	AMAZON MKTPLACE PMTS AMZN.COM WA	F1265008G000F0305	\$67.00
09-25	09-25	*FINANCE CHARGE* PREV CYCLE PURCHASES		\$0.12
10-07	10-07	PAYPAL *EDURO LEARN 4029357733 CA	55429508RS0LFFJZ2	\$350.00
10-09	10-09	DAKTRONICS INC 605-6974000 SD	55436878S50YKJP60	\$101.00
10-20	10-20	BLISTIES INC HOLYOKE CO	854281496WGNY47YM	\$79.60
10-22	10-22	MUSCLEDRIVER USA 803-802-3238 SC	851808997016A532V	\$25.56
10-28	10-28	PAYMENT - THANK YOU	F1265009D000PY301	-\$1,742.37
Fees				
10-28	10-28	LATE PAYMENT FEE		\$35.00
		TOTAL FEES FOR THIS PERIOD		\$35.00
Interest Charged				
10-28	10-28	Interest Charge on Purchases		\$36.57
10-28	10-28	Interest Charge on Cash Advances		\$0.00
		TOTAL INTEREST FOR THIS PERIOD		\$36.57

2015 Year-to-Date Totals	
Total fees charged in 2015	\$85.00
Total interest charged in 2015	\$136.74

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%	\$2,697.01	\$36.57
CASH ADVANCES	20.15% (v)	\$0.00	\$0.00
BALANCE TRANSFER	16.50%	\$0.00	\$0.00

(v) = Variable Rate



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HOLYOKE SCHOOL DISTRICT RE
HOLYOKE SCHOOL DISTRICT RE R110
435 S MORLAN AVE 12978
HOLYOKE CO 80734-1651



⑆5868 250 1 3⑆54 7 2 16 1000035939⑆

Payment Information	
Account Number	XXXX-XXXX-XXXX
New Balance	\$788.52
Minimum Payment Due	\$32.92
Payment Due Date	November 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 RE
Account Number: XXXX-XXXX-XXXX
Statement for Period: 09/29/15 to 10/28/15

Summary of Account Activity	
Previous Balance	\$7.92
Payments	- \$7.92
Other Credits	- \$0.00
Purchases & Other Charges	+ \$780.60
Balance Transfer / Checks	+ \$0.00
Cash Advances	+ \$0.00
Fees Charged	+ \$7.92
Interest Charged	+ \$0.00
New Balance Total	\$788.52
Credit Limit	\$8,000.00
Credit Available	\$7,211.00
Available Cash Line	\$0.00
Past Due Amount	\$0.00
Amount Over Limit	\$0.00
Statement closing date	10/28/2015
Days in billing cycle	30

Payment Information	
New Balance	\$788.52
Minimum Payment Due	\$32.92
Payment Due Date	November 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	4 years	\$1035.00
\$28.00	3 years	\$1003.00 (Savings= \$32.00)

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
TTY/TDD (800) 659-5495
Lost or Stolen Card (800) 996-2638

Please send billing inquiries and correspondence to P.O. Box 2078, Omaha, NE 68103-2078

Please see reverse side for important information

Cardholder Name: HOLYOKE SCHOOL DISTRICT Statement for Period: 09/29/15 to 10/28/15
 Account Number: XXXX-XXXX-XXXX- Statement Closing Date: 10/28/15

Transactions "- " = Credit

Tran Date	Post Date	Transaction Description	Reference Number	Amount
Transaction Activity				
10-09	10-09	SPAGHETTI WRHOUSE 817 OKLAHOMA CITY OK	55432868V00MSX415	\$9.00
10-10	10-10	ABUELOS OKLAHOMA CITY OKLAHOMA CITY OK	55480778W5SPAY0VJ	\$15.00
10-11	10-11	TKR LLC OKLAHOMA CITY OK	85133318XLBYAEXGZ	\$24.00
10-12	10-12	DIA PARKING OPERATIONS 303-342-4633 CO	55432868Y008LTPT4	\$64.00
10-12	10-12	RENAISSANCE HOTELS F&B OKLAHOMA CITY OK FOLIO #000005472	55541868Z231VFS9H	\$15.44
10-13	10-13	RENAISSANCE OKC CONVEN OKLAHOMA CITY OK FOLIO #009830	55432868Y00B7A28V	\$653.16
10-26	10-26	PAYMENT - THANK YOU	85480309D00XSLQXR	-\$7.92
Fees				
10-28	10-28	LATE PAYMENT FEE		\$7.92
		TOTAL FEES FOR THIS PERIOD		\$7.92
Interest Charged				
10-28	10-28	Interest Charge on Purchases		\$0.00
10-28	10-28	Interest Charge on Cash Advances		\$0.00
		TOTAL INTEREST FOR THIS PERIOD		\$0.00

2015 Year-to-Date Totals	
Total fees charged in 2015	\$57.92
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%	\$0.00	\$0.00
CASH ADVANCES	20.15% (v)	\$0.00	\$0.00
PROMO 0% 6 MTHS	0.00%	\$0.00	\$0.00
BALANCE TRANSFER	16.50%	\$0.00	\$0.00

(v) = Variable Rate



BANKCARD CENTER
PO BOX 4021
ALAMEDA CA 94501-0421



HOLYOKE SCHOOL DISTRICT RE R110
HOLYOKE SCHOOL DISTRICT RE 12981
435 S MORLAN AVE
HOLYOKE CO 80734-1651



⑆5868 250 1 3⑆54 7 2 16 10000 3596 2⑆

Payment Information	
Account Number	XXXX-XXXX-XXXX-XXXX
New Balance	\$175.97
Minimum Payment Due	\$50.00
Payment Due Date	November 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 RE
Account Number: XXXX-XXXX-XXXX-XXXX
Statement for Period: 09/29/15 to 10/28/15

Payment Information								
New Balance		\$175.97						
Minimum Payment Due		\$50.00						
Payment Due Date		November 25, 2015						
<p>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%.</p> <p>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:</p>								
<table border="1"> <tr> <td>If you make no additional charges using this card and each month you pay...</td> <td>You will pay off the balance shown on this statement in about...</td> <td>And you will end up paying an estimated total of...</td> </tr> <tr> <td>Only the minimum payment</td> <td>7 months</td> <td>\$184.00</td> </tr> </table>	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 months	\$184.00		
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 months	\$184.00						
<p>If you would like information about credit counseling services, call 1-888-844-6177 or visit www.bankofthewest.com/creditcounseling.</p>								

Summary of Account Activity	
Previous Balance	\$223.96
Payments	- \$75.92
Other Credits	- \$0.00
Purchases & Other Charges	+ \$0.00
Balance Transfer / Checks	+ \$0.00
Cash Advances	+ \$0.00
Fees Charged	+ \$25.00
Interest Charged	+ \$2.93
New Balance Total	\$175.97
Credit Limit	\$8,000.00
Credit Available	\$7,824.00
Available Cash Line	\$0.00
Past Due Amount	\$0.00
Amount Over Limit	\$0.00
Statement closing date	10/28/2015
Days in billing cycle	30

QUESTIONS?

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TTY/TDD (800) 659-5495
Lost or Stolen Card (800) 996-2638

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

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Cardholder Name: HOLYOKE SCHOOL DISTRICT **Statement for Period:** 09/29/15 to 10/28/15
Account Number: XXXX-XXXX-XXXX-██████ **Statement Closing Date:** 10/28/15

Transactions				"." = Credit
Tran Date	Post Date	Transaction Description	Reference Number	Amount
Transaction Activity				
10-26	10-26	PAYMENT - THANK YOU	85480309D00XSLQXR	-\$75.92
Fees				
10-28	10-28	LATE PAYMENT FEE		\$25.00
		TOTAL FEES FOR THIS PERIOD		\$25.00
Interest Charged				
10-28	10-28	Interest Charge on Purchases		\$2.93
10-28	10-28	Interest Charge on Cash Advances		\$0.00
		TOTAL INTEREST FOR THIS PERIOD		\$2.93

2015 Year-to-Date Totals	
Total fees charged in 2015	\$75.00
Total interest charged in 2015	\$5.47

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%	\$216.36	\$2.93
CASH ADVANCES	20.15% (v)	\$0.00	\$0.00
BALANCE TRANSFER	16.50%	\$0.00	\$0.00
(v) = Variable Rate			

