

Jan 2015

Prepared For	HIGH POINT ACADEMY KEREN MELMED
Account Number	
Statement Closing Date	12/18/14
Days in Billing Cycle	28
Next Statement Date	01/20/15
Credit Line	\$7,000
Available Credit	\$1,727

For 24-Hour Customer Service Call:
800-225-5935

Inquiries or Questions:
WF Business Direct PO Box 348750
Sacramento, CA 95834

Payments:
Payment Remittance Center PO Box 54349
Los Angeles, CA 90054-0349

Payment Information

New Balance	\$5,266.43
Current Payment Due	\$105.00
Current Payment Due Date	01/08/15

If you wish to pay off your balance in full: The balance noted on your statement is not the payoff amount. Please call 800-225-5935 for payoff information.

Account Summary

Previous Balance		\$2,073.18
Credits	-	\$0.00
Payments	-	\$2,073.18
Purchases & Other Charges	+	\$5,266.43
Cash Advances	+	\$0.00
Finance Charges	+	\$0.00
New Balance	=	\$5,266.43

Rate Information

Your rate may vary according to the terms of your agreement.

TYPE OF BALANCE	ANNUAL INTEREST RATE	DAILY FINANCE CHARGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES	TRANSACTION FINANCE CHARGES	TOTAL FINANCE CHARGES
PURCHASES	14.240%	.03901%				
CASH ADVANCES	23.990%	.06572%	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL			\$0.00	\$0.00	\$0.00	\$0.00

Important Information

\$0 - \$5,266.43 WILL BE DEDUCTED FROM YOUR ACCOUNT AND CREDITED AS YOUR AUTOMATIC PAYMENT ON 01/08/15. THE AUTOMATIC PAYMENT AMOUNT WILL BE REDUCED BY ALL PAYMENTS POSTED ON OR BEFORE THIS DATE.

TOTAL *FINANCE CHARGE* BILLED IN 2014 \$0.00

See reverse side for important information.

1-36



Important Information

THE ENCLOSED CUSTOMER AGREEMENT HAS IMPORTANT CHANGES TO SOME OF THE TERMS AND CONDITIONS ASSOCIATED WITH YOUR ACCOUNT. PLEASE KEEP THIS AGREEMENT FOR YOUR RECORDS AS IT REPLACES ALL VERSIONS THAT WERE PREVIOUSLY SENT. THANK YOU FOR CHOOSING WELLS FARGO.

Transaction Details

Trans	Post	Reference Number	Description	Credits	Charges
11/21	11/21	2443105NM19X3BYYS	EINSTEIN BROS-ONLINE CAT 180-022-4356 CO		
11/21	11/21	2444500NNHF2S027Z	WALGREENS #6986 AURORA CO		77.73
11/23	11/23	2444500NR2XG8PF66	WALGREENS #7581 DENVER CO		32.65
11/28	11/28	2422443NY2Y2B9W9X	CLEATZ DENVER CO		45.15
11/28	11/28	2469216NW00DN8WX8	STARBUCKS #02817 DENVER Denver CO		421.20
11/29	11/29	2449398NX0RSX66S8	CRAIGSLIST.ORG 415-566-6394 CA		2.43
12/03	12/03	2444500P18PRA18VN	KING SOOPERS #0093 DENVER CO		25.00
12/05	12/05	2422443P52Y2BP86V	CLEATZ DENVER CO		8.98
12/05	12/05	2443105P319X3Q05W	EINSTEIN BROS-ONLINE CAT 180-022-4356 CO		604.90
12/05	12/05	2455930P3S66G4HBL	COLORADO LEAGUE OF CHARTE303-9895356 CO		100.96
12/06	12/06	2449398P40RWQ9GLH	CRAIGSLIST.ORG 415-566-6394 CA		2,455.00
12/11	12/11	F592100P900CHGDDA	AUTOMATIC PAYMENT - THANK YOU	2,073.18	25.00
12/16	12/16	2469216PE006FHDDN	STARBUCKS #05440 DENVER Denver CO		
12/17	12/17	2449215PFS0S1NBBW	CCIRA 303-888-1371 CO		2.43
12/17	12/17	2449215PFS0S1TEEL	CCIRA 303-888-1371 CO		240.00
12/17	12/17	2449215PFS0S1T81Z	CCIRA 303-888-1371 CO		240.00
12/17	12/17	2449215PFS0S1Y54T	CCIRA 303-888-1371 CO		240.00
12/17	12/17	2449215PFS0S2142K	CCIRA 303-888-1371 CO		240.00
12/17	12/17	2449215PFS0S2235Z	CCIRA 303-888-1371 CO		240.00
12/17	12/17	2449398PF0RYFHNGS	CRAIGSLIST.ORG 415-566-6394 CA		240.00
					25.00

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9-26



Prepared For	HIGH POINT ACADEMY CHAD A MILLER
Account Number	
Statement Closing Date	02/19/15
Days in Billing Cycle	33
Next Statement Date	02/19/15
Credit Line	\$6,500
Available Credit	\$4,736

For 24-Hour Customer Service Call:
800-225-5935

Inquiries or Questions:
WF Business Direct PO Box 348750
Sacramento, CA 95834

Payments:
Payment Remittance Center PO Box 54349
Los Angeles, CA 90054-0349

Payment Information

New Balance	\$1,736.39
Current Payment Due	\$56.00
Current Payment Due Date	02/10/15

If you wish to pay off your balance in full; The balance noted on your statement is not the payoff amount. Please call 800-225-5935 for payoff information.

Account Summary

Previous Balance		\$5,379.40
Credits	-	\$0.00
Payments	-	\$5,379.40
Purchases & Other Charges	+	\$1,736.39
Cash Advances	+	\$0.00
Finance Charges	+	\$0.00
New Balance	=	\$1,736.39

Wells Fargo Business Card Rewards - Legacy

Membership No:		
Previous Balance		31,870
Points Earned this Month	+	1,697
Total Points Traded this Month	+	2,436
Bonus/Adjustments	+	0
Earn More Mall ® Bonus Points	+	0
Total Available	=	36,003

Rewards Notice

Point balance and program information available 24 hours a day, 7 days a week at WellsFargoRewards.com

Rate Information

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TYPE OF BALANCE	ANNUAL INTEREST RATE	DAILY FINANCE CHARGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES	TRANSACTION FINANCE CHARGES	TOTAL FINANCE CHARGES
PURCHASES	13.240%	.03627%	\$0.00	\$0.00	\$0.00	\$0.00
CASH ADVANCES	23.990%	.06572%	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL				\$0.00	\$0.00	\$0.00

See reverse side for important information.

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Important Information

\$0 - \$1,736.39 WILL BE DEDUCTED FROM YOUR ACCOUNT AND CREDITED AS YOUR AUTOMATIC PAYMENT ON 02/10/15. THE AUTOMATIC PAYMENT AMOUNT WILL BE REDUCED BY ALL PAYMENTS POSTED ON OR BEFORE THIS DATE.

AN OVERLIMIT FEE WAS ASSESSED WHEN YOUR ACCOUNT BALANCE EXCEEDED THE ESTABLISHED CREDIT LIMIT ON 01/05/15.

TOTAL *FINANCE CHARGE* BILLED IN 2014 \$0.00
 TOTAL *FINANCE CHARGE* PAID IN 2014 \$0.00

Transaction Details

Trans	Post	Reference Number	Description	Credits	Charges
12/19	12/19	2427539PJBYJTFB3H	DICICCO DENVER CO		1,080.00
01/02	01/02	24692160200M653AG	INDEED 203-564-2400 CT		2.07
01/05	01/05	246921605003F2956	IN *PREMISE, INC 360-6816011 CO		266.37
01/06	01/06	24270760761BV9NTH	CBI ONLINE 800-882-0757 CO		6.85
01/06	01/06	24270760761BV9NV3	CBI ONLINE 800-882-0757 CO		6.85
01/07	01/07	7485620080A91RKNJ	ONLINE PAYMENT	350.00	
01/08	01/08	24610430903PT0WE3	USPS POSTAGE STAMPS.COM WASHINGTON DC		10.00
01/08	01/08	247170509JL45DLZD	E 470 EXPRESS TOLLS 303-5373470 CO		27.25
01/08	01/08	F5921000800CHGDDA	AUTOMATIC PAYMENT - THANK YOU	5,029.40	
01/09	01/09	24275390ABNFH3S2J	CUSTOM PRINTING SERVICE 303-4506151 CO		163.08
01/11	01/11	24692160B00KER15Q	STAMPS.COM 855-608-2677 CA		15.99
01/12	01/12	24270760D61BV0JSF	CBI ONLINE 800-882-0757 CO		6.85
01/12	01/12	24270760D61BV0JVR	CBI ONLINE 800-882-0757 CO		6.85
01/12	01/12	24270760D61BV0K5V	CBI ONLINE 800-882-0757 CO		6.85
01/12	01/12	24270760D61BV0K6H	CBI ONLINE 800-882-0757 CO		6.85
01/15	01/15	24270760G61BSHHYJ	CBI ONLINE 800-882-0757 CO		6.85
01/15	01/15	24270760G61BSHHYS	CBI ONLINE 800-882-0757 CO		6.85
01/15	01/15	24270760G61BSHHZL	CBI ONLINE 800-882-0757 CO		6.85
01/15	01/15	24270760G61BSHJ0M	CBI ONLINE 800-882-0757 CO		6.85
01/15	01/15	24270760G61BSHJ03	CBI ONLINE 800-882-0757 CO		6.85
01/15	01/15	24270760G61BSHJ15	CBI ONLINE 800-882-0757 CO		6.85
01/15	01/15	24270760G61BSHJ2P	CBI ONLINE 800-882-0757 CO		6.85
01/15	01/15	24270760G61BSHJ2Z	CBI ONLINE 800-882-0757 CO		6.85
01/15	01/15	24270760G61BSHJ27	CBI ONLINE 800-882-0757 CO		6.85
01/15	01/15	24270760G61BSHJ3R	CBI ONLINE 800-882-0757 CO		6.85
01/15	01/15	24270760G61BSHJ36	CBI ONLINE 800-882-0757 CO		6.85
01/15	01/15	24270760G61BSHJ48	CBI ONLINE 800-882-0757 CO		6.85
01/18	01/18	24692160J00RFV2FP	NETFLIX.COM NETFLIX.COM CA		9.33
01/20	01/20		OVERLIMIT FEE		39.00

Wells Fargo News

Here's why the chip card is right for your business. With a chip-enabled Wells Fargo business credit card you get:

Enhanced Security - the encrypted microchip significantly reduces the risk of counterfeit card fraud

Summary of Account Activity		
Previous Balance	\$	881.91
Payments	-	881.91
Other Credits	-	0.00
Purchases/Debits	+	709.84
Cash Advances	+	0.00
Finance Charges	+	0.00
New Balance		709.84
Credit Limit		1,500.00
Available Credit		510.00

Payment Information	
Statement Closing Date	02/02/15
New Balance	709.84
Minimum Payment Due	709.84
Payment Due Date	02/27/15
Past Due Amount	0.00

An amount followed by a minus (-) is a credit or a credit balance, unless otherwise indicated.

PAYMENT ADDRESS
 CARD SERVICES
 PO BOX 875852
 KANSAS CITY, MO 64187-5852

ACCOUNT INQUIRIES AND
 LOST STOLEN CARDS
 800-821-5184
 816-843-2000 IN KANSAS CITY

CARD SERVICES
 PO BOX 419734
 KANSAS CITY MO 64141-6734

Telephoning about billing errors will not preserve your rights under federal law. See the Billing Rights Summary on the reverse side.

Transaction Information				
Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
12/31	01/02	246921601002HQ179	AQ DENVER OCEAN JOURNE DENVER CO MCC: 5999 MERCHANT ZIP: 80211	174.00
01/07	01/07	2422638082LR17TT4	WAL-MART #5334 AURORA CO MCC: 5411 MERCHANT ZIP: 80011	39.44
01/07	01/07	2444500078PNDBTXB	KING SOOPERS #0083 DENVER CO MCC: 5411 MERCHANT ZIP: 80249	98.41
01/08	01/08	247170509JL45SVEY	MOORE MEDICAL LLC 800-2341464 CT MCC: 5047 MERCHANT ZIP: 06032	54.38
01/13	01/13	24692160D00E049RK	PAPA JOHN'S 04224 303-371-7272 CO MCC: 5814 MERCHANT ZIP: 80249	59.50
01/13	01/13	74924270D7VJLK7GQ	LOGIFORMS COM 866-4038464 CD MCC: 5045 MERCHANT ZIP:	29.90
01/14	01/14	24445000E8PNKGPDW	KING SOOPERS #0083 DENVER CO MCC: 5411 MERCHANT ZIP: 80249	66.35
01/14	01/14	F5580000E00CHGDDA	PAYMENT-THANK YOU	881.91-
01/23	01/23	24445000R2XJ2J1XR	PARTY CITY AURORA CO MCC: 5999 MERCHANT ZIP: 80012	53.99
01/27	01/27	24445000W2XEB4BR6	PARTY CITY AURORA CO MCC: 5999 MERCHANT ZIP: 80012	16.99
01/31	01/31	24692150Z00G3678D	1-800-FLOWERS COM,INC 800-468-1141 NY MCC: 5992 MERCHANT ZIP: 11514	66.98
02/01	02/01	7492427107VR5MJH5	LOGIFORMS COM 866-4038464 CD MCC: 5045 MERCHANT ZIP:	29.90

Interest Charge Calculation			
Your Annual Percentage Rate (APR) is the annual interest rate on your account			
Current Billing Period	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Type of Balance			
Purchases	13.25(v)	0.00	0.00
Cash Advances	17.25(v)	0.00	0.00
Previous Billing Period	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Type of Balance			
Purchases	13.25(v)	0.00	0.00
(v) = Variable Rate			

Periodic rates and APRs may vary. See your Cardmember Agreement for an explanation. There is a 25-day grace period for Purchases but not for Cash Advances. You can avoid additional finance charges on Purchases if you pay the New Balance within 25 days of the Statement Closing Date (which may not be the same as the Payment Due Date). See reverse side for important information and disclosures and, if an Annual Fee was posted above, regarding renewals.

Summary of Account Activity		
Previous Balance	\$	2,004.28
Payments	-	2,004.28
Other Credits	-	0.00
Purchases/Debits	+	966.47
Cash Advances	+	0.00
Finance Charges	+	0.00
New Balance		966.47
Credit Limit		3,500.00
Available Credit		2,503.00

Payment Information	
Statement Closing Date	02/02/15
New Balance	966.47
Minimum Payment Due	966.47
Payment Due Date	02/27/15
Past Due Amount	0.00

An amount followed by a minus (-) is a credit or a credit balance, unless otherwise indicated.

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Transaction Information				
Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
01/09	01/09	244921509S193HHH3	PAYPAL *SOSOUTREACH 402-935-7733 CA MCC: 8398 MERCHANT ZIP: 95131	387.50
01/11	01/11	24692160B00MGLG9Z	AMAZON MKTPLACE PMTS AMZN COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	18.27
01/13	01/13	24692160E000N2898	DPAC GARAGE-3036079093 DENVER CO MCC: 7523 MERCHANT ZIP: 80202	8.00
01/14	01/14	F5580000E00CHGDDA	PAYMENT-THANK YOU	2,004.28
01/18	01/18	24692160J00RLF4XQ	Amazon.com AMZN COM/BILL WA MCC: 5942 MERCHANT ZIP: 98101	28.97
01/25	01/25	24493980V5HWQW7FP	TRADER JOE'S #188 QPS SAN DIEGO CA MCC: 5411 MERCHANT ZIP: 92105	4.48
01/25	01/25	24692160S00FTWRSW	STARBUCKS #13559 SAN DIEG San Diego CA MCC: 5814 MERCHANT ZIP: 92105	7.20
01/25	01/25	24692160S00K11W7E	STARBUCKS #11599 SAN DIEG San Diego CA MCC: 5814 MERCHANT ZIP: 92105	4.95
01/27	01/27	24164070WFEZ2NMM0	CIAO S T -1 EA32365470 SAN DIEGO CA MCC: 5814 MERCHANT ZIP: 92101	7.86
01/27	01/27	24164070WFEZ2NMPQ	CIAO S T -1 EA32365470 SAN DIEGO CA MCC: 5814 MERCHANT ZIP: 92101	11.53
01/28	01/28	24445000W8PNNF2WY	KING SOOPERS #0114 COMMERCE CITY CO MCC: 5411 MERCHANT ZIP: 80022	13.09
01/29	01/29	24299100X02KV2MV6	7-ELEVEN 34087 COMMERCE CITY CO MCC: 5541 MERCHANT ZIP: 80022	6.90
01/30	01/30	24055230Z60TB0BA6	SUPER TEACHER WORKSHEETS 716-260-2560 NY MCC: 5192 MERCHANT ZIP: 14150	300.00
02/01	02/01	2469216100083GSQP	Amazon.com AMZN COM/BILL WA MCC: 5942 MERCHANT ZIP: 98101	167.72

Interest Charge Calculation			
Your Annual Percentage Rate (APR) is the annual interest rate on your account			
Current Billing Period	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Type of Balance			
Purchases	13.25(v)	0.00	0.00
Cash Advances	17.25(v)	0.00	0.00
Previous Billing Period	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Type of Balance			
Purchases	13.25(v)	0.00	0.00
(v) = Variable Rate			

Summary of Account Activity		
Previous Balance	\$	89.18
Payments	-	89.18
Other Credits	-	0.00
Purchases/Debits	+	356.67
Cash Advances	+	0.00
Finance Charges	+	0.00
New Balance		356.67
Credit Limit		1,500.00
Available Credit		1,143.00

Payment Information	
Statement Closing Date	02/02/15
New Balance	356.67
Minimum Payment Due	356.67
Payment Due Date	02/27/15
Past Due Amount	0.00

An amount followed by a minus (-) is a credit or a credit balance, unless otherwise indicated.

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 PO BOX 875852
 KANSAS CITY, MO 64187-5852

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 KANSAS CITY MO 64141-6734

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Transaction Information				
Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
01/08	01/08	24610430009F9YTXL	THE HOME DEPOT #1551 AURORA CO MCC: 5200 MERCHANT ZIP: 80011	225.89 -
01/14	01/14	F5560000E00CHGDDA	PAYMENT-THANK YOU	89.18-
01/28	01/28	24231680X5V2Y0QHY	CHILI'S TOWER RD AURORA CO MCC: 5812 MERCHANT ZIP:	130.78 -

Interest Charge Calculation			
Your Annual Percentage Rate (APR) is the annual interest rate on your account			
Current Billing Period	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Type of Balance			
Purchases	13.25(v)	0.00	0.00
Cash Advances	17.25(v)	0.00	0.00
Previous Billing Period	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Type of Balance			
Purchases	13.25(v)	0.00	0.00
(v) = Variable Rate			

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