

WELLS  
FARGO

Prepared For	HIGH POINT ACADEMY KEREN MELMED
Account Number	-----
Statement Closing Date	11/20/14
Days in Billing Cycle	31
Next Statement Date	12/18/14

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

Credit Line	\$7,000
Available Credit	\$4,848

### Payment Information

New Balance	\$2,073.18
Current Payment Due	<b>\$41.00</b>
Current Payment Due Date	12/11/14

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		\$427.73
Credits	-	\$0.00
Payments	-	\$427.73
Purchases & Other Charges	+	\$2,073.18
Cash Advances	+	\$0.00
Finance Charges	+	\$0.00
New Balance	=	\$2,073.18

### 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%	\$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

### Important Information

\$0 - \$2,073.18 WILL BE DEDUCTED FROM YOUR ACCOUNT AND CREDITED AS YOUR AUTOMATIC PAYMENT ON 12/11/14. THE AUTOMATIC PAYMENT AMOUNT WILL BE REDUCED BY ALL PAYMENTS POSTED ON OR BEFORE THIS DATE.

See reverse side for important information.



## Transaction Details

Trans	Post	Reference Number	Description	Credits	Charges
10/19	10/21	2443105MM19X3Q812	EINSTEIN BROS-ONLINE CAT 180-022-4356 CO		182.87
10/20	10/21	2444500MP00D5R5VS	RUBY TUESDAY #7226 DENVER CO		64.80
10/21	10/21	2416407MP7DLVM9VN	SUBWAY 00259119 DENVER CO		68.50
10/21	10/21	2469216MN0037DSGQ	STARBUCKS #10438 AURORA Aurora CO		7.70
10/30	10/30	2416407N0T8EHMKRJ	DOLRTREE 4796 00047969 AURORA CO		53.00
10/30	10/30	2416407N0T8EHPR43	DOLRTREE 4796 00047969 AURORA CO		3.00
10/30	10/30	2444500MZ8PPM9NNG	KING SOOPERS #0083 DENVER CO		123.87
11/01	11/01	2443105N119X3Q70T	EINSTEIN BROS-ONLINE CAT 180-022-4356 CO		87.71
11/03	11/03	2423168N4RBGLPAZO	FAMILY DOLLAR #8721 DENVER CO		23.95
11/03	11/03	2449215N3S0MGG8S3	PAYPAL *SHUKLAMUSIC 402-935-7733 CA		30.00
11/04	11/04	2416407N57DLWRRRK	SUBWAY 00259119 DENVER CO		193.60
11/04	11/04	2449398N40RNYP1L4	CRAIGSLIST.ORG 415-566-6394 CA		25.00
11/05	11/05	2443105N519X3QG8X	EINSTEIN BROS-ONLINE CAT 180-022-4356 CO		106.15
11/06	11/06	2443105N619X3Q8GS	EINSTEIN BROS-ONLINE CAT 180-022-4356 CO		191.92
11/10	11/10	F592100NA00CHGDDA	AUTOMATIC PAYMENT - THANK YOU	427.73	
11/11	11/11	2469216NB00EL5LV7	STARBUCKS #10438 AURORA Aurora CO		54.72
11/12	11/12	2469216NQ00MB3B3P	DBC*BLICK ART MATERIAL 800-447-1892 IL		285.58
11/17	11/17	2469216NH0078P7K3	STARBUCKS #02817 DENVER Denver CO		4.54
11/18	11/18	2469216NJ00RP9GRM	Discount School Supply 800-482-5846 CA		516.27
11/19	11/19	2449398NK0RTFRVSM	CRAIGSLIST.ORG 415-566-6394 CA		25.00
11/19	11/19	2449398NK0RTFT7AJ	CRAIGSLIST.ORG 415-566-6394 CA		25.00

### 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	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.



## Important Information

\$0 - \$3,604.17 WILL BE DEDUCTED FROM YOUR ACCOUNT AND CREDITED AS YOUR AUTOMATIC PAYMENT ON 12/11/14. THE AUTOMATIC PAYMENT AMOUNT WILL BE REDUCED BY ALL PAYMENTS POSTED ON OR BEFORE THIS DATE.

## Transaction Details

Trans	Post	Reference Number	Description	Credits	Charges
10/20	10/21	2427076MN61BV9V4S	CBI ONLINE 800-882-0757 CO		47.95
10/20	10/21	2469216MM00KABW86	PETSMART INC 1072 AURORA CO		144.43
10/21	10/21	2443105MN19X3BZ2W	EINSTEIN BROS-ONLINE CAT 180-022-4356 CO		254.62
10/22	10/22	2469029MRWGNAJTE0	CATCH FIRE MARKETING LLC 303-789-4663 CO		323.81
10/22	10/22	2469029MRWGNAJTF9	CATCH FIRE MARKETING LLC 303-789-4663 CO		409.69
10/23	10/23	2461043MT03PWRDQP	USPS POSTAGE STAMPS.COM WASHINGTON DC		10.00
10/23	10/23	2461043MT03PWT11S	USPS POSTAGE STAMPS.COM WASHINGTON DC		10.00
10/27	10/27	2427076MX61BV0J90	CBI ONLINE 800-882-0757 CO		6.85
10/27	10/27	2469216MX000ELDYN	KMC-HISTORY COLORADO C DENVER CO		231.00
10/27	10/27	2471705MXJNV69EWG	E 470 EXPRESS TOLLS 303-5373470 CO		88.35
10/27	10/27	2471705MXJNV69KH9	E 470 EXPRESS TOLLS 303-5373470 CO		232.90
10/28	10/28	2461043MY03PWWQRP	USPS POSTAGE STAMPS.COM WASHINGTON DC		10.00
10/29	10/29	2445501MY447YP9KK	WAL-MART #5334 AURORA CO		114.24
10/30	10/30	2409318N08ALLRVJB	DEVELOPMENTAL RESOURCES 800-251-6805 VA		268.00
10/30	10/30	2416407N0T8E2MW6R	DOLRTREE 4796 00047969 AURORA CO		54.00
10/30	10/30	2475542N04PV5VH4Z	SPORTING NEWS GRILL REST DENVER CO		29.84
10/31	10/31	2427076N161BSHERA	CBI ONLINE 800-882-0757 CO		6.85
10/31	10/31	2461043N103PWSLTP	USPS POSTAGE STAMPS.COM WASHINGTON DC		10.00
10/31	10/31	2461043N103PWSLZV	USPS POSTAGE STAMPS.COM WASHINGTON DC		10.00
11/04	11/04	2427076N561BSXKE4	CBI ONLINE 800-882-0757 CO		6.85
11/07	11/07	2427076N861BV6LPR	CBI ONLINE 800-882-0757 CO		6.85
11/07	11/07	2427076N861BV6LR8	CBI ONLINE 800-882-0757 CO		6.85
11/07	11/07	2427076N861BV6LTA	CBI ONLINE 800-882-0757 CO		6.85
11/10	11/10	2427076NB61BSH9YJ	CBI ONLINE 800-882-0757 CO		6.85
11/10	11/10	F592100NA00CHGDDA	AUTOMATIC PAYMENT - THANK YOU	4,175.27	
11/11	11/11	2469216NB00DHENYS	STAMPS.COM 855-608-2677 CA		9.99
11/11	11/11	2469216NB00JNLLYK	Amazon.com AMZN.COM/BILL WA		44.99
11/11	11/11	2469216NB0096Q41N	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA		3.57
11/12	11/12	2455930NQS66ETTHP	COLORADO LEAGUE OF CHARTE303-9895356 CO		150.00
11/12	11/12	2469216NQ00R0WAGK	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA		4.18
11/12	11/12	2471705NDJNZYSL28	E 470 EXPRESS TOLLS 303-5373470 CO		26.75
11/14	11/14	2475542NFMASVA1M7	COLORADO SPORTS HALL OF F720-2583535 CO		729.00
11/17	11/17	2469216NH00BZRAG5	INDEED 203-564-2400 CT		328.91
11/18	11/18	2461043NJ03SP9M3T	USPS POSTAGE STAMPS.COM WASHINGTON DC		10.00

Summary of Account Activity		
Previous Balance	\$	445.73
Payments	-	445.73
Other Credits	-	66.00
Purchases/Debits	+	1,487.63
Cash Advances	+	0.00
Finance Charges	+	0.00
<b>New Balance</b>		<b>1,421.63</b>
Credit Limit		1,500.00
Available Credit		78.00

Payment Information	
Statement Closing Date	11/03/14
New Balance	1,421.63
Minimum Payment Due	1,421.63
Payment Due Date	11/28/14
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
10/01	10/02	2443106M361GJLSTW	CHIPOTLE 0871 AURORA CO MCC: 5814 MERCHANT ZIP:	114.50
10/01	10/02	7492427M287AGGRKL	LOGIFORMS COM 866-4038464 CD MCC: 5045 MERCHANT ZIP:	29.90
10/03	10/03	2469216M400SSB9WY	STAMPS.COM 855-608-2677 CA MCC: 7399 MERCHANT ZIP: 90245	52.99
10/10	10/10	2450601MEWGS3TJYF	ANDERSON FARMS ERIE CO MCC: 7999 MERCHANT ZIP: 80516	498.00
10/10	10/10	F558000MB00CHGDDA	PAYMENT-THANK YOU	445.73-
10/11	10/11	7450601MEWGS3TJYW	ANDERSON FARMS ERIE CO CREDIT MCC: 7999 MERCHANT ZIP:	66.00-
10/13	10/13	2407140MFP6XQD99W	PROCARE SOFTWARE 541-8583399 OR MCC: 7372 MERCHANT ZIP: 97504	110.00
10/15	10/15	2444500MG8PNNA6J	KING SOOPERS #0083 DENVER CO MCC: 5411 MERCHANT ZIP: 80249	146.71
10/17	10/17	2444500MJ8PP4KY77	KING SOOPERS #0083 DENVER CO MCC: 5411 MERCHANT ZIP: 80249	38.74
10/20	10/20	2444500MM8PNHGJ3K	KING SOOPERS #0083 DENVER CO MCC: 5411 MERCHANT ZIP: 80249	63.93
10/28	10/28	2416407MYT8D1TAJ1	DOLRTREE 4795 00047969 AURORA CO MCC: 5331 MERCHANT ZIP: 80011	18.00
10/28	10/28	2473309MY8AH7VRD4	JONES&BARTLETT LEARNING 978-443-5000 MA MCC: 5192 MERCHANT ZIP: 01803	5.95
10/29	10/29	2444500MY8PNX9FQM	KING SOOPERS #0083 DENVER CO MCC: 5411 MERCHANT ZIP: 80249	100.39
10/29	10/29	2444500MZBLMW0E7Y	WM SUPERCENTER #5334 AURORA CO MCC: 5411 MERCHANT ZIP: 80011	278.62
11/01	11/01	7492427N187KKW299	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

Summary of Account Activity		
Previous Balance	\$	789.98
Payments	-	789.98
Other Credits	-	0.00
Purchases/Debits	+	1,623.92
Cash Advances	+	0.00
Finance Charges	+	0.00
<b>New Balance</b>		<b>1,623.92</b>
Credit Limit		3,500.00
Available Credit		1,863.00

Payment Information	
Statement Closing Date	11/03/14
New Balance	1,623.92
Minimum Payment Due	1,623.92
Payment Due Date	11/28/14
Past Due Amount	0.00

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Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
10/01	10/02	2407280M30RHPT1PT	SCHOOL OUTFITTERS 513-619-5336 OH MCC: 5999 MERCHANT ZIP: 45212	190.91
10/01	10/02	2444500M28PP8XHTL	KING SOOPERS #0083 DENVER CO MCC: 5411 MERCHANT ZIP: 80249	60.05
10/03	10/03	2469216M400W278SJ	Amazon.com AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98101	58.79
10/06	10/06	2406413M8S66LG6BR	RUNMYCLUB 888-6467760 SC MCC: 7392 MERCHANT ZIP: 29715	193.79
10/09	10/09	2449398MA611NJESP	CSO RESEARCH INC 855-330-1157 TX MCC: 7372 MERCHANT ZIP: 78730	66.00
10/10	10/10	2444500MB8PP1VP5F	KING SOOPERS #0083 DENVER CO MCC: 5411 MERCHANT ZIP: 80249	42.00
10/11	10/11	2469216MQ00EMJGFA	PAPA JOHN'S 04224 303-371-7272 CO MCC: 5814 MERCHANT ZIP: 80249	133.50
10/14	10/14	2469216MF00020YXJ	Amazon.com AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98101	38.49
10/20	10/20	F558000MM00CHGDDA	PAYMENT-THANK YOU	789.98-
10/21	10/21	2469216MN00TNGNT2	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	11.99
10/21	10/21	2469216MN00VLW4RM	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	11.14
10/21	10/21	2469216MN00VWYZ5K	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	11.15
10/21	10/21	2469216MN00WL0A3N	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	5.11
10/21	10/21	2469216MN0001AHRM	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	7.48
10/22	10/22	2469216MP00A8D3PT	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	22.89
10/22	10/22	2469216MP00EVF1DA	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	5.10
10/23	10/23	2469216MR00LNEAG5	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	7.46
10/23	10/23	2469216MR00RHL4SQ	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	5.10
10/23	10/23	2469216MR00SQG6DR	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	5.74
10/24	10/24	2469216MT00ABKPTF	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	4.00
10/24	10/24	2469216MT00AK2RD1	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	23.39
10/24	10/24	2469216MT00AM04AP	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	4.00
10/24	10/24	2469216MT00AXHNNS	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	7.17

Continued on next page

**Transaction Information Continued**

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
10/24	10/24	2469216MT00AZDHQ0	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	4.00
10/24	10/24	2469216MT00A1ZHKL	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	5.24
10/24	10/24	2469216MT00DT1VMK	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	4.00
10/24	10/24	2469216MT00QRXV3X	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	12.87
10/24	10/24	2469216MT00Q19896	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	4.00
10/24	10/24	2469216MT00114FJT	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	12.43
10/24	10/24	2469216MT005GX0TW	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	4.67
10/24	10/24	2469216MT005GX3AJ	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	4.31
10/24	10/24	2469216MT005PD6RR	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	4.31
10/24	10/24	2469216MT007MNPW6	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	6.63
10/24	10/24	2469216MT007MRKQD	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	10.48
10/24	10/24	2469216MT008DFVTK	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	7.96
10/24	10/24	2469216MT008KXW56	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	4.00
10/24	10/24	2469216MT008NEHY7	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	4.00
10/24	10/24	2469216MT0080AWA3	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	11.49
10/25	10/25	2469216MS00K25KFL	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	14.98
10/25	10/25	2469216MS00MNGW33	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	26.95
10/25	10/25	2469216MS00T3H7M6	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	14.41
10/26	10/26	2469216MV00XBPRP3	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	7.23
10/26	10/26	2469216MV005LAQZH	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	28.64
10/27	10/27	2469216MW00HEZ6Y8	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	4.33
10/27	10/27	2469216MW00HLYQVQ	Amazon.com AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98101	49.77
10/27	10/27	2469216MW00LYQ1TS	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	7.22
10/27	10/27	2490641MW0ADZBPP5	SHOPTRN SportChalet 888-8019162 CA MCC: 5969 MERCHANT ZIP: 93401	74.75
10/28	10/28	2442733MYLYHXVT8B	DENNY'S #7203 DENVER CO MCC: 5812 MERCHANT ZIP: 80204	21.61
10/29	10/29	2412259MZWGNN4651	BLUE BAY ASIAN CAFE DENVER CO MCC: 5812 MERCHANT ZIP:	218.57
11/01	11/01	2469216N100X9NWM7	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	99.65
11/01	11/01	2469216N1002120BH	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	40.17

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**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account

Current Billing Period Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	13.25(v)	0.00	0.00
Cash Advances	17.25(v)	0.00	0.00
Previous Billing Period Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge

Summary of Account Activity		
Previous Balance	\$	113.08
Payments	-	113.08
Other Credits	-	0.94
Purchases/Debits	+	182.52
Cash Advances	+	0.00
Finance Charges	+	0.00
<b>New Balance</b>		<b>181.58</b>
Credit Limit		1,200.00
Available Credit		1,018.00

Payment Information	
Statement Closing Date	11/03/14
New Balance	181.58
Minimum Payment Due	181.58
Payment Due Date	11/28/14
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

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Transaction Information				
Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
09/30	10/02	2476197M2610NL48Y	SCRIPPS SPELLING BEE 513-977-3822 OH MCC: 8299 MERCHANT ZIP: 45202	130.00
10/20	10/20	F558000MM00CHGDDA	PAYMENT-THANK YOU	113.08-
10/22	10/22	2444500MP8PNMG89N	KING SOOPERS #0083 DENVER CO MCC: 5411 MERCHANT ZIP: 80249	52.52
10/22	10/22	7444500MP8PNMG8Q4	KING SOOPERS #0083 DENVER CO CREDIT MCC: 5411 MERCHANT ZIP:	0.94-

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
<u>Type of Balance</u>			
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
<u>Type of Balance</u>			
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	\$	220.28
Payments	-	220.28
Other Credits	-	0.00
Purchases/Debits	+	906.09
Cash Advances	+	0.00
Finance Charges	+	0.00
<b>New Balance</b>		<b>906.09</b>
Credit Limit		1,500.00
<b>Available Credit</b>		<b>593.00</b>

Payment Information	
Statement Closing Date	11/03/14
New Balance	906.09
Minimum Payment Due	906.09
Payment Due Date	11/28/14
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
10/10	10/10	F558000MB00CHGDDA	PAYMENT-THANK YOU	220.28-
10/14	10/14	2461043MG09FA8VP8	THE HOME DEPOT #1551 AURORA CO MCC: 5200 MERCHANT ZIP: 80011	24.90
10/21	10/21	2443514MN03P6NXHN	FERGUSON ENT #109 303-320-4833 CO MCC: 5074 MERCHANT ZIP: 80011	106.19
10/30	10/30	2474455N03SY156MP	LOCKSMITH ACSC 303-7455500 CO MCC: 7399 MERCHANT ZIP: 80014	775.00

#### Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account

Current Billing Period Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	13.25(v)	0.00	0.00
Cash Advances	17.25(v)	0.00	0.00
Previous Billing Period Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
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	\$	268.90
Payments	-	268.90
Other Credits	-	0.00
Purchases/Debits	+	157.02
Cash Advances	+	0.00
Finance Charges	+	0.00
<b>New Balance</b>		<b>157.02</b>
Credit Limit		2,000.00
Available Credit		1,842.00

Payment Information	
Statement Closing Date	11/03/14
New Balance	157.02
Minimum Payment Due	157.02
Payment Due Date	11/28/14
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

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**Transaction Information**

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
10/15	10/15	2469216MG0060PE82	ADM/SHOP DENVER MUSEUM 303-370-6000 CO MCC: 7991 MERCHANT ZIP: 80205	150.00
10/20	10/20	F558000MM00CHGDDA	PAYMENT-THANK YOU	268.90-
10/28	10/28	2427076MY5SZHYRQD	UNC STARBUCKS GREELEY CO MCC: 5814 MERCHANT ZIP:	7.02

**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.