

Nov 2013



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%	\$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 - \$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.

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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

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

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Prepared For	HIGH POINT ACADEMY CHAD A MILI FR
Account Number	
Statement Closing Date	12/18/14
Days in Billing Cycle	28
Next Statement Date	01/20/15
Credit Line	\$6,500
Available Credit	\$1,120

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	\$5,379.40
Current Payment Due	\$107.00
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		\$3,604.17
Credits	-	\$0.00
Payments	-	\$3,604.17
Purchases & Other Charges	+	\$5,379.40
Cash Advances	+	\$0.00
Finance Charges	+	\$0.00
New Balance	=	\$5,379.40

Wells Fargo Business Card Rewards - Legacy

Membership No:		05219485
Previous Balance		21,225
Points Earned this Month	+	5,379
Total Points Traded this Month	+	5,266
Bonus/Adjustments	+	0
Earn More Mall @ Bonus Points	+	0
Total Available	=	31,870

Rewards Notice

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

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.

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Important Information

\$0 - \$5,379.40 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

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Transaction Details

Trans	Post	Reference Number	Description	Credits	Charges
12/01	12/01	2449215NZRPQ9HHE3	PP*8440CODE 402-935-7733 CA		
12/01	12/01	2469216NZ004F1WQJ	IN *PREMISE, INC 360-6816011 CO		1.95
12/01	12/01	2469216NZ004F1WQ2	IN *PREMISE, INC 360-6816011 CO		249.35
12/01	12/01	2469216NZ00525LEP	INDEED 203-564-2400 CT		248.86
12/03	12/03	2471705P2JP675QB6	E 470 EXPRESS TOLLS 303-5373470 CO		121.21
12/10	12/10	2461043P903PVXZ8T	USPS POSTAGE STAMPS.COM WASHINGTON DC		27.00
12/11	12/11	2461043PA03R2DEW6	USPS POSTAGE STAMPS.COM WASHINGTON DC		25.00
12/11	12/11	2469216P900Q2SDXP	STAMPS.COM 855-608-2677 CA		25.00
12/11	12/11	F592100P900CHGDDA	AUTOMATIC PAYMENT - THANK YOU	3,604.17	15.99
12/12	12/12	2427076PB61BSSEDH	CBI ONLINE 800-882-0757 CO		6.85
12/12	12/12	2427076PB61BSSEGG	CBI ONLINE 800-882-0757 CO		6.85
12/12	12/12	2427076PB61BSSEHY	CBI ONLINE 800-882-0757 CO		6.85
12/12	12/12	2444500PA8PPT23NE	KING SOOPERS #0083 DENVER CO		6.85
12/16	12/16	2444500PE8PPX0E0W	KING SOOPERS #0083 DENVER CO		4,100.00
12/16	12/16	2475542PF4R98N423	SPORTING NEWS GRILL REST DENVER CO		459.97
12/17	12/17	2471705PGJPAQN32N	E 470 EXPRESS TOLLS 303-5373470 CO		57.52
					27.00

Summary of Account Activity		
Previous Balance	\$	0.00
Payments	-	1,421.63
Other Credits	-	0.00
Purchases/Debits	+	2,182.73
Cash Advances	+	0.00
Finance Charges	+	0.00
New Balance		761.10
Credit Limit		1,500.00
Available Credit		738.00

Payment Information	
Statement Closing Date	12/01/14
New Balance	761.10
Minimum Payment Due	761.10
Payment Due Date	12/26/14
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
11/10	11/10	0000000000ATNEWA	BALANCE TRANSFER 4807 0915 5802 1271	1,421.63
11/12	11/12	F558000NG000IXFRT	MOORE MEDICAL LLC 800-2341464 CT	352.71
11/14	11/14	F558000NH000IXFRT	KING SOOPERS #0083 DENVER CO	61.36
11/15	11/15	F558000NH000IXFRT	PAPA JOHN'S 04224 303-371-7272 CO	133.50
11/18	11/18	F558000NM000IXFRT	DOLRTREE 4796 00047969 AURORA CO	31.00
11/18	11/18	F558000NM000IXFRT	MICRO CENTER #181 RETAIL DENVER CO	3.00
11/18	11/18	F558000NM000IXFRT	MICRO CENTER #181 RETAIL DENVER CO	34.99
11/19	11/19	F558000NM000IXFRT	CHILI'S TOWER RD AURORA CO	110.70
11/19	11/19	F558000NM000IXFRT	KING SOOPERS #0083 DENVER CO	33.84
11/24	11/24	F558000NR00CHGDDA	PAYMENT-THANK YOU	1,421.63-

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	\$	0.00
Payments	-	1,623.92
Other Credits	-	0.00
Purchases/Debits	+	1,787.55
Cash Advances	+	0.00
Finance Charges	+	0.00
New Balance		163.63
Credit Limit		3,500.00
Available Credit		3,336.00

Payment Information	
Statement Closing Date	12/01/14
New Balance	163.63
Minimum Payment Due	163.63
Payment Due Date	12/26/14
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
11/03	11/04	2469216N300RV87WW	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP:	13.49
11/04	11/04	2404112N50XTMKFQ8	ORIENTAL TRADING CO 800-228-0475 NE MCC: 5964 MERCHANT ZIP:	53.99
11/10	11/10	0000000000ATNEWA	BALANCE TRANSFER 4807 0915 5802 4754	1,623.92
11/13	11/13	F558000NG000IXFRT	STARBUCKS #10438 AURORA Aurora CO	30.31
11/13	11/13	F558000NG000IXFRT	PAPA JOHN'S 04224 303-371-7272 CO	42.98
11/19	11/19	F558000NM000IXFRT	PANERA BREAD #3073 DENVER CO	22.86
11/24	11/24	F558000NR00CHGDDA	PAYMENT-THANK YOU	1,623.92

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	\$	181.58
Payments	-	181.58
Other Credits	-	0.00
Purchases/Debits	+	730.00
Cash Advances	+	0.00
Finance Charges	+	0.00
New Balance		730.00
Credit Limit		1,200.00
Available Credit		470.00

Payment Information	
Statement Closing Date	12/01/14
New Balance	730.00
Minimum Payment Due	730.00
Payment Due Date	12/26/14
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

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816-843-2000 IN KANSAS CITY

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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
11/07	11/07	2450601N9WGPDTZY	BILLBOARD TARP WAREHOUSE 612-722-1200 MN MCC: 5099 MERCHANT ZIP: 55406	730.00
11/24	11/24	F558000NR00CHGDDA	PAYMENT-THANK YOU	181.58-

Interest Charge Calculation

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

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

(v) = Variable Rate

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Summary of Account Activity		
Previous Balance	\$	0.00
Payments	-	906.09
Other Credits	-	0.00
Purchases/Debits	+	1,707.81
Cash Advances	+	0.00
Finance Charges	+	0.00
New Balance		801.72
Credit Limit		1,500.00
Available Credit		698.00

Payment Information	
Statement Closing Date	12/01/14
New Balance	801.72
Minimum Payment Due	801.72
Payment Due Date	12/26/14
Past Due Amount	0.00

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

PAYMENT ADDRESS
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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
11/07	11/07	F558000NB000IXFRT	EAP GLASS SERVICE, LLC GOLDEN CO	585.00
11/10	11/10	0000000000ATNEWA	BALANCE TRANSFER 4807 0915 5802 6544	906.09
11/11	11/11	F558000NE000IXFRT	THE HOME DEPOT #1551 AURORA CO	- 10.94
11/11	11/11	F558000NE000IXFRT	THE HOME DEPOT #1551 AURORA CO	- 23.94
11/11	11/11	F558000NE000IXFRT	THE HOME DEPOT #1551 AURORA CO	- 43.84
11/18	11/18	F558000NM000IXFRT	THE HOME DEPOT #1551 AURORA CO	- 9.98
11/19	11/19	F558000NP000IXFRT	THE HOME DEPOT #1551 AURORA CO	- 16.56
11/19	11/19	F558000NP000IXFRT	THE HOME DEPOT #1551 AURORA CO	- 98.00
11/24	11/24	F558000NR000CHGDDA	PAYMENT-THANK YOU	906.09-
11/28	11/28	F558000NZ000IXFRT	THE HOME DEPOT #1551 AURORA CO	- 13.46

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

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Summary of Account Activity		
Previous Balance	\$	157.02
Payments	-	157.02
Other Credits	-	0.00
Purchases/Debits	+	443.60
Cash Advances	+	0.00
Finance Charges	+	0.00
New Balance		443.60
Credit Limit		2,000.00
Available Credit		1,556.00

Payment Information	
Statement Closing Date	12/01/14
New Balance	443.60
Minimum Payment Due	443.60
Payment Due Date	12/26/14
Past Due Amount	0.00

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PAYMENT ADDRESS
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Transaction Information

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
11/05	11/05	2416407N67DLRV0HN	SUBWAY 00259119 DENVER CO MCC: 5814 MERCHANT ZIP: 80249	193.60
11/21	11/21	2422369NPWGPKT3DL	SKATE CITY AURORA AURORA CO MCC: 5812 MERCHANT ZIP: 80014	250.00
11/24	11/24	F558000NR00CHGDDA	PAYMENT-THANK YOU	157.02-

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.