



Prepared For	HIGH POINT ACADEMY KEREN MELMED
Account Number	5555 5555
Statement Closing Date	12/18/14
Days in Billing Cycle	28
Next Statement Date	01/20/15

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	\$1,727

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.



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



Prepared For	HIGH POINT ACADEMY CHAD A MILLER
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

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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.



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

<i>Trans</i>	<i>Post</i>	<i>Reference Number</i>	<i>Description</i>	<i>Credits</i>	<i>Charges</i>
12/01	12/01	2449215NZRPQ9HHE3	PP*8440CODE 402-935-7733 CA		1.95
12/01	12/01	2469216NZ004F1WQJ	IN *PREMISE, INC 360-6816011 CO		249.35
12/01	12/01	2469216NZ004F1WQ2	IN *PREMISE, INC 360-6816011 CO		248.86
12/01	12/01	2469216NZ00525LEP	INDEED 203-564-2400 CT		121.21
12/03	12/03	2471705P2JP675QB6	E 470 EXPRESS TOLLS 303-5373470 CO		27.00
12/10	12/10	2461043P903PVXZ8T	USPS POSTAGE STAMPS.COM WASHINGTON DC		25.00
12/11	12/11	2461043PA03R2DEW6	USPS POSTAGE STAMPS.COM WASHINGTON DC		25.00
12/11	12/11	2469216P900Q2SDXP	STAMPS.COM 855-608-2677 CA		15.99
12/11	12/11	F592100P900CHGDDA	AUTOMATIC PAYMENT - THANK YOU	3,604.17	
12/12	12/12	2427076PB61BSSEDH	CBI ONLINE 800-882-0757 CO		6.85
12/12	12/12	2427076PB61BSSEGO	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		4,100.00
12/16	12/16	2444500PE8PPX0EOW	KING SOOPERS #0083 DENVER CO		459.97
12/16	12/16	2475542PF4R98N423	SPORTING NEWS GRILL REST DENVER CO		57.52
12/17	12/17	2471705PGJPAQN32N	E 470 EXPRESS TOLLS 303-5373470 CO		27.00

Summary of Account Activity		
Previous Balance	\$	761.10
Payments	-	761.10
Other Credits	-	0.00
Purchases/Debits	+	881.91
Cash Advances	+	0.00
Finance Charges	+	0.00
New Balance		881.91
Credit Limit		1,500.00
Available Credit		444.00

Payment Information	
Statement Closing Date	01/01/15
New Balance	881.91
Minimum Payment Due	881.91
Payment Due Date	01/26/15
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
12/01	12/02	F558000P1000XFRT	LOGIFORMS COM 866-4038464 CD	29.90
12/03	12/03	2416407P2T8F5T7F6	DOLRTREE 4796 00047969 AURORA CO MCC: 5331 MERCHANT ZIP: 80011	20.69
12/04	12/04	2469216P200VX2DPT	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	9.99
12/06	12/06	2469216P400VEH23G	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	22.88
12/08	12/08	2469216P600SL47MF	AmazonPrime Membership amzn.com/prme NV MCC: 5968 MERCHANT ZIP: 89450	99.00
12/09	12/09	2444500P78PP8KFP6	KING SOOPERS #0083 DENVER CO MCC: 5411 MERCHANT ZIP: 80249	56.42
12/09	12/09	2461043P803PWN3TE	GUITAR CENTER #421 DENVER CO MCC: 5733 MERCHANT ZIP: 80222	91.44
12/10	12/10	F558000P800CHGDDA	PAYMENT-THANK YOU	761.10-
12/12	12/12	2444500PA8PPJ24KH	KING SOOPERS #0083 DENVER CO MCC: 5411 MERCHANT ZIP: 80249	62.06
12/13	12/13	2469216PB00F12XH0	PAPA JOHN'S 04224 303-371-7272 CO MCC: 5814 MERCHANT ZIP: 80249	145.65
12/16	12/16	2416407PFT8ER6M74	DOLRTREE 4796 00047969 AURORA CO MCC: 5331 MERCHANT ZIP: 80011	31.00
12/17	12/17	2416407PGT8ES9FWN	DOLRTREE 4796 00047969 AURORA CO MCC: 5331 MERCHANT ZIP: 80011	23.00
12/18	12/18	2444500PG8PT1SBGJ	KING SOOPERS #0083 DENVER CO MCC: 5411 MERCHANT ZIP: 80249	30.54
12/18	12/18	2455930PGS66H6434	COLORADO LEAGUE OF CHARTE303-9895356 CO MCC: 8699 MERCHANT ZIP: 80222	225.00
12/18	12/18	2490641PG0BGK43D7	DNH*GODADDY.COM 480-5058855 AZ MCC: 4816 MERCHANT ZIP: 85260	34.34

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	\$	163.63
Payments	-	163.63
Other Credits	-	0.00
Purchases/Debits	+	2,004.28
Cash Advances	+	0.00
Finance Charges	+	0.00
New Balance		2,004.28
Credit Limit		3,500.00
Available Credit		1,495.00

Payment Information	
Statement Closing Date	01/01/15
New Balance	2,004.28
Minimum Payment Due	2,004.28
Payment Due Date	01/26/15
Past Due Amount	0.00

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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
12/01	12/02	F558000P2000IXFRT	LOVE AND LOGIC INSTITUTE 303-278-3894 CO	57.10
12/01	12/02	F558000P2000IXFRT	RUBY TUESDAY #7226 DENVER CO	33.62
12/01	12/02	F558000P2000IXFRT	TEACHERSPAYTEACHERS 774-563-5389 NY	71.60
12/02	12/02	F558000P2000IXFRT	PUBLIC WORKS-PRKG METR DENVER CO	2.75
12/04	12/04	F558000P6000IXFRT	BLUE BAY ASIAN CAFE DENVER CO	106.25
12/04	12/04	F558000P5000IXFRT	PSO*SUPERIOR CHEER 800-776-1194 IN	126.60
12/04	12/04	F558000P5000IXFRT	PSO*BAND SHOPPE EMBDIR 800-457-3501 IN	799.50
12/05	12/05	F558000P6000IXFRT	BANDMANSCOM - MOTO 972-2411293 TX	183.30
12/05	12/05	F558000P6000IXFRT	DANCEWEAR SOLUTIONS 314-773-9000 MO	56.85
12/17	12/17	F558000PH000IXFRT	MHE*MCGRW-HILL ECOMM 800-648-3045 NY	392.71
12/18	12/18	2444500PH8PTBQJAD	KING SOOPERS #0112 BENNETT CO MCC: 5411 MERCHANT ZIP: 80102	174.00
12/22	12/22	F558000PL00CHGDDA	PAYMENT-THANK YOU	163.63-

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	\$	730.00
Payments	-	730.00
Other Credits	-	0.00
Purchases/Debits	+	374.87
Cash Advances	+	0.00
Finance Charges	+	0.00
New Balance		374.87
Credit Limit		1,200.00
Available Credit		825.00

Payment Information	
Statement Closing Date	01/01/15
New Balance	374.87
Minimum Payment Due	374.87
Payment Due Date	01/26/15
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
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 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
12/10	12/10	2444500P92XJ158HR	PARTY CITY DENVER CO MCC: 5999 MERCHANT ZIP: 80231	5.36
12/10	12/10	F558000P800CHGDDA	PAYMENT-THANK YOU	730.00-
12/11	12/11	2422638PA2LR6SQDR	WAL-MART #5334 AURORA CO MCC: 5411 MERCHANT ZIP: 80011	135.09
12/11	12/11	2444500PABLN67X8W	WM SUPERCENTER #5334 AURORA CO MCC: 5411 MERCHANT ZIP: 80011	39.42
12/12	12/12	2407105PQWMP1MJSR	JIMMY JOHN'S # 1164 - 303-5741200 CO MCC: 5814 MERCHANT ZIP: 80011	195.00

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	\$	801.72
Payments	-	801.72
Other Credits	-	0.00
Purchases/Debits	+	89.18
Cash Advances	+	0.00
Finance Charges	+	0.00
New Balance		89.18
Credit Limit		1,500.00
Available Credit		1,410.00

Payment Information	
Statement Closing Date	01/01/15
New Balance	89.18
Minimum Payment Due	89.18
Payment Due Date	01/26/15
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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 CARD SERVICES
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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
12/15	12/15	2461043PE09FDJN54	THE HOME DEPOT #1551 AURORA CO MCC: 5200 MERCHANT ZIP: 80011	89.18
12/22	12/22	F558000PL00CHGDDA	PAYMENT-THANK YOU	801.72-

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
<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			

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Summary of Account Activity		
Previous Balance	\$	443.60
Payments	-	443.60
Other Credits	-	0.00
Purchases/Debits	+	151.75
Cash Advances	+	0.00
Finance Charges	+	0.00
New Balance		151.75
Credit Limit		2,000.00
Available Credit		1,848.00

Payment Information	
Statement Closing Date	01/01/15
New Balance	151.75
Minimum Payment Due	151.75
Payment Due Date	01/26/15
Past Due Amount	0.00

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

PAYMENT ADDRESS	ACCOUNT INQUIRIES AND	CARD SERVICES
CARD SERVICES	LOST STOLEN CARDS	PO BOX 419734
PO BOX 875852	800-821-5184	KANSAS CITY MO 64141-6734
KANSAS CITY, MO 64187-5852	816-843-2000 IN KANSAS CITY	

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
12/10	12/10	2401951P9Q8BPBTXY	AFRICAN GRILL AND BAR DENVER CO MCC: 5812 MERCHANT ZIP:	151.75
12/10	12/10	F558000P800CHGDDA	PAYMENT-THANK YOU	443.60-

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