



Prepared For	HIGH POINT ACADEMY KEREN MELMED
Account Number	
Statement Closing Date	10/20/14
Days in Billing Cycle	32
Next Statement Date	11/20/14
Credit Line	\$7,000
Available Credit	\$6,335

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	\$427.73
Current Payment Due	\$25.00
Current Payment Due Date	11/10/14

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		\$503.92
Credits	-	\$0.00
Payments	-	\$503.92
Purchases & Other Charges	+	\$427.73
Cash Advances	+	\$0.00
Finance Charges	+	\$0.00
New Balance	=	\$427.73

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 - \$427.73 WILL BE DEDUCTED FROM YOUR ACCOUNT AND CREDITED AS YOUR AUTOMATIC PAYMENT ON 11/10/14. THE AUTOMATIC PAYMENT AMOUNT WILL BE REDUCED BY ALL PAYMENTS POSTED ON OR BEFORE THIS DATE.

See reverse side for important information.

9-257
1-2

Summary of Account Activity		
Previous Balance	\$	385.48
Payments	-	385.48
Other Credits	-	0.00
Purchases/Debits	+	445.73
Cash Advances	+	0.00
Finance Charges	+	0.00
New Balance		445.73
Credit Limit		1,500.00
Available Credit		910.00

Payment Information	
Statement Closing Date	10/01/14
New Balance	445.73
Minimum Payment Due	445.73
Payment Due Date	10/26/14
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
09/01	09/02	7492427L450K7VX0V	LOGIFORMS COM 866-4038464 CD MCC: 5045 MERCHANT ZIP:	29.90
09/02	09/02	2469216L5008T8GGY	Amazon.com AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98101	45.74
09/04	09/04	2444500L78PNX9R32	KING SOOPERS #0083 DENVER CO MCC: 5411 MERCHANT ZIP: 80249	232.72
09/07	09/07	2444500LA8PTP9B2S	KING SOOPERS #81 BRIGHTON CO MCC: 5411 MERCHANT ZIP: 80601	13.15
09/07	09/07	2461043LQ09FD5J53	THE HOME DEPOT #1547 BRIGHTON CO MCC: 5200 MERCHANT ZIP: 80601	15.92
09/11	09/11	2469216LE003KVVJY	STAMPS.COM 855-608-2677 CA MCC: 7399 MERCHANT ZIP: 90245	9.99
09/19	09/19	2443105LN60AG1J0A	ELLISON EDUCATION.COM 949-598-8822 CA MCC: 5970 MERCHANT ZIP: 92630	70.40
09/21	09/21	2461043LT09FA8DZK	THE HOME DEPOT #1551 AURORA CO MCC: 5200 MERCHANT ZIP: 80011	24.69
09/24	09/24	F558000LV00CHGDDA	PAYMENT-THANK YOU	385.48-
09/26	09/26	2416407LXQ5E1M5E0	USPS 07049001130300701 AURORA CO MCC: 9402 MERCHANT ZIP: 80011	3.22

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	\$	2,693.53
Payments	-	2,693.53
Other Credits	-	0.00
Purchases/Debits	+	789.98
Cash Advances	+	0.00
Finance Charges	+	0.00
New Balance		789.98
Credit Limit		3,500.00
Available Credit		2,650.00

Payment Information	
Statement Closing Date	10/01/14
New Balance	789.98
Minimum Payment Due	789.98
Payment Due Date	10/26/14
Past Due Amount	0.00

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Transaction Information				
Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
09/10	09/10	2444500LE8PNYXSV0	KING SOOPERS #0112 BENNETT CO MCC: 5411 MERCHANT ZIP: 80102	19.15
09/13	09/13	2469216LG00S500GT	COAHPERD 303-263-2542 CO MCC: 7997 MERCHANT ZIP: 80228	425.00
09/13	09/13	2469216LG001HZP34	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	21.94
09/17	09/17	2444500LM8PNVK505	KING SOOPERS #0112 BENNETT CO MCC: 5411 MERCHANT ZIP: 80102	32.96
09/17	09/17	2469216LL00MDHF1H	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	53.08
09/22	09/22	2405523LT615TADDD	ERWINCOMP.COM 856-335-1548 NJ MCC: 5734 MERCHANT ZIP: 08091	237.85
09/24	09/24	F558000LV00CHGDDA	PAYMENT-THANK YOU	2,693.53-

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	\$	364.54
Payments	-	364.54
Other Credits	-	0.00
Purchases/Debits	+	113.08
Cash Advances	+	0.00
Finance Charges	+	0.00
New Balance		113.08
Credit Limit		1,200.00
Available Credit		956.00

Payment Information	
Statement Closing Date	10/01/14
New Balance	113.08
Minimum Payment Due	113.08
Payment Due Date	10/26/14
Past Due Amount	0.00

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Transaction Information				
Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
09/22	09/22	2444500LT8PP6418L	KING SOOPERS #0083 DENVER CO MCC: 5411 MERCHANT ZIP: 80249	113.08
09/24	09/24	F558000LV00CHGDDA	PAYMENT-THANK YOU	364.54-

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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Previous Balance	\$	1,159.64
Payments	-	1,159.64
Other Credits	-	0.00
Purchases/Debits	+	220.28
Cash Advances	+	0.00
Finance Charges	+	0.00
New Balance		220.28
Credit Limit		1,500.00
Available Credit		1,279.00

Payment Information	
Statement Closing Date	10/01/14
New Balance	220.28
Minimum Payment Due	220.28
Payment Due Date	10/25/14
Past Due Amount	0.00

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Transaction Information			
Transaction Date	Posting Date	Reference Number	Amount
Purchases, Cash Advances, Payments, Credits and Adjustments since last statement			
09/04	09/04	2461043LB09FB8M85	93.13 ✓
09/15	09/15	2461043LK09FDQLFB	98.92 ✓
09/16	09/16	2475542LLMA993XLY	28.23 ✓
09/24	09/24	F558000LV00CHGDDA	1,159.64
			PAYMENT-THANK YOU
			1,159.64

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			
Type of Balance			
Purchases	13.25(v)	0.00	0.00
(v) = Variable Rate			

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Activity		
Previous Balance	\$	0.00
Payments	-	0.00
Other Credits	-	0.00
Purchases/Debits	+	300.00
Cash Advances	+	568.90
Finance Charges	+	0.00
New Balance		268.90
Credit Limit		2,000.00
Available Credit		1,731.00

Payment Information	
Statement Closing Date	10/01/14
New Balance	268.90
Minimum Payment Due	268.90
Payment Due Date	10/26/14
Past Due Amount	0.00

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09/05	09/05	2407105LAWMM8DZTE	SANTIAGOS MEXICAN REST NORTH GLENN CO MCC: 5812 MERCHANT ZIP:	158.80
09/23	09/23	2423168LV5V2Y0DED	CHILI'S TOWER RD AURORA CO MCC: 5812 MERCHANT ZIP:	112.10
09/24	09/24	2409318LW8ALM20KB	DEVELOPMENTAL RESOURCES 800-251-6805 VA MCC: 8999 MERCHANT ZIP: 23452	298.00
09/26	09/26	7469216LX00M2X2BM	ADM/SHOP DENVER MUSEUM DENVER CO CREDIT MCC: 7991 MERCHANT ZIP: 80205	150.00-
09/26	09/26	7469216LX00M2X2BX	ADM/SHOP DENVER MUSEUM DENVER CO CREDIT MCC: 7991 MERCHANT ZIP: 80205	150.00-

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			

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