

Nov 2015

Prepared For	HIGH POINT ACADEMY KEREN MELMED
Account Number	4856 2002 2852 6821
Statement Closing Date	11/19/15
Days in Billing Cycle	30
Next Statement Date	12/18/15

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

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

Credit Line	\$7,000
Available Credit	\$3,390

Payments:
Payment Remittance Center PO Box 6426
Carol Stream, IL 60197-6426

Payment Information

New Balance	\$3,454.79
Current Payment Due	\$69.00
Current Payment Due Date	12/10/15

Thank you for using our Automatic Payment service. See the **Important Information** section below for your next scheduled payment.

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		\$2,384.27
Credits	-	\$5.49
Payments	-	\$2,378.78
Purchases & Other Charges	+	\$3,454.79
Cash Advances	+	\$0.00
Finance Charges	+	\$0.00
New Balance	=	\$3,454.79

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

See reverse side for important information.

Please send all future payments to: **Payment Remittance Center**
PO Box 6426
Carol Stream, IL 60197-6426

In order to ensure on time payments, you must use this address for all future payments.

Transaction Details

Trans	Post	Reference Number	Description	Credits	Charges
10/21	10/21	24431059619X3Q7DL	EINSTEIN BROS-ONLINE CAT 180-022-4356 CO		
10/22	10/22	24431059719X3QY78	EINSTEIN BROS-ONLINE CAT 180-022-4356 CO		243.48 ✓
10/22	10/22	24692169700W0219A	Amazon.com AMZN.COM/BILL WA		107.96 ✓
10/23	10/23	24692169800AWR3ZQ	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA		12.89 ✓
10/23	10/23	246921698005X134L	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA		62.79 ✓
10/27	10/27	24692169Q00D5MHN6	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA		70.70 ✓
10/28	10/28	24692169D00HHTYTG	Amazon.com AMZN.COM/BILL WA		38.98 ✓
10/28	10/28	24692169D00HPV9Q4	Amazon.com AMZN.COM/BILL WA		222.46 ✓
10/28	10/28	24692169D00TVHGTQ	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA		25.74 ✓
10/28	10/28	24692169D00W01RSL	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA		74.99 ✓
10/29	10/29	24164079FT8EBR3A4	DOLRTREE 3819 00038190 BRIGHTON CO		29.97 ✓
10/29	10/29	24445009E8PRX0JSY	KING SOOPERS #0136 BRIGHTON CO		14.00 ✓
10/29	10/29	24445009F8PTK861B	KING SOOPERS #0136 BRIGHTON CO		37.28 ✓
10/29	10/29	24692169E00QVMGTH	Amazon.com AMZN.COM/BILL WA		155.00 ✓
10/29	10/29	24692169E000N7A0J	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA		399.99 ✓
10/30	10/30	24692169F00SBLVF0	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA		339.70 ✓
10/31	10/31	24431059G19X3D1B8	EINSTEIN BROS-ONLINE CAT 180-022-4356 CO		145.99 ✓
11/01	11/01	24692169H00LNRH6W	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA		30.29 ✓
11/02	11/02	24431059K61DK92FA	EINSTEIN BROS BAGELS3366 DENVER CO		34.91 ✓
11/02	11/02	24492159KS16YRBDD	CCIRA 303-807-3852 CO		30.21 ✓
11/03	11/03	24431069K2DYXY7AP	AMAZON.COM AMZN.COM/BILL AMZN.COM/BILL WA		215.00
11/03	11/03	24492159KS17MV9JR	CCIRA 303-807-3852 CO		12.88 ✓
11/04	11/04	24431069L2DYVKHAS	AMAZON.COM AMZN.COM/BILL AMZN.COM/BILL WA		215.00
11/04	11/04	24492159LS1855WHT	CCIRA 303-807-3852 CO		6.36 ✓
11/05	11/05	24431059M19X3Q41N	EINSTEIN BROS-ONLINE CAT 180-022-4356 CO		240.00 ✓
11/05	11/05	74431059M19X3D6PT	EINSTEIN BROS-ONLINE CAT LAKEWOOD CO		110.95 ✓
11/10	11/10	F5921009U00CHGDDA	AUTOMATIC PAYMENT - THANK YOU	5.49	
11/13	11/13	24231689Y5V2Y0QFX	CHIL'S TOWER RD AURORA CO	2,378.78	
11/13	11/13	24445009Y2XMBX1TY	MICRO CENTER #181 RETAIL DENVER CO		87.13 ✓
11/15	11/15	24445009Z8PVPYQNR	KING SOOPERS #0029 DENVER CO		290.20 ✓
11/16	11/16	2444500A08PREBXME	KING SOOPERS #0029 DENVER CO		110.93
11/17	11/17	2469216A1003KXFRM	STARBUCKS CARD RELOAD 800-782-7282 WA		9.01
					80.00

Wells Fargo News

What can Messages and Alerts do for your business?

Wells Fargo Business Online® can deliver timely updates on your business credit card account via email or text. Alerts allow you to control and receive only the messages that are important to you. Sign up for Alerts during your Wells Fargo Online session by going to the Messages and Alerts tab.

App _____
 Date _____
 Account _____
 Grant _____
 Rcvd 12/2/15

Prepared For	HIGH POINT ACADEMY CHAD A MILLER
Account Number	4856 2002 2698 1143
Statement Closing Date	11/19/15
Days in Billing Cycle	30
Next Statement Date	12/18/15
Credit Line	
Available Credit	\$6,500 \$3,881

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 6426
Carol Stream, IL 60197-6426

Payment Information


New Balance	\$2,605.38
Current Payment Due	\$52.00
Current Payment Due Date	12/10/15

Thank you for using our Automatic Payment service. See the **Important Information** section below for your next scheduled payment.

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		
Credits		\$3,000.95
Payments	-	\$125.41
Purchases & Other Charges		\$3,000.95
Cash Advances		\$2,730.79
Finance Charges	+	\$0.00
New Balance	+	\$0.00
	=	\$2,605.38

App 
 Date 12/8/15
 Account _____
 Grant _____
 Rcvd 12/2/15

Wells Fargo Business Card Rewards - Legacy

Membership No:	05219485	
Previous Balance	104,804	
Points Earned this Month	+	2,605
Points From Other Company Cards	+	3,449
Bonus/Adjustments	+	0
Earn More Mall @ Bonus Points	+	0
Total Available	=	110,858

Rewards Notice

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

See reverse side for important information.

UNDEBITED AS YOUR AUTOMATIC PAYMENT ON 12/10/15. THE
 AUTOMATIC PAYMENT AMOUNT WILL BE REDUCED BY ALL PAYMENTS
 POSTED ON OR BEFORE THIS DATE.

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.

Effective immediately, the address you've been sending your payment to has changed.
 Please send all future payments to:

Payment Remittance Center
PO Box 6426
Carol Stream, IL 60197-6426

In order to ensure on time payments, you must use this address for all future payments.

Transaction Details

Trans	Post	Reference Number	Description	Credits	Charges
10/20	10/21	2423168965V2Y0QGJ	CHILI'S TOWER RD AURORA CO		
10/22	10/22	24270769861BSLDLH	CBI ONLINE 800-882-0757 CO		184.34 ✓
10/22	10/22	24270769861BSLDQ2	CBI ONLINE 800-882-0757 CO		6.85 ✓
10/22	10/22	24270769861BSLD06	CBI ONLINE 800-882-0757 CO		6.85 ✓
10/22	10/22	24270769861BSLD1P	CBI ONLINE 800-882-0757 CO		6.85 ✓
10/22	10/22	24270769861BSLD27	CBI ONLINE 800-882-0757 CO		6.85 ✓
10/22	10/22	24270769861BSLD39	CBI ONLINE 800-882-0757 CO		6.85 ✓
10/22	10/22	24270769861BSLD5A	CBI ONLINE 800-882-0757 CO		6.85 ✓
10/22	10/22	24270769861BSLD6Q	CBI ONLINE 800-882-0757 CO		6.85 ✓
10/22	10/22	24270769861BSLD7D	CBI ONLINE 800-882-0757 CO		6.85 ✓
10/22	10/22	24270769861BSLD97	CBI ONLINE 800-882-0757 CO		6.85 ✓
10/22	10/22	24270769861BSLEH4	CBI ONLINE 800-882-0757 CO		6.85 ✓
10/22	10/22	24270769861BSLQVH	CBI ONLINE 800-882-0757 CO		6.85 ✓
10/22	10/22	24270769861BSLQXB	CBI ONLINE 800-882-0757 CO		6.85 ✓
10/22	10/22	24610439803RB4QQM	USPS POSTAGE STAMPS.COM WASHINGTON DC		6.85 ✓
10/22	10/22	24610439803RB457Z	USPS POSTAGE STAMPS.COM WASHINGTON DC		50.00 ✓
10/23	10/23	24270769961BSSEGH	CBI ONLINE 800-882-0757 CO		50.00 ✓
10/23	10/23	24270769961BSSENP	CBI ONLINE 800-882-0757 CO		6.85 ✓
10/23	10/23	24270769961BSSE6E	CBI ONLINE 800-882-0757 CO		6.85 ✓
10/23	10/23	245593098S66DM5L2	COLORADO LEAGUE OF CHARTE303-9895356 CO		6.85 ✓
10/29	10/29	24755429F3VWNQ1HR	COLORADO SPORTS HALL OF F720-2583535 CO		35.00 ✓
10/30	10/30	24270769G61BSHBF2	CBI ONLINE 800-882-0757 CO		860.00 ✓
10/30	10/30	24270769G61BSHBGQ	CBI ONLINE 800-882-0757 CO		6.85 ✓
10/30	10/30	24270769G61BSHBHN	CBI ONLINE 800-882-0757 CO		6.85 ✓
10/30	10/30	24270769G61BSHBJP	CBI ONLINE 800-882-0757 CO		6.85 ✓
10/30	10/30	24270769G61BSHBK7	CBI ONLINE 800-882-0757 CO		6.85 ✓
10/30	10/30	24270769G61BSHBL9	CBI ONLINE 800-882-0757 CO		6.85 ✓
10/30	10/30	24270769G61BSHBM0	CBI ONLINE 800-882-0757 CO		6.85 ✓
10/31	10/31	24692169G00Q0MXDS	FACEBK *FMLRN7S9B2 www.fb.me/ads CA		6.85 ✓
11/02	11/02	24692169J00E52J0K	IN *PREMISE, INC 360-6816011 CO		7.76 ✓
11/05	11/05	24164079N7DLMP3B1	SUBWAY 00259119 DENVER CO		298.16 ✓
11/05	11/05	24445009M8PRK65F3	KING SOOPERS #0083 DENVER CO		102.00 ✓
11/06	11/06	24164079P7DLY6K3B	SUBWAY 00259119 DENVER CO		68.54 ✓
11/06	11/06	24270769P61BV6NDM	CBI ONLINE 800-882-0757 CO		102.00 ✓
11/06	11/06	24270769P61BV6NQK	CBI ONLINE 800-882-0757 CO		6.85 ✓
11/06	11/06	24270769P61BV6NQ3	CBI ONLINE 800-882-0757 CO		6.85 ✓
11/06	11/06	24270769P61BV6N54	CBI ONLINE 800-882-0757 CO		6.85 ✓
11/06	11/06	24270769P61BV6N7Z	CBI ONLINE 800-882-0757 CO		6.85 ✓
11/06	11/06	24270769P61BV6N9R	CBI ONLINE 800-882-0757 CO		6.85 ✓
11/06	11/06	24445009N8PRX2ASH	KING SOOPERS #0083 DENVER CO		6.85 ✓
					5.00 ✓

Summary of Account Activity		
Previous Balance	\$	780.63
Payments	-	780.63
Other Credits	-	0.00
Purchases/Debits	+	549.04
Cash Advances	+	0.00
Finance Charges	+	0.00
New Balance		549.04
Credit Limit		1,500.00
Available Credit		950.00

Payment Information	
Statement Closing Date	12/01/15
New Balance	549.04
Minimum Payment Due	549.04
Payment Due Date	12/26/15
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
11/03	11/03	24717059LJNX95HFJ	MOORE MEDICAL LLC	800-2341464 CT	440.59
			MCC: 5047	MERCHANT ZIP: 06032	
11/04	11/04	24492159LS18BBJ47	CREEKS LLC	903-586-2531 TX	52.25
			MCC: 5970	MERCHANT ZIP: 75766	
11/04	11/04	24492159LS1863F6P	CREEKS LLC	903-586-2531 TX	56.20
			MCC: 5970	MERCHANT ZIP: 75766	
11/24	11/24	F558000A800CHGDDA	PAYMENT-THANK YOU		780.63-

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
<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	\$	1,485.13
Payments	-	1,485.13
Other Credits	-	0.00
Purchases/Debits	+	658.46
Cash Advances	+	0.00
Finance Charges	+	0.00
New Balance		658.46
Credit Limit		3,500.00
Available Credit		2,770.00

Payment Information	
Statement Closing Date	12/01/15
New Balance	658.46
Minimum Payment Due	658.46
Payment Due Date	12/26/15
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	
11/04	11/04	24692169L00GJN0JQ	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	131.37	↓
11/05	11/05	24445009M8PRAWBBE	KING SOOPERS #0112 BENNETT CO MCC: 5411 MERCHANT ZIP: 80102	9.61	
11/07	11/07	24431069P2DYJKMTK	AMAZON COM AMZN.COM/BILL AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	156.00	↓
11/09	11/09	24492159TLS87ADR3	WILSON LANGUAGE TRAINING 508-368-2399 MA MCC: 5999 MERCHANT ZIP: 01540	129.17	
11/09	11/09	24692169T00TNYHNY	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	42.24	↓
11/11	11/11	24692169V00W3VVT9	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	30.68	↓
11/11	11/11	24692169V00469J94	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	34.61	↓
11/13	11/13	24445009X8PRP19QX	KING SOOPERS #0083 DENVER CO MCC: 5411 MERCHANT ZIP: 80249	23.34	
11/14	11/14	24445009Y2XLE23Y4	DOMINO'S 6299 941-907-6667 CO MCC: 5814 MERCHANT ZIP: 80249	101.44	
11/24	11/24	F558000A800CHGDDA	PAYMENT-THANK YOU	1,485.13	

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	\$	190.68
Payments	-	109.68
Other Credits	-	0.00
Purchases/Debits	+	189.52
Cash Advances	+	0.00
Finance Charges	+	5.20
New Balance		275.72
Credit Limit		1,500.00
Available Credit		1,224.00

Payment Information	
Statement Closing Date	12/01/15
New Balance	275.72
Minimum Payment Due	275.72
Payment Due Date	12/26/15
Past Due Amount	81.00

App. *[Signature]*
 Date 12/10/15
 Account _____
 Grant _____
 Rcvd. 12/9/15

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
11/03	11/03	24610439L09FEKA61	THE HOME DEPOT #1551 AURORA CO MCC: 5200 MERCHANT ZIP: 80011	61.79
11/03	11/03	24610439L09FEKA69	THE HOME DEPOT #1551 AURORA CO MCC: 5200 MERCHANT ZIP: 80011	98.73
11/24	11/24	F558000A800CHGDDA	PAYMENT-THANK YOU	109.68-
12/01	12/01		** LATE CHARGE	29.00
		FINANCE CHARGE	PURCHASES \$5.20 CASH ADVANCE \$0.00	5.20

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)	320.94	3.54
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)	150.83	1.66

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.

Additional Account Information

YOUR ACCOUNT IS NOW PAST DUE. PLEASE REMIT THE NOW DUE AMOUNT IMMEDIATELY. IF PAYMENT HAS BEEN MADE PLEASE DISREGARD THIS NOTICE.

Summary of Account Activity		
Previous Balance	\$	139.34
Payments	-	139.34
Other Credits	-	8.84
Purchases/Debits	+	279.65
Cash Advances	+	0.00
Finance Charges	+	0.00
New Balance		270.81
Credit Limit		1,200.00
Available Credit		929.00

Payment Information	
Statement Closing Date	12/01/15
New Balance	270.81
Minimum Payment Due	270.81
Payment Due Date	12/26/15
Past Due Amount	0.00

App [Signature]
 Date 12/16/15
 Account _____
 Grant _____
 Rcvd 12/9/15

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
11/04	11/04	24692169L006N7W6G	1-800-FLOWERS.COM,INC. 800-468-1141 NY MCC: 5992 MERCHANT ZIP: 11514	112.79
11/05	11/05	24492159MS1942YB7	CCIRA 303-807-3852 CO MCC: 8641 MERCHANT ZIP: 80111	50.00
11/07	11/07	24445009T5SD0GKLZ	PARTY CITY DENVER CO MCC: 5999 MERCHANT ZIP: 80231	26.99
11/07	11/07	24692169R00B95J7E	MICHAELS STORES 9183 DENVER CO MCC: 5970 MERCHANT ZIP: 80222	53.97
11/07	11/07	74692169P00T924BS	1-800-FLOWERS.COM,INC. 800-468-CREDIT MCC: 5992 MERCHANT ZIP: 11514	8.84-
11/17	11/17	2443106A12DJJ6MYN	AMAZON.COM AMZN.COM/BILL AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	17.95
11/17	11/17	2443106A12DYJP7E7	AMAZON.COM AMZN.COM/BILL AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	17.95
11/24	11/24	F558000A800CHGDDA	PAYMENT-THANK YOU	139.34-

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

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	\$	85.60
Payments	-	85.60
Other Credits	-	0.00
Purchases/Debits	+	199.86
Cash Advances	+	0.00
Finance Charges	+	0.00
New Balance		199.86
Credit Limit		2,000.00
Available Credit		1,800.00

Payment Information	
Statement Closing Date	12/01/15
New Balance	199.86
Minimum Payment Due	199.86
Payment Due Date	12/26/15
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
11/09	11/09	24431069S606V0YXN	CHIPOTLE 0013 LONGMONT CO MCC: 5814 MERCHANT ZIP:	34.59
11/10	11/10	24223699VWGPY2L07	SKATE CITY AURORA AURORA CO MCC: 5814 MERCHANT ZIP: 80014	6.00
11/18	11/18	2469216A200MWLHJF	Amazon.com AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98101	159.27
11/24	11/24	F558000A800CHGDDA	PAYMENT-THANK YOU	85.60

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.

App. 
 Date: 12/10/15
 Account: _____
 Grant: _____
 Rcvd: 12/10/15

Summary of Account Activity		
Previous Balance	\$	1,183.98
Payments	-	1,183.98
Other Credits	-	0.00
Purchases/Debits	+	1,866.10
Cash Advances	+	0.00
Finance Charges	+	29.30
New Balance		1,895.40
Credit Limit		3,500.00
Available Credit		1,604.00

Payment Information	
Statement Closing Date	12/01/15
New Balance	1,895.40
Minimum Payment Due	1,895.40
Payment Due Date	12/26/15
Past Due Amount	1,183.98

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
11/04	11/04	24492159LS182TVDW	CCIRA 303-807-3852 CO MCC: 8641 MERCHANT ZIP: 80111	150.00
11/04	11/04	24492159LS1838Y3P	CCIRA 303-807-3852 CO MCC: 8641 MERCHANT ZIP: 80111	150.00
11/14	11/14	24493989Y5S94NFBZ	TPRS PUBLISHING INC 480-656-0356 AZ MCC: 5192 MERCHANT ZIP: 85249	79.00
11/15	11/15	24692169Z008259GB	Amazon.com AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98101	126.84
11/20	11/20	2469216A400JVZG1Y	Amazon.com AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98101	37.44
11/23	11/23	2469216A7005RV5DS	Amazon.com AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98101	99.84
11/24	11/24	F558000AF000PR335	ADJUSTMENT-PAYMENTS	1,183.98
11/24	11/24	F558000A800CHGDDA	PAYMENT-THANK YOU	1,183.98
12/01	12/01		** LATE CHARGE	39.00
		FINANCE CHARGE	PURCHASES \$29.30 CASH ADVANCE \$0.00	29.30

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)	1,643.50	18.14
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)	1,010.96	11.16

(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.

Additional Account Information

YOUR ACCOUNT IS NOW PAST DUE. PLEASE REMIT THE NOW DUE AMOUNT IMMEDIATELY. IF PAYMENT HAS BEEN MADE PLEASE DISREGARD THIS NOTICE.