

Dec 2015



Prepared For	HIGH POINT ACADEMY KFREN MFI MFD
Account Number	.....
Statement Closing Date	12/18/15
Days in Billing Cycle	29
Next Statement Date	01/20/16

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

Credit Line	\$7,000
Available Credit	\$4,686

**Payment Information**

New Balance	\$2,313.28
Current Payment Due	\$46.00
Current Payment Due Date	01/08/16

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		\$3,454.79
Credits	-	\$0.00
Payments	-	\$3,454.79
Purchases & Other Charges	+	\$2,313.28
Cash Advances	+	\$0.00
Finance Charges	+	\$0.00
New Balance	=	\$2,313.28

**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	14.490%	.03969%	\$0.00	\$0.00	\$0.00	\$0.00
CASH ADVANCES	24.240%	.06641%	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL				\$0.00	\$0.00	\$0.00

See reverse side for important information.

----- DETACH HERE -----



**Important Information**

\$0 - \$2,313.28 WILL BE DEDUCTED FROM YOUR ACCOUNT AND CREDITED AS YOUR AUTOMATIC PAYMENT ON 01/08/16. THE AUTOMATIC PAYMENT AMOUNT WILL BE REDUCED BY ALL PAYMENTS POSTED ON OR BEFORE THIS DATE.

TOTAL \*FINANCE CHARGE\* BILLED IN 2015                      \$0.00

**Transaction Details**

<i>Trans</i>	<i>Post</i>	<i>Reference Number</i>	<i>Description</i>	<i>Credits</i>	<i>Charges</i>
11/19	11/20	2416407A4T8ERLQMJ	DOLRTREE 3819 00038190 BRIGHTON CO		5.00
11/19	11/20	2416407A4T8F5SEH3	DOLRTREE 4796 00047969 AURORA CO		13.00
11/19	11/20	2423168A4RBGP5DLX	FAMILY DOLLAR #8721 DENVER CO		9.25
11/19	11/20	2444500A38PRVWXF3	KING SOOPERS #0083 DENVER CO		32.82
11/19	11/20	2469216A300BDXRKW	STARBUCKS #10438 AURORA Aurora CO		100.00
11/20	11/20	2444500A48PTMPY51	KING SOOPERS #0083 DENVER CO		101.42
12/02	12/02	2443105AG19X3QMHK	EINSTEIN BROS-ONLINE CAT 1800224356 CO		39.99
12/02	12/02	2469216AG00SNHJ1G	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA		64.50
12/03	12/03	2443105AH19X3Q6GH	EINSTEIN BROS-ONLINE CAT 180-022-4356 CO		67.97
12/04	12/04	2443105AJ19X3BYNX	EINSTEIN BROS-ONLINE CAT 180-022-4356 CO		154.93
12/05	12/05	2444500AK8PTE96ML	KING SOOPERS #0093 DENVER CO		219.70
12/08	12/08	2469216AN00F23P5B	AmazonPrime Membership amzn.com/prme NV		99.00
12/09	12/09	2469216AP003H27RJ	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA		77.59
12/10	12/10	2443105AT61DK92P5	EINSTEIN BROS BAGELS3366 DENVER CO		4.50
12/10	12/10	F592100AR00CHGDDA	AUTOMATIC PAYMENT - THANK YOU	3,454.79	
12/11	12/11	2443106AS606SXX92	NOODLES & CO 164 AURORA CO		75.75
12/11	12/11	2455930ATS66H01JP	COLORADO LEAGUE OF CHARTE303-9895356 CO		325.00
12/14	12/14	2449215AWS1BB6HVD	PAYPAL *THIRDFUTURE 402-935-7733 CA		235.00
12/14	12/14	2449215AWS1BDB8DB	PAYPAL *THIRDFUTURE 402-935-7733 CA		235.00
12/14	12/14	2449215AWS1BD0R6B	PAYPAL *THIRDFUTURE 402-935-7733 CA		235.00
12/17	12/17	2444500AZ8PTPYQZE	KING SOOPERS #0083 DENVER CO		80.37
12/17	12/17	2469216AZ002E4HKL	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA		137.49

**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.



Prepared For	HIGH POINT ACADEMY CHAD A MILLER
Account Number	
Statement Closing Date	12/18/15
Days in Billing Cycle	29
Next Statement Date	01/20/16

Credit Line	\$6,500
Available Credit	\$2,676

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	\$3,408.51
<b>Current Payment Due</b>	<b>\$73.00</b>
<b>Current Payment Due Date</b>	<b>01/08/16</b>

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		\$2,605.38
Credits	-	\$0.00
Payments	-	\$10,000.00
Purchases & Other Charges	+	\$10,803.13
Cash Advances	+	\$0.00
Finance Charges	+	\$0.00
New Balance	=	\$3,408.51

### Wells Fargo Business Card Rewards - Legacy

<b>Membership No:</b>		<b>05219485</b>
Previous Balance		110,858
Points Earned this Month	+	10,764
Points From Other Company Cards	+	2,313
Bonus/Adjustments	+	0
Earn More Mall ® Bonus Points	+	0
<b>Total Available</b>	=	<b>123,935</b>

### Rewards Notice

Point balance and program information available 24 hours a day, 7 days a week at [WellsFargoRewards.com](http://WellsFargoRewards.com)

See reverse side for important information.

DEBITED FROM YOUR ACCOUNT AND CREDITED AS YOUR AUTOMATIC PAYMENT ON 01/08/16. THE AUTOMATIC PAYMENT AMOUNT WILL BE REDUCED BY ALL PAYMENTS POSTED ON OR BEFORE THIS DATE.

AN OVERLIMIT FEE WAS ASSESSED WHEN YOUR ACCOUNT BALANCE EXCEEDED THE ESTABLISHED CREDIT LIMIT ON 12/04/15.

TOTAL \*FINANCE CHARGE\* BILLED IN 2015 \$0.00

**Transaction Details**

Trans	Post	Reference Number	Description	Credits	Charges
11/19	11/20	2427076A461BSLH7X	CBI ONLINE 800-882-0757 CO		6.85
11/19	11/20	2427076A461BSLQMF	CBI ONLINE 800-882-0757 CO		6.85
11/27	11/27	2471705ABJP4603YP	E 470 EXPRESS TOLLS 303-5373470 CO		35.25
11/30	11/30	2427076AF61BSPQPJ	CBI ONLINE 800-882-0757 CO		6.85
11/30	11/30	2427076AF61BSPQPS	CBI ONLINE 800-882-0757 CO		6.85
11/30	11/30	2427076AF61BSPQR2	CBI ONLINE 800-882-0757 CO		6.85
11/30	11/30	2449398AE0REYR1SY	CRAIGSLIST.ORG 415-399-5200 CA		35.00
11/30	11/30	2455930AES66G1FZT	COLORADO LEAGUE OF CHARTE303-9895356 CO		25.00
11/30	11/30	2469216AE00DR8YGX	FACEBK *7GD326W9B2 www.fb.me/ads CA		2.24
12/01	12/01	2416407AG7DM0J1TA	SUBWAY 00259119 DENVER CO		68.00
12/01	12/01	2427076AG61BSSEZT	CBI ONLINE 800-882-0757 CO		6.85
12/01	12/01	2427076AG61BSSF0B	CBI ONLINE 800-882-0757 CO		6.85
12/01	12/01	2444500AF2XMRH536	DOMINO'S 6299 DENVER CO		33.69
12/01	12/01	2444500AF8PTM5R75	KING SOOPERS #0083 DENVER CO		10.57
12/02	12/02	2427076AH61BSXG1M	CBI ONLINE 800-882-0757 CO		6.85
12/02	12/02	2427076AH61BSXG2D	CBI ONLINE 800-882-0757 CO		6.85
12/02	12/02	2455930AGS66G7KQE	COLORADO LEAGUE OF CHARTE303-9895356 CO		50.00
12/02	12/02	2469216AG000SRGG1	INDEED 203-564-2400 CT		125.07
12/03	12/03	2444500AH2XLBZ8PV	DOMINO'S 6299 DENVER CO		36.44
12/03	12/03	2455930AHS66GAM6J	COLORADO LEAGUE OF CHARTE303-9895356 CO		3,180.00
12/03	12/03	2469216AH00JLDBOW	IN *PREMISE, INC 360-6816011 CO		265.59
12/04	12/04	2423168AK60VNZGJP	LA SANDIA RESTAURANT DENVER CO		1,317.60
12/04	12/04	2444500AK00MGXJJS	RUBY TUESDAY #7106 COLORADO SPRI CO		51.28
12/07	12/07	2427076AN61BSEQH4	CBI ONLINE 800-882-0757 CO		6.85
12/07	12/07	7485620AM0A9NJE5T	ONLINE PAYMENT	5,000.00	
12/08	12/08	2427076AP61BSHAMX	CBI ONLINE 800-882-0757 CO		6.85
12/08	12/08	2427076AP61BSHAND	CBI ONLINE 800-882-0757 CO		6.85
12/08	12/08	2427076AP61BSHAPF	CBI ONLINE 800-882-0757 CO		6.85
12/09	12/09	2427076AR61BSPDHV	CBI ONLINE 800-882-0757 CO		6.85
12/09	12/09	2427076AR61BSPQP9	CBI ONLINE 800-882-0757 CO		6.85
12/09	12/09	2469216AP0058YTF5	Discount School Supply 800-482-5846 CA		6.85
12/09	12/09	7485620AR0A978FGX	ONLINE PAYMENT	5,000.00	150.24
12/10	12/10	2416407AR2LRQ8ZZ6	TARGET 00024588 AURORA CO		4,300.00
12/10	12/10	2427076AT61BSSFAX	CBI ONLINE 800-882-0757 CO		6.85
12/10	12/10	2427076AT61BSSFA3	CBI ONLINE 800-882-0757 CO		6.85
12/10	12/10	2427076AT61BSSFBQ	CBI ONLINE 800-882-0757 CO		6.85
12/10	12/10	2427076AT61BSSFQN	CBI ONLINE 800-882-0757 CO		6.85
12/10	12/10	2427076AT61BSSF89	CBI ONLINE 800-882-0757 CO		6.85
12/10	12/10	2471705ATJP8A90WA	E 470 EXPRESS TOLLS 303-5373470 CO		27.25
12/11	12/11	2427076AS61BSXJ4X	CBI ONLINE 800-882-0757 CO		6.85
12/11	12/11	2469216AT005Q8VS7	STAMPS.COM 855-608-2677 CA		15.99
12/12	12/12	2444500AS2XRB1ZP5	DOMINO'S 6299 DENVER CO		80.69
12/14	12/14	2427076AX61BV6N3E	CBI ONLINE 800-882-0757 CO		6.85
12/14	12/14	2427076AX61BV6N4G	CBI ONLINE 800-882-0757 CO		6.85
12/16	12/16	2416407AZT8EA22TP	DOLRTREE 4796 00047969 AURORA CO		41.00
12/16	12/16	2444500AY8PTMG2KT	KING SOOPERS #0039 AURORA CO		43.90

**Transaction Details**

<i>Trans</i>	<i>Post</i>	<i>Reference Number</i>	<i>Description</i>	<i>Credits</i>	<i>Charges</i>
12/16	12/16	2449398B05V67RT8D	BLACKJACK PIZZA DENVER CO		96.50
12/16	12/16	2455930AYS66H96SL	COLORADO LEAGUE OF CHARTE303-9895356 CO		35.00
12/16	12/16	2469216AZ00PB20WE	MICHAELS STORES 5041 AURORA CO		36.29
12/17	12/17	2427539B0BTHVVJWY	NATL ALLIANCE PUBLIC 202-2892700 DC		475.00
12/17	12/17	2469216AZ006XGYRZ	Discount School Supply 800-482-5846 CA		68.99
12/18	12/18		OVERLIMIT FEE		39.00

**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.

Summary of Account Activity		
Previous Balance	\$	549.04
Payments	-	549.04
Other Credits	-	0.00
Purchases/Debits	+	25.00
Cash Advances	+	0.00
Finance Charges	+	0.00
<b>New Balance</b>		<b>25.00</b>
Credit Limit		1,500.00
Available Credit		1,475.00

Payment Information	
Statement Closing Date	01/01/16
New Balance	25.00
Minimum Payment Due	25.00
Payment Due Date	01/26/16
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
12/04	12/04	2455930AJS66GDNW9	COLORADO LEAGUE OF CHARTE303-9895356 CO MCC: 8699 MERCHANT ZIP:	25.00
12/21	12/21	F558000B300CHGDDA	PAYMENT-THANK YOU	549.04-

### 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	\$	658.46
Payments	-	658.46
Other Credits	-	0.00
Purchases/Debits	+	783.50
Cash Advances	+	0.00
Finance Charges	+	0.00
<b>New Balance</b>		<b>783.50</b>
Credit Limit		3,500.00
Available Credit		2,716.00

Payment Information	
Statement Closing Date	01/01/16
New Balance	783.50
Minimum Payment Due	783.50
Payment Due Date	01/26/16
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	
12/01	12/02	2444500AF8PTQ28A5	KING SOOPERS #0083 DENVER CO MCC: 5411 MERCHANT ZIP: 80249	71.76	
12/04	12/04	2443106AK61GJLSZV	CHIPOTLE 0871 AURORA CO MCC: 5814 MERCHANT ZIP:	90.45	
12/08	12/08	2444500AN8PRT8RXS	KING SOOPERS #0083 DENVER CO MCC: 5411 MERCHANT ZIP: 80249	38.50	
12/09	12/09	2449215ARS17L6A2K	AUDIMUTE 8665056883 866-505-6883 OH MCC: 5085 MERCHANT ZIP: 44139	36.99	
12/11	12/11	2444500AT8PT2EHWA	KING SOOPERS #0083 DENVER CO MCC: 5411 MERCHANT ZIP: 80249	21.35	
12/12	12/12	2469216AS00G4PJW4	NETBRANDS MEDIA CORP. 877-508-4569 TX MCC: 7399 MERCHANT ZIP: 77083	304.93	
12/13	12/13	2413929AW8AR2BE65	BED BATH & BEYOND #651 615-111-1111 NJ MCC: 5719 MERCHANT ZIP: 07512	22.36	
12/17	12/17	2444500AZ8PTFJG6E	KING SOOPERS #0112 BENNETT CO MCC: 5411 MERCHANT ZIP: 80102	104.93	
12/19	12/19	2469216B1002RFT9B	NCS PEARSON 800-843-0019 MN MCC: 8299 MERCHANT ZIP: 55437	92.23	
12/21	12/21	F558000B300CHGDDA	PAYMENT-THANK YOU	658.46-	

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	\$	275.72
Payments	-	275.72
Other Credits	-	0.00
Purchases/Debits	+	350.78
Cash Advances	+	0.00
Finance Charges	+	0.00
<b>New Balance</b>		<b>350.78</b>
Credit Limit		1,500.00
Available Credit		1,149.00

Payment Information	
Statement Closing Date	01/01/16
New Balance	350.78
Minimum Payment Due	350.78
Payment Due Date	01/26/16
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 875862  
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
12/04	12/04	2461043AK09FE0W7G	THE HOME DEPOT #1551 AURORA CO MCC: 5200 MERCHANT ZIP: 80011	61.09
12/08	12/08	2469216AN00JRH38W	GIH*GLOBALINDUSTRIALEQ 800-645-2986 FL MCC: 5085 MERCHANT ZIP: 33144	289.69
12/17	12/17	F558000AZ00CHGDDA	PAYMENT-THANK YOU	275.72-

#### 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

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	\$	270.81
Payments	-	270.81
Other Credits	-	0.00
Purchases/Debits	+	351.37
Cash Advances	+	0.00
Finance Charges	+	0.00
<b>New Balance</b>		<b>351.37</b>
Credit Limit		1,200.00
Available Credit		848.00

Payment Information	
Statement Closing Date	01/01/16
New Balance	351.37
Minimum Payment Due	351.37
Payment Due Date	01/26/16
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
12/09	12/09	2449215APS179NTNS	CCIRA 303-807-3852 CO MCC: 8641 MERCHANT ZIP: 80111	240.00
12/10	12/10	2444500AT5SEBM35Z	PARTY CITY DENVER CO MCC: 5999 MERCHANT ZIP: 80231	39.57
12/11	12/11	2444500AT8PT2EHD3	KING SOOPERS #0083 DENVER CO MCC: 5411 MERCHANT ZIP: 80249	71.80
12/17	12/17	F558000AZ00CHGDDA	PAYMENT-THANK YOU	270.81-

**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	\$	199.86
Payments	-	199.86
Other Credits	-	0.00
Purchases/Debits	+	172.04
Cash Advances	+	0.00
Finance Charges	+	0.00
<b>New Balance</b>		<b>172.04</b>
Credit Limit		2,000.00
Available Credit		1,827.00

Payment Information	
Statement Closing Date	01/01/16
New Balance	172.04
Minimum Payment Due	172.04
Payment Due Date	01/26/16
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
12/06	12/06	2427074AMQ8BP5J12	ACCUTRAIN CORP 800-2516805 VA MCC: 8299 MERCHANT ZIP: 23452	172.04
12/17	12/17	F558000AZ00CHGDDA	PAYMENT-THANK YOU	199.86-

**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.