



Sept



Prepared For	HIGH POINT ACADEMY KEREN MELMED
Account Number	
Statement Closing Date	09/20/16
Days in Billing Cycle	33
Next Statement Date	10/20/16

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

Inquiries or Questions:
WF Business Direct PO Box 29482
Phoenix, AZ 85038-8650

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

Credit Line	\$7,000
Available Credit	\$5,298

Payment Information

New Balance	\$1,609.38
Current Payment Due (Minimum Payment)	\$32.00
Current Payment Due Date	10/11/16

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		\$3,528.76
Credits	-	\$0.00
Payments	-	\$3,528.76
Purchases & Other Charges	+	\$1,609.38
Cash Advances	+	\$0.00
Finance Charges	+	\$0.00
New Balance	=	\$1,609.38

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

Important Information

\$0 - \$1,609.38 WILL BE DEDUCTED FROM YOUR ACCOUNT AND CREDITED AS YOUR AUTOMATIC PAYMENT ON 10/11/16. THE AUTOMATIC PAYMENT AMOUNT WILL BE REDUCED BY ALL PAYMENTS POSTED ON OR BEFORE THIS DATE.

See reverse side for important information.

0-3
1-2

Trans	Post	Reference Number	Description	Credits	Charges
08/20	08/20	2444500KSHEYW1T6D	WALGREENS #7581 DENVER CO		
08/26	08/26	2443106KZ2DL8TAK3	AMAZON.COM AMZN.COM/BILL AMZN.COM/BILL WA		150.00
08/26	08/26	2469216KZ007JBTY4	1-800-FLOWERS.COM.INC. 800-468-1141 NY		50.90
08/26	08/26	2469216KZ0074Q8PP	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA		78.84
08/26	08/26	2469216KZ0074WA93	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA		38.60
08/29	08/29	2427076L361BSPDDY	CBI ONLINE 800-882-0757 CO		56.30
08/29	08/29	2427076L361BSPDFR	CBI ONLINE 800-882-0757 CO		6.85
08/29	08/29	2427076L361BSPDGT	CBI ONLINE 800-882-0757 CO		6.85
08/29	08/29	2427076L361BSPDG9	CBI ONLINE 800-882-0757 CO		6.85
08/29	08/29	2427076L361BSPDHK	CBI ONLINE 800-882-0757 CO		6.85
08/29	08/29	2427076L361BSPDHY	CBI ONLINE 800-882-0757 CO		6.85
08/29	08/29	2427076L361BSPDJB	CBI ONLINE 800-882-0757 CO		6.85
08/29	08/29	2427076L361BSPDK5	CBI ONLINE 800-882-0757 CO		6.85
08/29	08/29	2427076L361BSPDNZ	CBI ONLINE 800-882-0757 CO		6.85
08/29	08/29	2427076L361BSPDPT	CBI ONLINE 800-882-0757 CO		6.85
08/29	08/29	2427076L361BSPDSL	CBI ONLINE 800-882-0757 CO		6.85
08/29	08/29	2427076L361BSPDSW	CBI ONLINE 800-882-0757 CO		6.85
08/29	08/29	2427076L361BSPDT3	CBI ONLINE 800-882-0757 CO		6.85
08/29	08/29	2427076L361BSPDVQ	CBI ONLINE 800-882-0757 CO		6.85
08/29	08/29	2427076L361BSPDWE	CBI ONLINE 800-882-0757 CO		6.85
08/29	08/29	2427076L361BSPDWM	CBI ONLINE 800-882-0757 CO		6.85
08/29	08/29	2427076L361BSPDXF	CBI ONLINE 800-882-0757 CO		6.85
08/29	08/29	2427076L361BSPDYF	CBI ONLINE 800-882-0757 CO		6.85
08/29	08/29	2427076L361BSPDZH	CBI ONLINE 800-882-0757 CO		6.85
08/29	08/29	2427076L361BSPDZ1	CBI ONLINE 800-882-0757 CO		6.85
08/29	08/29	2427076L361BSPDZ9	CBI ONLINE 800-882-0757 CO		6.85
08/29	08/29	2427076L361BSPEY7	CBI ONLINE 800-882-0757 CO		6.85
08/29	08/29	2427076L361BSPE0J	CBI ONLINE 800-882-0757 CO		6.85
08/29	08/29	2427076L361BSPE2L	CBI ONLINE 800-882-0757 CO		6.85
08/29	08/29	2427076L361BSPE2Q	CBI ONLINE 800-882-0757 CO		6.85
08/29	08/29	2427076L361BSPE24	CBI ONLINE 800-882-0757 CO		6.85
08/29	08/29	2427076L361BSPE3X	CBI ONLINE 800-882-0757 CO		6.85
08/29	08/29	2427076L361BSPE4D	CBI ONLINE 800-882-0757 CO		6.85
08/29	08/29	2427076L361BSPE5F	CBI ONLINE 800-882-0757 CO		6.85
08/29	08/29	2427076L361BSPF3B	CBI ONLINE 800-882-0757 CO		6.85
08/29	08/29	2469216L300K52GT4	STARBUCKS STORE 10438 AURORA CO		6.85
08/30	08/30	2469216L300NTVD27	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA		150.00
09/01	09/01	2469216L500HKE282	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA		63.46
09/01	09/01	2469216L500HY7D7Y	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA		15.70
09/01	09/01	2469216L500W76JJP	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA		8.33
09/01	09/01	2469216L500W874GA	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA		15.70
09/03	09/03	2443106L72DYFGKB3	AMAZON.COM AMZN.COM/BILL AMZN.COM/BILL WA		23.90
09/03	09/03	2469216L70070DWVJ	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA		114.36
09/03	09/03	2469216L70074SBVM	Amazon.com AMZN.COM/BILL WA		48.95
09/04	09/04	2469216L800LLW9WZ	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA		54.64
09/04	09/04	2469216L800T6SLSH	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA		13.91
09/05	09/05	2469216L9002ENH6L	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA		174.41
09/05	09/05	2469216L9009TN02D	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA		48.08
09/06	09/06	2449215LALW792JJP	TEACHERSPAYTEACHERS.COM 646-588-0910 NY		54.45
09/07	09/07	2427076LQ61BV6WEX	CBI ONLINE 800-882-0757 CO		22.00
09/07	09/07	2427076LQ61BV6WG7	CBI ONLINE 800-882-0757 CO		6.85
09/07	09/07	2427076LQ61BV6WH8	CBI ONLINE 800-882-0757 CO		6.85
09/07	09/07	2427076LQ61BV6W5Y	CBI ONLINE 800-882-0757 CO		6.85
09/07	09/07	2427076LQ61BV6W7F	CBI ONLINE 800-882-0757 CO		6.85
09/07	09/07	2427076LQ61BV6W7P	CBI ONLINE 800-882-0757 CO		6.85
09/07	09/07	2427076LQ61BV6W8H	CBI ONLINE 800-882-0757 CO		6.85
09/08	09/08	2427076LD61BSE8P1	CBI ONLINE 800-882-0757 CO		6.85
09/08	09/08	F592100LC00CHGDDA	AUTOMATIC PAYMENT - THANK YOU		6.85
09/13	09/13	2469216LH00D910MP	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	3,528.76	
09/15	09/15	2427076LL61BSHHV0	CBI ONLINE 800-882-0757 CO		53.64
09/17	09/17	2469216LM00W9FRKB	Amazon.com AMZN.COM/BILL WA		6.85
09/18	09/18	2444500LN8PVZBWDO	KING SOOPERS #0093 DENVER CO		81.06
					25.00

Wells Fargo News

Now there are no foreign transaction fees when you make international purchases or travel outside of the U.S. With your Wells Fargo Business Card, you can take your business anywhere around the world and have the confidence you'll get: -No foreign transaction fees on your purchases



Prepared For	HIGH POINT ACADEMY CHAD A MILLER
Account Number	
Statement Closing Date	09/20/16
Days in Billing Cycle	33
Next Statement Date	10/20/16
Credit Line	\$6,500
Available Credit	\$4,211

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

Inquiries or Questions:
WF Business Direct PO Box 29482
Phoenix, AZ 85038-8650

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

Payment Information

New Balance	\$2,188.95
Current Payment Due (Minimum Payment)	\$43.00
Current Payment Due Date	10/11/16

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		\$0.00
Credits	-	\$932.70
Payments	-	\$1,588.31
Purchases & Other Charges	+	\$4,709.96
Cash Advances	+	\$0.00
Finance Charges	+	\$0.00
New Balance	=	\$2,188.95

Wells Fargo Business Card Rewards - Legacy

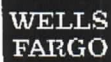
Membership No:		
Previous Balance		13,157
Points Earned this Month		1,256
Points From Other Company Cards		1,609
Bonus Points Earned		0
Adjustments		0
Earn More Mall® Bonus Points		0
Redeemed	-	0
Total Available	=	16,022

Rewards Notice

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

See reverse side for important information.

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



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	13.490%	.03695%	\$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

Important Information

\$0 - \$2,188.95 WILL BE DEDUCTED FROM YOUR ACCOUNT AND CREDITED AS YOUR AUTOMATIC PAYMENT ON 10/11/16. THE AUTOMATIC PAYMENT AMOUNT WILL BE REDUCED BY ALL PAYMENTS POSTED ON OR BEFORE THIS DATE.

Transaction Details

& Item was transferred from lost/stolen account

Trans	Post	Reference Number	Description	Credits	Charges
08/17	08/19	2407105KPWPA1B5GD	FLAG WORLD COMPANY AURORA CO		417.60
08/18	08/19	2455930KPS56QX0KD	COLORADO LEAGUE OF CHARTERED 303-9895356 CO		175.00
08/18	08/19	2469216KP0059ZN8D	APL*APPLE ONLINE STORE 800-676-2775 CA		259.00
08/18	08/19	2490641KP0V8KB3HL	Netflix.com Netflix.com CA		9.33
08/22	08/22	2426979KWEJA6728L	DRY CLEAN USA AURORA 2 DENVER CO		28.00
08/23	08/23	2469216KW00WGKFTA	Discount School Supply 800-482-5846 CA		115.98
08/23	08/23	&F592100KZ000IXFRL	USPS POSTAGE STAMPS.COM WASHINGTON DC		50.00
08/25	08/25	00000000000ATNEWA	BALANCE TRANSFER 4856 2002 2698 1143		2,521.01
08/25	08/25	F592100KY000SS238	ADJUSTMENT-PURCHASES	311.62	
08/25	08/25	F592100KY000SS238	ADJUSTMENT-PURCHASES	310.99	
08/25	08/25	F592100KY000SS238	ADJUSTMENT-PURCHASES	310.09	
08/30	08/30	2455930L3S68DRG3X	COLORADO LEAGUE OF CHARTERED 303-9895356 CO		75.00
09/02	09/02	2489216L600MGHGK3	INDEED 203-564-2400 CT		215.07
09/04	09/04	2490641L80VTFGD59	FACEBK GSVEH969B2 850-6187714 CA		30.65
09/06	09/06	2461043LB03PR46ZH	USPS POSTAGE STAMPS.COM WASHINGTON DC		50.00
09/08	09/08	2455930LDS88EDW8Z	COLORADO LEAGUE OF CHARTERED 303-9895356 CO		75.00
09/08	09/08	F592100LC00CHGDDA	AUTOMATIC PAYMENT - THANK YOU	1,568.31	
09/11	09/11	2469216LF00GS3PG9	STAMPS.COM 855-808-2677 CA		15.99
09/13	09/13	2461043LJ03PTXNFT	USPS POSTAGE STAMPS.COM WASHINGTON DC		50.00
09/14	09/14	2469216LJ00X8D27B	APL* ITUNES.COM/BILL 866-712-7753 CA		4.14
09/15	09/15	2449215LLS10QS9T3	SERVERMONKEY.COM 855-893-1394 TX		404.86
09/17	09/17	2490641LM0W72XXSW	SURVEYMONKEY.COM 971-2445555 CA		204.00
09/18	09/18	2490641LN0W7HK86Y	Netflix.com Netflix.com CA		9.33

Wells Fargo News

Now there are no foreign transaction fees when you make international purchases or travel outside of the U.S. With your Wells Fargo Business Card, you can take your business anywhere around the world and have the confidence you'll get:

- No foreign transaction fees on your purchases
- Enhanced security with chip card technology

"No foreign transaction fees" applies to business credit cards issued by Wells Fargo, and this account in particular. For information on other Wells Fargo credit and debit cards, please see your account agreement or visit wells Fargo.com.

Summary of Account Activity		
Previous Balance	\$	803.79
Payments	-	803.79
Other Credits	-	0.00
Purchases/Debits	+	115.85
Cash Advances	+	0.00
Finance Charges	+	0.00
New Balance		115.85
Credit Limit		1,200.00
Available Credit		903.00

Payment Information	
Statement Closing Date	10/03/16
New Balance	115.85
Minimum Payment Due	115.85
Payment Due Date	10/28/16
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	
09/19	09/19	F558000LP00CHGDDA	PAYMENT-THANK YOU	803.79-	
09/28	09/28	2469216M0008TEB1A	IN *THE FRESNEL PRISM AND952-4960432 MN MCC: 5047 MERCHANT ZIP: 55438	115.85	

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	\$	251.94
Payments	-	251.94
Other Credits	-	0.00
Purchases/Debits	+	1,438.22
Cash Advances	+	0.00
Finance Charges	+	0.00
New Balance		1,438.22
Credit Limit		1,500.00
Available Credit		61.00

Payment Information

Statement Closing Date	10/03/16
New Balance	1,438.22
Minimum Payment Due	1,438.22
Payment Due Date	10/28/16
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
09/01	09/02	2444500L55SDJAZ79	DOMINO'S 6299 941-907-6667 CO MCC: 5814 MERCHANT ZIP: 80249	70.66
09/01	09/02	2444500L58PV6VXLF	KING SOOPERS #0083 DENVER CO MCC: 5411 MERCHANT ZIP: 80249	110.31
09/05	09/05	2444500L98PSZXJN2	KING SOOPERS #0128 AURORA CO MCC: 5411 MERCHANT ZIP: 80013	13.45
09/06	09/06	2444500L8PSQZSQG	KING SOOPERS #0083 DENVER CO MCC: 5411 MERCHANT ZIP: 80249	33.79
09/07	09/07	2444500LB8PT8BXNX	KING SOOPERS #0114 COMMERCE CITY CO MCC: 5411 MERCHANT ZIP: 80022	16.00
09/12	09/12	2423168LH5SH1NTAW	MCALISTER'S #1295 AURORA CO MCC: 5814 MERCHANT ZIP:	35.65
09/14	09/14	2449215LJLWDQG331	TEACHERSPAYTEACHERS.COM 646-588-0910 NY MCC: 5999 MERCHANT ZIP: 10003	23.00
09/15	09/15	2443106LLRQEG1MA7	PANDA EXPRESS #2254 T AURORA CO MCC: 5814 MERCHANT ZIP:	22.46
09/15	09/15	2444500LK8PTJEB6Q	KING SOOPERS #0083 DENVER CO MCC: 5411 MERCHANT ZIP: 80249	27.93
09/16	09/16	2422443LM2Y36BX3G	FIREHOUSE SUBS #99 303-886-0300 CO MCC: 5814 MERCHANT ZIP: 80011	48.05
09/19	09/19	F558000LP00CHGDDA	PAYMENT-THANK YOU	251.94-
09/20	09/20	2427539LTBLZSP8X3	HOME SCIENCE TOOLS 800-8606272 MT MCC: 8299 MERCHANT ZIP: 59102	24.55
09/20	09/20	2444500LREJ3SJPDH	DOMINO'S 6299 941-907-6667 CO MCC: 5814 MERCHANT ZIP: 80249	51.19
09/20	09/20	2444500LR8PT33R0G	KING SOOPERS #0083 DENVER CO MCC: 5411 MERCHANT ZIP: 80249	68.25
09/21	09/21	2443105LT60VNZFK9	EINSTEIN BROS BAGELS3589 AURORA CO MCC: 5812 MERCHANT ZIP:	3.03
09/21	09/21	2444500LT8PRZZZST	KING SOOPERS #0083 DENVER CO MCC: 5411 MERCHANT ZIP: 80249	3.99
09/21	09/21	2444500LT8PRZZX2	KING SOOPERS #0083 DENVER CO MCC: 5411 MERCHANT ZIP: 80249	72.59
09/22	09/22	2423168LV5SH1NTZZ	MCALISTER'S #1295 AURORA CO MCC: 5814 MERCHANT ZIP:	540.00
09/22	09/22	2444500LSEJ5BVRV5	DOMINO'S 6299 941-907-6667 CO MCC: 5814 MERCHANT ZIP: 80249	249.44
09/26	09/26	2461043LZ03R4HQKQ	ADOBE *EXPORTPDF SUB 800-833-6687 CA MCC: 5734 MERCHANT ZIP: 95110	23.88

Previous Balance	\$	545.00-
Payments	-	0.00
Other Credits	-	0.00
Purchases/Debits	+	122.47
Cash Advances	+	0.00
Finance Charges	+	0.00
New Balance		422.53-
Credit Limit		2,000.00
Available Credit		2,000.00

Payment Information	
Statement Closing Date	10/03/16
New Balance	422.53-
Minimum Payment Due	0.00
Payment Due Date	10/28/16
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
09/09	09/09	2469216LE000QVX36	STARBUCKS STORE 10856 AURORA CO MCC: 5814 MERCHANT ZIP: 80017	25.00
09/25	09/25	2422443LY30VRHQBP	MANUELS DOWNTOWN AUSTIN TX MCC: 5812 MERCHANT ZIP:	19.24
09/27	09/27	2422443M030VYN0T8	MOONSHINE PATIO BA AUSTIN TX MCC: 5812 MERCHANT ZIP:	32.06
09/28	09/28	2443106M1BM04389J	AUSTIN AIRPORT-F&B AUSTIN TX MCC: 5814 MERCHANT ZIP: 78719	13.41
09/28	09/28	2469216M0006K6NWZ	SQ *MULLER TIKUE Round Rock TX MCC: 4121 MERCHANT ZIP: 78664	32.76

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.

Additional Account Information
 PLEASE DO NOT PAY, AS OF THIS STATEMENT DATE YOUR ACCOUNT HAS A CREDIT BALANCE.