



UMPQUA BANK

BL ACCT 00002310-10000000
SEIU LOCAL 1000
Account Number: ####-####-####-3502
Page 1 of 4



Account Summary




Billing Cycle		11/30/2020
Days In Billing Cycle		31
Previous Balance		\$4,414.52
Purchases	+	\$8,275.74
Cash	+	\$0.00
Balance Transfers	+	\$0.00
Special	+	\$0.00
Credits	-	\$1,785.98-
Payments	-	\$4,414.52-
Other Charges	+	\$0.00
Finance Charges	+	\$0.00

NEW BALANCE \$6,489.76

Credit Summary

Total Credit Line	\$300,000.00
Available Credit Line	\$293,510.24
Available Cash	\$0.00
Amount Over Credit Line	\$0.00
Amount Past Due	\$0.00
Disputed Amount	\$0.00

Account Inquiries

-  Call us at: (866) 777-9013
Lost or Stolen Card: (866) 839-3485
-  Go to www.umpquabank.com
-  Write us at PO BOX 1952, SPOKANE, WA 99210-1952

Payment Summary

NEW BALANCE	\$6,489.76
MINIMUM PAYMENT	\$6,489.76
PAYMENT DUE DATE	12/25/2020

NOTE: Grace period to avoid a finance charge on purchases, pay entire new balance by payment due date. Finance charge accrues on cash advances until paid and will be billed on your next statement.

Corporate Activity

TOTAL CORPORATE ACTIVITY				\$0.00
Trans Date	Post Date	Reference Number	Transaction Description	Amount
11/02	11/02	2088556	INTERNET PMT-THANK YOU	\$4,414.52-

PLEASE DETACH COUPON AND RETURN PAYMENT USING THE ENCLOSED ENVELOPE - ALLOW UP TO 7 DAYS FOR RECEIPT

UMPQUA BANK
PO BOX 1952
SPOKANE WA 99210-1952



Account Number

3502

Check box to indicate name/address change on back of this coupon

AMOUNT OF PAYMENT ENCLOSED

Closing Date	New Balance	Total Minimum Payment Due	Payment Due Date
11/30/20	\$6,489.76	\$6,489.76	12/25/20

\$



BL ACCT 00002310-10000000
SEIU LOCAL 1000
1808 14TH STREET
SACRAMENTO CA 95811

e-Statement

MAKE CHECK PAYABLE TO:

UMPQUA BANK
PO BOX 2310
SPOKANE WA 99210-2310

56 4807 2535 0004 3502 00648976 00648976 1

IMPORTANT INFORMATION

Finance Charge Calculation Methods and Computation of Average Daily Balance Subject to Finance Charge: The Finance Charge Calculation Method applicable to your account for Cash Advances and Credit Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below:

Method A - Average Daily Balance (including current transactions): The Finance Charge on purchases begins on the date the transaction posted to your account. The Finance Charge on Cash Advances begins on the date you obtained the cash advance, or the first day of the billing cycle within which it is posted to your account, whichever is later. There is no grace period.

The Finance Charges for a billing cycle are computed by applying the Periodic Rate to the "average daily balance" of your account. To get the average daily balance, we take the beginning balance of your account each day, add any new purchases or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid finance charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

Method E - Average Daily Balance (excluding current transactions): To avoid incurring an additional Finance Charge on the balance of purchases (and cash advances if Method E is specified as applicable to cash advances) reflected on your monthly statement, you must pay the New Balance shown on your monthly statement on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance Charges for a billing cycle are computed by applying the Periodic Rate to the "average daily balance" of purchases (and if applicable, cash advances). To get the average daily balance, we take the beginning balance of your account each day and subtract any payments, credits, non-accruing fees, and unpaid finance charges. We do not add in any new purchases or cash advances. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

Method G - Average Daily Balance (including current transactions): To avoid incurring an additional Finance Charge on the balance of purchases (and cash advances, if Method G is specified as applicable to cash advances) reflected on your monthly statement and, on any new purchases (and if applicable, cash advances) appearing on your next monthly statement, you must pay the New Balance, shown on your monthly statement, on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance Charges for a billing cycle are computed by applying the Periodic Rate to the "average daily balance" of purchases (and if applicable, cash advances). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid finance charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

Payment Crediting and Credit Balance: Payments received at the location specified on the front of the statement after the phrase "MAKE CHECK PAYABLE TO" will be credited to the account specified on the payment coupon as of the date of receipt. Payments received at a different location or payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request in writing, a full refund. Submit your request to the Account Inquiries address on the front of this statement.

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account on which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing Date: The closing date is the last day of the billing cycle; all transactions received after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill. Submit your request to the Account Inquiries address on the front of this statement. You may use your card(s) during this 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

Negative Credit Reports: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

BILLING RIGHTS SUMMARY

In Case of Errors or Inquiries About Your Bill: If you suspect there is an error on your account or you need information about a transaction on your bill, send your written inquiry to the Account Inquiries address on the front of this statement within 60 days of the date of the statement containing the transaction in question. You may telephone us, however a written request is required to preserve your rights.

In your letter, give us the following information:

- Your name and account number.
The dollar amount of the suspected error.
Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Please provide a legal document evidencing your name change, such as a court document.

Please use blue or black ink to complete form

NAME CHANGE

Last [grid]

First [grid] Middle [grid]

ADDRESS CHANGE

Street [grid]

[grid]

[grid]

City [grid] State [grid] ZIP Code [grid]

Home Phone ([grid]) [grid] - [grid] Business Phone ([grid]) [grid] - [grid]

Cell Phone ([grid]) [grid] - [grid] E-mail Address _____

SIGNATURE REQUIRED TO AUTHORIZE CHANGES

Signature _____

Cardholder Account Summary				
VIRTUAL ACCT AIRFARE CARD ##### 0156	Payments & Other Credits \$0.00	Purchases & Other Charges \$20.20	Cash Advances \$0.00	Total Activity \$0.00

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
11/24	11/26	PPLN01	24692160330100167214224	SOUTHWES 5262337478289 800-435-9792 TX BRATTON/AARON CORDIS 120120 ONT SMF WN P ONT WN P	\$20.20

Cardholder Account Summary				
VIRTUAL ACCT TOWNHALL ##### 2129	Payments & Other Credits \$0.00	Purchases & Other Charges \$1,600.00	Cash Advances \$0.00	Total Activity \$0.00

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
10/30	11/01	PPLN01	24492150304637730107174	TWILIO INC TWILIO.COM CA	\$1,600.00

Cardholder Account Summary				
VIRTUAL ACCT PURCHASING ##### 4397	Payments & Other Credits \$1,785.98-	Purchases & Other Charges \$6,445.07	Cash Advances \$0.00	Total Activity \$0.00

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
10/30	11/01	PPLN01	24251370304027018258003	THALO, LLC - LARRY JORDAN 631-752-9600 NY	\$19.99
11/01	11/02	PPLN01	24492150306637936814688	TWILIO INC TWILIO.COM CA	\$2,000.00
11/02	11/03	PPLN01	24431060308286037800122	RCD CIVIL SUPERIOR COURT 510-267-6911 CA	\$24.00
11/04	11/05	PPLN01	24692160309100390711811	BTI*BLUETIE 585-586-2000 NY	\$90.00
11/04	11/05	PPLN01	24492150309743093096395	FLOWER SHOP NETWORK 877-376-7363 AR	\$64.59
11/04	11/05	PPLN01	24755420310133102848554	CORPSUMMITS 404-2208700 GA	\$1,579.20
11/09	11/10	PPLN01	24692160314100870930512	AMZN Mktp US*2828B99R0 Amzn.com/bill WA	\$99.93
11/11	11/12	PPLN01	24692160316100971478930	Intuit *ProSeries 833-830-9255 CA	\$318.44
11/11	11/12	PPLN01	24692160316100920125756	AMZN Mktp US*285GD0YY0 Amzn.com/bill WA	\$388.12
11/10	11/12		74492150316637786046871	CREDIT VOUCHER TWILIO INC 8778894546 CA	\$1,785.98-
11/12	11/13	PPLN01	24492150317637937841620	ZOOM.US 888-799-9666 WWW.ZOOM.US CA	\$42.80
11/12	11/13	PPLN01	24692160317100650583025	Intuit *ProSeries 833-830-9255 CA	\$64.00
11/12	11/13	PPLN01	24692160317100650583181	Intuit *ProSeries 833-830-9255 CA	\$64.00
11/12	11/15	PPLN01	24717050318153188285376	TLF*AAA FLORIST 951-3715151 CA	\$53.86
11/13	11/15	PPLN01	24559300318900010264510	INREACH ONLINE CLE 888-8927676 TX	\$110.00
11/13	11/15	PPLN01	24559300318900010286752	INREACH ONLINE CLE 888-8927676 TX	\$110.00
11/13	11/15	PPLN01	24559300318900010287404	INREACH ONLINE CLE 888-8927676 TX	\$110.00
11/16	11/17	PPLN01	24431050321700836517558	LA TIMES SUBSCRIPTION 213-283-2274 CA	\$16.00
11/17	11/18	PPLN01	24492150322637378739005	ZOOM.US 888-799-9666 WWW.ZOOM.US CA	\$64.16
11/18	11/19	PPLN01	24692160323100749827039	NYTimes*NYTimes disc 800-698-4637 NY	\$4.00
11/18	11/19	PPLN01	24431050323700845526051	LA TIMES SUBSCRIPTION 213-283-2274 CA	\$15.96
11/22	11/23	PPLN01	24692160327100529274101	WWW.COSTCO.COM 800-955-2292 WA	\$91.31
11/24	11/25	PPLN01	24492150329715450441683	FLOWER SHOP NETWORK 877-376-7363 AR	\$67.98
11/24	11/25	PPLN01	24692160330100612141154	SQ *R&M FRAMING INC. Sacramento CA	\$576.09
11/25	11/26	PPLN01	24692160330100013347269	AMZN Mktp US*7TOG719A3 Amzn.com/bill WA	\$121.76
11/26	11/27	PPLN01	24431060331700542148497	ADOBE CREATIVE CLOUD 800-443-8158 CA	\$239.97
11/26	11/27	PPLN01	24692160331100501434842	AMZN Mktp US*3T9S00713 Amzn.com/bill WA	\$60.88
11/29	11/30	PPLN01	24431060334083324586375	AMAZON.COM*TU7ZV0FY3 AMZN AMZN.COM/BILL WA	\$48.03

Cardholder Account Summary					
ANICA WALLS #### #### #### 5548		Payments & Other Credits \$0.00	Purchases & Other Charges \$210.47	Cash Advances \$0.00	Total Activity \$0.00
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
10/30	11/01	PPLN01	24692160304100877967725	SQ *ROXIE DELI & BARBEQUE Sacramento CA	\$44.39
11/03	11/04	PPLN01	24692160308100461301592	STARBUCKS 800-782-7282 800-782-7282 WA	\$15.00
11/03	11/04	PPLN01	24692160308100800338222	CITYOFSAC-PARKMOBILE 916-808-5110 CA	\$3.60
11/04	11/05	PPLN01	24692160309100090794323	STARBUCKS 800-782-7282 800-782-7282 WA	\$20.00
11/13	11/15	PPLN01	24692160318100221558018	STARBUCKS 800-782-7282 800-782-7282 WA	\$15.00
11/19	11/20	PPLN01	24692160324100321938807	STARBUCKS 800-782-7282 800-782-7282 WA	\$15.00
11/19	11/20	PPLN01	24755420325123258010730	THE COCONUT ON T SACRAMENTO CA	\$14.08
11/20	11/22	PPLN01	24692160325100115332893	STARBUCKS 800-782-7282 800-782-7282 WA	\$15.00
11/24	11/24	PPLN01	24431060329083708717148	CHIPOTLE ONLINE 180-024-4768 CA	\$38.40
11/25	11/26	PPLN01	24692160330100851183149	STARBUCKS 800-782-7282 800-782-7282 WA	\$15.00
11/26	11/27	PPLN01	24692160331100610966643	STARBUCKS 800-782-7282 800-782-7282 WA	\$15.00

Finance Charge Summary / Plan Level Information									
Plan Name	Plan Description	FCM ¹	Average Daily Balance	Periodic Rate *	Corresponding APR	Finance Charges	Effective APR Fees **	Effective APR	Ending Balance
Purchases									
PPLN01 001	PURCHASE	E	\$0.00	0.06008%(D)	21.9900%	\$0.00	\$0.00	0.0000%	\$6,489.76
Cash									
CPLN01 001	CASH	A	\$0.00	0.06554%(D)	23.9900%	\$0.00	\$0.00	0.0000%	\$0.00
* Periodic Rate (M)=Monthly (D)=Daily							Days In Billing Cycle: 31		
** includes cash advance and foreign currency fees							APR = Annual Percentage Rate		
¹ FCM = Finance Charge Method									
(V) = Variable Rate If you have a variable rate account the periodic rate and Annual Percentage Rate (APR) may vary.									