



March 2020 Statement

Open Date: 02/21/2020 Closing Date: 03/19/2020

Account: 4798 5100 4660 6048



Visa® Company Card with Rewards
SEIU LOCAL 1000 (CPN 001042204)

Cardmember Service
BUS 30 ELN

1-866-552-8855
13

New Balance	\$392.94
Minimum Payment Due	\$10.00
Payment Due Date	04/17/2020

Reward Points	
Earned This Statement	392
Reward Center Balance as of 03/18/2020	256,220
For details, see your rewards summary.	

Activity Summary		
Previous Balance	+	\$3,131.67
Payments	-	\$3,131.67 ^{CR}
Other Credits	-	\$6,792.52 ^{CR}
Purchases	+	\$7,185.46
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
New Balance	=	\$392.94
Past Due		\$0.00
Minimum Payment Due		\$10.00
Credit Line		\$100,000.00
Available Credit		\$99,607.06
Days in Billing Period		28

Payment Options:

Mail payment coupon
with a check

Pay online at
myaccountaccess.com

Pay by phone
1-866-552-8855

No payment is required.

CPN 001042204



0047985100466060480000010000000392940

Automatic Payment

Account Number: 4798 5100 4660 6048

Your new full balance of \$392.94 will be automatically deducted from your account on 04/13/20.

24-Hour Cardmember Service: 1-866-552-8855

- to pay by phone
- to change your address

000015503 01 SP 000638406025546 E

SEIU LOCAL 1000
ACCOUNTS PAYABLE
1808 14TH ST
SACRAMENTO CA 95811-7131



What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, please call us at the telephone number on the front of this statement, or write to us at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335.

In your letter or call, give us the following information:

- ▶ Account information: Your name and account number.
 - ▶ Dollar amount: The dollar amount of the suspected error.
 - ▶ Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.
- You must contact us within 60 days after the error appeared on your statement. While we investigate whether or not there has been an error, the following are true:
- ▶ We cannot try to collect the amount in question, or report you as delinquent on that amount.
 - ▶ The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
 - ▶ While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
 - ▶ We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Important Information Regarding Your Account

1. **INTEREST CHARGE:** Method of Computing Balance Subject to Interest Rate: We calculate the periodic rate or interest portion of the **INTEREST CHARGE** by multiplying the applicable Daily Periodic Rate ("**DPR**") by the Average Daily Balance ("**ADB**") (including new transactions) of the Purchase, Advance and Balance Transfer categories subject to interest, and then adding together the resulting interest from each category. We determine the **ADB** separately for the Purchases, Advances and Balance Transfer categories. To get the **ADB** in each category, we add together the daily balances in those categories for the billing cycle and divide the result by the number of days in the billing cycle. We determine the daily balances each day by taking the beginning balance of those Account categories (including any billed but unpaid interest, fees, credit insurance and other charges), adding any new interest, fees, and charges, and subtracting any payments or credits applied against your Account balances that day. We add a Purchase, Advance or Balance Transfer to the appropriate balances for those categories on the later of the transaction date or the first day of the statement period. Billed but unpaid interest on Purchases, Advances and Balance Transfers is added to the appropriate balances for those categories each month on the statement date. Billed but unpaid Advance Transaction Fees are added to the Advance balance of your Account on the date they are charged to your Account. Any billed but unpaid fees on Purchases, credit insurance charges, and other charges are added to the Purchase balance of the Account on the date they are charged to the Account. Billed but unpaid fees on Balance Transfers are added to the Balance Transfer balance of the Account on the date they are charged to the Account. In other words, billed and unpaid interest, fees, and charges will be included in the **ADB** of your Account that accrues interest and will reduce the amount of credit available to you. To the extent credit insurance charges, overlimit fees, Annual Fees, and/or Travel Membership Fees may be applied to your Account, such charges and/or fees are not included in the **ADB** calculation for Purchases until the first day of the billing cycle following the date the credit insurance charges, overlimit fees, Annual Fees and/or Travel Membership Fees (as applicable) are charged to the Account. Prior statement balances subject to an interest-free period that have been paid on or before the payment due date in the current billing cycle are not included in the **ADB** calculation.

2. **Payment Information:** You must pay us in U.S. Dollars with checks or similar payment instruments drawn on a financial institution located in the United States. We will also accept payment in U.S. Dollars via the Internet or phone or previously established automatic payment transaction. We may, at our option, choose to accept a payment drawn on a foreign financial institution. However, you will be charged and agree to pay any collection fees required in connection with such a transaction. The date you mail a payment is different than the date we receive that payment. The payment date is the day we receive your check or money order at Cardmember Service, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your electronic or phone payment. All payments by check or money order accompanied by a payment coupon and received at this payment address will be credited to your Account on the day of receipt if received by 5:00 p.m. CT on any banking day. Mailed payments that do not include the payment coupon and/or are mailed to a different address will be processed within 5 banking days of receipt and credited to your Account on the day of receipt. In addition, if you mail your payment without a payment coupon or to an incorrect address, it may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and possible suspension of your Account. Internet and telephone payment options are available, and crediting times vary (but generally must be made before 5:00 p.m. CT to 8 p.m. CT depending on what day and how the payment is made). If you are making an internet or telephone payment, please contact Cardmember Service for times specific to your Account and your payment option. Banking days are all calendar days except Saturday, Sunday and federal holidays. Payments due on a Saturday, Sunday or federal holiday and received on those days will be credited on the day of receipt. There is no prepayment penalty if you pay your balance at any time prior to your payment due date.

3. **Credit Reporting:** We may report information on your Account to Credit Bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report.


Visa Business Rewards Company Card

Rewards Center Activity as of 03/18/2020	
Rewards Center Activity*	0
Rewards Center Balance	256,220

*This item includes points redeemed, expired and adjusted.

Rewards Earned	This Statement	Year to Date
Points Earned on Net Purchases	392	7,730
Total Earned	392	7,730

Points Expiring on 03/31/2020: 31203

For rewards program inquiries and redemptions, call 1-888-229-8864 from 8:00 am to 10:00 pm (CST) Monday through Friday, 8:00 am to 5:30 pm (CST) Saturday and Sunday. Automated account information is available 24 hours a day, 7 days a week.

Important Messages

Paying Interest: You have a 24 to 30 day interest-free period for Purchases provided you have paid your previous balance in full by the Payment Due Date shown on your monthly Account statement. In order to avoid additional INTEREST CHARGES on Purchases, you must pay your new balance in full by the Payment Due Date shown on the front of your monthly Account statement.

There is no interest-free period for transactions that post to the Account as Advances or Balance Transfers except as provided in any Offer Materials. Those transactions are subject to interest from the date they post to the Account until the date they are paid in full.

Your payment of \$392.94 will be automatically deducted from your bank account on 04/13/2020. Please refer to your AutoPay Terms and Conditions for further information regarding this account feature.

Annual Account Summary tool can help you review your spending and plan ahead. An updated monthly report is available at the beginning of each month, it provides a clear picture of your spending pattern for year-to-date purchases and the prior two years. Yearend summary of charges, Expense by category and print feature for tax reporting are a few of the many features available to you. For details, log in to myaccountaccess.com/AAS.

Transactions WALKER, YVONNE R Credit Limit \$20000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Other Credits					
03/02	02/28	4329	SOUTHWES 5262174653039 800-435-9792 TX MERCHANDISE/SERVICE RETURN LOPES/BRANDI M 02/28/20 DALLAS LOVE TO DALLAS LOVE	\$557.96CR	_____
03/11	03/09	1428	SOUTHWES 5262174653786 800-435-9792 TX MERCHANDISE/SERVICE RETURN WALKER/YVONNE 03/09/20 DALLAS LOVE TO DALLAS LOVE	\$557.96CR	_____
03/12	03/10	9561	SOUTHWES 5262178056124 800-435-9792 TX MERCHANDISE/SERVICE RETURN WALKER/YVONNE 03/10/20 DALLAS LOVE TO DALLAS LOVE	\$525.96CR	_____
03/12	03/10	9579	SOUTHWES 5262178062405 800-435-9792 TX	\$525.96CR	_____

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March 2020 Statement 02/21/2020 - 03/19/2020
 SEIU LOCAL 1000 (CPN 001042204)

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Cardmember Service ☎ 1-866-552-8855

Transactions WALKER, YVONNE R **Credit Limit \$20000**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			MERCHANDISE/SERVICE RETURN LOPES/BRANDI M 03/10/20 DALLAS LOVE TO DALLAS LOVE		
03/16	03/13	7815	SOUTHWES 5262180775275 800-435-9792 TX MERCHANDISE/SERVICE RETURN WALKER/YVONNE 03/13/20 DALLAS LOVE TO DALLAS LOVE	\$557.96CR	_____
03/16	03/13	7823	SOUTHWES 5262180828573 800-435-9792 TX MERCHANDISE/SERVICE RETURN LOPES/BRANDI M 03/13/20 DALLAS LOVE TO DALLAS LOVE	\$557.96CR	_____
03/18	03/16	9558	SOUTHWES 5262179810188 800-435-9792 TX MERCHANDISE/SERVICE RETURN WALKER/YVONNE 03/16/20 DALLAS LOVE TO DALLAS LOVE	\$503.96CR	_____
03/18	03/16	9795	DELTA AIR0062422274442 DELTA.COM CA MERCHANDISE/SERVICE RETURN	\$1,652.40CR	_____
03/18	03/16	1981	DELTA AIR0062422294625 DELTA.COM CA MERCHANDISE/SERVICE RETURN	\$1,352.40CR	_____
Purchases and Other Debits					
02/24	02/21	7126	SOUTHWES 5262174653786 800-435-9792 TX WALKER/YVONNE 03/17/20 SACRAMENTO TO BURBANK BURBANK TO SACRAMENTO	\$557.96	_____
02/24	02/21	7134	SOUTHWES 5262174653039 800-435-9792 TX LOPES/BRANDI M 03/17/20 SACRAMENTO TO BURBANK BURBANK TO SACRAMENTO	\$557.96	_____
02/24	02/20	3901	WIENERSCHNITZEL 514 SACRAMENTO CA	\$23.94	_____
02/24	02/20	6602	PRIORITY PARKING L STR SACRAMENTO CA	\$15.00	_____
02/25	02/24	7634	LA TIMES SUBSCRIPTION LATIMES.COM CA	\$15.96	_____
02/28	02/26	8803	WINGSTOP 0522 WEST SACRAMEN CA	\$62.33	_____
03/02	02/28	2017	PMT*SAC CO AIRPORT PAR SACRAMENTO CA	\$18.00	_____
03/02	02/29	9659	LYFT *RIDE FRI 7PM lyft.com CA	\$27.05	_____
03/02	02/29	2628	LYFT *RIDE FRI 4PM lyft.com CA	\$29.89	_____
03/03	03/02	8833	76 - ELK GROVE 76 ELK GROVE CA	\$61.25	_____
03/05	03/03	7254	SOUTHWES 5262178056124 800-435-9792 TX WALKER/YVONNE 03/24/20 SACRAMENTO TO LOS ANGELES LOS ANGELES TO SACRAMENTO	\$525.96	_____
03/05	03/03	7262	SOUTHWES 5262178062405 800-435-9792 TX LOPES/BRANDI M 03/24/20 SACRAMENTO TO LOS ANGELES LOS ANGELES TO SACRAMENTO	\$525.96	_____
03/10	03/08	4126	SOUTHWES 5262179810188 800-435-9792 TX WALKER/YVONNE 03/20/20 SACRAMENTO TO SAN DIEGO SAN DIEGO TO SACRAMENTO	\$503.96	_____

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Transactions	WALKER, YVONNE R	Credit Limit \$20000
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Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
03/11	03/09	8153	DELTA AIR0062422294625 DELTA.COM CA LOPES/BRANDI M 04/21/20 SACRAMENTO TO SALT LAKE CI SALT LAKE CI TO OHARE OHARE TO ATLANTA ATLANTA TO SACRAMENTO	\$1,352.40	_____
03/11	03/09	2326	DELTA AIR0062422274442 DELTA.COM CA WALKER/YVONNE 04/21/20 SACRAMENTO TO SALT LAKE CI SALT LAKE CI TO OHARE OHARE TO ATLANTA ATLANTA TO SACRAMENTO	\$1,652.40	_____
03/11	03/10	8292	NEW YORK TIMES DIGITAL 800-698-4637 NY	\$17.00	_____
03/12	03/10	4942	SOUTHWES 5262180775275 800-435-9792 TX WALKER/YVONNE 03/24/20 SACRAMENTO TO BURBANK BURBANK TO SACRAMENTO	\$557.96	_____
03/12	03/10	4959	SOUTHWES 5262180828573 800-435-9792 TX LOPES/BRANDI M 03/24/20 SACRAMENTO TO BURBANK BURBANK TO SACRAMENTO	\$557.96	_____
03/13	03/11	4959	CAFE BERNARDO 2 SACRAMENTO CA	\$50.51	_____
03/13	03/12	3812	76 - ELK GROVE 76 ELK GROVE CA	\$56.05	_____
03/18	03/17	5678	LA TIMES SUBSCRIPTION 213-283-2274 CA	\$15.96	_____
Total for Account 4798 5100 5389 3448				\$392.94	

Transactions	BILLING ACCOUNT ACTIVITY
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Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
03/02		ET	PAYMENT THANK YOU	\$3,131.67	CR _____
Total for Account 4798 5100 4660 6048				\$3,131.67	CR

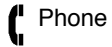
2020 Totals Year-to-Date	
Total Fees Charged in 2020	\$0.00
Total Interest Charged in 2020	\$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

**APR for current and future transactions.

Balance Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
**BALANCE TRANSFER	\$0.00	\$0.00	YES	\$0.00	13.99%	
**PURCHASES	\$392.94	\$0.00	YES	\$0.00	13.99%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	23.99%	

Contact Us

Phone

 Voice: 1-866-552-8855
 TDD: 1-888-352-6455
 Fax: 1-866-807-9053

Questions

 Cardmember Service
 P.O. Box 6353
 Fargo, ND 58125-6353

Mail payment coupon with a check

 Cardmember Service
 P.O. Box 790408
 St. Louis, MO 63179-0408

Online
myaccountaccess.com