



**UMPQUA**  
B · A · N · K

**December 2015 Statement**



Open Date: 11/21/2015 Closing Date: 12/21/2015

Account: 4798 5100 5389 3448

**Visa® Business Rewards Company Card**  
SEIU LOCAL 1000  
YVONNE R WALKER (CPN 001042204)

**Cardmember Service** ☎ 1-866-552-8855  
BUS 30 ELN 13

<b>New Balance</b>	<b>\$0.00</b>
<b>Minimum Payment Due</b>	<b>\$0.00</b>
<b>Payment Due Date</b>	<b>01/17/2016</b>

**Activity Summary**

Previous Balance		\$0.00
Payments		\$0.00
Other Credits	-	\$2,543.70 <sup>CR</sup>
Purchases	+	\$6,352.47
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
<b>New Balance</b>	=	<b>\$0.00</b>
<b>Past Due</b>		<b>\$0.00</b>
<b>Minimum Payment Due</b>		<b>\$0.00</b>
Credit Line		\$10,000.00
Available Credit		\$10,000.00
Days in Billing Period		31

**Payment Options:**



Mail payment coupon  
with a check



Pay online at  
[myaccountaccess.com](http://myaccountaccess.com)



Pay by phone  
1-866-552-8855

*This is not a bill, do not remit payment.*

CPN 001042204



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

- ☎ . to pay by phone
- ☎ . to change your address

000075051 1 SP 000638407181286 S

SEIU LOCAL 1000  
YVONNE R WALKER  
1808 14TH ST  
SACRAMENTO CA 95811-7131



**THIS IS NOT A BILL.**

**This memo statement only reflects  
the current activity on your account.  
An invoice has been sent to the  
applicable central billing account  
for the company.**

**Thank you.**

### **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. Credit insurance charges are not included in the **ADB** calculation for Purchases until the first day of the billing cycle following the date the credit insurance premium is 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.



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**Cardmember Service** ☎ 1-866-552-8855

**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.

Sign up for Emails to take full advantage of your card benefits! Visit [myaccountaccess.com](http://myaccountaccess.com) to enroll in Credit Card Account Access. Click "to Enroll" and enter your information. Enter your email address to receive exclusive offers that are only available online, as well as important updates on your account.

A Great way to get great offers from Visa Checkout. Each week through December 2015 Visa Checkout is offering new money-saving deals with various merchants. Watch the NFL games on FOX or learn more at [visacheckout.com/gamedaydeals](http://visacheckout.com/gamedaydeals). Merchant offers and campaign details found at [visacheckout.com/gamedaydeals](http://visacheckout.com/gamedaydeals). Visa is a proud sponsor of the NFL.

Visa Payment Controls allows you to customize each of your employee's business credit cards to control where, when, and how your employees use them. Easily set controls that limit card use by time of day or day of week, dollar amount, transaction types or geographical locations. Visit [myaccountaccess.com/vpc](http://myaccountaccess.com/vpc) to set up customized controls on your employees' business credit cards today.

**Transactions**

**Payments and Other Credits**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
12/07	12/04	2086	DELTA AIR0062328837786 HIBBING MN MERCHANDISE/SERVICE RETURN	\$248.50CR	_____
12/10	12/09	9308	DELTA AIR0062327399685 CINCINNATI OH MERCHANDISE/SERVICE RETURN	\$870.00CR	_____
12/15	12/14	0560	DELTA AIRSeat Fees ATLANTA GA MERCHANDISE/SERVICE RETURN	\$29.00CR	_____
12/21	12/18	7885	DELTA AIR0062161760218 ATLANTA GA MERCHANDISE/SERVICE RETURN	\$1,396.20CR	_____
<b>TOTAL THIS PERIOD</b>				<b>\$2,543.70CR</b>	

**Purchases and Other Debits**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
11/23	11/21	3018	UBER TECHNOLOGIES INC 866-576-1039 CA	\$38.34	_____
11/23	11/20	0388	WAFFLE SQUARE INC SACRAMENTO CA	\$22.75	_____
11/23	11/20	9134	76 10115103 ELK GROVE CA	\$54.90	_____
11/23	11/20	8318	SMF PARKING SACRAMENTO CA	\$68.00	_____
12/01	11/30	6513	UBER TECHNOLOGIES INC 866-576-1039 CA	\$35.78	_____
12/01	11/30	9568	HERTZ RENT-A-CAR SAN DIEGO CA 11/30/15 FOR 01 DAYS RENTL: 95380466141459566 WALKER /YVONNE	\$495.72	_____
12/03	12/01	9821	EMBASSY ROW FB WASHINGTON DC	\$3.30	_____
12/04	12/02	6796	SOUTHWES 5262163378348 800-435-9792 TX	\$11.20	_____



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**Transactions**

**Purchases and Other Debits**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			WALKER/YVONNE 12/11/15 SACRAMENTO TO ONTARIO CAL ONTARIO CAL TO SACRAMENTO		
12/04	12/02	7694	EMBASSY ROW FB WASHINGTON DC	\$3.30	_____
12/04	12/03	0877	UBER TECHNOLOGIES INC 866-576-1039 CA	\$36.94	_____
12/07	12/04	6080	DELTA AIR0062328837786 DELTA.COM CA	\$1,962.20	_____
			WALKER/YVONNE 01/17/16 LOS ANGELES TO ORLANDO FLA ORLANDO FLA TO LOS ANGELES		
12/07	12/04	6881	DELTA AIR0062161392633 SALT LAKE CTY UT LAWHEAD/TERRY 01/17/16 LOS ANGELES TO ORLANDO FLA ORLANDO FLA TO LOS ANGELES LOS ANGELES TO SACRAMENTO	\$457.20	_____
12/07	12/04	3440	DELTA AIRSeat Fees SALT LAKE CTY UT	\$109.00	_____
12/07	12/04	3457	DELTA AIRSeat Fees SALT LAKE CTY UT	\$109.00	_____
12/07	12/04	3465	DELTA AIRSeat Fees SALT LAKE CTY UT	\$25.00	_____
12/07	12/04	3473	DELTA AIRService Fee SALT LAKE CTY UT	\$25.00	_____
12/08	12/07	1185	CITYOFSAC PARKINGFACGA SACRAMENTO CA	\$10.50	_____
12/09	12/07	7549	WING STOP #394 310-3832640 CA	\$26.51	_____
12/10	12/09	6032	DELTA AIR0062161285384 TAMPA FL LAWHEAD/TERRY 12/14/15 SACRAMENTO TO SALT LAKE CI SALT LAKE CI TO WASHINGTON WASHINGTON TO SALT LAKE CI SALT LAKE CI TO SACRAMENTO	\$150.00	_____
12/11	12/10	5464	CITYOFSAC PARKINGFACGA SACRAMENTO CA	\$7.00	_____
12/11	12/10	7677	SMF PARKING SACRAMENTO CA	\$51.00	_____
12/11	12/10	9174	HERTZ RENT-A-CAR SAN DIEGO CA 12/10/15 FOR 01 DAYS RENTL: 151389173 WALKER /YVONNE	\$925.58	_____
12/14	12/12	7660	BURBANK AIRPORT FOOD A BURBANK CA	\$15.21	_____
12/14	12/12	5477	SMF PARKING SACRAMENTO CA	\$17.00	_____
12/14	12/13	0851	SMF PARKING SACRAMENTO CA	\$10.00	_____
12/14	12/10	9181	LA TERRAZA MEXICAN RES SACRAMENTO CA	\$503.17	_____
12/14	12/10	3331	CRAFT BREWS ON32360497 SAN DIEGO CA	\$32.17	_____
12/14	12/10	1885	SHELL OIL 57442736302 SAN DIEGO CA	\$20.00	_____
12/14	12/11	2807	HILTON SAN DIEGO RESOR SAN DIEGO CA 12/07/15 FOLIO: 0001399674	\$872.75	_____
12/15	12/13	8386	HERTZ RENT-A-CAR SACRAMENTO CA 12/13/15 FOR 01 DAYS RENTL: 154458382 WALKER /YVONNE	\$193.80	_____
12/18	12/17	5149	76 10115103 ELK GROVE CA	\$53.20	_____
12/21	12/17	5675	LA BOU BAKERY SACRAMENTO CA	\$6.95	_____
<b>TOTAL THIS PERIOD</b>				<b>\$6,352.47</b>	



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<b>2015 Totals Year-to-Date</b>	
Total Fees Charged in 2015	\$0.00
Total Interest Charged in 2015	\$0.00

**Company Approval** *(This area for use by your company)*

Signature/Approval: \_\_\_\_\_ Accounting Code: \_\_\_\_\_

**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	0.00%	
**PURCHASES	\$0.00	\$0.00	YES	\$0.00	0.00%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	0.00%	

**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**  
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