



UMPQUA
B · A · N · K

December 2016 Statement



Open Date: 11/19/2016 Closing Date: 12/20/2016

Account: 4798 5100 4660 6048

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

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

New Balance	\$14,008.72
Minimum Payment Due	\$141.00
Payment Due Date	01/17/2017

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$35.00 Late Fee and your APRs may be increased up to the Penalty APR of 28.99%.

Reward Points	
Earned This Statement	14,008
Reward Center Balance as of 12/19/2016	115,479
For details, see your rewards summary.	

Activity Summary		
Previous Balance	+	\$10,656.86
Payments	-	\$10,656.86 ^{CR}
Other Credits	-	\$1,595.90 ^{CR}
Purchases	+	\$15,604.62
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
New Balance	=	\$14,008.72
Past Due		\$0.00
Minimum Payment Due		\$141.00
Credit Line		\$100,000.00
Available Credit		\$85,991.28
Days in Billing Period		32

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

0047985100466060480000141000014008724



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

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

000016278 01 SP 000638578031916 E

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



Automatic Payment

Account Number: 4798 5100 4660 6048

An automatic payment of \$141.00 will be deducted from your account on 01/17/17. If you choose to make additional payments please write your account number on your check and mail to:

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

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.



Visa Business Rewards Company Card

Rewards Center Activity as of 12/19/2016

Rewards Center Activity*	0
Rewards Center Balance	115,479

*This item includes points redeemed, expired and adjusted.

Rewards Earned	This Statement	Year to Date
Points Earned on Net Purchases	14,008	886,387
Total Earned	14,008	886,387

For rewards program inquiries and redemptions, call 1-888-229-8864 from 8:00 am to 11:00 pm (CST) Monday through Friday, 8:00 am to 9:00 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 \$141.00 will be automatically deducted from your bank account on 01/17/2017. Please refer to your AutoPay Terms and Conditions for further information regarding this account feature.

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 to set up customized controls on your employees' business credit cards today.

Transactions ROBINSON, TAMEKIA N Credit Limit \$12000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Other Credits					
12/05	12/03	2202	SOUTHWES 5262466188536 800-435-9792 TX MERCHANDISE/SERVICE RETURN	\$503.96CR	_____
Purchases and Other Debits					
11/23	11/22	4871	WAFFLE SQUARE INC SACRAMENTO CA	\$38.63	_____
11/25	11/22	1322	WOODSTOCKS PIZZA INC - DAVIS CA	\$17.90	_____
11/25	11/22	1878	SOUTHWES 5262466188536 800-435-9792 TX ROBINSON/TAMEK 12/04/16 OAKLAND CAL TO ONTARIO CAL ONTARIO CAL TO OAKLAND CAL	\$503.96	_____
11/30	11/28	6011	TASTE OF THAI SACRAMENTO CA	\$43.13	_____
11/30	11/28	0447	WIENERSCHNITZEL 514 SACRAMENTO CA	\$7.44	_____

Continued on Next Page



Transactions		ROBINSON, TAMEKIA N			Credit Limit \$12000	
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation	
12/02	12/01	9015	SQ *SOUTH TRADITION SACRAMENTO CA	\$101.06	_____	
12/05	12/04	0048	ROUND TABLE PIZZA 5 916-441-2662 CA	\$503.29	_____	
12/05	12/02	0699	DAD'S DELI SACRAMENTO CA	\$13.88	_____	
12/05	12/02	5710	SQ *SOUTH TRADITION SACRAMENTO CA	\$166.44	_____	
12/06	12/04	5827	SOUTHWES 5262469102955 800-435-9792 TX ROBINSON/TAMEK 12/07/16 SACRAMENTO TO SAN DIEGO SAN DIEGO TO SACRAMENTO	\$573.68	_____	
12/06	12/04	5363	HOLIDAY INN GOLDEN GAT SAN FRANCISCO CA	\$163.94	_____	
12/06	12/04	3418	HOLIDAY INN GOLDEN GAT SAN FRANCISCO CA	\$163.94	_____	
12/06	12/05	0082	STAGECOACH RESTAURAN SACRAMENTO CA	\$56.60	_____	
12/07	12/05	0031	DELTA AIR0062174504044 HIBBING MN ROBINSON/TAMEK 01/20/17 SACRAMENTO TO SALT LAKE CI SALT LAKE CI TO WASHINGTON WASHINGTON TO ATLANTA ATLANTA TO SACRAMENTO	\$1,439.50	_____	
12/08	12/06	0440	WIENERSCHNITZEL 514 SACRAMENTO CA	\$19.58	_____	
12/08	12/07	4539	O'S AMERICAN KITCH SAN DIEGO CA	\$62.78	_____	
12/09	12/08	6022	EAT24 *DELISH PIZZA EAT24HOURS.CO CA	\$101.86	_____	
12/12	12/10	3698	O'S AMERICAN KITCH SAN DIEGO CA	\$103.14	_____	
12/12	12/10	8158	HUMBERTOS TACO SHOP IN SAN DIEGO CA	\$45.83	_____	
12/12	12/11	6324	SMF PARKING SACRAMENTO CA	\$85.00	_____	
12/12	12/08	0084	FAMOUS FAMIGLIA SACRAMENTO CA	\$6.16	_____	
12/12	12/09	4625	RUTH'S CHRIS STEAK HOU SAN DIEGO CA	\$1,243.65	_____	
12/13	12/11	9882	HERTZ RENT-A-CAR SAN DIEGO CA	\$465.45	_____	
12/13	12/11	2884	79 BURGER LOUNGE SAN DIEGO CA	\$89.81	_____	
12/14	12/12	0400	VALLEJO'S RESTAURANT SACRAMENTO CA	\$54.31	_____	
12/15	12/13	0083	TASTE OF THAI SACRAMENTO CA	\$52.30	_____	
12/19	12/17	0560	TST* PIEOLOGY - SACRAM SACRAMENTO CA	\$35.05	_____	
Total for Account 4798 5100 5172 4173				\$5,654.35		

Transactions		WALKER, YVONNE R			Credit Limit \$10000	
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation	
Other Credits						
12/05	12/02	2293	SOUTHWES 5262467749301 800-435-9792 TX MERCHANDISE/SERVICE RETURN	\$258.99CR	_____	
12/05	12/02	2301	SOUTHWES 5262467747873 800-435-9792 TX MERCHANDISE/SERVICE RETURN	\$286.98CR	_____	
12/05	12/02	2319	SOUTHWES 5262467752545 800-435-9792 TX	\$286.98CR	_____	



Transactions WALKER, YVONNE R **Credit Limit \$10000**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			MERCHANDISE/SERVICE RETURN		
12/06	12/04	2403	SOUTHWES 5262467751573 800-435-9792 TX MERCHANDISE/SERVICE RETURN	\$258.99CR	_____
Purchases and Other Debits					
11/23	11/22	9877	HILTON SAN DIEGO RESOR SAN DIEGO CA	\$201.73	_____
11/30	11/28	4162	SHELL OIL 57443475009 ELK GROVE CA	\$45.95	_____
12/01	11/29	8004	SOUTHWES 5262467752545 800-435-9792 TX WALKER/YVONNE 12/04/16 SACRAMENTO TO SAN DIEGO	\$286.98	_____
12/01	11/29	8012	SOUTHWES 5262467749301 800-435-9792 TX LAWHEAD/TERRY 12/05/16 LOS ANGELES TO SACRAMENTO	\$258.99	_____
12/01	11/29	8020	SOUTHWES 5262467751573 800-435-9792 TX WALKER/YVONNE 12/05/16 LOS ANGELES TO SACRAMENTO	\$258.99	_____
12/01	11/29	8038	SOUTHWES 5262467747873 800-435-9792 TX LAWHEAD/TERRY 12/04/16 SACRAMENTO TO SAN DIEGO	\$286.98	_____
12/05	12/01	0430	HOLIDAY INN EXPRESS SAN DIEGO CA	\$303.68	_____
12/06	12/04	6684	SOUTHWES 5262469159302 800-435-9792 TX LAWHEAD/TERRY 12/11/16 SAN DIEGO TO SACRAMENTO	\$286.84	_____
12/06	12/04	6692	SOUTHWES 5262469102981 800-435-9792 TX WALKER/YVONNE 12/07/16 SACRAMENTO TO SAN DIEGO	\$286.84	_____
12/06	12/04	6700	SOUTHWES 5262469105426 800-435-9792 TX MALDONADO/MARG 12/07/16 SACRAMENTO TO SAN DIEGO	\$286.84	_____
12/06	12/05	6676	SOUTHWES 5262469159623 800-435-9792 TX LAWHEAD/TERRY 12/07/16 SACRAMENTO TO SAN DIEGO	\$286.84	_____
12/07	12/05	5914	DELTA AIR0062365518991 DELTA.COM CA LAWHEAD/TERRY 01/20/17 SACRAMENTO TO SALT LAKE CI SALT LAKE CI TO WASHINGTON WASHINGTON TO SALT LAKE CI SALT LAKE CI TO SACRAMENTO	\$1,894.70	_____
12/07	12/05	2224	DELTA AIR0062365162840 DELTA.COM CA WALKER/YVONNE 12/11/16 SAN DIEGO TO ATLANTA ATLANTA TO WASHINGTON WASHINGTON TO ATLANTA ATLANTA TO SACRAMENTO	\$1,532.20	_____
12/07	12/05	7416	DELTA AIR0062174365391 CINCINNATI OH WALKER/YVONNE 01/20/17 SACRAMENTO TO SALT LAKE CI	\$1,018.20	_____



Transactions		WALKER, YVONNE R		Credit Limit \$10000	
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			SALT LAKE CI TO WASHINGTON WASHINGTON TO SALT LAKE CI SALT LAKE CI TO SACRAMENTO		
12/07	12/05	2598	DELTA AIR0062174404933 CINCINNATI OH WALKER/YVONNE 01/20/17 SACRAMENTO TO SALT LAKE CI SALT LAKE CI TO WASHINGTON WASHINGTON TO SALT LAKE CI SALT LAKE CI TO SACRAMENTO	\$876.50	_____
12/12	12/11	6307	UBER US DEC11 ZB771 HELP.UBER.COM CA	\$38.98	_____
12/12	12/11	5138	SQ *ETHIO CAB San Diego CA	\$18.48	_____
12/13	12/11	8603	TGI FRIDAY'S #2472 ATLANTA GA	\$19.95	_____
12/14	12/13	0409	BEACON BAR & GRILL WASHINGTON DC	\$28.10	_____
12/16	12/15	0778	SOJOURNER'S CAFE-SOUTH ATLANTA GA	\$24.98	_____
12/16	12/15	2202	UBER TECHNOLOGIES INC 866-576-1039 CA	\$40.05	_____
12/19	12/15	7138	BEACON HOTEL & CORP QU WASHINGTON DC	\$29.93	_____
12/19	12/15	2519	DELTA AIR0062175685756 SALT LAKE CTY UT WALKER/YVONNE 12/15/16 WASHINGTON TO ATLANTA ATLANTA TO SACRAMENTO	\$669.50	_____
12/19	12/16	8043	BEST BUY 00003491 ELK GROVE CA	\$64.78	_____
12/19	12/16	2950	SMF PARKING SACRAMENTO CA	\$153.00	_____
Total for Account 4798 5100 5389 3448				\$8,108.07	

Transactions		TAYLOR, THERESA		Credit Limit \$2500	
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
11/25	11/22	6464	CAFE BERNARDO 2 SACRAMENTO CA	\$14.48	_____
11/30	11/28	7442	STARBUCKS STORE 09742 CARMICHAEL CA	\$7.00	_____
12/01	11/29	0408	IRON HORSE SACRAMENTO CA	\$18.17	_____
12/05	12/03	2030	BURGERS AND BREW - SAC SACRAMENTO CA	\$13.88	_____
12/05	12/02	1829	DAD'S DELI SACRAMENTO CA	\$10.00	_____
12/12	12/09	5859	TRAVEL TRADERS 3048 SAN DIEGO CA	\$9.71	_____
12/12	12/09	5933	TRAVEL TRADERS 3048 SAN DIEGO CA	\$30.24	_____
12/12	12/11	5573	SMF PARKING SACRAMENTO CA	\$68.00	_____
12/12	12/08	6828	STARBUCKS TERM30071500 SACRAMENTO CA	\$12.66	_____
12/12	12/09	5836	SUPERSHUTTLE EXECUCARS 8002583826 CA	\$15.00	_____
12/13	12/11	0558	BANKERS HILL SAN DIEGO CA	\$14.94	_____
12/16	12/15	2434	BURGERS AND BREW - SAC SACRAMENTO CA	\$22.02	_____
12/19	12/16	8632	STARBUCKS STORE 05883 SACRAMENTO CA	\$10.20	_____



Transactions TAYLOR, THERESA Credit Limit \$2500

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Total for Account 4798 5100 5598 8220				\$246.30	

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
12/02	12/02	ET	PAYMENT THANK YOU	\$10,656.86CR	_____
Total for Account 4798 5100 4660 6048				\$10,656.86CR	

2016 Totals Year-to-Date	
Total Fees Charged in 2016	\$75.75
Total Interest Charged in 2016	\$470.83

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	14.49%	
**PURCHASES	\$14,008.72	\$0.00	YES	\$0.00	14.49%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	24.49%	

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

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Online

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