



**UMPQUA**  
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**December 2017 Statement**

Open Date: 11/21/2017 Closing Date: 12/20/2017

Account: 4798 5100 4660 6048



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

**Cardmember Service**  
BUS 30 ELN

**1-866-552-8855**  
13

<b>New Balance</b>	<b>\$6,405.60</b>
<b>Minimum Payment Due</b>	<b>\$65.00</b>
<b>Payment Due Date</b>	<b>01/17/2018</b>

<b>Reward Points</b>	
Earned This Statement	6,406
Reward Center Balance as of 12/19/2017	117,730
For details, see your rewards summary.	

<b>Activity Summary</b>		
Previous Balance	+	\$6,010.19
Payments	-	\$6,010.19 <sup>CR</sup>
Other Credits	-	\$88.43 <sup>CR</sup>
Purchases	+	\$6,494.03
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
<b>New Balance</b>	<b>=</b>	<b>\$6,405.60</b>
<b>Past Due</b>		<b>\$0.00</b>
<b>Minimum Payment Due</b>		<b>\$65.00</b>
Credit Line		\$100,000.00
Available Credit		\$93,594.40
Days in Billing Period		30

**Payment Options:**



Mail payment coupon  
with a check



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



Pay by phone  
1-866-552-8855

*No payment is required.*

CPN 001042204



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0047985100466060480000065000006405609

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

- to pay by phone
- to change your address

000015167 01 SP 000638762450088 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 \$65.00 will be deducted from your account on 01/16/18. 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.



December 2017 Statement 11/21/2017 - 12/20/2017  
 SEIU LOCAL 1000 (CPN 001042204)

Cardmember Service 1-866-552-8855



**Visa Business Rewards Company Card**

<b>Rewards Center Activity as of 12/19/2017</b>	
Rewards Center Activity*	0
Rewards Center Balance	117,730

\*This item includes points redeemed, expired and adjusted.

Rewards Earned	This Statement	Year to Date
Points Earned on Net Purchases	6,406	128,349
<b>Total Earned</b>	<b>6,406</b>	<b>128,349</b>

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 \$65.00 will be automatically deducted from your bank account on 01/16/2018. Please refer to your AutoPay Terms and Conditions for further information regarding this account feature.

**Transactions** ROBINSON, TAMEKIA N Credit Limit \$15000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
<b>Other Credits</b>					
12/01	11/30	0270	UBER *TRIP RSJWE 800-592-8996 CA MERCHANDISE/SERVICE RETURN	\$21.26	CR
12/07	12/06	0313	UBER TRIP QAJFX 8005928996 CA MERCHANDISE/SERVICE RETURN	\$21.08	CR
12/07	12/06	5384	UBER TRIP POBTA 8005928996 CA MERCHANDISE/SERVICE RETURN	\$24.85	CR
12/07	12/06	6424	UBER TRIP 5OJIH 8005928996 CA MERCHANDISE/SERVICE RETURN	\$21.24	CR
<b>Purchases and Other Debits</b>					
11/27	11/24	0091	RODANFI*LDS 4152738000 San Francisco CA	\$1,083.36	
11/29	11/28	2713	JIMBOYS TACOS SACRAMENTO CA	\$38.61	
11/29	11/29	8055	UBER *TRIP RSJWE 800-592-8996 CA	\$21.26	
12/01	11/28	1424	BANDERA (916) 922-3524 SACRAMENTO CA	\$233.77	
12/01	11/29	9779	CYPRESS GRILLE SACRAMENTO CA	\$15.37	
12/06	12/04	2680	CHICK-FIL-A #01724 SACRAMENTO CA	\$20.80	
12/06	12/04	0889	CHIPOTLE 0184 SACRAMENTO CA	\$9.34	

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Cardmember Service ☎ 1-866-552-8855

Transactions		ROBINSON, TAMEKIA N			Credit Limit \$15000	
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation	
12/06	12/05	6523	TWIN PEAKS SACRAME SACRAMENTO CA	\$70.85	_____	
12/06	12/05	9104	UBER TRIP 5OJIH HELP.UBER.COM CA	\$21.24	_____	
12/06	12/05	6988	UBER TRIP QAJFX HELP.UBER.COM CA	\$21.08	_____	
12/06	12/05	7758	CHIPOTLE ONLINE 3035954000 CO	\$40.92	_____	
12/07	12/05	0031	CHEESECAKE SACRAMENTO SACRAMENTO CA	\$75.49	_____	
12/07	12/06	5428	UBER TRIP POBTA HELP.UBER.COM CA	\$24.85	_____	
12/08	12/06	4269	CHICK-FIL-A #01724 SACRAMENTO CA	\$10.72	_____	
12/11	12/08	7253	BURGERS AND BREW - SAC SACRAMENTO CA	\$79.62	_____	
12/12	12/11	2086	LOLITA'S AT THE PA SAN DIEGO CA	\$13.95	_____	
12/12	12/11	4070	FAMOUSFAMIGLIAPIZZERIA SACRAMENTO CA	\$11.01	_____	
12/13	12/12	2730	OLD TOWN MEXICAN CAFE SAN DIEGO CA	\$292.10	_____	
12/13	12/12	4799	LYFT *RIDE MON 2PM LYFT.COM CA	\$13.04	_____	
12/14	12/12	7243	LYFT *INCREASE TIP LYFT.COM CA	\$5.00	_____	
12/14	12/13	7040	O'S AMERICAN KITCH SAN DIEGO CA	\$49.91	_____	
12/18	12/16	5151	LYFT *RIDE THU 10PM LYFT.COM CA	\$7.25	_____	
12/18	12/16	0097	TARGET 00014100 SAN DIEGO CA	\$1,627.67	_____	
12/18	12/15	1210	LOLITA'S AT THE PA SAN DIEGO CA	\$25.27	_____	
12/19	12/17	2493	PMT*SAC CO AIRPORT PAR SACRAMENTO CA	\$126.00	_____	
12/19	12/18	9452	LYFT *RIDE SUN 12PM LYFT.COM CA	\$8.47	_____	
12/20	12/19	0730	LULU'S RESTAURANT VAN NUYS CA	\$211.98	_____	
12/20	12/19	4893	DADS DELI SACRAMENTO CA	\$6.95	_____	
12/20	12/19	8129	POSTMATES BASIC URBAN HTTPSPPOSTMATE CA	\$28.05	_____	
<b>Total for Account 4798 5100 5172 4173</b>				<b>\$4,105.50</b>		

Transactions		WALKER, YVONNE R			Credit Limit \$20000	
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation	
<b>Purchases and Other Debits</b>						
11/22	11/21	7164	76 - ELK GROVE 76 ELK GROVE CA	\$53.70	_____	
11/22	11/21	5006	NEW YORK TIMES DIGITAL 800-698-4637 NY	\$7.50	_____	
11/24	11/21	2298	ZAGG INC 800-7009244 UT	\$5.99	_____	
11/24	11/22	3014	DELTA AIR0062189545271 DALLAS TX WALKER/YVONNE 01/15/18 SACRAMENTO TO ATLANTA ATLANTA TO MIAMI, FL MIAMI, FL TO ORLANDO FLA ORLANDO FLA TO ATLANTA	\$222.00	_____	
11/29	11/27	1497	SOUTHWES 5268788125882 800-435-9792 TX WALKER/YVONNE 11/30/17 SACRAMENTO TO BURBANK BURBANK TO SACRAMENTO	\$518.46	_____	
11/30	11/28	5168	CYPRESS GRILLE SACRAMENTO CA	\$44.37	_____	

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

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
12/04	11/30	9402	61028 - 1209 L STREET SACRAMENTO CA	\$22.00	_____
12/04	12/02	0019	76 - ELK GROVE 76 ELK GROVE CA	\$62.27	_____
12/04	11/30	3018	PMT*SAC CO AIRPORT PAR SACRAMENTO CA	\$18.00	_____
12/13	12/12	5846	FOX SPORTS GRILL SAN DIEGO CA	\$27.63	_____
12/15	12/12	0196	GASLAMP STEAK PLACE SAN DIEGO CA	\$364.89	_____
12/15	12/14	5260	HERTZ RENT-A-CAR SAN DIEGO CA	\$343.34	_____
12/19	12/17	6014	PMT*SAC CO AIRPORT PAR SACRAMENTO CA	\$126.00	_____
12/19	12/17	0537	SAN URBAN CRV T1W SAN DIEGO CA	\$55.32	_____
12/20	12/19	1208	NEW YORK TIMES DIGITAL 800-698-4637 NY	\$7.50	_____
<b>Total for Account 4798 5100 5389 3448</b>				<b>\$1,878.97</b>	

**Transactions** TAYLOR, THERESA **Credit Limit \$10000**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
<b>Purchases and Other Debits</b>					
11/24	11/21	1403	MCDONALD'S F25599 SACRAMENTO CA	\$4.20	_____
11/28	11/27	7617	DADS DELI SACRAMENTO CA	\$11.75	_____
11/30	11/28	2340	MCDONALD'S F26345 ELK GROVE CA	\$5.81	_____
12/06	12/04	0273	CAFE BERNARDO 2 SACRAMENTO CA	\$15.80	_____
12/08	12/06	5119	BURGERS AND BREW - SAC SACRAMENTO CA	\$12.29	_____
12/14	12/13	0093	PGC SMF AIRPORT # 430 SACRAMENTO CA	\$3.29	_____
12/15	12/13	1718	HILTON STARBUCKS COFFE SAN DIEGO CA	\$8.81	_____
12/18	12/16	9857	FOX SPORTS GRILL SAN DIEGO CA	\$70.19	_____
12/18	12/14	3548	HILTON STARBUCKS COFFE SAN DIEGO CA	\$8.81	_____
12/19	12/16	8194	HILTON VELA RESTAURANT SAN DIEGO CA	\$116.81	_____
12/19	12/17	6558	PMT*SAC CO AIRPORT PAR SACRAMENTO CA	\$90.00	_____
12/19	12/17	8234	TRAVEL TRADERS 3048 SAN DIEGO CA	\$32.28	_____
12/19	12/17	8317	TRAVEL TRADERS 3048 SAN DIEGO CA	\$15.07	_____
12/20	12/19	0504	76 - LAGUNA BLVD 76 ELK GROVE CA	\$26.02	_____
<b>Total for Account 4798 5100 5598 8220</b>				<b>\$421.13</b>	

**Transactions** BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
<b>Payments and Other Credits</b>					
12/04		URE	PAYMENT THANK YOU	\$6,010.19	CR _____
<b>Total for Account 4798 5100 4660 6048</b>				<b>\$6,010.19</b>	<b>CR</b>



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2017 Totals Year-to-Date	
Total Fees Charged in 2017	\$15.00
Total Interest Charged in 2017	\$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	15.24%	
**PURCHASES	\$6,405.60	\$0.00	YES	\$0.00	15.24%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	25.24%	

### 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



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myaccountaccess.com