



**UMPQUA**  
B · A · N · K

**February 2016 Statement**



Open Date: 01/22/2016 Closing Date: 02/19/2016

Account: 4798 5100 5172 4173

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

**Cardmember Service** ☎ 1-866-552-8855  
BUS 30 ELN 3 7 13

<b>New Balance</b>	<b>\$0.00</b>
<b>Minimum Payment Due</b>	<b>\$0.00</b>
<b>Payment Due Date</b>	<b>03/17/2016</b>

**Activity Summary**

Previous Balance		\$0.00
Payments		\$0.00
Other Credits	-	\$32.49 <sup>CR</sup>
Purchases	+	\$6,352.03
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
<b>New Balance</b>	=	<b>\$0.00</b>
<b>Past Due</b>		<b>\$0.00</b>
<b>Minimum Payment Due</b>		<b>\$0.00</b>
Credit Line		\$6,000.00
Available Credit		\$6,000.00
Days in Billing Period		29

**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**  
B · A · N · K

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

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

000070959 1 SP 000638433156809 S

SEIU LOCAL 1000  
TAMEKIA N ROBINSON  
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.



SEIU LOCAL 1000  
TAMEKIA N ROBINSON (CPN 001042204)

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.

Count on added security with your new chip-enabled card. Receive enhanced fraud protection whenever you use your card at a chip-enabled terminal. See enclosed insert to learn how to use this new technology. No chip-enabled terminal? No problem. Simply swipe your card to pay. For more information, visit [myaccountaccess.com/chipcard](http://myaccountaccess.com/chipcard).

Pay taxes instantly with your credit card. It's a fast, easy and secure way to pay your federal and state taxes. You will receive an electronic receipt so you will know your payment was received on time. See the enclosed insert for more details.

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
02/18	02/17	8597	HERTZ RENT-A-CAR FAIRFIELD CA MERCHANDISE/SERVICE RETURN	\$32.49CR	_____
<b>TOTAL THIS PERIOD</b>				<b>\$32.49CR</b>	

**Purchases and Other Debits**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
01/22	01/20	5907	DOUBLETREE ORLANDO F&B ORLANDO FL	\$48.57	_____
01/22	01/20	4421	DOUBLETREE ORLANDO F&B ORLANDO FL	\$9.80	_____
01/25	01/21	3782	DOUBLETREE ORLANDO F&B ORLANDO FL	\$30.52	_____
01/25	01/21	4403	DELTA AIR0062163407250 ATLANTA GA ROBINSON/TAMEK 01/22/16 ORLANDO FLA TO SALT LAKE CI SALT LAKE CI TO SACRAMENTO	\$38.00	_____
01/25	01/22	8900	DOUBLETREE ORLANDO ORLANDO FL 01/18/16 FOR 04 NIGHTS FOLIO: 0001235470	\$6.98	_____
01/25	01/22	6710	SMF PARKING SACRAMENTO CA	\$187.00	_____
01/25	01/22	9839	SQ *AT YOUR SERVICE ORLANDO FL	\$75.00	_____
01/26	01/25	3492	SQ *ROXIE DELI & BBQ Sacramento CA	\$60.47	_____
01/27	01/26	2907	O'S AMERICAN KITCH SAN DIEGO CA	\$32.36	_____
01/27	01/26	9765	BJ'S RESTAURANTS 420 BURBANK CA	\$45.01	_____
01/28	01/26	0506	HOLIDAY INNS BURBANK BURBANK CA 01/26/16 FOR 01 NIGHTS	\$188.88	_____



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**Transactions**

**Purchases and Other Debits**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			FOLIO: 2696179		
01/28	01/27	1659	SMF PARKING SACRAMENTO CA	\$34.00	_____
01/28	01/27	1225	HERTZ RENT-A-CAR BURBANK CA 01/27/16 FOR 01 DAYS RENTL: 179671225 ROBINSON /TAMEKIA	\$385.02	_____
01/29	01/27	4880	EINSTEIN BAGELS SD SAN DIEGO CA	\$10.95	_____
01/29	01/27	4029	SHELL OIL 57442736302 SAN DIEGO CA	\$17.00	_____
01/29	01/27	0047	TASTE OF THAI - BROADW SACRAMENTO CA	\$32.22	_____
02/01	01/29	9842	SOUTHWES 5262178679414 800-435-9792 TX ROBINSON/TAMEK 02/04/16 SACRAMENTO TO BURBANK BURBANK TO SACRAMENTO	\$511.96	_____
02/01	01/29	0374	PF CHANGS #9925 SACRAMENTO CA	\$124.28	_____
02/01	01/30	0338	TASTE OF THAI - BROADW SACRAMENTO CA	\$10.80	_____
02/01	01/31	3858	76 10065191 FRESNO CA	\$24.00	_____
02/01	01/28	9150	DEL TACO 0583 SACRAMENTO CA	\$12.92	_____
02/02	01/31	0123	CARL'S JR 1100308 LODI CA	\$6.23	_____
02/02	02/01	8500	CHEVRON 0092952 SALINAS CA	\$25.76	_____
02/03	02/01	5919	CHICK-FIL-A #03262 VACAVILLE CA	\$20.96	_____
02/03	02/01	3196	DELTA AIR0062333670570 DELTA.COM CA ROBINSON/TAMEK 02/12/16 LOS ANGELES TO RALEIGH DURH	\$684.10	_____
02/03	02/01	7194	DELTA AIR0062333819055 DELTA.COM CA ROBINSON/TAMEK 02/14/16 RALEIGH DURH TO LOS ANGELES LOS ANGELES TO SACRAMENTO	\$578.10	_____
02/03	02/02	5557	HERTZ RENT-A-CAR SACRAMENTO CA 02/02/16 FOR 01 DAYS RENTL: 182555553 ROBINSON /TAMEKIA	\$225.90	_____
02/03	02/02	9150	CHEVRON 0096764 SACRAMENTO CA	\$16.00	_____
02/04	02/02	0406	SAFeway STORE 00026849 SACRAMENTO CA	\$16.20	_____
02/04	02/02	0178	RED LOBSTER 0727 FAIRFIELD CA	\$102.03	_____
02/04	02/03	3910	SQ *ROXIE DELI & BBQ Sacramento CA	\$35.58	_____
02/04	02/03	0256	HOLIDAY INN ONTARIO ONTARIO CA 02/03/16 FOR 01 NIGHTS FOLIO: 1721307	\$136.72	_____
02/05	02/03	1482	HOLIDAY INNS HARBOR GA TORRANCE CA 02/03/16 FOLIO: 13173348	\$234.87	_____
02/05	02/04	0234	THE SANDWICH SPOT NATO SACRAMENTO CA	\$6.99	_____
02/05	02/04	6290	STARBUCKS #05883 SACRA Sacramento CA	\$16.75	_____
02/08	02/05	1487	WESTIN COFFEE BAR LOS ANGELES CA	\$23.89	_____
02/08	02/06	0895	DRI*MAPILAB element5.info MN	\$24.00	_____
02/08	02/06	5910	APPLE STORE #R414 BERKELEY CA	\$31.76	_____
02/08	02/05	0610	SMF PARKING SACRAMENTO CA	\$17.00	_____
02/08	02/05	6178	BURBANK AIRPORT FOOD A BURBANK CA	\$39.66	_____
02/08	02/05	4213	WESTIN LOBBY COURT LOS ANGELES CA	\$30.44	_____
02/09	02/05	2840	HERTZ RENT-A-CAR BURBANK CA	\$147.71	_____

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**Transactions**

**Purchases and Other Debits**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			02/05/16 FOR 01 DAYS RENTL: 185842845 ROBINSON /TAMEKIA		
02/09	02/06	6962	NELLIES SOULFOOD RESTA OAKLAND CA	\$51.00	_____
02/10	02/09	0258	ERIC'S ARCO AM PM WOODLAND CA	\$40.00	_____
02/10	02/09	4642	STARBUCKS #03422 WILLO Willows CA	\$8.50	_____
02/11	02/10	8599	HERTZ RENT-A-CAR FAIRFIELD CA	\$142.80	_____
			02/10/16 FOR 01 DAYS RENTL: 188468593 ROBINSON /TAMEKIA		
02/16	02/15	3367	MARRIOTT RALEIGH CTY RALEIGH NC	\$5.00	_____
			02/15/16 FOR 01 NIGHTS FOLIO: 009333		
02/16	02/12	0471	HOLIDAY INNS BURBANK BURBANK CA	\$425.49	_____
			02/12/16 FOR 01 NIGHTS FOLIO: 2696272		
02/16	02/13	1958	YELPINC*EAT24 DEMOS PI 415-908-3801 CA	\$25.00	_____
02/16	02/13	8085	UBER TECHNOLOGIES INC 866-576-1039 CA	\$42.45	_____
02/16	02/13	4460	UBER TECHNOLOGIES INC 866-576-1039 CA	\$10.80	_____
02/16	02/13	3710	MARRIOTT RALEIGH CC FB RALEIGH NC	\$13.31	_____
			02/13/16 FOR 01 NIGHTS FOLIO: 811604		
02/16	02/14	1827	SMF PARKING SACRAMENTO CA	\$85.00	_____
02/16	02/14	2086	UBER TECHNOLOGIES INC 866-576-1039 CA	\$19.11	_____
02/16	02/12	0764	UBER TECHNOLOGIES INC 866-576-1039 CA	\$150.56	_____
02/17	02/15	6296	HOLIDAY INNS CLOVIS CA	\$700.62	_____
			02/15/16 FOLIO: 11091769		
02/17	02/16	1852	SQ *ROXIE DELI & BBQ Sacramento CA	\$59.89	_____
02/19	02/17	1064	FAMOUS FAMIGLIA SACRAMENTO CA	\$7.14	_____
02/19	02/18	7188	SMARTNFINAL40511104056 SACRAMENTO CA	\$233.66	_____
02/19	02/18	7654	ONT CARLS JR 4 ONTARIO CA	\$8.31	_____
02/19	02/18	7591	SMF PARKING SACRAMENTO CA	\$17.00	_____
<b>TOTAL THIS PERIOD</b>				<b>\$6,352.03</b>	

<b>2016 Totals Year-to-Date</b>	
Total Fees Charged in 2016	\$0.00
Total Interest Charged in 2016	\$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  
myaccountaccess.com

End of Statement

SEIU LOCAL 1000

**Receive Email Updates**

Sign up for important updates and special offers for your credit card account to be delivered to your inbox.

Provide your email address at [email.myaccountaccess.com](mailto:email.myaccountaccess.com).