



UMPQUA
B · A · N · K

January 2017 Statement



Open Date: 12/21/2016 Closing Date: 01/20/2017

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	\$6,296.49
Minimum Payment Due	\$63.00
Payment Due Date	02/17/2017
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	15,659
Reward Center Balance as of 01/19/2017	129,487
For details, see your rewards summary.	

Activity Summary		
Previous Balance	+	\$14,008.72
Payments	-	\$23,371.52 ^{CR}
Other Credits	-	\$1,147.36 ^{CR}
Purchases	+	\$16,806.65
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
New Balance	=	\$6,296.49
Past Due		\$0.00
Minimum Payment Due		\$63.00
Credit Line		\$100,000.00
Available Credit		\$93,703.51
Days in Billing Period		31

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

0047985100466060480000063000006296497



UMPQUA
B · A · N · K

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

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

000017097 01 SP 000638593066707 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 \$63.00 will be deducted from your account on 02/15/17. 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 01/19/2017

Rewards Center Activity*	0
Rewards Center Balance	129,487

*This item includes points redeemed, expired and adjusted.

Rewards Earned	This Statement	Year to Date
Points Earned on Net Purchases	15,659	15,659
Total Earned	15,659	15,659

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 \$63.00 will be automatically deducted from your bank account on 02/15/2017. 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 \$15000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
12/23	12/19	7923	82618 - 400 CAPITOL MA SACRAMENTO CA	\$14.00	_____
12/27	12/23	0639	SOUTHWES 5262473372942 800-435-9792 TX ROBINSON/TAMEK 12/27/16 SACRAMENTO TO BURBANK BURBANK TO SACRAMENTO	\$537.70	_____
12/27	12/23	0032	CHEESECAKE SACRAMENTO SACRAMENTO CA	\$79.23	_____
12/27	12/23	7751	SQ *SOUTH TRADITION SACRAMENTO CA	\$23.44	_____
12/27	12/23	0467	SQ *SOUTH TRADITION SACRAMENTO CA	\$93.74	_____
12/29	12/28	5760	SMF PARKING SACRAMENTO CA	\$17.00	_____
12/29	12/28	1146	HERTZ RENT-A-CAR BURBANK CA	\$222.13	_____
12/29	12/28	0334	STAGECOACH RESTAURAN SACRAMENTO CA	\$39.48	_____



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

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
12/30	12/27	9971	CORKY'S RESTAURANT & T SHERMAN OAKS CA	\$620.96	_____
12/30	12/28	1905	HOLIDAY INN BURBANK BURBANK CA	\$172.87	_____
01/03	12/31	5574	SOUTHWES 5262474886759 800-435-9792 TX ROBINSON/TAMEK 01/03/17 SACRAMENTO TO BURBANK BURBANK TO SACRAMENTO	\$517.70	_____
01/03	12/28	3404	EXXONMOBIL 97597132 BURBANK CA	\$10.59	_____
01/03	12/29	9380	TASTE OF THAI SACRAMENTO CA	\$48.36	_____
01/03	12/29	9327	OFFICEMAX/OFFICEDEPOT6 SACRAMENTO CA	\$113.31	_____
01/03	12/30	0437	CHEESECAKE SACRAMENTO SACRAMENTO CA	\$86.71	_____
01/06	01/04	7401	TACOS EL JR 6 RIVERSIDE CA	\$25.22	_____
01/06	01/04	1893	CHICK-FIL-A #01562 ONTARIO CA	\$9.75	_____
01/06	01/04	5731	HOLIDAY INN BURBANK BURBANK CA	\$187.30	_____
01/06	01/05	0998	AGUILAR CENTRAL PARK P BURBANK CA	\$19.30	_____
01/09	01/07	0244	SMF PARKING SACRAMENTO CA	\$68.00	_____
01/09	01/07	2588	HERTZ RENT-A-CAR BURBANK CA	\$589.23	_____
01/09	01/06	1251	JOE'S AUTO PARKS BRO LOS ANGELES CA	\$12.00	_____
01/09	01/06	6514	EXXONMOBIL 97597132 BURBANK CA	\$36.57	_____
01/09	01/07	2456	HOLIDAY INN BURBANK BURBANK CA	\$374.60	_____
01/09	01/05	8268	HOLIDAY INN EXPRESS LOMA LINDA CA	\$155.23	_____
01/09	01/05	5276	SOUTHWES 5262476468387 800-435-9792 TX ROBINSON/TAMEK 01/10/17 SACRAMENTO TO BURBANK BURBANK TO SACRAMENTO	\$495.90	_____
01/09	01/05	9780	TACO JOES 4 HIGHLAND CA	\$72.09	_____
01/09	01/05	6197	STARBUCKS STORE 11777 SAN BERNARDIN CA	\$7.20	_____
01/11	01/09	0714	DP MERCHANTS GARAGE 510-4447412 CA	\$13.00	_____
01/11	01/10	0039	BART-EL CERRITO DE QPS 5104646474 CA	\$11.00	_____
01/12	01/06	0423	DEL FRISCOS GRILLE 871 PASADENA CA	\$80.03	_____
01/12	01/10	8891	TASTE OF THAI SACRAMENTO CA	\$35.12	_____
01/13	01/11	0080	THE LINE HOTEL FOOD LOS ANGELES CA	\$39.57	_____
01/13	01/11	7337	OLD PASADENA PARKING PASADENA CA	\$6.00	_____
01/13	01/12	0673	BURBANK AIRPORT FOOD A BURBANK CA	\$17.88	_____
01/13	01/12	5630	SMF PARKING SACRAMENTO CA	\$51.00	_____
01/13	01/12	9328	HERTZ RENT-A-CAR BURBANK CA	\$393.19	_____
01/17	01/14	1861	TASTE OF THAI SACRAMENTO CA	\$39.89	_____
01/17	01/12	2737	THE LINE HOTEL LOS ANGELES CA	\$83.60	_____
01/17	01/13	9907	SQ *SOUTH: TRADITION R Sacramento CA	\$126.00	_____
01/19	01/17	5212	CHICK-FIL-A #01724 916-922-2814 CA	\$43.80	_____
01/19	01/18	3986	SQ *SOUTH TRADITION SACRAMENTO CA	\$70.36	_____



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

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Total for Account 4798 5100 5172 4173				\$5,660.05	

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

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Other Credits					
01/06	01/04	7871	SOUTHWES 5262475773599 800-435-9792 TX MERCHANDISE/SERVICE RETURN WALKER/YVONNE 01/07/17 SACRAMENTO TO SAN DIEGO SAN DIEGO TO SACRAMENTO	\$21.78CR	_____
01/06	01/05	7863	SOUTHWES 5262475774124 800-435-9792 TX MERCHANDISE/SERVICE RETURN LAWHEAD/TERRY 01/07/17 SACRAMENTO TO SAN DIEGO SAN DIEGO TO SACRAMENTO	\$21.78CR	_____
01/09	01/06	1083	SOUTHWES 5262475774124 800-435-9792 TX MERCHANDISE/SERVICE RETURN	\$551.90CR	_____
01/09	01/06	1091	SOUTHWES 5262475773599 800-435-9792 TX MERCHANDISE/SERVICE RETURN	\$551.90CR	_____

Purchases and Other Debits

12/23	12/21	5139	SHELL OIL 57443475009 ELK GROVE CA	\$46.95	_____
12/30	12/28	6910	SOUTHWES 5262474228782 800-435-9792 TX WALKER/YVONNE 01/04/17 SACRAMENTO TO SANTA ANA SANTA ANA TO SACRAMENTO	\$534.68	_____
12/30	12/28	6928	SOUTHWES 5262474223550 800-435-9792 TX LAWHEAD/TERRY 01/04/17 SACRAMENTO TO SANTA ANA SANTA ANA TO SACRAMENTO	\$534.68	_____
12/30	12/28	6936	SOUTHWES 5262474285967 800-435-9792 TX LAWHEAD/TERRY 01/06/17 SACRAMENTO TO SAN DIEGO SAN DIEGO TO SACRAMENTO	\$573.68	_____
12/30	12/28	6944	SOUTHWES 5262474289208 800-435-9792 TX WALKER/YVONNE 01/06/17 SACRAMENTO TO SAN DIEGO SAN DIEGO TO SACRAMENTO	\$573.68	_____
01/03	12/30	7150	DELTA AIR0062175096914 CINCINNATI OH WALKER/YVONNE 02/06/17 COLUMBUS TO ATLANTA ATLANTA TO WASHINGTON WASHINGTON TO ATLANTA ATLANTA TO LOS ANGELES	\$946.50	_____
01/05	01/04	3308	SMF PARKING SACRAMENTO CA	\$17.00	_____



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

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
01/06	01/04	6405	MCDONALD'S F10560 SANTA ANA CA	\$12.12	_____
01/06	01/04	6904	HERTZ RENT-A-CAR SANTA ANA CA	\$138.22	_____
01/06	01/04	8119	ANAHEIM DUCKS 30110480 SANTA ANA CA	\$49.11	_____
01/06	01/05	0834	SFMTA CIVIC CTR GARAGE SAN FRANCISCO CA	\$14.50	_____
01/09	01/06	6183	SOUTHWES 5262476626053 800-435-9792 TX LOPES/BRANDI M 01/20/17 SACRAMENTO TO DALLAS LOVE DALLAS LOVE TO WASHINGTON WASHINGTON TO KANSAS CTY M KANSAS CTY M TO SACRAMENTO	\$1,279.20	_____
01/09	01/07	3815	76 - ELK GROVE 76 ELK GROVE CA	\$45.90	_____
01/09	01/05	0030	SOUTHERN CAFE AT 2000 OAKLAND CA	\$94.01	_____
01/09	01/05	9857	HERTZ RENT-A-CAR SACRAMENTO CA	\$153.27	_____
01/10	01/09	4056	MIMIS CAFE 47 FAIRFIELD CA	\$40.82	_____
01/11	01/10	4124	82401 - CALPERS SACRAMENTO CA	\$5.00	_____
01/12	01/10	0030	PF CHANGS #9966 EMERYVILLE CA	\$70.30	_____
01/17	01/13	9812	SOUTHWES 5262478815189 800-435-9792 TX WALKER/YVONNE 02/12/17 LOS ANGELES TO SACRAMENTO	\$258.95	_____
01/17	01/14	9820	SOUTHWES 5262479082490 800-435-9792 TX WALKER/YVONNE 01/17/17 SACRAMENTO TO BURBANK BURBANK TO SACRAMENTO	\$517.90	_____
01/17	01/12	8693	HERTZ RENT-A-CAR SACRAMENTO CA	\$959.29	_____
01/17	01/12	2533	SOUTHWES 5262478677965 800-435-9792 TX LAWHEAD/TERRY 02/10/17 SACRAMENTO TO LOS ANGELES LOS ANGELES TO SACRAMENTO	\$517.90	_____
01/17	01/13	1862	OAKLAND MARRIOTT CITY OAKLAND CA	\$1,412.52	_____
01/17	01/13	1870	OAKLAND MARRIOTT CITY OAKLAND CA	\$1,277.52	_____
01/18	01/17	8914	BURBANK AIRPORT FOOD A BURBANK CA	\$21.70	_____
01/19	01/17	0501	VTS BURBANK AIRPORT T SUN VALLEY CA	\$56.64	_____
01/19	01/17	4378	BURGERS AND BR30072177 SACRAMENTO CA	\$8.59	_____
01/19	01/18	3819	SUPERSHUTTLE 8185583177 CA	\$27.60	_____
01/19	01/18	9214	SMF PARKING SACRAMENTO CA	\$17.00	_____
Total for Account 4798 5100 5389 3448				\$9,057.87	

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

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
12/23	12/22	6454	CHEVRON 0093540 FAIR OAKS CA	\$35.00	_____



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

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
12/27	12/24	0780	MAGPIE CATERERS SACRAMENTO CA	\$21.86	_____
12/29	12/28	0797	SQ *ROXIE DELI & BB SACRAMENTO CA	\$14.10	_____
01/06	01/04	4589	STARBUCKS TERM30071500 SACRAMENTO CA	\$2.64	_____
01/06	01/04	0064	SAFEWAY FUEL 10018950 FAIR OAKS CA	\$35.16	_____
01/06	01/04	5516	SMF JACK URBAN EATS SACRAMENTO CA	\$15.95	_____
01/06	01/05	7289	CARMINE'S- THEATRE NEW YORK NY	\$12.43	_____
01/06	01/05	8170	CARMINE'S- THEATRE NEW YORK NY	\$81.30	_____
01/06	01/05	2682	DUANE READE #14112 NEW YORK NY	\$8.91	_____
01/06	01/05	8360	SQ *BLUE BOTTLE COF NEW YORK NY	\$5.90	_____
01/06	01/05	0183	NYC-TAXI-5A71 BROOKLYN NY	\$45.41	_____
01/09	01/06	2427	STARBUCKS STORE 07608 NEW YORK NY	\$5.33	_____
01/09	01/07	5068	RESIDENCE INN NYC NEW YORK NY	\$460.74	_____
01/09	01/06	1020	NYC-TAXI ASTORIA NY	\$38.81	_____
01/09	01/06	4652	SMF PARKING SACRAMENTO CA	\$51.00	_____
01/09	01/06	0548	MOES SW GRILL/MANCHU W DALLAS TX	\$12.51	_____
01/11	01/10	2832	SMF PARKING SACRAMENTO CA	\$17.00	_____
01/12	01/10	2074	STARBUCKS TERM30111520 SANTA ANA CA	\$12.07	_____
01/12	01/10	0007	OC PARKING CIVIC CTR SANTA ANA CA	\$20.00	_____
01/12	01/10	8207	GYPSY DEN SANTA ANA CA	\$45.25	_____
Total for Account 4798 5100 5598 8220				\$941.37	

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
01/10	01/10	ET	PAYMENT THANK YOU	\$14,008.72CR	_____
01/11	01/11	URE	PAYMENT THANK YOU	\$9,362.80CR	_____
Total for Account 4798 5100 4660 6048				\$23,371.52CR	

2017 Totals Year-to-Date	
Total Fees Charged in 2017	\$0.00
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	14.49%	
**PURCHASES	\$6,296.49	\$0.00	YES	\$0.00	14.49%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	24.49%	

Contact Us



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



Online
myaccountaccess.com