



January 2018 Statement

Open Date: 12/21/2017 Closing Date: 01/19/2018

Account: 4798 5100 4660 6048



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

Cardmember Service
BUS 30 ELN

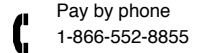
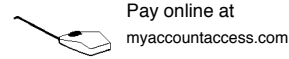
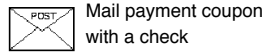
1-866-552-8855
13

New Balance	\$5,959.16
Minimum Payment Due	\$60.00
Payment Due Date	02/17/2018

Reward Points	
Earned This Statement	5,959
Reward Center Balance as of 01/18/2018	124,136
For details, see your rewards summary.	

Activity Summary		
Previous Balance	+	\$6,405.60
Payments	-	\$6,405.60 ^{CR}
Other Credits	-	\$562.12 ^{CR}
Purchases	+	\$6,521.28
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
New Balance	=	\$5,959.16
Past Due		\$0.00
Minimum Payment Due		\$60.00
Credit Line		\$100,000.00
Available Credit		\$94,040.84
Days in Billing Period		30

Payment Options:



No payment is required.

CPN 001042204



0047985100466060480000060000005959163

Automatic Payment

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

- to pay by phone
- to change your address

000016234 01 SP 000638778243218 E

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



Account Number: 4798 5100 4660 6048

An automatic payment of \$60.00 will be deducted from your account on 02/15/18. 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. To the extent credit insurance charges, overlimit fees, Annual Fees, and/or Travel Membership Fees may be applied to your Account, such charges and/or fees are not included in the **ADB** calculation for Purchases until the first day of the billing cycle following the date the credit insurance charges, overlimit fees, Annual Fees and/or Travel Membership Fees (as applicable) are 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 01/18/2018	
Rewards Center Activity*	0
Rewards Center Balance	124,136

*This item includes points redeemed, expired and adjusted.

Rewards Earned	This Statement	Year to Date
Points Earned on Net Purchases	5,959	5,959
Total Earned	5,959	5,959

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 \$60.00 will be automatically deducted from your bank account on 02/15/2018. Please refer to your AutoPay Terms and Conditions for further information regarding this account feature.

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT TERMS. Please read this notice and keep with your records. Effective January 15, 2018, the 11th sentence of the "INTEREST CHARGE; Method of Computing Balance Subject to Interest Rate" section of your Cardmember Agreement is clarified to read as follows:

To the extent credit insurance charges, overlimit fees, Annual Fees, and/or Travel Membership Fees may be applied to your Account, such charges and/or fees are not included in the ADB calculation for Purchases until the first day of the billing cycle following the date the credit insurance charges, overlimit fees, Annual Fees and/or Travel Membership Fees (as applicable) are charged to the Account

IMPORTANT NOTICE regarding a change to cash back reward redemption options. Cardmembers will still be able to redeem rewards points for statement credits or use the rewards redemption website.

However, redemption credit into a deposit account has been restricted to the checking or savings account associated with your financial institution. Redemption credit into any other deposit account has been deactivated. View full program rules at myaccountaccess.com

REAL-TIME REWARDS redemption feature added! Real-Time Rewards lets you instantly redeem your points from your mobile phone for the purchase of your choice via a statement credit. It only takes a few quick steps online to get started, and you'll be redeeming your rewards anytime from the convenience of your phone. Visit myaccountaccess.com, select "Rewards" then "Next" to get to the Rewards Center to enroll.

Transactions	ROBINSON, TAMEKIA N	Credit Limit \$15000
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Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Other Credits					

Continued on Next Page

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

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
01/12	01/11	2209	UBER TRIP UXCTN 8005928996 CA MERCHANDISE/SERVICE RETURN	\$21.42 _{CR}	_____
01/12	01/11	2407	UBER TRIP SIACD 8005928996 CA MERCHANDISE/SERVICE RETURN	\$20.74 _{CR}	_____
Purchases and Other Debits					
12/21	12/20	6740	RODANFI*LDS 4152738000 San Francisco CA	\$24.95	_____
12/21	12/20	0049	RODANFI*LDS 4152738000 San Francisco CA	\$310.31	_____
12/26	12/22	1696	TASTE OF THAI SACRAMENTO CA	\$27.99	_____
12/28	12/26	0090	CHICKEN N WAFFLES SACRAMENTO CA	\$80.09	_____
01/02	12/29	8625	WOODSTOCKS PIZZA INC - DAVIS CA	\$12.23	_____
01/02	12/30	7884	POSTMATES SAUCED BBQ HTTPSPPOSTMATE CA	\$53.56	_____
01/03	01/02	2609	JIMBOYS TACOS SACRAMENTO CA	\$12.38	_____
01/05	01/03	6895	SOUTHWES 5268798665902 800-435-9792 TX ROBINSON/TAMEK 01/11/18 SACRAMENTO TO BURBANK BURBANK TO SACRAMENTO	\$519.96	_____
01/05	01/03	8260	ZELDA'S ORIGINAL GOURM SACRAMENTO CA	\$43.79	_____
01/08	01/05	7066	AMAZON.COM AMZN.COM/BI AMZN.COM/BILL WA	\$247.32	_____
01/08	01/05	6382	CHIPOTLE ONLINE 3035954000 CO	\$32.02	_____
01/09	01/07	9720	SOUTHWES 5261400143664 800-435-9792 TX ROBINSON/TAMEK 01/25/18 SACRAMENTO TO ONTARIO CAL ONTARIO CAL TO SACRAMENTO	\$514.36	_____
01/10	01/08	0455	VALLEJO'S RESTAURANT SACRAMENTO CA	\$25.96	_____
01/10	01/09	0120	NENA'S MEXICAN CUISINE 916-3219543 CA	\$74.06	_____
01/11	01/09	6849	BURGERS AND BREW - SAC SACRAMENTO CA	\$45.33	_____
01/11	01/10	2993	UBER TRIP UXCTN HELP.UBER.COM CA	\$21.42	_____
01/11	01/10	7259	UBER TRIP SIACD HELP.UBER.COM CA	\$20.74	_____
01/12	01/11	3849	JIMBOYS TACOS 06 SACRAMENTO CA	\$11.30	_____
01/16	01/15	7182	LYFT *RIDE MON 9PM LYFT.COM CA	\$68.30	_____
01/16	01/15	6670	CYPRESS GRILLE SACRAMENTO CA	\$76.74	_____
01/16	01/13	2002	CYPRESS GRILLE SACRAMENTO CA	\$35.77	_____
01/16	01/10	7048	SPECIALTY'S CAFE & BAK PLEASANTON CA	\$54.31	_____
01/16	01/11	0201	LYFT *RIDE THU 4PM LYFT.COM CA	\$40.09	_____
01/16	01/11	8706	SMF CAFETERIA 15L SACRAMENTO CA	\$66.36	_____
01/16	01/11	0026	PMT*SAC CO AIRPORT PAR SACRAMENTO CA	\$18.00	_____
01/16	01/12	6767	JIMBOYS TACOS SACRAMENTO CA	\$31.36	_____
01/17	01/15	0552	SACRAMENTO HOLIDAY INN SACRAMENTO CA	\$23.94	_____
01/17	01/15	4481	HYATT REGENCY MIAMI F& MIAMI FL	\$93.39	_____
01/18	01/16	3785	LYFT *RIDE TUE 10PM LYFT.COM CA	\$5.01	_____
01/18	01/16	8735	LYFT *RIDE TUE 10PM LYFT.COM CA	\$21.19	_____
01/18	01/16	0438	LYFT *RIDE TUE 9PM LYFT.COM CA	\$14.70	_____

Continued on Next Page


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

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
01/18	01/16	2579	HYATT REGENCY MIAMI F& MIAMI FL	\$9.81	_____
01/19	01/17	9799	HYATT REGENCY MIAMI F& MIAMI FL	\$6.00	_____
01/19	01/17	0200	HYATT REGENCY MIAMI F& MIAMI FL	\$111.40	_____
01/19	01/18	3165	LYFT *RIDE THU 8PM LYFT.COM CA	\$7.00	_____
01/19	01/18	1024	LYFT *RIDE THU 5PM LYFT.COM CA	\$18.36	_____
01/19	01/18	0715	LYFT *RIDE THU 5PM LYFT.COM CA	\$7.00	_____
01/19	01/19	1814	PUERTO SAGUA RESTAURAN MIAMI BEACH FL	\$60.49	_____
Total for Account 4798 5100 5172 4173				\$2,804.83	

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

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Other Credits					
01/11	01/05	9458	SOUTHWES 5268798543213 800-435-9792 TX MERCHANDISE/SERVICE RETURN WALKER/YVONNE 01/05/18 DALLAS LOVE TO DALLAS LOVE	\$519.96 ^{CR}	_____
Purchases and Other Debits					
12/22	12/21	2258	76 - ELK GROVE 76 ELK GROVE CA	\$52.10	_____
01/02	12/29	7535	CHARLYNES RIB SHACK SACRAMENTO CA	\$53.84	_____
01/05	01/03	6182	SOUTHWES 5268798543213 800-435-9792 TX WALKER/YVONNE 01/11/18 SACRAMENTO TO LOS ANGELES LOS ANGELES TO SACRAMENTO	\$519.96	_____
01/08	01/06	7196	LYFT *RIDE FRI 8PM LYFT.COM CA	\$23.42	_____
01/08	01/05	0240	LYFT *RIDE THU 9AM LYFT.COM CA	\$23.00	_____
01/11	01/05	5883	SOUTHWES 5268799313166 800-435-9792 TX WALKER/YVONNE 01/11/18 SACRAMENTO TO BURBANK BURBANK TO SACRAMENTO	\$519.96	_____
01/11	01/05	5891	SOUTHWES 5268799315293 800-435-9792 TX LAWHEAD STEELE 01/11/18 SACRAMENTO TO BURBANK BURBANK TO SACRAMENTO	\$519.96	_____
01/12	01/11	6570	LYFT *CANCEL FEE LYFT.COM CA	\$10.00	_____
01/16	01/11	4853	RUBYS DINER - CITADEL COMMERCE CA	\$37.86	_____
01/16	01/12	7545	LYFT *RIDE FRI 9AM LYFT.COM CA	\$24.24	_____
01/16	01/12	8291	LYFT *RIDE FRI 9AM LYFT.COM CA	\$5.00	_____
01/16	01/12	5449	LYFT *RIDE THU 10PM LYFT.COM CA	\$57.71	_____
01/16	01/12	6878	LYFT *RIDE THU 10PM LYFT.COM CA	\$5.00	_____
01/16	01/12	6265	LYFT *RIDE THU 5AM LYFT.COM CA	\$37.14	_____
01/17	01/15	8755	LYFT *RIDE MON 8AM LYFT.COM CA	\$44.57	_____
01/17	01/16	1575	NEW YORK TIMES DIGITAL 800-698-4637 NY	\$7.50	_____



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

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
01/19	01/17	7472	SOUTHWES 5261403990882 800-435-9792 TX WALKER/YVONNE 02/22/18 SACRAMENTO TO SAN DIEGO SAN DIEGO TO SACRAMENTO	\$485.96	_____
01/19	01/17	7480	SOUTHWES 5261403992430 800-435-9792 TX LAWHEAD STEELE 02/22/18 SACRAMENTO TO SAN DIEGO SAN DIEGO TO SACRAMENTO	\$485.96	_____
01/19	01/17	7498	SOUTHWES 5261403982212 800-435-9792 TX WALKER/YVONNE 01/30/18 SACRAMENTO TO LOS ANGELES LOS ANGELES TO SACRAMENTO	\$519.96	_____
01/19	01/17	2454	HYATT REGENCY MIAMI F& MIAMI FL	\$52.96	_____
Total for Account 4798 5100 5389 3448				\$2,966.14	

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

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
12/26	12/21	2238	SUBWAY 00059683 ELK GROVE CA	\$24.45	_____
01/04	01/04	2292	CHEVRON 0209748 ELK GROVE CA	\$43.70	_____
01/11	01/09	6295	HILTON SACRAMENTO ARDE SACRAMENTO CA	\$16.99	_____
01/16	01/11	7407	THE COCONUT ON T SACRAMENTO CA	\$60.64	_____
01/16	01/13	8482	CHEVRON 0209748 ELK GROVE CA	\$42.41	_____
Total for Account 4798 5100 5598 8220				\$188.19	

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
01/04	01/04	URE	PAYMENT THANK YOU	\$6,405.60CR	_____
Total for Account 4798 5100 4660 6048				\$6,405.60CR	

2018 Totals Year-to-Date	
Total Fees Charged in 2018	\$0.00
Total Interest Charged in 2018	\$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	\$5,959.16	\$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



Mail payment coupon with a check

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



Online

myaccountaccess.com

