



UMPQUA
B · A · N · K

July 2015 Statement



Open Date: 06/19/2015 Closing Date: 07/20/2015

Account: 4798 5100 4660 6105

Visa® Business Rewards Company Card
SEIU LOCAL 1000
PAUL E HARRIS III (CPN 001042204)

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

New Balance \$0.00
Minimum Payment Due \$0.00
Payment Due Date 08/17/2015

Activity Summary

Previous Balance		\$0.00
Payments		\$0.00
Other Credits	-	\$34.27 ^{CR}
Purchases	+	\$11,296.82
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
New Balance	=	\$0.00
Past Due		\$0.00
Minimum Payment Due		\$0.00
Credit Line		\$50,000.00
Available Credit		\$50,000.00
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

This is not a bill, do not remit payment.

CPN 001042204



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

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

000070058 1 SP 000638341388842 S

SEIU LOCAL 1000
PAUL E HARRIS III
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.



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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.

Pay online the easier way with Visa Checkout and your Visa card. With Visa Checkout you can pay with a single login from any device, guard your data behind multiple layers of security and keep earning the card rewards you love! Enter the online express lane with Visa Checkout. See the enclosed insert for more details.

Transactions

Payments and Other Credits

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
06/23	06/22	4454	Amazon.com AMZN.COM/BILL WA MERCHANDISE/SERVICE RETURN	\$24.13CR	_____
07/17	07/17	7716	Amazon.com AMZN.COM/BILL WA MERCHANDISE/SERVICE RETURN	\$10.14CR	_____
TOTAL THIS PERIOD				\$34.27CR	

Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
06/19	06/17	0725	ADOBE *CAPTIVATE SUBS 800-833-6687 CA	\$19.99	_____
06/22	06/18	6205	TAQUERIA RINCON ALTEÑO SACRAMENTO CA	\$21.80	_____
06/24	06/22	7532	SEARS.COM 9301 847-286-1940 IL	\$383.36	_____
06/24	06/23	5161	PLANETSAFECALENDARS 508-456-4426 MA	\$342.07	_____
06/24	06/23	2027	WWW.NEWEGGBUSINESS.COM 800-390-1119 CA	\$112.71	_____
06/24	06/23	6228	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$284.00	_____
06/25	06/24	0443	DISPLAYS2GOCOM 401-247-0333 RI	\$345.54	_____
06/29	06/27	7507	TEN 22 SACRAMENTO CA	\$34.21	_____
06/29	06/25	3068	ADOBE *CREATIVE CLOUD 800-833-6687 CA	\$209.97	_____
06/29	06/26	6002	FOUNDATION SACRAMENTO CA	\$43.90	_____
07/10	07/09	0018	UNION JOBS CLEARINGHOU 707-538-2701 CA	\$1,050.00	_____
07/13	07/10	0269	PAYPAL *SPORTSAUTHO 888-801-9164 FL	\$76.64	_____
07/13	07/10	0651	ADOBE *CAPTIVATE SUBS 800-833-6687 CA	\$19.99	_____
07/13	07/10	0426	JU HACHI SACRAMENTO CA	\$41.18	_____
07/13	07/10	1789	PAYPAL *SPORTSAUTHO 888-801-9164 FL	\$76.64	_____
07/16	07/14	6030	SOUTHWES 5262126319367 800-435-9792 TX SCHMIDT/STEVEN 08/04/15 SACRAMENTO TO SAN DIEGO SAN DIEGO TO SACRAMENTO	\$255.99	_____
07/17	07/15	1859	CAFE BERNARDO 2 SACRAMENTO CA	\$53.44	_____
07/17	07/15	6177	SOUTHWES 5262126737246 800-435-9792 TX DREWS/SAMANTHA 08/04/15 SACRAMENTO TO SAN DIEGO	\$291.01	_____



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Transactions

Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
07/17	07/15	6185	SAN DIEGO TO SACRAMENTO SOUTHWES 5262126544349 800-435-9792 TX BROWN/TAISHA 08/14/15	\$269.00	_____
07/17	07/15	6193	SAN DIEGO TO SAN FRANCISC SAN FRANCISC TO SAN DIEGO SOUTHWES 5262126552056 800-435-9792 TX PLASCENCIA CA/ 07/29/15	\$304.00	_____
07/17	07/15	6201	SAN DIEGO TO SACRAMENTO SACRAMENTO TO SAN DIEGO SOUTHWES 5262126540538 800-435-9792 TX GHERARDINI/STE 07/29/15	\$214.50	_____
07/17	07/15	6219	ONTARIO CAL TO SACRAMENTO SACRAMENTO TO ONTARIO CAL SOUTHWES 5262126545937 800-435-9792 TX ALVARADO/MARCE 07/29/15	\$218.00	_____
07/17	07/15	6227	BURBANK TO SACRAMENTO SACRAMENTO TO BURBANK SOUTHWES 5262126550410 800-435-9792 TX RAMOS/MELINDA 07/27/15	\$238.00	_____
07/17	07/15	0029	CALIFORNIA DEMOCRATIC 916-442-5707 CA	\$75.00	_____
07/17	07/15	0078	CALIFORNIA DEMOCRATIC 916-442-5707 CA	\$75.00	_____
07/17	07/16	9571	HOTELS.COM123719303310 800-246-8357 NV	\$132.76	_____
07/20	07/17	9552	HOLIDAY INN EXPRESS VENTURA CA 07/16/15 FOR 01 NIGHTS FOLIO: 11151342	\$144.63	_____
07/20	07/17	1911	ONTARIO AIRPORT HOTEL ONTARIO CA 07/16/15 FOLIO: 0000107490	\$101.41	_____
07/20	07/17	2999	SOUTHWES 5262127284349 800-435-9792 TX TUFUGA/GRIFFIN 07/22/15 SACRAMENTO TO ONTARIO CAL ONTARIO CAL TO SACRAMENTO	\$459.50	_____
07/20	07/17	3005	SOUTHWES 5262127279803 800-435-9792 TX BYARS/SHELIA L 07/22/15 SACRAMENTO TO ONTARIO CAL ONTARIO CAL TO SACRAMENTO	\$459.50	_____
07/20	07/17	3013	SOUTHWES 5262127283409 800-435-9792 TX TURNER/RICHARD 07/22/15 SAN JOSE TO ONTARIO CAL ONTARIO CAL TO SAN JOSE	\$449.50	_____
07/20	07/17	1906	ADOBE *CAPTIVATE SUBS 800-833-6687 CA	\$19.99	_____
07/20	07/16	9427	ONTARIO AIRPORT HOTEL ONTARIO CA 07/15/15 FOLIO: 0000107408	\$101.41	_____
07/20	07/16	9435	ONTARIO AIRPORT HOTEL ONTARIO CA 07/12/15 FOLIO: 0000107409	\$495.65	_____



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Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
07/20	07/16	8604	SOUTHWES 5262126868162 800-435-9792 TX ORDUNO/ERMELIN 07/24/15 SAN DIEGO TO SACRAMENTO SACRAMENTO TO SAN DIEGO	\$448.01	_____
07/20	07/16	8612	SOUTHWES 5262126892578 800-435-9792 TX ENDOZO/TAMMY K 07/19/15 SAN DIEGO TO SACRAMENTO SACRAMENTO TO SAN DIEGO	\$34.00	_____
07/20	07/16	8620	SOUTHWES 5262126899753 800-435-9792 TX HARRIS/PAUL E 08/04/15 SACRAMENTO TO SAN DIEGO SAN DIEGO TO SACRAMENTO	\$314.00	_____
07/20	07/16	8638	SOUTHWES 5262126932964 800-435-9792 TX EVANS/KATHY L 07/24/15 BURBANK TO SACRAMENTO SACRAMENTO TO BURBANK	\$332.00	_____
07/20	07/16	8646	SOUTHWES 5260670690019 800-435-9792 TX PIERMAN/BROOKE 07/16/15 DALLAS LOVE TO DALLAS LOVE DALLAS LOVE TO SACRAMENTO	\$367.00	_____
07/20	07/16	0915	DOUBLETREE BAKERSFIELD BAKERSFIELD CA 07/16/15 FOR 01 NIGHTS FOLIO: 0001084537	\$110.98	_____
07/20	07/16	0923	DOUBLETREE BAKERSFIELD BAKERSFIELD CA 07/16/15 FOR 01 NIGHTS FOLIO: 0001084538	\$110.98	_____
07/20	07/17	4701	HILTONSAC ARDEN W-ROOM SACRAMENTO CA 07/16/15 FOR 01 NIGHTS FOLIO: 007037	\$2,000.00	_____
07/20	07/17	1284	INN AT JACK LONDON SQU 510-4524565 CA 07/16/15 FOR 01 NIGHTS FOLIO: 85799	\$159.56	_____
TOTAL THIS PERIOD				\$11,296.82	

2015 Totals Year-to-Date	
Total Fees Charged in 2015	\$0.00
Total Interest Charged in 2015	\$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.