



**UMPQUA**  
B · A · N · K

**July 2015 Statement**



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

Account: 4798 5100 5389 3448

**Visa® Business Rewards Company Card**  
SEIU LOCAL 1000  
YVONNE R WALKER (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		\$0.00
Purchases	+	\$6,459.13
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 \$10,000.00  
Available Credit \$10,000.00  
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



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

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

000070061 1 SP 000638341388845 S

SEIU LOCAL 1000  
YVONNE R WALKER  
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**

**Purchases and Other Debits**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
06/22	06/19	6537	SHELL OIL 57443272000 ELK GROVE CA	\$57.80	_____
06/22	06/17	1602	HYATT REGENCY SACRAQ34 916-441-1074 CA	\$20.00	_____
06/26	06/24	0314	DA PHOTO WEB INC 800-554-3363 CA	\$382.99	_____
06/26	06/25	0975	DELTA AIR0060153237704 DELTA.COM CA LAWHEAD/TERRY 06/25/15 LOS ANGELES TO LOS ANGELES	\$29.00	_____
06/26	06/25	6640	DELTA AIR0062313254762 DELTA.COM CA WALKER/YVONNE 07/13/15 SACRAMENTO TO SALT LAKE CI SALT LAKE CI TO DENVER DENVER TO SALT LAKE CI SALT LAKE CI TO ONTARIO CAL	\$1,025.20	_____
06/26	06/25	8324	DELTA AIR0060153440534 DELTA.COM CA LAWHEAD/TERRY 06/25/15 LOS ANGELES TO LOS ANGELES	\$25.00	_____
06/26	06/25	8198	SOUTHWES 5262121003502 800-435-9792 TX WALKER/YVONNE 07/18/15 SAN DIEGO TO SACRAMENTO	\$288.00	_____
06/29	06/26	2302	SUBWAY 00441535 SACRAMENTO CA	\$12.19	_____
06/29	06/25	0132	SOUTHWES 5262121155042 800-435-9792 TX LAWHEAD/TERRY 07/18/15 SAN DIEGO TO SACRAMENTO	\$266.00	_____
06/30	06/29	3596	SANDAG/SR-125 SAN DIEGO CA	\$42.50	_____
07/01	06/29	2910	WATERFRONT PLACE WEST SACRAMEN CA	\$9.00	_____
07/03	07/02	7970	76 10115103 ELK GROVE CA	\$64.80	_____
07/06	07/02	1500	DOS COYOTES BORDER CAF SACRAMENTO CA	\$19.80	_____
07/09	07/07	8673	SOUTHWES 5262124181034 800-435-9792 TX WALKER/YVONNE 08/05/15 SAN DIEGO TO SACRAMENTO SACRAMENTO TO SAN DIEGO	\$556.00	_____
07/09	07/07	8681	SOUTHWES 5262124185053 800-435-9792 TX LAWHEAD/TERRY 08/05/15 SAN DIEGO TO SACRAMENTO	\$556.00	_____



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**Transactions**

**Purchases and Other Debits**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
07/13	07/10	5604	SACRAMENTO TO SAN DIEGO SOUTHWES 5262125085605 800-435-9792 TX WALKER/YVONNE 08/02/15 SACRAMENTO TO SAN DIEGO	\$576.00	_____
07/13	07/10	5612	SAN DIEGO TO SACRAMENTO SOUTHWES 5262125097698 800-435-9792 TX LAWHEAD/TERRY 08/02/15 SACRAMENTO TO SAN DIEGO SAN DIEGO TO SACRAMENTO	\$576.00	_____
07/13	07/12	4727	76 10115103 ELK GROVE CA	\$67.00	_____
07/14	07/13	7225	UBER 866-576-1039 CA	\$118.00	_____
07/15	07/13	0082	INVERNESS FOOD & BEVER ENGLEWOOD CO	\$35.28	_____
07/17	07/15	4784	BUFFALO WILD WINGS 009 CENTENNIAL CO	\$28.56	_____
07/17	07/17	2262	UBER TECHNOLOGIES INC 866-576-1039 CA	\$118.00	_____
07/20	07/18	2626	HERTZ RENT-A-CAR ONTARIO CA 07/18/15 FOR 01 DAYS RENTL: DLC710VISIT527602622 WALKER /YVONNE	\$587.59	_____
07/20	07/18	8371	SOUTHWES 5262127506101 800-435-9792 TX ROBINSON/TAMEK 07/18/15 SAN DIEGO TO SACRAMENTO	\$22.00	_____
07/20	07/18	8389	SOUTHWES 5262127506482 800-435-9792 TX TAYLOR/THERESA 07/18/15 SAN DIEGO TO SACRAMENTO	\$22.00	_____
07/20	07/18	8397	SOUTHWES 5262127506715 800-435-9792 TX LAWHEAD/TERRY 07/18/15 SAN DIEGO TO SACRAMENTO	\$22.00	_____
07/20	07/18	5396	ACE PARKING SAN DIEGO CA	\$20.00	_____
07/20	07/18	8808	SHELL OIL 57442709804 ESCONDIDO CA	\$12.00	_____
07/20	07/18	7794	SHELL OIL 57442736302 SAN DIEGO CA	\$10.00	_____
07/20	07/18	6533	SMF PARKING SACRAMENTO CA	\$102.00	_____
07/20	07/19	5867	RENAISSANCE HOTELS 967 INDIAN WELLS CA 07/16/15 FOR 03 NIGHTS FOLIO: 12149	\$394.21	_____
07/20	07/19	5875	RENAISSANCE HOTELS 967 INDIAN WELLS CA 07/16/15 FOR 03 NIGHTS FOLIO: 12148	\$394.21	_____
<b>TOTAL THIS PERIOD</b>				<b>\$6,459.13</b>	

<b>2015 Totals Year-to-Date</b>	
Total Fees Charged in 2015	\$0.00
Total Interest Charged in 2015	\$0.00



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**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).

