



UMPQUA
B · A · N · K

July 2016 Statement



Open Date: 06/21/2016 Closing Date: 07/20/2016

Account: 4798 5100 5600 2989

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

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

New Balance	\$0.00
Minimum Payment Due	\$0.00
Payment Due Date	08/17/2016

Activity Summary

Previous Balance		\$0.00
Payments		\$0.00
Other Credits	-	\$25.31 ^{CR}
Purchases	+	\$6,253.29
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		\$7,000.00
Available Credit		\$7,000.00
Days in Billing Period		30

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

000071531 01 SP 000638502788308 S

SEIU LOCAL 1000
MARGARITA MALDONADO
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
MARGARITA MALDONADO (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.

Effective May 16, 2016 the on-line transfer of reward points maximum will change from 120,000 points per calendar year to 20,000 points per calendar year. Please visit myaccountaccess.com for complete details.

Transactions

Payments and Other Credits

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
07/13	07/12	2647	HILTON HOTEL SAN DIEGO SAN DIEGO CA MERCHANDISE/SERVICE RETURN	\$25.31CR	_____
TOTAL THIS PERIOD				\$25.31CR	

Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
06/22	06/21	8239	SQ *SOUTH TRADITION SACRAMENTO CA	\$69.66	_____
06/23	06/22	7557	SMASHBURGER #1177 SACRAMENTO CA	\$38.12	_____
06/27	06/24	1205	CLUB PHEASANT WEST SACRAMEN CA	\$44.60	_____
06/27	06/26	9812	CLUB PHEASANT WEST SACRAMEN CA	\$112.42	_____
06/27	06/26	0567	CILANTRO'S MEXICAN RES SACRAMENTO CA	\$47.10	_____
06/28	06/26	6234	CYPRESS GRILLE SACRAMENTO CA	\$82.90	_____
06/29	06/27	5809	AT&T DATA 800-331-0500 GA	\$30.00	_____
06/29	06/27	0091	PF CHANGS #9925 SACRAMENTO CA	\$122.53	_____
07/05	07/01	6219	SOUTHWES 5262424698969 800-435-9792 TX MALDONADO/MARG 07/07/16 SACRAMENTO TO SAN DIEGO	\$303.98	_____
07/05	07/02	8454	HILTON HOTEL SAN DIEGO SAN DIEGO CA 07/02/16 FOLIO: 00013529	\$564.83	_____
07/05	07/02	1284	HILTON HOTEL SAN DIEGO SAN DIEGO CA 07/02/16 FOLIO: 00013529	\$564.83	_____
07/05	07/02	1292	HILTON HOTEL SAN DIEGO SAN DIEGO CA 07/02/16 FOLIO: 00013529	\$564.83	_____
07/07	07/05	5386	SOUTHWES 5262425595275 800-435-9792 TX MALDONADO/MARG 07/10/16 ONTARIO CAL TO SACRAMENTO	\$275.98	_____
07/08	07/07	3316	JET.COM 855-538-4323 NJ	\$25.17	_____
07/11	07/09	2448	STARBUCKS STORE 10015 SAN DIEGO CA	\$15.60	_____
07/11	07/09	9517	SHELL OIL 57442724506 BURBANK CA	\$47.62	_____
07/11	07/09	6256	WINGSTOP 0458 ENCINO CA	\$99.74	_____



Transactions

Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
07/11	07/10	8040	SMF PARKING SACRAMENTO CA	\$68.00	_____
07/11	07/10	1266	STARBUCKS #09746 BURBA Burbank CA	\$23.85	_____
07/11	07/10	8291	STARBUCKS #00607 BURBA Burbank CA	\$16.00	_____
07/11	07/08	4070	HOTEL BUSINESS CENTERS TORRANCE CA	\$22.93	_____
07/12	07/10	8379	HILTON HOTEL SAN DIEGO SAN DIEGO CA 07/07/16 FOLIO: 00013529	\$9.69	_____
07/12	07/10	6794	MCDONALD'S F524 BURBANK CA	\$11.29	_____
07/12	07/10	9969	HERTZ RENT-A-CAR SAN DIEGO CA 07/10/16 FOR 01 DAYS RENTL: 124649965 MALDONADO /MARGARITA	\$905.39	_____
07/12	07/10	0225	CARL'S JR #7373 BURBANK CA	\$13.36	_____
07/12	07/10	1569	HOLIDAY INNS BURBANK BURBANK CA 07/10/16 FOR 01 NIGHTS FOLIO: 2751747	\$178.68	_____
07/12	07/10	9751	EXXONMOBIL 97653489 ONTARIO CA	\$9.04	_____
07/13	07/11	4196	MCDONALD'S F25596 SACRAMENTO CA	\$30.99	_____
07/13	07/11	1778	VALERO AVE 16 MADERA CA	\$68.50	_____
07/13	07/12	0472	CHEESECAKE FRESNO FRESNO CA	\$216.95	_____
07/14	07/12	2644	DUTCHMAN SEAFOOD HOUSE MORRO BAY CA	\$130.21	_____
07/14	07/12	8415	DENNY'S INC CLOVIS CA	\$37.67	_____
07/14	07/12	2369	HOLIDAY INNS CLOVIS CA 07/11/16 FOLIO: 11127795	\$132.77	_____
07/14	07/13	8691	COUNTRY TOUCH CAFE ATASCADERO CA	\$151.06	_____
07/15	07/13	1954	WENDY'S #20 TRACY CA	\$28.77	_____
07/15	07/13	7956	SHELL OIL 10007746000 SAN JOSE CA	\$40.20	_____
07/15	07/13	2768	HOLIDAY INN EXPRESS-SA SAN LUIS OBIS CA 07/12/16 FOR 01 NIGHTS FOLIO: 11337476	\$101.70	_____
07/15	07/14	9473	CHEVRON 0096764 SACRAMENTO CA	\$56.32	_____
07/18	07/15	4502	MR PICKLES - 131 - SAC SACRAMENTO CA	\$30.20	_____
07/18	07/15	1614	R POMO PUMPS UPPER LAKE CA	\$44.96	_____
07/18	07/16	3966	HOLIDAY INN EXPRESS EUREKA CA 07/15/16 FOR 01 NIGHTS FOLIO: 1111772	\$229.59	_____
07/18	07/17	1562	JACK IN THE BOX #4361 REDDING CA	\$19.49	_____
07/18	07/17	8011	JACKS GRILL, INC. REDDING CA	\$130.77	_____
07/18	07/17	9490	UBER US JUL16 WAYU3 HELP.UBER.COM CA	\$13.85	_____
07/18	07/14	1334	IN-N-OUT BURGER #125 FAIRFIELD CA	\$29.06	_____
07/19	07/16	2997	HUMBOLDT SMOKEHOUSE 707-4976261 CA	\$64.10	_____
07/19	07/18	7608	CHEVRON 0212046 SHINGLETOWN CA	\$71.60	_____
07/20	07/18	9195	DIAMOND MOUNTAIN CASIN SUSANVILLE CA	\$32.50	_____
07/20	07/18	6087	HOLIDAY INN REDDING REDDING CA 07/16/16 FOR 02 NIGHTS FOLIO: 11217423	\$294.56	_____
07/20	07/18	1764	TACO BELL#3991 SUSANVILLE CA	\$8.88	_____
07/20	07/19	1052	STARBUCKS STORE 08114 SUSANVILLE CA	\$20.45	_____



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Transactions

Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
TOTAL THIS PERIOD				\$6,253.29	

2016 Totals Year-to-Date	
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%	



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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.