



UMPQUA
B · A · N · K

July 2016 Statement



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

Account: 4798 5100 5172 4173

Visa® Business Rewards Company Card
SEIU LOCAL 1000
TAMEKIA N ROBINSON (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		\$0.00
Purchases	+	\$5,080.21
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	\$6,000.00
Available Credit	\$6,000.00
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

000071528 01 SP 000638502788305 S

SEIU LOCAL 1000
TAMEKIA N ROBINSON
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
TAMEKIA N ROBINSON (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

Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
06/22	06/20	5171	SAVEMART #622 SACRA SACRAMENTO CA	\$16.26	_____
06/23	06/21	0534	SOUTHWES 5262421700722 800-435-9792 TX ROBINSON/TAMEK 06/28/16 SACRAMENTO TO BURBANK BURBANK TO SACRAMENTO	\$411.96	_____
06/23	06/22	0280	BART-EL CERRITO DE QPS 5104646474 CA	\$15.00	_____
06/24	06/22	3458	CHEVYS 2015 FAIRFIELD CA	\$47.49	_____
06/27	06/25	3134	HILTON SACRAMENTO ARDE SACRAMENTO CA	\$57.64	_____
06/27	06/25	9359	STARBUCKS STORE 10142 SACRAMENTO CA	\$14.70	_____
06/27	06/25	0064	CLAIM JUMPER SACRAMENT SACRAMENTO CA	\$114.16	_____
06/27	06/24	8477	PRECHECK #1141 BILLERICA MA	\$85.00	_____
06/27	06/24	9752	PRECHECK #1141 BILLERICA MA	\$85.00	_____
06/28	06/27	8457	APPLE STORE #R070 SACRAMENTO CA	\$85.72	_____
06/28	06/27	8465	APPLE STORE #R070 SACRAMENTO CA	\$54.20	_____
06/29	06/28	8418	SMF PARKING SACRAMENTO CA	\$17.00	_____
06/29	06/28	9102	HERTZ RENT-A-CAR BURBANK CA 06/28/16 FOR 01 DAYS RENTL: 118999101 ROBINSON /TAMEKIA	\$101.48	_____
06/29	06/28	6066	WORLD OIL 025 BURBANK CA	\$3.00	_____
06/30	06/28	0635	FAMOUS FAMIGLIA SACRAMENTO CA	\$6.16	_____
06/30	06/29	3913	SQ *SOUTH TRADITION SACRAMENTO CA	\$110.90	_____
07/06	07/04	1716	HOLIDAY INNS BURBANK BURBANK CA 07/04/16 FOR 01 NIGHTS FOLIO: 2751821	\$153.36	_____
07/08	07/07	5373	O'S AMERICAN KITCH SAN DIEGO CA	\$49.29	_____
07/11	07/08	5448	HOTEL BUSINESS CENTERS TORRANCE CA	\$7.08	_____
07/11	07/09	9785	OLD TOWN MEXICAN CAFE SAN DIEGO CA	\$129.89	_____
07/11	07/10	4496	CHEVRON 0092324 LOS ANGELES CA	\$20.00	_____
07/11	07/08	4069	SNOOZE SAN DIEGO CA	\$75.18	_____
07/11	07/09	1895	STARBUCKS STORE 05928 CARSON CA	\$6.70	_____
07/11	07/10	7406	SMF PARKING SACRAMENTO CA	\$68.00	_____
07/11	07/10	9949	ROSCOES HOUSE OF CHICK LOS ANGELES CA	\$174.36	_____
07/11	07/08	4463	CITYSD PARKING 28881 SAN DIEGO CA	\$2.25	_____
07/11	07/08	4062	HOTEL BUSINESS CENTERS TORRANCE CA	\$21.56	_____



Transactions

Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
07/12	07/08	7914	HILTON STARBUCKS COFFE SAN DIEGO CA	\$15.61	_____
07/12	07/09	9506	HILTON STARBUCKS COFFE SAN DIEGO CA	\$14.85	_____
07/12	07/10	9989	HILTON HOTEL SAN DIEGO SAN DIEGO CA	\$100.00	_____
			07/10/16 FOLIO: 00013529		
07/12	07/10	7598	ROUNDS PREMIUM BURGERS CLAREMONT CA	\$102.05	_____
07/12	07/10	7527	HERTZ RENT-A-CAR SAN DIEGO CA	\$561.35	_____
			07/10/16 FOR 01 DAYS RENTL: 125137526 ROBINSON /TAMEKIA		
07/12	07/10	2260	HOLIDAY INNS BURBANK BURBANK CA	\$12.00	_____
			07/10/16 FOR 01 NIGHTS FOLIO: 2751821		
07/13	07/11	1911	MCDONALD'S F32593 RIPON CA	\$11.64	_____
07/13	07/12	0089	BLAST 825 #136 FRESNO CA	\$9.20	_____
07/14	07/12	2377	HOLIDAY INNS CLOVIS CA	\$164.01	_____
			07/11/16 FOLIO: 11127004		
07/14	07/12	0134	SHELL OIL 62683220020 LEMOORE CA	\$36.05	_____
07/14	07/12	0292	APPLEBEES SAN 56256126 SAN LUIS OBIS CA	\$180.27	_____
07/15	07/13	6480	HILTON SPORTS EDITION OAKLAND CA	\$148.74	_____
07/15	07/13	5804	SHELL OIL 57427678503 SOLEDAD CA	\$30.87	_____
07/15	07/13	7087	HOLIDAY INN EXPRESS-SA SAN LUIS OBIS CA	\$225.99	_____
			07/12/16 FOR 01 NIGHTS FOLIO: 11337145		
07/18	07/15	9649	CYPRESS GRILLE SACRAMENTO CA	\$23.43	_____
07/18	07/15	6871	SHELL OIL 10007876005 ELK GROVE CA	\$40.04	_____
07/18	07/16	5866	TEXACO 0371523 EUREKA CA	\$36.44	_____
07/18	07/14	7542	SOUTHERN CAFE AT 2000 OAKLAND CA	\$93.19	_____
07/18	07/15	3000	AA BAR AND GRILL EUREKA CA	\$172.36	_____
07/18	07/15	5529	WIENERSCHNITZEL #782 SACRAMENTO CA	\$16.25	_____
07/18	07/16	3685	HOLIDAY INN EXPRESS EUREKA CA	\$212.79	_____
			07/15/16 FOR 01 NIGHTS FOLIO: 1112899		
07/18	07/16	5952	STARBUCKS STORE 08729 EUREKA CA	\$12.55	_____
07/18	07/18	8525	WOODY'S BREWING CO REDDING CA	\$264.92	_____
07/19	07/16	2971	HUMBOLDT SMOKEHOUSE 707-4976261 CA	\$272.47	_____
07/19	07/17	0733	STARBUCKS STORE 11166 REDDING CA	\$9.30	_____
07/19	07/18	0420	KFC D662001 SUSANVILLE CA	\$13.93	_____
07/19	07/18	0858	MCDONALD'S F7983 SUSANVILLE CA	\$10.73	_____
07/20	07/18	5998	HOLIDAY INN REDDING REDDING CA	\$316.84	_____
			07/16/16 FOR 02 NIGHTS FOLIO: 11216131		
07/20	07/18	6347	HILLTOP VALERO REDDING CA	\$39.00	_____
TOTAL THIS PERIOD				\$5,080.21	



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SEIU LOCAL 1000
TAMEKIA N ROBINSON (CPN 001042204)

Cardmember Service ☎ 1-866-552-8855

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%	

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.

