



July 2018 Statement

Open Date: 06/21/2018 Closing Date: 07/19/2018

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 | \$4,365.38 |
| Minimum Payment Due | \$44.00 |
| Payment Due Date | 08/17/2018 |

| | |
|---|---------|
| Reward Points | |
| Earned This Statement | 3,673 |
| Reward Center Balance as of 07/18/2018 | 165,444 |
| For details, see your rewards summary. | |

| | | |
|----------------------------|----------|--------------------------|
| Activity Summary | | |
| Previous Balance | + | \$9,051.11 |
| Payments | - | \$9,051.11 ^{CR} |
| Other Credits | | \$0.00 |
| Purchases | + | \$4,365.38 |
| Balance Transfers | | \$0.00 |
| Advances | | \$0.00 |
| Other Debits | | \$0.00 |
| Fees Charged | | \$0.00 |
| Interest Charged | | \$0.00 |
| New Balance | = | \$4,365.38 |
| Past Due | | \$0.00 |
| Minimum Payment Due | | \$44.00 |
| Credit Line | | \$100,000.00 |
| Available Credit | | \$95,634.62 |
| Days in Billing Period | | 29 |

Payment Options:



Mail payment coupon
with a check



Pay online at
myaccountaccess.com



Pay by phone
1-866-552-8855

No payment is required.

CPN 001042204



0047985100466060480000044000004365389

Automatic Payment

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

- to pay by phone
- to change your address

000015615 01 SP 000638880538776 E

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



Account Number: 4798 5100 4660 6048

An automatic payment of \$44.00 will be deducted from your account on 08/13/18. 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 07/18/2018

| | |
|--------------------------|---------|
| Rewards Center Activity* | 0 |
| Rewards Center Balance | 165,444 |

*This item includes points redeemed, expired and adjusted.

| Rewards Earned | This Statement | Year to Date |
|--------------------------------|-------------------|-----------------|
| Points Earned on Net Purchases | 3,673 | 44,981 |
| Total Earned | 3,673 | 44,981 |

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 \$44.00 will be automatically deducted from your bank account on 08/13/2018. 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.

| | | |
|---------------------|------------------|-----------------------------|
| Transactions | WALKER, YVONNE R | Credit Limit \$20000 |
|---------------------|------------------|-----------------------------|

| Post Date | Trans Date | Ref # | Transaction Description | Amount | Notation |
|-----------------------------------|------------|-------|--|------------|----------|
| Purchases and Other Debits | | | | | |
| 06/21 | 06/19 | 0014 | DELTA AIR0062197312943 HIBBING MN ROBINSON/TAMEK 07/15/18 SACRAMENTO TO MINN ST PAUL MINN ST PAUL TO WASHINGTON WASHINGTON TO MINN ST PAUL MINN ST PAUL TO SACRAMENTO | \$1,621.60 | _____ |
| 06/21 | 06/20 | 2734 | TICKETS* WOLF TRAP FD 800-352-0212 VA | \$195.00 | _____ |
| 06/22 | 06/20 | 3162 | DEVICE BREWING CPMPANY SACRAMENTO CA | \$158.99 | _____ |
| 06/22 | 06/22 | 3915 | DBC*BLICK ART MATERIAL 800-447-1892 IL | \$200.00 | _____ |
| 06/25 | 06/23 | 4029 | ONTARIO AIRPORT ONTARIO CA | \$42.58 | _____ |

Continued on Next Page

| Transactions | | WALKER, YVONNE R | | Credit Limit | \$20000 |
|--|-------------------|-------------------------|--|---------------------|-----------------|
| Post Date | Trans Date | Ref # | Transaction Description | Amount | Notation |
| 06/25 | 06/23 | 4508 | 76 - ELK GROVE 76 ELK GROVE CA | \$72.42 | _____ |
| 06/25 | 06/23 | 2182 | PMT*SAC CO AIRPORT PAR SACRAMENTO CA | \$18.00 | _____ |
| 06/28 | 06/26 | 5846 | BURGERS AND BREW - SAC SACRAMENTO CA | \$25.09 | _____ |
| 07/03 | 07/01 | 1674 | CYPRESS GRILLE SACRAMENTO CA | \$55.67 | _____ |
| 07/03 | 07/02 | 5758 | 76 - ELK GROVE 76 ELK GROVE CA | \$71.43 | _____ |
| 07/05 | 07/02 | 8692 | SOUTHWES 5261463253988 800-435-9792 TX LAWHEAD STEELE 07/29/18 SANTA ANA TO SACRAMENTO | \$261.98 | _____ |
| 07/05 | 07/02 | 8700 | SOUTHWES 5261463307804 800-435-9792 TX WALKER/YVONNE 07/23/18 SACRAMENTO TO SANTA ANA SANTA ANA TO SACRAMENTO | \$523.96 | _____ |
| 07/05 | 07/03 | 7338 | NEW YORK TIMES DIGITAL 800-698-4637 NY | \$15.00 | _____ |
| 07/09 | 07/05 | 2494 | SELLANDS BROADWAY SACRAMENTO CA | \$64.27 | _____ |
| 07/12 | 07/10 | 0297 | OLD SPAGHETTI FCTRY 80 SACRAMENTO CA | \$104.68 | _____ |
| 07/12 | 07/10 | 7795 | 61028 - 1209 L STREET SACRAMENTO CA | \$12.00 | _____ |
| 07/12 | 07/10 | 4738 | CITYOFSAC_IPS_PKGMETER SACRAMENTO CA | \$2.75 | _____ |
| 07/16 | 07/13 | 0259 | STAGECOACH RESTAURAN SACRAMENTO CA | \$48.83 | _____ |
| 07/17 | 07/15 | 0551 | CYPRESS GRILLE SACRAMENTO CA | \$28.42 | _____ |
| 07/18 | 07/17 | 9160 | 76 - ELK GROVE 76 ELK GROVE CA | \$70.63 | _____ |
| 07/19 | 07/17 | 0169 | IRON HORSE SACRAMENTO CA | \$48.95 | _____ |
| 07/19 | 07/18 | 4644 | BLACK BEAR DINER # ELK GROVE CA | \$30.29 | _____ |
| Total for Account 4798 5100 5389 3448 | | | | \$3,672.54 | |

| Transactions | | ROBINSON, TAMEKIA N | | Credit Limit | \$15000 |
|-----------------------------------|-------------------|----------------------------|--|---------------------|-----------------|
| Post Date | Trans Date | Ref # | Transaction Description | Amount | Notation |
| Purchases and Other Debits | | | | | |
| 06/21 | 06/20 | 0212 | CHIPOTLE 0200 SACRAMENTO CA | \$25.48 | _____ |
| 06/22 | 06/20 | 5361 | APPLE STORE #R070 SACRAMENTO CA | \$211.09 | _____ |
| 06/25 | 06/23 | 5905 | BURBANK AIRPORT FOOD A BURBANK CA | \$18.00 | _____ |
| 06/25 | 06/23 | 6905 | LYFT *RIDE SAT 10AM LYFT.COM CA | \$36.71 | _____ |
| 06/25 | 06/22 | 2215 | BLUE CUE SACRAMENTO CA | \$68.87 | _____ |
| 06/25 | 06/23 | 5439 | SOUTHWES 5261460161148 800-435-9792 TX ROBINSON/TAMEK 06/23/18 BURBANK TO SACRAMENTO | \$15.00 | _____ |
| 06/25 | 06/23 | 2364 | STARBUCKS STORE 06870 POMONA CA | \$17.30 | _____ |
| 06/25 | 06/23 | 3659 | PMT*SAC CO AIRPORT PAR SACRAMENTO CA | \$18.00 | _____ |
| 06/25 | 06/21 | 6322 | STARBUCKS STORE 54006 SACRAMENTO CA | \$8.82 | _____ |
| 06/25 | 06/22 | 4949 | JACK'S URBAN EATS SACRAMENTO CA | \$85.36 | _____ |
| 06/27 | 06/25 | 0570 | WOODSTOCKS PIZZA INC - DAVIS CA | \$20.27 | _____ |


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

| Post Date | Trans Date | Ref # | Transaction Description | Amount | Notation |
|--|------------|-------|--------------------------------------|-----------------|----------|
| 06/27 | 06/26 | 1548 | FAMOUSFAMIGLIAPIZZERIA SACRAMENTO CA | \$6.68 | _____ |
| 06/28 | 06/26 | 3264 | PMT*SAC CO AIRPORT PAR SACRAMENTO CA | \$18.00 | _____ |
| 06/28 | 06/27 | 4667 | LYFT *RIDE TUE 8AM LYFT.COM CA | \$11.61 | _____ |
| 06/28 | 06/27 | 0122 | CHICKEN N WAFFLES SACRAMENTO CA | \$72.96 | _____ |
| 07/02 | 06/28 | 2279 | CITYOFSAC_IPS_PKGMETER SACRAMENTO CA | \$1.75 | _____ |
| 07/02 | 06/29 | 6237 | CHIPOTLE ONLINE 3035954000 CO | \$56.94 | _____ |
| Total for Account 4798 5100 6083 0318 | | | | \$692.84 | |

Transactions BILLING ACCOUNT ACTIVITY

| Post Date | Trans Date | Ref # | Transaction Description | Amount | Notation |
|--|------------|-------|-------------------------|---------------------|----------|
| Payments and Other Credits | | | | | |
| 07/02 | 07/02 | ET | PAYMENT THANK YOU | \$9,051.11CR | _____ |
| Total for Account 4798 5100 4660 6048 | | | | \$9,051.11CR | |


| 2018 Totals Year-to-Date | |
|---------------------------------|----------|
| Total Fees Charged in 2018 | \$35.00 |
| Total Interest Charged in 2018 | \$1.96CR |

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 | 15.74% | |
| **PURCHASES | \$4,365.38 | \$0.00 | YES | \$0.00 | 15.74% | |
| **ADVANCES | \$0.00 | \$0.00 | YES | \$0.00 | 25.74% | |

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

