



UMPQUA
B · A · N · K

March 2016 Statement



Open Date: 02/20/2016 Closing Date: 03/18/2016

Account: 4798 5100 4660 6089

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

Cardmember Service ☎ 1-866-552-8855
BUS 30 ELN 67 13

New Balance	\$0.00
Minimum Payment Due	\$0.00
Payment Due Date	04/17/2016

Activity Summary

Previous Balance		\$0.00
Payments		\$0.00
Other Credits		\$0.00
Purchases	+	\$10,432.75
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	28

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
B · A · N · K

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

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

000071659 1 SP 000638446444287 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.

An Easy Way to Monitor Your Spending. Now there's a more convenient way to view and monitor your credit card spending history. With ScoreBoard, you can securely view your transaction and spending information online. It's a valuable cardmember tool that will help you manage your expenses from the convenience of your computer! See enclosed insert for more details.

Imagine yourself cheering on the best athletes in the world at the Rio 2016 Olympic Games and Opening Ceremony, courtesy of Visa. Learn more about the Visa Rio 2016 Olympic Games-Themed Sweepstakes by visiting Visa.com/RioSweeps through April 30, 2016.

Pay taxes instantly with your credit card. It's a fast, easy and secure way to pay your federal and state taxes. You will receive an electronic receipt so you will know your payment was received on time. Only certain states accept tax payments with a credit card. Visit www.officialpayments.com to learn more.

Now you can manage your personal credit card on the go. Download the new mobile app and put your personal account in the palm of your hand. You can; Check your balance, Pay your bill and Review recent activity! It's an easy way to keep your credit card account close at hand.

Transactions

Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
02/22	02/20	6326	HOLIDAY INN EXP SUITES EUREKA CA 02/19/16 FOR 01 NIGHTS FOLIO: 189932	\$156.79	_____
02/22	02/20	6334	HOLIDAY INN EXP SUITES EUREKA CA 02/19/16 FOR 01 NIGHTS FOLIO: 189198	\$156.79	_____
02/22	02/17	6489	BUFFALO WILD WINGS 028 FRESNO CA	\$44.84	_____
02/22	02/18	8561	CORNER STORE 3659 FRESNO CA	\$30.00	_____
02/22	02/18	7815	HOLIDAY INNS CLOVIS CA 02/17/16 FOLIO: 11094598	\$102.64	_____
02/22	02/18	7906	HOLIDAY INNS CLOVIS CA 02/18/16 FOLIO: 11094605	\$102.64	_____
02/22	02/19	0120	CHEESECAKE FRESNO FRESNO CA	\$136.15	_____
02/23	02/22	5150	CITYOFSAC_IPS_PKGMETER SACRAMENTO CA	\$1.75	_____
02/23	02/22	6011	AT&T DATA 800-331-0500 GA	\$30.00	_____
02/24	02/22	1206	DEL TACO 1115 LOS ANGELES CA	\$16.22	_____
02/24	02/22	3913	SOUTHWES 5262185450655 800-435-9792 TX MALDONADO/MARG 02/23/16 BURBANK TO SACRAMENTO	\$260.98	_____
02/24	02/22	3921	SOUTHWES 5262185454571 800-435-9792 TX MALDONADO/MARG 02/24/16	\$260.98	_____

Continued on Next Page



Transactions

Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			SACRAMENTO TO BURBANK		
02/24	02/23	3103	BURBANK AIRPORT FOOD A BURBANK CA	\$47.67	_____
02/24	02/23	1927	ENTERPRISE RENT-A-CAR BURBANK CA	\$102.35	_____
			02/22/16 RENTL: 331574192 MALDONADO MARGARITA		
02/24	02/23	8241	GSE 76 VICTORY BURBANK CA	\$7.78	_____
02/24	02/23	5290	SMF PARKING SACRAMENTO CA	\$17.00	_____
02/25	02/23	3580	HOLIDAY INN EXPRESS LOS ANGELES CA	\$359.44	_____
			02/23/16 FOR 01 NIGHTS FOLIO: 185120		
02/25	02/23	3598	HOLIDAY INN EXPRESS LOS ANGELES CA	\$341.44	_____
			02/23/16 FOR 01 NIGHTS FOLIO: 185097		
02/26	02/24	2917	STARBUCKS STORE 09638 SACRAMENTO CA	\$10.85	_____
02/26	02/24	4251	SHELL OIL 57442993101 SACRAMENTO CA	\$32.58	_____
02/29	02/26	0755	HOLIDAY INNS BURBANK BURBANK CA	\$333.36	_____
			02/26/16 FOR 01 NIGHTS FOLIO: 2711708		
02/29	02/26	0763	HOLIDAY INNS BURBANK BURBANK CA	\$333.36	_____
			02/26/16 FOR 01 NIGHTS FOLIO: 2712526		
02/29	02/25	3729	IN-N-OUT BURGER #110 BURBANK CA	\$12.64	_____
02/29	02/26	2229	BUDGET RENT-A-CAR BURBANK CA	\$260.70	_____
			02/26/16 FOR 01 DAYS RENTL: U630132226		
02/29	02/26	8422	MIMIS CAFE 47 FAIRFIELD CA	\$63.03	_____
02/29	02/26	6927	SMF PARKING SACRAMENTO CA	\$34.00	_____
02/29	02/26	5107	WORLD OIL 025 BURBANK CA	\$24.84	_____
02/29	02/26	6539	STARBUCKS #19566 LANCA Lancaster CA	\$12.70	_____
03/01	02/28	3465	SOUTHWES 5262187390836 800-435-9792 TX	\$521.96	_____
			MALDONADO/MARG 03/07/16 SACRAMENTO TO SANTA ANA SANTA ANA TO SACRAMENTO		
03/01	02/28	4516	CARL'S JR 7106 BENICIA CA	\$9.66	_____
03/02	02/29	0087	PF CHANGS #9925 SACRAMENTO CA	\$59.53	_____
03/03	03/01	0109	CHURRASCO GRILL FRESNO CA	\$203.91	_____
03/03	03/01	1104	SOUTHWES 5262188087101 800-435-9792 TX	\$430.96	_____
			MALDONADO/MARG 03/10/16 SACRAMENTO TO LOS ANGELES LOS ANGELES TO SACRAMENTO		
03/03	03/01	9700	STARBUCKS STORE 05963 SACRAMENTO CA	\$11.20	_____
03/03	03/01	9315	SHELL OIL 57442993101 SACRAMENTO CA	\$30.59	_____
03/03	03/01	0623	WENDY'S TURLOCK CA	\$10.73	_____
03/04	03/02	2757	YOSEMITE FALLS CAFE FRESNO CA	\$45.96	_____
03/04	03/02	0235	HOLIDAY INNS CLOVIS CA	\$102.64	_____
			03/01/16 FOLIO: 11097029		
03/04	03/02	0175	RED LOBSTER 0579 FRESNO CA	\$41.25	_____
03/07	03/04	2004	CAFE BERNARDO 2 SACRAMENTO CA	\$15.21	_____

Continued on Next Page



SEIU LOCAL 1000
MARGARITA MALDONADO (CPN 001042204)

Cardmember Service ☎ 1-866-552-8855

Transactions

Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
03/07	03/05	1266	STARBUCKS #08114 SUSAN Susanville CA	\$29.35	_____
03/07	03/04	9908	LASSEN ALE WORKS AT TH SUSANVILLE CA	\$84.83	_____
03/07	03/05	2384	DIAMOND MOUNTAIN CASIN SUSANVILLE CA	\$93.50	_____
			03/04/16 FOLIO: 02576220001V4EYC100012481		
03/07	03/03	5488	ZAGG INC 800-7009244 UT	\$37.96	_____
03/07	03/03	9220	SHELL OIL 57443222302 SACRAMENTO CA	\$36.32	_____
03/07	03/04	6251	MCDONALD'S F6832 TRUCKEE CA	\$22.61	_____
03/07	03/04	0019	ENTERPRISE RENT-A-CAR SACRAMENTO CA	\$2,685.97	_____
			03/05/16 RENTL: D491806 MALDONADO		
03/09	03/08	0159	CHEESECAKE ANAHEIM ANAHEIM CA	\$35.92	_____
03/09	03/08	5608	SMF PARKING SACRAMENTO CA	\$21.00	_____
03/09	03/08	6691	HERTZ RENT-A-CAR SANTA ANA CA	\$216.16	_____
			03/08/16 FOR 01 DAYS RENTL: 376966693 MALDONADO /MARGARITA		
03/10	03/07	8148	ONE PARKING AGW INC ANAHEIM CA	\$3.00	_____
03/10	03/08	0928	STARBUCKS TERM30111520 SANTA ANA CA	\$9.18	_____
03/10	03/08	0451	PF CHANGS #9925 SACRAMENTO CA	\$101.96	_____
03/10	03/08	6186	SHERATON ANAHEIM CA	\$219.10	_____
			03/07/16 FOLIO: 00740494		
03/14	03/12	1374	JACK IN THE BOX #3335 MISSION VIEJO CA	\$10.97	_____
03/14	03/12	1382	JACK IN THE BOX #3335 MISSION VIEJO CA	\$3.45	_____
03/14	03/12	7388	STARBUCKS #22277 DEL M Del Mar CA	\$31.15	_____
03/14	03/12	2334	BLAZE PIZZA HAWTHO HAWTHORNE CA	\$40.58	_____
03/14	03/10	2103	CHICK-FIL-A #02806 TORRANCE CA	\$21.11	_____
03/14	03/10	9352	SOUTHWES 5262191196215 800-435-9792 TX	\$521.96	_____
			MALDONADO/MARG 03/18/16 SACRAMENTO TO LOS ANGELES LOS ANGELES TO SACRAMENTO		
03/14	03/10	7318	CAFE BERNARDO 2 SACRAMENTO CA	\$36.41	_____
03/14	03/10	5760	STARBUCKS TERM30071500 SACRAMENTO CA	\$10.58	_____
03/14	03/10	6294	DELTA AIR0062338396461 DELTA.COM CA	\$1,280.20	_____
			MMALDONA/MARGA 05/19/16 SACRAMENTO TO SALT LAKE CI SALT LAKE CI TO DETROIT MTRO DETROIT MTRO TO SALT LAKE CI SALT LAKE CI TO SACRAMENTO		
03/17	03/15	0018	TASTE OF THAI - BROADW SACRAMENTO CA	\$40.71	_____
03/17	03/16	2837	SQ *ROXIE DELI & BBQ Sacramento CA	\$61.65	_____
TOTAL THIS PERIOD				\$10,432.75	

2016 Totals Year-to-Date	
Total Fees Charged in 2016	\$0.00
Total Interest Charged in 2016	\$0.00

Continued on Next Page



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



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.