



May 2018 Statement

Open Date: 04/19/2018 Closing Date: 05/21/2018

Account: 4798 5100 4660 6048



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

Cardmember Service 1-866-552-8855
BUS 30 ELN 6 13

New Balance	\$4,230.70
Minimum Payment Due	\$43.00
Payment Due Date	06/17/2018

Reward Points	
Earned This Statement	4,195
Reward Center Balance as of 05/20/2018	152,198
For details, see your rewards summary.	

Activity Summary		
Previous Balance	+	\$4,959.42
Payments	-	\$10,947.89 ^{CR}
Other Credits	-	\$2,590.50 ^{CR}
Purchases	+	\$6,786.20
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits	+	\$5,988.47
Fees Charged	+	\$35.00
Interest Charged		\$0.00
New Balance	=	\$4,230.70
Past Due		\$0.00
Minimum Payment Due		\$43.00
Credit Line		\$100,000.00
Available Credit		\$95,769.30
Days in Billing Period		33

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



0047985100466060480000043000004230709

Automatic Payment

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

- to pay by phone
- to change your address

000014938 01 SP 000638843162649 E

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



Account Number:	4798 5100 4660 6048
An automatic payment of \$43.00 will be deducted from your account on 06/13/18. 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 05/20/2018	
Rewards Center Activity*	0
Rewards Center Balance	152,198

*This item includes points redeemed, expired and adjusted.

Rewards Earned	This Statement	Year to Date
Points Earned on Net Purchases	4,195	32,257
Total Earned	4,195	32,257

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 \$43.00 will be automatically deducted from your bank account on 06/13/2018. Please refer to your AutoPay Terms and Conditions for further information regarding this account feature.

IMPORTANT NOTICE. We want to inform you of an upcoming change regarding reward redemption rates. For airline tickets and hotels booked beginning 08/12/2018, 11:01 CT, the value of those points will be at a rate of 1 cent per point. All other reward redemption rates remain the same. If you have any questions regarding the value of points redeemed for airfare and hotels, please call Cardmember Service at the number on the back of your card

Make Life Easier and EARN REWARDS FASTER! Pay your bills with Automatic Bill Pay. Use your card to automatically pay bills like telephone, cable, utilities, insurance and more. It's the easy way to make payments on time and avoid late payment fees. Just call your service providers and tell them to bill your credit card. Enroll online at myaccountaccess.com and find out more.

Transactions WALKER, YVONNE R Credit Limit \$20000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Other Credits					
05/16	05/14	9020	SOUTHWES 5261444792236 800-435-9792 TX MERCHANDISE/SERVICE RETURN WALKER/YVONNE 05/14/18 DALLAS LOVE TO DALLAS LOVE	\$266.98CR	_____
05/16	05/14	9038	SOUTHWES 5261445697228 800-435-9792 TX MERCHANDISE/SERVICE RETURN WALKER/YVONNE 05/14/18 DALLAS LOVE TO DALLAS LOVE	\$473.96CR	_____
05/16	05/14	9178	DELTA AIR0062195287040 DELTA.COM CA MERCHANDISE/SERVICE RETURN	\$1,320.60CR	_____

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Transactions WALKER, YVONNE R **Credit Limit \$20000**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
05/16	05/15	9046	SOUTHWES 5261445703197 800-435-9792 TX MERCHANDISE/SERVICE RETURN WALKER/YVONNE 05/15/18 DALLAS LOVE TO DALLAS LOVE	\$261.98CR	_____
05/16	05/15	9053	SOUTHWES 5261445707931 800-435-9792 TX MERCHANDISE/SERVICE RETURN WALKER/YVONNE 05/15/18 DALLAS LOVE TO DALLAS LOVE	\$266.98CR	_____

Purchases and Other Debits

04/23	04/19	2823	IRON HORSE SACRAMENTO CA	\$19.59	_____
05/09	05/08	6047	76 - ELK GROVE 76 ELK GROVE CA	\$54.10	_____
05/09	05/08	0536	NEW YORK TIMES DIGITAL 800-698-4637 NY	\$15.00	_____
05/10	05/08	4355	CITYOFSAC_IPS_PKGMETER SACRAMENTO CA	\$8.00	_____
05/14	05/11	8421	SOUTHWES 5261444792236 800-435-9792 TX WALKER/YVONNE 05/15/18 SACRAMENTO TO LOS ANGELES	\$266.98	_____
05/14	05/11	4627	DELTA AIR0062195287040 DALLAS TX WALKER/YVONNE 05/18/18 LOS ANGELES TO MINN ST PAUL MINN ST PAUL TO OHARE OHARE TO SALT LAKE CI SALT LAKE CI TO SACRAMENTO	\$1,320.60	_____
05/14	05/10	2160	DELTA AIR0062324402566 DELTA.COM CA WALKER/YVONNE 06/05/18 SACRAMENTO TO SEATTLE TACO SEATTLE TACO TO SACRAMENTO	\$17.80	_____
05/16	05/14	7144	SOUTHWES 5261445709192 800-435-9792 TX WALKER/YVONNE 05/16/18 SACRAMENTO TO LOS ANGELES	\$266.98	_____
05/16	05/14	7151	SOUTHWES 5261445703197 800-435-9792 TX WALKER/YVONNE 05/17/18 SANTA ANA TO SACRAMENTO	\$261.98	_____
05/16	05/14	7169	SOUTHWES 5261445697228 800-435-9792 TX WALKER/YVONNE 05/15/18 SACRAMENTO TO LONG BEACH LONG BEACH TO SACRAMENTO	\$473.96	_____
05/16	05/14	7177	SOUTHWES 5261445707931 800-435-9792 TX WALKER/YVONNE 05/17/18 LOS ANGELES TO SACRAMENTO	\$266.98	_____
05/16	05/15	7136	SOUTHWES 5261445775113 800-435-9792 TX WALKER/YVONNE 05/17/18 SANTA ANA TO SACRAMENTO	\$261.98	_____
05/17	05/15	0819	CITYOFSAC_PARKNGGARAGE SACRAMENTO CA	\$3.00	_____
05/18	05/16	7970	HOTEL MAYA FB LONG BEACH CA	\$24.85	_____
05/18	05/17	4894	LYFT *INCREASE TIP LYFT.COM CA	\$5.00	_____
05/18	05/17	6714	LYFT *RIDE WED 8AM LYFT.COM CA	\$31.65	_____
05/21	05/18	3618	LYFT *RIDE THU 7PM LYFT.COM CA	\$39.83	_____
05/21	05/17	9658	PMT*SAC CO AIRPORT PAR SACRAMENTO CA	\$36.00	_____

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Transactions WALKER, YVONNE R **Credit Limit \$20000**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
05/21	05/18	7206	SQ *SOUTH TRADITION SACRAMENTO CA	\$74.08	_____
05/21	05/18	1569	76 - ELK GROVE 76 ELK GROVE CA	\$72.90	_____
Total for Account 4798 5100 5389 3448				\$930.76	

Transactions TAYLOR, THERESA **Credit Limit \$10000**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
04/23	04/20	0309	SAFEWAY #1647 ELK GROVE CA	\$22.96	_____
04/23	04/20	5353	BURGERS AND BREW - SAC SACRAMENTO CA	\$14.94	_____
04/26	04/24	9079	THE COCONUT ON T SACRAMENTO CA	\$34.48	_____
04/30	04/26	3952	SHADY LADY SALOON SACRAMENTO CA	\$49.74	_____
05/21	05/18	5531	TASTE OF THAI SACRAMENTO CA	\$38.76	_____
Total for Account 4798 5100 6081 5988				\$160.88	

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

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
04/19	04/18	6141	SQ *FREEPORT BAKERY SACRAMENTO CA	\$46.70	_____
04/23	04/19	5850	SHADY LADY SALOON SACRAMENTO CA	\$39.48	_____
04/23	04/19	2274	CHEVYS RIVERFRONT SACRAMENTO CA	\$85.75	_____
04/25	04/23	8416	CHICK-FIL-A #01724 SACRAMENTO CA	\$42.75	_____
04/25	04/23	6229	STAPLES 00107383 SACRAMENTO CA	\$12.43	_____
04/26	04/26	7016	1-800-FLOWERS.COM, INC. 800-468-1141 NY	\$238.09	_____
04/30	04/28	1029	POSTMATES ORCHID WINGS HTTPSPOSTMATE CA	\$56.05	_____
04/30	04/26	5561	HYATT REGENCY SCRMTNO SACRAMENTO CA	\$28.00	_____
04/30	04/27	3274	POSTMATES TIP HTTPSPOSTMATE CA	\$6.22	_____
05/03	05/01	4113	TASTE OF THAI SACRAMENTO CA	\$36.59	_____
05/03	05/02	1383	LYFT *RIDE WED 6PM LYFT.COM CA	\$8.87	_____
05/03	05/02	3205	LYFT *RIDE WED 3PM LYFT.COM CA	\$19.98	_____
05/03	05/02	3467	HTTP://WWW.GOGOAIR.COM 877-350-0038 IL	\$20.00	_____
05/04	05/03	3144	LYFT *RIDE THU 5PM LYFT.COM CA	\$18.00	_____
05/04	05/03	3414	LYFT *RIDE THU 8AM LYFT.COM CA	\$8.31	_____
05/04	05/03	7423	LYFT *RIDE WED 8PM LYFT.COM CA	\$8.87	_____
05/07	05/04	0821	QDOBA - BAR - 83 WASHINGTON DC	\$10.73	_____
05/07	05/04	8358	BEACON HOTEL DC WASHINGTON DC	\$21.77	_____
05/07	05/05	7280	HTTP://WWW.GOGOAIR.COM 877-350-0038 IL	\$20.00	_____
05/07	05/03	0691	MATCHBOX CAPITOL HILL WASHINGTON DC	\$86.60	_____

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

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
05/07	05/04	9113	LYFT *RIDE FRI 1PM LYFT.COM CA	\$34.73	_____
05/07	05/04	7684	LYFT *RIDE THU 7PM LYFT.COM CA	\$14.34	_____
05/07	05/04	5430	LYFT *RIDE FRI 7AM LYFT.COM CA	\$8.87	_____
05/08	05/06	7062	INN AT SPANISH BAY #10 PEBBLE BEACH CA	\$62.97	_____
05/08	05/06	0712	HERTZ RENT-A-CAR SAN JOSE CA	\$225.43	_____
05/08	05/06	2133	ARCO AM/PM SACRAMENTO CA	\$34.36	_____
05/08	05/06	3906	PMT*SAC CO AIRPORT PAR SACRAMENTO CA	\$90.00	_____
05/08	05/07	9628	POSTMATES TIP HTTPSPOSTMATE CA	\$8.41	_____
05/09	05/08	6914	76 - RANIA OIL PATTERSON CA	\$46.39	_____
05/09	05/08	7333	CALIFORNIA CAFE COALINGA CA	\$26.13	_____
05/10	05/08	5302	SOUTHWES 5261443687973 800-435-9792 TX ROBINSON/TAMEK 05/10/18 SACRAMENTO TO BURBANK BURBANK TO SACRAMENTO	\$523.96	_____
05/10	05/09	9631	HERTZ RENT-A-CAR FAIRFIELD CA	\$72.12	_____
05/10	05/09	8546	7-ELEVEN 32180 SUISUN CITY CA	\$13.00	_____
05/11	05/07	5043	ZELDA'S ORIGINAL GOURM SACRAMENTO CA	\$120.58	_____
05/11	05/10	8956	GRILL CONCEPTS-PS3 CULVER CITY CA	\$38.45	_____
05/11	05/10	2124	FAMOUSFAMIGLIAPIZZERIA SACRAMENTO CA	\$7.16	_____
05/11	05/10	9070	HERTZ RENT-A-CAR HERTZ PPAY OK	\$51.72	_____
05/11	05/10	7327	CHIPOTLE ONLINE 3035954000 CO	\$46.03	_____
05/14	05/11	8046	CHICK-FIL-A #01724 SACRAMENTO CA	\$61.87	_____
05/14	05/10	9304	HERTZ RENT-A-CAR BURBANK CA	\$88.58	_____
05/14	05/10	4328	ABM PARKING CARDIFF GA CULVER CITY CA	\$2.00	_____
05/14	05/10	3213	STARBUCKS STORE 10801 BURBANK CA	\$5.25	_____
05/14	05/10	1542	PMT*SAC CO AIRPORT PAR SACRAMENTO CA	\$18.00	_____
05/17	05/15	0598	VALLEJO'S RESTAURANT SACRAMENTO CA	\$39.56	_____
05/18	05/16	0018	PF CHANGS #9925 SACRAMENTO CA	\$153.21	_____
05/18	05/17	7068	SQ *SOUTH TRADITION SACRAMENTO CA	\$118.25	_____
05/21	05/18	6830	DELTA AIR0062196121791 SALT LAKE CTY UT ROBINSON/TAMEK 06/05/18 SACRAMENTO TO SEATTLE TACO SEATTLE TACO TO SACRAMENTO	\$377.50	_____
Total for Account 4798 5100 6083 0318				\$3,104.06	

Transactions **BILLING ACCOUNT ACTIVITY**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
04/27		ET	PAYMENT THANK YOU	\$5,988.47CR	_____
05/03	05/03	URE	PAYMENT THANK YOU	\$4,959.42CR	_____


Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
04/19	04/16	8009	PAYMENT REVERSAL DEBIT ADJUSTMENT	\$5,988.47	_____
Fees					
04/19			RETURNED PAYMENT FEE	\$35.00	_____
			TOTAL FEES FOR THIS PERIOD	\$35.00	
			Total for Account 4798 5100 4660 6048	\$4,924.42CR	

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	15.49%	
**PURCHASES	\$4,230.70	\$0.00	YES	\$0.00	15.49%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	25.49%	

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

