



UMPQUA
B · A · N · K

November 2015 Statement



Open Date: 10/21/2015 Closing Date: 11/20/2015

Account: 4798 5100 5389 3448

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

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

New Balance	\$0.00
Minimum Payment Due	\$0.00
Payment Due Date	12/17/2015

Activity Summary

Previous Balance		\$0.00
Payments		\$0.00
Other Credits	-	\$656.00 ^{CR}
Purchases	+	\$14,532.31
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		\$10,000.00
Available Credit		\$10,000.00
Days in Billing Period		31

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

000072703 1 SP 000638393719981 S

SEIU LOCAL 1000
YVONNE R WALKER
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
YVONNE R WALKER (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.

Visa Payment Controls allows you to customize each of your employee's business credit cards to control where, when, and how your employees use them. Easily set controls that limit card use by time of day or day of week, dollar amount, transaction types or geographical locations. Visit myaccountaccess.com/vpc to set up customized controls on your employees' business credit cards today.

Transactions

Payments and Other Credits

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
11/04	11/03	6431	DELTA AIR0062160620666 HIBBING MN MERCHANDISE/SERVICE RETURN	\$631.00CR	_____
11/20	11/18	8508	SOUTHWES 5262160275843 800-435-9792 TX MERCHANDISE/SERVICE RETURN LAWHEAD/TERRY 12/07/15 SACRAMENTO TO SAN DIEGO SAN DIEGO TO SACRAMENTO	\$25.00CR	_____
TOTAL THIS PERIOD				\$656.00CR	

Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
10/21	10/19	1821	SOUTHWES 5262152598968 800-435-9792 TX WALKER/YVONNE 10/21/15 SACRAMENTO TO ONTARIO CAL ONTARIO CAL TO SACRAMENTO	\$481.50	_____
10/21	10/19	1839	SOUTHWES 5262152606987 800-435-9792 TX LAWHEAD/TERRY 10/21/15 SACRAMENTO TO ONTARIO CAL ONTARIO CAL TO SACRAMENTO	\$459.50	_____
10/22	10/20	6357	SOUTHWES 5262152763392 800-435-9792 TX WALKER/YVONNE 10/27/15 SACRAMENTO TO LOS ANGELES LOS ANGELES TO SACRAMENTO	\$505.96	_____
10/22	10/20	6365	SOUTHWES 5262152766863 800-435-9792 TX LAWHEAD/TERRY 10/27/15 SACRAMENTO TO LOS ANGELES LOS ANGELES TO SACRAMENTO	\$505.96	_____
10/23	10/22	4138	SMF PARKING SACRAMENTO CA	\$29.00	_____
10/26	10/23	0269	MCDONALD'S F10222 SOLEDAD CA	\$15.61	_____
10/26	10/23	0633	HERTZ RENT-A-CAR SACRAMENTO CA 10/23/15 FOR 01 DAYS	\$422.35	_____



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Transactions

Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			RENTL: 110620635 WALKER /YVONNE		
10/26	10/23	1342	HOLIDAY INN EXPRESS SA SALINAS CA 10/22/15	\$166.49	_____
			FOLIO: 1672294		
10/26	10/23	1342	HOLIDAY INN EXPRESS SA SALINAS CA 10/22/15	\$177.49	_____
			FOLIO: 1672293		
10/26	10/23	2502	BJ'S RESTAURANTS 523 SALINAS CA	\$46.90	_____
10/29	10/27	6630	LA BOU BAKERY SACRAMENTO CA	\$6.95	_____
10/30	10/29	7355	SMF PARKING SACRAMENTO CA	\$34.00	_____
11/02	10/30	9253	SOUTHWES 5262155615836 800-435-9792 TX WALKER/YVONNE 11/06/15	\$505.96	_____
			SACRAMENTO TO BURBANK BURBANK TO SACRAMENTO		
11/02	10/30	8701	DELTA AIR0062160471325 HIBBING MN WALKER/YVONNE 11/16/15	\$34.50	_____
			SAN JOSE TO MINN ST PAUL MINN ST PAUL TO WASHINGTON WASHINGTON TO DETROIT MTRO DETROIT MTRO TO SAN DIEGO		
11/02	11/01	0935	76 10115103 ELK GROVE CA	\$52.21	_____
11/03	11/02	3878	DELTA AIR0062160115251 SALT LAKE CTY UT LAWHEAD/TERRY 11/16/15	\$1,178.00	_____
			SAN JOSE TO MINN ST PAUL MINN ST PAUL TO WASHINGTON WASHINGTON TO ATLANTA ATLANTA TO SACRAMENTO		
11/04	11/03	1013	DELTA AIR0062160303796 ATLANTA GA LAWHEAD/TERRY 11/16/15	\$260.00	_____
			SACRAMENTO TO SALT LAKE CI SALT LAKE CI TO WASHINGTON WASHINGTON TO ATLANTA ATLANTA TO SACRAMENTO		
11/04	11/03	7499	DELTA AIR0062160620666 CINCINNATI OH WALKER/YVONNE 11/16/15	\$51.00	_____
			SACRAMENTO TO SALT LAKE CI SALT LAKE CI TO WASHINGTON WASHINGTON TO DETROIT MTRO DETROIT MTRO TO SAN DIEGO		
11/09	11/06	3790	SMF JACK URBAN EATS SACRAMENTO CA	\$13.59	_____
11/09	11/07	0688	TRAVEL INSURANCE POLIC 800-729-6021 VA	\$87.76	_____
11/09	11/07	8496	HOTEL*RESERVATIONS 844-876-8886 NV	\$536.04	_____
11/09	11/07	5063	SMF PARKING SACRAMENTO CA	\$34.00	_____
11/09	11/06	8306	DELTA AIR0062326795045 DELTA.COM CA WALKER/YVONNE 11/30/15	\$1,462.60	_____
			SAN DIEGO TO SALT LAKE CI SALT LAKE CI TO WASHINGTON		
11/09	11/06	9677	DELTA AIR0062160631794 CINCINNATI OH WALKER/YVONNE 11/16/15	\$1,042.50	_____



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Transactions

Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			SACRAMENTO TO SALT LAKE CI		
			SALT LAKE CI TO WASHINGTON		
			WASHINGTON TO DETROIT MTRO		
			DETROIT MTRO TO SAN DIEGO		
11/09	11/06	2598	DELTA AIR0062160106780 CINCINNATI OH LAWHEAD/TERRY 11/16/15	\$130.00	_____
			SACRAMENTO TO SALT LAKE CI		
			SALT LAKE CI TO WASHINGTON		
			WASHINGTON TO ATLANTA		
			ATLANTA TO SACRAMENTO		
11/13	11/11	0048	NELLIES SOULFOOD RESTA OAKLAND CA	\$52.15	_____
11/13	11/12	3724	MAX'S DINER AND BA OAKLAND CA	\$231.29	_____
11/16	11/13	7601	MCDONALD'S F7677 FAIRFIELD CA	\$13.77	_____
11/16	11/13	7055	VALERO #7110 SAN JOSE CA	\$27.66	_____
11/16	11/15	0950	HAPPY GARDEN RESTAURAN ELK GROVE CA	\$62.33	_____
11/16	11/15	0540	SMF PARKING SACRAMENTO CA	\$44.00	_____
11/16	11/13	7127	OAKLAND MARRIOTT CITY OAKLAND CA 11/13/15 FOR 01 NIGHTS FOLIO: 008173	\$394.36	_____
11/16	11/13	7135	OAKLAND MARRIOTT CITY OAKLAND CA 11/13/15 FOR 01 NIGHTS FOLIO: 008218	\$297.27	_____
11/17	11/15	8092	AT&T S253 5953 ELK GROVE CA	\$31.32	_____
11/17	11/15	1914	HERTZ RENT-A-CAR SACRAMENTO CA 11/15/15 FOR 01 DAYS RENTL: 124811912 WALKER /YVONNE	\$477.08	_____
11/17	11/16	9201	HILTON SAN JOSE SAN JOSE CA 11/12/15 FOR 04 NIGHTS FOLIO: 0000846311	\$222.13	_____
11/17	11/17	8424	UBER TECHNOLOGIES INC 866-576-1039 CA	\$15.64	_____
11/17	11/17	4588	UBER TECHNOLOGIES INC 866-576-1039 CA	\$15.84	_____
11/18	11/16	6698	SOUTHWES 5262159668875 800-435-9792 TX WALKER/YVONNE 11/21/15 SACRAMENTO TO SAN DIEGO	\$277.98	_____
11/18	11/17	3742	UBER TECHNOLOGIES INC 866-576-1039 CA	\$15.15	_____
11/18	11/17	1130	UBER TECHNOLOGIES INC 866-576-1039 CA	\$15.15	_____
11/19	11/17	2850	SOUTHWES 5262159951574 800-435-9792 TX WALKER/YVONNE 12/07/15 SACRAMENTO TO SAN DIEGO SAN DIEGO TO SACRAMENTO	\$555.96	_____
11/19	11/17	2868	SOUTHWES 5262159956978 800-435-9792 TX LAWHEAD/TERRY 12/07/15 SACRAMENTO TO SAN DIEGO SAN DIEGO TO SACRAMENTO	\$555.96	_____
11/19	11/18	7581	DELTA AIR0062327399685 DELTA.COM CA WALKER/YVONNE 12/14/15 SACRAMENTO TO SALT LAKE CI SALT LAKE CI TO WASHINGTON WASHINGTON TO SALT LAKE CI	\$2,266.20	_____

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Transactions

Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
11/19	11/18	1991	SALT LAKE CI TO SACRAMENTO DELTA AIR0062327775976 DELTA.COM CA LAWHEAD/TERRY 12/14/15 SACRAMENTO TO SALT LAKE CI SALT LAKE CI TO WASHINGTON WASHINGTON TO SALT LAKE CI SALT LAKE CI TO SACRAMENTO	\$663.20	_____
11/19	11/18	2007	DELTA AIRSeat Fees DELTA.COM CA	\$29.00	_____
11/19	11/18	2015	DELTA AIRSeat Fees DELTA.COM CA	\$29.00	_____
TOTAL THIS PERIOD				\$14,532.31	

2015 Totals Year-to-Date	
Total Fees Charged in 2015	\$0.00
Total Interest Charged in 2015	\$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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Cardmember Service  1-866-552-8855

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.

