



UMPQUA
B · A · N · K

November 2016 Statement



Open Date: 10/21/2016 Closing Date: 11/18/2016

Account: 4798 5100 4660 6048

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

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

New Balance	\$10,656.86
Minimum Payment Due	\$107.00
Payment Due Date	12/17/2016

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$35.00 Late Fee and your APRs may be increased up to the Penalty APR of 28.99%.

Reward Points	
Earned This Statement	10,665
Reward Center Balance as of 11/17/2016	104,814

For details, see your rewards summary.

Activity Summary		
Previous Balance	+	\$4,840.64
Payments	-	\$4,889.64 ^{CR}
Other Credits	-	\$645.96 ^{CR}
Purchases	+	\$11,311.07
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged	+	\$40.75
Interest Charged		\$0.00
New Balance	=	\$10,656.86
Past Due		\$0.00
Minimum Payment Due		\$107.00
Credit Line		\$100,000.00
Available Credit		\$89,343.14
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

0047985100466060480000107000010656866



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

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

000015879 01 SP 000638563117986 E

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



Automatic Payment

Account Number: 4798 5100 4660 6048

An automatic payment of \$107.00 will be deducted from your account on 12/15/16. 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. 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.



Visa Business Rewards Company Card

Rewards Center Activity as of 11/17/2016

Rewards Center Activity*	- 1,553,800
Rewards Center Balance	104,814

*This item includes points redeemed, expired and adjusted.

Rewards Earned	This Statement	Year to Date
Points Earned on Net Purchases	10,665	872,379
Total Earned	10,665	872,379

For rewards program inquiries and redemptions, call 1-888-229-8864 from 8:00 am to 11:00 pm (CST) Monday through Friday, 8:00 am to 9:00 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 \$107.00 will be automatically deducted from your bank account on 12/15/2016. Please refer to your AutoPay Terms and Conditions for further information regarding this account feature.

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 ROBINSON, TAMEKIA N **Credit Limit \$12000**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
10/21	10/19	0534	WIENERSCHNITZEL 514 SACRAMENTO CA	\$14.91	_____
10/21	10/20	3755	SQ *SOUTH TRADITION SACRAMENTO CA	\$19.96	_____
10/25	10/23	1026	CORKYS THE CORK SHERMAN OAKS CA	\$200.00	_____
10/27	10/25	1261	CORKYS THE CORK SHERMAN OAKS CA	\$657.52	_____
10/27	10/26	7095	SMF PARKING SACRAMENTO CA	\$12.00	_____
10/27	10/26	9525	HERTZ RENT-A-CAR BURBANK CA	\$145.65	_____
10/27	10/26	4600	76 - WORLD OIL 025 BURBANK CA	\$7.08	_____
10/28	10/26	0518	CARL'S JR #1100516 SACRAMENTO CA	\$7.99	_____
10/28	10/26	0046	HOLIDAY INN BURBANK BURBANK CA	\$207.30	_____
10/31	10/27	0260	CHICK-FIL-A #01724 SACRAMENTO CA	\$83.62	_____



Transactions ROBINSON,TAMEKIA N **Credit Limit \$12000**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
11/02	10/31	0025	PF CHANGS #9925 SACRAMENTO CA	\$88.00	_____
11/02	11/01	4680	SQ *SOUTH TRADITION SACRAMENTO CA	\$51.15	_____
11/04	11/02	0463	WIENERSCHNITZEL 514 SACRAMENTO CA	\$13.37	_____
11/07	11/04	8821	STRATOSPHERE ROXYS DIN LAS VEGAS NV	\$90.78	_____
11/07	11/04	2148	FAMOUS FAMIGLIA SACRAMENTO CA	\$18.50	_____
11/07	11/04	0458	MIR THE PANTRY LAS VEGAS NV	\$129.99	_____
11/07	11/04	9896	MIRAGE HOTEL - VALET LAS VEGAS NV	\$18.00	_____
11/07	11/04	1422	CHICAGO FIRE SACRAMENTO CA	\$186.55	_____
11/09	11/07	6392	STARBUCKS C STRATOSPHE LAS VEGAS NV	\$17.79	_____
11/09	11/07	8217	EXXONMOBIL 98800303 LAS VEGAS NV	\$38.46	_____
11/09	11/08	7560	CUT LAS VEGAS LAS VEGAS NV	\$1,047.64	_____
11/10	11/08	2135	LEVEL 107 LAS VEGAS NV	\$349.15	_____
11/10	11/08	3950	STARBUCKS C STRATOSPHE LAS VEGAS NV	\$47.07	_____
11/10	11/08	0105	GORDON BIRSCH LAS VEG LAS VEGAS NV	\$153.75	_____
11/10	11/09	4387	SMF PARKING SACRAMENTO CA	\$93.00	_____
11/10	11/09	0527	STAGECOACH RESTAURAN SACRAMENTO CA	\$55.68	_____
11/10	11/09	3677	HERTZ RENT-A-CAR LAS VEGAS NV	\$581.81	_____
11/14	11/11	9655	APPLE STORE #R039 SANTA CLARA CA	\$43.65	_____
11/14	11/12	5434	SOUTHWES 5262463717283 800-435-9792 TX ROBINSON/TAMEK 11/13/16 SAN JOSE TO ONTARIO CAL	\$251.98	_____
11/14	11/12	5442	SOUTHWES 5262463717544 800-435-9792 TX ROBINSON/TAMEK 11/14/16 ONTARIO CAL TO SACRAMENTO	\$258.99	_____
11/14	11/12	9079	TRAVEL TRADERS # 3076 SAN JOSE CA	\$24.17	_____
11/14	11/13	7933	UBER US NOV13 IM674 HELP.UBER.COM CA	\$7.98	_____
11/14	11/10	4778	SQ *SOUTH TRADITION SACRAMENTO CA	\$112.30	_____
11/15	11/13	7617	SOUTHWES 5262463835245 800-435-9792 TX SKAGGS/ANN L 11/15/16 SAN DIEGO TO SACRAMENTO	\$264.98	_____
11/15	11/13	7625	SOUTHWES 5262463832368 800-435-9792 TX SKAGGS/ANN L 11/13/16 SAN JOSE TO SAN DIEGO	\$251.98	_____
11/15	11/14	1195	ONTARIO AIRPORT ONTARIO CA	\$10.79	_____
11/15	11/14	1407	UBER US NOV14 6BWDI HELP.UBER.COM CA	\$7.69	_____
11/15	11/14	0310	SMASHBURGER TE30102081 SAN JOSE CA	\$11.96	_____
11/16	11/14	1809	HOLIDAY INN ONTARIO AI ONTARIO CA	\$133.89	_____
11/16	11/15	8845	SQ *SOUTH TRADITION SACRAMENTO CA	\$154.72	_____
11/17	11/15	0152	SAFEWAY STORE 00026849 SACRAMENTO CA	\$10.60	_____
11/18	11/16	2315	TASTE OF THAI SACRAMENTO CA	\$59.35	_____
11/18	11/16	0252	WIENERSCHNITZEL 514 SACRAMENTO CA	\$23.47	_____



Transactions ROBINSON, TAMEKIA N **Credit Limit \$12000**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Total for Account 4798 5100 5172 4173				\$5,965.22	

Transactions WALKER, YVONNE R **Credit Limit \$10000**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Other Credits					
10/24	10/20	2416	SOUTHWES 5262457746198 800-435-9792 TX MERCHANDISE/SERVICE RETURN WALKER/YVONNE 11/04/16 SACRAMENTO TO LAS VEGAS	\$322.98CR	_____
11/02	10/31	2881	SOUTHWES 5262460588453 800-435-9792 TX MERCHANDISE/SERVICE RETURN LAWHEAD/TERRY 11/05/16 SACRAMENTO TO LAS VEGAS	\$322.98CR	_____

Purchases and Other Debits

10/24	10/20	5641	BANDERA (916) 922-3524 SACRAMENTO CA	\$101.38	_____
10/26	10/24	0057	PF CHANGS #9925 SACRAMENTO CA	\$218.09	_____
10/26	10/24	6732	CITYOFSAC_IPS_PKGMETER SACRAMENTO CA	\$3.50	_____
10/31	10/28	3061	WESTIN SEAWALL BAR AND VANCOUVER BC 44.10 CANADIAN DOL	\$33.03	_____
10/31	10/30	7656	HERTZ CANADA VANCOUVER ON 252.56 CANADIAN DOL	\$189.18	_____
10/31	10/30	9718	SMF PARKING SACRAMENTO CA	\$68.00	_____
10/31	10/28	9578	MARRIOTT VANCOUVER F& VANCOUVER BC 104.80 CANADIAN DOL	\$78.50	_____
11/01	10/27	0690	WESTIN (WESTIN HOTELS) VANCOUVER BC 1415.01 CANADIAN DOL	\$1,058.16	_____
11/01	10/30	2038	WENDY'S #10811 SEATTLE WA	\$6.25	_____
11/01	10/31	7901	76 - ELK GROVE 76 ELK GROVE CA	\$55.63	_____
11/07	11/05	5833	STARBUCKS C STRATOSPHE LAS VEGAS NV	\$22.44	_____
11/07	11/04	0544	UBER TECHNOLOGIES INC 866-576-1039 CA	\$31.65	_____
11/10	11/09	0400	UBER US NOV09 S2VTB HELP.UBER.COM CA	\$69.08	_____
11/14	11/12	8881	SOUTHWES 5262463714353 800-435-9792 TX WALKER/YVONNE 11/14/16 SACRAMENTO TO LOS ANGELES LOS ANGELES TO SACRAMENTO	\$1,035.96	_____
11/14	11/12	9664	CROWNE PLAZA CHICAGO M CHICAGO IL	\$702.90	_____
11/14	11/12	0449	CROWNE PLAZA CHICAGO M CHICAGO IL	\$686.40	_____
11/14	11/10	7959	JIMMY JOHNS - 303 CHICAGO IL	\$22.47	_____
11/14	11/10	1253	DELTA AIR0062174762675 CINCINNATI OH LAWHEAD/TERRY 11/11/16 OHARE TO MINN ST PAUL	\$200.00	_____



Transactions WALKER, YVONNE R **Credit Limit \$10000**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			MINN ST PAUL TO SAN JOSE		
11/14	11/10	2707	DELTA AIR0062174940857 CINCINNATI OH WALKER/YVONNE 11/11/16 OHARE TO MINN ST PAUL MINN ST PAUL TO SAN JOSE	\$200.00	_____
11/14	11/11	8703	FLASH CAB CHICAGO IL	\$52.10	_____
11/14	11/11	1847	UBER US NOV11 I5LCQ HELP.UBER.COM CA	\$31.50	_____
11/14	11/09	3028	WEEDSB, LLC. TAXI LAS VEGAS NV	\$43.76	_____
11/14	11/10	5553	UBER US NOV10 XM0E4 HELP.UBER.COM CA	\$10.70	_____
11/15	11/14	1935	SMF PARKING SACRAMENTO CA	\$17.00	_____
11/15	11/14	7652	UBER US NOV14 SDNB6 HELP.UBER.COM CA	\$82.98	_____
11/15	11/14	8436	UBER US NOV14 LAVJI HELP.UBER.COM CA	\$88.60	_____
Total for Account 4798 5100 5389 3448				\$4,463.30	

Transactions TAYLOR, THERESA **Credit Limit \$2500**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
10/24	10/20	1306	DOS COYOTES R15 SACRAMENTO CA	\$32.12	_____
11/04	11/03	6246	BURGERS AND BREW - SAC SACRAMENTO CA	\$34.14	_____
11/07	11/03	0829	JAMBA JUICE 0736 QSR ELK GROVE CA	\$1.25	_____
11/14	11/12	6720	STARBUCKS STORE 09742 CARMICHAEL CA	\$11.50	_____
11/14	11/12	0883	TRAVEL TRADERS # 3076 SAN JOSE CA	\$4.99	_____
11/14	11/09	0378	IRON HORSE SACRAMENTO CA	\$56.38	_____
11/14	11/10	1076	CHEVRON 0099148 DAVIS CA	\$39.12	_____
11/15	11/13	4477	TRAVEL TRADERS # 3076 SAN JOSE CA	\$3.49	_____
11/16	11/14	7261	CITYOFSAC_PARKNGGARAGE SACRAMENTO CA	\$6.00	_____
11/18	11/16	0135	SAFEWAY FUEL 10018950 FAIR OAKS CA	\$23.00	_____
11/18	11/17	0180	HOT ITALIAN - CA SACRAMENTO CA	\$24.60	_____
Total for Account 4798 5100 5598 8220				\$236.59	

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
11/15	11/15	MTC	PAYMENT THANK YOU	\$49.00CR	_____
11/15	11/15	ET	PAYMENT THANK YOU	\$4,840.64CR	_____
Fees					
10/31	10/28	3061	FRGN TRANS FEE-WESTIN SEAWALL BAR AND VA	\$0.99	_____



Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
10/31	10/30	7656	FRGN TRANS FEE-HERTZ CANADA VA	\$5.67	_____
10/31	10/28	9578	FRGN TRANS FEE-MARRIOTT VANCOUVER F& VA	\$2.35	_____
11/01	10/27	0690	FRGN TRANS FEE-WESTIN (WESTIN HOTELS) VA	\$31.74	_____
TOTAL FEES FOR THIS PERIOD				\$40.75	
Total for Account 4798 5100 4660 6048				\$4,848.89CR	

2016 Totals Year-to-Date	
Total Fees Charged in 2016	\$75.75
Total Interest Charged in 2016	\$470.83

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	14.24%	
**PURCHASES	\$10,656.86	\$0.00	YES	\$0.00	14.24%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	24.24%	

Contact Us



Voice: 1-866-552-8855
TDD: 1-888-352-6455
Fax: 1-866-807-9053



Questions
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