



**UMPQUA**  
B · A · N · K

**November 2017 Statement**

Open Date: 10/20/2017 Closing Date: 11/20/2017

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Account: 4798 5100 5389 3448



**Visa® Business Rewards Company Card**

SEIU LOCAL 1000

YVONNE R WALKER (CPN 001042204)

**Cardmember Service**

BUS 30 ELN



1-866-552-8855

13

<b>New Balance</b>	<b>\$0.00</b>
<b>Minimum Payment Due</b>	<b>\$0.00</b>
<b>Payment Due Date</b>	<b>12/17/2017</b>

**Activity Summary**

Previous Balance		\$0.00
Payments		\$0.00
Other Credits	-	\$3,700.98 <sup>CR</sup>
Purchases	+	\$5,065.65
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
<b>New Balance</b>	=	<b>\$0.00</b>
<b>Past Due</b>		<b>\$0.00</b>
<b>Minimum Payment Due</b>		<b>\$0.00</b>
Credit Line		\$20,000.00
Available Credit		\$20,000.00
Days in Billing Period		32

**Payment Options:**



Mail payment coupon  
with a check



Pay online at  
[myaccountaccess.com](http://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

000067219 01 SP 000638746659763 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.

**Transactions**

**Payments and Other Credits**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
10/30	10/26	8845	SOUTHWES 5268773079883 800-435-9792 TX MERCHANDISE/SERVICE RETURN WALKER/YVONNE 10/26/17	\$242.98CR	_____
10/30	10/26	6769	DALLAS LOVE TO DALLAS LOVE DELTA AIR0062399067286 DELTA.COM CA	\$1,814.80CR	_____
10/30	10/26	6785	MERCHANDISE/SERVICE RETURN DELTA AIR0062399483112 DELTA.COM CA	\$1,256.20CR	_____
11/16	11/14	4905	MERCHANDISE/SERVICE RETURN DELTA AIR0062303460071 DELTA.COM CA	\$387.00CR	_____
<b>TOTAL THIS PERIOD</b>				<b>\$3,700.98CR</b>	

**Purchases and Other Debits**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
10/23	10/20	6598	SQ *FRIENDLY CAB Oakland CA	\$54.39	_____
10/25	10/24	9797	76 - 76 10097186 SACRAMENTO CA	\$29.70	_____
10/25	10/24	8839	NEW YORK TIMES DIGITAL 800-698-4637 NY	\$7.50	_____
10/26	10/24	0369	SOUTHWES 5268778065895 800-435-9792 TX LAWHEAD STEELE 12/11/17 SACRAMENTO TO SAN DIEGO SAN DIEGO TO SACRAMENTO	\$485.96	_____
10/26	10/24	0377	SOUTHWES 5268778065486 800-435-9792 TX LOPES/BRANDI M 12/11/17 SACRAMENTO TO SAN DIEGO SAN DIEGO TO SACRAMENTO	\$485.96	_____
10/27	10/25	1961	SOUTHWES 5268778422395 800-435-9792 TX WALKER/YVONNE 10/26/17 SACRAMENTO TO LOS ANGELES LOS ANGELES TO SACRAMENTO	\$485.96	_____
10/30	10/27	1193	SOUTHWES 5268779106739 800-435-9792 TX WALKER/YVONNE 12/11/17 SACRAMENTO TO SAN DIEGO SAN DIEGO TO SACRAMENTO	\$485.96	_____
10/30	10/26	0223	PMT*SAC CO AIRPORT PAR SACRAMENTO CA	\$18.00	_____
10/30	10/27	1418	ROCK BREWS CA - TERM LOS ANGELES CA	\$18.46	_____
10/31	10/30	6549	76 - ELK GROVE 76 ELK GROVE CA	\$61.05	_____
11/02	11/01	1202	UBER TRIP 7H2MY HELP.UBER.COM CA	\$85.49	_____
11/03	11/02	0805	UBER TIP 7H2MY HELP.UBER.COM CA	\$10.00	_____



**Transactions**

**Purchases and Other Debits**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
11/06	11/03	4770	PMT*SAC CO AIRPORT PAR SACRAMENTO CA	\$54.00	_____
11/06	11/03	3784	TAXI SVC CHICAGO CHICAGO IL	\$13.75	_____
11/06	11/03	9725	HYATT HOTELS MCCORMICK 888-587-4589 IL 11/01/17 FOR 02 NIGHTS FOLIO: 0015992311030	\$33.19	_____
11/06	11/02	5814	CHI TAXI 1085 CHICAGO IL	\$16.40	_____
11/06	11/02	4883	TAXI SVC NEW YORK LONG IS CITY NY	\$15.50	_____
11/06	11/02	6490	TAXI SVC CHICAGO CHICAGO IL	\$11.75	_____
11/06	11/02	0264	HYATT REG MCCORMICK F& CHICAGO IL	\$2.79	_____
11/14	11/13	1461	CHEVRON 0209217 ELK GROVE CA	\$54.45	_____
11/15	11/13	8158	DELTA AIR0062303460071 DELTA.COM CA LAWHEAD/TERRY 01/15/18 SACRAMENTO TO ATLANTA ATLANTA TO MIAMI, FL MIAMI, FL TO ATLANTA ATLANTA TO SACRAMENTO	\$1,349.60	_____
11/15	11/13	2558	DELTA AIR0062303341300 DELTA.COM CA WALKER/YVONNE 01/15/18 SACRAMENTO TO ATLANTA ATLANTA TO MIAMI, FL MIAMI, FL TO ATLANTA ATLANTA TO SACRAMENTO	\$1,221.60	_____
11/20	11/16	1034	WIENERSCHNITZEL 514 SACRAMENTO CA	\$20.19	_____
11/20	11/16	1541	ARCO AM/PM SACRAMENTO CA	\$26.00	_____
11/20	11/16	0150	PMT*SAC CO AIRPORT PAR SACRAMENTO CA	\$18.00	_____
<b>TOTAL THIS PERIOD</b>				<b>\$5,065.65</b>	

<b>2017 Totals Year-to-Date</b>	
Total Fees Charged in 2017	\$15.00
Total Interest Charged in 2017	\$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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*End of Statement*

