



**UMPQUA**  
B · A · N · K

**October 2016 Statement**



Open Date: 09/21/2016 Closing Date: 10/20/2016

Account: 4798 5100 4660 6048

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

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

<b>New Balance</b>	<b>\$4,840.64</b>
<b>Minimum Payment Due</b>	<b>\$49.00</b>
<b>Payment Due Date</b>	<b>11/17/2016</b>

**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%.

<b>Reward Points</b>	
Earned This Statement	5,707
Reward Center Balance as of 10/19/2016	1,652,907

For details, see your rewards summary.

<b>Activity Summary</b>		
Previous Balance	+	\$44,495.63
Payments	-	\$48,608.26 <sup>CR</sup>
Other Credits		\$0.00
Purchases	+	\$8,953.27
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
<b>New Balance</b>	<b>=</b>	<b>\$4,840.64</b>
<b>Past Due</b>		<b>\$0.00</b>
<b>Minimum Payment Due</b>		<b>\$49.00</b>
Credit Line		\$100,000.00
Available Credit		\$95,159.36
Days in Billing Period		30

**Payment Options:**



Mail payment coupon with a check



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



Pay by phone 1-866-552-8855

No payment is required.

CPN 001042204

0047985100466060480000049000004840642



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

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

000016136 01 SP 000638548283382 P

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



**Automatic Payment**

Account Number: 4798 5100 4660 6048

An automatic payment of \$49.00 will be deducted from your account on 11/15/16. 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 10/19/2016**

Rewards Center Activity*	- 914,000
Rewards Center Balance	1,652,907

Rewards Earned	This Statement	Year to Date
Points Earned on Net Purchases	5,707	861,714
<b>Total Earned</b>	<b>5,707</b>	<b>861,714</b>

\*This item includes points redeemed, expired and adjusted.

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 \$49.00 will be automatically deducted from your bank account on 11/15/2016. Please refer to your AutoPay Terms and Conditions for further information regarding this account feature.

**IMPORTANT INFORMATION ABOUT YOUR ACCOUNT TERMS.** Please read this notice and keep with your records. Effective June 1, 2016, the 3rd, 4th and 5th sentences of the Minimum Payment section of your Cardmember Agreement are clarified to read as follows:

"Your Minimum Payment will be calculated as follows: first we determine the "Base Minimum Payment", which is the greater of \$30.00 or 1.00% of your New Balance up to the Credit Limit not including items (1) and (2) below which, if not a whole dollar amount, will be rounded to the next highest dollar. To the Base Minimum Payment we may add one or more of the following items, as incurred on your Account:

(1) any late, annual and/or any other Account related fee, (2) the INTEREST CHARGE, and (3) if your Account is over the Credit Limit, some or all of the balance amount over your Credit Limit. If the resulting Minimum Payment is greater than \$30.00, the total, if not a whole dollar amount, is then rounded to the next highest dollar."

**IMPORTANT INFORMATION ABOUT YOUR ACCOUNT:** To ensure that important communications reach you when your address changes, the "Change of Address" section of your Agreement is amended to add the following: "We may also update your address in our records without a request from you if we receive an address change notice from the U.S. Postal Service or if we receive updated address information from our mail services vendor."



**Transactions** HARRIS III, PAUL E **Credit Limit \$80000**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
<b>Purchases and Other Debits</b>					
09/21	09/20	3441	RESIDENCE INNS FRESNO FRESNO CA	\$358.17	_____
09/26	09/23	6568	EXTENDEDSTAY 8573 SAN DIEGO CA	\$595.98	_____
09/26	09/25	2497	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$45.88	_____
09/26	09/23	6328	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$11.25	_____
09/27	09/25	1657	ADOBE *CREATIVE CLOUD 800-833-6687 CA	\$209.97	_____
09/27	09/27	9358	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$131.15	_____
10/03	09/30	8631	EXTENDEDSTAY 8573 SAN DIEGO CA	\$581.98	_____
10/03	10/02	8551	SCRYPT INC 512-4936130 TX	\$29.00	_____
10/05	10/04	9451	BTI*BLUETIE 585-586-2000 NY	\$90.00	_____
10/11	10/07	0263	EXTENDEDSTAY 8573 SAN DIEGO CA	\$581.98	_____
10/17	10/14	5334	EXTENDEDSTAY 8573 SAN DIEGO CA	\$581.98	_____
10/19	10/17	1271	ADOBE *CAPTIVATE SUBS 800-833-6687 CA	\$29.99	_____
<b>Total for Account 4798 5100 4660 6105</b>				<b>\$3,247.33</b>	

**Transactions** ROBINSON, TAMEKIA N **Credit Limit \$6000**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
<b>Purchases and Other Debits</b>					
09/22	09/21	9462	76 - BROADWAY 76 SACRAMENTO CA	\$20.00	_____
09/23	09/22	4627	TST* PIEOLOGY - SACRAM SACRAMENTO CA	\$42.59	_____
09/26	09/24	7923	SOUTHWES 5262449886580 800-435-9792 TX CORTEZ/ALFREDO 09/24/16 SACRAMENTO TO SAN DIEGO	\$83.99	_____
09/26	09/24	7661	SACRAMENTO CC CONC 768 SACRAMENTO CA	\$15.95	_____
09/26	09/24	3994	UBER US SEP23 MRWH2 HELP.UBER.COM CA	\$8.14	_____
09/29	09/27	9143	TASTE OF THAI SACRAMENTO CA	\$84.80	_____
09/29	09/28	1594	SQ *ROXIE DELI & BBQ Sacramento CA	\$77.86	_____
09/30	09/29	0585	MI PUEBLITO RESTAURANT PACOIMA CA	\$34.60	_____
09/30	09/29	0734	MI PUEBLITO RESTAURANT PACOIMA CA	\$9.47	_____
09/30	09/29	7074	SMF PARKING SACRAMENTO CA	\$17.00	_____
09/30	09/29	1543	BURGERS AND BREW - SAC SACRAMENTO CA	\$11.34	_____
10/03	09/30	2657	HILTON SPORTS EDITION OAKLAND CA	\$71.13	_____
10/03	10/01	7086	HILTON AMELIAS RESTRNT OAKLAND CA	\$53.50	_____
10/03	10/02	0105	CHIPOTLE 1901 OAKLAND CA	\$118.63	_____
10/03	10/02	0113	CHIPOTLE 1901 OAKLAND CA	\$11.38	_____
10/03	09/29	1580	HERTZ RENT-A-CAR BURBANK CA	\$112.28	_____
10/03	09/29	2647	DENNY'S #7802 BURBANK CA	\$12.72	_____



**Transactions** ROBINSON, TAMEKIA N **Credit Limit \$6000**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
10/03	09/29	1859	SHELL OIL 57442719308 BURBANK CA	\$6.00	_____
10/11	10/07	0680	WIENERSCHNITZEL 514 SACRAMENTO CA	\$17.48	_____
10/11	10/06	7597	WINGSTOP 385 ELK GROVE CA	\$83.57	_____
10/12	10/10	0020	PF CHANGS #9925 SACRAMENTO CA	\$67.29	_____
10/13	10/11	0176	CHICK-FIL-A #01724 SACRAMENTO CA	\$27.46	_____
10/19	10/17	1008	VALLEJO'S RESTAURANT SACRAMENTO CA	\$52.71	_____
10/19	10/18	7716	SMASHBURGER #1177 SACRAMENTO CA	\$45.91	_____
<b>Total for Account 4798 5100 5172 4173</b>				<b>\$1,085.80</b>	

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

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
<b>Purchases and Other Debits</b>					
09/22	09/20	4614	SHERATON GRAND PARKING SACRAMENTO CA	\$34.00	_____
09/26	09/23	3898	SHERATON GRAND PARKING SACRAMENTO CA	\$18.00	_____
10/04	10/03	7517	RENAISSANCE HOTEL PHOE PHOENIX AZ	\$60.00	_____
10/06	10/04	6408	SOUTHWES 5262452756287 800-435-9792 TX LAWHEAD/TERRY 11/05/16 SACRAMENTO TO LAS VEGAS LAS VEGAS TO SACRAMENTO	\$645.96	_____
10/07	10/05	3943	SHADY LADY SALOON SACRAMENTO CA	\$36.47	_____
10/17	10/15	7826	SOUTHWES 5262456288247 800-435-9792 TX WALKER/YVONNE 11/04/16 SACRAMENTO TO LAS VEGAS LAS VEGAS TO SACRAMENTO	\$645.96	_____
10/17	10/15	5390	CITYOFSAC_IPS_PKGMETER SACRAMENTO CA	\$6.50	_____
10/19	10/17	0148	DELTA AIR0062360678268 DELTA.COM CA WALKER/YVONNE 10/27/16 SACRAMENTO TO SEATTLE TACO SEATTLE TACO TO VANCOUVER VANCOUVER TO SEATTLE TACO SEATTLE TACO TO SACRAMENTO	\$744.86	_____
10/19	10/18	9137	TRAVEL INSURANCE POLIC 800-729-6021 VA	\$48.42	_____
10/20	10/18	9737	DELTA AIR0062360234527 DELTA.COM CA WALKER/YVONNE 11/09/16 LAS VEGAS TO SALT LAKE CI SALT LAKE CI TO OHARE OHARE TO SALT LAKE CI SALT LAKE CI TO SAN JOSE	\$872.70	_____
10/20	10/18	3897	DELTA AIR0062360610952 DELTA.COM CA LAWHEAD/TERRY 11/09/16 LAS VEGAS TO SALT LAKE CI SALT LAKE CI TO OHARE OHARE TO SALT LAKE CI	\$872.70	_____



Transactions		WALKER, YVONNE R			Credit Limit \$10000	
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation	
			SALT LAKE CI TO SAN JOSE			
10/20	10/19	7693	HERTZ RENT-A-CAR HERTZ PPAY OK	\$60.99	_____	
<b>Total for Account 4798 5100 5389 3448</b>				<b>\$4,046.56</b>		

Transactions		TAYLOR, THERESA			Credit Limit \$2500	
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation	
<b>Purchases and Other Debits</b>						
09/28	09/26	9390	ANDY NGUYENS SACRAMENTO CA	\$32.38	_____	
10/03	10/01	9934	HILTON HOTELS OAKLAND CA	\$29.28	_____	
10/03	10/01	0860	MCDONALD'S F7543 DIXON CA	\$6.02	_____	
10/03	09/29	1846	STARBUCKS STORE 08727 HERCULES CA	\$14.35	_____	
10/03	09/30	7785	DAD'S DELI SACRAMENTO CA	\$19.77	_____	
10/03	09/30	6781	OAKLAND MARRIOTT CITY OAKLAND CA	\$303.86	_____	
10/04	10/02	5936	STARBUCKS STORE 08727 HERCULES CA	\$9.20	_____	
10/05	10/04	4775	BURGERS AND BREW - SAC SACRAMENTO CA	\$30.62	_____	
10/07	10/05	8216	CAFE BERNARDO 2 SACRAMENTO CA	\$27.96	_____	
10/12	10/10	2604	CYPRESS GRILLE SACRAMENTO CA	\$42.21	_____	
10/14	10/12	0447	TACO BELL # 28762 CARMICHAEL CA	\$13.91	_____	
10/19	10/17	4694	STARBUCKS STORE 05883 SACRAMENTO CA	\$2.25	_____	
10/20	10/19	8152	SQ *ROXIE DELI & BBQ Sacramento CA	\$41.77	_____	
<b>Total for Account 4798 5100 5598 8220</b>				<b>\$573.58</b>		

Transactions		BILLING ACCOUNT ACTIVITY				
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation	
<b>Payments and Other Credits</b>						
09/22	09/22	ET	PAYMENT THANK YOU	\$44,495.63CR	_____	
10/12	10/12	ET	PAYMENT THANK YOU	\$4,112.63CR	_____	
<b>Total for Account 4798 5100 4660 6048</b>				<b>\$48,608.26CR</b>		

<b>2016 Totals Year-to-Date</b>	
Total Fees Charged in 2016	\$35.00
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	\$4,840.64	\$0.00	YES	\$0.00	14.24%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	24.24%	

**Contact Us**



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



**Questions**  
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