UMPQUA BANK

October 2019 Statement

Open Date: 09/20/2019 Closing Date: 10/22/2019 Account: 4798 5100 4660 6048

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

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

New Balance	**$1,442.40**
Minimum Payment Due	**$15.00**
Payment Due Date	**11/17/2019**

Reward Points

Earned This Statement	3,574
Reward Center Balance as of 10/21/2019	240,025

For details, see your rewards summary.

Activity Summary

Previous Balance	-	$2,132.12CR
Payments		$0.00
Other Credits	-	$1,359.90CR
Purchases	+	$4,934.42
Balance Transfers		$0.00
Advances		$0.00
Other Debits		$0.00
Fees Charged		$0.00
Interest Charged		$0.00
New Balance	**=**	**$1,442.40**
Past Due		**$0.00**
Minimum Payment Due		**$15.00**
Credit Line		$100,000.00
Available Credit		$98,557.60
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

UMPQUA BANK

00479851004660604800000150000001442400

Automatic Payment

Account Number:	4798 5100 4660 6048

An automatic payment of $15.00 will be deducted from your account on 11/13/19. 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

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

. to pay by phone
. to change your address

000012090 01 SP 000638244304224 E

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

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 10/21/2019	
Rewards Center Activity*	0
Rewards Center Balance	240,025

*This item includes points redeemed, expired and adjusted.

Rewards Earned	**This Statement**	**Year to Date**
Points Earned on Net Purchases	3,574	45,577
Total Earned	**3,574**	**45,577**

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 $15.00 will be automatically deducted from your bank account on 11/13/2019. Please refer to your AutoPay Terms and Conditions for further information regarding this account feature.

Per your Cardmember Agreement, upon the occurrence of an Adjustment Event (such as late payment), each DPR and corresponding APR will increase from the standard, introductory or promotional rate to a Penalty Rate. This applies to new and outstanding balances, Purchases, Advances, and Balance Transfers. Please refer to the Interest Rate section of your Cardmember Agreement for more information on Adjustment Events and Penalty Rates.

Transactions WALKER,YVONNE R Credit Limit $20000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Payments and Other Credits		
09/30	09/27	7162	SOUTHWES 5262120949347 800-435-9792 TX MERCHANDISE/SERVICE RETURN WALKER/YVONNE 09/27/19 DALLAS LOVE TO DALLAS LOVE	$543.96CR	
09/30	09/27	7170	SOUTHWES 5262120950110 800-435-9792 TX MERCHANDISE/SERVICE RETURN LOPES/BRANDI M 09/27/19 DALLAS LOVE TO DALLAS LOVE	$543.96CR	
10/08	10/06	3687	SOUTHWES 5262124889041 800-435-9792 TX MERCHANDISE/SERVICE RETURN LOPES/BRANDI M 10/06/19 DALLAS LOVE TO DALLAS LOVE	$271.98CR	
			Purchases and Other Debits		
09/23	09/21	5275	TST* FIXINS SOUL KITCH SACRAMENTO CA	$80.25	

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Transactions WALKER,YVONNE R Credit Limit $20000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
09/23	09/19	7004	SOUTHWES 5262122073135 800-435-9792 TX WALKER/YVONNE 09/24/19 SACRAMENTO TO ONTARIO CAL ONTARIO CAL TO SACRAMENTO	$543.96	
09/23	09/19	7012	SOUTHWES 5262122077981 800-435-9792 TX WALKER/YVONNE 09/26/19 SACRAMENTO TO ONTARIO CAL ONTARIO CAL TO SACRAMENTO	$543.96	
09/23	09/19	7020	SOUTHWES 5262122073539 800-435-9792 TX LOPES/BRANDI M 09/24/19 SACRAMENTO TO ONTARIO CAL ONTARIO CAL TO SACRAMENTO	$543.96	
09/23	09/19	7038	SOUTHWES 5262122078576 800-435-9792 TX LOPES/BRANDI M 09/26/19 SACRAMENTO TO ONTARIO CAL ONTARIO CAL TO SACRAMENTO	$543.96	
09/25	09/24	6455	NEW YORK TIMES DIGITAL 800-698-4637 NY	$15.00	
09/26	09/24	3955	JACK IN THE BOX 0192 HIGHLAND CA	$11.11	
09/26	09/24	6114	PMT*SAC CO AIRPORT PAR SACRAMENTO CA	$29.00	
09/26	09/24	7786	DEL TACO #1280 HIGHLAND CA	$21.31	
09/26	09/24	7869	DEL TACO #1280 HIGHLAND CA	$27.67	
09/26	09/24	6282	EXXONMOBIL 97653489 ONTARIO CA	$6.05	
09/26	09/25	0851	TST* FIXINS SOUL KITCH SACRAMENTO CA	$59.12	
09/27	09/26	0572	FARMER BOYS- HAVEN ONTARIO CA	$21.94	
09/27	09/27	8801	CHEVRON 0210713 ONTARIO CA	$8.32	
09/30	09/27	7941	SOUTHWES 5262124887850 800-435-9792 TX WALKER/YVONNE 10/06/19 BURBANK TO SACRAMENTO	$271.98	
09/30	09/27	7958	SOUTHWES 5262124888859 800-435-9792 TX LOPES/BRANDI M 10/02/19 SACRAMENTO TO LOS ANGELES	$255.98	
09/30	09/27	7966	SOUTHWES 5262124889041 800-435-9792 TX LOPES/BRANDI M 10/06/19 BURBANK TO SACRAMENTO	$271.98	
09/30	09/27	7974	SOUTHWES 5262124887488 800-435-9792 TX WALKER/YVONNE 10/02/19 SACRAMENTO TO LOS ANGELES	$255.98	
09/30	09/27	9112	76 - ELK GROVE 76 ELK GROVE CA	$69.43	
09/30	09/26	5755	SOUTHWES 5262124256387 800-435-9792 TX SCHIADA/CYNTHI 09/27/19 SACRAMENTO TO BALTIMORE BALTIMORE TO SACRAMENTO	$11.20	
09/30	09/26	1804	PMT*SAC CO AIRPORT PAR SACRAMENTO CA	$18.00	
10/02	10/01	6610	SQ *SOUTH TRADITION SACRAMENTO CA	$120.28	
10/02	10/01	6909	LA TIMES SUBSCRIPTION 213-283-2274 CA	$15.96	
10/04	10/03	2314	LYFT *RIDE WED 11PM lyft.com CA	$32.39	

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SEIU LOCAL 1000 (CPN 001042204) **Cardmember Service** 1-866-552-8855

Transactions WALKER,YVONNE R Credit Limit $20000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
10/07	10/05	2763	WESTIN COFFEE BAR LOS ANGELES CA	$3.23	
10/07	10/06	8222	BURBANK AIRPORT FOOD A BURBANK CA	$30.76	
10/07	10/03	9537	STARBUCKS STORE 05256 LOS ANGELES CA	$4.90	
10/08	10/06	1569	SOUTHWES 5262128241275 800-435-9792 TX LOPES/BRANDI M 10/06/19 BURBANK TO SACRAMENTO	$271.98	
10/08	10/06	9304	PMT*SAC CO AIRPORT PAR SACRAMENTO CA	$72.00	
10/08	10/07	1372	LYFT *RIDE SUN 1PM lyft.com CA	$38.17	
10/15	10/11	9239	76 - ELK GROVE 76 ELK GROVE CA	$65.34	
10/16	10/15	0306	WAFFLE SQUARE INC #1 SACRAMENTO CA	$17.27	
10/18	10/16	4302	SOUTHWES 5262131622928 800-435-9792 TX WALKER/YVONNE 11/13/19 SACRAMENTO TO LOS ANGELES	$260.98	
10/18	10/16	4310	SOUTHWES 5262131623235 800-435-9792 TX WALKER/YVONNE 11/17/19 LONG BEACH TO SACRAMENTO	$246.98	
10/21	10/19	6236	76 - ELK GROVE 76 ELK GROVE CA	$57.86	
10/21	10/20	2077	LYFT *RIDE SUN 11AM lyft.com CA	$18.95	
10/22	10/21	8978	HAZELWOODS DELI 2063 SAN DIEGO CA	$15.89	
10/22	10/21	1530	LYFT *RIDE SUN 3PM lyft.com CA	$12.45	
10/22	10/21	3627	LYFT *RIDE MON 11AM lyft.com CA	$15.01	
10/22	10/21	0950	SNOOZE SAN DIEGO CA	$23.86	
			Total for Account 4798 5100 5389 3448	**$3,574.52**	

2019 Totals Year-to-Date

Total Fees Charged in 2019	$0.00
Total Interest Charged in 2019	$0.00

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	16.24%	
**PURCHASES	$1,442.40	$0.00	YES	$0.00	16.24%	
**ADVANCES	$0.00	$0.00	YES	$0.00	26.24%	

End of Statement