



UMPQUA
B · A · N · K

September 2015 Statement



Open Date: 08/21/2015 Closing Date: 09/21/2015

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 7 13

New Balance \$0.00
Minimum Payment Due \$0.00
Payment Due Date 10/17/2015

Activity Summary

Previous Balance		\$0.00
Payments		\$0.00
Other Credits	-	\$536.20 ^{CR}
Purchases	+	\$11,983.24
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		32

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

000072072 1 SP 000638367682045 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.

Cut expenses instead of coupons with Visa SavingsEdge. You'll spend less time looking for deals and more time getting your business to its next big moment. Just enroll your eligible Visa Business Card for free and use it to make qualifying purchases at participating merchants. Then watch your savings add up as statement credits. For complete details and to enroll your card for FREE, visit visasavingsedge.com.

Transactions

Payments and Other Credits

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
09/04	09/02	8644	DELTA AIR0062319459154 ATLANTA GA MERCHANDISE/SERVICE RETURN	\$378.20CR	_____
09/04	09/03	2983	DELTA AIR0060157203267 ATLANTA GA MERCHANDISE/SERVICE RETURN	\$39.00CR	_____
09/08	09/04	7813	DELTA AIR0060157203269 ATLANTA GA MERCHANDISE/SERVICE RETURN	\$119.00CR	_____
TOTAL THIS PERIOD				\$536.20CR	

Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
08/21	08/19	6119	61028 - 1209 L STREET SACRAMENTO CA	\$10.50	_____
08/24	08/21	2656	76 10115103 ELK GROVE CA	\$63.91	_____
08/27	08/25	0366	IRON HORSE SACRAMENTO CA	\$37.36	_____
08/28	08/25	7444	DELTA AIR0062319459154 DELTA.COM CA LAWHEAD/TERRY 08/31/15 SACRAMENTO TO SALT LAKE CI SALT LAKE CI TO OHARE OHARE TO ATLANTA ATLANTA TO SACRAMENTO	\$378.20	_____
08/28	08/25	3581	DELTA AIR0062319152356 DELTA.COM CA WALKER/YVONNE 08/31/15 SACRAMENTO TO SALT LAKE CI SALT LAKE CI TO OHARE OHARE TO ATLANTA ATLANTA TO SACRAMENTO	\$2,171.70	_____
08/28	08/25	9704	DELTA AIR0060157203266 DELTA.COM CA LAWHEAD/TERRY 08/25/15 LOS ANGELES TO LOS ANGELES	\$49.00	_____
08/28	08/25	9712	DELTA AIR0060157203267 DELTA.COM CA LAWHEAD/TERRY 08/25/15 LOS ANGELES TO LOS ANGELES	\$39.00	_____



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Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
08/28	08/25	9720	DELTA AIR0060157203265 DELTA.COM CA LAWHEAD/TERRY 08/25/15 LOS ANGELES TO LOS ANGELES	\$29.00	_____
08/28	08/25	9738	DELTA AIR0060157203269 DELTA.COM CA LAWHEAD/TERRY 08/25/15 LOS ANGELES TO LOS ANGELES	\$119.00	_____
08/31	08/28	8639	SHERATON GRAND PARKING SACRAMENTO CA	\$16.00	_____
08/31	08/30	5546	76 10115103 ELK GROVE CA	\$60.15	_____
09/02	08/31	0048	PF CHANGS #9925 SACRAMENTO CA	\$56.57	_____
09/08	09/06	4536	AMTRAK .COM 2490724533 WASHINGTON DC	\$78.00	_____
09/08	09/07	3502	HERTZ RENT-A-CAR SACRAMENTO CA 09/07/15 FOR 01 DAYS RENTL: 586643503 WALKER /YVONNE	\$317.30	_____
09/08	09/04	8126	SOUTHWES 5262140499697 800-435-9792 TX LAWHEAD/TERRY 09/24/15 SACRAMENTO TO LOS ANGELES	\$253.00	_____
09/08	09/06	9901	CHEVRON 00205440 FRESNO CA	\$30.01	_____
09/08	09/06	8901	DELTA AIR0060157937248 DELTA.COM CA LAWHEAD/TERRY 09/06/15 LOS ANGELES TO LOS ANGELES	\$39.00	_____
09/08	09/06	8919	DELTA AIR0060157937247 DELTA.COM CA LAWHEAD/TERRY 09/06/15 LOS ANGELES TO LOS ANGELES	\$89.00	_____
09/08	09/06	9247	DELTA AIR0060157338919 DELTA.COM CA LAWHEAD/TERRY 09/06/15 LOS ANGELES TO LOS ANGELES	\$29.00	_____
09/08	09/06	9254	DELTA AIR0060157338917 DELTA.COM CA LAWHEAD/TERRY 09/06/15 LOS ANGELES TO LOS ANGELES	\$29.00	_____
09/08	09/06	9262	DELTA AIR0060157338918 DELTA.COM CA LAWHEAD/TERRY 09/06/15 LOS ANGELES TO LOS ANGELES	\$15.00	_____
09/08	09/06	5508	DELTA AIR0062320578789 DELTA.COM CA LAWHEAD/TERRY 09/24/15 LOS ANGELES TO ATLANTA ATLANTA TO PHILADELPHIA	\$216.60	_____
09/08	09/06	7867	DELTA AIR0060157338948 DELTA.COM CA LAWHEAD/TERRY 09/06/15 LOS ANGELES TO LOS ANGELES	\$29.00	_____
09/08	09/06	7875	DELTA AIR0060157338947 DELTA.COM CA LAWHEAD/TERRY 09/06/15 LOS ANGELES TO LOS ANGELES	\$49.00	_____
09/08	09/06	8370	DELTA AIR0062198177388 ATLANTA GA WALKER/YVONNE 10/01/15 NEWBURGH, NE TO DETROIT MTRO DETROIT MTRO TO SALT LAKE CI SALT LAKE CI TO SACRAMENTO	\$685.60	_____
09/08	09/04	6851	PICO NTL 619-501-1804 CA	\$725.00	_____



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Transactions

Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
09/09	09/06	0563	HOLIDAY INNS FRESNO AR FRESNO CA 09/05/15 FOLIO: 01688848	\$151.42	_____
09/09	09/07	2152	SOUTHWES 5262140895718 800-435-9792 TX LAWHEAD/TERRY 09/13/15 ONTARIO CAL TO SACRAMENTO	\$501.00	_____
09/09	09/07	2160	SOUTHWES 5262140892387 800-435-9792 TX LAWHEAD/TERRY 09/08/15 SACRAMENTO TO BURBANK	\$506.00	_____
09/09	09/08	8648	SOUTHWES 5262141086387 800-435-9792 TX WALKER/YVONNE 09/09/15 LOS ANGELES TO SACRAMENTO SACRAMENTO TO LOS ANGELES	\$500.40	_____
09/09	09/08	8655	SOUTHWES 5262141086865 800-435-9792 TX LAWHEAD/TERRY 09/09/15 LOS ANGELES TO SACRAMENTO SACRAMENTO TO LOS ANGELES	\$500.40	_____
09/10	09/08	7949	RALPHS #0166 MANHATTAN BEA CA	\$23.00	_____
09/10	09/08	8608	JOEYS MANHATTANBCH CA	\$35.25	_____
09/10	09/08	9006	BURGERS AND BR30072177 SACRAMENTO CA	\$16.79	_____
09/10	09/08	7130	AT&T S679 4169 HAWTHORNE CA	\$123.82	_____
09/10	09/09	9552	YELLOW CAB OF SOUTH BA GARDENA CA	\$5.85	_____
09/10	09/09	3546	YELLOW CAB OF SOUTH BA GARDENA CA	\$15.15	_____
09/11	09/09	2810	LA CHECKER CAB VAN NUYS CA	\$23.06	_____
09/11	09/09	2848	THE HABIT EL SEGUNDO 2 EL SEGUNDO CA	\$19.08	_____
09/11	09/10	6423	BOSTON MARKET 1050 LAWNSDALE CA	\$20.02	_____
09/14	09/11	3574	APPLE STORE #R122 MANHATTAN BCH CA	\$52.32	_____
09/14	09/13	8896	SMF PARKING SACRAMENTO CA	\$102.00	_____
09/14	09/13	4075	QUICK GASOLINE ONTARIO CA	\$7.00	_____
09/14	09/13	3121	MARRIOTT 337W6 MB MANHATTAN BCH CA 09/08/15 FOR 05 NIGHTS FOLIO: 8145	\$1,239.83	_____
09/14	09/13	2990	MARRIOTT 337W6 MB MANHATTAN BCH CA	\$1,145.16	_____
09/15	09/13	9546	HERTZ RENT-A-CAR BURBANK CA 09/13/15 FOR 01 DAYS RENTL: 588459546 WALKER /YVONNE	\$883.53	_____
09/15	09/13	0456	HOLIDAY INN ONTARIO ONTARIO CA 09/13/15 FOR 01 NIGHTS FOLIO: 1682324	\$142.42	_____
09/15	09/14	0468	WAFFLE SQUARE INC SACRAMENTO CA	\$25.56	_____
09/18	09/16	8226	AIRPORT TAXI-LIMO, MIS MISSISSAUGA ON 85.00 CANADIAN DOL	\$65.03	_____
09/18	09/17	0157	GTA TAXI SERVICES TORONTO ON 61.75 CANADIAN DOL	\$47.24	_____
09/21	09/19	1094	76 10115103 ELK GROVE CA	\$48.30	_____
09/21	09/19	2655	HERTZ RENT-A-CAR SACRAMENTO CA 09/19/15 FOR 01 DAYS RENTL: 596152653	\$65.30	_____



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Transactions

Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			WALKER /YVONNE		
09/21	09/19	6378	ARCO AM/PM SACRAMENTO CA	\$28.36	_____
09/21	09/19	4034	SMF PARKING SACRAMENTO CA	\$17.00	_____
09/21	09/17	7643	NOBEL T3 TORONTO ON	\$7.05	_____
			9.17 CANADIAN DOL		
09/21	09/18	0305	SMF PARKING SACRAMENTO CA	\$51.00	_____
TOTAL THIS PERIOD				\$11,983.24	

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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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.

