



September 2018 Statement

Open Date: 08/22/2018 Closing Date: 09/20/2018

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

<b>New Balance</b>	<b>\$4,630.61</b>
<b>Minimum Payment Due</b>	<b>\$47.00</b>
<b>Payment Due Date</b>	<b>10/17/2018</b>

<b>Reward Points</b>	
Earned This Statement	4,630
Reward Center Balance as of 09/19/2018	183,583
For details, see your rewards summary.	

<b>Activity Summary</b>		
Previous Balance	+	\$14,466.39
Payments	-	\$14,466.39 <sup>CR</sup>
Other Credits	-	\$2,461.70 <sup>CR</sup>
Purchases	+	\$7,092.31
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>\$4,630.61</b>
<b>Past Due</b>		<b>\$0.00</b>
<b>Minimum Payment Due</b>		<b>\$47.00</b>
Credit Line		\$100,000.00
Available Credit		\$95,369.39
Days in Billing Period		30

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



0047985100466060480000047000004630615

Automatic Payment

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

- to pay by phone
- to change your address

000014474 01 SP 000638917922452 E

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



Account Number:	4798 5100 4660 6048
An automatic payment of \$47.00 will be deducted from your account on 10/15/18. 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. 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 09/19/2018**

Rewards Center Activity*	0
Rewards Center Balance	183,583

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

Rewards Earned	This Statement	Year to Date
Points Earned on Net Purchases	4,630	64,077
<b>Total Earned</b>	<b>4,630</b>	<b>64,077</b>

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 \$47.00 will be automatically deducted from your bank account on 10/15/2018. Please refer to your AutoPay Terms and Conditions for further information regarding this account feature.

Account Security is very important to you and to us. When you use your Card to make a purchase, particularly over the phone or online, you may be asked to provide a card security code, sometimes called a CVV. This information is used to help confirm that it is you using the Card and that the Card is authentic.

**Transactions** WALKER, YVONNE R Credit Limit \$20000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
<b>Other Credits</b>					
08/30	08/28	8871	UNITED 0162413696681 800-932-2732 TX MERCHANDISE/SERVICE RETURN LAWHEAD/TERRY 08/29/18 SACRAMENTO TO SAN FRANCISC SAN FRANCISC TO MEDFORD ORE	\$58.75CR	_____
08/30	08/28	8889	UNITED 0162413697990 800-932-2732 TX MERCHANDISE/SERVICE RETURN WALKER/YVONNER 08/29/18 SACRAMENTO TO SAN FRANCISC SAN FRANCISC TO MEDFORD ORE	\$58.75CR	_____
09/04	08/31	3272	UNITED 0162414525776 800-932-2732 TX MERCHANDISE/SERVICE RETURN WALKER/YVONNER 08/29/18 SACRAMENTO TO SAN FRANCISC SAN FRANCISC TO MEDFORD ORE	\$520.80CR	_____
09/04	08/31	3280	UNITED 0162414525781 800-932-2732 TX	\$520.80CR	_____

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<b>Transactions</b>		<b>WALKER, YVONNE R</b>		<b>Credit Limit \$20000</b>	
<b>Post Date</b>	<b>Trans Date</b>	<b>Ref #</b>	<b>Transaction Description</b>	<b>Amount</b>	<b>Notation</b>
			MERCHANDISE/SERVICE RETURN LAWHEAD/TERRY 08/29/18 SACRAMENTO TO SAN FRANCISC SAN FRANCISC TO MEDFORD ORE		
09/06	09/05	3847	DELTA AIR0062338960544 DELTA.COM CA MERCHANDISE/SERVICE RETURN	\$1,302.60CR	_____
<b>Purchases and Other Debits</b>					
08/23	08/21	0672	UNITED 0162413696681 800-932-2732 TX LAWHEAD/TERRY 08/29/18 SACRAMENTO TO SAN FRANCISC SAN FRANCISC TO EUREKA	\$579.55	_____
08/23	08/21	0680	UNITED 0162413697990 800-932-2732 TX WALKER/YVONNER 08/29/18 SACRAMENTO TO SAN FRANCISC SAN FRANCISC TO EUREKA	\$579.55	_____
08/23	08/22	9608	LA TIMES SUBSCRIPTION 213-283-2274 TX	\$7.96	_____
08/28	08/27	1091	76 - ELK GROVE 76 ELK GROVE CA	\$69.75	_____
08/29	08/28	2854	DELTA AIR0062338960544 DELTA.COM CA LAWHEAD/TERRY 09/10/18 SACRAMENTO TO ATLANTA ATLANTA TO WASHINGTON WASHINGTON TO ATLANTA ATLANTA TO SACRAMENTO	\$1,302.60	_____
08/29	08/28	0075	DELTA AIR0062338505139 DELTA.COM CA WALKER/YVONNE 09/10/18 SACRAMENTO TO ATLANTA ATLANTA TO WASHINGTON WASHINGTON TO ATLANTA ATLANTA TO SACRAMENTO	\$1,641.60	_____
08/29	08/28	8557	DELTA AIRUPGRADES DELTA.COM CA	\$630.97	_____
08/29	08/28	5801	NEW YORK TIMES DIGITAL 800-698-4637 NY	\$15.00	_____
08/30	08/28	4001	SHADY LADY SALOON SACRAMENTO CA	\$36.23	_____
08/30	08/29	0175	KFC C072001 LAKEPORT CA	\$13.00	_____
08/30	08/29	8394	76 - BROADWAY GAS & DE EUREKA CA	\$65.14	_____
08/31	08/29	5812	MCDONALD'S F2110 EUREKA CA	\$14.53	_____
09/04	08/30	6080	HUMBOLDT SMOKEHOUSE 707-4976261 CA	\$49.29	_____
09/04	08/29	6952	OCEANVIEW INN CRESCENT CITY CA	\$159.50	_____
09/04	08/29	7034	OCEANVIEW INN CRESCENT CITY CA	\$159.50	_____
09/04	08/30	7624	STARBUCKS STORE 13637 CRESCENT CITY CA	\$13.45	_____
09/04	08/30	3988	PMT*SAC CO AIRPORT PAR SACRAMENTO CA	\$36.00	_____
09/06	09/05	6652	LA TIMES SUBSCRIPTION 213-283-2274 TX	\$7.96	_____
09/07	09/05	7603	SOUTHWES 5261485126790 800-435-9792 TX WALKER/YVONNE 09/07/18 SACRAMENTO TO SEATTLE TACO SEATTLE TACO TO SACRAMENTO	\$691.96	_____
09/07	09/06	4742	76 - ELK GROVE 76 ELK GROVE CA	\$71.20	_____


**Transactions** WALKER, YVONNE R **Credit Limit \$20000**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
09/10	09/07	4513	PMT*SAC CO AIRPORT PAR SACRAMENTO CA	\$18.00	_____
09/10	09/08	0340	YARD HOUSE 0108343 SEATTLE WA	\$68.75	_____
09/10	09/08	2119	BURGERS AND BREW - SAC SACRAMENTO CA	\$108.59	_____
09/10	09/06	3123	SOUTHWES 5261485760146 800-435-9792 TX WALKER/YVONNE 09/22/18 SACRAMENTO TO ONTARIO CAL ONTARIO CAL TO SACRAMENTO	\$523.96	_____
09/10	09/07	7103	LYFT *RIDE FRI 12PM LYFT.COM CA	\$43.11	_____
09/11	09/10	5115	SQ *UVC WASHINGTON DC	\$23.11	_____
09/12	09/11	0021	URBANA RESTAURANT WASHINGTON DC	\$33.60	_____
09/13	09/12	8120	LYFT *RIDE WED 3AM LYFT.COM CA	\$19.13	_____
09/14	09/12	2310	PMT*SAC CO AIRPORT PAR SACRAMENTO CA	\$38.00	_____
09/20	09/19	1543	76 - ELK GROVE 76 ELK GROVE CA	\$71.32	_____
<b>Total for Account 4798 5100 5389 3448</b>				<b>\$4,630.61</b>	

**Transactions** BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
<b>Payments and Other Credits</b>					
08/30	08/30	ET	PAYMENT THANK YOU	\$14,466.39CR	_____
<b>Total for Account 4798 5100 4660 6048</b>				<b>\$14,466.39CR</b>	

<b>2018 Totals Year-to-Date</b>	
Total Fees Charged in 2018	\$35.00
Total Interest Charged in 2018	\$1.96CR

**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	15.74%	
**PURCHASES	\$4,630.61	\$0.00	YES	\$0.00	15.74%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	25.74%	

