

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.

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."

Transactions CARDMEMBER Credit Limit \$2000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
09/15	09/14	2972	WAL-MART #4639 ELIZABETH CO	\$109.24	✓ Food Serv
09/16	09/15	4732	WM SUPERCENTER #4639 ELIZABETH CO	\$140.78	✓ Jr. Concession
09/16	09/15	2147	GTM SPORTSWEAR 800-3364486 KS	\$446.59	✓ cheer
09/21	09/19	2865	THE HOME DEPOT #1531 CASTLE ROCK CO	\$154.26	✓ woodshop
09/21	09/20	0551	USPS072772017530317069 ELBERT CO	\$2.83	✓ postage
09/22	09/20	0159	GTM SPORTSWEAR 800-3364486 KS	\$607.11	✓ (cheer)
09/26	09/23	2009	STUDIES WEEKLY 8663118734 UT	\$69.50	✓ 4th grade
09/27	09/26	9162	IN *LAPTOP REPAIR CAST 303-6639082 CO	\$95.00	✓ comp ps
09/28	09/26	6671	TRIARCO ART, GTA, BENT 920-5685511 MN	\$240.41	✓ It's Art
09/29	09/28	6438	WAL-MART #4639 ELIZABETH CO	\$10.00	✓ Art-stu Colls
10/07	10/06	0503	WAL-MART #4639 ELIZABETH CO	\$66.04	4th - 17.30 ✓ 4th - 17.30
10/11	10/08	6376	LOGMEININC.COM LOGMEIN.COM MA	\$649.00	✓ OM Ps
10/11	10/06	0451	SAFEWAY STORE 00015321 ELIZABETH CO	\$46.00	✓ AR break
				\$2,636.76	

Transactions CARDMEMBER Credit Limit \$2000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					

Transactions		CARDMEMBER			Credit Limit	\$2000
Post Date	Trans Date	Ref #	Transaction Description		Amount	Notation
09/19	09/16	4569	WAL-MART #5137 AURORA CO		\$121.38	act. food
					\$121.38	

Transactions		MCGUIRE, BEVERLEY			Credit Limit	\$8000
Post Date	Trans Date	Ref #	Transaction Description		Amount	Notation
Purchases and Other Debits						
09/14	09/13	8410	SQ *FIREPUMP SALES & S Elbert CO		\$587.00	✓ om pserv
09/14	09/14	6175	AMERLIBASSOC-BRIGHTKEY 866-746-7252 IL		\$65.01	✓ job. supp
09/19	09/15	6865	TEACHING STRATEGIES 301-6340818 MD		\$62.65	✓ koda
09/19	09/15	6618	THE HOME DEPOT #1531 CASTLE ROCK CO		\$30.16	✓ wood shop
09/19	09/16	9594	GTM SPORTSWEAR 800-3364486 KS		\$463.05	✓ cheer
09/19	09/16	6389	NOR*NORTHERN TOOL 800-222-5381 MN		\$316.48	✓ om supp
09/20	09/19	5506	WAL-MART #4639 ELIZABETH CO		\$81.70	✓ food serv
09/20	09/19	7914	GTM SPORTSWEAR 800-3364486 KS		\$185.22	✓ cheer-act
09/22	09/21	4454	FILTERS FAST 866-4383458 NC		\$976.07	✓ om supp
09/22	09/22	7724	GCI*MUSICIAN'S FRIEND 800-776-5173 UT		\$44.85	✓ H.S. music
09/30	09/28	8639	OFFICE DEPOT #1080 800-463-3768 CO		\$159.12	✓ copier
10/03	10/01	4881	SQUARESPACE INC. 646-580-3456 NY		\$20.00	✓ Jr. Conley
10/03	10/03	0416	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA		\$299.96	✓ Robotics
10/04	10/03	1590	WM SUPERCENTER #4639 ELIZABETH CO		\$104.38	✓ Food Serv
10/05	10/04	0405	AGG IN RMC DSPCH COLE GOLDEN CO		\$505.00	✓ Ball Field
10/06	10/04	0984	OFFICE DEPOT #1080 800-463-3768 CO		\$219.90	✓ copier
10/07	10/06	1206	WM SUPERCENTER #4639 ELIZABETH CO		\$8.76	✓ Food Serv
10/11	10/10	0213	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA		\$29.10	✓ H.S. Science
10/11	10/06	3721	TEACHING STRATEGIES 301-6340818 MD		\$129.35	✓ H.S. supp
					\$4,287.76	

Transactions		CARDMEMBER			Credit Limit	\$2000
Post Date	Trans Date	Ref #	Transaction Description		Amount	Notation
Purchases and Other Debits						
09/27	09/26	8590	WAL-MART #4639 ELIZABETH CO		\$125.14	act. ✓ Rod 53.34 ✓ 18.14 ✓ pens 3.64
09/28	09/27	8608	WM SUPERCENTER #4335 FALCON CO		\$6.02	✓ cul. arts
10/03	10/01	1296	WAL-MART #4335 FALCON CO		\$24.69	✓ Art-studio
10/03	10/03	2328	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA		\$58.53	✓ 3rd grad supp
10/03	09/29	5809	POSITIVE PROMOTIONS IN 800-6352666 NY		\$103.05	✓ Transp. supp
10/11	10/08	4613	HOBBY LOBBY #367 COLORADO SPGS CO		\$35.09	✓ H.S. Science