



SCORECARD	Bonus Points Available	Household Balance
	0	61,406

Account Summary

Billing Cycle		11/30/2020
Days In Billing Cycle		31
Previous Balance		\$17,469.99
Purchases	+	\$8,386.47
Cash	+	\$0.00
Balance Transfers	+	\$0.00
Special	+	\$0.00
Credits	-	\$40.00-
Payments	-	\$17,469.99-
Other Charges	+	\$0.00
Finance Charges	+	\$0.00

NEW BALANCE \$8,346.47

Credit Summary

Total Credit Line	\$40,000.00
Available Credit Line	\$31,653.53
Available Cash	\$5,000.00
Amount Over Credit Line	\$0.00
Amount Past Due	\$0.00
Disputed Amount	\$0.00

Account Inquiries

- Call us at: (800) 382-4038
Lost or Stolen Card: (800) 292-2862
- Go to www.yourfsb.com
- Write us at PO BOX 30495, TAMPA, FL 33630-3495

Payment Summary

NEW BALANCE	\$8,346.47
MINIMUM PAYMENT	\$0.00
PAYMENT DUE DATE	12/28/2020

NOTE: Grace period to avoid a finance charge on purchases, pay entire new balance by payment due date. Finance charge accrues on cash advances until paid and will be billed on your next statement.

Corporate Activity

TOTAL CORPORATE ACTIVITY				\$0.00
Trans Date	Post Date	Reference Number	Transaction Description	Amount
11/01	11/01	7486690030411111111111	ACH PAYMENT - THANK YOU 800551	\$17,469.99-

Important Information About Your Account

PASS ON THE EARLY MORNING SHOPPING LINES AND BE THANKFUL FOR YOUR SCORECARD REWARDS CARD! FROM ELECTRONICS TO TOYS, SCORECARD HAS THIS SEASON'S COOLEST ITEMS. SIMPLY VISIT WWW.SCORECARDREWARDS.COM TO CREATE A PROFILE. YOU WILL BE ABLE TO VIEW YOUR POINT BALANCE, SEARCH FOR AWARDS, AND REDEEM YOUR BONUS POINTS FOR GREAT GIFTS!

USE YOUR SCORECARD TO EARN MORE BONUS POINTS AND INCREASE YOUR REDEMPTION POWER!

PLEASE DETACH COUPON AND RETURN PAYMENT USING THE ENCLOSED ENVELOPE - ALLOW UP TO 7 DAYS FOR RECEIPT

FARMERS STATE BANK
 PO BOX 9
 CALHAN CO 80808-0009



Account Number
 ####-####-#### 0320

Check box to indicate name/address change on back of this coupon

AMOUNT OF PAYMENT ENCLOSED

Closing Date	New Balance	Total Minimum Payment Due	Payment Due Date
11/30/20	\$8,346.47	\$0.00	12/28/20

\$

BL ACCT 0000037-2000001
 ELLICOTT SCHOOL DIST 22
 322 S ELLICOTT HWY
 CALHAN CO 80808

e-Statement

MAKE CHECK PAYABLE TO:



VISA
 PO BOX 6819
 CAROL STREAM IL 60197-6819

IMPORTANT INFORMATION

Finance Charge Calculation Methods and Computation of Average Daily Balance Subject to Finance Charge: The Finance Charge Calculation Method applicable to your account for Cash Advances and Credit Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below:

Method A - Average Daily Balance (including current transactions): The Finance Charge on purchases begins on the date the transaction posted to your account. The Finance Charge on Cash Advances begins on the date you obtained the cash advance, or the first day of the billing cycle within which it is posted to your account, whichever is later. There is no grace period.

The Finance Charges for a billing cycle are computed by applying the Periodic Rate to the "average daily balance" of your account. To get the average daily balance, we take the beginning balance of your account each day, add any new purchases or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid finance charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

Method E - Average Daily Balance (excluding current transactions): To avoid incurring an additional Finance Charge on the balance of purchases (and cash advances if Method E is specified as applicable to cash advances) reflected on your monthly statement, you must pay the New Balance shown on your monthly statement on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance Charges for a billing cycle are computed by applying the Periodic Rate to the "average daily balance" of purchases (and if applicable, cash advances). To get the average daily balance, we take the beginning balance of your account each day and subtract any payments, credits, non-accruing fees, and unpaid finance charges. We do not add in any new purchases or cash advances. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

Method G - Average Daily Balance (including current transactions): To avoid incurring an additional Finance Charge on the balance of purchases (and cash advances, if Method G is specified as applicable to cash advances) reflected on your monthly statement and, on any new purchases (and if applicable, cash advances) appearing on your next monthly statement, you must pay the New Balance, shown on your monthly statement, on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance Charges for a billing cycle are computed by applying the Periodic Rate to the "average daily balance" of purchases (and if applicable, cash advances). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid finance charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

Payment Crediting and Credit Balance: Payments received at the location specified on the front of the statement after the phrase "MAKE CHECK PAYABLE TO" will be credited to the account specified on the payment coupon as of the date of receipt. Payments received at a different location or payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request in writing, a full refund. Submit your request to the Account Inquiries address on the front of this statement.

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account on which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing Date: The closing date is the last day of the billing cycle; all transactions received after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill. Submit your request to the Account Inquiries address on the front of this statement. You may use your card(s) during this 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

Negative Credit Reports: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

BILLING RIGHTS SUMMARY

In Case of Errors or Inquiries About Your Bill: If you suspect there is an error on your account or you need information about a transaction on your bill, send your written inquiry to the Account Inquiries address on the front of this statement within 60 days of the date of the statement containing the transaction in question. You may telephone us, however a written request is required to preserve your rights.

In your letter, give us the following information:

- ◆ Your name and account number.
- ◆ The dollar amount of the suspected error.
- ◆ Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Please provide a legal document evidencing your name change, such as a court document.

Please use blue or black ink to complete form

NAME CHANGE

Last

First Middle

ADDRESS CHANGE

Street

City State ZIP Code

Home Phone () - Business Phone () -

Cell Phone () - E-mail Address

SIGNATURE REQUIRED TO AUTHORIZE CHANGES

Signature _____

Cardholder Account Summary					
TERESA BURKE ##### 1608		Payments & Other Credits \$0.00	Purchases & Other Charges \$85.47	Cash Advances \$0.00	Total Activity \$0.00
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
11/11	11/13	PPLN01	24692160317100914740783	THE HOME DEPOT 1504 COLORADO SPRING CO	\$85.47

Cardholder Account Summary					
DAVID SANGER ##### 9197		Payments & Other Credits \$0.00	Purchases & Other Charges \$91.24	Cash Advances \$0.00	Total Activity \$0.00
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
10/30	11/01	PPLN01	24431050305838001303014	O'REILLY AUTO PARTS 2989 COLORADO SPRING CO	\$76.70
11/12	11/13	PPLN01	24622750317200194578011	DON S GARDEN SHOP COLORADO SPRING CO	\$14.54

Cardholder Account Summary					
STEVEN SCHOONOVER ##### 9262		Payments & Other Credits \$40.00-	Purchases & Other Charges \$851.53	Cash Advances \$0.00	Total Activity \$0.00
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
10/30	11/01	PPLN01	24431060304083738990110	AMAZON.COM*282C48JE1 AMZN	\$41.98
				AMZN.COM/BILL WA	
11/03	11/05	PPLN01	24445000309100150601051	MICRO CENTER ONLINE 972-664-8500 OH	\$109.84
11/05	11/06	PPLN01	24492150310637268322098	ZOHO-ASSIST HTTPSWWW.ZOHO CA	\$45.00
11/10	11/11	PPLN01	24492150315894528475787	PAYPAL *EBAY US 402-935-7733 CA	\$60.00
11/10	11/11		74492150315894537627621	CREDIT VOUCHER	\$40.00-
				PAYPAL *EBAY US 4029357733 CA	
11/11	11/12	PPLN01	24692160316100081578215	AMZN Mktp US*281E84Y00 Amzn.com/bill WA	\$199.95
11/12	11/13	PPLN01	24492150317894626770459	PAYPAL *EBAY US 402-935-7733 CA	\$269.90
11/13	11/15	PPLN01	24388940318630173264656	INTERFAX US 888-2066578 TX	\$124.86

Cardholder Account Summary					
JERRI KITTEN ##### 9569		Payments & Other Credits \$0.00	Purchases & Other Charges \$774.13	Cash Advances \$0.00	Total Activity \$0.00
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
11/01	11/02	PPLN01	24226380307400007473644	WAL-MART #5123 COLORADO SPRING CO	\$153.88
11/04	11/05	PPLN01	24445000310400160036976	WM SUPERCENTER #3582 COLORADO SPRING CO	\$146.50
11/04	11/06	PPLN01	24137460310100235021065	BARNES & NOBLE #2608 COLORADO SPRING CO	\$96.47
11/26	11/26	PPLN01	24431060331200727800079	FIRST BOOK 2023931222 DC	\$377.28

Cardholder Account Summary					
MIRANDA SMITH #### #### #### 9593		Payments & Other Credits \$0.00	Purchases & Other Charges \$156.00	Cash Advances \$0.00	Total Activity \$0.00
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
11/03	11/04	PPLN01	24445000308300480615323	KING SOOPERS #0130 COLORADO SPRI CO	\$70.62
11/02	11/04	PPLN01	24323000308006000352167	FUEL B'S CALHAN CO	\$48.88
11/06	11/06	PPLN01	24692160311100316441283	ABECEDARIAN ABC LLC 512-301-0899 TX	\$36.50

Cardholder Account Summary					
MICHELLE ETTLEMAN #### #### #### 9619		Payments & Other Credits \$0.00	Purchases & Other Charges \$579.56	Cash Advances \$0.00	Total Activity \$0.00
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
10/31	11/01	PPLN01	24492150305894017725777	PAYPAL *HOME DEPOT 402-935-7733 GA	\$12.55
10/31	11/01	PPLN01	24492150305894020075764	PAYPAL *HOME DEPOT 402-935-7733 GA	\$142.93
11/02	11/03	PPLN01	24692160307100861466848	LOWES #00907* 866-483-7521 NC	\$192.69
11/03	11/04	PPLN01	24492150308894188220464	PAYPAL *HOME DEPOT 402-935-7733 GA	\$5.24
11/05	11/06	PPLN01	24692160310100828932754	AMZN Mktp US*280VH3P82 Amzn.com/bill WA	\$89.35
11/05	11/06	PPLN01	24009580311600114569638	Scholastic, Inc. 573-632-1834 MO	\$62.34
11/11	11/12	PPLN01	24692160316100081728166	AMZN Mktp US*286HT7Y10 Amzn.com/bill WA	\$47.13
11/23	11/24	PPLN01	24692160328100444077570	AMZN RENTAL *7J4SA8KE3 Amzn.com/bill WA	\$27.33

Cardholder Account Summary					
ELAINE CHARNEY #### #### #### 9932		Payments & Other Credits \$0.00	Purchases & Other Charges \$421.82	Cash Advances \$0.00	Total Activity \$0.00
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
11/01	11/02	PPLN01	24445000307000667046281	WALGREENS #7142 COLORADO SPRI CO	\$40.00
11/05	11/05	PPLN01	24431060310083336800747	AMZN MKTP US*286F14P72 AM AMZN.COM/BILL WA	\$120.24
11/05	11/06	PPLN01	24493980311400475000264	EL BRONCO RANCH MARKET L CALHAN CO	\$23.10
11/05	11/06	PPLN01	24692160310100894822723	AMZN Mktp US*2842S9P42 Amzn.com/bill WA	\$28.25
11/05	11/06	PPLN01	24692160310100926423557	AMZN Mktp US*289BG5BN0 Amzn.com/bill WA	\$55.39
11/06	11/08	PPLN01	24692160311100653900057	AMZN Mktp US*289ZC7V32 Amzn.com/bill WA	\$27.36
11/22	11/23	PPLN01	24072800327083309016200	JOANN STORES*JOANN.COM 888-739-4120 OH	\$74.48
11/28	11/29	PPLN01	24040480334091540000918	DISCOVER GOODWILL OF SOU COLORADO SPRI CO	\$53.00

Cardholder Account Summary					
MICHAEL MILLER #### #### #### 9981		Payments & Other Credits \$0.00	Purchases & Other Charges \$262.02	Cash Advances \$0.00	Total Activity \$0.00
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
11/04	11/05	PPLN01	24164070309105020912762	QUILL CORPORATION 800-982-3400 SC	\$262.02

Cardholder Account Summary					
EMILY FISCH #### #### #### 0195		Payments & Other Credits \$0.00	Purchases & Other Charges \$220.00	Cash Advances \$0.00	Total Activity \$0.00
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
11/20	11/22	PPLN01	24906410325107591309593	Nat'lBrdforCertifiedCoun 336-5470607 NC	\$220.00

Cardholder Account Summary					
CRYSTAL HOWELL ##### 0773	Payments & Other Credits \$0.00	Purchases & Other Charges \$55.90	Cash Advances \$0.00	Total Activity \$0.00	
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
11/17	11/18	PPLN01	24204290322007599194948	Subway 15417 Ellicott CO	\$55.90

Cardholder Account Summary					
SHANE KELLEY ##### 0872	Payments & Other Credits \$0.00	Purchases & Other Charges \$57.19	Cash Advances \$0.00	Total Activity \$0.00	
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
11/05	11/06	PPLN01	24445000310300456223280	KING SOOPERS 134 COLORADO SPRI CO	\$57.19

Cardholder Account Summary					
MIKAELA COPELAND ##### 0922	Payments & Other Credits \$0.00	Purchases & Other Charges \$3,147.51	Cash Advances \$0.00	Total Activity \$0.00	
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
10/30	11/01	PPLN01	24226380305400005996606	WAL-MART #5123 COLORADO SPRI CO	\$24.86
11/03	11/04	PPLN01	24692160308100603854136	PPL*TEAM BEACHBODY 800-979-5091 CA	\$99.00
11/06	11/08	PPLN01	24431060311083850285985	IRON MOUNTAIN 800-934-3453 MA	\$363.36
11/10	11/11	PPLN01	24164070315105052265677	QUILL CORPORATION 800-982-3400 SC	\$107.99
11/10	11/11	PPLN01	24164070315105052265685	QUILL CORPORATION 800-982-3400 SC	\$88.66
11/11	11/12	PPLN01	24164070316105052270742	QUILL CORPORATION 800-982-3400 SC	\$12.03
11/11	11/12	PPLN01	24164070316105092853564	QUILL CORPORATION 800-982-3400 SC	\$39.82
11/11	11/12	PPLN01	24164070316105092918185	QUILL CORPORATION 800-982-3400 SC	\$12.74
11/12	11/13	PPLN01	24164070317105103280137	QUILL CORPORATION 800-982-3400 SC	\$16.61
11/12	11/13	PPLN01	24906410317106993909612	4IMPRINT 877-4467746 WI	\$468.42
11/12	11/13	PPLN01	24055230317286780900387	WORKERS COMPENSATION FUN 385-351-8030 UT	\$9.32
11/13	11/15	PPLN01	24492150318637005794197	PIECES OF LEARNING WWW.PIECESOFL IL	\$22.95
11/13	11/15	PPLN01	24164070318105052270153	QUILL CORPORATION 800-982-3400 SC	\$62.36
11/14	11/15	PPLN01	24692160319100862648952	Amazon.com*2007Z2NM0 Amzn.com/bill WA	\$42.67
11/17	11/18	PPLN01	24445000322300461975284	BTS*QUILL 609-283-1001 MA	\$375.17
11/19	11/19	PPLN01	24692160324100158103269	DINN BROS INCINTERNET 413-750-3466 MA	\$64.75
11/19	11/20	PPLN01	24492150324637542057944	PIPEFY.COM PIPEFY.COM DE	\$1,336.80

Cardholder Account Summary					
JENNIFER ELLERD ##### 0948	Payments & Other Credits \$0.00	Purchases & Other Charges \$201.85	Cash Advances \$0.00	Total Activity \$0.00	
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
11/04	11/05	PPLN01	24323000310091427000165	FUEL B'S CALHAN CO	\$84.10
11/05	11/06	PPLN01	24323000311091429000188	FUEL B'S CALHAN CO	\$117.75

Cardholder Account Summary				
DEJON SANGER #### #### #### 0955	Payments & Other Credits \$0.00	Purchases & Other Charges \$337.89	Cash Advances \$0.00	Total Activity \$0.00

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
10/30	11/01	PPLN01	24164070304105289895851	QUILL CORPORATION 800-982-3400 SC	\$232.66
10/30	11/01	PPLN01	24164070304105289896438	QUILL CORPORATION 800-982-3400 SC	\$81.51
11/03	11/04	PPLN01	24164070308105289895956	QUILL CORPORATION 800-982-3400 SC	\$23.72

Cardholder Account Summary				
JEFFREY ZICK #### #### #### 1029	Payments & Other Credits \$0.00	Purchases & Other Charges \$165.00	Cash Advances \$0.00	Total Activity \$0.00

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
11/05	11/06	PPLN01	24492150310715162049999	PLANBOOK.COM 888-205-5528 IL	\$15.00
11/07	11/08	PPLN01	24692160312100119742779	IXL SCHOOL SUBSCRIPT 650-372-4040 CA	\$150.00

Cardholder Account Summary				
EMILY LASCANO #### #### #### 1052	Payments & Other Credits \$0.00	Purchases & Other Charges \$979.36	Cash Advances \$0.00	Total Activity \$0.00

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
11/19	11/20	PPLN01	24492150324637551387786	PIPEFY.COM PIPEFY.COM DE	\$979.36

Additional Information About Your Account

MANAGE YOUR CARD ACCOUNT ONLINE. IT'S FREE ! IT'S EASY ! SIMPLY GO TO WWW.MYCARDSTATEMENT.COM AND ENROLL IN OUR ONLINE SERVICE. YOU CAN REVIEW ACCOUNT INFORMATION, TRACK SPENDING, SET ALERT NOTIFICATIONS, DOWNLOAD FILES, AND MUCH MORE. MANAGING YOUR ACCOUNT IS FAST, SECURE AND EASY WITH MYCARDSTATEMENT. ENROLL TODAY !

THE HOUSEHOLD BALANCE CONSISTS OF THE TOTAL ACCUMULATED BONUS POINTS FROM ALL ELIGIBLE CARDS PARTICIPATING IN THE HOUSEHOLDING PROGRAM. FOR MORE INFORMATION, VISIT US ONLINE.

IT IS NOT NECESSARY TO MAIL YOUR PAYMENT. YOUR ACCOUNT WILL BE AUTOMATICALLY PAID THROUGH A DIRECT DEBIT OF YOUR CHECKING OR SAVINGS ACCOUNT ON 12/01/20 PER YOUR AGREEMENT WITH US. THE DEBIT AMOUNT THIS MONTH IS \$8346.47

ScoreCard Bonus Points Information as of 11/29/2020						
SCORECARD	Beginning Balance	Points Earned	Points Adjusted	Points Redeemed	Ending Balance	Household Balance
	0	0	0	0	0	61,406

Finance Charge Summary / Plan Level Information									
Plan Name	Plan Description	FCM ¹	Average Daily Balance	Periodic Rate *	Corresponding APR	Finance Charges	Effective APR Fees **	Effective APR	Ending Balance
Purchases									
PPLN01 001	PURCHASE	E	\$0.00	0.00000%(M)	0.0000%	\$0.00	\$0.00	0.0000%	\$8,346.47
Cash									
CPLN02 001	CASH	E	\$0.00	0.00000%(M)	0.0000%	\$0.00	\$0.00	0.0000%	\$0.00
* Periodic Rate (M)=Monthly (D)=Daily							Days In Billing Cycle: 31		
** includes cash advance and foreign currency fees							APR = Annual Percentage Rate		
¹ FCM = Finance Charge Method									
(V) = Variable Rate If you have a variable rate account the periodic rate and Annual Percentage Rate (APR) may vary.									