



<b>SCORECARD</b>	<b>Bonus Points Available</b>	<b>Household Balance</b>
	0	17,427

**Account Summary**

Billing Cycle		12/31/2018
Days In Billing Cycle		31
Previous Balance		\$13,855.89
Purchases	+	\$13,280.19
Cash	+	\$0.00
Balance Transfers	+	\$0.00
Special	+	\$0.00
Credits	-	\$37.89-
Payments	-	\$13,818.00-
Other Charges	+	\$0.00
Finance Charges	+	\$0.00

**NEW BALANCE \$13,280.19**

**Credit Summary**

Total Credit Line	\$40,000.00
Available Credit Line	\$26,719.81
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](http://www.yourfsb.com)
- Write us at PO BOX 30495, TAMPA, FL 33630-3495

**Payment Summary**

<b>NEW BALANCE</b>	<b>\$13,280.19</b>
<b>MINIMUM PAYMENT</b>	<b>\$0.00</b>
<b>PAYMENT DUE DATE</b>	<b>01/25/2019</b>

*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**

				<b>TOTAL CORPORATE ACTIVITY</b>	<b>\$13,818.00-</b>
Trans Date	Post Date	Reference Number	Transaction Description	Amount	
12/26	12/26	7486690835911111111111	ACH PAYMENT - THANK YOU 800551	\$13,818.00-	

**Important Information About Your Account**

**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

Closing Date	New Balance	Total Minimum Payment Due	Payment Due Date
12/31/18	\$13,280.19	\$0.00	01/25/19

AMOUNT OF PAYMENT ENCLOSED

\$

BL ACCT 00000037-20000001  
 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				
CHRISTOPHER SMITH ##### 4925	Payments & Other Credits \$0.00	Purchases & Other Charges \$2,224.40	Cash Advances \$0.00	Total Activity \$2,224.40

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
12/06	12/09	PPLN01	24492158341894391531733	PAYPAL *CHALKBEAT 402-935-7733 CA	\$15.00
12/17	12/18	PPLN01	24445008351300525650060	KING SOOPERS 134 COLORADO SPRI CO	\$58.40
12/19	12/21	PPLN01	24445008354300563363706	KING SOOPERS #0058 COLORADO SPRI CO	\$836.00
12/21	12/23	PPLN01	24071058356627140082969	ALL AMERICAN SPORTS COLORADO SPRI CO	\$1,315.00

Cardholder Account Summary				
GREGORY J BIGA ##### 6599	Payments & Other Credits \$0.00	Purchases & Other Charges \$1,636.13	Cash Advances \$0.00	Total Activity \$1,636.13

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
12/14	12/14	PPLN01	24692168348100065580356	FLINN SCIENTIFIC INC 800-452-1261 IL	\$437.44
12/13	12/16	PPLN01	24755428348273487068896	DANIELS TACO SHOP COLORADO SPRI CO	\$43.86
12/14	12/16	PPLN01	24327438348577601567494	MOUNTAIN MAN NUT AND FRUI COLORADO SPRI CO	\$200.00
12/17	12/18	PPLN01	24226388352400008910815	WAL-MART #3582 COLORADO SPRI CO	\$79.65
12/19	12/20	PPLN01	24445008354400188183248	WM SUPERCENTER #3176 COLORADO SPRI CO	\$44.43
12/19	12/20	PPLN01	24445008354400188183321	WM SUPERCENTER #3582 COLORADO SPRI CO	\$251.31
12/20	12/21	PPLN01	24692168354100413957174	STARBUCKS 800-782-7282 WA	\$30.00
12/21	12/21	PPLN01	24632698355001453662906	LEON GESSI PIZZA COLORADO SPRI CO	\$387.62
12/20	12/23	PPLN01	24445008355500677792695	LITTLE CAESARS 1396-0010 FALCON CO	\$161.82

Cardholder Account Summary				
LAURA DURST ##### 7423	Payments & Other Credits \$24.90-	Purchases & Other Charges \$560.73	Cash Advances \$0.00	Total Activity \$535.83

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
11/30	12/02	PPLN01	24445008335001247664527	USPS PO 0712780792 CALHAN CO	\$45.15
12/06	12/07	PPLN01	24431058340286000000167	BROADMOOR PARKING COLORADO SPGS CO	\$12.00
12/08	12/09	PPLN01	24431068343898000045608	COSTCO WHSE #1014 COLORADO SPRI CO	\$133.27
12/08	12/09	PPLN01	24445008342300528304428	KING SOOPERS 134 COLORADO SPRI CO	\$12.59
12/09	12/11	PPLN01	24431068344975016661443	SAFEWAY #1644 FALCON CO	\$8.98
12/12	12/13	PPLN01	24692168346100095020458	AMZN Mktp US*M01T567X2 Amzn.com/bill WA	\$260.39
12/13	12/14	PPLN01	24493988348400477000072	EL BRONCO RANCH MARKET L CALHAN CO	\$5.58
12/14	12/18		74226388351360939668005	CREDIT VOUCHER	\$24.90-
12/27	12/28	PPLN01	24692168361100781200604	WAL-MART #4335 FALCON CO Amazon.com*M28V719Y0 Amzn.com/bill WA	\$82.77

Cardholder Account Summary				
KRISTEN SPENCER ##### 8074	Payments & Other Credits \$0.00	Purchases & Other Charges \$328.17	Cash Advances \$0.00	Total Activity \$328.17

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
12/02	12/03	PPLN01	24692168336100873151071	AMZN Mktp US*M02O21GT2 Amzn.com/bill WA	\$119.43
12/02	12/03	PPLN01	24692168336100038943461	AMZN Mktp US*M05581MG0 Amzn.com/bill WA	\$118.90
12/02	12/04	PPLN01	24431068337975015810354	SAFEWAY #1644 FALCON CO	\$89.84

Cardholder Account Summary					
REBECCA HOWLAND #### #### #### 8082		Payments & Other Credits \$0.00	Purchases & Other Charges \$968.17	Cash Advances \$0.00	Total Activity \$968.17
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
11/30	12/02	PPLN01	24072808334083717911806	JOANN STORES*JOANN.COM 888-739-41 20 OH	\$243.09
12/03	12/04	PPLN01	24226388338091000611128	WAL-MART #4335 FALCON CO	\$102.45
12/08	12/09	PPLN01	24445008342300528304675	KING SOOPERS 134 COLORADO SPRI CO	\$30.09
12/08	12/09	PPLN01	24226388343400006984707	WAL-MART #3582 COLORADO SPRI CO	\$80.49
12/08	12/09	PPLN01	24072808342091009971016	JOANN STORES #2062 COLORADO SPRI CO	\$83.95
12/12	12/13	PPLN01	24445008346300522360877	KING SOOPERS #0006 COLORADO SPRI CO	\$28.10
12/11	12/13	PPLN01	24121578346910115779425	NWEA 503-624-1951 503-6241951 OR	\$400.00

Cardholder Account Summary					
MIRANDA SMITH #### #### #### 8173		Payments & Other Credits \$0.00	Purchases & Other Charges \$2,482.23	Cash Advances \$0.00	Total Activity \$2,482.23
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
12/01	12/02	PPLN01	24692168335100399981440	MHE*MCGRRAW-HILL ECOMM 800-648-3045 NY	\$842.08
12/04	12/05	PPLN01	24492158338894282149780	PAYPAL *COLORADOSTU 402-935-7733 CA	\$600.00
12/09	12/11	PPLN01	24121578344910113515393	NWEA 503-624-1951 503-6241951 OR	\$200.00
12/10	12/12	PPLN01	24755428345173455760941	COLORADO MUSIC EDUCATORS 303-3494057 CO	\$334.00
12/14	12/16	PPLN01	24692168348100680401707	MHE*MCGRRAW-HILL ECOMM 800-648-3045 NY	\$3.27
12/20	12/21	PPLN01	24692168354100797640123	MHE*MCGRRAW-HILL ECOMM 800-648-3045 NY	\$2.88
12/29	12/31	PPLN01	24121578364910131269358	NWEA 503-624-1951 503-6241951 OR	\$100.00
12/29	12/31	PPLN01	24121578364910131265836	NWEA 503-624-1951 503-6241951 OR	\$400.00

Cardholder Account Summary					
JERRI KITTEN #### #### #### 8249		Payments & Other Credits \$0.00	Purchases & Other Charges \$402.00	Cash Advances \$0.00	Total Activity \$402.00
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
12/05	12/07	PPLN01	24755428340163403340917	HAMPTON INN LAKEWOOD 303-9699900 CO	\$133.00
12/21	12/23	PPLN01	24755428356133569915373	BUREAU OF EDUCATION AND R 800-7362136 WA	\$269.00

Cardholder Account Summary					
KIMBERLY EKBERG #### #### #### 8710		Payments & Other Credits \$0.00	Purchases & Other Charges \$2,476.05	Cash Advances \$0.00	Total Activity \$2,476.05
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
11/30	12/02	PPLN01	24692168334100416410366	AMZN Mktp US*M09J421X2 Amzn.com/bill WA	\$988.41
12/06	12/07	PPLN01	24269798341001338190037	JIMMY JOHNS # 1420 815-262-3362 CO	\$30.02
12/06	12/07	PPLN01	24445008341001214887798	USPS PO 0771100674 PEYTON CO	\$6.70
12/08	12/09	PPLN01	24692168342100646647746	COURTYARD BY MARRIOTT- DENVER CO	\$94.00
12/08	12/09	PPLN01	24692168342100646647753	COURTYARD BY MARRIOTT- DENVER CO	\$94.00
12/08	12/09	PPLN01	24692168342100646647761	COURTYARD BY MARRIOTT- DENVER CO	\$94.00
12/08	12/09	PPLN01	24692168342100646647779	COURTYARD BY MARRIOTT- DENVER CO	\$94.00
12/08	12/09	PPLN01	24692168342100646647787	COURTYARD BY MARRIOTT- DENVER CO	\$94.00
12/08	12/09	PPLN01	24692168342100646647795	COURTYARD BY MARRIOTT- DENVER CO	\$94.00
12/08	12/09	PPLN01	24692168342100646647803	COURTYARD BY MARRIOTT- DENVER CO	\$94.00
12/06	12/09	PPLN01	24445008341500595316111	8667 Dominos Pizza 941-907-6667 CO	\$108.92
12/26	12/27	PPLN01	24003418360900012665382	MARCO PROMOTIONAL PRODUC 920-6511247 WI	\$505.00
12/28	12/30	PPLN01	24692168362100180399618	B2B Prime*M27E25542 Amzn.com/bill WA	\$179.00

Cardholder Account Summary					
JAMES REASER ##### 9049		Payments & Other Credits \$0.00	Purchases & Other Charges \$319.43	Cash Advances \$0.00	Total Activity \$319.43
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
12/13	12/16	PPLN01	24210738348206388100211	OLD CHICAGO ACADEMY COLORADO SPGS CO	\$319.43

Cardholder Account Summary					
DAVID SANGER ##### 9197		Payments & Other Credits \$12.99-	Purchases & Other Charges \$511.63	Cash Advances \$0.00	Total Activity \$498.64
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
11/30	12/02	PPLN01	24692168334100551970422	LOWES #00907* 866-483-7521 NC	\$286.83
12/04	12/05	PPLN01	24692168338100181009431	Amazon Prime Amzn.com/bill WA	\$12.99
12/08	12/09	PPLN01	24692168342100803541070	LOWES #01099* COLORADO SPRI CO	\$79.91
12/13	12/14	PPLN01	24327438347571401204433	MAIL SOLUTIONS COLORADO SP CO	\$12.75
12/19	12/20	PPLN01	24327438353609101969722	MAIL SOLUTIONS COLORADO SP CO	\$119.15
12/20	12/21		74692168354100646974165	CREDIT VOUCHER Amazon Prime Amzn.com/bill WA	\$12.99-

Cardholder Account Summary					
STEVEN SCHOONOVER ##### 9262		Payments & Other Credits \$0.00	Purchases & Other Charges \$1,371.25	Cash Advances \$0.00	Total Activity \$1,371.25
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
12/03	12/04	PPLN01	24492158337894232254707	PAYPAL *LOOPYCASES 402-935-7733 IN	\$18.00
12/05	12/05	PPLN01	24692168339100416180501	AMZN Mktp US*M05SH1QY1 Amzn.com/bill WA	\$230.12
12/06	12/07	PPLN01	24388948340630154140177	INTERFAX US 888-2066578 TX	\$220.00
12/12	12/13	PPLN01	24692168346100050409621	UPS*1ZTRZ2181200019810 800-811-1648 GA	\$37.55
12/12	12/13	PPLN01	24692168346100050409639	UPS*1ZTRZ2181206188823 800-811-1648 GA	\$46.71
12/12	12/13	PPLN01	24692168346100050502706	UPS*297BM0RE9K2 800-811-1648 GA	\$5.80
12/12	12/13	PPLN01	24224438347101002298420	WWW.ALIEXPRESS.COM 408-748-1200 DE	\$43.56
12/12	12/13	PPLN01	24692168346100253969173	AMZN Mktp US*M08LV09K2 Amzn.com/bill WA	\$335.91
12/12	12/13	PPLN01	24492158346894623356557	PAYPAL *JEFFNAUDRA 402-935-7733 CA	\$9.99
12/14	12/16	PPLN01	24492158348637694706236	SMORE.COM WWW.SMORE.COM NY	\$149.00
12/16	12/17	PPLN01	24692168350100646320897	UPS*ADJ00246620125081 800-811-1648 GA	\$42.73
12/19	12/20	PPLN01	24492158353894930695267	PAYPAL *LUSOPC EBAY 402-935-7733 CA	\$18.98
12/20	12/20	PPLN01	24692168354100226334355	AMZN Mktp US*M28OU4821 Amzn.com/bill WA	\$16.99
12/20	12/20	PPLN01	24692168354100256848886	AMZN Mktp US*M29AS6850 Amzn.com/bill WA	\$59.95
12/20	12/21	PPLN01	24492158354894971417232	PAYPAL *CDSPARTSCOM 402-935-7733 CA	\$35.98
12/21	12/23	PPLN01	24692168355100244949787	AMZN Mktp US*M275N4H31 Amzn.com/bill WA	\$29.99
12/31	12/31	PPLN01	24692168365100644497633	AMZN Mktp US*M230E4W50 Amzn.com/bill WA	\$69.99

**Additional Information About Your Account**  
 MANAGE YOUR CARD ACCOUNT ONLINE. IT'S FREE ! IT'S EASY ! SIMPLY GO TO [WWW.MYCARDSTATEMENT.COM](http://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 AUTOMATICALLY BE PAID BY A DIRECT DEBIT OF YOUR CHECKING OR SAVINGS ACCOUNT. THE DEBIT THIS MONTH IS \$13280.19.

ScoreCard Bonus Points Information as of 12/30/2018						
SCORECARD	Beginning Balance	Points Earned	Points Adjusted	Points Redeemed	Ending Balance	Household Balance
	0	0	0	0	0	17,427

### Finance Charge Summary / Plan Level Information

Plan Name	Plan Description	FCM <sup>1</sup>	Average Daily Balance	Periodic Rate *	Corresponding APR	Finance Charges	Effective APR Fees **	Effective APR	Ending Balance
<b>Purchases</b>									
PPLN01 001	PURCHASE	E	\$0.00	0.00000%(M)	0.0000%	\$0.00	\$0.00	0.0000%	\$13,280.19
<b>Cash</b>									
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		
<sup>1</sup> FCM = Finance Charge Method									
(V) = Variable Rate If you have a variable rate account the periodic rate and Annual Percentage Rate (APR) may vary.									