



SCORECARD	Bonus Points Available 0	Household Balance 31,053
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Account Summary

Billing Cycle		01/31/2019
Days In Billing Cycle		31
Previous Balance		\$13,280.19
Purchases	+	\$14,595.37
Cash	+	\$0.00
Balance Transfers	+	\$0.00
Special	+	\$0.00
Credits	-	\$629.99-
Payments	-	\$12,650.20-
Other Charges	+	\$600.00
Finance Charges	+	\$0.00

NEW BALANCE \$15,195.37

Credit Summary

Total Credit Line	\$40,000.00
Available Credit Line	\$24,804.63
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	\$15,195.37
MINIMUM PAYMENT	\$0.00
PAYMENT DUE DATE	02/25/2019

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

Trans Date	Post Date	Reference Number	Transaction Description	Amount
01/25	01/25	7486690902411111111111	ACH PAYMENT - THANK YOU 800551	\$12,650.20-

Important Information About Your Account

SCOREMORE BONUS POINTS THIS YEAR!!! YOUR REWARDS CARD GIVES YOU MORE BONUS POINTS - 2X, 3X, 4X OR MORE - THROUGH OUR SCOREMORE MALL. SCOREMORE IS A FEATURE OF SCORECARD REWARDS THAT ALLOWS YOU TO EARN ADDITIONAL BONUS POINTS AT PARTICIPATING RETAILERS ONLINE AND IN STORES. VISIT WWW.SCORECARDREWARDS.COM TODAY FOR MORE DETAILS!

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
01/31/19	\$15,195.37	\$0.00	02/25/19

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 \$70.58	Cash Advances \$0.00	Total Activity \$70.58
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
01/04	01/06	PPLN01	24427339005710054206913	SONIC #1516 719-589-9256 CO	\$70.58

Cardholder Account Summary					
GREGORY J BIGA ##### 6599		Payments & Other Credits \$0.00	Purchases & Other Charges \$812.95	Cash Advances \$0.00	Total Activity \$812.95
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
01/02	01/03	PPLN01	24492159002740213978016	SQ *RAFT COLORADO 877-417-4551 CO	\$14.50
01/10	01/11	PPLN01	24445009011400132503585	WM SUPERCENTER #3582 COLORADO SPRI CO	\$31.58
01/16	01/17	PPLN01	24445009017000996954058	USPS PO 0718100615 COLORADO SPRI CO	\$6.70
01/18	01/20	PPLN01	24692169018100052907312	IN *ROCKY MOUNTAIN CLAY 855-4625296 CO	\$150.00
01/23	01/24	PPLN01	24226389024400001892834	WAL-MART #3582 COLORADO SPRI CO	\$56.32
01/25	01/27	PPLN01	24226389026400007926170	WAL-MART #1273 FOUNTAIN CO	\$5.87
01/25	01/28	PPLN01	24194339027029010399885	AFFORDABLE FLAGS AND FIRE COLORADO SPRI CO	\$91.85
01/29	01/30	PPLN01	24270769029091034000017	UCCS DINING SERVICES COLORADO SPRI CO	\$165.00
01/30	01/31	PPLN01	24445009031400112638092	WM SUPERCENTER #3582 COLORADO SPRI CO	\$182.97
01/30	01/31	PPLN01	24226389031400008180531	WAL-MART #3582 COLORADO SPRI CO	\$108.16

Cardholder Account Summary					
LAURA DURST ##### 7423		Payments & Other Credits \$0.00	Purchases & Other Charges \$141.19	Cash Advances \$0.00	Total Activity \$141.19
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
01/16	01/17	PPLN01	24692169016100887024285	VISTAPR*VistaPrint.com 866-8936743 MA	\$19.80
01/20	01/21	PPLN01	24692169020100064630692	Amazon.com*MB3YP3HKO Amzn.com/bill WA	\$79.99
01/23	01/24	PPLN01	24692169023100716526907	AMZN Mktp US*MB3NC8PH2 Amzn.com/bill WA	\$13.49
01/26	01/27	PPLN01	24692169026100399853336	Amazon Prime Amzn.com/bill WA	\$12.99
01/28	01/29	PPLN01	24755429028260280529856	WOOLSEYS FOOD CENTER CALHAN CO	\$14.92

Cardholder Account Summary					
KRISTEN SPENCER ##### 8074		Payments & Other Credits \$0.00	Purchases & Other Charges \$239.79	Cash Advances \$0.00	Total Activity \$239.79
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
01/16	01/17	PPLN01	24055239016083309284939	WALMART.COM 8009666546 800-966-6546 AR	\$135.89
01/19	01/20	PPLN01	24055239019083309284936	WALMART.COM 8009666546 800-966-6546 AR	\$103.90

Cardholder Account Summary					
REBECCA HOWLAND #### #### #### 8082		Payments & Other Credits \$0.00	Purchases & Other Charges \$1,108.40	Cash Advances \$0.00	Total Activity \$1,108.40
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
01/08	01/09	PPLN01	24445009008300472323575	KING SOOPERS 134 COLORADO SPRI CO	\$36.43
01/08	01/10	PPLN01	24164079009105003330929	STAPLES 00113498 COLORADO SPRI CO	\$163.35
01/12	01/13	PPLN01	24445009013400151640944	WM SUPERCENTER #5123 COLORADO SPRI CO	\$16.80
01/18	01/20	PPLN01	24692169018100086889395	MHE*MCGRAW-HILL ECOMM 800-648-3045 NY	\$742.50
01/26	01/27	PPLN01	24445009026300492991490	KING SOOPERS 134 COLORADO SPRI CO	\$40.77
01/26	01/27	PPLN01	24226389027400004099848	WAL-MART #3582 COLORADO SPRI CO	\$34.98
01/28	01/29	PPLN01	24445009029000882531743	DOLLAR TREE COLORADO SPRI CO	\$17.32
01/28	01/29	PPLN01	24445009029000882531826	DOLLARTREE COLORADO SPRI CO	\$16.24
01/28	01/29	PPLN01	24445009029400136129791	WM SUPERCENTER #1200 COLORADO SPRI CO	\$40.01

Cardholder Account Summary					
MIRANDA SMITH #### #### #### 8173		Payments & Other Credits \$0.00	Purchases & Other Charges \$300.00	Cash Advances \$0.00	Total Activity \$300.00
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
01/14	01/16	PPLN01	24121579015910140900465	NWEA 503-624-1951 503-6241951 OR	\$300.00

Cardholder Account Summary					
KIMBERLY EKBERG #### #### #### 8710		Payments & Other Credits \$0.00	Purchases & Other Charges \$3,733.90	Cash Advances \$0.00	Total Activity \$3,733.90
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
01/09	01/10	PPLN01	24431069009026605843929	ADOBE *CREATIVE CLOUD 408-536-6000 CA	\$2,496.00
01/17	01/18	PPLN01	24755429018150181664419	PESI INC 800-8448260 WI	\$99.99
01/29	01/30	PPLN01	24733099030091270004095	CO DEPT OF EDUCATION SRVC unknown CO	\$60.00
01/29	01/31	PPLN01	24789309030862700263402	EYEMED PREMIUM TRUST ACCT 816-9680523 MO	\$1,077.91

Cardholder Account Summary					
JAMES REASER #### #### #### 9049		Payments & Other Credits \$0.00	Purchases & Other Charges \$710.28	Cash Advances \$0.00	Total Activity \$710.28
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
01/23	01/25	PPLN01	24058619024976278083994	BRAVO SCREEN PRINTING COLORADO SPRI CO	\$615.28
01/29	01/31	PPLN01	24639239030900011900055	ELECTRO-MECH SCOREBOARD C 478-8643366 GA	\$95.00

Cardholder Account Summary					
EMILY FISCH #### #### #### 9189		Payments & Other Credits \$0.00	Purchases & Other Charges \$21.81	Cash Advances \$0.00	Total Activity \$21.81
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
01/24	01/27	PPLN01	24445009025500551436508	DOMINO'S 6263 719-594-8900 CO	\$21.81

Cardholder Account Summary					
DAVID SANGER #### #### #### 9197		Payments & Other Credits \$0.00	Purchases & Other Charges \$2,214.82	Cash Advances \$0.00	Total Activity \$2,214.82
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
01/03	01/06	PPLN01	24335499004900017300010	SOLAR DESIGN OF COLORADO COLORADO SPGS CO	\$1,800.00
01/17	01/18	PPLN01	24435659017839740601232	FERGUSON ENT #270 COLORADO SPRI CO	\$6.05
01/17	01/18	PPLN01	24692169017100399970438	AMZN Mktp US*MB6M723S2 Amzn.com/bill WA	\$23.98
01/25	01/27	PPLN01	24493989026207463900034	COLORADO ELECTRIC MOTOR COLORADO SPRI CO	\$384.79

Cardholder Account Summary					
STEVEN SCHOONOVER #### #### #### 9262		Payments & Other Credits \$29.99-	Purchases & Other Charges \$4,052.55	Cash Advances \$0.00	Total Activity \$4,022.56
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
01/02	01/03		74692169002100805210983	CREDIT VOUCHER	\$29.99-
				AMZN Mktp US Amzn.com/bill WA	
01/05	01/06	PPLN01	24906419005066203080893	WEB*NETWORKSOLUTIONS 888-6429675 FL	\$15.99
01/04	01/06	PPLN01	24692169004100942562349	AMZN Mktp US*M24PV4K52 Amzn.com/bill WA	\$42.48
01/05	01/06	PPLN01	24388949005630147714744	INTERFAX US 888-2066578 TX	\$110.00
01/08	01/09	PPLN01	24492159008894603147551	PAYPAL *EDWARDAPEC 402-935-7733 CA	\$33.49
01/09	01/10	PPLN01	24692169009100038173048	APL* ITUNES.COM/BILL 866-712-7753 CA	\$29.94
01/09	01/10	PPLN01	24692169009100038177627	APL* ITUNES.COM/BILL 866-712-7753 CA	\$23.94
01/09	01/10	PPLN01	24692169009100038191255	APL* ITUNES.COM/BILL 866-712-7753 CA	\$11.94
01/10	01/10	PPLN01	24692169010100189969845	AMZN Mktp US*MB30I3JD1 Amzn.com/bill WA	\$83.86
01/10	01/11	PPLN01	24692169010100384070456	UPS*299073I SD70 800-811-1648 GA	\$5.80
01/13	01/14	PPLN01	24692169013100020077276	UPS*1ZR264TH0320010611 800-811-1648 GA	\$11.00
01/13	01/14	PPLN01	24692169013100020077284	UPS*1ZR264TH0321212839 800-811-1648 GA	\$11.00
01/13	01/14	PPLN01	24692169013100020077292	UPS*1ZR264TH0327448226 800-811-1648 GA	\$11.00
01/13	01/14	PPLN01	24692169013100020077300	UPS*1ZR264TH0330204447 800-811-1648 GA	\$11.00
01/13	01/14	PPLN01	24692169013100020077318	UPS*1ZR264TH0333323054 800-811-1648 GA	\$11.00
01/15	01/16	PPLN01	24692169015100413951762	AMZN Mktp US*MB5E18PT1 Amzn.com/bill WA	\$65.30
01/15	01/16	PPLN01	24492159015894842476523	PAYPAL *BECKHAMCLAY 402-935-7733 CA	\$69.95
01/15	01/16	PPLN01	24492159015894842471896	PAYPAL *TENGFEI 2010 402-935-7733 CA	\$62.50
01/16	01/17	PPLN01	24692169016100719783512	AMZN Mktp US*MB6PQ3G61 Amzn.com/bill WA	\$242.04
01/16	01/17	PPLN01	24692169016100829028568	Amazon.com*MB8MS5N22 Amzn.com/bill WA	\$71.21
01/16	01/17	PPLN01	24692169016100980942482	AMZN Mktp US*MB8OP1NJ2 Amzn.com/bill WA	\$157.00
01/20	01/21	PPLN01	24692169020100899851091	UPS*ADJ00246620120391 800-811-1648 GA	\$64.97
01/21	01/22	PPLN01	24692169021100490653200	AMZN Mktp US*MB0UE8E82 Amzn.com/bill WA	\$2,837.45
01/21	01/22	PPLN01	24692169021100501847841	Amazon.com*MB4LF6B10 Amzn.com/bill WA	\$69.69

Cardholder Account Summary					
JEFFREY ZICK #### #### #### 9437		Payments & Other Credits \$0.00	Purchases & Other Charges \$1,189.10	Cash Advances \$0.00	Total Activity \$1,189.10
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
01/08	01/09	PPLN01	24906419008066345542187	RVT*Weld County SD 6 970-3486126 CO	\$150.00
01/11	01/13	PPLN01	24445009012400144677129	WM SUPERCENTER #4335 FALCON CO	\$227.04
01/12	01/14	PPLN01	24323009013006000135874	FUEL B'S CALHAN CO	\$16.17
01/12	01/15	PPLN01	24717059014150143539747	HARMONY BOWL COLORADO SPRI CO	\$120.00
01/17	01/20	PPLN01	24445009018500558163625	WENDY'S 5081 COLORADO SPRI CO	\$176.89
01/17	01/22	PPLN01	24721939021900016607031	GLAZIER DIGITAL VAULT 719-5360069 CO	\$499.00

Cardholder Account Summary					
MIRANDA SMITH #### #### #### 9593	Payments & Other Credits \$600.00-	Purchases & Other Charges \$600.00	Cash Advances \$0.00	Total Activity \$0.00	
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
12/04	01/24		70000009024777024210014	TRFR FRAUD TRANSACTION	\$600.00-
12/04	01/31	PPLN01	70002409031777031930019	REVERSE FRAUD TRANSFER	\$600.00

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.

THE TOTAL FINANCE CHARGE PAID ON YOUR ACCOUNT DURING THE PAST YEAR WAS \$.00.

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 \$15195.37.

ScoreCard Bonus Points Information as of 01/30/2019						
SCORECARD	Beginning Balance	Points Earned	Points Adjusted	Points Redeemed	Ending Balance	Household Balance
	0	0	0	0	0	31,053

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%	\$15,195.37
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.									