



SCORECARD	Bonus Points Available	Household Balance
	0	86,672

Account Summary

Billing Cycle		07/31/2019
Days In Billing Cycle		31
Previous Balance		\$6,093.27
Purchases	+	\$18,358.40
Cash	+	\$0.00
Balance Transfers	+	\$0.00
Special	+	\$0.00
Credits	-	\$1,432.00-
Payments	-	\$4,661.27-
Other Charges	+	\$0.00
Finance Charges	+	\$0.00

NEW BALANCE \$18,358.40

Credit Summary

Total Credit Line	\$40,000.00
Available Credit Line	\$21,641.60
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	\$18,358.40
MINIMUM PAYMENT	\$0.00
PAYMENT DUE DATE	08/26/2019

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
07/25	07/25	7486690920511111111111	ACH PAYMENT - THANK YOU 800551	\$4,661.27-

Important Information About Your Account

IT'S BACK-TO-SCHOOL TIME! EARN EXTRA POINTS WHILE DOING YOUR BACK-TO-SCHOOL SHOPPING! YOUR SCORECARD REWARDS CARD GIVES YOU EXTRA BONUS POINTS - 2X, 3X, 4X OR MORE - THROUGH THE SCOREMORE MALL WITH PARTICIPATING RETAILERS ONLINE AND IN-STORE. MORE POINTS MEANS MORE GREAT MERCHANDISE AND TRAVEL REWARDS! LOG-IN AT 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
07/31/19	\$18,358.40	\$0.00	08/26/19

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 [grid]

First [grid] Middle [grid]

ADDRESS CHANGE

Street [grid]

[grid]

[grid]

City [grid] State [grid] ZIP Code [grid]

Home Phone ([grid]) [grid] - [grid] Business Phone ([grid]) [grid] - [grid]

Cell Phone ([grid]) [grid] - [grid] E-mail Address _____

SIGNATURE REQUIRED TO AUTHORIZE CHANGES

Signature _____

Cardholder Account Summary				
TERESA BURKE ##### 1608	Payments & Other Credits \$832.00-	Purchases & Other Charges \$2,543.67	Cash Advances \$0.00	Total Activity \$1,711.67

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
07/17	07/19	PPLN01	24431069199344900621050	AMERICAN AIR0017381301024 FORT WORTH TX BURKE/TERESA LYNN 073119 COS / DFW AA G X DFW / TUL AA G	\$208.00
07/17	07/19	PPLN01	24431069199344900621068	AMERICAN AIR0017381301025 FORT WORTH TX HUDSPETH/CHRISTIANA 073119 COS / DFW AA G X DFW / TUL AA G	\$208.00
07/17	07/19	PPLN01	24431069199344900621076	AMERICAN AIR0017381301026 FORT WORTH TX WAGNER/CASSANDRA ALI 073119 COS / DFW AA G X DFW / TUL AA G	\$208.00
07/17	07/19	PPLN01	24431069199344900621084	AMERICAN AIR0017381301027 FORT WORTH TX WINTERS/EVAGENE MARI 073119 COS / DFW AA G X DFW / TUL AA G	\$208.00
07/18	07/21	PPLN01	24431069200344900253885	AMERICAN AIR0017381698097 FORT WORTH TX BURKE/TERESA LYNN 080619 COS / DFW AA S X DFW / TUL AA S	\$161.00
07/18	07/21	PPLN01	24431069200344900253893	AMERICAN AIR0017381698098 FORT WORTH TX HUDSPETH/CHRISTIANA 080619 COS / DFW AA S X DFW / TUL AA S	\$161.00
07/18	07/21	PPLN01	24431069200344900253901	AMERICAN AIR0017381698099 FORT WORTH TX WAGNER/CASSANDRA ALI 080619 COS / DFW AA S X DFW / TUL AA S	\$161.00
07/18	07/21	PPLN01	24431069200344900253919	AMERICAN AIR0017381698100 FORT WORTH TX BRANT/DANIELE MARIE 080619 COS / DFW AA S X DFW / TUL AA S	\$161.00
07/18	07/21	PPLN01	24692169200100530218207	CLARION INN TULSA OK	\$64.36
07/18	07/21	PPLN01	24692169200100530218215	CLARION INN TULSA OK	\$64.36
07/17	07/21		74431069200344900101659	CREDIT VOUCHER AMERICAN AIR0017381301024 FORT WORTH TX BURKE/TERESA LYNN 073119 COS / DFW AA G X DFW / TUL AA G	\$208.00-
07/17	07/21		74431069200344900101667	CREDIT VOUCHER AMERICAN AIR0017381301025 FORT WORTH TX HUDSPETH/CHRISTIANA 073119 COS / DFW AA G X DFW / TUL AA G	\$208.00-

Cardholder Account Detail Continued

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
07/17	07/21		74431069200344900101675	CREDIT VOUCHER AMERICAN AIR0017381301026 FORT WORTH TX WAGNER/CASSANDRA ALI 073119 COS / DFW AA G X DFW / TUL AA G	\$208.00-
07/17	07/21		74431069200344900101683	CREDIT VOUCHER AMERICAN AIR0017381301027 FORT WORTH TX WINTERS/EVAGENE MARI 073119 COS DFW AA G X TUL AA G	\$208.00-
07/24	07/25	PPLN01	24492159205637438898828	SP * NOREGON BENDIX HTTPSNOREGONB NC	\$681.62
07/25	07/26	PPLN01	24445009207000870781197	DOLLAR TREE COLORADO SPRI CO	\$63.87
07/25	07/26	PPLN01	24226389207400005301336	WAL-MART #3582 COLORADO SPRI CO	\$117.58
07/25	07/28	PPLN01	24431069207975017890276	SAFEWAY #1499 COLORADO SPGS CO	\$75.88

Cardholder Account Summary

CHRISTOPHER SMITH ### ## 4925	Payments & Other Credits \$0.00	Purchases & Other Charges \$2,327.89	Cash Advances \$0.00	Total Activity \$2,327.89
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
07/17	07/18	PPLN01	24492159198894794248606	PAYPAL *DEREKHINTON 402-935-7733 CA	\$300.00
07/25	07/25	PPLN01	24431069206004448915841	SIX FLAGS OVER TEXAS 817-640-8900 TX	\$787.41
07/26	07/28	PPLN01	24692169208100549181034	COMFORT INN & SUITES WHITE SETTLEM TX	\$393.39
07/26	07/28	PPLN01	24692169208100549181042	COMFORT INN & SUITES WHITE SETTLEM TX	\$352.73
07/26	07/28	PPLN01	24692169208100549181091	COMFORT INN & SUITES WHITE SETTLEM TX	\$352.73
07/29	07/31	PPLN01	24692169211100213274169	COMFORT INN & SUITES WHITE SETTLEM TX	\$22.07
07/29	07/31	PPLN01	24692169211100213274177	COMFORT INN & SUITES WHITE SETTLEM TX	\$4.22
07/29	07/31	PPLN01	24692169211100213274185	COMFORT INN & SUITES WHITE SETTLEM TX	\$15.57
07/29	07/31	PPLN01	24692169211100213274193	COMFORT INN & SUITES WHITE SETTLEM TX	\$19.79
07/29	07/31	PPLN01	24431069211400380000118	SIX FLAGS OVER TEXAS ARLINGTON TX	\$39.99
07/29	07/31	PPLN01	24431069211400375000040	SIX FLAGS OVER TEXAS ARLINGTON TX	\$39.99

Cardholder Account Summary

LAURA DURST ### ## 7423	Payments & Other Credits \$0.00	Purchases & Other Charges \$2,400.39	Cash Advances \$0.00	Total Activity \$2,400.39
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
07/08	07/09	PPLN01	24906419189075994249219	SN *CHSCA 303-3784903 AZ	\$220.00
07/10	07/10	PPLN01	24692169191100659456910	AMZN Mktp US*MH22K9V42 Amzn.com/bill WA	\$549.68
07/13	07/14	PPLN01	24431059194796329514248	AMERISTAR - HOTEL 7025417777 CO	\$336.82
07/17	07/19	PPLN01	24906049199041600233602	EMBASSY SUITES LOVELND LOVELAND CO	\$447.00
07/17	07/19	PPLN01	24906049199041600233610	EMBASSY SUITES LOVELND LOVELAND CO	\$447.00
07/17	07/19	PPLN01	24164079199255206087758	SUBWAY 00999912 305-6700041 FL	\$39.37
07/24	07/24	PPLN01	24692169205100292816631	VISTAPR*VistaPrint.com 866-8936743 MA	\$115.52
07/25	07/29	PPLN01	24226389209370478473805	SAMSClub.COM 888-746-7726 AR	\$160.00
07/25	07/29	PPLN01	24226389209370478456693	SAMSClub.COM 888-746-7726 AR	\$85.00

Cardholder Account Summary					
KIMBERLY EKBERG ##### 8710		Payments & Other Credits \$0.00	Purchases & Other Charges \$843.30	Cash Advances \$0.00	Total Activity \$843.30
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
07/15	07/16	PPLN01	24692169196100107782268	AMZN Mktp US*MH6YG0SV2 Amzn.com/bill WA	\$319.99
07/17	07/18	PPLN01	24431069198083340936196	AMZN MKTP US*MH4T43IW1 AM AMZN.COM/BILL WA	\$13.99
07/17	07/19	PPLN01	24906049199041600234014	EMBASSY SUITES LOVELND LOVELAND CO	\$53.35
07/24	07/26	PPLN01	24692169206100237872060	UNITED 0161522988595 HOUSTON TX	\$30.00
07/27	07/29	PPLN01	24692169209100104070084	UNITED 0161523860831 HOUSTON TX	\$30.00
07/27	07/29	PPLN01	24055229209722561112316	BEST WESTERN LOS ALAMITO LOS ALAMITOS CA	\$395.97

Cardholder Account Summary					
DAVID SANGER ##### 9197		Payments & Other Credits \$0.00	Purchases & Other Charges \$310.98	Cash Advances \$0.00	Total Activity \$310.98
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
07/23	07/24	PPLN01	24013399204003043180495	ROBERT BROOKE & ASSOCIATE https://www.r MI	\$215.46
07/23	07/24	PPLN01	24071059204432530000230	POTESTIO BROTHERS EQUI COLORADO SPRI CO	\$83.88
07/23	07/24	PPLN01	24071059204432530000248	POTESTIO BROTHERS EQUI 000-0000000 CO	\$11.64

Cardholder Account Summary					
STEVEN SCHOONOVER ##### 9262		Payments & Other Credits \$0.00	Purchases & Other Charges \$1,025.61	Cash Advances \$0.00	Total Activity \$1,025.61
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
07/04	07/05	PPLN01	24692169185100484917290	LOWES #01099* COLORADO SPRI CO	\$5.82
07/05	07/07	PPLN01	24388949186630139920763	INTERFAX US 888-2066578 TX	\$113.08
07/23	07/24	PPLN01	24692169204100142226958	AMZN Mktp US*MH8PQ4UE0 Amzn.com/bill WA	\$113.94
07/25	07/25	PPLN01	24431069206083726104971	AMAZON.COM*MA8JK1NF1 AMZN AMZN.COM/BILL WA	\$149.99
07/27	07/28	PPLN01	24692169208100712720311	AMZN Mktp US*MA1MX0090 Amzn.com/bill WA	\$626.37
07/26	07/28	PPLN01	24692169207100705440704	AMZN Mktp US*MA7UQ0J51 Amzn.com/bill WA	\$16.41

Cardholder Account Summary					
JEFFREY ZICK ##### 9437		Payments & Other Credits \$0.00	Purchases & Other Charges \$3,257.28	Cash Advances \$0.00	Total Activity \$3,257.28
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
07/11	07/12	PPLN01	24492159192637845226915	HUDL HTTPSWWW.HUDL NE	\$1,000.00
07/11	07/12	PPLN01	24492159192637845249107	HUDL HTTPSWWW.HUDL NE	\$649.00
07/11	07/12	PPLN01	24270749192900019810427	COLORADO EDUCATION INITIA 720-5024719 CO	\$700.00
07/18	07/18	PPLN01	24692169199100577305258	AMZN Mktp US*MH1OZ6QB0 Amzn.com/bill WA	\$244.78
07/25	07/26	PPLN01	24247609207001035785484	COUNTRY MEATS 352-237-5232 FL	\$445.00
07/29	07/30	PPLN01	24492159210894239578116	ID WHOLESALER 800-321-4405 FL	\$218.50

Cardholder Account Summary

MIRANDA SMITH #### #### #### 9593	Payments & Other Credits \$600.00-	Purchases & Other Charges \$3,642.78	Cash Advances \$0.00	Total Activity \$3,042.78
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
12/04	07/12		70002409193777193510017	CORRECT FRAUD TRFR - C	\$600.00-
07/25	07/26	PPLN01	24226389207400005385511	WAL-MART #3582 COLORADO SPRI CO	\$36.85
07/25	07/28	PPLN01	24445009207300509194949	KING SOOPERS 134 COLORADO SPRI CO	\$27.91
07/27	07/28	PPLN01	24431069208083718520604	AMAZON.COM*MH98J7Y70 AMZN	\$287.10
07/27	07/28	PPLN01	24692169208100756497503	AMZN.COM/BILL WA	
				MHE*MCRAW-HILL ECOMM 800-648-3045	\$3,065.50
				NY	
07/29	07/30	PPLN01	24226389211400005449162	WAL-MART #5123 COLORADO SPRI CO	\$225.42

Cardholder Account Summary

MICHELLE ETTLEMAN #### #### #### 9619	Payments & Other Credits \$0.00	Purchases & Other Charges \$1,162.58	Cash Advances \$0.00	Total Activity \$1,162.58
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
07/07	07/08	PPLN01	24055239188083303276354	WALMART.COM 8009666546 800-966-6546 AR	\$138.78
07/07	07/08	PPLN01	24055239188083303276354	WALMART.COM 8009666546 800-966-6546 AR	\$498.50
07/08	07/09	PPLN01	24055239189083303276353	WALMART.COM 8009666546 800-966-6546 AR	\$15.34
07/08	07/09	PPLN01	24906419189075995651819	STEP2CC*DIRECT 866-4295200 OH	\$509.96

Cardholder Account Summary

ELAINE CHARNEY #### #### #### 9932	Payments & Other Credits \$0.00	Purchases & Other Charges \$843.92	Cash Advances \$0.00	Total Activity \$843.92
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
07/25	07/26	PPLN01	24692169206100505223210	Amazon.com*MA1L363J1 Amzn.com/bill WA	\$51.88
07/26	07/28	PPLN01	24692169207100722111296	AMZN Mktp US*MA9XN5EZ2 Amzn.com/bill WA	\$23.76
07/26	07/28	PPLN01	24692169207100734656114	AMZN Mktp US*MA1YP7JR1 Amzn.com/bill WA	\$155.06
07/29	07/30	PPLN01	24275399210900011860427	SCHOOLSIN 877-8393330 OH	\$473.13
07/30	07/31	PPLN01	24055239211083733843790	WALMART.COM 8009666546 800-966-6546 AR	\$140.09

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 AUTOMATICALLY BE PAID BY A DIRECT DEBIT OF YOUR CHECKING OR SAVINGS ACCOUNT. THE DEBIT THIS MONTH IS \$18358.40.

ScoreCard Bonus Points Information as of 07/30/2019

SCORECARD	Beginning Balance	Points Earned	Points Adjusted	Points Redeemed	Ending Balance	Household Balance
	0	0	0	0	0	86,672

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%	\$18,358.40
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.									