



SCORECARD	Bonus Points Available	Household Balance
	0	31,004

Account Summary

Billing Cycle		09/30/2019
Days In Billing Cycle		31
Previous Balance		\$19,285.13
Purchases	+	\$10,569.55
Cash	+	\$0.00
Balance Transfers	+	\$0.00
Special	+	\$0.00
Credits	-	\$600.00-
Payments	-	\$18,685.13-
Other Charges	+	\$0.00
Finance Charges	+	\$0.00

NEW BALANCE \$10,569.55

Credit Summary

Total Credit Line	\$40,000.00
Available Credit Line	\$29,430.45
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	\$10,569.55
MINIMUM PAYMENT	\$0.00
PAYMENT DUE DATE	10/25/2019

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
09/24	09/24	7486690926611111111111	ACH PAYMENT - THANK YOU 800551	\$18,685.13-

Important Information About Your Account

SCORECARD WITH SCOREBIG: USE YOUR SCORECARD REWARDS CARD FOR ALL YOUR PURCHASES AND EARN MORE CHANCES TO WIN 1,000,000 BONUS POINTS, AWESOME TRIPS OR OTHER PRIZES! FOR EACH QUALIFYING PURCHASE MADE BETWEEN AUG 1 AND OCT 31, YOU'LL RECEIVE AN ENTRY IN THE SCOREBIG SWEEPSTAKES. SEE THE ENCLOSED INSERT OR VISIT WWW.SCORECARDREWARDS.COM FOR 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
09/30/19	\$10,569.55	\$0.00	10/25/19

AMOUNT OF PAYMENT ENCLOSED



BL ACCT 00000037-20000001
 ELLICOTT SCHOOL DIST 22
 322 S ELLICOTT HWY
 CALHAN CO 80808



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 \$19.66	Cash Advances \$0.00	Total Activity \$19.66

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
09/06	09/08	PPLN01	24431069250975017770474	SAFEWAY #1499 COLORADO SPGS CO	\$19.66

Cardholder Account Summary				
LAURA DURST ##### 7423	Payments & Other Credits \$0.00	Purchases & Other Charges \$161.32	Cash Advances \$0.00	Total Activity \$161.32

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
09/11	09/12	PPLN01	24492159254637879877406	NOTARY TRAINING HTTPSAARDVARK CO	\$39.00
09/13	09/13	PPLN01	24204299255000247060720	FACEBK DNTXZMSCH2 650-5434800 CA	\$25.00
09/12	09/13	PPLN01	24493989255026967646964	SOS REGISTRATION FEE 303-860-6962 CO	\$10.00
09/26	09/27	PPLN01	24692169269100839585858	VISTAPR*VistaPrint.com 866-8936743 MA	\$24.86
09/27	09/29	PPLN01	24058619270976239966882	ATLAS CORP NOTARY & SU 847-6764884 IL	\$62.46

Cardholder Account Summary				
JAMES REASER ##### 9049	Payments & Other Credits \$0.00	Purchases & Other Charges \$254.67	Cash Advances \$0.00	Total Activity \$254.67

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
09/05	09/05	PPLN01	24692169248100658500182	AMZN Mktp US*MO7XS4MI0 Amzn.com/bill WA	\$207.49
09/17	09/18	PPLN01	24226389261400001311324	WAL-MART #1200 COLORADO SPRI CO	\$47.18

Cardholder Account Summary				
EMILY FISCH ##### 9189	Payments & Other Credits \$0.00	Purchases & Other Charges \$231.14	Cash Advances \$0.00	Total Activity \$231.14

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
09/03	09/04	PPLN01	24906419246078959068260	Nat'l BrdforCertifiedCoun 336-5470607 NC	\$220.00
09/03	09/05	PPLN01	24323009247006000520180	FUEL B'S CALHAN CO	\$11.14

Cardholder Account Summary				
DAVID SANGER ##### 9197	Payments & Other Credits \$0.00	Purchases & Other Charges \$24.17	Cash Advances \$0.00	Total Activity \$24.17

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
09/11	09/12	PPLN01	24431059255838000859637	O'REILLY AUTO PARTS 2989 COLORADO SPRI CO	\$24.17

Cardholder Account Summary					
STEVEN SCHOONOVER #### #### #### 9262		Payments & Other Credits \$0.00	Purchases & Other Charges \$652.74	Cash Advances \$0.00	Total Activity \$652.74
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
09/05	09/06	PPLN01	24388949248630138139452	INTERFAX US 888-2066578 TX	\$161.28
09/14	09/15	PPLN01	24692169257100647664816	AMZN Mktp US*280GQ8QQ3 Amzn.com/bill WA	\$199.91
09/13	09/15	PPLN01	24692169256100971247320	AMZN Mktp US*809HB5Z43 Amzn.com/bill WA	\$242.04
09/17	09/18	PPLN01	24692169260100405520130	VISTAPR*VistaPrint.com 866-8936743 MA	\$49.51

Cardholder Account Summary					
JEFFREY ZICK #### #### #### 9437		Payments & Other Credits \$0.00	Purchases & Other Charges \$3,437.64	Cash Advances \$0.00	Total Activity \$3,437.64
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
09/09	09/11	PPLN01	24639239253900017200153	COLORADO SCHOOL COUNSELOR 720-5052711 CO	\$285.00
09/13	09/15	PPLN01	24009589257100170231501	SAMUEL FRENCH INC. 212-206-8990 NY	\$152.80
09/14	09/16	PPLN01	24164079258105118021411	QUILL CORPORATION 800-982-3400 SC	\$162.83
09/14	09/16	PPLN01	24164079258105118021429	QUILL CORPORATION 800-982-3400 SC	\$37.39
09/13	09/16	PPLN01	24393499257005505760957	Samuel French Inc New York NY	\$414.00
09/16	09/17	PPLN01	24492159259719665732725	PLANBOOK.COM 331-702-0480 IL	\$15.00
09/19	09/19	PPLN01	24692169262100156417286	FLINN SCIENTIFIC INC 800-452-1261 IL	\$99.80
09/21	09/23	PPLN01	24269759265900013276983	VIPOUTLET.COM 305-7445228 FL	\$292.63
09/21	09/23	PPLN01	24269759265900013277064	VIPOUTLET.COM 305-7445228 FL	\$292.63
09/21	09/23	PPLN01	24269759265900013279748	VIPOUTLET.COM 305-7445228 FL	\$225.96
09/24	09/25	PPLN01	24492159267637564646731	HUDL HTTPSWWW.HUDL NE	\$900.00
09/24	09/25	PPLN01	24492159267637564747059	HUDL HTTPSWWW.HUDL NE	\$450.00
09/24	09/26	PPLN01	24445009268500399626050	LITTLE CAESARS 1396-0010 FALCON CO	\$109.60

Cardholder Account Summary					
JERRI KITTEN #### #### #### 9569		Payments & Other Credits \$0.00	Purchases & Other Charges \$1,595.78	Cash Advances \$0.00	Total Activity \$1,595.78
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
09/13	09/15	PPLN01	24445009257600146887295	Dollar Tree, Inc. 877-530-8733 VA	\$76.95
09/13	09/15	PPLN01	24445009257600146887378	Dollar Tree, Inc. 877-530-8733 VA	\$87.98
09/16	09/17	PPLN01	24137469260600171511889	FOLLETT SCHOOL SOLUTIONS 888-511-5114 IL	\$424.12
09/17	09/18	PPLN01	24137469261600194914341	FOLLETT SCHOOL SOLUTIONS 888-511-5114 IL	\$58.15
09/18	09/19	PPLN01	24445009262400167835619	WM SUPERCENTER #3582 COLORADO SPRI CO	\$443.60
09/18	09/19	PPLN01	24692169261100004812804	AMZN Mktp US*914CJ3QF3 Amzn.com/bill WA	\$364.07
09/18	09/19	PPLN01	24137469262600168160391	FOLLETT SCHOOL SOLUTIONS 888-511-5114 IL	\$21.98
09/18	09/20	PPLN01	24137469262100210246819	BARNES & NOBLE #2608 COLORADO SPRI CO	\$118.93

Cardholder Account Summary					
MIRANDA SMITH #### #### #### 9593		Payments & Other Credits \$0.00	Purchases & Other Charges \$164.87	Cash Advances \$0.00	Total Activity \$164.87
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
08/30	09/01	PPLN01	24692169242100393683398	AMZN Mktp US*MO3L82QU1 Amzn.com/bill WA	\$27.99
09/28	09/29	PPLN01	24692169271100135137236	AMZN Mktp US*9L9UN1OB3 Amzn.com/bill WA	\$82.91
09/29	09/30	PPLN01	24164079272091008019230	TARGET 00001545 COLORADO SPRI CO	\$53.97

Cardholder Account Summary				
MICHELLE ETTLEMAN ##### 9619	Payments & Other Credits \$0.00	Purchases & Other Charges \$225.80	Cash Advances \$0.00	Total Activity \$225.80

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
09/14	09/17	PPLN01	24789309259278900646417	TEACHING STRATEGIES 301-6340818 MD	\$82.90
09/14	09/17	PPLN01	24789309259278900646532	TEACHING STRATEGIES 301-6340818 MD	\$82.90
09/26	09/27	PPLN01	24733099269091270006365	CO DEPT OF EDUCATION SRVC EGOV.COM CO	\$60.00

Cardholder Account Summary				
ELAINE CHARNEY ##### 9932	Payments & Other Credits \$600.00-	Purchases & Other Charges \$2,479.21	Cash Advances \$0.00	Total Activity \$1,879.21

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
08/31	09/01	PPLN01	24692169244100285126983	MICHAELS STORES 3713 COLORDO SPRNG CO	\$43.99
09/02	09/03	PPLN01	24445009246000693879833	WALGREENS #7142 COLORADO SPRI CO	\$20.00
09/04	09/05	PPLN01	24492159247894720291523	NEARPOD 855-632-7763 FL	\$120.00
09/05	09/06	PPLN01	24492159248715925212940	MOBYMAX 888-793-8331 NC	\$699.00
09/06	09/06	PPLN01	24431069249083734393433	AMAZON.COM*IM71O1EE3 AMZN AMZN.COM/BILL WA	\$394.20
09/10	09/11	PPLN01	24431069253083306042429	AMAZON.COM*181TA93X3 AMZN AMZN.COM/BILL WA	\$63.07
09/11	09/12	PPLN01	24445009254300477725270	KING SOOPERS 134 COLORADO SPRI CO	\$45.41
09/11	09/12	PPLN01	24692169254100758990219	AMZN Mktp US*5G6NS5VY3 Amzn.com/bill WA	\$29.99
09/14	09/15	PPLN01	24431069257083733064695	CHIPOTLE ONLINE 303-595-4000 CO	\$384.29
09/17	09/18	PPLN01	24692169260100416772761	AMZN Mktp US*KH1UJ5EQ3 Amzn.com/bill WA	\$19.70
09/19	09/20	PPLN01	24431069262083306224976	AMAZON.COM*S55SK10J3 AMZN AMZN.COM/BILL WA	\$37.83
09/19	09/20	PPLN01	24431069262083351015790	AMAZON.COM*ND09V6B73 AMZN AMZN.COM/BILL WA	\$12.77
09/20	09/20	PPLN01	24692169263100847073695	AMZN Mktp US*PT52164I3 Amzn.com/bill WA	\$396.05
09/20	09/20	PPLN01	24692169263100869076279	AMZN Mktp US*7V40E59W3 Amzn.com/bill WA	\$75.57
09/20	09/20	PPLN01	24692169263100869287819	AMZN Mktp US*VV5UZ08L3 Amzn.com/bill WA	\$59.99
09/20	09/22	PPLN01	24692169263100965476571	AMZN Mktp US*P31NT5WJ3 Amzn.com/bill WA	\$26.87
09/20	09/22		74492159263719904554723	CREDIT VOUCHER MOBYMAX 8887938331 NC	\$600.00-
09/25	09/26	PPLN01	24692169268100260080347	AMZN Mktp US*GH09V8E U3 Amzn.com/bill WA	\$50.48

Cardholder Account Summary				
WILLIAM CAMERON ##### 9940	Payments & Other Credits \$0.00	Purchases & Other Charges \$247.98	Cash Advances \$0.00	Total Activity \$247.98

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
09/17	09/18	PPLN01	24445009261400169149507	WM SUPERCENTER #4335 FALCON CO	\$35.98
09/24	09/25	PPLN01	24247609267200523711336	BEAR CREEK NATURE CENTER COLORADO SPRI CO	\$212.00

Cardholder Account Summary					
MICHAEL MILLER #### #### #### 9981		Payments & Other Credits \$0.00	Purchases & Other Charges \$104.97	Cash Advances \$0.00	Total Activity \$104.97
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
09/24	09/25	PPLN01	24493989267200442100063	ATHLETIC FEES- PLANETHS 888-668-7452 FL	\$104.97

Cardholder Account Summary					
KIMBERLY EKBERG #### #### #### 0104		Payments & Other Credits \$0.00	Purchases & Other Charges \$969.60	Cash Advances \$0.00	Total Activity \$969.60
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
09/08	09/09	PPLN01	24801979252690721042173	NATIONAL ASSOCIATION FOR 202-785-4268 DC	\$119.00
09/08	09/09	PPLN01	24801979252690721051588	NATIONAL ASSOCIATION FOR 202-785-4268 DC	\$529.00
09/22	09/23	PPLN01	24692169265100486511961	MARRIOTT VAIL MOUNTAIN VAIL CO	\$141.65
09/24	09/25	PPLN01	2443106926820000000015	MINUTEMAN PRESS COLORADO SPRI CO	\$179.95

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 \$10569.55.

ScoreCard Bonus Points Information as of 09/29/2019						
SCORECARD	Beginning Balance	Points Earned	Points Adjusted	Points Redeemed	Ending Balance	Household Balance
	0	0	0	0	0	31,004

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%	\$10,569.55
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.									