



SCORECARD	Bonus Points Available	Household Balance
	0	47,064

Account Summary

Billing Cycle		03/31/2019
Days In Billing Cycle		31
Previous Balance		\$11,070.17
Purchases	+	\$3,769.34
Cash	+	\$0.00
Balance Transfers	+	\$0.00
Special	+	\$0.00
Credits	-	\$500.00-
Payments	-	\$10,570.17-
Other Charges	+	\$0.00
Finance Charges	+	\$0.00

NEW BALANCE **\$3,769.34**

Credit Summary

Total Credit Line	\$40,000.00
Available Credit Line	\$36,230.66
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	\$3,769.34
MINIMUM PAYMENT	\$0.00
PAYMENT DUE DATE	04/25/2019

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
03/25	03/25	7486690908311111111111	ACH PAYMENT - THANK YOU 800551	\$10,570.17-

Important Information About Your Account

WATCH YOUR BONUS POINTS GROW THIS SPRING WHEN YOU USE YOUR SCORECARD REWARDS CARD THROUGH THE SCOREMORE MALL! EARN 2X, 3X, 4X OR MORE ADDITIONAL BONUS POINTS BY SHOPPING AT PARTICIPATING RETAILERS ONLINE AND IN-STORE. VISIT WWW.SCORECARDREWARDS.COM AND START EARNING EXTRA POINTS TODAY!

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
03/31/19	\$3,769.34	\$0.00	04/25/19

\$



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					
TERESA BURKE ##### 1608		Payments & Other Credits \$0.00	Purchases & Other Charges \$174.54	Cash Advances \$0.00	Total Activity \$174.54

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
02/28	03/01	PPLN01	24692169059100339012720	HOTELS.COM156366823223 HOTELS.COM WA	\$79.19
02/28	03/01	PPLN01	24492159059894425217085	PAYPAL *COLORADOSTA 402-935-7733 CA	\$60.00
03/26	03/27	PPLN01	24164079085255000698005	SUBWAY 00144592 COMMERCE CITY CO	\$21.17
03/26	03/27	PPLN01	24431069086091918000084	KFC/LJS #487 COMMERCE CITY CO	\$14.18

Cardholder Account Summary					
GREGORY J BIGA ##### 6599		Payments & Other Credits \$0.00	Purchases & Other Charges \$371.33	Cash Advances \$0.00	Total Activity \$371.33

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
03/06	03/07	PPLN01	24226389066400001348380	WAL-MART #3582 COLORADO SPRI CO	\$69.89
03/06	03/08	PPLN01	24210739066286788900079	OLD CHICAGO CO SPRINGS P COLORADO SPRI CO	\$28.71
03/07	03/08	PPLN01	24755429067130677082698	ROCCOS ITALIAN RESTAURANT COLORADO SPGS CO	\$83.64
03/09	03/10	PPLN01	24231689068081481876134	CHILI'S S COLORADO SPRIN COLORADO SPRI CO	\$42.66
03/07	03/10	PPLN01	24427339067710054101200	SONIC #4051 COLORADO SPRI CO	\$5.28
03/11	03/13	PPLN01	24789309071125602596000	CSU RESIDENCE HALL FOOD S 970-4914754 CO	\$108.75
03/16	03/19	PPLN01	24251379077029013338380	ANDREW WOMMACK BOOKSTORE COLORADO SPRI CO	\$32.40

Cardholder Account Summary					
LAURA DURST ##### 7423		Payments & Other Credits \$0.00	Purchases & Other Charges \$7.36	Cash Advances \$0.00	Total Activity \$7.36

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
03/30	03/31	PPLN01	24692169089100319395511	Amazon.com*MV8CH5MD2 Amzn.com/bill WA	\$7.36

Cardholder Account Summary					
KRISTEN SPENCER ##### 8074		Payments & Other Credits \$0.00	Purchases & Other Charges \$288.54	Cash Advances \$0.00	Total Activity \$288.54

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
03/06	03/08	PPLN01	24431069066975016750067	SAFEWAY #1644 FALCON CO	\$69.84
03/21	03/24	PPLN01	24323009081006000379636	FUEL B'S CALHAN CO	\$218.70

Cardholder Account Summary					
REBECCA HOWLAND #### #### #### 8082		Payments & Other Credits \$300.00-	Purchases & Other Charges \$373.24	Cash Advances \$0.00	Total Activity \$73.24
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
03/01	03/03	PPLN01	24270769060091017000331	UCCS DINING SERVICES COLORADO SPRI CO	\$15.03
03/05	03/06	PPLN01	24445009065001030529998	DOLLARTREE COLORADO SPRI CO	\$10.83
03/07	03/10		74121579067996242314251	CREDIT VOUCHER	\$100.00-
03/07	03/10		74121579067996242314269	NWEA 503-624-1951 PORTLAND OR CREDIT VOUCHER	\$100.00-
03/07	03/10		74121579067996242314277	NWEA 503-624-1951 PORTLAND OR CREDIT VOUCHER	\$100.00-
03/10	03/11	PPLN01	24445009069300523725857	NWEA 503-624-1951 PORTLAND OR KING SOOPERS 134 COLORADO SPRI CO	\$43.24
03/10	03/11	PPLN01	24226389070400005708930	WAL-MART #5123 COLORADO SPRI CO	\$148.83
03/27	03/28	PPLN01	24226389087400001189524	WAL-MART #5123 COLORADO SPRI CO	\$155.31

Cardholder Account Summary					
MIRANDA SMITH #### #### #### 8173		Payments & Other Credits \$200.00-	Purchases & Other Charges \$0.00	Cash Advances \$0.00	Total Activity \$200.00-
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
03/08	03/12		74121579070996246986042	CREDIT VOUCHER	\$100.00-
03/08	03/12		74121579070996246986091	NWEA 503-624-1951 PORTLAND OR CREDIT VOUCHER	\$100.00-

Cardholder Account Summary					
KIMBERLY EKBERG #### #### #### 8710		Payments & Other Credits \$0.00	Purchases & Other Charges \$448.88	Cash Advances \$0.00	Total Activity \$448.88
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
03/05	03/06	PPLN01	24100859064900010581330	SKILLPATH / NATIONAL 913-3623900 KS	\$299.00
03/07	03/07	PPLN01	24692169066100385407858	Amazon.com*M10LM3YJ1 Amzn.com/bill WA	\$68.70
03/19	03/20	PPLN01	24270749078900015960951	PERSONALIZED PAPER STORE 505-4332832 NM	\$81.18

Cardholder Account Summary					
JAMES REASER #### #### #### 9049		Payments & Other Credits \$0.00	Purchases & Other Charges \$355.80	Cash Advances \$0.00	Total Activity \$355.80
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
03/05	03/07	PPLN01	24445009065200119422550	HOBBY LOBBY #367 COLORADO SPGS CO	\$103.80
03/19	03/21	PPLN01	24906419078070088634099	SN *TrackWrestling 715-8693444 MN	\$252.00

Cardholder Account Summary					
STEVEN SCHOONOVER #### #### #### 9262		Payments & Other Credits \$0.00	Purchases & Other Charges \$737.06	Cash Advances \$0.00	Total Activity \$737.06
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
03/05	03/06	PPLN01	24388949064630120813594	INTERFAX US 888-2066578 TX	\$110.00
03/19	03/20	PPLN01	24692169078100924415723	APL* ITUNES.COM/BILL 866-712-7753 CA	\$49.50
03/19	03/20	PPLN01	24692169078100926123366	APL* ITUNES.COM/BILL 866-712-7753 CA	\$0.99
03/22	03/24	PPLN01	24231689082400034302426	HARBOR FREIGHT TOOLS 58 COLORADO SPGS CO	\$24.99
03/23	03/24	PPLN01	24692169082100192259484	AMZN Mktp US*MW40R2GW1 Amzn.com/bill WA	\$60.88

Cardholder Account Detail Continued

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
03/22	03/24	PPLN01	24431069082206965800079	BATTERIES PLUS #0091 COLORADO SPRI CO	\$430.80
03/23	03/25	PPLN01	24226389083370391240571	SAMSClub.COM 888-746-7726 AR	\$59.90

Cardholder Account Summary

JEFFREY ZICK ##### 9437	Payments & Other Credits \$0.00	Purchases & Other Charges \$690.59	Cash Advances \$0.00	Total Activity \$690.59
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
03/05	03/06	PPLN01	24906419064069326616815	SN *TrackWrestling 715-8693444 MN	\$23.69
03/09	03/11	PPLN01	24445009069500669876162	LITTLE CAESARS 1396-0010 FALCON CO	\$91.90
03/19	03/21	PPLN01	24690299079030024246544	BLUE RIBBON TROPHIES 719-260-9911 CO	\$248.00
03/20	03/21	PPLN01	24122599079030015827238	MILLER NET COMPANY MEMPHIS TN	\$327.00

Cardholder Account Summary

JERRI KITTEN ##### 9569	Payments & Other Credits \$0.00	Purchases & Other Charges \$133.55	Cash Advances \$0.00	Total Activity \$133.55
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
03/02	03/04	PPLN01	24692169062100219069894	STARBUCKS STORE 47718 COLORADO SPRI CO	\$60.00
03/06	03/07	PPLN01	24226389066400003953328	WAL-MART #3582 COLORADO SPRI CO	\$73.55

Cardholder Account Summary

MICHELLE ETTLEMAN ##### 9619	Payments & Other Credits \$0.00	Purchases & Other Charges \$188.45	Cash Advances \$0.00	Total Activity \$188.45
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
02/27	03/01	PPLN01	24755429059260590363345	DOUBLETREE STAPLTON FB DENVER CO	\$23.44
02/28	03/03	PPLN01	24755429060260608387762	DOUBLETREE STAPLTON N DENVER CO	\$149.13
02/28	03/03	PPLN01	24755429060260608388604	DOUBLETREE STAPLTON FB DENVER CO	\$15.88

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 \$0.00.

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 \$3769.34.

ScoreCard Bonus Points Information as of 03/29/2019

SCORECARD	Beginning Balance	Points Earned	Points Adjusted	Points Redeemed	Ending Balance	Household Balance
	0	0	0	0	0	47,064

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%	\$3,769.34
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.									