



<b>SCORECARD</b>	<b>Bonus Points Available</b> 0	<b>Household Balance</b> 109,149
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**Account Summary**

Billing Cycle		07/31/2018
Days In Billing Cycle		32
Previous Balance		\$12,228.49
Purchases	+	\$7,609.75
Cash	+	\$0.00
Balance Transfers	+	\$0.00
Special	+	\$0.00
Credits	-	\$968.21-
Payments	-	\$12,181.25-
Other Charges	+	\$0.00
Finance Charges	+	\$0.00

**NEW BALANCE \$6,688.78**

**Credit Summary**

Total Credit Line	\$40,000.00
Available Credit Line	\$33,311.22
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>\$6,688.78</b>
<b>MINIMUM PAYMENT</b>	<b>\$0.00</b>
<b>PAYMENT DUE DATE</b>	<b>08/27/2018</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**

Trans Date	Post Date	Reference Number	Transaction Description	Amount
07/24	07/24	7486690820411111111111	ACH PAYMENT - THANK YOU 800551	\$12,181.25-

**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](http://WWW.SCORECARDREWARDS.COM) TODAY FOR MORE DETAILS!**

**USE YOUR SCORECARD TO EARN MORE BONUS POINTS AND INCREASE YOUR REDEMPTION POWER!**

**FRIENDLY REMINDER, YOU MAY HAVE NOTICED THAT YOUR REMITTANCE ADDRESS HAS CHANGED. PLEASE MAKE NOTE OF THIS NEW ADDRESS FOR FUTURE REFERENCE. IF YOU USE A BILL PAY SERVICE; PLEASE BE SURE TO NOTIFY AND UPDATE YOUR NEW REMITTANCE ADDRESS ACCORDINGLY. FOR MAILED PAYMENTS; PLEASE ALWAYS INCLUDE YOUR STATEMENT COUPON FOR FASTER SERVICE.**

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

<b>Closing Date</b>	<b>New Balance</b>	<b>Total Minimum Payment Due</b>	<b>Payment Due Date</b>
07/31/18	\$6,688.78	\$0.00	08/27/18

\$



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 \$858.17	Cash Advances \$0.00	Total Activity \$858.17

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
07/10	07/11	PPLN01	24692168191100881489715	IN *DAIRYLAND DONKEY BALL 715-9672243 WI	\$130.00
07/20	07/22	PPLN01	24607948201206019300026	HARRY K WONG PUBLICATIONS 650-965-7896 CA	\$728.17

Cardholder Account Summary				
GREGORY J BIGA ##### 6599	Payments & Other Credits \$0.00	Purchases & Other Charges \$1,418.10	Cash Advances \$0.00	Total Activity \$1,418.10

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
07/17	07/18	PPLN01	24226388199400002544229	WAL-MART #3582 COLORADO SPRI CO	\$12.75
07/16	07/18	PPLN01	24055238198750001606914	BEAVER RUN RESORT BRECKENRIDGE CO	\$452.50
07/16	07/18	PPLN01	24164078198069500463547	FEDEXOFFICE 00004556 COLORADO SPRI CO	\$218.58
07/17	07/19	PPLN01	24431068199838008462806	TACO BELL #26777 COLORADO SPRI CO	\$6.81
07/17	07/19	PPLN01	24445008199200111380377	HOBBY LOBBY #367 COLORADO SPGS CO	\$99.32
07/19	07/20	PPLN01	24226388201400002759716	WAL-MART #3582 COLORADO SPRI CO	\$12.24
07/19	07/22	PPLN01	24251378201018033189247	PANINO'S RESTAURANT COLORADO SPRI CO	\$45.88
07/24	07/25	PPLN01	24224438206101032366395	FUEL B'S CALHAN CO	\$40.60
07/26	07/27	PPLN01	24055238207750000000019	SPENCERS BRECKENRIDGE CO	\$38.46
07/25	07/27	PPLN01	24394698207018022083198	DOWNSTAIRS AT ERICS BRECKENRIDGE CO	\$49.10
07/28	07/29	PPLN01	24431068209750004016650	DOUBLETREE BY HILTON BRECKENRIDGE CO	\$383.64
07/28	07/29	PPLN01	24445008210400152940320	WM SUPERCENTER #5123 COLORADO SPRI CO	\$9.70
07/27	07/29	PPLN01	24427338209710005580370	A-B PETROLEUM #16 BRECKENRIDGE CO	\$18.85
07/26	07/29	PPLN01	24431068208750000030763	DOUBLETREE BY HILTON F&B BRECKENRIDGE CO	\$15.52
07/30	07/31	PPLN01	24226388212400000148000	WAL-MART #3582 COLORADO SPRI CO	\$14.15

Cardholder Account Summary				
STEVEN SCHOONOVER ##### 7365	Payments & Other Credits \$0.00	Purchases & Other Charges \$1,544.59	Cash Advances \$0.00	Total Activity \$1,544.59

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
07/04	07/04	PPLN01	24692168185100381600868	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$204.95
07/05	07/06	PPLN01	24388948186630136621002	INTERFAX US 888-2066578 TX	\$110.00
07/10	07/10	PPLN01	24431068191083754103993	AMAZON MKTPLACE PMTS WWW. WWW.AMAZON.CO WA	\$1,157.67
07/10	07/11	PPLN01	24692168191100720269997	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$52.99
07/10	07/11	PPLN01	24431068191083761400473	AMAZON MKTPLACE PMTS WWW. WWW.AMAZON.CO WA	\$18.98

Cardholder Account Summary					
LAURA DURST #### #### #### 7423		Payments & Other Credits \$0.00	Purchases & Other Charges \$260.89	Cash Advances \$0.00	Total Activity \$260.89
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
07/23	07/24	PPLN01	24906418204058048986757	SN *CHSCA 303-3784903 AZ	\$100.00
07/29	07/30	PPLN01	24755428210172106664348	HAMPTON INNS DENVER CO	\$160.89

Cardholder Account Summary					
MARGARET BLOOMER #### #### #### 7670		Payments & Other Credits \$0.00	Purchases & Other Charges \$824.80	Cash Advances \$0.00	Total Activity \$824.80
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
07/20	07/22	PPLN01	24692168201100325364589	MARRIOTT DESERT SPRING PALM DESERT CA	\$824.80

Cardholder Account Summary					
KRISTEN SPENCER #### #### #### 8074		Payments & Other Credits \$920.97-	Purchases & Other Charges \$603.35	Cash Advances \$0.00	Total Activity \$317.62-
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
07/11	07/12	PPLN01	24431068192083713959989	AMAZON.COM AMZN.COM/BILL AMZN.COM/BILL WA	\$60.00
07/19	07/20	PPLN01	24761978200083707635074	MICHAELS.COM 800-642-4235 PA	\$43.21
07/21	07/22	PPLN01	24445008203400151350785	WM SUPERCENTER #4335 FALCON CO	\$10.20
07/21	07/22	PPLN01	24761978202083707635072	MICHAELS.COM 800-642-4235 PA	\$96.69
07/20	07/22	PPLN01	24692168201100351010106	Amazon.com AMZN.COM/BILL WA	\$36.66
07/20	07/22	PPLN01	24692168201100351471852	Amazon.com AMZN.COM/BILL WA	\$181.80
07/27	07/29	PPLN01	24445008209400145173008	WM SUPERCENTER #4335 FALCON CO	\$22.95
07/30	07/31	PPLN01	24445008212400137077956	WM SUPERCENTER #4335 FALCON CO	\$151.84
07/25	07/31		74755428211172067551991	CREDIT VOUCHER Sheraton Grand Los Angele LOS ANGELES CA	\$920.97-

Cardholder Account Summary					
REBECCA HOWLAND #### #### #### 8082		Payments & Other Credits \$47.24-	Purchases & Other Charges \$656.85	Cash Advances \$0.00	Total Activity \$609.61
Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
06/28	07/01	PPLN01	24427338180710004001876	BRADLEY #316 MONTROSE CO	\$59.15
06/28	07/01	PPLN01	24269798180500805859259	JIMMY JOHNS - 3249 MONTROSE CO	\$18.18
06/28	07/01		74431068180708914793345	CREDIT VOUCHER HOLIDAY INN EXPRESS AND MONTROSE CO	\$23.62-
06/28	07/01		74431068180708914793808	CREDIT VOUCHER HOLIDAY INN EXPRESS AND MONTROSE CO	\$23.62-
07/09	07/09	PPLN01	24692168190100944100953	Amazon.com AMZN.COM/BILL WA	\$54.32
07/13	07/13	PPLN01	24692168194100044999029	Amazon.com AMZN.COM/BILL WA	\$6.30
07/24	07/25	PPLN01	24445008206001012333445	DOLLAR TREE FALCON CO	\$23.13
07/24	07/25	PPLN01	24226388206091004762843	WAL-MART #4335 FALCON CO	\$17.24
07/24	07/25	PPLN01	24692168205100531565413	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$47.84
07/24	07/25	PPLN01	24431068206083316100472	AMAZON.COM AMZN.COM/BILL AMZN.COM/BILL WA	\$103.85
07/24	07/25	PPLN01	24072808205091000057019	JOANN STORES #2062 COLORADO SPRING CO	\$30.84
07/27	07/27	PPLN01	24692168208100641251406	KUTA SOFTWARE, LLC 877-563-2285 MD	\$216.00
07/27	07/29	PPLN01	24493988209206242900183	KAGAN PUBLISHING INC 949-545-6300 CA	\$80.00

Cardholder Account Summary				
JEFFREY ZICK ##### 8165	Payments & Other Credits \$0.00	Purchases & Other Charges \$1,062.92	Cash Advances \$0.00	Total Activity \$1,062.92

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
07/16	07/18	PPLN01	24431068198750884126010	BRECK RESERVATIONS 970-496-4971 CO	\$838.88
07/17	07/19	PPLN01	24431068199750884126027	BRECK RESERVATIONS 970-496-4971 CO	\$103.01
07/24	07/26	PPLN01	24394698206018021430581	DOWNSTAIRS AT ERICS BRECKENRIDGE CO	\$22.00
07/27	07/29	PPLN01	24015178208005630460703	PHILLIPS 66 - UNITED PACI LITTLETON CO	\$34.63
07/27	07/29	PPLN01	24269798209100570374332	THE SHAGGY SHEEP GRANT CO	\$20.66
07/26	07/29	PPLN01	24013398208005617245479	CREPES A LA CART BRECKENRIDGE CO	\$21.39
07/26	07/29	PPLN01	24224438209101025355915	BOLD BRECKENRIDGE CO	\$22.35

Cardholder Account Summary				
JERRI KITTEN ##### 8249	Payments & Other Credits \$0.00	Purchases & Other Charges \$380.08	Cash Advances \$0.00	Total Activity \$380.08

Cardholder Account Detail					
Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
07/11	07/12	PPLN01	24692168192100378870582	Amazon.com AMZN.COM/BILL WA	\$203.22
07/18	07/19	PPLN01	24445008200001020918654	DOLLAR TREE FALCON CO	\$43.00
07/30	07/31	PPLN01	24226388212091007703028	WAL-MART #4335 FALCON CO	\$133.86

**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 \$6688.78.

**ScoreCard Bonus Points Information as of 07/30/2018**

SCORECARD	Beginning Balance	Points Earned	Points Adjusted	Points Redeemed	Ending Balance	Household Balance
	0	0	0	0	0	109,149

**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%	\$6,688.78
<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  
 \*\* includes cash advance and foreign currency fees  
<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.  
 Days In Billing Cycle: 32  
 APR = Annual Percentage Rate