



CITY OF PORT LAVACA
Account Number: XXXX XXXX XXXX 0305

Billing Questions:
800-367-7576

Website:
www.cardaccount.net

Send Billing Inquiries To:
Card Service Center, PO Box 569120, Dallas, TX 75356

FIRST NATIONAL BANK IN PORT LAVACA Credit Card Account Statement
September 7, 2024 to October 8, 2024

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$12,274.46
- Payments	\$12,274.46
- Other Credits	\$735.00
+ Purchases	\$16,818.25
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$16,083.25

Account Number XXXX XXXX XXXX 0305
Credit Limit \$26,500.00
Available Credit \$9,628.00
Statement Closing Date October 8, 2024
Days in Billing Cycle 32

PAYMENT INFORMATION

New Balance: \$16,083.25
Minimum Payment Due: \$482.50
Payment Due Date: November 2, 2024

MESSAGES

PROTECT YOURSELF FROM SCAMMERS!

We will never call, text, or email and ask you for your personal information. Some scammers will call and pretend to be from the Card Service Center. We will never call or text you and ask for sensitive information such as account or card number information, passwords or user names, or social security numbers. Please **DO NOT** give out that information.

If you feel pressured or concerned about a phone call, please hang up and call us at 800-367-7576 (the phone number located on the back of your credit card). Our Card Service Center team is always glad to check and can verify the information.

TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
09/25	09/25	8543189LX00XV9502	PAYMENT - THANK YOU	\$12,274.46-

Transactions continued on next page

FIRST NATIONAL BANK IN PORT LAVACA
1550 N BROWN RD 150
LAWRENCEVILLE GA 30043



Account Number: XXXX XXXX XXXX 0305
New Balance: \$16,083.25
Minimum Payment Due: \$482.50
Payment Due Date: November 2, 2024

All payments on the account must be made at the address shown on your monthly billing statement and are considered to have been made on the date received at that address.

Amount Enclosed: \$



Make Check Payable to:

CARD SERVICE CENTER
PO BOX 569100
DALLAS TX 75356-9100

CITY OF PORT LAVACA
202 N VIRGINIA ST
PORT LAVACA TX 77979-3431



TRANSACTIONS (continued)

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
			TOTAL XXXXXXXXXXXXX0305	\$12,274.46-
09/16	09/17	5174295LM0KTDMX4R	IDENTOGO - TX FINGE 877-512-6962 MA ERIC SALES	\$10.21
			TOTAL XXXXXXXXXXXXX0776	\$10.21
09/09	09/10	5754024LDMKF0AFRX	VISTAPRINT 8662074955 MA	\$143.93
09/27	09/29	8538390LZ000D1JP7	SHELTERMANAGER LTD ROTHERHAM LN KAREN NEAL	\$380.00
			TOTAL XXXXXXXXXXXXX0784	\$523.93
10/08	10/08	5543286MA60D25HG1	TEEX ECOMMERCE 979-458- CREDIT	\$460.00-
09/07	09/08	8702130LB0003E5WE	FLAME NATURAL DEC HIGHLANDS RAN CO	\$500.99
09/09	09/10	8545491LDS66H8LS0	POSITIVE PROMOTIONS 800-635-2666 NY	\$767.83
09/25	09/26	5526352LY2XE6J88A	HARBOR FREIGHT TOOLS34 PORT LAVACA TX	\$14.97
10/01	10/02	5543286M35YFAVMEM	LOWES #00282* VICTORIA TX JUAN LUNA	\$15.46
			TOTAL XXXXXXXXXXXXX0941	\$839.25
09/18	09/20	5543286LP5SLQL1ZS	BUC-EE'S 12 PORT LAVACA TX WAYNE SHAFFER	\$12.41
			TOTAL XXXXXXXXXXXXX1212	\$12.41
09/13	09/15	5543286LH627Z8XSP	WALMART.COM 800-925-6278 AR	\$4.00
09/13	09/15	0543684LH5SA4WQYQ	WALMART.COM 8009256278 BENTONVILLE AR	\$213.79
09/26	09/29	8518412LZS66QWB09	TEXAS MUNICIPAL CLERKS 940-5653488 TX	\$540.00
09/28	09/29	5548077M10X7DDP5G	ACADEMY SPORTS #128 VICTORIA TX MANDY GRANT	\$119.95
			TOTAL XXXXXXXXXXXXX1238	\$877.74
09/10	09/11	5543286LE61Q27BRQ	APPLE.COM/BILL 866-712-7753 CA	\$2.99
10/04	10/06	5548872M60J0NTD9N	TX DEPT OF LICENSING AUSTIN TX	\$50.00
10/05	10/06	5543286M75ZK9G8N8	INT'L CODE COUNCIL INC 888-422-7233 IL DERRICK SMITH	\$170.00
			TOTAL XXXXXXXXXXXXX3836	\$222.99
09/13	09/15	0543684LH5SA4WD10	WALMART.COM 8009256278 BENTONVILLE AR	\$59.00
09/24	09/25	5544436LW2W1FXJFK	CROWN AWARDS INC HAWTHORNE NY JAMES RUDELLAT	\$58.84
			TOTAL XXXXXXXXXXXXX8611	\$117.84
09/17	09/19	5520739LNEV1Z7BZ8	TYLER TECHNOLOGIES, IN YARMOUTH CREDIT	\$275.00-
09/14	09/15	5543286LJ62QPLV2S	NCTCOG RTC TRAINING 817-695-9112 TX	\$120.00
09/15	09/16	8230509LK0017SEFR	AMAZON MARK* 744AJ4003 SEATTLE WA	\$93.98
09/18	09/18	5543286LN63J5TEMR	TEXAS MUNICIPAL LEAGUE 512-231-7400 TX	\$150.00
09/18	09/19	7541823LN6319S6VH	B&H PHOTO 800-606-6969 NEW YORK NY	\$1,639.98
09/19	09/22	0230537LT00M328E4	TRACTOR SUPPLY # 1369 PORT LAVACA TX	\$54.08
09/24	09/24	5543286LW5W1Y5645	TEXAS MUNICIPAL LEAGUE 512-231-7400 TX	\$550.00
09/23	09/25	8518412LWS66K9X7V	TEXAS PUBLIC PURCHASIN 361-2303533 TX	\$95.00
10/02	10/02	5543286M45YHNDYA9	TEXAS MUNICIPAL LEAGUE 512-231-7400 TX	\$500.00
10/04	10/06	5543687M73JBKJHQM	HILTON AMERICAS HOUSTO HOUSTON TX	\$765.42
10/04	10/06	5543687M73JBKJHQX	HILTON AMERICAS HOUSTO HOUSTON TX	\$765.42
10/04	10/06	5543687M73JBKJH5N	HILTON AMERICAS HOUSTO HOUSTON TX	\$765.42
10/04	10/06	5543687M73JBKJH6P	HILTON AMERICAS HOUSTO HOUSTON TX	\$765.42
10/04	10/06	5543687M73JBKJH7P	HILTON AMERICAS HOUSTO HOUSTON TX	\$765.42
10/04	10/06	5543687M73JBKJH77	HILTON AMERICAS HOUSTO HOUSTON TX	\$765.42
10/04	10/06	5543687M73JBKJH8T	HILTON AMERICAS HOUSTO HOUSTON TX	\$765.42



TRANSACTIONS (continued)

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
10/04	10/06	5543687M73JBKJH9S	HILTON AMERICAS HOUSTO HOUSTON TX BRITTNEY HOGAN TOTAL XXXXXXXXXXXX3462 \$9,051.40	\$765.42
09/06	09/08	5265384LA1YF8S042	PAYPAL *SMILINGCACT 4029357733 TX	\$51.90
10/03	10/03	0230537M5EHZDB1V0	TST* CTX - DAIRY QUEEN PORT LAVACA TX	\$21.30
10/03	10/04	0531461M600D2J93F	BUSHS CHICKEN -PORT LA PORT LAVACA TX JOE REYES JR TOTAL XXXXXXXXXXXX0215 \$86.01	\$12.81
09/12	09/13	5543286LG61ZWP1RA	CCSI EFAX CORPORATE 323-817-1155 CA	\$192.54
10/07	10/07	1230202M900SSAPL1	AUTODESK ADY 8553019562 CA JOANNA WEAVER TOTAL XXXXXXXXXXXX0249 \$711.87	\$519.33
09/17	09/18	5543286LN5SAZPG1Y	TEXAS A&M AGRILIFE EXT 979-862-2245 TX	\$115.00
09/19	09/20	8230509LP0012Y0N1	AMAZON MARK* H46036F03 SEATTLE WA CYNTHIA HEYSQUIERDO TOTAL XXXXXXXXXXXX0264 \$186.90	\$71.90
09/12	09/13	5754024LGLXFT8G48	VISTAPRINT 8662074955 MA	\$112.79
09/13	09/15	1544985LJ6ER3PZA7	BUTTER CHURN RESTAURAN ARANSAS PASS TX	\$39.64
09/15	09/17	5543286LL634T5YFF	RAISING CANES 0218 HUNTSVILLE TX	\$11.90
09/16	09/17	2524780LL02V2DREL	GRAND BUFFET HUNTSVILLE TX	\$19.46
09/17	09/18	5543286LM63H5RZXY	TST*CITY HALL CAFE & P HUNTSVILLE TX	\$25.37
09/18	09/19	8545491LNS66FAZKB	LOS PERICOS MEXICAN RE HUNSTVILLE TX	\$22.86
09/19	09/20	7271621LPS66J1J3R	FARMHOUSE CAFE AND BAK HUNTSVILLE TX	\$37.17
09/20	09/22	0514048LTLM8JVH8F	CHICK-FIL-A #04144 HUNTSVILLE TX	\$9.36
09/20	09/22	5543687LR7XXQGMER	HILTON ADVPURCH8002367 MEMPHIS TN CHECK-IN 09/18/24 FOLIO #8900920102	\$324.40
09/21	09/23	5530876LS2TYA7ZT5	SHELL OIL 575407828QPS VICTORIA TX	\$40.00
09/25	09/27	5270487LY1TXPTXFE	HOLIDAY INN & SUITES A COLLEGE STATI TX CHECK-IN 09/23/24 FOLIO #11391087	\$246.32
09/26	09/27	2524780LY04NG2ZLB	VC PAYMENTS VICTORIA TX	\$1,825.00
09/27	09/29	5543687M14PHV7EPF	ALOFT WACO TX CHECK-IN 09/22/24 FOLIO #127216 COLIN RANGNOW TOTAL XXXXXXXXXXXX2286 \$3,442.70	\$728.43

INTEREST CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	18.99% (v)	\$0.00	32	\$0.00
Cash Advances	18.99% (v)	\$0.00	32	\$0.00

(v) - variable

To avoid additional interest charges, pay your New Balance in full on or before the Payment Due Date.

Exciting news! Go online today and check out the all-new enhancements to the Card Service Center website. E-statements, additional payment options, links to Preferred Points website, and other helpful sites. Visit us today at www.cardaccount.net to enroll your credit card account(s) on the newly enhanced website.

CREDITING OF PAYMENTS

All payments received by 5:00 PM during the Card issuer's normal business day at the address indicated on the reverse side of this statement will be credited to your account as of the date of receipt of the payment. If payment is made at any location other than that address, credit of the payment may be delayed up to 5 days.

BILLING RIGHTS SUMMARY

What to do if You Think You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at BBCS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043 as soon as possible. In your letter, give us the following information: your name and account number; the dollar amount of the suspected error; and if you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While we do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights if You are Dissatisfied with Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: BBCS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

EXPLANATION OF INTEREST CHARGES

The Interest Charge shown on the front is the sum of the Interest Charges computed by applying the Periodic Rate(s) to the Average Daily Balance and adding any applicable transaction charge authorized in the Cardholder Agreement. The method for computing the balance subject to Interest Charge is an average daily balance (including new purchases) method.

We figure the interest charge on your account by applying the periodic rate(s) to the "average daily balance" of your account (including in some instances current transactions). To get the "average daily balance", we take the beginning balance of your account each day, add any new cash advances and subtract any payments or credits and any unpaid interest charges. If you paid in full the Previous Balance shown on this statement by the payment due date shown on the previous statement, we subtract from each day's beginning balance the amount of such Previous Balance included in that beginning balance and also do not add in any new purchases. Otherwise the amount of the Previous Balance is not subtracted and we add in any new purchases. This gives us the daily balance. Then we add all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance."

HOW TO AVOID INTEREST CHARGES: You have until the payment due date shown on your periodic statement to repay your balance before an interest charge on purchases will be imposed.

ANNUAL FEE DISCLOSURES

If an annual fee is shown on the front of the statement, see the front for information about the following matters: the annual percentage rate for purchases, certain information regarding any variable rate feature, the amount of the annual fee, any minimum interest charge, and any transaction charges for purchases. The method for computing the balance subject to interest charge on your account is an Average Daily Balance (including new purchases) method and is explained above.

If you terminate your account within 30 days from the Closing Date shown on the front of this statement, you will not owe the annual fee (and have the right to have it credited to your account) and may use your card(s) during that 30 day period without becoming obligated for the annual fee. To terminate your account you should give us written notice sent to the address for billing inquiries as shown on the front of this statement. All cards should be cut in half and returned with your termination notice.

CREDIT BALANCES

Any credit balance on your account (indicated by a "-" on the front of this statement) is money we owe you. You can make charges against this amount or request and receive a full refund of this amount by writing us at: Card Service Center, PO Box 569120, Dallas, TX 75356-9120. Any amount not charged against or refunded upon request that is over \$1.00 (equal to or in excess of \$1.00 if you live in MA or any amount in NY) will be refunded automatically within six months after the credit balance was created (four billing cycles in MD).

O1AB5762 – 3 – 05/25/17

(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

Name (if incorrect on reverse side)

Street address

City State Zip Code

Effective Date: Month, Day, Year Signature

Home Phone Work Phone