



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
January 9, 2025 to February 5, 2025

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$4,060.54
- Payments	\$4,060.54
- Other Credits	\$0.00
+ Purchases	\$8,970.53
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$8,970.53

Account Number XXXX XXXX XXXX 0305
Credit Limit \$26,500.00
Available Credit \$16,785.00
Statement Closing Date February 5, 2025
Days in Billing Cycle 28

PAYMENT INFORMATION

New Balance: \$8,970.53
Minimum Payment Due: \$269.12
Payment Due Date: March 2, 2025

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
01/28	01/28	85431890W00XSWLKH	PAYMENT - THANK YOU	\$4,060.54-

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: \$8,970.53
Minimum Payment Due: \$269.12
Payment Due Date: March 2, 2025

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	\$4,060.54-
01/28	01/29	82711160X0001S5SL	TDCAA AUSTIN TX	\$196.00
01/31	02/02	55436870Z7VR49MK0	HORIZON PERFORMANCE TE HARTLAND WI	\$1,613.50
01/31	02/02	57540240ZMMN85MDB	VISTAPRINT 8662074955 MA	\$167.74
			KAREN NEAL	
			TOTAL XXXXXXXXXXXXX0784	\$1,977.24
01/10	01/12	82117550A0008N430	TACTACAM CALEDONIA MN	\$120.00
			JAVIER RAMOS	
			TOTAL XXXXXXXXXXXXX0867	\$120.00
01/16	01/17	55263520H687XP8P2	HARBOR FREIGHT TOOLS34 PORT LAVACA TX	\$39.99
01/22	01/23	55432860N63247SG1	IN *SAFETY AND FIRE ED 281-8080656 TX	\$225.00
02/01	02/02	5543286105WPMWXWW	IN *SAFETY AND FIRE ED 281-8080656 TX	\$225.00
02/03	02/04	5526352136T404LDD	HARBOR FREIGHT TOOLS34 PORT LAVACA TX	\$71.97
02/04	02/05	554887214167YSX1B	TEXAS COMM FIRE PROT 512-936-3842 TX	\$56.49
			JUAN LUNA	
			TOTAL XXXXXXXXXXXXX0941	\$618.45
01/29	01/30	55417340X851QRXPQ	CAPITOL VPG ECOMMERCE AUSTIN TX	\$4.00
01/29	01/30	55432860Y5VY80HPD	BUC-EE'S #17 LULING TX	\$11.55
			WAYNE SHAFFER	
			TOTAL XXXXXXXXXXXXX1212	\$15.55
01/09	01/12	75120710AS66KPY1W	KALAHARI RESORT - TX ROUND ROCK TX	\$245.70
			CHECK-IN 01/09/25 FOLIO #RXQB8K2Q2	
01/13	01/14	55500360D64YHN95Z	WALMART.COM WALMART.COM AR	\$64.33
01/22	01/24	75120710PS66EKQDN	KRR RESTAURANT ROUND ROCK TX	\$19.49
01/22	01/24	05140480PLM8QT9N0	CHICK-FIL-A #05052 VICTORIA TX	\$13.15
01/23	01/26	75120710RS66EKR25	KRR RESTAURANT ROUND ROCK TX	\$44.91
01/24	01/26	75120710TS66ES1F6	KRR RESTAURANT ROUND ROCK TX	\$22.19
01/24	01/26	55308760T6G162DN4	SHELL OIL 12622536006 VICTORIA TX	\$15.00
			MANDY GRANT	
			TOTAL XXXXXXXXXXXXX1238	\$424.77
01/10	01/12	55432860A5ZF58WXS	APPLE.COM/BILL 866-712-7753 CA	\$2.99
01/24	01/26	55263520T6FN9FK3H	HARBOR FREIGHT TOOLS34 PORT LAVACA TX	\$196.95
01/28	01/29	75306370W5WVX7K53	CALHOUN COUNTY TX COU FORT WORTH TX	\$2.00
01/28	01/29	75306370W5WVX7K6D	CALHOUN COUNTY TX COU PORT LAVACA TX	\$3.00
			DERRICK SMITH	
			TOTAL XXXXXXXXXXXXX3836	\$204.94
01/09	01/10	051404809MHDSBTKD	H-E-B #434 PORT LAVACA TX	\$76.30
01/22	01/23	02305370P00H5K8VW	USPS PO 4872200979 PORT LAVACA TX	\$58.60
			JAMES RUDELLAT	
			TOTAL XXXXXXXXXXXXX8611	\$134.90
01/07	01/09	051404808LM8F6WBX	CHICK-FIL-A #05052 VICTORIA TX	\$14.72
01/19	01/21	55432860L62BKYKXQ	WHATABURGER 789 Q26 SCHULENBURG TX	\$15.14
01/19	01/21	55310200L3XQLEHWL	OLIVE GARDEN ZK 002154 FRISCO TX	\$45.17
01/20	01/22	55432860M62LKZXTT	WHATABURGER 789 Q26 SCHULENBURG TX	\$15.14
01/20	01/22	55500360M6Q277RZG	DAVES HOT CHICKEN 1100 WACO TX	\$23.35
01/20	01/22	72700690MS66DF70S	NORMAS CAFE FRISCO FRISCO TX	\$35.85
01/22	01/23	55436870P4M7QX4AF	DALLAS FRISCO EMBASSY FRISCO TX	\$579.18
			CHECK-IN 01/19/25 FOLIO #1037359	
			JOE REYES JR	



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 XXXXXXXXXXXX0215				\$728.55
01/10	01/12	55432860A5ZJH8HPZ	CCSI EFAX CORPORATE 323-817-1155 CA	\$137.94
01/25	01/26	55429500S27AQ7FA5	DOCUSIGN SEATTLE WA	\$127.92
01/27	01/28	75306370V5SSB4SVV	CALHOUN COUNTY TX COU FORT WORTH TX	\$2.00
01/27	01/28	75306370V5SSB4SWK	CALHOUN COUNTY TX COU PORT LAVACA TX	\$10.00
01/31	02/02	5270487104425RWX9	CANDLEWOOD SUITES AUST AUSTIN TX	\$234.00
		CHECK-IN 01/29/25	FOLIO #241594	
JOANNA WEAVER				
TOTAL XXXXXXXXXXXX0249				\$511.86
01/14	01/15	55506290E660G6LY8	TEXAS WATER UTILITIES HUTTO TX	\$405.00
01/15	01/15	55432860F60R478B1	TEEX ECOMMERCE 979-458-6898 TX	\$25.00
01/15	01/15	55432860F60R478GP	TEEX ECOMMERCE 979-458-6898 TX	\$25.00
01/16	01/16	55432860G611R6B0B	TEEX ECOMMERCE 979-458-6898 TX	\$50.00
01/16	01/17	55488720G133EW34D	TCEQ EPAYMENT AUSTIN TX	\$113.75
01/17	01/19	25457330J000BZ7R1	PREP BLAST 615-6893546 TN	\$43.50
01/17	01/20	85353350KEL60DGW5	PAYPAL *TECSERVICES 5126380595 TX	\$40.00
01/20	01/21	55506290L6BLML7MM	TEXAS WATER UTILITIES HUTTO TX	\$405.00
01/28	01/28	15270210W00EXKHAV	MICROSOFT-G075519942 MSBILL.INFO WA	\$214.36
02/03	02/04	554887213162BQ6NF	TCEQ IND RENEWAL LIC 512-239-6261 TX	\$111.00
CYNTHIA HEYSQUIERDO				
TOTAL XXXXXXXXXXXX0264				\$1,432.61
01/14	01/15	55432860E60L4K5AK	SQ *ONEFACE GOSQ.COM NJ	\$249.00
01/14	01/15	55436870E7VK1A9LM	TEXAS TACTICAL POLICE BURNET TX	\$330.00
01/14	01/15	55436870E7VK1A9LX	TEXAS TACTICAL POLICE BURNET TX	\$430.00
01/14	01/15	55436870E7VK1A9M5	TEXAS TACTICAL POLICE BURNET TX	\$330.00
01/15	01/16	12302020F0091GGX6	ROUND ROCK SURVEILLANC SACRAMENTO CA	\$495.00
01/22	01/23	05140480NMHDKLAB2	H-E-B #434 PORT LAVACA TX	\$14.04
01/22	01/23	52708240P2TM449G8	HOLIDAY INN SAN MARCOS SAN MARCOS TX	\$320.82
		CHECK-IN 03/12/25	FOLIO #727254	
01/29	01/31	55506290Y6LDNEBE9	INN OF THE HILLS RESOR KERRVILLE TX	\$632.80
		CHECK-IN 05/18/25	FOLIO #335297	
COLIN RANGNOW				
TOTAL XXXXXXXXXXXX2286				\$2,801.66

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	18.49% (v)	\$0.00	28	\$0.00
Cash Advances	18.49% (v)	\$0.00	28	\$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.

Thank you for the opportunity to serve your credit card needs. Should your future plans include travel, please contact us at 1-800-367-7576.

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