



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
May 9, 2024 to June 7, 2024

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$14,964.71
- Payments	\$14,964.71
- Other Credits	\$375.00
+ Purchases	\$5,791.59
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$5,416.59

PAYMENT INFORMATION

New Balance:	\$5,416.59
Minimum Payment Due:	\$162.50
Payment Due Date:	July 2, 2024

Account Number	XXXX XXXX XXXX 0305
Credit Limit	\$26,500.00
Available Credit	\$20,504.00
Statement Closing Date	June 7, 2024
Days in Billing Cycle	30

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
05/22	05/22	8543189GZ00XV1735	PAYMENT - THANK YOU	\$14,964.71-

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: \$5,416.59
Minimum Payment Due: \$162.50
Payment Due Date: July 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 XXXXXXXXXXXX0305	\$14,964.71-
05/22	05/23	5550080GZ609W6QA7	TEXAS NARCOTIC OFFICER EL PASO T CREDIT	\$375.00-
05/14	05/15	8535335GPQ6GFQ9VK	PAYPAL *ADVANCEDPOL 3522784291 FL	\$349.00
05/20	05/21	5550080GX608R8L9K	TEXAS NARCOTIC OFFICER EL PASO TX	\$375.00
06/01	06/02	5543286H9618N0QDJ	AMZN MKTP US*7Y1Z87043 AMZN.COM/BILL WA	\$334.93
			COLIN RANGNOW	
			TOTAL XXXXXXXXXXXX0727	\$683.93
06/06	06/07	5174295HFW0FZGVSL	IDENTOGO - TX FINGE 877-512-6962 MA	\$10.21
06/06	06/07	5174295HFW0M1BPBZ	IDENTOGO - TX FINGE 877-512-6962 MA	\$10.21
			ERIC SALES	
			TOTAL XXXXXXXXXXXX0776	\$20.42
05/10	05/12	8230509GK000LZVMW	AMAZON MAR* 112-525325 SEATTLE WA	\$28.68
05/16	05/17	5543286GT5WT72XTN	AMZN MKTP US*HS2KA0J23 AMZN.COM/BILL WA	\$89.42
05/28	05/29	5554650H661QH34X	LAZ PARKING M11354 HOUSTON TX	\$9.35
06/04	06/05	5543286HQ62BZY9ET	AMZN MKTP US*L51F61O83 AMZN.COM/BILL WA	\$191.71
06/05	06/06	5543286HD62KDXMJB	AMAZON.COM*8X97D6GU3 AMZN.COM/BILL WA	\$220.00
06/06	06/07	5543286HE62ZP6VJ5	AMAZON.COM*BV5HV01O3 AMZN.COM/BILL WA	\$25.94
			KAREN NEAL	
			TOTAL XXXXXXXXXXXX0784	\$565.10
05/20	05/21	5548872GYBLYHHSAG	TEXAS COMM FIRE PROT AUSTIN TX	\$87.17
05/22	05/23	5548872H0BLYKEVVA	TEXAS COMM FIRE PROT AUSTIN TX	\$56.49
05/23	05/23	5543286H05YNNRHXE	TAMUCC ACAD TESTING 361-825-2334 TX	\$10.00
05/23	05/24	5548872H1BLYAW6K2	TEXAS COMM FIRE PROT AUSTIN TX	\$87.17
			JUAN LUNA	
			TOTAL XXXXXXXXXXXX0941	\$240.83
06/04	06/05	5531020HQ2MLHLS00	YARD HOUSE ZK 0108362 SAN ANTONIO TX	\$44.16
			WAYNE SHAFFER	
			TOTAL XXXXXXXXXXXX1212	\$44.16
05/08	05/09	5543286GH5SDG7KY4	AMZN MKTP US*SV6S41ND3 AMZN.COM/BILL WA	\$103.99
05/22	05/22	5543286GZ5YAX10LX	TEXAS MUNICIPAL LEAGUE 512-231-7400 TX	\$225.00
05/29	05/30	5550036H62E764N0H	WALMART.COM WALMART.COM AR	\$164.45
			MANDY GRANT	
			TOTAL XXXXXXXXXXXX1238	\$493.44
05/18	05/19	5543286GV5XD330NB	AMZN MKTP US*B60TB0J03 AMZN.COM/BILL WA	\$43.87
05/28	05/29	0230096H58PLLGB7K	GOVERNMENT FINANCE OFF CHICAGO IL	\$170.00
05/30	05/31	8545667H7S66J3523	HALFMOON EDUCATION 715-8355900 WI	\$339.00
05/30	05/31	0230096H78PLVF97R	GOVERNMENT FINANCE OFF CHICAGO IL	\$150.00
05/31	05/31	5543286H860XHYWHM	TEXAS MUNICIPAL LEAGUE 512-231-7400 TX	\$150.00
06/05	06/06	5543286HD62LR6HSM	AMZN MKTP US*9096G0K23 AMZN.COM/BILL WA	\$24.98
			SUSAN LANG	
			TOTAL XXXXXXXXXXXX1345	\$877.85
05/08	05/09	5543286GH5SDBRDMM	AMZN MKTP US*HO6VR1GD3 AMZN.COM/BILL WA	\$18.99
05/08	05/09	5531020GH2DKGPKPS	AMAZON.COM*Y86TD2403 SEATTLE WA	\$17.99
05/11	05/12	5543286GL5V6TKFFT	APPLE.COM/BILL 866-712-7753 CA	\$2.99
05/12	05/13	5543286GM5VJGA54H	AMZN MKTP US*MQ1887ZQ3 AMZN.COM/BILL WA	\$10.99
05/16	05/16	5543286GT5WK6BRQ	AMZN MKTP US*4545O54Z3 AMZN.COM/BILL WA	\$121.59
05/27	05/27	5548077H48AZ1AQ83	RECONYX HOLMEN WI	\$40.00
06/06	06/07	5550629HFRDQ55Y4H	FUEL STOP PORT LAVACA TX	\$61.04
			DERRICK SMITH	



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 XXXXXXXXXXXX3836	\$273.59
05/08	05/09	5543286GH5SQ61Q66	AMZN MKTP US*E24F11T3 AMZN.COM/BILL WA	\$37.98
05/28	05/28	5543286H5602MET3W	AMZN MKTP US*CA68K0UY3 AMZN.COM/BILL WA	\$370.20
			JAMES RUDELLAT	
			TOTAL XXXXXXXXXXXX8611	\$408.18
05/20	05/21	5265384GX1Z68V0EF	PAYPAL *SMILINGCACT 4029357733 TX	\$32.94
			JOE REYES JR	
			TOTAL XXXXXXXXXXXX0215	\$32.94
05/09	05/10	5543286GJ5SRJRQ1E	CCSI EFAX CORPORATE 323-817-1155 CA	\$297.02
05/23	05/26	0543684H18PLWXMM2	COMFORT SUITES TXE32 BASTROP TX	\$123.99
		CHECK-IN 05/22/24	FOLIO #0732280165	
06/03	06/04	5543286HB623DL7WG	UPS*BILLING CENTER 800-811-1648 GA	\$22.88
			JOANNA WEAVER	
			TOTAL XXXXXXXXXXXX0249	\$443.89
05/17	05/19	0543684GVEHVZQG66	DOMINO'S 6723 PORT LAVACA TX	\$164.94
05/29	05/30	0230537H700KXV364	USPS PO 4872200979 PORT LAVACA TX	\$9.68
05/30	05/31	5548872H8BLHLKMLY	TX DEPT AGRICULTURE AUSTIN TX	\$76.94
06/05	06/07	5270487HEP62SL2XL	HYATT REGENCY SAN ANTO SAN ANTONIO TX	\$604.22
		CHECK-IN 06/03/24	FOLIO #47150941	
06/05	06/07	5270487HEP62Z1BX3	HYATT REGENCY SAN ANTO SAN ANTONIO TX	\$476.48
		CHECK-IN 06/03/24	FOLIO #47746451	
			CYNTHIA HEYSQUIERDO	
			TOTAL XXXXXXXXXXXX0264	\$1,332.26

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	19.49% (v)	\$0.00	30	\$0.00
Cash Advances	19.49% (v)	\$0.00	30	\$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