



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, 2025 to June 6, 2025

**SUMMARY OF ACCOUNT ACTIVITY**

Previous Balance	\$6,648.63
- Payments	\$6,648.63
- Other Credits	\$512.57
+ Purchases	\$4,387.14
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$3,874.57

Account Number XXXX XXXX XXXX 0305  
Credit Limit \$26,500.00  
Available Credit \$20,195.00  
Statement Closing Date June 6, 2025  
Days in Billing Cycle 29

**PAYMENT INFORMATION**

New Balance: \$3,874.57  
Minimum Payment Due: \$116.24  
Payment Due Date: July 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
05/15	05/15	85431894700XSYRZ2	PAYMENT - THANK YOU	\$6,648.63-

Transactions continued on next page

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



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.

Account Number: XXXX XXXX XXXX 0305  
New Balance: \$3,874.57  
Minimum Payment Due: \$116.24  
Payment Due Date: July 2, 2025

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

11273390700003050001162400003874575



CITY OF PORT LAVACA  
Account Number: XXXX XXXX XXXX 0305

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	\$6,648.63-
05/08	05/09	5543286405VNZ9F92	SQ *THE DONUT PALACE PORT LAVACA TX	\$43.00
05/19	05/20	51742954Q25V131HJ	IDENTOGO - TX FINGERPR 877-512-6962 MA ERIC SALES	\$10.21
			TOTAL XXXXXXXXXXXXX0776	\$53.21
05/08	05/09	55309594146HKAHPF	MURPHY7204ATWALMART PORT LAVACA TX	\$53.05
05/10	05/11	55309594347D8ARJM	MURPHY7204ATWALMART PORT LAVACA TX	\$48.46
05/11	05/12	05295314366DRE1S2	PAYPRO-CHARGE.COM LONDON GB	\$2.16
05/12	05/13	5550629459TZQTAL9	FUEL STOP PORT LAVACA TX	\$15.00
05/13	05/14	5550629469SZKRAPK	FUEL STOP PORT LAVACA TX	\$30.00
05/14	05/15	5530959474950KQ9S	MURPHY7204ATWALMART PORT LAVACA TX	\$38.86
06/01	06/02	55506294TAEB8M4KK	FUEL STOP PORT LAVACA TX	\$35.00
06/05	06/06	55506294XAJHJZ8L7	FUEL STOP PORT LAVACA TX	\$20.00
			KAREN NEAL	
			TOTAL XXXXXXXXXXXXX0784	\$242.53
05/23	05/25	65187424G0001LG0H	CALHOUN CO TAX ASSESSO PORT LAVACA TX	\$15.45
			JUAN LUNA	
			TOTAL XXXXXXXXXXXXX0941	\$15.45
05/10	05/11	5543286425WQW7GSG	SQ *THE DONUT PALACE PORT LAVACA TX	\$66.00
05/12	05/13	5550037449TLOP9Z9	TCEQ EPAYMENT AUSTIN TX	\$113.75
			WAYNE SHAFFER	
			TOTAL XXXXXXXXXXXXX1212	\$179.75
05/20	05/21	05140484QMHDZGZ4R	H-E-B #434 PORT LAVACA TX	\$76.54
05/21	05/22	82711164EEHM8E71K	SP TMCEC AUSTIN TX	\$35.38
05/21	05/22	82711164EEHM8KMMD	SP TMCEC AUSTIN TX	\$35.38
05/22	05/23	55432864E6076SPFB	HTL*HILTONPALACIOD 800-468-3578 TX	\$532.71
05/22	05/23	52653844EMKHA8BL5	HOTELBOOKING*SERVFEE 8007279059 UT CHECK-IN 05/22/25 FOLIO #0053678554	\$17.99
05/23	05/23	55432864F60A3FQ9S	TEXAS MUNICIPAL LEAGUE 512-231-7400 TX	\$245.00
05/28	05/28	55432864L61V96HHV	WALMART.COM 800-925-6278 AR	\$70.09
06/02	06/03	82305094SEHMHRHPQ	TMCEC AUSTIN TX	\$150.00
06/02	06/03	52653844TLP95MJ40	HOTELBOOKING*SERVFEE 8007279059 UT CHECK-IN 06/02/25 FOLIO #0019876876	\$17.99
06/03	06/04	55432864S5SN9N1DN	HTL*DOUBLETREEBYHI 800-468-3578 TX	\$320.27
			MANDY GRANT	
			TOTAL XXXXXXXXXXXXX1238	\$1,501.35
05/27	05/28	55432864K61NDFMXK	SQ *THE DONUT PALACE PORT LAVACA TX	\$38.50
			JAMES RUDELLAT	
			TOTAL XXXXXXXXXXXXX8611	\$38.50
05/22	05/23	55480774E34F85921	GOVERNMENT TREASURERS ARLINGTON TX	\$75.00
06/05	06/06	75418234W6P23VPRS	WEB*NETWORKSOLUTIONS JACKSONVILLE FL	\$214.94
			BRITTNEY HOGAN	
			TOTAL XXXXXXXXXXXXX3462	\$289.94
06/02	06/03	55488724S1TTVVW5P0	TEXAS COMM FIRE PROT 512-936-3842 TX	\$87.17
06/02	06/03	55488724S1TTVVW54E	TEXAS COMM FIRE PROT 512-936-3842 TX	\$87.17
			JOE REYES JR	
			TOTAL XXXXXXXXXXXXX0215	\$174.34
05/12	05/14	851016545WGNFZQE0	NATL SOC OF PROF ENGIN ALEXANDRIA CREDIT	\$164.00-

Transactions continued on next page



**CITY OF PORT LAVACA**  
**Account Number: XXXX XXXX XXXX 0305**

**TRANSACTIONS (continued)**

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
05/09	05/12	851016543WGNFZQD8	NATL SOC OF PROF ENGIN ALEXANDRIA VA	\$454.00
05/09	05/12	851016543WGNFZQD8	NATL SOC OF PROF ENGIN ALEXANDRIA VA	\$160.00
05/12	05/13	5543286445X448KER	UPS*BILLING CENTER 800-811-1648 GA	\$17.41
05/13	05/14	5543286455XE2FABE	CCSI EFAX CORPORATE 323-817-1155 CA	\$137.94
05/15	05/16	5544436479WQ697B7	CROWN AWARDS INC HAWTHORNE NY	\$53.98
05/19	05/20	55432864B5ZA6R5BM	UPS*BILLING CENTER 800-811-1648 GA	\$42.21
05/26	05/27	55432864J61GFTK82	UPS*BILLING CENTER 800-811-1648 GA	\$0.35
JOANNA WEAVER				
TOTAL XXXXXXXXXXXXX0249				\$701.89
05/15	05/16	5543286485Y6BT1DE	INTERSTATE ALL BATTERY VICTORIA TX	\$71.76
05/15	05/16	5543687487KD5GZ35	SAN MARCOS EMBASSY SUI SAN MARCOS TX	\$382.98
CHECK-IN 05/13/25 FOLIO #891059				
05/27	05/28	25247804K04PHFB1Z	DOUBLEDAVES PIZZAWORKS VICTORIA TX	\$40.56
COLIN RANGNOW				
TOTAL XXXXXXXXXXXXX2286				\$495.30
05/06	05/09	05314613Z2XDLSV48	S&A TRAILER SALES LLC VICTORIA T CREDIT	\$348.57-
05/09	05/12	054368443EHXLX1VT	DOMINO'S 6723 PORT LAVACA TX	\$185.66
05/29	05/30	55432864M6290GD48	UPS*29M4Q4R04PE 800-811-1648 GA	\$9.05
06/03	06/04	82305094VEHM89MJF	SP RAE PROSTORES ALSIP IL	\$169.17
06/04	06/06	85353354WF6SEPR4N	PAYPAL *TECSERVICES 5126380595 TX	\$40.00
06/05	06/06	55432864W5VB30WHD	SUPPLYHOUSE.COM 888-757-4774 NY	\$127.00
CYNTHIA HEYSQUIERDO				
TOTAL XXXXXXXXXXXXX3185				\$182.31

**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	29	\$0.00
Cash Advances	18.49% (v)	\$0.00	29	\$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](http://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)

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Name (if incorrect on reverse side)

---

Street address

---

City

State

Zip Code

---

Effective Date: Month, Day, Year

Signature

---

Home Phone

Work Phone