



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 8, 2025 to October 8, 2025

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$8,741.19
- Payments	\$8,741.19
- Other Credits	\$0.00
+ Purchases	\$14,950.94
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$14,950.94

Account Number XXXX XXXX XXXX 0305
Credit Limit \$26,500.00
Available Credit \$10,913.00
Statement Closing Date October 8, 2025
Days in Billing Cycle 31

PAYMENT INFORMATION

New Balance: \$14,950.94
Minimum Payment Due: \$448.53
Payment Due Date: November 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
09/15	09/15	85431898200XV5TJM	PAYMENT - THANK YOU	\$8,741.19-

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: \$14,950.94
Minimum Payment Due: \$448.53
Payment Due Date: November 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	\$8,741.19-
10/01	10/02	25247808J0057X4S4	DOUBLEDAVES PIZZAWORKS VICTORIA TX ERIC SALES	\$9.73
			TOTAL XXXXXXXXXXXXX0776	\$9.73
09/09	09/10	51043237X1YDAQH2R	TEAM WENDY 2167382518 OH	\$238.32
09/23	09/24	55457028B32WTHTLT	ROCIC NASHVILLE TN	\$300.00
10/06	10/07	75456678PS66GRPBD	GT DISTRIBUTORS RETAIL PFLUGERVILLE TX KAREN NEAL	\$156.80
			TOTAL XXXXXXXXXXXXX0784	\$695.12
09/09	09/10	55500377WDRZX58HQ	TEXAS COMM FIRE PROT AUSTIN TX JUAN LUNA	\$87.17
			TOTAL XXXXXXXXXXXXX0941	\$87.17
09/29	09/30	55310208H8MA44KN1	CHIPOTLE 0408 COLLEGE STATI TX	\$20.51
09/29	10/01	55432868H62E5QKSS	THE LASALLE HOTEL F&B BRYAN TX CHECK-IN 09/29/25 FOLIO #M27415	\$52.21
09/30	10/02	85133318JLQ4PVVVD	MURPHY S LAW BRYAN TX	\$33.35
09/30	10/02	55432868J62NKAWKH	STARBUCKS STORE 77844 BRYAN TX	\$12.99
10/01	10/02	55432868K630XDV8H	TST*RX PIZZA & BAR BRYAN TX	\$42.30
10/01	10/03	55432868K632ET6HL	STARBUCKS STORE 77844 BRYAN TX	\$17.70
10/02	10/03	05436848L00QJNJ55	STARBUCKS 77844 BRYAN TX	\$10.61
10/02	10/05	55432868L63FPK1T6	THE LASALLE HOTEL F&B BRYAN TX CHECK-IN 10/02/25 FOLIO #M27731	\$46.97
10/03	10/05	55432868M5SEPRYKN	STARBUCKS STORE 77844 BRYAN TX	\$17.59
10/03	10/05	55432868M5SGZX2KJ	LASALLE HOTEL BRYAN TX BRYAN TX CHECK-IN 10/03/25 FOLIO #215180	\$440.00
10/03	10/05	55432868M5SGZX2KS	LASALLE HOTEL BRYAN TX BRYAN TX CHECK-IN 10/03/25 FOLIO #215200	\$440.00
10/03	10/05	52653848MEKCLKPMHF	SUBWAY 11325 COLUMBUS TX	\$17.99
10/07	10/08	05436848TBLK76HRW	WM SUPERCENTER #1098 PORT LAVACA TX WAYNE SHAFFER	\$20.48
			TOTAL XXXXXXXXXXXXX1212	\$1,172.70
09/08	09/09	05436847WEHSYKGX9	WALMART.COM 8009256278 BENTONVILLE AR	\$155.34
09/15	09/16	823050983EHN7F962	TMCEC AUSTIN TX	\$575.00
09/18	09/19	52653848SLTDLYMM9	PAYPRO US INC. 8883174868 NY	\$86.35
10/02	10/02	12302028K00W598YM	AFP*TEXAS COURT CLERKS WOODWAY TX	\$100.00
10/06	10/07	55432868P5V801614	HOTELCOM73265077885097 HOTELS.COM WA	\$114.30
10/06	10/07	57540248PMKAX9Q0L	EB *COMPLICATIONS WITH 8014137200 CA MANDY GRANT	\$120.00
			TOTAL XXXXXXXXXXXXX1238	\$1,150.99
09/26	09/28	55131588DEBKAER92	CDW GOVT #AG2PV6B 800-808-4239 IL	\$54.54
09/26	09/28	87021308DEHS6AYGS	GMS PRESEN* TICKETS-RE DULUTH MN	\$153.54
10/03	10/05	05436848MBLKG5SJ2	WM SUPERCENTER #1098 PORT LAVACA TX DERRICK SMITH	\$19.88
			TOTAL XXXXXXXXXXXXX3836	\$227.96
10/01	10/03	55310208K8NVGHSNR	OLIVE GARDEN 0021694 VICTORIA TX	\$110.84
10/01	10/03	52707158K09FLS5S2	THE HOME DEPOT #6587 VICTORIA TX JAMES RUDELLAT	\$659.12
			TOTAL XXXXXXXXXXXXX8611	\$769.96
09/08	09/09	82305097VEHP404ZK	CANVA* I04633-47677819 CAMDEN DE	\$3.00



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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
09/08	09/10	55421357VWVAMKT632	GOVERNMENT FINANCE OFF CHICAGO IL	\$250.00
09/12	09/14	55436877Z8GEY8DZZ	CANVAS CHAMP LAWRENCEVILLE GA	\$1,485.78
09/22	09/23	526538489LP79A2S8	LEVATAI* 8009963581 IL	\$265.13
10/02	10/03	52653848KLVVEJVB5	LEVATAI* 8009963581 IL	\$4,574.39
10/06	10/07	52653848PLWYL3EZV	GOVERNMENT FINANCE OFF 3129779700 IL	\$495.00
10/08	10/08	55432868T5VLWVDPJ	TEXAS MUNICIPAL LEAGUE 512-231-7400 TX	\$45.00
BRITTNEY HOGAN				
TOTAL XXXXXXXXXXXX3462				\$7,118.30
09/10	09/11	02305377Y00K08FRD	USPS PO 4872200979 PORT LAVACA TX	\$66.24
09/26	09/28	05436848EBLK8S8N8	WM SUPERCENTER #1098 PORT LAVACA TX	\$72.82
10/05	10/06	05416018N43A6536A	WAL-MART #1098 PORT LAVACA TX	\$15.00
JOE REYES JR				
TOTAL XXXXXXXXXXXX0215				\$154.06
09/07	09/08	55131587SDNMMX92L	APPLE.COM/BILL CUPERTINO CA	\$9.60
09/11	09/12	55432867Y5WVNDG6N5	CCSI EFAX CORPORATE 323-817-1155 CA	\$137.94
09/20	09/21	5543286875Z8VKSLX	APPLE.COM/BILL 866-712-7753 CA	\$2.99
09/27	09/28	55432868E61FS75GT	APPLE.COM/BILL 866-712-7753 CA	\$106.74
10/07	10/07	12302028R00BZ5BFR	AUTODESK ADY 8553019562 CA	\$530.00
JOANNA WEAVER				
TOTAL XXXXXXXXXXXX0249				\$787.27
09/17	09/19	5543286855YJLH66D	FAIRFIELD INN & SUITES FORT WORTH TX	\$307.71
CHECK-IN 09/17/25 FOLIO #X6 JE				
09/25	09/26	55436878D50SMY4X3	WYNDHAM MCALLEN TX	\$491.05
CHECK-IN 09/22/25 FOLIO #1493010				
09/26	09/28	75207998DS6LDSRB	TOYOTA OF VICTORIA VICTORIA TX	\$587.60
COLIN RANGNOW				
TOTAL XXXXXXXXXXXX2286				\$1,386.36
09/09	09/10	55500377WDRZX2BQJ	TCEQ EPAYMENT AUSTIN TX	\$113.75
09/09	09/10	55500377WDRZX2BQS	TCEQ EPAYMENT AUSTIN TX	\$113.75
09/11	09/12	55506297YDV3KVAQP	SUNCOASTLEARNING.COM ACWORTH GA	\$400.00
09/18	09/19	823050986EHMFTLM9	SP RAE PROSTORES ALSIP IL	\$46.88
09/19	09/21	555003786E40TM2XW	TCEQ EPAYMENT AUSTIN TX	\$113.75
09/19	09/21	02305378700LELFRB	USPS PO 4872200979 PORT LAVACA TX	\$18.35
09/30	10/01	25457338J000FMSQR	PREP BLAST NASHVILLE TN	\$43.50
09/30	10/01	25457338J000FMVAY	PREP BLAST NASHVILLE TN	\$43.50
09/30	10/01	55500378HEG1P6ZHJ	TCEQ IND RENEWAL LIC AUSTIN TX	\$111.00
10/01	10/02	05436848KBLLVD1BJ	WM SUPERCENTER #1098 PORT LAVACA TX	\$91.75
10/01	10/03	85309618KLDVWRWK2	SOUTHERN LAWN EQUIPMEN ANTIOCH TN	\$218.15
10/07	10/08	55500378REPSX1MBN	TX AG LICENSING AUSTIN TX	\$76.94
CYNTHIA HEYSQUIERDO				
TOTAL XXXXXXXXXXXX3185				\$1,391.32

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	18.24% (v)	\$0.00	31	\$0.00
Cash Advances	18.24% (v)	\$0.00	31	\$0.00

(v) - variable



CITY OF PORT LAVACA
Account Number: XXXX XXXX XXXX 0305

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