



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**  
August 9, 2024 to September 6, 2024

**SUMMARY OF ACCOUNT ACTIVITY**

Previous Balance	\$16,999.10
- Payments	\$16,999.10
- Other Credits	\$1,269.87
+ Purchases	\$13,544.33
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$12,274.46

**PAYMENT INFORMATION**

New Balance:	\$12,274.46
Minimum Payment Due:	\$368.24
<b>Payment Due Date:</b>	<b>October 2, 2024</b>

Account Number XXXX XXXX XXXX 0305  
Credit Limit \$26,500.00  
Available Credit \$13,673.00  
Statement Closing Date September 6, 2024  
Days in Billing Cycle 29

**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
08/15	08/15	8543189KL00XSWLKA	PAYMENT - THANK YOU	\$16,999.10-

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: \$12,274.46  
Minimum Payment Due: \$368.24  
**Payment Due Date: October 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	\$16,999.10-
08/13	08/15	2524780KK02QBB2JE	CLEAR SPRINGS NEW BRAU NEW BRAUNFELS TX	\$116.32
08/21	08/22	5512685KS1WV4Q844	STOP STICK, LTD. HARRISON OH	\$135.00
08/29	08/30	7518742L30001DR2P	CALHOUN CO TAX ASSESSO PORT LAVACA TX	\$7.73
			ERIC SALES	
			TOTAL XXXXXXXXXXXXX0776	\$259.05
08/08	08/11	5550629KE1HP3WPE7	MOODY GARDENS HOTEL GALVESTON TX	\$731.40
		CHECK-IN 08/04/24	FOLIO #00238117	
08/13	08/14	7518742KK00019T98	CALHOUN CO TAX ASSESSO PORT LAVACA TX	\$7.73
08/15	08/16	8271116KM0003Q0ZF	TXC HOLSTERS TOMBALL TX	\$111.41
08/19	08/20	8230509KR000X7VLT	VICTORIA EC-INFINIUM VICTORIA TX	\$150.00
08/21	08/22	8230509KS000N5RK7	AMAZON MARK* R49HX7XS2 SEATTLE WA	\$377.70
08/22	08/23	5543286KV5VLB8MDQ	AMAZON MKTPL*R49GV43Z1 AMZN.COM/BILL WA	\$49.33
08/26	08/26	8230509KZ000JLL77	VICTORIA EC-INFINIUM VICTORIA TX	\$150.00
08/29	08/30	7536943L26X93VMZN	THE UPS STORE 5039 COLORADO SPRI CO	\$182.62
09/06	09/06	7518742LA00018PA2	VIKING TACTICS INC 9109875983 TN	\$98.90
			KAREN NEAL	
			TOTAL XXXXXXXXXXXXX0784	\$1,859.09
08/16	08/18	5543286KN5WVKZR4J	THE HOME DEPOT 6587 VICTORIA TX	\$670.96
08/16	08/18	5548872KN09XHQ3XP	TEXAS COMM FIRE PROT AUSTIN TX	\$87.17
08/16	08/18	5548872KN09XHQ3XZ	TEXAS COMM FIRE PROT AUSTIN TX	\$87.17
08/20	08/21	5543286KT5V0QL57A	AMAZON MKTPL*RU6JS8270 AMZN.COM/BILL WA	\$87.99
08/20	08/21	5543286KT5V2G3G4T	IN *THRIVE RESPONSE 817-2974500 TX	\$400.00
08/20	08/21	5543286KT5V2G3G41	IN *THRIVE RESPONSE 817-2974500 TX	\$250.00
08/21	08/22	8230509KS0013VPXA	AMAZON MARK* R45IM5F91 SEATTLE WA	\$91.99
08/30	08/31	5548872L40Q5W1JPL	TEXAS COMM FIRE PROT AUSTIN TX	\$87.17
			JUAN LUNA	
			TOTAL XXXXXXXXXXXXX0941	\$1,762.45
08/19	08/20	5550629KR1V2Q7X0E	TEXAS WATER UTILITIES HUTTO TX	\$90.00
08/28	08/29	5754024L1LTQQT65R	ADOBE *ADOBE 4085366000 CA	\$259.67
			WAYNE SHAFFER	
			TOTAL XXXXXXXXXXXXX1212	\$349.67
08/16	08/16	1230202KM01FPEED3	AFP*TEXAS MUNICIPAL CO SEGUIN TX	\$75.00
08/19	08/20	5543286KR5SMMRGGW4	SQ *THE DONUT PALACE PORT LAVACA TX	\$46.50
08/20	08/22	8518412KSS66KET4J	TEXAS MUNICIPAL CLERKS 940-5653488 TX	\$315.00
08/27	08/28	5543286L05X2HS3DL	SQ *THE DONUT PALACE PORT LAVACA TX	\$35.50
08/28	08/29	5550629L223LJSANK	TEXAN 10 SCHULENBURG TX	\$26.00
08/28	08/30	0514048L2LM88GJZT	CHICK-FIL-A #03295 WACO TX	\$11.68
08/29	08/30	5543286L35XX7SB45	TST*MARIA MEZCALERIA WACO TX	\$26.65
08/30	09/02	5543286L45Y7WSLB7	TST*TX BURGER - CAMERO CAMERON TX	\$16.55
08/30	09/02	5270824L40YLD6L7E	CEFCO #0003 CAMERON TX CAMERON TX	\$13.73
			MANDY GRANT	
			TOTAL XXXXXXXXXXXXX1238	\$566.61
08/10	08/11	5543286KF5SR0DWY6	APPLE.COM/BILL 866-712-7753 CA	\$2.99
08/26	08/27	8230509L0000327N3	COLUMN PUBLIC NOTICE WASHINGTON DC	\$66.55
			DERRICK SMITH	
			TOTAL XXXXXXXXXXXXX3836	\$69.54
08/12	08/13	0230096KH8PL6JXVH	GOVERNMENT FINANCE OFF CHICAGO IL	\$50.00
08/13	08/14	8535335KJQK8AK94D	PAYPAL *TXMUNLEAGUE 5122317400 TX	\$100.00
08/13	08/14	0230096KJ8PLAZHNR	GOVERNMENT FINANCE OFF CHICAGO IL	\$50.00
08/19	08/20	7545491KRS66D5WXR	TEXAS TRADITIONS GRILL PORT LAVACA TX	\$562.22



**TRANSACTIONS (continued)**

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
08/20	08/21	0230096KT8PLAK0Z8	GOVERNMENT FINANCE OFF CHICAGO IL	\$634.50
08/22	08/23	0230096KV8PL8MDV8	GOVERNMENT FINANCE OFF CHICAGO IL	\$85.00
08/22	08/23	0230096KV8PL8MDXA	GOVERNMENT FINANCE OFF CHICAGO IL	\$50.00
08/22	08/23	0230096KV8PL8MDZX	GOVERNMENT FINANCE OFF CHICAGO IL	\$50.00
08/26	08/27	5754024KZMM2PQDSB	EB *TML REGION 11 QUAR 8014137200 CA	\$356.16
08/30	09/02	5543286L45Y9KQ7JZ	AC HOTEL WACO DOWNTOWN WACO TX	\$279.44
		CHECK-IN 08/28/24	FOLIO #61508	
09/02	09/03	5543286L65YYX202Y	AMAZON MKTPL*ZT9BM9A02 AMZN.COM/BILL WA	\$19.99
09/04	09/05	0230096L88PL68LLV	GOVERNMENT FINANCE OFF CHICAGO IL	\$490.00
			BRITTNEY HOGAN	
			TOTAL XXXXXXXXXXXX3462	\$2,727.31
08/23	08/25	5526352KX1Z321M3B	HARBOR FREIGHT TOOLS34 PORT LAVAC CREDIT	\$1,059.98-
08/15	08/16	0514048KLLYPZALXE	LOWE'S MARKET#113 PALACIOS TX	\$147.22
08/29	08/31	5550036L324NFM1D8	WYNDHAM GARDEN COLLEGE COLLEGE STATI TX	\$247.23
		CHECK-IN 08/26/24	FOLIO #1	
			JOE REYES JR	
			TOTAL XXXXXXXXXXXX0215	\$665.53-
08/12	08/13	5543286KH5VQNM70K	CCSI EFAX CORPORATE 323-817-1155 CA	\$210.62
			JOANNA WEAVER	
			TOTAL XXXXXXXXXXXX0249	\$210.62
08/09	08/11	5543286KE5SAXJZGJ	AMZN MKTP US*RM27P6G92 AMZN.COM/BILL WA	\$124.99
08/13	08/14	5550036KJ1MN3GX47	HORIZON PERFORMANCE TE HEARTLAND WI	\$66.54
08/16	08/18	5548872KN09XFPDZ2	TCEQ EPAYMENT AUSTIN TX	\$113.75
08/16	08/18	2545733KN000FRL1H	PREP BLAST 615-6893546 TN	\$43.50
08/27	08/28	5754024L0MKBJV66X	PSI SERVICES LLC USD 8188476180 CA	\$128.00
08/27	08/28	5754024L0MKBMEGHR	PSI SERVICES LLC USD 8188476180 CA	\$192.00
09/03	09/04	5543286L85ZE3A2WB	TEXAS A&M AGRILIFE EXT 979-862-2245 TX	\$45.00
09/03	09/04	2545733L8000HG2DF	PREP BLAST 615-6893546 TN	\$43.50
09/05	09/05	5543286L95ZLBXW4K	TEEX ECOMMERCE 979-458-6898 TX	\$495.00
09/05	09/06	8230509L90011NQKX	AMAZON MARK* ZT3W84P71 SEATTLE WA	\$286.45
			CYNTHIA HEYSQUIERDO	
			TOTAL XXXXXXXXXXXX0264	\$1,538.73
08/08	08/12	&F112700KH000IXFRL	MOODY GARDENS HOTEL GALVESTON TX CREDIT	\$182.85-
08/16	08/16	F112700KM000FT021	FRAUD BALANCE TRANSFER (FT)	\$27.04-
08/27	08/28	5543286L05X4VE8D8	AMZN MKTP US*R42KX8RO0 AMZN.COM/BILL WA	\$637.78
08/28	08/29	5548872L20BSNF6K9	TCOLE EVENT REG AUSTIN TX	\$281.44
08/28	08/29	5265384L1LV8ZGR7F	HOTELBOOKING*SERVFEE 8007279059 UT	\$18.99
		CHECK-IN 08/28/24	FOLIO #0048728702	
08/29	08/29	5543286L25XHZHL25	AMZN MKTP US*RK0PB9N51 AMZN.COM/BILL WA	\$20.30
08/29	08/29	8230509L2000F3YYH	AMAZON MARK* RK8ZJ9NT0 SEATTLE WA	\$49.98
08/27	08/30	5265384L21Z1EGR5R	GRACIE UNIV 3108930400 CA	\$1,500.00
08/28	08/30	1544985L26ER3PNDS	BUTTER CHURN RESTAURAN ARANSAS PASS TX	\$39.64
08/28	08/30	5520739L20076390F	PROFESSIONAL LAW ENFOR PLANO TX	\$329.00
08/29	08/30	7270178L261L4K81D	HOTEL RES-HAWTHORN SUI DOVER DE	\$485.85
08/30	08/31	7545491L3S66J7LRE	HINZE COUNTRY KITCHEN WHARTON TX	\$38.05
09/05	09/06	5270487LA1EJ7RH85	HOLIDAY INN SAN ANTONI SAN ANTONIO TX	\$405.78
		CHECK-IN 09/02/24	FOLIO #5199975	
			COLIN RANGNOW	
			TOTAL XXXXXXXXXXXX2286	\$3,596.92

& ITEM WAS TRANSFERRED FROM LOST/STOLEN ACCOUNT.



CITY OF PORT LAVACA  
 Account Number: XXXX XXXX XXXX 0305

**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	29	\$0.00
Cash Advances	19.49% (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)

\_\_\_\_\_  
Name (if incorrect on reverse side)

\_\_\_\_\_  
Street address

\_\_\_\_\_  
City State Zip Code

\_\_\_\_\_  
Effective Date: Month, Day, Year Signature

\_\_\_\_\_  
Home Phone Work Phone