



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, 2023 to September 7, 2023

**SUMMARY OF ACCOUNT ACTIVITY**

Previous Balance	\$15,682.30
- Payments	\$15,682.30
- Other Credits	\$159.96
+ Purchases	\$9,549.74
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$9,389.78

Account Number XXXX XXXX XXXX 0305  
Credit Limit \$26,500.00  
Available Credit \$16,942.00  
Statement Closing Date September 7, 2023  
Days in Billing Cycle 30

**PAYMENT INFORMATION**

New Balance: \$9,389.78  
Minimum Payment Due: \$281.70  
Payment Due Date: **October 2, 2023**

**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
08/22	08/22	85431897A00XSYF6E	PAYMENT - THANK YOU	\$15,682.30-

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: \$9,389.78  
Minimum Payment Due: \$281.70  
Payment Due Date: **October 2, 2023**

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

11273390700003050002817000009389785



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	\$15,682.30-
08/18	08/20	556399577MX9AVA8G	EXXON CHECKOUT 53 FULTON TX	\$58.86
08/23	08/24	05314617Q00B9Y4HN	PINCHERS RESTAURANT EL CAMPO TX	\$27.70
			COLIN RANGNOW	
			TOTAL XXXXXXXXXXXXX0727	\$86.56
09/01	09/03	55263527M2LR0Q08Z	POPEYES 11215 / 15 HOUSTON TX	\$11.03
			ERIC SALES	
			TOTAL XXXXXXXXXXXXX0776	\$11.03
08/08	08/09	55310206W2E07HF1A	AMZN MKTP US*TA3LS4XX1 AMZN.COM/BILL WA	\$48.50
09/01	09/03	82305097L000FJE5R	SP 13 FIFTY APPAREL WEST PALM BEA FL	\$245.00
			KAREN NEAL	
			TOTAL XXXXXXXXXXXXX0784	\$293.50
08/08	08/09	52653846W2DTWNWQE	TICKETS-SAN ANTONIO, T DENVER CO	\$369.84
08/13	08/18	5543286755Y7Q8WAK	SPRINGHILL SUITES GALVESTON TX	\$514.05
			CHECK-IN 08/13/23	
			FOLIO #M23072	
08/22	08/24	55429507BRSAZAYH3	NJ CRIMINAL 4029357733 NJ	\$225.00
08/31	09/03	55432867L62ERHASP	SOUTHWES 5262496906387 800-435-9792 TX	\$337.96
			DOOLEY/MCCALL STAFFORD	
			HOUSTON NASHVILLE	
			NASHVILLE MYRTLE BEACH	
			MYRTLE BEACH CHICAGO	
			CHICAGO HOUSTON	
08/31	09/03	55432867L62ERHAS5	SOUTHWES 5262496906388 800-435-9792 TX	\$337.96
			PHELPS/ANGELA LEE	
			HOUSTON NASHVILLE	
			NASHVILLE MYRTLE BEACH	
			MYRTLE BEACH CHICAGO	
			CHICAGO HOUSTON	
			JAVIER RAMOS	
			TOTAL XXXXXXXXXXXXX0867	\$1,784.81
08/14	08/15	5174295722DL6V18D	IDENTOGO - TX FINGERPR 877-512-6962 MA	\$39.05
08/15	08/16	5531020732DKLG41M	AMAZON.COM*TO62U2QE0 A AMZN.COM/BILL WA	\$67.60
			JUAN LUNA	
			TOTAL XXXXXXXXXXXXX0941	\$106.65
08/28	08/29	55429507GLTXN57QZ	ADOBE *ACROPRO SUBS 4085366000 CA	\$259.67
			WAYNE SHAFFER	
			TOTAL XXXXXXXXXXXXX1212	\$259.67
08/08	08/09	55432866W5VM55Y41	AMZN MKTP US*TA1UK3H30 AMZN.COM/BILL WA	\$8.99
08/08	08/09	55310206W2DM2JWN5	AMZN MKTP US*TA1AN7HG0 AMZN.COM/BILL WA	\$51.99
08/10	08/11	55436876Z3HSWLTMM	HILTON HOTELS SAN ANTONIO TX	\$446.82
			CHECK-IN 00/00/00	
			FOLIO #83428311	
08/17	08/18	5543286755Y6PHNDA	WALMART.COM 800-966-6546 AR	\$31.06
08/21	08/22	5543286795ZAMTX2	SQ *THE DONUT PALACE PORT LAVACA TX	\$44.80
08/21	08/22	727008879S66K9703	THE GREEN IGUANA GRILL PORT LAVACA TX	\$280.36
08/29	08/29	55310207H2DYVK3FV	AMAZON.COM*T30U19282 A AMZN.COM/BILL WA	\$78.62
08/30	09/01	05436847K2X86X8FT	WALMART.COM 8009666546 BENTONVILLE AR	\$110.04
09/01	09/03	55432867L62F3M3YA	WALMART.COM 800-966-6546 AR	\$86.92
			MANDY GRANT	
			TOTAL XXXXXXXXXXXXX1238	\$1,139.60

Transactions continued on next page



TRANSACTIONS (continued)

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Tran Date	Post Date	Reference Number	Transaction Description	Amount
08/29	08/30	55310207J2D9RQR86	AMZN MKTP US AMZN.COM/ AMZN.COM/B CREDIT	\$39.98-
08/29	08/30	55310207J2D9W5YJ8	AMZN MKTP US AMZN.COM/ AMZN.COM/B CREDIT	\$119.98-
08/09	08/10	55432866X5VZZ7HVE	AMZN MKTP US*TA64L7S20 AMZN.COM/BILL WA	\$81.62
08/10	08/11	55310206Y2DKEBBBS	AMAZON.COM*TA4T70UM0 A AMZN.COM/BILL WA	\$18.04
08/18	08/20	85369437687M2R30L	THE UPS STORE 6666 VICTORIA TX	\$157.43
08/22	08/22	55432867A5ZEY9W02	AMZN MKTP US*TQ5ZL2PS1 AMZN.COM/BILL WA	\$32.20
08/22	08/23	55432867A5ZKENMRJ	AMZN MKTP US*TQ70Y7BI0 AMZN.COM/BILL WA	\$54.91
08/22	08/23	55310207A2DK00ZNA	AMZN MKTP US*TQ6HT5UV2 AMZN.COM/BILL WA	\$129.64
08/23	08/24	55310207B2E0QNR25	AMZN MKTP US*TQ6H62Q21 AMZN.COM/BILL WA	\$119.98
08/24	08/25	55310207Q2DKW4079	AMZN MKTP US*TQ1NV7UL0 AMZN.COM/BILL WA	\$31.98
08/24	08/25	75369437Q93D5PMN7	THE UPS STORE 6666 VICTORIA TX	\$14.87
08/30	08/31	55432867J61SWNVWG	AMZN MKTP US*T30MB69M0 AMZN.COM/BILL WA	\$46.99
09/06	09/06	55432867T5SF3QQMV	AMZN MKTP US*TL5M93MN1 AMZN.COM/BILL WA	\$46.99
SUSAN LANG				
TOTAL XXXXXXXXXXXX1345				\$574.69
08/11	08/11	55432866Z5WFG2YFB	APPLE.COM/BILL 866-712-7753 CA	\$2.99
08/11	08/11	55432866Z5WF9R163	AMZN MKTP US*TA4DY1YH0 AMZN.COM/BILL WA	\$56.96
08/15	08/15	5548077738AZ0R3A0	RECONYX HOLMEN WI	\$1,240.00
08/25	08/27	55432867D60GJ2976	AMAZON.COM*T39HS2410 AMZN.COM/BILL WA	\$74.97
08/26	08/27	55500367FPM48H13G	AT&T Q6KT 77845 PORT LAVACA TX	\$113.66
DERRICK SMITH				
TOTAL XXXXXXXXXXXX3836				\$1,488.58
08/09	08/10	55432866X5VY3R07D	SQ *THE DONUT PALACE PORT LAVACA TX	\$70.20
08/22	08/24	85175307BWGNAQHDR	EYEGLASSDIRECT.COM BROOKLYN NY	\$354.95
08/23	08/25	85175307QWGNAQHFR	EYEGLASSDIRECT.COM BROOKLYN NY	\$54.00
JAMES RUDELLAT				
TOTAL XXXXXXXXXXXX8611				\$479.15
08/11	08/13	5554750708AGX90A5	HOOK-FAST SPECIALTIES, PROVIDENCE RI	\$240.00
08/14	08/15	554295072RS0SPRQM	PAYPAL *SMILINGCACT 4029357733 TX	\$51.90
08/23	08/24	55131587B2M706ZD7	MICROSOFT*MICROSOFT 36 MSBILL.INFO WA	\$108.24
JOE REYES JR				
TOTAL XXXXXXXXXXXX0215				\$400.14
08/09	08/10	55432866X5W1TAH6S	UPRR REAL ESTATE 402-544-8600 NE	\$1,045.00
08/14	08/15	5543286725XF0HGL9	J2 *EFAX CORPORATE SVC 323-817-1155 CA	\$168.06
08/15	08/16	555003673TTH8PWW3	GOOGLE *GOOGLE STORAGE 650-253-0000 CA	\$2.12
08/21	08/22	5543286795ZDNTTQ7	UPS*BILLING CENTER 800-811-1648 GA	\$13.86
08/28	08/29	85180897GWGVEZB3Q	PHCC-TEXAS BUDA TX	\$485.00
08/28	08/29	55432867G61QPJNPK	HOTELSCOM7264309461529 HOTELS.COM WA	\$455.04
09/01	09/03	55207397M0078NSZV	AUTHORIZE.NET SAN FRANCISCO CA	\$30.00
JOANNA WEAVER				
TOTAL XXXXXXXXXXXX0249				\$2,199.08
08/08	08/09	55432866W5VL2R9B7	AMZN MKTP US*TA6HA42V2 AMZN.COM/BILL WA	\$54.97
08/09	08/10	55488726Y2MQWWEXZ	TCEQ EPAYMENT AUSTIN TX	\$113.75
08/09	08/10	25457336Y000HXB7N	PREP BLAST 615-6893546 TN	\$43.50
08/18	08/18	5550036762DKPTAJ0	ACADEMY SPORTS + OUTDO KATY TX	\$64.92
08/18	08/18	5550036762DKPTAJ0	ACADEMY SPORTS + OUTDO KATY TX	\$16.22
08/23	08/24	65187427Q00018HWJ	CALHOUN CO TAX ASSESSO PORT LAVACA TX	\$7.73
08/23	08/24	02305377Q00HWP0M0	USPS PO 4872200979 PORT LAVACA TX	\$8.56
09/01	09/03	55488727M2MQZR0BG	TCEQ EPAYMENT AUSTIN TX	\$113.75
09/01	09/03	25457337M000AK9XK	PREP BLAST 615-6893546 TN	\$43.50
09/01	09/03	25457337M000ALVHR	PREP BLAST 615-6893546 TN	\$43.50
09/01	09/03	65187427M0001T1R6	CALHOUN CO TAX ASSESSO PORT LAVACA TX	\$38.11

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
09/06	09/06	55432867T5SQ2K0XW	AMZN MKTP US*TL9C41SP0 AMZN.COM/BILL WA CYNTHIA HEYSQUIERDO	\$17.81
TOTAL XXXXXXXXXXXX0264				\$566.32

**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	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](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