



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**  
October 9, 2024 to November 7, 2024

**SUMMARY OF ACCOUNT ACTIVITY**

Previous Balance	\$16,083.25
- Payments	\$16,083.25
- Other Credits	\$208.89
+ Purchases	\$16,835.77
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$16,626.88

Account Number XXXX XXXX XXXX 0305  
Credit Limit \$26,500.00  
Available Credit \$9,598.00  
Statement Closing Date November 7, 2024  
Days in Billing Cycle 30

**PAYMENT INFORMATION**

New Balance: \$16,626.88  
Minimum Payment Due: \$498.81  
**Payment Due Date: December 2, 2024**

**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
10/29	10/29	8543189MZ00XSM0EZ	PAYMENT - THANK YOU	\$16,083.25-

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: \$16,626.88  
Minimum Payment Due: \$498.81  
**Payment Due Date: December 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				\$16,083.25-
10/11	10/13	8514051MDS66D8YRR	SIRCHIE ACQUISITION CO TMCLEAN@SIRC NC	\$148.94
10/26	10/27	5543286MW5WR20T09	SIGO SIGNS 336-539-1666 NY	\$13.99
10/26	10/27	8230509MW001BKTP3	VICTORIA EC-INFINIUM VICTORIA TX	\$150.00
10/28	10/29	8230182MYS73M0S9E	GAIDOS GALVESTON TX	\$42.72
10/29	10/30	5543286MZ5XY2KLPL	TST*KRITIKOS GRILL GALVESTON TX	\$40.39
10/29	10/30	5548077MZ16Q32AL3	TAPEIT WEATHERFORD TX	\$350.00
10/29	10/30	5270763N03XPSVXPT	POPEYES 3256 GALVESTON TX	\$9.73
10/30	10/31	0525958N100QWNWQL	MARIOS RISTORANTE - 61 GALVESTON TX	\$19.77
11/01	11/03	5543286N35YZA6T6J	TST*MACEO SPICE & IMPO GALVESTON TX	\$23.29
11/01	11/03	5270487N22EPT5LDQ	SAN LUIS GALVESTON RES GALVESTON TX	\$30.98
11/02	11/03	5270487N32FQ3KP02	SAN LUIS GALVESTON HOT GALVESTON TX	\$547.40
		CHECK-IN 10/28/24	FOLIO #4559230580	
KAREN NEAL				
TOTAL XXXXXXXXXXXX0784				\$1,377.21
10/21	10/22	5548872MP0LV6LNF6	TEXAS COMM FIRE PROT AUSTIN TX	\$56.49
10/21	10/23	8230606MRS66J81YY	VICTORIA COLLEGE VICTORIA TX	\$25.00
10/24	10/25	5526352MV3T05KETD	HARBOR FREIGHT TOOLS34 PORT LAVACA TX	\$73.48
11/05	11/06	5526352N744F2BTFV	HARBOR FREIGHT TOOLS34 PORT LAVACA TX	\$43.97
11/06	11/07	8271116N80003QVB8	CHIKEPOD.COM MIAMI FL	\$129.94
JUAN LUNA				
TOTAL XXXXXXXXXXXX0941				\$328.88
10/21	10/22	5550629MP3MPMSTX0	TEXAS WATER UTILITIES HUTTO TX	\$395.00
WAYNE SHAFFER				
TOTAL XXXXXXXXXXXX1212				\$395.00
10/10	10/11	5548077MQ10M9842G	GOVERNMENT TREASURERS ARLINGTON TX	\$75.00
10/10	10/13	5270487MD22F8DFQ9	HYATT REGENCY LOST PIN LOST PINES TX	\$490.91
		CHECK-IN 11/14/24	FOLIO #48731754	
10/15	10/17	5542135MJVAKEE5W9	TEXAS MUNICIPAL COURTS AUSTIN TX	\$350.00
10/17	10/17	5543286MK6386WYVJ	TEXAS MUNICIPAL LEAGUE 512-231-7400 TX	\$295.00
11/05	11/07	5542135N7VAL7W7SP	TEXAS MUNICIPAL COURTS AUSTIN TX	\$100.00
11/05	11/07	5542135N7VAL7W7SZ	TEXAS MUNICIPAL COURTS AUSTIN TX	\$100.00
11/05	11/07	5542135N7VAL7W80D	TEXAS MUNICIPAL COURTS AUSTIN TX	\$100.00
MANDY GRANT				
TOTAL XXXXXXXXXXXX1238				\$1,510.91
10/10	10/11	5543286MQ616TX3ZA	SQ *LACEY'S LITTLE BAK GOSQ.COM TX	\$525.00
10/10	10/11	5754024MQLV71157Q	PSI SERVICES LLC USD 8188476180 CA	\$50.00
10/11	10/11	5543286MD61DHK456	APPLE.COM/BILL 866-712-7753 CA	\$2.99
10/21	10/22	8271116MR0002YSEN	ICC - WINNS CE FORNEY TX	\$85.00
11/01	11/03	5754024N2LPXL8H9L	PSI SERVICES LLC USD 8188476180 CA	\$50.00
11/05	11/05	1230202N60021NDQM	AFP*PERMITTECHNATION KENNEWICK WA	\$250.00
DERRICK SMITH				
TOTAL XXXXXXXXXXXX3836				\$962.99
10/15	10/22	5543687MP3JEV3K3Y	HILTON AMERICAS HOUSTO HOUSTON T CREDIT	\$4.94-
10/15	10/22	5543687MP3JEV3K4Z	HILTON AMERICAS HOUSTO HOUSTON T CREDIT	\$15.76-
10/15	10/22	5543687MP3JEV3K46	HILTON AMERICAS HOUSTO HOUSTON T CREDIT	\$63.40-
10/15	10/22	5543687MP3JEV3K57	HILTON AMERICAS HOUSTO HOUSTON T CREDIT	\$15.76-
10/16	10/23	5543687MR3JF4V6QA	HILTON AMERICAS HOUSTO HOUSTON T CREDIT	\$109.03-
10/07	10/09	8535335MAQSQ7SRWN	PAYPAL *TXMUNLEAGUE 5122317400 TX	\$100.00
10/10	10/10	5543286MQ614DAVBA	ANYPROMO.COM 909-628-9955 CA	\$261.02
10/10	10/10	5543286MQ614DAVBJ	ANYPROMO.COM 909-628-9955 CA	\$524.02
10/10	10/10	5543286MQ614DAVD3	ANYPROMO.COM 909-628-9955 CA	\$637.25



**TRANSACTIONS (continued)**

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
10/10	10/10	5543286MQ614DAVQK	ANYPROMO.COM 909-628-9955 CA	\$271.02
10/11	10/13	5543687ME7LTY7W1J	HILTON HOTEL AMERICAS HOUSTON TX	\$360.12
		CHECK-IN 10/09/24	FOLIO #3313988	
10/11	10/13	5543687ME7LTY7X5Y	HILTON HOTEL AMERICAS HOUSTON TX	\$359.07
		CHECK-IN 10/08/24	FOLIO #3310614	
10/11	10/13	5543687ME7LTY7YXA	HILTON HOTEL AMERICAS HOUSTON TX	\$157.71
		CHECK-IN 10/08/24	FOLIO #3310520	
10/15	10/16	5543286MH62WHNNPK	UPS*BILLING CENTER 800-811-1648 GA	\$27.80
10/19	10/20	5543286MM5SMEQBGQ	ANYPROMO.COM 909-628-9955 CA	\$1,075.73
10/19	10/20	5543286MM5SMEQBG4	ANYPROMO.COM 909-628-9955 CA	\$1,025.66
10/19	10/20	5543286MM5SMEQBW0	ANYPROMO.COM 909-628-9955 CA	\$157.52
10/25	10/27	0230096MV8PM1RHHT	GOVERNMENT FINANCE OFF CHICAGO IL	\$325.00
10/25	10/27	0230096MV8PM1RHLA	GOVERNMENT FINANCE OFF CHICAGO IL	\$250.00
10/25	10/27	0230096MV8PM1RHNX	GOVERNMENT FINANCE OFF CHICAGO IL	\$550.00
10/31	10/31	5543286N15Y8GAMOW	TEXAS MUNICIPAL LEAGUE 512-231-7400 TX	\$875.00
11/01	11/01	5543286N25YHKXNAZ	TEXAS MUNICIPAL LEAGUE 512-231-7400 TX	\$875.00
11/01	11/03	5543687N37M09B5X5	SAN MARCOS EMBASSY SUI SAN MARCOS TX	\$434.70
		CHECK-IN 10/30/24	FOLIO #874644	
BRITTNEY HOGAN				
TOTAL XXXXXXXXXXXXX3462 \$8,057.73				
10/08	10/09	0531461MB00QRZ202	PINCHERS RESTAURANT EL CAMPO TX	\$27.70
10/09	10/10	5270487MQ21TDH0QL	PAPPADEAUX SFD 69 HOUSTON TX	\$143.96
10/10	10/11	5270487MD22BNAMAN	PAPPASITO'S CANTINA #7 HOUSTON TX	\$116.62
10/11	10/13	5530876ME3QREY851	SHELL OIL 10003382008 EL CAMPO TX	\$25.13
10/23	10/24	0543684MSBLL44QH8	SAMS CLUB #6471 VICTORIA TX	\$301.78
10/31	11/01	5543286N15YFPW36Y	IN *COMPADRES DESIGN I 361-5707446 TX	\$341.55
JOE REYES JR				
TOTAL XXXXXXXXXXXXX0215 \$956.74				
10/09	10/10	5270487MQ21TDGZ12	PAPPADEAUX SFD 69 HOUSTON TX	\$65.10
10/10	10/11	5543286MQ61AJ7TK0	CCSI EFAX CORPORATE 323-817-1155 CA	\$209.18
10/28	10/29	5543286MY5XKZZJW1	UPS*BILLING CENTER 800-811-1648 GA	\$32.96
JOANNA WEAVER				
TOTAL XXXXXXXXXXXXX0249 \$307.24				
10/11	10/13	2545733ME000BJ1FH	PREP BLAST 615-6893546 TN	\$43.50
10/31	11/01	6518742N20001QHEM	CALHOUN CO TAX ASSESSO PORT LAVACA TX	\$7.73
10/31	11/03	8542814N2LEF8Z57W	AFFORDABLE AUTO PORT LAVACA TX	\$7.28
11/06	11/07	5265384N7LPM9RGHL	LAKE LITE INC 2609182758 IN	\$320.00
CYNTHIA HEYSQUIERDO				
TOTAL XXXXXXXXXXXXX0264 \$378.51				
10/09	10/10	5550036MQ3AJYLQ6W	THE RUSTIC - HOUSTON HOUSTON TX	\$45.86
10/09	10/11	5554807MQ150TAASM	AVENIDA NORTH GARAGE HOUSTON TX	\$40.00
10/09	10/11	5531020MQ21YL5R6E	CAMBRIA HOTEL HOUSTON HOUSTON TX	\$729.46
		CHECK-IN 10/08/24	FOLIO #0765956345	
10/09	10/11	7536943MQDSR281FE	FEDERAL AMERICAN GRILL HOUSTON TX	\$86.32
10/11	10/13	5531020ME2352DFHN	CAMBRIA HOTEL HOUSTON HOUSTON TX	\$6.08
		CHECK-IN 10/10/24	FOLIO #0766385220	
10/11	10/13	5270487ME233FZN5H	HOLIDAY INN EXPRESS & ARLINGTON TX	\$688.05
		CHECK-IN 10/06/24	FOLIO #1295518	
10/12	10/13	0230537MEEJ20F36N	TST* TXJ53 CAMBRIA - H HOUSTON TX	\$11.90
11/04	11/07	8535335N7QXYR2BV4	PAYPAL *ADVANCEDPOL 8664464272 FL	\$349.00
11/06	11/07	8211755N800004LZ6	TX POLICE* O #5647 ELGIN TX	\$395.00
COLIN RANGNOW				
TOTAL XXXXXXXXXXXXX2286 \$2,351.67				



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	18.99% (v)	\$0.00	30	\$0.00
Cash Advances	18.99% (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)

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

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

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

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

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