



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  
June 8, 2021 to July 8, 2021

**SUMMARY OF ACCOUNT ACTIVITY**

Previous Balance	\$4,254.71-
- Payments	\$0.00
- Other Credits	\$0.00
+ Purchases	\$5,294.83
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$1,040.12

Account Number XXXX XXXX XXXX 0305  
Credit Limit \$26,500.00  
Available Credit \$24,903.00  
Statement Closing Date July 8, 2021  
Days in Billing Cycle 31

**PAYMENT INFORMATION**

New Balance: \$1,040.12  
Minimum Payment Due: \$31.21  
Payment Due Date: August 2, 2021

**TRANSACTIONS**

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/07	06/09	75217694ZG9HA12HD	JIMS BIG BURGER VICTORIA TX	\$9.99
06/09	06/11	55500805109A1ASVS	GRAND BUFFET VICTORIA TX	\$15.13
06/12	06/13	05314615300Q66JLH	TROPICAL SMOOTHIE CAFE VICTORIA TX	\$10.16
06/18	06/21	52704875ALKS56D6M	HOLIDAY INN EXP & SUIT 3615525700 TX	\$894.96
		CHECK-IN 06/13/21	FOLIO #17435821	
06/19	06/21	52704875BLKS75BEY	HOLIDAY INN EXP & SUIT 3615525700 TX	\$1,088.19
		CHECK-IN 06/13/21	FOLIO #17435820	
COLIN RANGNOW				
TOTAL XXXXXXXXXXXX0727				\$2,018.43

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: \$1,040.12  
Minimum Payment Due: \$31.21  
Payment Due Date: August 2, 2021

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

11273390700003050000312100001040125



TRANSACTIONS (continued)

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/10	06/11	5270487528AZPVD1	FISH TALES GALVESTON TX	
06/10	06/13	8554402522AJJSSDL	SIDE YARD GALVESTON TX	\$15.14
06/11	06/13	15270215201L8NW2S	SUBWAY 16799 GALVESTON TX	\$21.10
06/11	06/14	527048753LKTRWFYW	CANDLEWOOD SUITES GALVESTON TX	\$13.13
		CHECK-IN 06/10/21	FOLIO #1968176	\$103.55
06/13	06/14	554838255BLH25G7E	WAL-MART #1098 PORT LAVACA TX	
			ERIC SALES	\$27.86
			TOTAL XXXXXXXXXXXXX0776	\$180.78
07/07	07/08	82305095W000BL4SN	SP * HDC CONCEPTS PORTLAND TX	\$570.00
07/07	07/08	82305095W000Q74JY	SP * HDC CONCEPTS PORTLAND TX	\$285.00
			JAVIER RAMOS	
			TOTAL XXXXXXXXXXXXX0867	\$855.00
06/18	06/20	55488725ABLYQT6X2	TEXAS COMM FIRE PROT 5129363842 TX	\$56.49
06/26	06/28	55432865H5SQPR81H	SQ *ALL ADVANCED LIFE 877-417-4551 TX	\$250.00
06/27	06/28	55480775KBM8TKWW7	RAZZOO'S CAJUN CAFE #2 STAFFORD TX	\$39.80
06/29	06/30	55457025M60ZTSKY2	AMERICAN HEART SHOPCPR 8882428883 TX	\$35.00
07/06	07/07	55457025W60ZT8QDA	AMERICAN HEART SHOPCPR 8882428883 TX	\$151.55
			JUAN LUNA	
			TOTAL XXXXXXXXXXXXX0941	\$532.84
06/26	06/27	55432865H5V3T5DSG	AWWA.ORG 303-347-6197 CO	\$231.00
			WAYNE SHAFFER	
			TOTAL XXXXXXXXXXXXX1212	\$231.00
06/11	06/13	554295052RTV80DJ8	PAYPAL *TCCA TCCA 4029357733 TX	\$150.00
06/11	06/14	851824454WGNP29MX	TEXAS MUNICIPAL COURTS AUSTIN TX	\$50.00
06/17	06/18	5550036582DYWHM2E	WALMART GROCERY 8009666546 AR	\$113.94
06/17	06/20	851824459WGNP29N2	TEXAS MUNICIPAL COURTS AUSTIN TX	\$50.00
06/17	06/20	851824459WGNP29N2	TEXAS MUNICIPAL COURTS AUSTIN TX	\$100.00
			MANDY GRANT	
			TOTAL XXXXXXXXXXXXX1238	\$463.94
06/21	06/22	02305375D00GM68KD	USPS PO 4872200979 PORT LAVACA TX	\$8.10
06/28	06/29	55500365K2DLQ0MXS	WALMART.COM AS 8009666546 AR	\$143.84
			JESSICA CARPENTER	
			TOTAL XXXXXXXXXXXXX1329	\$151.94
06/25	06/27	55500365G2DKPJDBW	WALMART.COM AV 8009666546 AR	\$20.95
			SUSAN LANG	
			TOTAL XXXXXXXXXXXXX1345	\$20.95
06/09	06/10	5543286505SDAHPSG	J2 *EFAV CORPORATE SVC 323-817-1155 CA	\$130.26
06/21	06/22	55432865Q5ST7X3TS	SQ *THE DONUT PALACE PORT LAVACA TX	\$170.00
06/24	06/25	55432865F5SPJ7MTM	AMZN MKTP US*295IS1OQ1 AMZN.COM/BILL WA	\$65.99
06/27	06/28	55432865J5SH43HVS	AMZN MKTP US*214Z29D02 AMZN.COM/BILL WA	\$231.10
06/28	06/29	55432865K5SX100JE	UPS*000000V4145F251 800-811-1648 GA	\$31.46
07/01	07/04	55207395P005DJM15	AUTHORIZE.NET SAN FRANCISCO CA	\$30.00
			JOANNA WEAVER	
			TOTAL XXXXXXXXXXXXX0249	\$658.81
06/22	06/22	55432865D5SZM9XXT	AMZN MKTP US*211I26A22 AMZN.COM/BILL WA	\$30.15
06/23	06/23	55432865E5SQ5WG8Z	AMAZON.COM*217RP75R0 AMZN.COM/BILL WA	\$17.49
06/25	06/27	55432865G5SYVZJ7J	AMAZON.COM*2927J2L61 AMZN.COM/BILL WA	\$89.30
06/25	06/27	02305375H00H5GVXH	USPS PO 4872200979 PORT LAVACA TX	\$7.20
07/02	07/04	55432865P5V2L3JVY	SQ *THE DONUT PALACE PORT LAVACA TX	\$30.00



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
07/06	07/07	02305375W00H17SNL	USPS PO 4872200979 PORT LAVACA TX CYNTHIA HEYSQUIERDO	\$7.00
TOTAL XXXXXXXXXXXXX0264				\$181.14

**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	14.24% (v)	\$0.00	31	\$0.00
Cash Advances	14.24% (v)	\$0.00	31	\$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).

(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

O1AB5762 - 3 - 05/25/17

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

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

City \_\_\_\_\_

State \_\_\_\_\_

Zip Code \_\_\_\_\_

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

Signature \_\_\_\_\_

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

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