



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**  
November 8, 2022 to December 8, 2022

**SUMMARY OF ACCOUNT ACTIVITY**

Previous Balance	\$10,493.81
- Payments	\$10,493.81
- Other Credits	\$0.00
+ Purchases	\$6,199.35
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$6,199.35

Account Number XXXX XXXX XXXX 0305  
Credit Limit \$26,500.00  
Available Credit \$19,225.00  
Statement Closing Date December 8, 2022  
Days in Billing Cycle 31

**PAYMENT INFORMATION**

New Balance: \$6,199.35  
Minimum Payment Due: \$185.99  
Payment Due Date: **January 2, 2023**

**MESSAGES**

GREAT NEWS!

We have upgraded the Card Service Center website and online access to your account information. It is better than ever!

Our enhanced site features easier-to-navigate pages, additional payment functionality, and new self-serve account update options. A **NEW MOBILE APP** is also available to manage your card on the go!

**The New Site and Mobile App are available NOW!** To take advantage of these exciting features go to [www.cardaccount.net](http://www.cardaccount.net) to download the mobile app or click "ACCOUNTS" and choose "CREDIT CARD ACCOUNTS" to log in now.

**TRANSACTIONS**

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
11/21	11/21	F112700NM00CHGDDA	AUTOMATIC PAYMENT - THANK YOU	\$10,493.81-

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: \$6,199.35  
Minimum Payment Due: \$185.99  
Payment Due Date: **January 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

112733907000030500018599000006199355



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				\$10,493.81-
11/08	11/08	5543286N86345W2EB	AMZN MKTP US*HB7FB6FV0 AMZN.COM/BILL WA	\$117.11
11/23	11/23	5543286NP5XVGBT36	AMZN MKTP US*HI3C38UB2 AMZN.COM/BILL WA	\$47.96
11/23	11/24	5543286NP5XXYZ1S	AMZN MKTP US*HW7FE4VT0 AMZN.COM/BILL WA	\$46.53
11/23	11/24	5543286NP5XYBLTM1	AMZN MKTP US*HI8TE7IB2 AMZN.COM/BILL WA	\$47.99
11/25	11/25	5543286NT5YBJ1SRM	AMZN MKTP US*HW1J02QC0 AMZN.COM/BILL WA	\$31.26
12/03	12/05	5530876P2FY5NTZMY	SHELL OIL 575407828QPS VICTORIA TX	\$65.00
COLIN RANGNOW				
TOTAL XXXXXXXXXXXX0727				\$355.85
11/07	11/08	5545702N72DLRKPZG	IDENTOGO - TX FINGERPR BILLERICA MA	\$10.21
11/30	12/01	5543286NY5ZS1B1SR	AMZN MKTP US*7J4UV1PZ3 AMZN.COM/BILL WA	\$55.94
KAREN NEAL				
TOTAL XXXXXXXXXXXX0784				\$66.15
12/01	12/02	5548077P02LSBNGWM	ACADEMY SPORTS #128 VICTORIA TX	\$119.06
JAVIER RAMOS				
TOTAL XXXXXXXXXXXX0867				\$119.06
12/07	12/08	2524780P500HA54G8	VC PAYMENTS VICTORIA TX	\$25.00
JUAN LUNA				
TOTAL XXXXXXXXXXXX0941				\$25.00
11/09	11/11	8518412NAS66JB0JH	TEXAS MUNICIPAL CLERKS 940-5653488 TX	\$119.00
11/15	11/16	8271116NG0000D6XM	TEXASELECTIONLAWS.COM AUSTIN TX	\$175.00
11/17	11/18	2526508NJ000QN5SY	BULKMUNITIONS 855-5888918 TN	\$210.94
11/19	11/20	5550036NK2DKMY8BW	ACADEMY SPORTS + OUTDO 2816465564 TX	\$166.87
11/19	11/20	5550036NK2DKMY8BW	ACADEMY SPORTS + OUTDO 2816465564 TX	\$75.75
11/23	11/24	0541601NP43ADEVY9	SAMSClub #6471 VICTORIA TX	\$97.98
MANDY GRANT				
TOTAL XXXXXXXXXXXX1238				\$845.54
11/08	11/08	5543286N8634XJR33	AMZN MKTP US*H22KC7921 AMZN.COM/BILL WA	\$278.00
11/09	11/11	5543687NA5186ZE8E	FORMS FULFILLMENT CENT 914-3456268 NY	\$1,012.89
11/17	11/18	5543286NH5WAVYZA5	AMZN MKTP US*HI4NR4E31 AMZN.COM/BILL WA	\$12.69
11/18	11/20	0265390NKHEVHZH5M	THE WEBSTaurant STORE 717-392-7472 PA	\$322.77
11/22	11/22	1230202NN000BT4KR	MICROSOFT*SUBSCRIPTION REDMOND WA	\$108.24
11/30	12/01	0230096NY8PMWH6GB	GOVERNMENT FINANCE OFF CHICAGO IL	\$150.00
11/30	12/01	0230096NY8PMWH6MP	GOVERNMENT FINANCE OFF CHICAGO IL	\$150.00
12/01	12/02	0230096NZ8PNEGDB	GOVERNMENT FINANCE OFF CHICAGO IL	\$190.00
SUSAN LANG				
TOTAL XXXXXXXXXXXX1345				\$2,224.59
11/11	11/13	5543286NB5SMF9NBT	APPLE.COM/BILL 866-712-7753 CA	\$2.99
DERRICK SMITH				
TOTAL XXXXXXXXXXXX3836				\$2.99
11/09	11/10	5554750N95SSLA6JM	RECONYX, INC 6087816064 WI	\$878.44
11/18	11/20	5531020NJ2DK044YY	AMZN MKTP US*HI9TL6JA2 AMZN.COM/BILL WA	\$59.98
11/21	11/23	0230537NN5SQDSZR7	HOBBY-LOBBY #0047 VICTORIA TX	\$220.73
11/24	11/24	5548077NR8AZ1AD0Z	RECONYX 8664936064 WI	\$10.80
11/25	11/27	5543286NT5YDWKLFQ	AMAZON.COM*HW5NT3DY0 AMZN.COM/BILL WA	\$39.99
12/01	12/04	8535354P0WGNB20GM	US DRUG TEST CTRS - OR LAS VEGAS NV	\$199.95
JAMES RUDELLAT				
TOTAL XXXXXXXXXXXX8611				\$1,409.89

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
11/08	11/09	5548872N9BLYKES8F	TEXAS COMM FIRE PROT 5129363842 TX JOE REYES JR	\$92.28
			TOTAL XXXXXXXXXXXXX0215	\$92.28
11/07	11/08	5543286N7631JLMMH	UPS*BILLING CENTER 800-811-1648 GA	\$19.19
11/15	11/16	5543286NF5VVHHGAY	GOOGLE *GOOGLE STORAGE 650-253-0000 CA	\$2.12
11/18	11/20	5543286NJ5VWMQ2MNN	J2 *EFAX CORPORATE SVC 323-817-1155 CA	\$209.26
11/18	11/20	5510309NJ2E01MKVK	GALVESTON CTY DLY NEWS 4096835200 TX	\$523.36
12/01	12/04	5520739P0009ZFBVJY	AUTHORIZE.NET SAN FRANCISCO CA	\$30.00
12/05	12/05	1527021P300EYGSS7	MSFT * E0200L4XZF MSBILL.INFO WA	\$107.18
12/05	12/06	5542950P3RTYMK96	PAYPAL *TXMUNLEAGUE 4029357733 TX JOANNA WEAVER	\$85.00
			TOTAL XXXXXXXXXXXXX0249	\$976.11
11/14	11/15	5543286NE5VHZ22FH	AMAZON.COM*HI42E5OB0 AMZN.COM/BILL WA	\$49.95
11/28	11/29	5543286NW5Z9SNERM	AMZN MKTP US*FB4DM4HV3 AMZN.COM/BILL WA	\$27.95
12/02	12/04	5543286P060EWFEDK	AMZN MKTP US*DN13P05A3 AMZN.COM/BILL WA CYNTHIA HEYSQUIERDO	\$3.99
			TOTAL XXXXXXXXXXXXX0264	\$81.89

**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	17.99% (v)	\$0.00	31	\$0.00
Cash Advances	17.99% (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).

O1AB5762 – 3 – 05/25/17

(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

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Name (if incorrect on reverse side)

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Street address

---

City

State

Zip Code

---

Effective Date: Month, Day, Year

Signature

---

Home Phone

Work Phone