



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, 2024 to December 8, 2024

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$16,626.88
- Payments	\$16,626.88
- Other Credits	\$1,114.50
+ Purchases	\$11,448.78
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$10,334.28

Account Number XXXX XXXX XXXX 0305
Credit Limit \$26,500.00
Available Credit \$15,966.00
Statement Closing Date December 8, 2024
Days in Billing Cycle 31

PAYMENT INFORMATION

New Balance: \$10,334.28
Minimum Payment Due: \$310.03
Payment Due Date: January 2, 2025

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
11/25	11/25	8543189NS00XSX84K	PAYMENT - THANK YOU	\$16,626.88-

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: \$10,334.28
Minimum Payment Due: \$310.03
Payment Due Date: January 2, 2025

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				\$16,626.88-
11/26	11/27	5754024NVLT6PHPM	VISTAPRINT 8662074955 MA	\$178.57
12/03	12/04	5543286P25ZKY561M	LOWES #00282* VICTORIA TX	\$79.96
KAREN NEAL				
TOTAL XXXXXXXXXXXXX0784				\$258.53
11/08	11/10	5548872NA0PZDX9VD	TEXAS COMM FIRE PROT AUSTIN TX	\$87.17
11/08	11/10	5548872NA0PZDX9VX	TEXAS COMM FIRE PROT AUSTIN TX	\$87.17
11/12	11/13	5526352NE4B4RK8VG	HARBOR FREIGHT TOOLS34 PORT LAVACA TX	\$33.97
11/12	11/13	5526352NE4B4RK8XA	HARBOR FREIGHT TOOLS34 PORT LAVACA TX	\$10.49
11/14	11/15	5548872NG0RZMMNF7	TEXAS COMM FIRE PROT AUSTIN TX	\$56.49
11/20	11/20	5543286NM5V2F7G8T	TEEX ECOMMERCE 979-458-6898 TX	\$1,400.00
11/25	11/26	5543286NS5WYZ6DE4	IN *SAFETY AND FIRE ED 281-8080656 TX	\$250.00
11/26	11/27	5543286NV5X98GQ69	IN *SAFETY AND FIRE ED 281-8080656 TX	\$250.00
12/06	12/08	0541601P543A64HHS	WAL-MART #1098 PORT LAVACA TX	\$662.76
12/07	12/08	5548872P60WSQKS7M	TEXAS COMM FIRE PROT AUSTIN TX	\$87.17
JUAN LUNA				
TOTAL XXXXXXXXXXXXX0941				\$2,925.22
12/05	12/06	5548872P40WFJMQGP	TCEQ IND RENEWAL LIC AUSTIN TX	\$111.00
WAYNE SHAFFER				
TOTAL XXXXXXXXXXXXX1212				\$111.00
11/13	11/14	0543684NE5SB45SL7	WALMART.COM 8009256278 BENTONVILLE AR	\$114.54
11/18	11/20	5542135NLVAL7X3J1	TEXAS MUNICIPAL COURTS AUSTIN TX	\$100.00
11/18	11/20	5542135NLVAL7X3LB	TEXAS MUNICIPAL COURTS AUSTIN TX	\$100.00
11/27	11/28	5550036NW4T1LF5WK	WALMART.COM WALMART.COM AR	\$208.66
12/02	12/04	5542135P2VALNPPTQ	TEXAS MUNICIPAL COURTS AUSTIN TX	\$150.00
MANDY GRANT				
TOTAL XXXXXXXXXXXXX1238				\$673.20
11/10	11/11	5543286NB61KFNDV2	APPLE.COM/BILL 866-712-7753 CA	\$2.99
11/15	11/17	5543286NG62YSGZFR	INT'L CODE COUNCIL INC 888-422-7233 IL	\$160.00
11/18	11/19	7533700NLDMP2YAVB	TRI-STATE CONSULTANTS ARLINGTON TX	\$62.47
11/21	11/22	5548872NP0S5SRL0Z	TX BRD PLUMBING EXMR AUSTIN TX	\$82.50
DERRICK SMITH				
TOTAL XXXXXXXXXXXXX3836				\$307.96
11/15	11/17	0543684NH00QP11TN	DOLLARTREE PORT LAVACA TX	\$169.14
12/01	12/03	8535354P1WGNB20GG	US DRUG TEST CTRS - OR HENDERSON NV	\$199.95
12/04	12/05	5544436P34ZHMMV8J	CROWN AWARDS INC HAWTHORNE NY	\$46.00
JAMES RUDELLAT				
TOTAL XXXXXXXXXXXXX8611				\$415.09
11/09	11/10	5543286NA6124AKYM	TEXAS MUNICIPAL LEAGUE 512-231- CREDIT	\$100.00-
11/09	11/10	5543286NA6124AKYX	TEXAS MUNICIPAL LEAGUE 512-231- CREDIT	\$100.00-
11/19	11/21	0230096NL8R1XHQTQ	GOVERNMENT FINANCE OFF CHICAGO I CREDIT	\$584.50-
12/02	12/04	0230096P18R3BP4LE	GOVERNMENT FINANCE OFF CHICAGO I CREDIT	\$330.00-
11/15	11/17	5550629NG4DTPDFEV	FORMS FULFILLMENT CENT ELMSFORD NY	\$370.16
11/21	11/22	0230096NN8PL3KGRN	GOVERNMENT FINANCE OFF CHICAGO IL	\$350.00
12/04	12/05	5543687P451FWWDQ3	OMNI CORPUS CHRISTI CORP CHRISTI TX	\$553.89
CHECK-IN 12/01/24 FOLIO #15021064				
12/04	12/05	5543687P451FWWE0Z	OMNI CORPUS CHRISTI CORP CHRISTI TX	\$589.62
CHECK-IN 12/01/24 FOLIO #15013627				
BRITTNEY HOGAN				



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 XXXXXXXXXXXX3462				\$749.17
11/26	11/27	7545491NVS66JX0QZ	TEXAS TRADITIONS GRILL PORT LAVACA TX	\$83.59
12/06	12/08	0543684P6BLKFK1FG	SAMS CLUB #6471 VICTORIA TX	\$86.80
12/06	12/08	0543684P6BLKFK1HH	SAMS CLUB #6471 VICTORIA TX	\$40.96
12/06	12/08	0543684P6BLKFK19S	SAMS CLUB #6471 VICTORIA TX	\$110.00
12/06	12/08	5548382P604QPG6ZY	WAL-MART #0330 VICTORIA TX	\$116.82
12/07	12/08	5526352P652AKJK5M	TEXAS ROADHOUSE #2215 VICTORIA TX	\$66.23
JOE REYES JR				
TOTAL XXXXXXXXXXXX0215				\$504.40
11/08	11/08	5543286N960PRT4LN	TEXAS MUNICIPAL LEAGUE 512-231-7400 TX	\$275.00
11/08	11/10	7512071NAS66J95F2	KALAHARI RESORT - TX - ROUND ROCK TX	\$189.00
CHECK-IN 11/08/24 FOLIO #15748				
11/12	11/13	5543286ND626TBWD1	UPS*BILLING CENTER 800-811-1648 GA	\$13.12
11/12	11/13	5543286ND626YQ224	CCSI EFAX CORPORATE 323-817-1155 CA	\$164.06
11/25	11/26	5543286NS5WZ446GT	UPS*BILLING CENTER 800-811-1648 GA	\$0.26
12/02	12/03	5543286P15Z8RSH2A	UPS*BILLING CENTER 800-811-1648 GA	\$0.01
12/05	12/05	1527021P4008YB6N6	MSFT * E0200UAGBB MSBILL.INFO WA	\$107.18
12/07	12/08	5543286P660P6S2DE	TEXAS MUNICIPAL LEAGUE 512-231-7400 TX	\$492.00
JOANNA WEAVER				
TOTAL XXXXXXXXXXXX0249				\$1,240.63
11/08	11/10	6518742NA0001JQLW	CALHOUN CO TAX ASSESSO PORT LAVACA TX	\$7.73
11/20	11/21	5550629NM4JF5KVYY	TEXAS WATER UTILITIES HUTTO TX	\$495.00
11/20	11/21	5550629NM4JF5KW19	TEXAS WATER UTILITIES HUTTO TX	\$495.00
11/22	11/24	5550629NP4LEW4KFP	TEXAS WATER UTILITIES HUTTO TX	\$495.00
CYNTHIA HEYSQUIERDO				
TOTAL XXXXXXXXXXXX0264				\$1,492.73
11/26	11/27	8535335NVD0Q4FPYA	PAYPAL *TEXASPOLICE 4029357733 CA	\$182.00
12/02	12/04	8518412P2S66KKQF0	TEXAS POLICE CHIEFS AS 512-2815400 TX	\$300.00
12/03	12/04	1230202P2000310J5	JERSEY VILLAGE TX - CA HAMMONTON NJ	\$195.00
12/03	12/04	1230202P20062MWGJ	JERSEY VILLAGE TX - CA HAMMONTON NJ	\$195.00
12/03	12/04	8271116P30000LVLL	B2G, LLC* O #94106 SPOKANE WA	\$225.00
12/03	12/04	8271116P30005FGD5	SP FUJI MATS METHUEN MA	\$539.89
12/04	12/05	2524780P300NMTJ4L	DOUBLEDAVES PIZZAWORKS VICTORIA TX	\$19.46
COLIN RANGNOW				
TOTAL XXXXXXXXXXXX2286				\$1,656.35

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	18.74% (v)	\$0.00	31	\$0.00
Cash Advances	18.74% (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 to enroll your credit card account(s) on the newly enhanced website.

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