



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**  
December 9, 2023 to January 8, 2024

**SUMMARY OF ACCOUNT ACTIVITY**

Previous Balance	\$12,244.70
- Payments	\$12,244.70
- Other Credits	\$698.08
+ Purchases	\$6,720.24
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$6,022.16

Account Number XXXX XXXX XXXX 0305  
Credit Limit \$26,500.00  
Available Credit \$18,246.00  
Statement Closing Date January 8, 2024  
Days in Billing Cycle 31

**PAYMENT INFORMATION**

New Balance: \$6,022.16  
Minimum Payment Due: \$180.67  
**Payment Due Date: February 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
12/21	12/21	8543189B300XV4W95	PAYMENT - THANK YOU	\$12,244.70-

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: \$6,022.16  
Minimum Payment Due: \$180.67  
**Payment Due Date: February 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	\$12,244.70-
12/19	12/20	5543286B163QM005H	COURTYARD BY MARRIOTT AUSTIN TX CREDIT	\$630.40-
			CHECK-IN 12/19/23 FOLIO #M35481	
12/08	12/10	5543286AN5ZVWXA61	COURTYARD BY MARRIOTT AUSTIN TX	\$630.40
			CHECK-IN 12/08/23 FOLIO #M34351	
12/11	12/13	5520739AS00A93Y0H	TEXAS POLICE CHIEFS AS ELGIN TX	\$395.00
12/27	12/28	5543286B95WQD8NTV	EXPEDIA 72722852087238 EXPEDIA.COM WA	\$563.85
01/03	01/04	5550080QK5ZX80G44	TEXAS NARCOTIC OFFICER EL PASO TX	\$375.00
			COLIN RANGNOW	
			TOTAL XXXXXXXXXXXX0727	\$1,333.85
12/27	12/28	3518742BA00014GQ8	CALHOUN CO TAX ASSESSO PORT LAVACA TX	\$7.73
			ERIC SALES	
			TOTAL XXXXXXXXXXXX0776	\$7.73
12/08	12/10	5543286AN5ZX02DJX	AMZN MKTP US*8W4SX1063 AMZN.COM/BILL WA	\$146.13
			JAVIER RAMOS	
			TOTAL XXXXXXXXXXXX0867	\$146.13
12/12	12/13	5543286AS6183ZKB2	IN *PERFORMANCE SALES 361-5783278 TX	\$182.10
			JUAN LUNA	
			TOTAL XXXXXXXXXXXX0941	\$182.10
12/19	12/20	5270808B1609TB4Z2	TRAINING AUSTIN TX	\$395.00
			WAYNE SHAFFER	
			TOTAL XXXXXXXXXXXX1212	\$395.00
01/04	01/05	5543286QL5YNW1N92	AMZN MKTP US*TK90813F2 AMZN.COM/BILL WA	\$40.97
01/04	01/07	5542135QMVANAWHFW	TEXAS MUNICIPAL COURTS AUSTIN TX	\$300.00
01/07	01/08	5543286QP5ZG1R00E	AMZN MKTP US*TK4J40HN2 AMZN.COM/BILL WA	\$137.01
			MANDY GRANT	
			TOTAL XXXXXXXXXXXX1238	\$477.98
12/13	12/14	5543286AV61HVWD0A	AMZN MKTP US*GU77H4N03 AMZN.COM/BILL WA	\$89.44
12/19	12/19	5543286B16372R1RZ	TEXAS MUNICIPAL LEAGUE 512-231-7400 TX	\$100.00
12/19	12/19	5543286B16372R1TH	TEXAS MUNICIPAL LEAGUE 512-231-7400 TX	\$100.00
			SUSAN LANG	
			TOTAL XXXXXXXXXXXX1345	\$289.44
12/18	12/19	5543286B0635MBBSF	AMZN MKTP US AMZN.COM/BILL WA CREDIT	\$59.99-
12/19	12/19	5543286B1636XZH1M	AMZN MKTP US AMZN.COM/BILL WA CREDIT	\$7.69-
12/11	12/11	5543286AT60RQN XK1	APPLE.COM/BILL 866-712-7753 CA	\$2.99
12/14	12/15	5543286AW61WMA3TA	QUIZLET.COM 510-495-6550 CA	\$8.52
12/16	12/17	5554650AY8AN3ZFEW	LOCKING SECURITY MAILB ARLINGTON TX	\$72.00
12/27	12/27	5548077B98AZ149E0	RECONYX HOLMEN WI	\$40.00
01/04	01/05	5550629QMBM8TKVDD	ACE HARDWARE - PORT LA PORT LAVACA TX	\$7.00
			DERRICK SMITH	
			TOTAL XXXXXXXXXXXX3836	\$62.83
12/16	12/17	5543286AY62G8VE85	AMZN MKTP US*UU8KL7YR3 AMZN.COM/BILL WA	\$64.82
12/22	12/24	0543684B5BLM16N7K	WM SUPERCENTER #1098 PORT LAVACA TX	\$84.05
			JAMES RUDELLAT	
			TOTAL XXXXXXXXXXXX8611	\$148.87
12/15	12/17	5543286AX6261P9QS	WALMART.COM 800-966-6546 AR	\$98.00
01/03	01/04	5543286QK5YALLW2W	WALMART.COM 800-966-6546 AR	\$107.00



**TRANSACTIONS (continued)**

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/07	01/08	5265384QRRBGHKSGS	WINGSTOP 1989 SAN MARCOS TX JOE REYES JR TOTAL XXXXXXXXXXXX0215	\$17.31  \$222.31
12/08	12/10	5543286AN60075LHQ	SQ *LACEY'S LITTLE BAK GOSQ.COM TX	\$90.00
12/14	12/15	5543286AW61WMTNQ1	UPS*BILLING CENTER 800-811-1648 GA	\$16.11
12/15	12/17	5543286AX627SHS77	J2 *EFAX CORPORATE SVC 323-817-1155 CA	\$213.18
12/18	12/19	5543286B0635JFSQA	UPS*BILLING CENTER 800-811-1648 GA	\$1.29
12/25	12/26	5543286B75VXNWTPN	UPS*BILLING CENTER 800-811-1648 GA	\$13.04
12/29	12/31	5548872BQ2M1V2EYX	TX BD ENG LIC RENEW AUSTIN TX	\$50.00
01/01	01/02	5543286QH5XSGR6DE	UPS*BILLING CENTER 800-811-1648 GA	\$18.88
01/01	01/03	5520739QJ0000YW7L	AUTHORIZE.NET SAN FRANCISCO CA	\$30.00
01/05	01/07	8271116QM000K7QBM	EVENTBRITE.COM ORG FEE SAN FRANCISCO CA JOANNA WEAVER TOTAL XXXXXXXXXXXX0249	\$24.99  \$457.49
12/12	12/13	5543286AS6148NDVB	AMZN MKTP US*TI8GI0DU3 AMZN.COM/BILL WA	\$109.94
12/12	12/13	5543286AS6169E4JG	AMAZON.COM*H95V056N3 AMZN.COM/BILL WA	\$10.97
12/12	12/13	0531461AVEHVHH7WR	HWY 35 BAYWASH INC PORT LAVACA TX	\$8.00
12/13	12/14	5548872AW2MD1M17M	TCEQ EPAYMENT AUSTIN TX	\$113.75
12/21	12/22	5543286B35STMXHRK	AMZN MKTP US*T03SA91X3 AMZN.COM/BILL WA	\$279.84
12/21	12/22	0230537B400RAWVKD	USPS PO 4872200979 PORT LAVACA TX	\$9.49
12/22	12/24	5543286B45V34Z9TP	AMZN MKTP US*NZ1KA5T43 AMZN.COM/BILL WA	\$349.00
12/27	12/28	2545733BA000QA9TV	PREP BLAST 615-6893546 TN	\$43.50
12/27	12/28	5531020B92DL98B8M	AMAZON.COM*GJ6PS9FL3 SEATTLE WA	\$138.87
12/27	12/28	5531020B92E0L9RVQ	AMAZON.COM*CV4RZ6II3 SEATTLE WA	\$454.18
12/29	12/31	8230509BB000G2XLB	WWW.AMAZON* 111-612302 SEATTLE WA	\$206.75
01/04	01/05	6518742QM00018R30	CALHOUN CO TAX ASSESSO PORT LAVACA TX	\$15.45
01/05	01/07	5531020QM2DZPFN0N	AMAZON.COM*TK9TD0ZO1 SEATTLE WA CYNTHIA HEYSQUIERDO TOTAL XXXXXXXXXXXX0264	\$558.69  \$2,298.43

**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	31	\$0.00
Cash Advances	19.49% (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)

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

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

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

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

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