



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, 2024 to July 8, 2024

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$5,416.59
- Payments	\$5,416.59
- Other Credits	\$356.16
+ Purchases	\$12,943.67
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$12,587.51

PAYMENT INFORMATION

New Balance:	\$12,587.51
Minimum Payment Due:	\$377.63
Payment Due Date:	August 2, 2024

Account Number	XXXX XXXX XXXX 0305
Credit Limit	\$26,500.00
Available Credit	\$13,730.00
Statement Closing Date	July 8, 2024
Days in Billing Cycle	31

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
07/03	07/03	8543189J900XVE183	PAYMENT - THANK YOU	\$5,416.59-

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: \$12,587.51
Minimum Payment Due: \$377.63
Payment Due Date: August 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				\$5,416.59-
06/11	06/13	8230606HLS66FYG80	VICTORIA COLLEGE VICTORIA TX	\$25.00
06/20	06/21	5174295HX01X3B1S9	IDENTOGO - TX FINGE 877-512-6962 MA	\$10.21
06/26	06/27	5543286J25ZG4FR1E	AMZN MKTP US*RC5940401 AMZN.COM/BILL WA	\$1,499.00
06/28	06/30	2524780J40547PVGY	DOUBLEDAVES PIZZAWORKS VICTORIA TX	\$24.69
07/01	07/02	2524780J7006EZKQ	VC PAYMENTS 2 VICTORIA TX	\$3,650.00
07/01	07/02	8271116J7000MXL9T	AARLEA TRAINING SAN ANTONIO CA	\$100.00
07/02	07/02	5543286J86178AQDA	AMAZON MKTPL*R77LV81W0 AMZN.COM/BILL WA	\$69.95
07/03	07/04	1527021J9024JRHFE	WP*TXCRITTERCONNECT1 SANGER TX	\$102.50
COLIN RANGNOW				
TOTAL XXXXXXXXXXXX0727				\$5,481.35
06/27	06/28	5174295J4036WQJ82	IDENTOGO - TX FINGE 877-512-6962 MA	\$10.21
ERIC SALES				
TOTAL XXXXXXXXXXXX0776				\$10.21
06/14	06/16	5543286HN5VZGB5K8	AMAZON MKTPL*RB8E80SA3 AMZN.COM/BILL WA	\$16.29
06/17	06/17	5543286HT5WTOWRMN	AMAZON MKTPL*U57KR7NC3 AMZN.COM/BILL WA	\$0.69
06/17	06/18	5542950HS0TZ3AW5W	TLO TRANSUNION BOCA RATON FL	\$75.00
06/20	06/21	8550039HWS66QHQYE	TEXAS ANIMAL CONTROL A 682-2410905 TX	\$50.00
06/24	06/25	5543286J05Z0ETLY3	AMZN MKTP US*RG1VQ3K62 AMZN.COM/BILL WA	\$404.10
07/02	07/03	5543286J861EWA4D4	AMAZON MKTPL*R71803XA0 AMZN.COM/BILL WA	\$9.01
KAREN NEAL				
TOTAL XXXXXXXXXXXX0784				\$555.09
06/14	06/16	5548872HP00GPYXL8	DSHS REGULATORY PROG AUSTIN TX	\$96.00
06/15	06/16	5526352HR0446Z38P	HARBOR FREIGHT TOOLS34 PORT LAVACA TX	\$362.98
06/27	06/27	5543286J35ZMF3L75	AMAZON MKTPL*RC47L7600 AMZN.COM/BILL WA	\$105.96
06/28	06/30	5543286J4606KMM4L	AMAZON MKTPL*RC9FE4X91 AMZN.COM/BILL WA	\$50.94
07/02	07/03	5526352J90GXER209	HARBOR FREIGHT TOOLS34 PORT LAVACA TX	\$24.48
07/02	07/03	5531020J90APF7LPR	AMAZON.COM*R71JG8LC2 SEATTLE WA	\$77.94
JUAN LUNA				
TOTAL XXXXXXXXXXXX0941				\$718.30
06/12	06/13	8271116HL000AE99J	WWW.APWA.NET KANSAS CITY MO	\$268.00
WAYNE SHAFFER				
TOTAL XXXXXXXXXXXX1212				\$268.00
07/05	07/07	5542950JBLWLVBTDTP	EB TML REGION 11 QUAR 80141372 CREDIT	\$311.64-
07/05	07/07	5542950JBLWLVBTDTP	EB TML REGION 11 QUAR 80141372 CREDIT	\$44.52-
06/18	06/20	8518412HVS66EMZYV	TEXAS MUNICIPAL CLERKS 940-5653488 TX	\$135.00
07/03	07/04	5542950J9LRJBPE1L	EB TML REGION 11 QUAR 8014137200 CA	\$311.64
07/03	07/04	5542950J9LRJFN5NL	EB TML REGION 11 QUAR 8014137200 CA	\$44.52
MANDY GRANT				
TOTAL XXXXXXXXXXXX1238				\$135.00
06/11	06/13	5543286HL5VAAKVP6	WHATABURGER 323 Q26 PORT LAVACA TX	\$410.27
06/23	06/25	5543286J05Z02MQG8	FAIRFIELD INN & SUITES CORPUS CHRIST TX	\$271.44
CHECK-IN 06/23/24 FOLIO #E 5352				
06/27	06/27	5542950J303H21PWR	EZCATERSUBWAY 8004881803 MA	\$807.16
SUSAN LANG				
TOTAL XXXXXXXXXXXX1345				\$1,488.87
06/10	06/11	5543286HJ5STGZ05E	APPLE.COM/BILL 866-712-7753 CA	\$2.99
06/15	06/16	5543286HP5W4P0AZ6	AMAZON MKTPL*3U39L2GG3 AMZN.COM/BILL WA	\$26.99
06/19	06/20	5543286HV5XF4MFTB	AMAZON MKTPL*WH0UV49Z3 AMZN.COM/BILL WA	\$106.30



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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/27	06/27	5548077J302ZBZ4DA	RECONYX HOLMEN WI	\$40.00
07/07	07/07	5543286JD62S4LXBK	INT'L CODE COUNCIL INC 888-422-7233 IL	\$124.60
DERRICK SMITH				
TOTAL XXXXXXXXXXXX3836				\$300.88
06/13	06/14	2524780HM02B72T4T	MERCO MARINE WELLSBURG WV	\$724.31
06/17	06/18	7541823HT5WM3G77R	FREDPRYOR CAREERTRACK MISSION KS	\$149.00
06/26	06/27	5543286J25ZGMXLTN	WALMART.COM 800-925-6278 AR	\$38.80
JAMES RUDELLAT				
TOTAL XXXXXXXXXXXX8611				\$912.11
06/27	06/28	5543286J35ZWNWHEE	AMAZON.COM*RC2EH5AQ2 AMZN.COM/BILL WA	\$153.90
06/28	06/30	0230096J48PMQQMRQ	GOVERNMENT FINANCE OFF CHICAGO IL	\$190.00
07/02	07/03	5543286J861F5551S	AMAZON MKTPL*R72F67VZ0 AMZN.COM/BILL WA	\$18.99
07/03	07/05	5520739JAEV1D2PV7	TYLER TECHNOLOGIES, IN YARMOUTH ME	\$275.00
BRITTNEY HOGAN				
TOTAL XXXXXXXXXXXX3462				\$637.89
06/09	06/11	8535335HJQA13B2RA	ICMA ONLINE 2029623680 DC	\$249.00
06/12	06/13	5543286HL5VBZ5LL1	CCSI EFAX CORPORATE 323-817-1155 CA	\$197.34
JOANNA WEAVER				
TOTAL XXXXXXXXXXXX0249				\$446.34
06/07	06/09	5543286HF6356L5N2	AMZN MKTP US*PW60C0H13 AMZN.COM/BILL WA	\$109.94
06/08	06/09	5543286HG63B5PNW8	TEEX ECOMMERCE 979-458-6898 TX	\$470.00
06/14	06/16	5548872HP00GP87QH	TCEQ EPAYMENT AUSTIN TX	\$113.75
06/14	06/16	5270808HN01JMQ21V	TRAINING AUSTIN TX	\$90.00
06/14	06/16	5270808HN01JMQ22B	TRAINING AUSTIN TX	\$395.00
06/20	06/21	2545733HX000A9N9X	PREP BLAST 615-6893546 TN	\$43.50
06/21	06/23	2545733HY000ADAF0	PREP BLAST 615-6893546 TN	\$43.50
07/02	07/03	5543286J861FMWPMM	AMAZON.COM*R72DF14N1 AMZN.COM/BILL WA	\$153.13
07/07	07/08	8230509JD000K9V9D	AMAZON MAR* 111-120582 SEATTLE WA	\$214.65
CYNTHIA HEYSQUIERDO				
TOTAL XXXXXXXXXXXX0264				\$1,633.47

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 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