



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**  
September 8, 2023 to October 8, 2023

**SUMMARY OF ACCOUNT ACTIVITY**

Previous Balance	\$9,389.78
- Payments	\$9,389.78
- Other Credits	\$127.23
+ Purchases	\$12,277.14
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$12,149.91

Account Number XXXX XXXX XXXX 0305  
Credit Limit \$26,500.00  
Available Credit \$12,940.00  
Statement Closing Date October 8, 2023  
Days in Billing Cycle 31

**PAYMENT INFORMATION**

New Balance: \$12,149.91  
Minimum Payment Due: \$364.50  
Payment Due Date: November 2, 2023

**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
09/22	09/22	85431898900XV7XY2	PAYMENT - THANK YOU	\$9,389.78-

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: \$12,149.91  
Minimum Payment Due: \$364.50  
Payment Due Date: November 2, 2023

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

11273390700003050003645000012149915



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
			TOTAL XXXXXXXXXXXX0305	\$9,389.78-
10/04	10/05	51742958M2DKT8GN3	IDENTOGO - TX FINGERPR 877-512-6962 MA	\$10.21
10/07	10/08	55436878T4PLBRKZY	ALOFT SAN ANTONIO TX	\$235.48
		CHECK-IN 10/05/23	FOLIO #467902	
			ERIC SALES	
			TOTAL XXXXXXXXXXXX0776	\$245.69
09/20	09/21	5543286875YQ54GV0	AMAZON.COM*TX9FZ92C0 AMZN.COM/BILL WA	\$9.99
10/02	10/03	85383908K000BA8PA	SHELTERMANAGER LTD ROTHERHAM LN	\$380.00
			KAREN NEAL	
			TOTAL XXXXXXXXXXXX0784	\$389.99
09/06	09/08	52653847S1YVY9NVX	PAYPAL *MASTERPEACE 4029357733 CA	\$127.99
09/29	09/30	55436878H7LN717E8	DT BY HILTON DAL GALLE DALLAS TX	\$610.20
		CHECK-IN 09/25/23	FOLIO #991238	
			JAVIER RAMOS	
			TOTAL XXXXXXXXXXXX0867	\$738.19
09/14	09/15	554887282BMDJ6LST	DSHS REGULATORY PROG AUSTIN TX	\$64.00
09/27	09/28	55263528FBLH7H9Y1	HARBOR FREIGHT TOOLS34 PORT LAVACA TX	\$704.20
10/04	10/04	55432868M627VK9W1	AMZN MKTP US*T97D27S50 AMZN.COM/BILL WA	\$166.13
10/05	10/08	55432868P63033TVN	SOUTHWES 5262211033286 800-435-9792 TX	\$407.95
			MAREK/JEREMY BRANDON	
		03/02/24 1	HOUSTON BALTIMORE	
		03/09/24 2	BALTIMORE HOUSTON	
			JUAN LUNA	
			TOTAL XXXXXXXXXXXX0941	\$1,342.28
09/15	09/18	853096184WGNWM9S3	LEONES MEXICAN GRILL Y PORT LAVACA TX	\$121.58
			WAYNE SHAFFER	
			TOTAL XXXXXXXXXXXX1212	\$121.58
09/13	09/14	5531020802DLYSJS0	AMZN MKTP US*TR40230Z1 SEATTLE WA	\$42.19
09/15	09/17	554213583VAMT4TA3	TEXAS MUNICIPAL COURTS AUSTIN TX	\$350.00
09/19	09/20	7541823865AG7RYW3	B&H PHOTO 800-606-6969 NEW YORK NY	\$498.62
09/20	09/21	7541823875AJ77VVT	B&H PHOTO 800-606-6969 NEW YORK NY	\$188.84
10/04	10/05	55500368M2DM3W86J	WALMART.COM WALMART.COM AR	\$42.50
10/04	10/05	55500368M2DM3W86J	WALMART.COM WALMART.COM AR	\$174.75
10/05	10/06	55500368N2DM3W86H	WALMART.COM WALMART.COM AR	\$11.96
			MANDY GRANT	
			TOTAL XXXXXXXXXXXX1238	\$1,308.86
09/10	09/11	55432867X5VP7RJBQ	AMAZON.COM*TR39Y7001 AMZN.COM/BILL WA	\$8.16
09/21	09/22	554295088LVT1XL0P	EB TEXAS MUNICIPAL LE 8014137200 CA	\$40.00
09/21	09/22	554295088LVT12YE7	EB TEXAS MUNICIPAL LE 8014137200 CA	\$400.00
09/25	09/26	55432868Q5ZS0LENG	AMZN MKTP US*T11KI27R2 AMZN.COM/BILL WA	\$22.77
09/28	09/29	02300968F8PMZP45F	GOVERNMENT FINANCE OFF CHICAGO IL	\$150.00
10/05	10/05	55436878N50XQDQK0	OMNI DALLAS CONVENTN C DALLAS TX	\$355.99
		CHECK-IN 10/03/23	FOLIO #2239602	
10/06	10/08	52704878RLL3QBL3E	CROWNE PLAZA DOWNTOWN DALLAS TX	\$629.88
		CHECK-IN 10/03/23	FOLIO #12906521	
10/06	10/08	52704878RLL3QEHL4	CROWNE PLAZA DOWNTOWN DALLAS TX	\$629.88
		CHECK-IN 10/03/23	FOLIO #12906451	
10/06	10/08	52704878RLL3QEJLQ	CROWNE PLAZA DOWNTOWN DALLAS TX	\$689.88
		CHECK-IN 10/03/23	FOLIO #12906438	
10/06	10/08	52704878RLL3QEN0Q	CROWNE PLAZA DOWNTOWN DALLAS TX	\$689.88
		CHECK-IN 10/03/23	FOLIO #12906503	

Transactions continued on next page



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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
SUSAN LANG				
TOTAL XXXXXXXXXXXX1345				\$3,616.44
10/04	10/05	55310208M2D9KA369	AMZN MKTP US SEATTLE WA CREDIT	\$18.99-
09/07	09/08	55432867S5SVMZ8VH	AMZN MKTP US*TR4UM4CN0 AMZN.COM/BILL WA	\$40.76
09/11	09/12	55131587YR3F4AW3E	APPLE.COM/BILL CUPERTINO CA	\$2.99
09/12	09/12	55480777Z8AZ0HXM	RECONYX HOLMEN WI	\$370.00
09/14	09/15	5543286815WSG1ELT	QUIZLET.COM 510-495-6550 CA	\$8.52
09/22	09/24	5531020892DJTE4E4	AMZN MKTP US*T12NH1OS0 SEATTLE WA	\$42.66
09/27	09/27	55480778E8AZ1180G	RECONYX HOLMEN WI	\$50.00
09/27	09/28	55432868E60BHP59D	AMZN MKTP US*T13IP46C0 AMZN.COM/BILL WA	\$359.13
09/28	09/29	55310208F2DM58HZJ	AMZN MKTP US*T919G3ES2 SEATTLE WA	\$205.69
10/04	10/04	55432868M62774LAQ	INT'L CODE COUNCIL INC 888-422-7233 IL	\$160.00
DERRICK SMITH				
TOTAL XXXXXXXXXXXX3836				\$1,220.76
09/20	09/21	5543286875YD4LVLQ	WALMART.COM 800-966-6546 AR	\$43.72
09/22	09/24	0543684898PMFYFKA	B&H PHOTO MOTO NEW YORK NY	\$989.93
JAMES RUDELLAT				
TOTAL XXXXXXXXXXXX8611				\$1,033.65
09/21	09/22	5513158882M75T61W	MICROSOFT*MICROSOFT 36 MSBILL.INF CREDIT	\$108.24-
10/05	10/05	12302028N0089WK56	THRIVE CROWNE DALLAS DALLAS TX	\$39.70
10/05	10/05	12302028N0089ZLS4	THRIVE CROWNE DALLAS DALLAS TX	\$18.35
10/06	10/08	55500368RP5KTSV2W	DAVES HOT CHICKEN 1100 WACO TX	\$30.29
JOE REYES JR				
TOTAL XXXXXXXXXXXX0215				\$19.90-
09/14	09/15	5543286815WSREA1E	J2 *EFAX CORPORATE SVC 323-817-1155 CA	\$175.42
09/15	09/17	555003682TTH8H9A7	GOOGLE *GOOGLE STORAGE 650-253-0000 CA	\$2.12
09/25	09/26	55432868Q5ZWPNNA4	UPS*BILLING CENTER 800-811-1648 GA	\$17.87
10/02	10/04	55207398L00869592	AUTHORIZE.NET SAN FRANCISCO CA	\$30.00
10/03	10/04	55432868M629M2Z4K	BUC-EE'S #26 MADISONVILLE TX	\$65.49
10/05	10/05	12302028N0089ZB1P	THRIVE CROWNE DALLAS DALLAS TX	\$39.70
10/06	10/06	55429508PLSQTWAWT	UBER TRIP 8005928996 CA	\$21.57
10/06	10/06	55429508PLW8D7PBP	UBER TRIP 8005928996 CA	\$3.23
10/06	10/08	55429508PLW9D81ZJ	WF WAYFAIR3808576699 8662638325 MA	\$620.90
10/06	10/08	55432868R635TWMHR	BUC-EE'S 12 PORT LAVACA TX	\$78.18
10/07	10/08	15270218R0000H7D2	AUTODESK ADY 8553019562 CA	\$476.30
JOANNA WEAVER				
TOTAL XXXXXXXXXXXX0249				\$1,530.78
09/14	09/15	5531020812DM5SHFH	AMZN MKTP US*TX8I49CJ0 SEATTLE WA	\$19.99
09/14	09/15	827111681000FZR4A	SP AQUATAP SANTA CLARA UT	\$110.15
09/15	09/17	02305378300JF1VQR	USPS PO 4872200979 PORT LAVACA TX	\$10.45
09/21	09/22	527080888609S0GKN	TRAINING AUSTIN TX	\$60.00
09/22	09/24	555062989TQEMBXEJ	SUNCOASTLEARNING.COM ACWORTH GA	\$350.00
09/23	09/24	55432868A5Z3V9FNQ	AMZN MKTP US*T106T9XK2 AMZN.COM/BILL WA	\$71.00
CYNTHIA HEYSQUIERDO				
TOTAL XXXXXXXXXXXX0264				\$621.59



**CITY OF PORT LAVACA**  
**Account Number: XXXX XXXX XXXX 0305**

### 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 BBBS, 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: BBBS, 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