



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, 2022 to January 8, 2023

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$6,199.35
- Payments	\$6,199.35
- Other Credits	\$27.97
+ Purchases	\$11,085.33
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$11,057.36

Account Number XXXX XXXX XXXX 0305
Credit Limit \$26,500.00
Available Credit \$14,866.00
Statement Closing Date January 8, 2023
Days in Billing Cycle 31

PAYMENT INFORMATION

New Balance: \$11,057.36
Minimum Payment Due: \$331.73
Payment Due Date: February 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 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
12/21	12/21	F112700PK00CHGDDA	AUTOMATIC PAYMENT - THANK YOU	\$6,199.35-

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: \$11,057.36
Minimum Payment Due: \$331.73
Payment Due Date: February 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

11273390700003050003317300011057365



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				\$6,199.35-
12/09	12/11	5270487P8LKRGM6S	HOLIDAY INN-PEARLAND PEARLAND TX	\$501.96
		CHECK-IN 12/04/22	FOLIO #11316122	
12/09	12/11	5270487P8LKRGXJB	HOLIDAY INN-PEARLAND PEARLAND TX	\$501.96
		CHECK-IN 12/04/22	FOLIO #11316121	
12/28	12/29	0230537PV00JQNX30	TRACTOR SUPPLY # 1369 PORT LAVACA TX	\$6,999.99
01/05	01/08	851841206S66HFKWN	TEXAS POLICE CHIEFS AS 512-2815400 TX	\$288.00
01/06	01/08	555062906L3DN3BMJ	IACP 7036477279 VA	\$190.00
COLIN RANGNOW				
TOTAL XXXXXXXXXXXX0727				\$8,481.91
12/15	12/16	8230509PD000ELWTP	SP CMESWAT THREE RIVERS TX	\$346.50
12/19	12/20	8545093PHWGR3T2V6	OSS ACADEMY SPRING TX	\$75.00
12/19	12/20	8545093PHWGR3T2WG	OSS ACADEMY SPRING TX	\$112.50
12/19	12/20	8545093PHWGR3T2W8	OSS ACADEMY SPRING TX	\$150.00
12/19	12/20	8545093PHWGR3T2XH	OSS ACADEMY SPRING TX	\$75.00
12/19	12/20	8545093PHWGR3T2XH	OSS ACADEMY SPRING TX	\$150.00
12/20	12/21	8230509PJ000BT9DX	SP CMESWAT THREE RIVERS TX	\$60.00
ERIC SALES				
TOTAL XXXXXXXXXXXX0776				\$969.00
12/08	12/11	7532681P7S66LSX2A	UNITED UNIFORM 716-6914400 NY	\$43.95
12/21	12/22	5543286PK5WLWMXXG	AMZN MKTP US*DT6I88DD3 AMZN.COM/BILL WA	\$130.92
12/27	12/29	0541019PSMJ9SP4J2	FEDEX 392721186976 MEMPHIS TN	\$11.33
KAREN NEAL				
TOTAL XXXXXXXXXXXX0784				\$186.20
12/30	12/31	5543286PW5YZGAYH3	SQ *HOUSE OF TINT LLC VICTORIA T CREDIT	\$27.97-
12/14	12/16	5270487PDLKRRBJAS	HOLIDAY INN EXP & SUIT 8177447755 TX	\$119.00
		CHECK-IN 12/13/22	FOLIO #11281824	
12/30	12/31	5543286PW5YZA0YLH	SQ *HOUSE OF TINT LLC VICTORIA TX	\$363.55
01/04	01/05	5543286046052NTT3	SQ *TEXAS CIT GOSQ.COM TX	\$100.00
JAVIER RAMOS				
TOTAL XXXXXXXXXXXX0867				\$554.58
12/10	12/11	5543286P9630JA8KS	BUC-EE'S 12 PORT LAVACA TX	\$36.13
12/12	12/13	5541741PB2MKBSY3	JASON'S DELI SAU #125 AUSTIN TX	\$16.87
12/12	12/14	8519116PBS66G7K4Q	JALISCO MEXICAN RESTAU AUSTIN TX	\$59.80
12/15	12/16	5542950PDLY21N9ZT	DD DOORDASH AVIATORPI 8559731040 CA	\$32.13
12/15	12/16	5543286PE5V1HDT73	CIRCLE K # 04677 AUSTIN TX	\$33.56
12/16	12/18	5542950PELWB93GRJ	DD DOORDASH CHICK-FIL 8559731040 CA	\$28.02
MANDY GRANT				
TOTAL XXXXXXXXXXXX1238				\$206.51
12/13	12/14	0543684PQ00QWPN5S	DOLLARTREE PORT LAVACA TX	\$67.50
SUSAN LANG				
TOTAL XXXXXXXXXXXX1345				\$67.50
12/11	12/11	5543286P962ZM2SSQ	APPLE.COM/BILL 866-712-7753 CA	\$2.99
DERRICK SMITH				
TOTAL XXXXXXXXXXXX3836				\$2.99
12/29	12/29	5548077PV8AZ0V47M	RECONYX 8664936064 WI	\$21.60
01/05	01/06	55432860560DNS6N8	AMZN MKTP US*TD34K60D3 AMZN.COM/BILL WA	\$51.00
JAMES RUDELLAT				

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
TOTAL XXXXXXXXXXXX8611				\$72.60
12/08	12/09	5543286P662A6E78Z	AMZN MKTP US*6C3BI8ZR3 AMZN.COM/BILL WA	\$27.98
12/15	12/16	5543286PD5SZWV9Z8	GOOGLE *GOOGLE STORAGE 650-253-0000 CA	\$2.12
12/16	12/18	5543286PE5VA9D52W	J2 *EFAX CORPORATE SVC 323-817-1155 CA	\$215.34
01/02	01/03	5543286025ZM43YAK	UPS*BILLING CENTER 800-811-1648 GA	\$41.50
01/02	01/04	5520739030001XRD5	AUTHORIZE.NET SAN FRANCISCO CA	\$30.00
JOANNA WEAVER				
TOTAL XXXXXXXXXXXX0249				\$316.94
12/20	12/21	5543286PJ5WDVTLA4	AMAZON.COM*6M8RA73T3 AMZN.COM/BILL WA	\$78.20
12/29	12/30	0230537PW00JSD80	USPS PO 4872200979 PORT LAVACA TX	\$15.95
01/05	01/06	554295005MLQ9PLJR	EB 2023 VICTORIA-CALH 8014137200 CA	\$50.00
01/05	01/06	55432860560EEM0YV	AMZN MKTP US*K22W40393 AMZN.COM/BILL WA	\$19.00
01/05	01/06	55432860560E1XSNW	AMZN MKTP US*9V0X64LO3 AMZN.COM/BILL WA	\$35.98
CYNTHIA HEYSQUIERDO				
TOTAL XXXXXXXXXXXX0264				\$199.13

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	18.49% (v)	\$0.00	31	\$0.00
Cash Advances	18.49% (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