



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**  
October 9, 2023 to November 7, 2023

**SUMMARY OF ACCOUNT ACTIVITY**

Previous Balance	\$12,149.91
- Payments	\$12,149.91
- Other Credits	\$111.91
+ Purchases	\$9,605.56
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$9,493.65

Account Number XXXX XXXX XXXX 0305  
Credit Limit \$26,500.00  
Available Credit \$14,932.00  
Statement Closing Date November 7, 2023  
Days in Billing Cycle 30

**PAYMENT INFORMATION**

New Balance: \$9,493.65  
Minimum Payment Due: \$284.81  
**Payment Due Date: December 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
10/30	10/30	85431899F00XSM0ET	PAYMENT - THANK YOU	\$12,149.91-

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: \$9,493.65  
Minimum Payment Due: \$284.81  
**Payment Due Date: December 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



**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				\$12,149.91-
10/11	10/12	75454918WS66GKT2M	HINZE COUNTRY KITCHEN WHARTON TX	\$37.08
10/11	10/12	55488728X2M3XSLL8	TCOLE PAYMENT AUSTIN TX	\$36.04
10/29	10/30	55429509ELY3PXK1	UBER TRIP 8005928996 CA	\$27.57
10/31	11/03	85353359JA017LHKP	PAYPAL *MASTERPEACE 4029357733 CA	\$127.99
11/02	11/03	55429509JML4E5DPM	UBER TRIP 8005928996 CA	\$16.99
11/02	11/03	55429509JMN0XDZVS	UBER TRIP 8005928996 CA	\$14.93
11/03	11/03	55429509KLS3TJETQ	UBER TRIP 8005928996 CA	\$8.98
11/03	11/03	55429509KLXVE5DD3	UBER TRIP 8005928996 CA	\$14.94
11/03	11/05	55429509KLRQ4YQRO	UBER TRIP 8005928996 CA	\$26.93
11/03	11/05	55639959LMY72674D	EXXON 7-ELEVEN 41650 ROSENBERG TX	\$20.22
11/03	11/06	55432869M623SAFJ8	IAH-HOU PARKING VALET HOUSTON TX	\$168.00
COLIN RANGNOW				
TOTAL XXXXXXXXXXXX0727				\$499.67
10/09	10/10	55432868S5SF9ZGP4	SQ *THE DONUT PALACE PORT LAVACA TX	\$17.28
10/10	10/11	55432868V5SPW5WVF	SQ *THE DONUT PALACE PORT LAVACA TX	\$24.60
10/11	10/12	55432868W5V18M2T3	SQ *THE DONUT PALACE PORT LAVACA TX	\$19.06
10/16	10/17	5543286915WFQB63Q	SQ *THE DONUT PALACE PORT LAVACA TX	\$24.60
10/17	10/18	5543286925WRHXTWZ	SQ *THE DONUT PALACE PORT LAVACA TX	\$24.60
10/18	10/19	5543286935X23H64L	SQ *THE DONUT PALACE PORT LAVACA TX	\$24.60
10/19	10/20	5543286945XD28HEE	AMZN MKTP US*QO0YN6KG3 AMZN.COM/BILL WA	\$29.59
10/19	10/20	5531020942DK6JEWV	AMAZON.COM*TD2LL1ZN2 SEATTLE WA	\$36.03
10/20	10/22	5543286955XJYNG5Q	AMZN MKTP US*TD5FO33D2 AMZN.COM/BILL WA	\$54.89
10/20	10/22	5543286955XPAZ0KB	AMZN MKTP US*TP3D60I41 AMZN.COM/BILL WA	\$29.98
10/25	10/25	55432869A5YWL15PX	AMZN MKTP US*GI6JG50E3 AMZN.COM/BILL WA	\$32.37
10/26	10/27	55432869B5ZQ4HZ80	AMZN MKTP US*8L0JJ4GW3 AMZN.COM/BILL WA	\$32.99
10/26	10/27	55432869B5ZQ46H7H	AMAZON.COM*QJ9MD2093 AMZN.COM/BILL WA	\$460.32
10/31	11/01	55432869G60NMYRN3	AMZN MKTP US*T530G03J3 AMZN.COM/BILL WA	\$33.00
10/31	11/02	55506299HN5TPGQ8R	JJ KELLER & ASSOCIATES NEENAH WI	\$59.29
KAREN NEAL				
TOTAL XXXXXXXXXXXX0784				\$903.20
10/23	10/24	853694398HB5G7KVF	BEST WESTERN CORPUS CH CORPUS CHRIST TX	\$610.84
		CHECK-IN 10/22/23	FOLIO #0000510382	
10/26	10/29	85369439QHVSVDQ6G	BEST WESTERN CORPUS CH CORPUS CHRIST TX	\$610.84
		CHECK-IN 10/22/23	FOLIO #0000510671	
10/29	11/05	55432869L61X5N7RF	MARRIOTT MYTRLE BEACH MYRTLE BEACH SC	\$731.30
		CHECK-IN 10/29/23	FOLIO #M30965	
10/29	11/05	55432869L61X5N7R7	MARRIOTT MYTRLE BEACH MYRTLE BEACH SC	\$731.30
		CHECK-IN 10/29/23	FOLIO #M30964	
JAVIER RAMOS				
TOTAL XXXXXXXXXXXX0867				\$2,684.28
10/12	10/13	55488728YBLYHHSQ0	TEXAS COMM FIRE PROT AUSTIN TX	\$56.49
10/13	10/15	52708088Y614Y4N1D	ALAMOCOLLEGE MARKETPL SAN ANTONIO TX	\$25.00
10/19	10/19	5543286945X6J8F3Z	AMAZON.COM*YG8PU4MP3 AMZN.COM/BILL WA	\$53.61
10/19	10/20	552635295BLJ3Y39Z	HARBOR FREIGHT TOOLS34 PORT LAVACA TX	\$4.99
10/31	11/01	55432869G60P3SXXQ	AMZN MKTP US*1N5G857F3 AMZN.COM/BILL WA	\$19.94
10/31	11/01	55432869G60P9FT8K	AMAZON.COM*LV0NJ8ZY3 AMZN.COM/BILL WA	\$49.66
11/01	11/02	55432869H60Y4EKG8	AMZN MKTP US*AT8542ET3 AMZN.COM/BILL WA	\$74.94
11/01	11/02	55432869H611MBJL5	AMAZON.COM*9621Q7C23 AMZN.COM/BILL WA	\$48.99
JUAN LUNA				
TOTAL XXXXXXXXXXXX0941				\$333.62
11/01	11/01	12302029H002S6YW1	TEXAS MUNICIPAL COURTS 8323804173 TX	\$75.00



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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
MANDY GRANT				
TOTAL XXXXXXXXXXXX1238				\$75.00
10/13	10/15	55446418Y5SQGBX8E	DIEBOLD DIRECT HUDSON OH	\$202.79
10/20	10/20	5543286955XGDB6PW	NCTCOG RTC TRAINING 817-695-9112 TX	\$120.00
10/20	10/20	5543286955XGDB6RN	NCTCOG RTC TRAINING 817-695-9112 TX	\$120.00
10/27	10/29	02300969Q8PNGTN0F	GOVERNMENT FINANCE OFF CHICAGO IL	\$210.00
11/01	11/02	55429509HRS1XBZQ3	PAYPAL *TXMUNLEAGUE 4029357733 TX	\$100.00
11/03	11/03	55432869K61DQGJ1V	GIH*GLOBALINDUSTRIALEQ 800-645-2986 FL	\$260.82
SUSAN LANG				
TOTAL XXXXXXXXXXXX1345				\$1,013.61
10/27	10/27	55432869Q5ZEA9QW	AMZN MKTP US AMZN.COM/BILL WA CREDIT	\$48.03-
10/09	10/10	05436848S5S8XGAWT	OPC*DEL MAR COLLEGE CORPUS CHRIST TX	\$23.50
10/11	10/11	55432868W5SYHABYV	APPLE.COM/BILL 866-712-7753 CA	\$2.99
10/10	10/12	05436848W8PLTPG99	OPC*DEL MAR COLLEGE CORPUS CHRIST TX	\$23.50
10/14	10/15	55432868Z5W1NW34X	QUIZLET.COM 510-495-6550 CA	\$8.52
10/21	10/22	12302029600AXQK4X	PERMITTECHNATION 9085815593 TX	\$250.00
10/23	10/24	05436849900AWYWLY	DOLLARTREE PORT LAVACA TX	\$51.69
10/24	10/25	554295099RTT4091J	PAYPAL *BAC FLO UNL 4029357733 TX	\$895.00
10/26	10/27	82711169B000AGXPE	ICC - WINNS CE FORNEY TX	\$85.00
10/27	10/27	55480779Q8AZ11814	RECONYX HOLMEN WI	\$40.00
11/04	11/05	55432869L61PTJJ65	INT'L CODE COUNCIL INC 888-422-7233 IL	\$219.40
DERRICK SMITH				
TOTAL XXXXXXXXXXXX3836				\$1,551.57
10/29	10/29	55432869E603JK1YT	AMZN MKTP US*0C03Z67B3 AMZN.COM/BILL WA	\$49.85
JAMES RUDELLAT				
TOTAL XXXXXXXXXXXX8611				\$49.85
10/10	10/11	55480778W2MKV31A9	ACADEMY SPORTS #128 VICTORIA TX	\$162.31
JOE REYES JR				
TOTAL XXXXXXXXXXXX0215				\$162.31
10/07	10/09	05410198T0H2XAWZX #256F76	ENTERPRISE RENT-A-CAR PORT LAVACA TX RTRN CTY PORT LAVACA	\$1,184.35
10/15	10/16	5543286905W953M51	GOOGLE *GOOGLE STORAGE 650-253-0000 CA	\$2.12
10/15	10/16	5513158902DKSQRJ4	ERAC TOLL 256F76 * 8778601258 TX	\$14.10
11/01	11/03	55207399J0092WAL3	AUTHORIZE.NET SAN FRANCISCO CA	\$30.00
JOANNA WEAVER				
TOTAL XXXXXXXXXXXX0249				\$1,230.57
10/10	10/11	55432868V5SS858DL	AMZN MKTP US AMZN.COM/BILL WA CREDIT	\$63.88-
10/11	10/11	55432868W5SXHAT29	AMZN MKTP US*TE28Z2UR0 AMZN.COM/BILL WA	\$302.50
10/11	10/12	55432868W5V3T8RDS	AMZN MKTP US*TP0AF9CW2 AMZN.COM/BILL WA	\$177.20
10/13	10/15	55488728Z2MD1M1MB	TCEQ EPAYMENT AUSTIN TX	\$113.75
10/23	10/24	254573399000FKSFE	PREP BLAST 615-6893546 TN	\$43.50
10/25	10/26	55429509ALW/GMLP2G	ADOBE INC. 4085366000 CA	\$259.67
11/03	11/05	55432869K61M3E8LE	AMZN MKTP US*KP4PW3YR3 AMZN.COM/BILL WA	\$157.23
CYNTHIA HEYSQUIERDO				
TOTAL XXXXXXXXXXXX0264				\$989.97



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	30	\$0.00
Cash Advances	19.49% (v)	\$0.00	30	\$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