



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**  
 August 9, 2025 to September 7, 2025

**SUMMARY OF ACCOUNT ACTIVITY**

Previous Balance	\$14,345.26
- Payments	\$14,345.26
- Other Credits	\$0.00
+ Purchases	\$8,741.19
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$8,741.19

**PAYMENT INFORMATION**

New Balance:	\$8,741.19
Minimum Payment Due:	\$262.24
<b>Payment Due Date:</b>	<b>October 2, 2025</b>

Account Number	XXXX XXXX XXXX 0305
Credit Limit	\$26,500.00
Available Credit	\$17,749.00
Statement Closing Date	September 7, 2025
Days in Billing Cycle	30

**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
08/12	08/12	85431897000XSVDHP	PAYMENT - THANK YOU	\$14,345.26-

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: \$8,741.19  
 Minimum Payment Due: \$262.24  
**Payment Due Date: October 2, 2025**

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	\$14,345.26-
08/13	08/15	223037972029PJHAR	TEXAN13 PORTLAND TX	\$42.38
08/25	08/26	87021307DEHN63YX0	ACT ONLINE TRAINING DENTON TX	\$99.00
08/29	08/31	05436847JBLKPPHZV	WM SUPERCENTER #1098 PORT LAVACA TX	\$16.94
			KAREN NEAL	
			TOTAL XXXXXXXXXXXX0784	\$158.32
08/14	08/15	526538472LV6YSKY1	HERO'S PRIDE 8884929122 CA	\$21.17
08/14	08/15	5174295732T7R3BF5	IDEMIA TSA TWIC 877-512-6962 MA	\$124.00
08/14	08/15	5174295732T7R3F47	IDEMIA TSA TWIC 877-512-6962 MA	\$124.00
08/14	08/15	5174295732T7R35NV	IDEMIA TSA TWIC 877-512-6962 MA	\$124.00
08/14	08/15	5174295732T7R359P	IDEMIA TSA TWIC 877-512-6962 MA	\$124.00
08/14	08/15	5174295732T7R39FP	IDEMIA TSA TWIC 877-512-6962 MA	\$124.00
08/15	08/17	552635274QY66VYRG	HARBOR FREIGHT TOOLS34 PORT LAVACA TX	\$71.94
08/23	08/24	25247807B041DVJ52	VC MARKETPLACE VICTORIA TX	\$28.50
08/27	08/28	55263527GDB5DZJL1	HARBOR FREIGHT TOOLS34 PORT LAVACA TX	\$29.92
08/29	08/31	55500377HDD4NGAB1	TEXAS COMM FIRE PROT AUSTIN TX	\$56.49
			JUAN LUNA	
			TOTAL XXXXXXXXXXXX0941	\$828.02
08/15	08/18	851333175LQ1YAXMP	SCULLYS SPORTS BAR & G PORT LAVACA TX	\$62.13
			WAYNE SHAFFER	
			TOTAL XXXXXXXXXXXX1212	\$62.13
08/14	08/15	823050973EHMJ6GR6	TMCEC AUSTIN TX	\$150.00
08/15	08/15	12302027300141XSS	AFP*TEXAS MUNICIPAL CO SEGUIN TX	\$75.00
08/18	08/19	823050977EHM96J3Q	TMCEC AUSTIN TX	\$150.00
08/19	08/22	0543684795SALH3G3	WALMART.COM 8009256278 BENTONVILLE AR	\$198.26
			MANDY GRANT	
			TOTAL XXXXXXXXXXXX1238	\$573.26
08/11	08/12	57540246ZLR0655A4	EB *LEGISLATIVE UPDATE 8014137200 CA	\$100.00
08/20	08/21	55432867961G101M9	BUC-EE'S 12 PORT LAVACA TX	\$51.70
08/21	08/22	15449857A09RY1ZSA	LUPE TORTILLA 22 ROUND ROCK TX	\$150.40
08/21	08/22	0230537792X7REZ9V	TST* BAR LOUIE - ROUND ROUND ROCK TX	\$76.56
08/22	08/24	55432867B627H6H2A	TST*WHISKEY CAKE - ROU ROUND ROCK TX	\$103.92
08/28	08/29	82305097HEHMPGYNZ	SONYA SHEARER NEW BRAUNFELS TX	\$99.00
			DERRICK SMITH	
			TOTAL XXXXXXXXXXXX3836	\$581.58
08/08	08/10	05436846XEHX0GNVX	DOMINO'S 6723 PORT LAVACA TX	\$101.11
			JAMES RUDELLAT	
			TOTAL XXXXXXXXXXXX8611	\$101.11
08/11	08/12	5554750705GPWD10S	NOTARY PUBLIC UNDERWRI TALLAHASSEE FL	\$153.95
08/18	08/19	55432867660KTBSGM	SQ *THE DONUT PALACE PORT LAVACA TX	\$44.97
08/18	08/19	15270217601X2ME2J	SUBWAY 15295 3615527300 TX	\$245.14
08/26	08/27	55436877E8G9NEQWQ	CANVAS CHAMP LAWRENCEVILLE GA	\$26.78
			BRITTNEY HOGAN	
			TOTAL XXXXXXXXXXXX3462	\$470.84
08/13	08/14	5174295722T03XHNM	IDEMIA TSA TWIC 877-512-6962 MA	\$124.00
08/13	08/14	5174295722T03XNXR	IDEMIA TSA TWIC 877-512-6962 MA	\$124.00
08/13	08/14	5174295722T03XRE6	IDEMIA TSA TWIC 877-512-6962 MA	\$124.00
08/28	08/31	05140487HLM8KL7VG	CHICK-FIL-A #04530 PORTLAND TX	\$19.23
09/05	09/07	05416017R43A66Q2W	WAL-MART #1098 PORT LAVACA TX	\$81.01



**TRANSACTIONS (continued)**

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
JOE REYES JR				
TOTAL XXXXXXXXXXXXX0215				\$472.24
08/12	08/13	5543286705YTRW27E	CCSI EFAX CORPORATE 323-817-1155 CA	\$137.94
08/13	08/14	5543286715Z1D4XT4	APPLE.COM/BILL 866-712-7753 CA	\$9.60
08/18	08/19	55432867660PQASGE	UPS*BILLING CENTER 800-811-1648 GA	\$11.13
08/20	08/21	554328678619S5AKX	APPLE.COM/BILL 866-712-7753 CA	\$2.99
08/22	08/24	75306377B5090KFRS	EMBASSY SUITES ROUND ROCK TX	\$377.20
		CHECK-IN 08/20/25	FOLIO #91427595	
08/22	08/24	75306377B5090KF5G	EMBASSY SUITES ROUND ROCK TX	\$377.20
		CHECK-IN 08/20/25	FOLIO #91427595	
08/22	08/24	75306377B5090KF8K	EMBASSY SUITES ROUND ROCK TX	\$377.20
		CHECK-IN 08/20/25	FOLIO #91427595	
08/22	08/24	75306377B5090KG35	EMBASSY SUITES ROUND ROCK TX	\$377.20
		CHECK-IN 08/20/25	FOLIO #91427595	
08/22	08/24	75306377B5090KG6G	EMBASSY SUITES ROUND ROCK TX	\$377.20
		CHECK-IN 08/20/25	FOLIO #91427595	
09/04	09/05	55547507R5VY99MER	NOTARY PUBLIC UNDERWRI TALLAHASSEE FL	\$153.95
JOANNA WEAVER				
TOTAL XXXXXXXXXXXXX0249				\$2,201.61
08/17	08/18	5543687764DV4PYJS	MARGARITAVILLE BEACH R S PADRE ISLE TX	\$505.44
		CHECK-IN 08/17/25	FOLIO #198561	
08/18	08/19	252650877000AVAL4	VICTORIA HEALTH NURSIN VICTORIA TX	\$1,245.00
08/18	08/19	252650877000HS3HJ	GOV-PAY FEE - VICTORIA SAN ANTONIO TX	\$32.99
08/28	08/29	55436877H7LQEMLYF	DOUBLETREE HOTELS AUSTIN TX	\$793.85
		CHECK-IN 08/24/25	FOLIO #90664380	
COLIN RANGNOW				
TOTAL XXXXXXXXXXXXX2286				\$2,577.28
08/20	08/22	55432867961JRJS5D	METAL MART #28 VICTORIA TX	\$14.80
08/26	08/27	55432867E638TR3EW	SQ *KLD TRAINING GOSQ.COM TX	\$700.00
CYNTHIA HEYSQUIERDO				
TOTAL XXXXXXXXXXXXX3185				\$714.80

**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	30	\$0.00
Cash Advances	18.49% (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