



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, 2022 to October 7, 2022

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$2,363.96
- Payments	\$2,363.96
- Other Credits	\$282.49
+ Purchases	\$10,018.01
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$9,735.52

Account Number XXXX XXXX XXXX 0305
Credit Limit \$26,500.00
Available Credit \$13,928.00
Statement Closing Date October 7, 2022
Days in Billing Cycle 30

PAYMENT INFORMATION

New Balance: \$9,735.52
Minimum Payment Due: \$292.07
Payment Due Date: **November 2, 2022**

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
09/27	09/27	F112700LY00CHGDDA	AUTOMATIC PAYMENT - THANK YOU	\$2,363.96-

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: \$9,735.52
Minimum Payment Due: \$292.07
Payment Due Date: **November 2, 2022**

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

11273390700003050002920700009735525



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 XXXXXXXXXXXXX0305	\$2,363.96-
09/30	10/02	5543687M27Y0AV08F	HILTON GARDEN INN DENTON TX	\$544.00
		CHECK-IN 09/25/22	FOLIO #269261	
10/05	10/06	5531020M62E0MEDSD	AMZN MKTP US*141N59WR1 AMZN.COM/BILL WA	\$55.89
10/05	10/07	7526586M7TQ0LR47G	MARGARITAVILLE SAN ANT SAN ANTONIO TX	\$185.57
10/06	10/07	5543286M85SWT53MY	STARBUCKS STORE 06306 SAN ANTONIO TX	\$18.29
			COLIN RANGNOW	
			TOTAL XXXXXXXXXXXXX0727	\$803.75
09/14	09/14	5543286LH5Y46PLS1	TEEX ECOMMERCE 979-458-6898 TX	\$670.00
09/27	09/28	0543684LY5SA020ET	4TE*NJ CRIMINAL INTERD 732-261-3330 NJ	\$199.00
09/27	09/28	8271116LY00096RZ7	BANNON & ASSOCIATES WHITNEY TX	\$280.00
			ERIC SALES	
			TOTAL XXXXXXXXXXXXX0776	\$1,149.00
09/12	09/13	5530959LGRQEKL1Y9	MURPHY7204ATWALMART PORT LAVACA TX	\$37.61
09/20	09/21	7518742LR00015G02	CALHOUN CO TAX ASSESSO PORT LAVACA TX	\$7.73
09/24	09/25	5543286LV60PH5ZY8	AMZN MKTP US*1U52D0000 AMZN.COM/BILL WA	\$10.99
10/06	10/07	5550629M8RDQ51BB9	FUEL STOP PORT LAVACA TX	\$49.55
			KAREN NEAL	
			TOTAL XXXXXXXXXXXXX0784	\$105.88
09/30	10/02	5543286M262MBGLE5	HAMPTON INN AND SUITES MCKINNEY CREDIT	\$111.87-
		CHECK-IN 12/04/22	FOLIO #008492	
09/21	09/22	5543687LR7LKFRQAM	HILTON ADVPURCH8002367 800-2367113 TN	\$618.10
		CHECK-IN 09/19/22	FOLIO #6150921080	
09/26	09/28	5543286LY61KB0V2P	HAMPTON INN AND SUITES MCKINNEY TX	\$111.87
		CHECK-IN 12/04/22	FOLIO #008492	
			JAVIER RAMOS	
			TOTAL XXXXXXXXXXXXX0867	\$618.10
09/15	09/16	5543286LJ5YHJGDT	AMZN MKTP US*1F14T7992 AMZN.COM/BILL WA	\$35.97
09/16	09/18	5548872LLBLYGK9FG	TEXAS COMM FIRE PROT 5129363842 TX	\$87.17
09/21	09/22	5548872LTBMDL3MZW	DSHS REGULATORY PROG 5124587111 TX	\$64.00
09/22	09/25	8230606LSS66MPR0F	VICTORIA COLLEGE VICTORIA TX	\$25.00
09/30	10/02	0230537M200JYP6GA	USPS PO 4872200979 PORT LAVACA TX	\$60.00
10/05	10/07	5270487M7LKK1T6J	HOLIDAY INN EXPRESS DRIPPING SPRI TX	\$381.94
		CHECK-IN 10/03/22	FOLIO #1226208	
			JUAN LUNA	
			TOTAL XXXXXXXXXXXXX0941	\$654.08
09/27	09/28	0543684LZ00BDB698	DOLLARTREE PORT LAVACA TX	\$7.85
			WAYNE SHAFFER	
			TOTAL XXXXXXXXXXXXX1212	\$7.85
09/09	09/09	5542950LQML37WFBZB	WF WAYFAIR3801141149 8662638325 MA	\$529.99
09/09	09/11	5542950LQLR715DKZ	WF WAYFAIR3092703116 8662638325 MA	\$470.96
09/19	09/20	5542950LNLWB2KHZJ	WF WAYFAIR3801141149 8662638325 MA	\$113.99
09/22	09/23	5543286LT60QF6AKA	WALMART.COM AA 800-966-6546 AR	\$183.33
09/29	09/30	0230537M100H9XZT2	USPS PO 4872200979 PORT LAVACA TX	\$17.40
			MANDY GRANT	
			TOTAL XXXXXXXXXXXXX1238	\$1,315.67
09/11	09/11	5543286LE5XEWSAJ9	APPLE.COM/BILL 866-712-7753 CA	\$2.99
09/21	09/22	5513158LRR3SL7P3E	APPLE.COM/BILL 1111111111 CA	\$2.15
			JESSICA CARPENTER	

Transactions continued on next page



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 XXXXXXXXXXXX1329				\$5.14
09/29	09/30	5530959M1RQEK04N	MURPHY7204ATWALMART PORT LAVACA TX	\$69.00
10/05	10/07	5543286M75SMXQMDJ	MARINA GARAGE SAN ANTONIO TX	\$10.00
10/06	10/07	5531020M72DL13BVK	AMZN MKTP US*1452289G2 AMZN.COM/BILL WA	\$11.98
10/06	10/07	5531020M72E06F21Z	AMZN MKTP US*1K4064TX0 AMZN.COM/BILL WA	\$18.95
SUSAN LANG				
TOTAL XXXXXXXXXXXX1345				\$109.93
09/23	09/25	7541823LS4J1W63GY	B&H PHOTO 800-606-6969 800-2215 CREDIT	\$170.62-
09/12	09/13	5545702LF2DZWS7BJ	IDENTOGO - TX FINGERPR BILLERICA MA	\$39.05
09/13	09/14	5531020LG2DKQT848	AMZN MKTP US*1F70H9H72 AMZN.COM/BILL WA	\$335.00
09/13	09/14	7541823LG4HD5AQ7V	B&H PHOTO 800-606-6969 800-2215743 NY	\$187.61
09/19	09/20	7541823LN4HRZ4QSV	B&H PHOTO 800-606-6969 800-2215743 NY	\$282.20
09/23	09/25	5548872LV2MQYTFR5	TCEQ EPAYMENT 5122390369 TX	\$113.75
10/03	10/04	5543286M463849VVM	AMZN MKTP US*1480O3KP0 AMZN.COM/BILL WA	\$99.99
10/04	10/05	5548872M62LY2X6XH	TX BRD PLUMBING EXMR 5129365225 TX	\$82.50
10/05	10/05	5543286M65S966S3D	INT'L CODE COUNCIL INC 888-422-7233 IL	\$145.00
DERRICK SMITH				
TOTAL XXXXXXXXXXXX3836				\$1,114.48
09/22	09/23	5543286LT60D5H9B0	NFPA NATL FIRE PROTECT 800-344-3555 MA	\$1,520.50
10/05	10/06	5543286M75SKGZ800	TST* THE REPUBLIC OF T SAN ANTONIO TX	\$101.05
JOE REYES JR				
TOTAL XXXXXXXXXXXX0215				\$1,621.55
09/07	09/08	5531020LA2E06SN8Z	AMZN MKTP US*1F5HQ2C40 AMZN.COM/BILL WA	\$118.50
09/15	09/16	5543286LJ5YL5M381	GOOGLE *GOOGLE STORAGE 650-253-0000 CA	\$2.12
09/20	09/21	5542950LPLYBPDNDZ	WF WAYFAIR3804599089 8662638325 MA	\$732.26
09/20	09/21	5543286LP5ZT1DWB5	J2 *EFAX CORPORATE SVC 323-817-1155 CA	\$165.74
09/26	09/27	5543286LX61QJBN8K	UPS*BILLING CENTER 800-811-1648 GA	\$14.01
09/27	09/28	5543286LY61LE9X0B	AMZN MKTP US*1U2L999A0 AMZN.COM/BILL WA	\$118.50
10/03	10/05	5520739M500877T05	AUTHORIZE.NET SAN FRANCISCO CA	\$30.00
10/06	10/07	0230537M800JEA1J5	TST* ENRIQUE TOMAS - S SAN ANTONIO TX	\$59.26
10/07	10/07	1527021M800019PQ3	AUTODESK ADY 8553019562 CA	\$454.65
JOANNA WEAVER				
TOTAL XXXXXXXXXXXX0249				\$1,695.04
09/11	09/11	5543286LE5XG60D7G	AMZN MKTP US*1F4EI8U01 AMZN.COM/BILL WA	\$81.98
09/12	09/13	0230537LG00HZX849	USPS PO 4872200979 PORT LAVACA TX	\$27.27
09/22	09/23	0525958LSEHTTBNYD	FARM INDUSTRIAL VICTORIA TX	\$34.74
09/22	09/23	2526508LS000A3FK1	VICTORIA FARM EQUIPMEN VICTORIA TX	\$40.62
09/27	09/28	5531020LY2DK0LWV3	AMZN MKTP US*1U8U296L2 AMZN.COM/BILL WA	\$211.32
09/27	09/28	5531020LY2DZXM1Y2	AMZN MKTP US*1U4KL5UW1 AMZN.COM/BILL WA	\$15.37
09/28	09/28	5550036LZ2DM1L7TT	ACADEMY SPORTS + OUTDO 2816465564 TX	\$54.10
09/29	09/30	0230537M100H9XZVM	USPS PO 4872200979 PORT LAVACA TX	\$16.50
09/30	10/02	2545733M2000GERWP	PREP BLAST 615-6893546 TN	\$43.50
10/06	10/07	0230537M800JEA1LR	USPS PO 4872200979 PORT LAVACA TX	\$9.65
CYNTHIA HEYSQUIERDO				
TOTAL XXXXXXXXXXXX0264				\$535.05



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	17.24% (v)	\$0.00	30	\$0.00
Cash Advances	17.24% (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 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