



LESLIE NICHOLS

Account Number: XXXX XXXX XXXX 8008

Billing Questions:

800-367-7576

Website:

www.cardaccount.net

Send Billing Inquiries To:

Card Service Center, PO Box 569120, Dallas, TX 75356

**MINERS & MERCHANTS BANK Credit Card Account Statement
August 8, 2014 to September 5, 2014**

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$846.57
- Payments	\$846.57
- Other Credits	\$3.99
+ Purchases	\$2,242.62
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$2,238.63

Account Number XXXX XXXX XXXX 8008
 Credit Limit \$5,000.00
 Available Credit \$2,761.00
 Statement Closing Date September 5, 2014
 Days in Billing Cycle 29

PAYMENT INFORMATION

New Balance: \$2,238.63
 Minimum Payment Due: \$67.16
 Payment Due Date: **October 1, 2014**

TRANSACTIONS

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
08/26	08/26	7470712KY01T434M5	PAYMENT - THANK YOU	\$846.57-
08/28	08/28	7469216L000MX6F8Y	Amazon.com AMZN.COM/BILL WA CREDIT	\$3.99-
08/12	08/12	2469216KG00LGHH07	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA <i>tech supplies - hard drive</i>	\$59.99 ✓
08/13	08/14	2469216KH00A05L1M	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA <i>tech supplies</i>	\$35.00 ✓
08/14	08/15	2469216KJ00PDJ3TJ	Web* 800-932-4678 FL <i>website hosting</i>	\$23.45 ✓
08/15	08/17	2443654KL05ML5HX Y	IXL 650-3724040 CA <i>tech subscription</i>	\$199.00 ✓
08/15	08/17	2449215KKJH83J63N	NFHSNETWORK.COM 877-978-2311 GA <i>athletics - refund 9/10/14</i>	\$14.95 ✓
08/15	08/17	2469216KK00QJD75D	Amazon.com AMZN.COM/BILL WA <i>tech supplies</i>	\$25.75 ✓

Transactions continued on next page

Please see reverse side of page 1 for important information.

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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 BCCS, 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: BCCS, 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 569100, Dallas, TX 75356-9100. 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).



LESLIE NICHOLS
Account Number: XXXX XXXX XXXX 8008

TRANSACTIONS (continued)

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Tran Date	Post Date	Reference Number	Transaction Description	Amount
08/20	08/21	2469216KR00GEWRGR	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA <i>Sped Supplies - projector</i>	\$412.63 ✓
08/21	08/21	2469216KT00LKF2X9	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA <i>tech - bracket</i>	\$29.99
08/21	08/22	2469216KT0008NEWX	Amazon.com AMZN.COM/BILL WA <i>tech supplies - large screen</i>	\$828.00
08/24	08/25	2444500KW8PT22W9L	CITY-MARKET #0419 GUNNISON CO <i>staff snacks</i>	\$31.59
08/24	08/25	2444500KXBLN21FJK	WAL-MART #1550 GUNNISON CO <i>office supplis</i>	\$90.27 ✓
08/25	08/26	2469216KX00H97B88	Web* 800-932-4678 FL <i>website hosting</i>	\$23.45
08/27	08/28	2469216KZ00JPPXGQ	Amazon.com AMZN.COM/BILL WA <i>tech supplies - HD cable</i>	\$121.98 ✓
08/27	08/28	2469216KZ00JPQE29	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA <i>tech supplies - HDMI cable</i>	\$7.29 ✓
08/27	08/28	2469216KZ00JP24JH	Amazon.com AMZN.COM/BILL WA <i>tech supplies -</i>	\$92.95 ✓
09/02	09/03	2469216L50057QAXR	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA <i>Supt supplies - memory sticks</i>	\$122.47 ✓
09/02	09/04	2461043L603T15A5X	ADOBE SYSTEMS, INC. 800-833-6687 CA <i>supt supplies + materials</i>	\$19.99
09/05	09/05	2469216L800AFZ70Z	APL* ITUNES.COM/BILL 866-712-7753 CA <i>MS/HS supplis ebooks</i>	\$103.87

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	14.24% (v)	\$0.00	29	\$0.00
Cash Advances	14.24% (v)	\$0.00	29	\$0.00

(v) - variable

To avoid additional interest charges, pay your New Balance in full on or before the Payment Due Date.

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.

Exciting news! Go online today and check out the all new enhancements to the Card Service Center website. E-statements, additional payment options, and more are waiting for you. Visit us today at www.cardaccount.net to enroll your credit card account(s) on the newly enhanced website.

Please see reverse side of page 1 for important information.

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RUTHANNE FILE

Account Number: XXXX XXXX XXXX 0013

Billing Questions:

800-367-7576

Website:

www.cardaccount.net

Send Billing Inquiries To:

Card Service Center, PO Box 569120, Dallas, TX 75356

MINERS & MERCHANTS BANK Credit Card Account Statement
August 8, 2014 to September 5, 2014

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$2,408.31
- Payments	\$3,827.63
- Other Credits	\$54.99
+ Purchases	\$2,894.58
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$1,420.27

PAYMENT INFORMATION

New Balance:	\$1,420.27
Minimum Payment Due:	\$42.61
Payment Due Date:	October 1, 2014

Account Number	XXXX XXXX XXXX 0013
Credit Limit	\$5,000.00
Available Credit	\$3,440.00
Statement Closing Date	September 5, 2014
Days in Billing Cycle	29

TRANSACTIONS

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Tran Date	Post Date	Reference Number	Transaction Description	Amount
08/26	08/26	7470712KY01T434VB	PAYMENT - THANK YOU	\$2,972.60-
08/27	08/27	7470712KZ2XZJ3H6A	PAYMENT - THANK YOU	\$855.03-
08/27	08/29	7444574L02XJBMW6G	OFFICE DEPOT #1080 DENVER CO CREDIT <i>Clock Return</i>	\$54.99-✓
08/07	08/08	2427539KQBS9NVYXJ	CREATIVE TEACHING 714-8955047 CA <i>K-1</i>	\$20.48✓
08/07	08/08	2444500QBLTFYWG6	WAL-MART #1550 GUNNISON CO - <i>Chocolate, Staff Inservice, Lunch Supplies</i>	\$54.39✓
08/07	08/08	2469216KB00T48K4F	RGS Pay* 800-366-1920 CT <i>K-1</i>	\$68.32✓
08/07	08/10	2416407KQ31TRJT5Y	SmileMakers 01079508 888-8007645 SC <i>K-1</i>	\$50.13✓
08/11	08/12	2443654KG05M7VQ9D	ULTIMATE OFFICE SOLUTION 732-4104979 NJ - <i>My Desk - Flip Organizer</i>	\$112.34✓

Transactions continued on next page

Please see reverse side of page 1 for important information.

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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.

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- 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.
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CREDIT BALANCES

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(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

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RUTHANNE FILE
Account Number: XXXX XXXX XXXX 0013

TRANSACTIONS (continued)

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
08/13	08/14	2469216KH009RZABA	SSI*SCHOOL SPECIALTY 888-388-3224 WI <i>K-1</i>	\$175.26✓
08/13	08/15	2444574KJ2XJYNQES	OFFICE DEPOT #1080 800-463-3768 CO <i>-General</i>	\$139.30✓
08/13	08/15	2444574KJ2XJYNQHD	OFFICE DEPOT #1080 800-463-3768 CO <i>Clock - Pre-K</i>	\$54.99✓
08/13	08/15	2444574KJ2XJYNQNH	OFFICE DEPOT #1078 800-463-3768 WA <i>General</i>	\$10.79✓
08/15	08/17	2444500KK8PNRM9YF	CDW GOVERNMENT 800-800-4239 IL <i>-Carla</i>	\$167.88✓
08/16	08/18	2444574KM2XLXW0EV	OFFICE DEPOT #1080 800-463-3768 CO <i>General</i>	\$39.89✓
08/18	08/19	2469216KN00LGX1D7	APL*APPLE ONLINE STORE 800-676-2775 CA <i>-Carla</i>	\$1,197.00✓
08/18	08/20	2444574KP2XHS5MEN	OFFICE DEPOT #1078 800-463-3768 WA <i>-General</i>	\$52.99✓
08/22	08/24	2416407KSQ5FYGPWD	USPS075310076030349088 LAKE CITY CO <i>Stamps</i>	\$49.00✓
08/27	08/29	2444574L02XJBMW42	OFFICE DEPOT #1079 800-463-3768 TX <i>Martha - Baskets</i>	\$30.71✓
08/27	08/29	2444574L02XJBMW8Z	OFFICE DEPOT #1080 800-463-3768 CO <i>SPED</i>	\$21.99✓
08/29	08/29	2469216L1006FW39H	MHE*MCGRRAW-HILL ECOMM 800-648-3045 NY <i>split 2/3 & 4/5</i>	\$597.51✓
08/28	08/31	2432684L15SXMT357	AMER LIB ASSOC-IMIS 312-280-4237 IL <i>Library</i>	\$50.00✓
09/04	09/05	2416407L7Q5EESWA2	USPS075310076030349088 LAKE CITY CO <i>Postage</i>	\$1.61✓

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	14.24% (v)	\$0.00	29	\$0.00
Cash Advances	14.24% (v)	\$0.00	29	\$0.00

(v) - variable

To avoid additional interest charges, pay your New Balance in full on or before the Payment Due Date.

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.

Exciting news! Go online today and check out the all new enhancements to the Card Service Center website. E-statements, additional payment options, and more are waiting for you. Visit us today at www.cardaccount.net to enroll your credit card account(s) on the newly enhanced website.

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BHH



SUSAN THOMPSON

Account Number: XXXX XXXX XXXX 0468

Billing Questions: 800-367-7576

Website: www.cardaccount.net

Send Billing Inquiries To: Card Service Center, PO Box 569120, Dallas, TX 75356

MINERS & MERCHANTS BANK Credit Card Account Statement August 8, 2014 to September 5, 2014

SUMMARY OF ACCOUNT ACTIVITY

Table with 2 columns: Description and Amount. Rows include Previous Balance (\$2,505.87), Payments (\$7,625.02), Other Credits (\$0.00), Purchases (\$5,061.69), Cash Advances (\$0.00), Fees Charged (\$0.00), Interest Charged (\$0.00), and New Balance (\$57.46).

PAYMENT INFORMATION

New Balance: \$57.46-
Minimum Payment Due: \$0.00
Payment Due Date: October 1, 2014

Account Number XXXX XXXX XXXX 0468
Credit Limit \$5,000.00
Available Credit \$5,000.00
Statement Closing Date September 5, 2014
Days in Billing Cycle 29

Handwritten signature 'Credit' in blue ink.

TRANSACTIONS

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

Table with 5 columns: Tran Date, Post Date, Reference Number, Transaction Description, Amount. Includes transactions for AUTOMATIC PAYMENT, PAYMENT, CDW GOVERNMENT, APPLE ONLINE STORE, TEQUILA'S TELLURIDE CO, STARBUCKS, and B & H PHOTO-VIDEO.COM. Includes handwritten notes like 'Tech', 'Rebecca Tech', 'New iPads for new KIDS', and 'Joy Train'.

Please see reverse side of page 1 for important information.

5762 0001 BHH 001 7 3 140905 0 N PAGE 1 of 2 15 5025 3621 VB5 01AB5762 5474

MINERS & MERCHANTS BANK
1550 N BROWN RD 150
LAWRENCEVILLE GA 30043



Account Number: XXXX XXXX XXXX 0468
New Balance: \$57.46-
Minimum Payment Due: \$0.00
Payment Due Date: October 1, 2014

Please use enclosed envelope to remit payment.

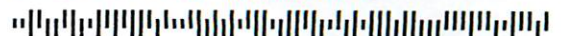
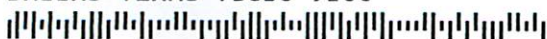
Amount Enclosed: \$

Indicate name or address change on reverse side and check here.

Make Check Payable to:

CARD SERVICE CENTER
PO BOX 569100
DALLAS TEXAS 75356-9100

SUSAN THOMPSON 5474
HINDSDALE CO SCH DIST
PO BOX 39
LAKE CITY CO 81235-0039



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CREDITING OF PAYMENTS

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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

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CREDIT BALANCES

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(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



SUSAN THOMPSON
Account Number: XXXX XXXX XXXX 0468

TRANSACTIONS (continued)

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
08/12	08/13	2442733KGLYJ9YVLF	CLARK'S MARKET TELL TELLURIDE CO - Soy Training	\$8.82
08/12	08/13	2444500KG8PNAPNXV	CITY MARKET #0240 FUEL Q MONTROSE CO	\$63.82
08/12	08/13	2444500KG8PNAPP3H	CITY-MARKET #0440 MONTROSE CO	\$4.05
08/15	08/17	2469216KK005L7T4X	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA - Tech	\$64.44
08/15	08/17	2479262KL8B5FNEZA	BRAINPOP 212-689-9923 NY - Tech	\$160.00
08/15	08/18	2405080KMS66EWWG4	LEARNING A-Z 214-9329500 TX - Tech	\$99.95
08/21	08/22	2443654KS05N5DR4E	IXL 650-3724040 CA - Tech	\$46.00
08/21	08/22	2444500KT8PNDGGJV	CDW GOVERNMENT 800-800-4239 IL - Tech	\$111.92
08/22	08/24	2444574KV2XLH2TGJ	OFFICE DEPOT #1080 800-463-3768 CO - office Supplies All	\$299.80
08/22	08/24	2444574KV2XLH2TK5	OFFICE DEPOT #1080 800-463-3768 CO - office Supplies All	\$364.87
08/22	08/24	2444574KV2XLH2TRV	OFFICE DEPOT #1090 800-463-3768 MA - office Supplies All	\$69.98
08/23	08/24	2469216KV00V8N2HR	APL*APPLE ONLINE STORE 800-676-2775 CA - I PAD MDC /HS Tech	\$399.00
08/27	08/28	2479262L08B5FWHVD	BRAINPOP 212-689-9923 NY - Tech	\$160.00
08/28	08/29	2427539L0B0A7362N	STARFALL PUBLICATIONS 303-4176447 CO - Tech	\$70.00
09/02	09/03	2469216L5006VP3F2	Amazon.com AMZN.COM/BILL WA - Tech	\$361.85
09/05	09/05	2469216L800AFERQG	APL* ITUNES.COM/BILL 866-712-7753 CA - English HS	\$159.80
09/05	09/05	2469216L800AH063S	APL* ITUNES.COM/BILL 866-712-7753 CA - MARIANA BOOKS MDC School	\$41.93
09/05	09/05	2469216L800AJQJRW	APL* ITUNES.COM/BILL 866-712-7753 CA - English HS	\$38.87

PLEASE DO NOT PAY, AS OF THIS STATEMENT DATE YOUR ACCOUNT HAS A CREDIT BALANCE.

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	14.24% (v)	\$0.00	29	\$0.00
Cash Advances	14.24% (v)	\$0.00	29	\$0.00

(v) - variable

To avoid additional interest charges, pay your New Balance in full on or before the Payment Due Date.

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.

Exciting news! Go online today and check out the all new enhancements to the Card Service Center website. E-statements, additional payment options, and more are waiting for you. Visit us today at www.cardaccount.net to enroll your credit card account(s) on the newly enhanced website.

Please see reverse side of page 1 for important information.



DAN SCROGGINS

Account Number: XXXX XXXX XXXX 0450

Billing Questions:

800-367-7576

Website:

www.cardaccount.net

Send Billing Inquiries To:

Card Service Center, PO Box 569120, Dallas, TX 75356

MINERS & MERCHANTS BANK Credit Card Account Statement
August 8, 2014 to September 5, 2014

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$855.03
- Payments	\$0.00
- Other Credits	\$0.00
+ Purchases	\$159.85
+ Cash Advances	\$0.00
+ Fees Charged	\$25.00
+ Interest Charged	\$10.47
= New Balance	\$1,050.35

PAYMENT INFORMATION

New Balance:	\$1,050.35
Minimum Payment Due:	\$57.18
Payment Due Date:	October 1, 2014

Account Number	XXXX XXXX XXXX 0450
Credit Limit	\$5,000.00
Available Credit	\$3,949.00
Statement Closing Date	September 5, 2014
Days in Billing Cycle	29
Amount Past Due	\$25.66

TRANSACTIONS

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
08/29	08/31	2416407L27DM52EEQ	SUBWAY 00108621 DELTA CO	\$103.26
08/29	08/31	2444500L18PPL6DQR	CITY MARKET #0204 FUEL Q7 DELTA CO -fuel Adventure	\$56.59
09/05	09/05		LATE FEE	\$25.00

Cross Country Adventure

THE MINIMUM PAYMENT HAS NOT BEEN RECEIVED
SO THE ACCOUNT IS IN A PAST DUE STATUS. PLEASE
DISREGARD THIS IF PAYMENT HAS BEEN MADE.

Please see reverse side of page 1 for important information.

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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 BBCCS, 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: BBCCS, 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.

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(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

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DAN SCROGGINS
Account Number: XXXX XXXX XXXX 0450

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