



**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**  
 September 7, 2012 to October 7, 2012

**SUMMARY OF ACCOUNT ACTIVITY**

Previous Balance	\$4,100.94
- Payments	\$4,100.94
- Other Credits	\$0.00
+ Purchases	\$1,531.15
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$1,531.15
Account Number	XXXX XXXX XXXX 0013
Credit Limit	\$5,000.00
Available Credit	\$3,468.00
Statement Closing Date	October 7, 2012
Days In Billing Cycle	31

**PAYMENT INFORMATION**

New Balance: \$1,531.15  
 Minimum Payment Due: \$45.94  
 Payment Due Date: November 1, 2012

**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
10/02	10/02	7470712M401G0DZ4E	PAYMENT - THANK YOU	\$4,100.94
09/07	09/09	2469216LB0051Z52P	Amazon.com AMZN.COM/BILL WA -Technology...memory	\$11.98
08/12	08/13	2416407LGG3FLXFYA	USPS 07531007601449081 LAKE CITY CO - Post	\$5.20
08/14	08/16	2469216LJ003V5BPE	RGSR' REALLY GOOD STUFF 203-261-1920 CT - 2-1	\$33.84
09/15	09/17	2416407LL7DLTXL6M	SUBWAY 00148320 GUNNISON CO - XX-DUES Lunch	\$26.41
09/17	09/18	2471705LMJNFB757	LABEL GEAR.COM 760-4387781 CA - CLIMB T-shirts	\$91.86
09/29	09/30	2445501M1447Y1PTB	WAL-MART #1058 MONTROSE CO - Forgetfish...Snacks	\$90.74
09/29	09/30	2469216M10071B4FE	APL*APPLE ITUNES STORE 866-712-7753 CA - Technology	\$1.99

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

Transactions continued on next page

Please see reverse side of page 1 for important information.

### 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 BBGS, 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: BBGS, 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."

### 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.

**GRACE PERIOD:** You have used the payment due date shown on your periodic statement to repay your balance before an interest charge on purchases will be imposed.

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.





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
09/30	10/01	2418616M38075GMZF	BURGER KING #7443 GRAND JUNCTIO CO - DC - <i>Sunday night dinner - DC</i>	\$91.72
09/30	10/02	2444500M38PKN3TLY	DOMINO'S 6280 970-245-4545 CO - DC - <i>Sunday night pizza</i>	\$86.10
10/01	10/03	2416407M4FEPDVJNA	STARBUCKS C GA105B1512 DULLES VA - <i>Starbuck - DC</i>	\$7.98
10/01	10/03	2432300M505J5N7EQ	CLARION INN GRAND JUNC GRAND JUNCTIO CO - DC -	\$553.00
10/01	10/03	2444500M42XGZLREV	CVS #02750 ARLINGTON VA - DC - <i>Student needs/water</i>	\$52.67
10/02	10/03	2430137M43DWMPTVY	LINCOLN MEMORIAL WASHINGTON DC - DC	\$18.01
10/03	10/05	2407105M64K881M0S	SOUVENIR WORLD WASHINGTON DC - DC	\$22.25
10/03	10/05	2430137M63DWMWZKX	FORDS THEATRE GIFT SHOP WASHINGTON DC DC - <i>HISCOX - DC</i>	\$88.97
10/03	10/05	2430137M63DWMWZLD	FORDS THEATRE GIFT SHOP WASHINGTON DC DC - <i>Andrew - DC</i>	\$17.00
10/03	10/05	2476197M65SL15KJ6	INTL SPY MUSEUM STORE WASHINGTON DC - <i>PC - pencils/mats</i>	\$19.11
10/04	10/05	2422443M72Y2YVNRH	FOUNDATION FOR THE WASHINGTON DC - <i>Herms - History Books - DC</i>	\$53.75
10/04	10/05	2461043M6231VV98D	SI *SMITHSONIAN MUS #01 NEWINGTON VA - DC	\$35.00
10/04	10/05	2469216M600XJ076B	AMAZON MKTPLACE PMTS AMZN.COMBILL WA - <i>Technology</i>	\$92.43 ✓
10/05	10/07	2418616M86075GNJQ	BURGER KING #7443 GRAND JUNCTIO CO - DC <i>Return</i>	\$52.62
10/05	10/07	2476197M73QE2130G	MOUNT VERNON GIFT SHOP MOUNT VERNON VA - DC - <i>Classroom gift</i>	\$98.62

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	31	\$0.00
Cash Advances	14.24% (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.

Visit our website at [www.cardaccount.net](http://www.cardaccount.net) to make online payments and view account activity or call our automated system (1-800-367-7576, option 2) and make payments using your touch-tone keypad. Best of all - both options are free of charge!

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.

*Technology - 106.40  
DC - 1176.80*



DR KAREN THORMALEN  
Account Number: XXXX XXXX XXXX 0112

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**  
September 7, 2012 to October 7, 2012

**SUMMARY OF ACCOUNT ACTIVITY**

Previous Balance	\$1,686.36
- Payments	\$1,686.36
- Other Credits	\$0.00
+ Purchases	\$869.07
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$869.07
Account Number	XXXX XXXX XXXX 0112
Credit Limit	\$5,000.00
Available Credit	\$4,130.00
Statement Closing Date	October 7, 2012
Days in Billing Cycle	31

**PAYMENT INFORMATION**

New Balance: \$869.07  
Minimum Payment Due: \$26.08  
Payment Due Date: November 1, 2012

**TRANSACTIONS**

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
10/02	10/02	7470712M401G0DZAL	PAYMENT - THANK YOU	\$1,686.36-
09/07	09/09	2401517LB00Q260QM	BAILEY SELF SERVICE BAILEY CO	\$95.69
09/07	09/09	2422443LD2Y33NFT8	PESTER #9350 GUNNISON CO	\$20.60
09/07	09/09	247542LB4E1Q9C9G	HOLIDAY INNS ENGLEWOOD CO	\$100.16
08/12	09/14	2498884LHLQ15NN7D	BATTERYPLEX, INC	\$251.40
09/14	09/16	2444500LJ8PL2VML8	CITY MARKET #0240 FUEL Q	\$14.07
09/14	09/16	2445501LJ447Y0M6L	WAL-MART #1058 MONTR	\$48.67
09/18	09/19	2416407LNC6ERBNG5	USPS 07531007601449081 LAKE CITY CO	\$9.70

Transactions continued on next page

Please see reverse side of page 1 for important information.

### **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 BBKS, 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: BBKS, 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."

### **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.

**GRACE PERIOD:** 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.

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.



DR KAREN THORALEN  
Account Number: XXXX XXXX XXXX 0112

**TRANSACTIONS (continued)**

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
09/19	09/21	2441295LR5SH1TY6D	SCHOLASTIC BOOK CLUB 800-724-6527 MO <i>K-1 book order</i>	\$72.89
09/24	09/25	2469216LW00S9L72G	Web* 800-932-4678 FL	\$23.45
09/28	09/30	2422443M130W2AKVE	PESTER #3650 GUNNISON CO <i>su= athletics concessions</i>	\$20.36
09/28	09/30	2444500M08PL2VEVT	CITY-MARKET #0419 GUNNISON CO	\$83.39
09/28	09/30	2445501M0447YDTA8	WAL-MART #1550 GUNNISON CO	\$84.75
09/29	09/30	2469216M100E0YJGD	APL*APPLE ITUNES STORE 866-712-7753 CA <i>2 new IPAD</i>	\$3.99
10/04	10/04	2469216M600PJQDGW	Amazon.com AMZN.COM/BILL WA <i>tech: saige protector paper strip</i>	\$79.96

*Tech off 107.40*

**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	31	\$0.00
Cash Advances	14.24% (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.

Visit our website at [www.cardaccount.net](http://www.cardaccount.net) to make online payments and view account activity or call our automated system (1-800-367-7576, option 2) and make payments using your touch-tone keypad. Best of all - both options are free of charge!

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.



SUSAN THOMPSON  
Account Number: XXXX XXXX XXXX 0014

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**  
September 7, 2012 to October 7, 2012

**SUMMARY OF ACCOUNT ACTIVITY**

Previous Balance	\$985.06-
- Payments	\$0.00
- Other Credits	\$0.00
+ Purchases	\$124.16
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$860.90-
Account Number	XXXX XXXX XXXX 0014
Credit Limit	\$5,000.00
Available Credit	\$5,000.00
Statement Closing Date	October 7, 2012
Days in Billing Cycle	31

**PAYMENT INFORMATION**

New Balance: \$860.90-  
Minimum Payment Due: \$0.00  
Payment Due Date: November 1, 2012

**TRANSACTIONS**

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
09/21	09/23	2416407LT2LR7HLWM	TARGET 00023432 MONTROSE CO	\$9.13
09/21	09/23	2416407LT2LR7YYQ	TARGET 00023432 MONTROSE CO	\$38.49
09/21	09/24	2407105LV4K87T43R	PANCHERO'S MEXICAN GRI MONTROSE CO	\$70.65
09/21	09/24	2407105LV4K87T44T	PANCHERO'S MEXICAN GRI MONTROSE CO	\$6.89

*Girls MAL School Xmas  
Care Cleaner & Brinks  
Girls MAL School  
Xmas*

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

#### 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."

#### 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.

**GRACE PERIOD:** 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.

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.





SUSAN THOMPSON  
Account Number: XXXX XXXX XXXX 0014

### 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	31	\$0.00
Cash Advances	14.24% (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.

Visit our website at [www.cardaccount.net](http://www.cardaccount.net) to make online payments and view account activity or call our automated system (1-800-367-7576, option 2) and make payments using your touch-tone keypad. Best of all - both options are free of charge!

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.

Please see reverse side of page 1 for important information.