



KEN BURDETTE  
 VENTURE PREP  
 Account Number :



**ACCOUNT SUMMARY**

Account Number		Previous Balance	\$808.23
Credit Limit	\$5,000.00	Payments	\$808.23
Available Credit	\$526.00	Credits	\$0.00
Statement Closing Date	August 14, 2014	Purchases	\$3,926.37
<b>Payment Due Date</b>	<b>September 03, 2014</b>	Other Charges	\$0.00
Amount Past Due	\$0.00	Cash Advances	\$0.00
Min Payment Due	\$98.00	<b>Finance Charges</b>	<b>\$0.00</b>
Days in Billing Cycle	31	New Balance	\$3,926.37

YOUR NEXT MONTHLY STATEMENT WILL CONTAIN YOUR ANNUAL FEE OF \$30.00. SEE THE STATEMENT BACK FOR CERTAIN TERMS THAT WILL APPLY AT RENEWAL.

**TRANSACTIONS**

Trans Date	Post Date	Reference Number	Transaction Description	Amount
07/21	07/21	2469216JS004GPQGX	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$7.49
07/22	07/22	2469216JV00P7Z7XT	VESTA *VIRGIN MOBILE 800-665-9715 OR	\$43.17
07/26	07/26	2449398JZ0R7P40PR	CRAIGSLIST.ORG 415-566-6394 CA	\$25.00
07/29	07/29	2442733K2LYK8EWMN	PANERA BREAD #3089 DENVER CO	\$148.69
07/29	07/29	2449398K20R80V68Q	CRAIGSLIST.ORG 415-566-6394 CA	\$25.00
07/29	07/29	7476900K3BJR72MMA	PAYMENT - THANK YOU	-\$808.23
08/03	08/03	2449215K8JH8BAW3W	HELLOFAX / HELLOSIGN 415-766-0273 CA	\$9.99
08/05	08/05	2449215K9RNV0VKFX	BELVEDERE DESIGNS 702-485-4500 NV	\$54.95
08/06	08/06	2443565KBM61KPP59	IKEA CENTENNIAL CENTENNIAL CO	\$59.00
08/06	08/06	2443565KBM68RKK1Z	IKEA CENTENNIAL CENTENNIAL CO	\$1,587.97
08/06	08/06	2461043KB09FAKVQ3	THE HOME DEPOT #1532 DENVER CO	\$65.35
08/06	08/06	2469216KA00QZ2WJT	ACT*Colorado Council 877-551-5560 CA	\$30.00
08/07	08/07	2461043KQ09FAGZST	THE HOME DEPOT #1532 DENVER CO	\$13.17
08/08	08/08	2449398KQ0R9M03BH	CRAIGSLIST.ORG 415-566-6394 CA	\$25.00
08/08	08/08	2469216KQ00BJSTD4	Amazon.com AMZN.COM/BILL WA	\$188.00
08/08	08/08	2469216KQ00BJWFD7	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$93.99
08/10	08/10	2416407KF13QXT550	SAFEWAY STORE 00027144 DENVER CO	\$278.36



P O BOX 30833  
 SALT LAKE CITY UT 84130-0833

For prompt credit, mail payment to location shown below.  
 Payment sent to any other location may delay crediting your account.  
 Please detach this portion and return it with your payment to ensure proper credit.

**Make Checks Payable to :**

BANKCARD CENTER  
 PO BOX 30833  
 SALT LAKE CTY UT 84130-0833

**PAYMENT INFORMATION**

Account Number	
Payment Due Date	09/03/14
New Balance	\$3,926.37
Minimum Payment Due	\$98.00
<b>Past Due Amount</b>	<b>\$0.00</b>

Cash Enclosed \_\_\_\_\_

Total Payment Amount

\$

KEN BURDETTE  
 VENTURE PREP  
 2540 HOLLY ST  
 DENVER CO 80207-3228

KEN BURDETTE  
Account Number :

**TRANSACTIONS (Continued)**

<b>Trans Date</b>	<b>Post Date</b>	<b>Reference Number</b>	<b>Transaction Description</b>	<b>Amount</b>
08/11	08/11	2422638KG2LR6GTEF	WAL-MART #3533 DENVER CO	\$124.05
08/11	08/11	2443105KG61DK92GE	EINSTEIN BROS BAGELS3366 DENVER CO	\$16.19
08/11	08/11	2444500KGBLMGG4XK	WM SUPERCENTER #3533 DENVER CO	\$18.33
08/11	08/11	2461043KG09FAKTDG	THE HOME DEPOT #1532 DENVER CO	\$516.46
08/11	08/11	2469216KF00DNYTP5	STARBUCKS #02817 DENVER Denver CO	\$32.29
08/13	08/13	2444500KH8PNMX3VZ	KING SOOPERS #0093 DENVER CO	\$14.17
08/13	08/13	2449215KHRNZVSDPM	PAYPAL *GPHC 402-935-7733 CA	\$25.00
08/13	08/13	2469216KH00EH124H	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$524.75

<b>Finance Charge Summary</b>	<b>Daily Periodic Rate (May Vary)</b>	<b>Total Finance Charge</b>	<b>Balance Subject to Finance Charge</b>	<b>Annual Percenatge Rate</b>
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<b>Purchase</b>	0.03355%	\$0.00	\$0.00	12.25%
<b>Cash Advances</b>	0.05270%	\$0.00	\$0.00	19.24%

**Questions:**

**Remit To:**

**Or Write:**

Cardholder Services 1-866-749-7470  
Lost or Stolen 1-866-749-7470

Bankcard Center  
PO Box 30833  
Salt Lake City UT 84130

Bankcard Center  
PO Box 25787  
Salt Lake City UT 84125-0787

Visit us on the web at: [www.vectrabank.com](http://www.vectrabank.com)

Change of address? Please call 1-866-749-7470 or visit your local branch.

**IMPORTANT INFORMATION ABOUT YOUR STATEMENT**

**BILLING RIGHTS SUMMARY  
(For Consumer Credit Card Accounts Only)**

**What to do if you find a mistake on your statement.** If you think there is an error on your statement, write to us at:

BankCard Center, Attn: Disputes  
P. O. Box 25787  
Salt Lake City, UT 84125-0787

In your letter, give us the following information:

- Your name and account number.
- The date and dollar amount of the suspected error.
- A description of 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, 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 you 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:

- (1) 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.)
- (2) 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.
- (3) 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 the address stated above. 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.

**HOW YOUR INTEREST CHARGES ARE COMPUTED**

**Periodic Interest Charges:** No periodic interest charge on purchases will be assessed if you paid the total New Balance listed on the previous monthly statement in full by the payment due date; otherwise, a periodic interest charge will be assessed on each purchase item from the date of purchase transaction. A periodic interest charge on quasi cash, cash advance and balance transfer transactions will be assessed on each transaction from the date of such transaction and there is no grace period within which such transactions can be repaid without incurring an interest charge.

**Periodic Interest Charge Calculations:** Interest charges on purchases and interest charges on quasi cash, cash advance and balance transfer transactions are calculated separately and the resulting amounts are then combined to arrive at the total finance charges for the billing period. 1) We first determine the "average daily balance" of your account (including new transactions). To get the "average daily balance", we take the beginning balance of your account each day, add any new transactions and then subtract any payments or credits. This gives us the daily balance (any unpaid interest charges incurred during that billing period are not included in the daily balance). Then, we add up all of the daily balances for the billing period and divide the total by the number of days in the billing period. This gives us the average daily balance, which is also called the "balance subject to interest charge" on your monthly statement. 2) We multiply the balance subject to interest charge by the number of days in the billing period; the resulting number is then multiplied by the daily periodic rate to determine the amount of interest charge.

**IMPORTANT INFORMATION ABOUT PAYMENTS**

Please allow at least seven (7) days for mailed payments to reach us. Payments in proper form received Monday through Friday (excluding holidays) by 5:00 p.m. local time at the address on the payment coupon will be credited as of that day. There will be a delay in crediting a payment not received at the address on the payment coupon and/or not in proper form.

Proper Form: For a payment to be in proper form you must enclose a valid check or money order drawn on a U.S. bank in U. S. dollars and include your name and the last four digits of your account number on the check or money order. Do not send cash or foreign currency.

**NOTIFICATION OF DISPUTED ITEM**  
Please call 1-888-758-5349 before completing this form.  
If your card has been lost or stolen call 1-888-758-5349 immediately.

To notify us of an item you are disputing you can write to us in a separate letter or use this form. Please mail to the following address:

BankCard Center, Attn: Disputes  
P. O. Box 25787  
Salt Lake City, UT 84125-0787

Do not mail your dispute with your payment.

Name _____	
Signature _____	Date _____
Account # _____	
Reference # _____	Disputed Amount \$ _____
Merchant _____	Date _____

I have examined the transactions on my bill and I'm disputing an item for the following reason(s):

- Neither I nor any person authorized by me to use the card made or received any goods or services represented by the transaction listed above. (If you do not recognize a transaction call 1-888-758-5349 immediately)
- Although I did make a transaction with the merchant (copy of sales slip enclosed), I was billed for # \_\_\_\_\_ transactions(s) totaling \$ \_\_\_\_\_ that I did not engage in, nor did anyone else that is authorized to use my card. I have possession of all my cards.
- I haven't received the merchandise that was to have been shipped to me. Expected date of delivery was \_\_\_\_\_. I contacted the merchant on \_\_\_\_\_ and the merchant's response was \_\_\_\_\_

(In order to assist you, the merchant must have been contacted)

- I returned or cancelled (circle one) merchandise on \_\_\_\_\_ because \_\_\_\_\_  
\_\_\_\_\_  
(Attach copy of refund and/or return receipt)

- The attached credit slip was posted as a charge on my statement.
- I was issued a credit slip for \$ \_\_\_\_\_ on \_\_\_\_\_ that has not posted on my statement. (Attach a copy of the credit slip)
- Merchandise shipped to me arrived damaged and/or defective on \_\_\_\_\_. I returned it on \_\_\_\_\_. Merchant response was \_\_\_\_\_

(Attach a copy of the postal receipt and/or credit slip)

- The sales receipt amount was increased from \$ \_\_\_\_\_ to \$ \_\_\_\_\_ and/or was added incorrectly. (Attach a copy of the receipt that supports the correct amount).
- I paid the \$ \_\_\_\_\_ transaction that posted on \_\_\_\_\_ with another form of payment, the merchant is \_\_\_\_\_ (Attach copies of any supporting proof of another form of payment)
- I made a single transaction with \_\_\_\_\_ for \$ \_\_\_\_\_ on \_\_\_\_\_ but not the transaction for \$ \_\_\_\_\_ that posted to my statement on \_\_\_\_\_.
- Other - Attach a letter describing what you are disputing and copies of any supporting documents.

**If you use the original form above please make a copy of the billing statement on the reverse side and any other documents for your records.**