



ERIN QUIGLEY
 VENTURE PREP
 Account Number :



ACCOUNT SUMMARY

Account Number		Previous Balance	\$2,620.66
Credit Limit	\$5,000.00	Payments	\$14,620.66
Available Credit	\$4,874.00	Credits	\$0.00
Statement Closing Date	December 14, 2015	Purchases	\$8,857.19
Payment Due Date	January 03, 2016	Other Charges	\$0.00
Amount Past Due	\$0.00	Cash Advances	\$0.00
Min Payment Due	\$0.00	Finance Charges	\$0.00
Days in Billing Cycle	31	New Balance	-\$3,142.81

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

TRANSACTIONS

Trans Date	Post Date	Reference Number	Transaction Description	Amount
11/12	11/14	24013399X0168WS90	FAT JACKS SUPERSUBS STAPL DENVER CO	\$62.38
11/13	11/14	24445009X8PRG6S0B	KING SOOPERS #0693 FUEL DENVER CO	\$39.10
11/13	11/14	24692169X006BQLMN	Amazon.com AMZN.COM/BILL WA	\$13.47
11/14	11/14	24692169Y00ALFG1Q	Amazon Video On Demand AMZN.COM/bill WA	\$4.99
11/14	11/14	24692169Y00EQ7R6Q	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$103.65
11/14	11/14	24692169Y00FQJQM9	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$157.17
11/14	11/14	24692169Y00KP8KYK	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$33.10
11/15	11/15	24692169Z007ZQKPL	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$32.32
11/16	11/16	2407105A1WMNF66SM	JIMMY JOHN'S # 1420 815-2623362 CO	\$64.24
11/16	11/16	2421073A15SHLZ9MR	ASSOC SUPERV AND CURR 800-933-2723 VA	\$138.00
11/16	11/16	2422638A1ARRDMDGD	SAMS INTERNET 888-746-7726 AR	\$7.73
11/16	11/16	2469216A000P7LFG7	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$8.99
11/16	11/16	7476900A1BJW0H2GY	PAYMENT - THANK YOU	-\$2,620.66
11/17	11/17	2444500A18PPT8W69	KING SOOPERS #0693 FUEL DENVER CO	\$34.10
11/17	11/17	2469216A100VHW7XK	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$3,599.96
11/17	11/17	2469216A1005DLE6M	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$12.58
11/17	11/17	2469216A1005DPMJW	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$19.58
11/17	11/17	2469216A1006MV3J1	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$75.77
11/17	11/17	2469216A100883J35	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$13.96
11/18	11/18	2421073A35SHM5D6E	ASSOC SUPERV AND CURR 800-933-2723 VA	\$15.45



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	01/03/16
New Balance	-\$3,142.81
Minimum Payment Due	\$0.00
Past Due Amount	\$0.00
Cash Enclosed	_____

Total Payment Amount

\$

ERIN QUIGLEY
 VENTURE PREP
 2540 HOLLY ST
 DENVER CO 80207-3228

TRANSACTIONS (Continued)

Trans Date	Post Date	Reference Number	Transaction Description	Amount
11/18	11/18	2444500A28PPXAERP	KING SOOPERS #0693 FUEL DENVER CO	\$13.00
11/18	11/18	7476900A3BJSP6KG9	PAYMENT - THANK YOU	-\$6,000.00
11/19	11/19	2444500A38PRD3HKN	KING SOOPERS #0693 FUEL DENVER CO	\$32.10
11/20	11/20	2443106A55V5XF6GH	CHIPOTLE 0255 DENVER CO	\$65.34
11/20	11/20	2444500A48PT5WP55	KING SOOPERS #0093 DENVER CO	\$45.56
11/20	11/20	2444500A48PT5WP7E	KING SOOPERS #0693 FUEL DENVER CO	\$30.00
11/20	11/20	7476900A6BJV1S3P6	PAYMENT - THANK YOU	-\$6,000.00
11/21	11/21	2469216A500BL4AZD	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$899.99
11/21	11/21	2469216A500DDJQFJ	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$17.99
11/21	11/21	2469216A5001VE8F8	Amazon Video On Demand AMZN.COM/bill WA	\$1.99
11/21	11/21	2469216A5002EM2F3	Amazon Video On Demand AMZN.COM/bill WA	\$1.99
11/21	11/21	2469216A5005WTTQ3	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$899.99
11/22	11/22	2469216A600LD4LY2	Amazon Video On Demand AMZN.COM/bill WA	\$4.99
11/22	11/22	2469216A600SKNGT2	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$899.99
11/24	11/24	2443106A82DYK2G97	AMAZON VIDEO ON DEMAND AM866-216-1072 WA	\$1.99
11/30	11/30	2443106AF60PWS71N	SCRIBD.COM SAN FRANCISCO CA	\$8.99
12/01	12/01	2444500AF8PT57Q8L	KING SOOPERS #0693 FUEL DENVER CO	\$34.60
12/02	12/02	2469216AG00MK0MVQ	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$16.89
12/02	12/02	2469216AG00V74Q4L	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$14.85
12/03	12/03	2443106AH2DJW2G55	AMAZON.COM AMZN.COM/BILL AMZN.COM/BILL WA	\$30.98
12/03	12/03	2444500AH8PTWJ0FP	KING SOOPERS #0693 FUEL DENVER CO	\$37.22
12/03	12/03	2444500AJ5SE7BQ6G	HOBBY-LOBBY #0017 AURORA CO	\$118.31
12/03	12/03	2469216AH00EZS212	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$8.99
12/03	12/03	2469216AH00GWS6QY	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$22.76
12/03	12/03	2469216AH00H2HDS7	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$84.43
12/03	12/03	2469216AH00H20Z8K	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$107.69
12/03	12/03	2469216AH00Q68EPJ	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$14.70
12/03	12/03	2469216AH00Q7JVYV	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$11.97
12/03	12/03	2469216AH002Z7ZZ7	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$13.86
12/03	12/03	2469216AH0076HXQL	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$17.99
12/04	12/04	2470780ALWGV55MF3	Blank Shirts, Inc. 800-332-6576 NV	\$64.41
12/04	12/04	2444500AJ8PRZG24W	KING SOOPERS #0093 DENVER CO	\$45.12
12/04	12/04	2461043AK09FDX9FT	THE HOME DEPOT #1532 DENVER CO	\$57.74
12/04	12/04	2469216AJ007N53FV	Amazon.com AMZN.COM/BILL WA	\$32.54
12/06	12/06	2469216AL00WYR752	Amazon Video On Demand AMZN.COM/bill WA	\$2.99
12/07	12/07	2407105ANWMLJMXW4	JIMMY JOHN'S # 1420 815-2623362 CO	\$33.62
12/07	12/07	2409318AN5SL7F3BE	CHEAPESTEEES.COM 650-548-0788 CA	\$201.77
12/07	12/07	2469216AM000J18Q0	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$25.52
12/08	12/08	2444500AN8PRJX8DL	KING SOOPERS #0693 FUEL DENVER CO	\$36.60
12/08	12/08	2469216AN00F9YLE2	Amazon.com AMZN.COM/BILL WA	\$43.99
12/08	12/08	2469216AN004N0A2D	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$24.63
12/08	12/08	2469216AN005VBMGY	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$104.13
12/08	12/08	2469216AN006DX0NZ	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$10.28
12/08	12/08	2469216AN009KT564	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$15.54
12/09	12/09	2469216AP00NP2BXG	Amazon.com AMZN.COM/BILL WA	\$10.99
12/09	12/09	2469216AP00S11SB7	Amazon.com AMZN.COM/BILL WA	\$66.96
12/10	12/10	2425137ATWVGN1M9F	KEARNEY GARAGE DENVER CO	\$25.00
12/10	12/10	2443106AR2DYF09AH	AMAZON VIDEO ON DEMAND AM866-216-1072 WA	\$1.99
12/10	12/10	2444500AR8R0558TA	KING SOOPERS #0693 FUEL DENVER CO	\$29.00
12/10	12/10	2469216AR00LK7PRB	Amazon.com AMZN.COM/BILL WA	\$25.14
12/10	12/10	2469216AR00L77LM9	Amazon.com AMZN.COM/BILL WA	\$27.36
12/12	12/12	2443106AS2DLBLRS4	AMAZON VIDEO ON DEMAND AM866-216-1072 WA	\$6.99
12/12	12/12	2443106AS2DYHKV48	AMAZON.COM AMZN.COM/BILL AMZN.COM/BILL WA	\$44.22
12/12	12/12	2469216AS00G4EHT2	Amazon Video On Demand AMZN.COM/bill WA	\$7.99
12/12	12/12	2469216AS00HYXPJL	Amazon Video On Demand AMZN.COM/bill WA	\$1.99
12/12	12/12	2469216AS000TDS15	Amazon Video On Demand AMZN.COM/bill WA	\$14.99

ERIN QUIGLEY
Account Number :
xxxx xxxx xxxx 2755

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

Questions:

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

Remit To:

Bankcard Center
PO Box 30833
Salt Lake City UT 84130

Or Write:

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

Visit us on the web at: 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.