



KEN BURDETTE
 VENTURE PREP
 Account Number :



ACCOUNT SUMMARY

Account Number		Previous Balance	\$4,009.53
Credit Limit	\$5,000.00	Payments	\$9,009.53
Available Credit	\$2,754.00	Credits	\$226.18
Statement Closing Date	March 13, 2015	Purchases	\$7,418.43
Payment Due Date	April 02, 2015	Other Charges	\$0.00
Amount Past Due	\$0.00	Cash Advances	\$0.00
Min Payment Due	\$54.00	Finance Charges	\$0.00
Days in Billing Cycle	28	New Balance	\$2,192.25

TOTAL *FINANCE CHARGE* PAID IN 2014 \$0.00

TRANSACTIONS

Trans Date	Post Date	Reference Number	Transaction Description	Amount
02/17	02/17	24226381H2LR2S3N0	WAL-MART #3533 DENVER CO	\$101.88
02/17	02/17	24692161G00H7HG8M	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$19.17
02/18	02/18	24445001H8PN8FLKY	KING SOOPERS #0693 FUEL DENVER CO	\$25.00
02/18	02/18	74692161H007V0GS3	Amazon.com AMZN.COM/BILL WA CREDIT	-\$105.74
02/18	02/18	74769001JBJT1S3AA	PAYMENT - THANK YOU	-\$4,009.53
02/19	02/19	24445001J8PNEFM8H	KING SOOPERS #0693 FUEL DENVER CO	\$32.00
02/19	02/19	24692161J00EJHRX9	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$14.70
02/19	02/19	24755421K4MFKHNA8	CHILDRENS MED EDU CONF 720-7776160 CO	\$165.00
02/20	02/20	24692161K001N3V92	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$84.02
02/20	02/20	24692161K007M0HTF	WALMART.COM 800-966-6546 AR	\$114.06
02/20	02/20	24692161K0087D16G	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$13.98
02/21	02/21	24692161L00L367J7	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$12.86
02/21	02/21	24692161L00L7YHSS	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$12.96
02/21	02/21	24692161L00PZRDFE	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$52.74
02/21	02/21	24692161L00RBQPF3	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$405.16
02/22	02/22	24692161M008BFJ7D	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$101.29
02/23	02/23	24164071NMJ61543F	FEDEX 772900659722 800-4633339 TN	\$18.21
02/23	02/23	24445001N8PMW5XTY	KING SOOPERS #0693 FUEL DENVER CO	\$36.00
02/23	02/23	24493981P5HWAERLX	TRADER JOE'S #300 QPS DENVER CO	\$133.84
02/23	02/23	24692161N00H7XP72	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$13.91



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	04/02/15
New Balance	\$2,192.25
Minimum Payment Due	\$54.00
Past Due Amount	\$0.00

Cash Enclosed _____

Total Payment Amount

\$

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

TRANSACTIONS (Continued)

Trans Date	Post Date	Reference Number	Transaction Description	Amount
02/23	02/23	24692161N00L1V4LF	AMZ*Shindigz amzn.com/pmts WA	\$616.78
02/23	02/23	24692161N00MEHGFB	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$12.60
02/23	02/23	24692161N00N47RZA	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$18.18
02/24	02/24	24323001P05JSJVMW	GREASE MONKEY #38 DENVER CO	\$111.94
02/24	02/24	24692161P00RM6JTB	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$13.90
02/24	02/24	24692161P00X3SSQH	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$58.95
02/24	02/24	24692161P00X4FZ6B	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$58.98
02/24	02/24	24692161P00X5H6W9	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$58.98
02/24	02/24	24692161P001QN8FM	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$359.52
02/24	02/24	24692161P004KTR5K	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$40.99
02/24	02/24	24692161P00FYMVPW	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$91.76
02/24	02/24	24692161P0044NAXV	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$12.96
02/24	02/24	24692161P005DHHL6	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$27.98
02/24	02/24	24692161P005D5XR2	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$19.99
02/24	02/24	24692161P00622S17	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$26.58
02/24	02/24	24692161P0074AADB	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$24.99
02/24	02/24	74692161P00RWFH7T	AMAZON MKTPLACE PMTS AMZN.COM/BIL CREDIT	-\$5.94
02/25	02/25	24493981R0RBM9H3A	CRAIGSLIST.ORG 415-399-5200 CA	\$25.00
02/25	02/25	24692161R00AQYH9N	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$57.99
02/25	02/25	24692161R00A2H03Z	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$102.36
02/25	02/25	24692161R00A505S2	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$18.40
02/25	02/25	24692161R00FWFX5M	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$27.74
02/25	02/25	24692161R00FXVX9Q	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$22.39
02/25	02/25	24692161R00HGYTED	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$57.93
02/25	02/25	24692161R00JB24B2	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$273.95
02/25	02/25	24692161R00L14B6L	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$19.99
02/25	02/25	24692161R00L2ASFJ	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$57.94
02/25	02/25	24692161R00L4HLB2	Amazon.com AMZN.COM/BILL WA	\$189.80
02/25	02/25	24692161R00QKK141	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$24.99
02/25	02/25	24692161R009KMZYV	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$114.78
02/25	02/25	24692161R0091Q6AT	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$23.98
02/26	02/26	24041121S71J3Z53L	ORIENTAL TRADING CO 800-228-0475 NE	\$21.99
02/26	02/26	24445001T8PNAK6F0	KING SOOPERS #0693 FUEL DENVER CO	\$39.00
02/26	02/26	24692161T00N7KXKV	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$23.96
02/26	02/26	24692161T00S26X7V	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$109.58
02/26	02/26	24692161T00TDAM5P	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$62.37
02/26	02/26	24692161T000DR1KL	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$59.77
02/26	02/26	74692161T004QALH5	WALMART.COM 800-966- CREDIT	-\$101.65
02/27	02/27	24692161S00DFP366	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$23.98
02/27	02/27	24692161S00GB5KKJ	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$20.98
02/27	02/27	24692161S006E1WS9	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$23.99
02/27	02/27	24692161S0090D28A	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$24.58
02/28	02/28	24692161V00LJ1QDK	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$328.74
02/28	02/28	24692161V00NR6300	NEW YORK TIMES DIGITAL 800-698-4637 NY	\$15.00
03/01	03/01	24692161W00K76HV0	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$657.48
03/02	03/02	24445001X8PNJ34DW	KING SOOPERS #0693 FUEL DENVER CO	\$28.00
03/02	03/02	24493981Y5HWBV1R3	TRADER JOE'S #300 QPS DENVER CO	\$69.83
03/02	03/02	24610431Y09F8X13N	THE HOME DEPOT #1532 DENVER CO	\$8.05
03/02	03/02	24692161X0045VEL2	Amazon.com AMZN.COM/BILL WA	\$100.56
03/02	03/02	74769001YBJSNP3VP	PAYMENT - THANK YOU	-\$5,000.00
03/03	03/03	24610431Z09F8Y0Y0	THE HOME DEPOT #1532 DENVER CO	\$128.10
03/04	03/04	242263820ARP4LYDS	SAMS INTERNET 888-746-7726 AR	\$21.42
03/04	03/04	24445001Z8PNZW0K0	KING SOOPERS #0693 FUEL DENVER CO	\$28.01
03/04	03/04	24493981Z0RQX2Z2J	CRAIGSLIST.ORG 415-399-5200 CA	\$25.00
03/04	03/04	24493981Z0RQX266N	CRAIGSLIST.ORG 415-399-5200 CA	\$25.00
03/04	03/04	24493981Z0RQX3QYG	CRAIGSLIST.ORG 415-399-5200 CA	\$25.00
03/04	03/04	24493981Z0RQX3R2V	CRAIGSLIST.ORG 415-399-5200 CA	\$25.00
03/04	03/04	24493981Z0RQX469S	CRAIGSLIST.ORG 415-399-5200 CA	\$25.00
03/04	03/04	24493981Z0RQX48LV	CRAIGSLIST.ORG 415-399-5200 CA	\$25.00
03/04	03/04	24493981Z0RQX5683	CRAIGSLIST.ORG 415-399-5200 CA	\$25.00
03/04	03/04	24610432003PZGSJ4	NIKON E-COMMERCE 800-645-6687 NY	\$538.02
03/04	03/04	24610432009FEX2A0	HOMEDEPOT.COM 800-430-3376 GA	\$21.40

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TRANSACTIONS (Continued)

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03/04	03/04	24692161Z00144XZN	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$39.60
03/04	03/04	24717051Z85BG25SQ	PRECISION ROLLER 623-5813330 AZ	\$63.00
03/05	03/05	2443106202DZ2QNDM	AMAZON.COM AMZN.COM/BILL WA	\$402.24
03/05	03/05	2444500208PNT57NB	KING SOOPERS #0093 DENVER CO	\$96.86
03/05	03/05	2444500208PNT57RY	KING SOOPERS #0693 FUEL DENVER CO	\$43.14
03/05	03/05	24610432109F8K4HB	THE HOME DEPOT #1532 DENVER CO	\$50.42
03/05	03/05	74610432109F8K009	THE HOME DEPOT #1532 DENVER CO CREDIT	-\$12.85
03/07	03/07	246921622006VNEWZ	Amazon.com AMZN.COM/BILL WA	\$48.78
03/08	03/08	24692162300W89ZMB	AmazonPrime Membership amzn.com/prme NV	\$99.00
03/09	03/09	2444500248PN9Y46B	KING SOOPERS #0693 FUEL DENVER CO	\$44.00
03/09	03/09	24610432509FA8NH2	THE HOME DEPOT #1532 DENVER CO	\$17.18
03/11	03/11	2444500268PNKNHVM	KING SOOPERS #0693 FUEL DENVER CO	\$39.00
03/12	03/12	2444500278PNPSEF5	KING SOOPERS #0093 DENVER CO	\$16.30

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.