



ERIN QUIGLEY
 VENTURE PREP
 Account Number :



ACCOUNT SUMMARY

Account Number		Previous Balance	- \$1,804.16
Credit Limit	\$5,000.00	Payments	\$5,000.00
Available Credit	\$3,006.00	Credits	\$65.09
Statement Closing Date	May 13, 2016	Purchases	\$8,673.37
Payment Due Date	June 02, 2016	Other Charges	\$0.58
Amount Past Due	\$0.00	Cash Advances	\$0.00
Min Payment Due	\$45.00	Finance Charges	\$0.00
Days in Billing Cycle	29	New Balance	\$1,804.70

TRANSACTIONS

Trans Date	Post Date	Reference Number	Transaction Description	Amount
04/14	04/15	2444500FT8PPMR2TR	KING SOOPERS #0693 FUEL DENVER CO	\$23.00
04/14	04/15	2469216FT006PN1RQ	TCT*PROM NITE 800-962-8006 MN	\$369.97
04/14	04/15	2469216FT006PN37S	TCT*ANDERSON'S 800-328-9650 MN	\$164.61
04/15	04/15	2444574FV5SD97W2K	OFFICE DEPOT #2187 DENVER CO	\$155.61
04/17	04/17	2469216FW00RAKNGK	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$92.94
04/18	04/18	2444500FX8PPVVSQ6	KING SOOPERS #0693 FUEL DENVER CO	\$41.22
04/18	04/18	2444500FYBLM8F5DD	WM SUPERCENTER #3533 DENVER CO	\$24.23
04/19	04/19	2469216FY00PB67J9	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$28.88
04/20	04/20	2469216FZ00FD9360	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$75.75
04/21	04/21	2410314G1HY40AJHL	PIKTOCHART BAYAN LEPAS MY	\$29.00
04/21	04/21	2410314G1HY40AJHL	FOREIGN TRAN FEE	\$0.58
04/21	04/21	2426979G12XYLB8F8	JIMMY JOHN'S # 1420 815-262-3362 CO	\$99.00
04/21	04/21	2444500G08PX8JYZT	KING SOOPERS #0693 FUEL DENVER CO	\$36.00
04/21	04/21	2461043G109FPKAGQ	THE HOME DEPOT #1532 DENVER CO	\$38.34
04/21	04/21	2469216G0001SHG0B	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$62.36
04/21	04/21	2469216G0001SWPM1	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$28.88
04/21	04/21	2469216G00053YQ2M	VISTAPR*VistaPrint.com 866-8936743 MA	\$28.23
04/21	04/21	2469216G00053YQ3Z	VISTAPR*VistaPrint.com 866-8936743 MA	\$8.25
04/22	04/22	2425477G3DDTSS1YH	CUSTOM PATCHES 866-4272824 NY	\$454.28
04/22	04/22	2469216G100EGXLZ4	Amazon.com AMZN.COM/BILL WA	\$275.26
04/22	04/22	2469216G100E7P029	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$33.98
04/22	04/22	2469216G100E7WRHE	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$17.99
04/23	04/23	2401339G30309R141	CAKE CRUMBS DENVER CO	\$502.20



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	06/02/16
New Balance	\$1,804.70
Minimum Payment Due	\$45.00
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
04/23	04/23	2443106G22DJN902Y	AMAZON.COM AMZN.COM/BILL AMZN.COM/BILL WA	\$79.48
04/23	04/23	2469216G200SKNGZW	DBC*BLICK ART MATERIAL 800-447-1892 IL	\$114.11
04/25	04/25	2444500G48PR3MVMH	KING SOOPERS #0693 FUEL DENVER CO	\$26.00
04/25	04/25	2469216G400BAQ3SB	INDEED 203-564-2400 CT	\$25.32
04/25	04/25	2469216G400SSKBYB	GREATER PARK HILL COMM 303-388-0918 CO	\$225.00
04/25	04/25	7476900G5BJVTSWB4	PAYMENT - THANK YOU	-\$5,000.00
04/26	04/26	2469216G500DT06XP	ACT*Denver Parks & 720-865-0680 CO	\$300.00
04/27	04/27	2432300G760F9QNXD	FAT JACKS SUBS 4 DENVER CO	\$17.28
04/27	04/27	2443106G75V5XF842	CHIPOTLE 0255 DENVER CO	\$195.75
04/27	04/27	2444500G68PPYZMVS	KING SOOPERS #0093 DENVER CO	\$98.00
04/27	04/27	2444500G68PPYZN1G	KING SOOPERS #0093 DENVER CO	\$15.59
04/27	04/27	2444500G68PPYZN3H	KING SOOPERS #0693 FUEL DENVER CO	\$37.22
04/27	04/27	2469216G600D44LNK	Amazon.com AMZN.COM/BILL WA	\$153.43
04/27	04/27	2469216G600QKNHVD	Amazon.com AMZN.COM/BILL WA	\$64.25
04/28	04/28	2443106G72E07H4Q4	AMAZON.COM AMZN.COM/BILL AMZN.COM/BILL WA	\$24.76
04/28	04/28	2443106G8BLMGJYTF	BIG 5 SPORTING GOODS 377 DENVER CO	\$44.97
04/28	04/28	2443106G85V5XF6JZ	CHIPOTLE 0255 DENVER CO	\$91.31
04/28	04/28	2444500G78PR6Y6D0	KING SOOPERS #0093 DENVER CO	\$10.00
04/29	04/29	2429910G803MDDV2R	7-ELEVEN 27067 DENVER CO	\$31.79
04/29	04/29	2469216G800Q8VKFV	VISTAPR*VistaPrint.com 866-8936743 MA	\$94.99
04/29	04/29	2469216G8003609A0	GOOGLE *Devices g.co/pay help# CA	\$51.45
04/29	04/29	2469216G8009GYV9Z	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$40.25
04/30	04/30	2443106G960PX9EE6	SCRIBD.COM SAN FRANCISCO CA	\$8.99
05/01	05/01	2444574GB2XM2RQVB	OFFICE DEPOT #170 BOULDER CO	\$76.15
05/01	05/01	2469216GA00H7VJP0	RENAISSANCE HOTELS DENVER CO	\$35.09
05/01	05/01	2469216GA00LW3HWN	INDEED 203-564-2400 CT	\$50.62
05/01	05/01	7469216GA00H7VK28	RENAISSANCE HOTELS DENVER CO CREDIT	-\$16.09
05/02	05/02	2469216GB001L0420	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$7.69
05/02	05/02	2469216GB0070NFJ5	STK*SHUTTERSTOCK, INC. 866-663-3954 NY	\$49.00
05/02	05/02	2469216GB0070NVA2	STK*SHUTTERSTOCK, INC. 866-663-3954 NY	\$49.00
05/03	05/03	2425137GDWGN1MBQ3	KEARNEY GARAGE 303-333-7960 CO	\$104.67
05/03	05/03	2405523GD05JS2HKD	BEAVER RUN RESORT BRECKENRIDGE CO	\$250.89
05/03	05/03	2416407GQ2LR8F6WS	TARGET 00020529 DENVER CO	\$107.63
05/03	05/03	2422443GD30W6JJMN	SUPER 99 CENTS CEN DENVER CO	\$53.04
05/03	05/03	2444500GQ8PP752YE	KING SOOPERS #0693 FUEL DENVER CO	\$43.00
05/03	05/03	2461043GD09FJLMLS	THE HOME DEPOT #1532 DENVER CO	\$94.28
05/03	05/03	7469216GQ00T8XPHW	STK*SHUTTERSTOCK, INC. 866-663- CREDIT	-\$49.00
05/04	05/04	2426979GE2Y2WN5BJ	SANTIAGOS MEXICAN REST DENVER CO	\$60.75
05/04	05/04	2444500GD8PP3T2Z8	KING SOOPERS #0093 DENVER CO	\$10.00
05/04	05/04	2444500GE5SQBK6LZ	PARTY CITY DENVER CO	\$81.54
05/04	05/04	2461043GE09FNEFNX	THE HOME DEPOT #1532 DENVER CO	\$176.90
05/04	05/04	2469216GD00DSZJGK	Amazon.com AMZN.COM/BILL WA	\$23.96
05/04	05/04	2471705GD8F7Y2Z1A	CARNICERIA JALISCO LLC DENVER CO	\$45.10
05/05	05/05	2444500GE8PR7NJXY	KING SOOPERS #0693 FUEL DENVER CO	\$30.00
05/05	05/05	2469216GE00SXA30K	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$23.78
05/06	05/06	2442733GFLYKLVG5H	PANERA BREAD #3073 DENVER CO	\$314.93
05/06	05/06	2469216GF00J3A58H	ACT*Denver Parks & 720-865-0680 CO	\$212.00
05/06	05/06	2469216GF00QJ1G14T	RENAISSANCE HOTELS DENVER CO	\$1,021.54
05/07	05/07	2443106GG2DYX3PWQ	AMAZON.COM AMZN.COM/BILL AMZN.COM/BILL WA	\$18.99
05/07	05/07	2469216GG00THHALF	Amazon.com AMZN.COM/BILL WA	\$9.99
05/07	05/07	2469216GG00TJY5D0	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$39.65
05/07	05/07	2469216GG00TN12DV	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$13.32
05/07	05/07	2469216GG000N0K9	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$22.87
05/09	05/09	2444500GJ8PPPQ6T5	KING SOOPERS #0693 FUEL DENVER CO	\$32.00
05/09	05/09	2449215GJLYEH2T31	UBER TECHNOLOGIES INC 866-576-1039 CA	\$10.76
05/09	05/09	2449215GJLYEKX673	UBER TECHNOLOGIES INC 866-576-1039 CA	\$11.04
05/09	05/09	2469216GJ00T01SN7	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$45.98
05/09	05/09	2469216GJ000ZN4PH	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$103.55
05/09	05/09	2469216GJ004FJZN5	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$8.75
05/09	05/09	2469216GJ004GTWN6	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$37.62
05/10	05/10	2443106GK2DJHNG7V	AMAZON.COM AMZN.COM/BILL AMZN.COM/BILL WA	\$27.00
05/10	05/10	2443106GK2DL8FK0L	AMAZON.COM AMZN.COM/BILL AMZN.COM/BILL WA	\$27.00

TRANSACTIONS (Continued)

Trans Date	Post Date	Reference Number	Transaction Description	Amount
05/10	05/10	2469216GK00FANSZ7	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$6.25
05/10	05/10	2469216GK00LTTPYJ	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$65.98
05/10	05/10	2469216GK00LX89VR	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$4.64
05/10	05/10	2469216GK00QF9LS2	Amazon.com AMZN.COM/BILL WA	\$21.99
05/10	05/10	2469216GK00Q09AQ6	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$8.75
05/11	05/11	2426979GM2XXAB6FZ	JIMMY JOHN'S # 1420 DENVER CO	\$117.99
05/11	05/11	2443106GL2DL90ZMZ	AMAZON.COM AMZN.COM/BILL AMZN.COM/BILL WA	\$69.35
05/11	05/11	2444500GL8PPX9JD4	KING SOOPERS #0093 DENVER CO	\$76.25
05/11	05/11	2444500GL8PPX9JJS	KING SOOPERS #0093 DENVER CO	\$17.02
05/11	05/11	2469216GL00WQ7G9P	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$9.00
05/11	05/11	2469216GL003V8Z70	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$12.53
05/11	05/11	2469216GL00377FS4	TINY PRINTS 877-300-9256 CA	\$69.37
05/11	05/11	2469216GM00B7TK67	CITY PARK GOLF COURSE DENVER CO	\$392.00
05/12	05/12	2444500GM8PPY A7XE	KING SOOPERS #0093 DENVER CO	\$72.23
05/12	05/12	2444500GM8PPY A832	KING SOOPERS #0693 FUEL DENVER CO	\$31.00
05/12	05/12	2444500GM8PPY A85M	KING SOOPERS #0693 FUEL DENVER CO	\$19.37
05/12	05/12	2449215GMLY G4N7S2	UBER TECHNOLOGIES INC 866-576-1039 CA	\$5.47
05/12	05/12	2469216GM00MVD8KH	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$4.18

Finance Charge Summary	Daily Periodic Rate (May Vary)	Total Finance Charge	Balance Subject to Finance Charge	Annual Percentatge Rate
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Purchase	0.03415%	\$0.00	\$0.00	12.50%
Cash Advances	0.05324%	\$0.00	\$0.00	19.49%

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.