



KEN BURDETTE  
 VENTURE PREP  
 Account Number :



**ACCOUNT SUMMARY**

Account Number		Previous Balance	\$3,926.37
Credit Limit	\$5,000.00	Payments	\$13,369.33
Available Credit	\$2,738.00	Credits	\$0.00
Statement Closing Date	September 12, 2014	Purchases	\$7,777.72
<b>Payment Due Date</b>	<b>October 02, 2014</b>	Other Charges	\$3,926.37
Amount Past Due	\$0.00	Cash Advances	\$0.00
Min Payment Due	\$56.00	<b>Finance Charges</b>	<b>\$0.00</b>
Days in Billing Cycle	29	New Balance	\$2,261.13

**TRANSACTIONS**

Trans Date	Post Date	Reference Number	Transaction Description	Amount
08/13	08/15	2407105KJWMLPP7EP	JIMMY JOHN'S # 1420 815-2623362 CO	\$119.00
08/14	08/15	2422638KKBLH2WRS3	WAL-MART #2752 COMMERCE CITY CO	\$212.93
08/14	08/15	2422638KK2LR17Q9Z	WAL-MART #3533 DENVER CO	\$406.36
08/15	08/15	2449398KK0RAG2KMF	CRAIGSLIST.ORG 415-566-6394 CA	\$25.00
08/15	08/15	F476900KR000AD232	ADJUSTMENT-PAYMENTS	\$3,926.37
08/15	08/15	7476900KMBJRQXJJT	PAYMENT - THANK YOU	-\$3,926.37
08/15	08/15	7476900KMBJRQXJK9	PAYMENT - THANK YOU	-\$3,926.37
08/18	08/18	2445501KN4480BHT0	WAL-MART #3533 DENVER CO	\$73.89
08/18	08/18	2469216KN00LH4M39	Amazon.com AMZN.COM/BILL WA	\$228.54
08/18	08/18	2469216KN00M237Q5	Amazon.com AMZN.COM/BILL WA	\$93.69
08/18	08/18	2469216KN00M238AV	Amazon.com AMZN.COM/BILL WA	\$62.46
08/19	08/19	2401339KP01S4VNPY	CAKE CRUMBS DENVER CO	\$5.40
08/19	08/19	2401339KP01S4VNZE	CAKE CRUMBS DENVER CO	\$5.58
08/19	08/19	2469216KP00PN963V	Amazon.com AMZN.COM/BILL WA	\$84.45
08/19	08/19	2469216KP00P5E1XN	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$147.59
08/19	08/19	2469216KP00RWLYLA	Amazon.com AMZN.COM/BILL WA	\$129.17
08/19	08/19	2469216KP00R4YHLD	NEW YORK TIMES DIGITAL 800-698-4637 NY	\$0.99
08/19	08/19	2469216KP00TGB5T9	Amazon.com AMZN.COM/BILL WA	\$27.17
08/19	08/19	2469216KP00T7TL3Z	Amazon.com AMZN.COM/BILL WA	\$149.04
08/19	08/19	2469216KP003ZN1B6	Amazon.com AMZN.COM/BILL WA	\$11.99
08/19	08/19	2469216KP0040T83H	Amazon.com AMZN.COM/BILL WA	\$199.90
08/20	08/20	2407105KTWMNAQPG3	JIMMY JOHN'S # 1420 815-2623362 CO	\$116.00
08/20	08/20	2469216KR00GEDWLZ	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$50.34



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	10/02/14
New Balance	\$2,261.13
Minimum Payment Due	\$56.00
<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

**TRANSACTIONS (Continued)**

Trans Date	Post Date	Reference Number	Transaction Description	Amount
08/20	08/20	2469216KR00GEP5X9	Amazon.com AMZN.COM/BILL WA	\$47.76
08/20	08/20	2469216KR00GFNP7L	Amazon.com AMZN.COM/BILL WA	\$174.00
08/20	08/20	2469216KR00GF9X20	Amazon.com AMZN.COM/BILL WA	\$65.67
08/20	08/20	2469216KR00GKWFZV	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$27.96
08/20	08/20	2469216KR00GPYB5S	Amazon.com AMZN.COM/BILL WA	\$23.08
08/20	08/20	2469216KR00G5Q6VW	Amazon.com AMZN.COM/BILL WA	\$65.67
08/20	08/20	2469216KR007LFV02	Amazon.com AMZN.COM/BILL WA	\$267.63
08/20	08/20	2469216KR0094SY3E	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$163.70
08/21	08/21	2469216KT00LPSFAL	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$380.64
08/21	08/21	2469216KT00LPYJEO	Amazon.com AMZN.COM/BILL WA	\$320.88
08/21	08/21	2469216KT00L5QP1E	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$333.06
08/21	08/21	2469216KT00NDDHY4	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$11.78
08/21	08/21	2469216KT00VK97WT	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$8.03
08/22	08/22	2461043KV09FAGTXB	THE HOME DEPOT #1532 DENVER CO	\$171.50
08/23	08/23	2469216KV00FZB618	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$34.49
08/23	08/23	2469216KV00T6ABT2	Amazon.com AMZN.COM/BILL WA	\$106.35
08/23	08/23	2469216KV00T9FY5Z	AMZ*Monoprice 866-216-1072 WA	\$20.93
08/26	08/26	2469216KY00RKXVM9	Amazon.com AMZN.COM/BILL WA	\$15.18
08/26	08/26	2469216KY00R05PTD	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$47.44
08/26	08/26	2469216KY003R74D8	BYU CONTINUING ED2 801-422-8925 UT	\$146.00
08/26	08/26	2469216KY003R74WF	BYU CONTINUING ED2 801-422-8925 UT	\$146.00
08/26	08/26	2469216KY003R74WP	BYU CONTINUING ED2 801-422-8925 UT	\$146.00
08/26	08/26	2469216KY003R74W7	BYU CONTINUING ED2 801-422-8925 UT	\$136.00
08/26	08/26	2469216KY003R747L	BYU CONTINUING ED2 801-422-8925 UT	\$146.00
08/27	08/27	2444500KZ8PNT87PS	KING SOOPERS #0693 FUEL DENVER CO	\$59.00
08/27	08/27	2469216KZ00A4STK4	Amazon.com AMZN.COM/BILL WA	\$9.60
08/27	08/27	2469216KZ00GEM9YN	BYU CONTINUING ED2 801-422-8925 UT	\$146.00
08/28	08/28	2469216L0001FBAK8	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$27.78
08/29	08/29	2444500L18PR5X8ZZ	KING SOOPERS #0693 FUEL DENVER CO	\$54.00
08/29	08/29	2490641L10966PJYB	FLT*BLOOMSTODAY 800-5200573 VA	\$64.97
09/04	09/04	2449215L8JH8BTLRT	JN PROJECTS HELLOFAX 415-766-0273 CA	\$9.99
09/04	09/04	7476900L8BJRMDW7H	PAYMENT - THANK YOU	-\$5,516.59
09/05	09/05	2461677L8WGNWS1N7	INT*AEP CONNECTIONS, LLC 920-915-1178 WI	\$370.00
09/05	09/05	2444500L88PP950KT	KING SOOPERS #0693 FUEL DENVER CO	\$58.00
09/05	09/05	2469216L800GHYVG5	Amazon Video On Demand 866-216-1072 WA	\$2.99
09/05	09/05	2469216L800HYFBRJ	Amazon.com AMZN.COM/BILL WA	\$199.90
09/05	09/05	2469216L800JZV2QD	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$118.95
09/05	09/05	2471705L94EOPYBVM	VISTAPR*VistaPrint.com 866-6148002 CA	\$28.23
09/06	09/06	2469216L90029984G	Amazon.com AMZN.COM/BILL WA	\$27.38
09/06	09/06	2469216L9003M30AN	Amazon.com AMZN.COM/BILL WA	\$15.32
09/06	09/06	2469216L9003NTEET	Amazon.com AMZN.COM/BILL WA	\$45.79
09/07	09/07	2469216LA00E14K0W	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$105.72
09/08	09/08	2407105LQWMM77JHD	JIMMY JOHN'S # 1420 815-2623362 CO	\$116.00
09/08	09/08	2427076LQ5SZMMR RX	DU ADVANCE EVENT 800-871-3822 CO	\$90.00
09/08	09/08	2461043LQ09FF37G4	THE HOME DEPOT #1532 DENVER CO	\$34.37
09/08	09/08	2469216LB00JH43N5	Amazon.com AMZN.COM/BILL WA	\$161.97
09/08	09/08	2469216LB00PEGA52	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$32.64
09/08	09/08	2469216LB00VSD87A	Amazon.com AMZN.COM/BILL WA	\$9.65
09/08	09/08	2469216LB00VYWAMA	Amazon.com AMZN.COM/BILL WA	\$7.72
09/08	09/08	2469216LB00V0PG1H	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$85.89
09/09	09/09	2444500LQ8PNHRSDN	KING SOOPERS #0093 DENVER CO	\$18.68
09/09	09/09	2444500LQ8PNHRSRZ	KING SOOPERS #0693 FUEL DENVER CO	\$56.00
09/09	09/09	2469216LQ00B1134T	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$13.86
09/09	09/09	2469216LQ0039JBL0	Amazon.com AMZN.COM/BILL WA	\$5.79
09/10	09/10	2469216LD00R8WTKB	Amazon.com AMZN.COM/BILL WA	\$17.98
09/10	09/10	2469216LD00TBZ37B	Amazon.com AMZN.COM/BILL WA	\$149.99
09/11	09/11	2444500LE8PNRY4KF	KING SOOPERS #0693 FUEL DENVER CO	\$64.00
09/11	09/11	2469216LE000QZ007	Amazon.com AMZN.COM/BILL WA	\$84.52
09/11	09/11	2469216LE0001VE20	Amazon.com AMZN.COM/BILL WA	\$126.78
09/11	09/11	2469216LE0070FJG9	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$153.99
09/11	09/11	2469216LE00735PNY	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$12.25
09/11	09/11	2469216LE008DAHDM	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$36.78

KEN BURDETTE  
Account Number :

<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 Percentatge Rate</b>
<b>Purchase</b>	0.03355%	\$0.00	\$0.00	12.25%
<b>Cash Advances</b>	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](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.**