



ERIN QUIGLEY
 VENTURE PREP
 Account Number :



ACCOUNT SUMMARY

Account Number		Previous Balance	- \$1,309.39
Credit Limit	\$5,000.00	Payments	\$4,000.00
Available Credit	\$1,552.00	Credits	\$437.48
Statement Closing Date	August 12, 2016	Purchases	\$9,008.97
Payment Due Date	September 01, 2016	Other Charges	\$0.00
Amount Past Due	\$0.00	Cash Advances	\$0.00
Min Payment Due	\$81.00	Finance Charges	\$0.00
Days in Billing Cycle	29	New Balance	\$3,262.10

TRANSACTIONS

Trans Date	Post Date	Reference Number	Transaction Description	Amount
07/15	07/15	2443565JNM6XLDB50	IKEA CENTENNIAL CENTENNIAL CO	\$828.70
07/15	07/15	2469216JM00TMNYW7	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$77.90
07/17	07/17	2469216JP0006QAZH	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$702.57
07/18	07/18	2461043JT09FJN2FF	THE HOME DEPOT #1532 DENVER CO	\$67.40
07/18	07/18	2461043JT09FJN3WS	THE HOME DEPOT #1532 DENVER CO	\$49.26
07/18	07/18	7461043JT09FJN4ZR	THE HOME DEPOT #1532 DENVER CO CREDIT	-\$22.13
07/18	07/18	2469216JR00GP7WFF	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$27.68
07/19	07/19	2445388JT000F0XQN	FP MAILING SOLUTIONS 630-8275773 IL	\$206.50
07/19	07/19	2471705JS7XAVY1RV	EON OFFICE PRODUCTS DENVER CO	\$12.55
07/20	07/20	7422638JWAFG4ESX5	WAL-MART #3533 DENVER CO CREDIT	-\$193.50
07/20	07/20	2444500JVBL57HPX9	WM SUPERCENTER #3533 DENVER CO	\$193.50
07/20	07/20	2444500JVBL57HPZJ	WM SUPERCENTER #3533 DENVER CO	\$179.75
07/20	07/20	2455930JVS66MGVP6	BULK OFFICE SUPPLY 800-6581488 NY	\$927.76
07/20	07/20	2469216JV00RQ3YLT	H R MEININGER CO DENVER CO	\$172.11
07/20	07/20	7469216JS00KN5BEJ	AMAZON MKTPLACE PMTS AMZN.COM/BIL CREDIT	-\$171.89
07/21	07/21	2469216JV007F56VZ	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$171.89
07/24	07/24	2449215JYLY2GGBJT	UBER US JUL23 RFBPQ HELP.UBER.COM CA	\$11.76
07/24	07/24	2449215JYLY29HPM8	UBER US JUL23 TY4SZ HELP.UBER.COM CA	\$7.95
07/25	07/25	2469216JZ00GPYKGD	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$25.15
07/25	07/25	2469216JZ00GR5H2W	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$37.99
07/25	07/25	2469216JZ00GR5H9A	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$37.99
07/25	07/25	2471705K07XQM5PF8	EON OFFICE PRODUCTS DENVER CO	\$45.98
07/26	07/26	2469216K000KKHZGT	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$75.56



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	09/01/16
New Balance	\$3,262.10
Minimum Payment Due	\$81.00
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
07/26	07/26	2469216K000K8PG89	GREATER PARK HILL COMM 303-388-0918 CO	\$225.00
07/26	07/26	2469216K000W6J1L8	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$30.38
07/26	07/26	2469216K0001FK9FR	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$30.38
07/26	07/26	2469216K0001LWVXY	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$30.38
07/26	07/26	2469216K0002D2J8J	RGS Pay * 800-366-1920 CT	\$177.53
07/26	07/26	2469216K0003J2YNA	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$37.99
07/26	07/26	2469216K0003J8R3W	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$37.99
07/26	07/26	2469216K0003KPSQG	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$37.99
07/26	07/26	2469216K0003LVDJW	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$37.99
07/26	07/26	2469216K0004KZN3J	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$61.87
07/27	07/27	2469216K000GR7RES	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$162.70
07/29	07/29	2463818K5WGNM1ZB7	AMATO WHOLESALE FLORIST DENVER CO	\$91.30
07/29	07/29	2469216K300AB4WMN	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$12.98
07/29	07/29	2469216K300JQZW0A	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$12.98
07/29	07/29	2469216K300J5B9S2	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$12.98
07/29	07/29	2469216K300J5QMPL	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$12.98
07/29	07/29	2469216K300J8Q4FH	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$12.98
07/29	07/29	2469216K300K26D0Q	Amazon.com AMZN.COM/BILL WA	\$53.52
07/29	07/29	2469216K300K41HJ2	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$285.96
07/29	07/29	2469216K300LM7HR6	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$57.98
07/29	07/29	2469216K300N3R5LJ	Amazon.com AMZN.COM/BILL WA	\$116.99
07/29	07/29	2469216K300N3VEYP	Amazon.com AMZN.COM/BILL WA	\$116.99
07/29	07/29	2469216K300N4LWPB	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$20.30
07/29	07/29	2469216K300N43GBH	Amazon.com AMZN.COM/BILL WA	\$116.99
07/29	07/29	2469216K300N8K977	Amazon.com AMZN.COM/BILL WA	\$34.98
07/29	07/29	2469216K300N931E6	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$116.82
07/29	07/29	2480197K4BM4K4W2B	ECHTERS GREENHOUSE ARVADA CO	\$435.66
07/30	07/30	2444500K55SA5KZE8	HOBBY-LOBBY #0196 THORNTON CO	\$44.89
07/30	07/30	2469216K400AA036Q	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$38.94
07/31	07/31	2443106K560J8VPKL	SCRIBD.COM 415-233-6230 CA	\$8.99
07/31	07/31	2469216K6001NT1FS	LOWES #00246* NORTHGLENN CO	\$145.54
08/01	08/01	7422638K8AFLGSBPP	WAL-MART #3533 DENVER CO CREDIT	-\$49.96
08/01	08/01	2443106K72DYK5FSF	AMAZON.COM AMZN.COM/BILL AMZN.COM/BILL WA	\$35.97
08/01	08/01	2444500K75SE2TF41	HOBBY-LOBBY #0196 THORNTON CO	\$139.33
08/01	08/01	2469216K600F167E	LOWES #00246* NORTHGLENN CO	\$17.45
08/01	08/01	2471705K77XEWLNHZ	EON OFFICE PRODUCTS DENVER CO	\$13.00
08/02	08/02	2443106K72DJMZ6VV	AMAZON.COM AMZN.COM/BILL AMZN.COM/BILL WA	\$43.40
08/02	08/02	2469216K700J51VTX	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$146.06
08/02	08/02	2469216K700J80GWD	Amazon.com AMZN.COM/BILL WA	\$35.97
08/02	08/02	2469216K700J90N9W	Amazon.com AMZN.COM/BILL WA	\$11.99
08/02	08/02	2469216K700KVFYE4J	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$25.17
08/02	08/02	2471705K97XFEDHBB	EON OFFICE PRODUCTS DENVER CO	\$60.69
08/02	08/02	2471705K97XFEDHBX	EON OFFICE PRODUCTS DENVER CO	\$13.30
08/03	08/03	2416407K97DM809VD	SUBWAY 00380519 303-3887378 CO	\$51.68
08/03	08/03	2416407K97DM81LHB	SUBWAY 00380519 303-3887378 CO	\$5.94
08/04	08/04	2416407KA7DM51Y50	SUBWAY 00380519 303-3887378 CO	\$43.58
08/04	08/04	2444500KB00KZ02KY	DOLLAR TREE THORNTON CO	\$25.00
08/04	08/04	7476900KABJWVX5WQ	PAYMENT - THANK YOU	-\$4,000.00
08/05	08/05	2416407KB7DLSBMAE	SUBWAY 00380519 303-3887378 CO	\$60.97
08/05	08/05	2416407KB7DLS03SL	SUBWAY 00380519 303-3887378 CO	\$19.12
08/05	08/05	2426979KBEJF9NBT7	SANTIAGOS MEXICAN REST DENVER CO	\$85.05
08/05	08/05	2443106KA2DJHGTXY	AMAZON.COM AMZN.COM/BILL AMZN.COM/BILL WA	\$76.16
08/05	08/05	2443106KA2DJWZ9P3	AMAZON.COM AMZN.COM/BILL AMZN.COM/BILL WA	\$114.25
08/05	08/05	2461043KB09FLDAJ6	THE HOME DEPOT #1532 DENVER CO	\$31.46
08/05	08/05	2461043KB09FLD6R9	THE HOME DEPOT #1532 DENVER CO	\$223.52
08/05	08/05	2469216KA00G07THJ	Amazon.com AMZN.COM/BILL WA	\$114.24
08/05	08/05	2469216KA00RT3BQZ	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$55.11
08/05	08/05	2469216KA00VVH4NZ	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$16.99
08/05	08/05	2469216KA00VWKQX8	Amazon.com AMZN.COM/BILL WA	\$76.16
08/05	08/05	2469216KA00V2Y0ZJ	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$46.98
08/07	08/07	2444500KDBLMYJX3P	SAMS CLUB #4745 THORNTON CO	\$244.30
08/07	08/07	2444574KD2X9S0J9X	OFFICE DEPOT #3288 800-463-3768 CO	\$142.04

ERIN QUIGLEY
Account Number :

TRANSACTIONS (Continued)

Trans Date	Post Date	Reference Number	Transaction Description	Amount
08/07	08/07	2469216KQ0000P66M	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$14.20
08/08	08/08	2422638KE2LR4P96D	WAL-MART #3019 THORNTON CO	\$4.90
08/08	08/08	2471705KE7XGTEZAZ	EON OFFICE PRODUCTS DENVER CO	\$59.70
08/09	08/09	2449215KES12AMZN8	PAYPAL *CHALKBEAT 402-935-7733 CA	\$95.00
08/09	08/09	2455930KES66MRSBR	COLORADO LEAGUE OF CHARTE303-9895356 CO	\$75.00
08/09	08/09	2469216KE00L4AEG1	VISTAPR*VistaPrint.com 866-8936743 MA	\$180.99
08/09	08/09	2469216KE00R2HH6L	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$28.41
08/10	08/10	2449398KF0T2XD6A	CRAIGSLIST.ORG 415-399-5200 CA	\$35.00
08/11	08/11	2469216KG006ARZR9	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$52.00
08/12	08/12	2469216KH00F777Q0	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$7.99

Finance Charge Summary	Daily Periodic Rate (May Vary)	Total Finance Charge	Balance Subject to Finance Charge	Annual Percentatge Rate
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.