



ERIN QUIGLEY
VENTURE PREP
Account Number :



ACCOUNT SUMMARY

Account Number		Previous Balance	\$5,491.91
Credit Limit	\$5,000.00	Payments	\$20,491.91
Available Credit	\$3,163.00	Credits	\$762.47
Statement Closing Date	November 14, 2016	Purchases	\$17,552.50
Payment Due Date	December 04, 2016	Other Charges	\$2.32
Amount Past Due	\$0.00	Cash Advances	\$0.00
Min Payment Due	\$44.00	Finance Charges	\$0.00
Days in Billing Cycle	31	New Balance	\$1,792.35

TRANSACTIONS

Trans Date	Post Date	Reference Number	Transaction Description	Amount
10/14	10/14	7476900MJBJSLEQFZ	PAYMENT - THANK YOU	-\$5,000.00
10/14	10/14		PREVIOUS CYCLE OVERLIMIT FEE	-\$29.00
10/15	10/15	2443106MJ2DL3W7JT	AMAZON.COM AMZN.COM/BILL AMZN.COM/BILL WA	\$895.93
10/15	10/15	2469216MH00AKMBR7	Amazon.com AMZN.COM/BILL WA	\$1,023.92
10/15	10/15	2469216MH00PDK44W	Amazon.com AMZN.COM/BILL WA	\$20.35
10/15	10/15	2469216MH00STD1EB	Amazon.com AMZN.COM/BILL WA	\$20.35
10/16	10/16	2469216MJ00PE8BRT	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$119.90
10/17	10/17	2469216MK00AGLRNZ	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$4.24
10/18	10/18	2434285MMLBZQZ3YQ	La Sandia Mexican Kitchen Denver CO	\$154.20
10/18	10/18	2461043MM09FN9F5E	THE HOME DEPOT #1532 DENVER CO	\$42.68
10/18	10/18	7461043MM09FN9HV7	THE HOME DEPOT #1532 DENVER CO CREDIT	-\$13.48
10/18	10/18	2471705MM7Y60WH48	EON OFFICE PRODUCTS DENVER CO	\$319.90
10/19	10/19	2455930MMS66HQH3D	COLORADO LEAGUE OF CHARTE303-9895356 CO	\$50.00
10/20	10/20	2416407MPFESXXZ1D	QUIZNOS GEG 31004708 SPOKANE WA	\$28.93
10/20	10/20	2469216MP00D1NBJ2	THE HISTORIC DAVENPORT SPOKANE WA	\$23.02
10/21	10/21	2444500MP8PT90WG5	KING SOOPERS #0093 DENVER CO	\$66.34
10/21	10/21	2444500MP8PT90WJF	KING SOOPERS #0693 FUEL DENVER CO	\$46.00
10/22	10/22	2469216MR00BHVKKQ	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$104.85
10/22	10/22	2469216MR00TQXAX9	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$16.29
10/22	10/22	2469216MR0082476P	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$899.99
10/22	10/22	2469216MR0087K310	Amazon.com AMZN.COM/BILL WA	\$104.26
10/22	10/22	2469216MR0089GN6F	Amazon.com AMZN.COM/BILL WA	\$56.14
10/22	10/22	2469216MR009PFZHL	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$719.99



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	12/04/16
New Balance	\$1,792.35
Minimum Payment Due	\$44.00
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
10/24	10/24	2471705MV7LXX50XE	EON OFFICE PRODUCTS DENVER CO	\$76.70
10/24	10/24	7476900MVBJWA0BY P	PAYMENT - THANK YOU	-\$10,491.91
10/25	10/25	2422638MW2LR27H17	SAMSClub #4777 DENVER CO	\$236.42
10/25	10/25	2469216MV00S0E6AT	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$719.99
10/25	10/25	2480197MVHN92GVFK	ACT PROGRAMS 800-498-6065 IA	\$42.50
10/26	10/26	2443106MW2DYL9MFR	AMAZON.COM AMZN.COM/BILL AMZN.COM/BILL WA	\$95.20
10/26	10/26	2444500MW8PRE9NSA	KING SOOPERS #0693 FUEL DENVER CO	\$33.72
10/26	10/26	2469216MW00GRSSR1	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$48.24
10/26	10/26	2469216MW00G7GA9A	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$28.94
10/26	10/26	2469216MW00JQQR P4	Amazon.com AMZN.COM/BILL WA	\$59.99
10/28	10/28	7424728MY PVTE0MR5	LAPTOP SCREEN.COM NORTH VANCOUV CD	\$38.56
10/28	10/28	7424728MY PVTE0MR5	FOREIGN TRAN FEE	\$0.77
10/28	10/28	2469216MY 00A4NJ7A	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$33.54
10/28	10/28	2469216MY 00DWME8A	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$36.19
10/28	10/28	2469216MY 00LG1EG0	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$28.98
10/28	10/28	2469216MY 00LW32Y7	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$189.89
10/28	10/28	2469216MY 00QPKY E2	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$8.17
10/28	10/28	7469216MY 00NNPA7G	AMAZON MKTPLACE PMTS AMZN.COM/BIL CREDIT	-\$719.99
10/29	10/29	2443106MZ2DY LD9SF	AMAZON.COM AMZN.COM/BILL AMZN.COM/BILL WA	\$14.32
10/29	10/29	2469216MZ009PH7M9	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$15.96
10/30	10/30	2469216N000PFTPQG	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$2,549.97
10/30	10/30	2469216N000X75N2M	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$16.99
10/31	10/31	2443106N10T0M5HDV	SCRIBD.COM SAN FRANCISCO CA	\$8.99
10/31	10/31	2444500N18PRSJ41L	KING SOOPERS #0693 FUEL DENVER CO	\$37.72
10/31	10/31	2469216N100D8P802	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$9.42
10/31	10/31	2469216N100F1DKDL	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$57.96
10/31	10/31	2471705N27M02PEN2	EON OFFICE PRODUCTS DENVER CO	\$36.97
10/31	10/31	2476062N3Q3NT6LDT	TOTALLY PROMOTIONAL 419-5869457 OH	\$392.09
10/31	10/31	2490641N10XL1EKVQ	FACEBK 9CUCGBSC62 650-6187714 CA	\$25.07
11/01	11/01	2490641N20XMPP6ZH	FACEBK KX49PBSC62 650-6187714 CA	\$5.08
11/02	11/02	2469216N300JV2RMM	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$2,306.82
11/02	11/02	2480197N3HP1S35BG	ACT PROGRAMS 800-498-6065 IA	\$42.50
11/03	11/03	2444500N48PRZQ8AY	KING SOOPERS #0693 FUEL DENVER CO	\$35.00
11/03	11/03	2469216N4004LW6AL	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$14.95
11/04	11/04	2422638N62LR18346	SAMSClub #4777 DENVER CO	\$214.03
11/04	11/04	2461043N609FGH1SD	THE HOME DEPOT #1532 DENVER CO	\$14.91
11/05	11/05	2469216N600FL6HYF	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$57.98
11/07	11/07	7424728N8PVTAF9KX	LAPTOP SCREEN.COM NORTH VANCOUV CD	\$77.57
11/07	11/07	7424728N8PVTAF9KX	FOREIGN TRAN FEE	\$1.55
11/08	11/08	2444500N98PT10484	KING SOOPERS #0693 FUEL DENVER CO	\$37.22
11/08	11/08	7476900NABJV4J6L6	PAYMENT - THANK YOU	-\$5,000.00
11/09	11/09	2469216NA00G28S4T	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$3,399.96
11/09	11/09	2469216NA00G5N0WH	Amazon.com AMZN.COM/BILL WA	\$74.61
11/09	11/09	2469216NA00JEWK8Q	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$16.89
11/09	11/09	2469216NA00JFEX7A	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$13.58
11/09	11/09	2469216NA00JVFM3B	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$33.93
11/09	11/09	2469216NA00QELJ5W	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$59.09
11/09	11/09	2469216NA009PJK32	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$728.00
11/09	11/09	2469216NA009WFSSV	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$23.57
11/11	11/11	2422638ND2LR0N8NM	WAL-MART #3533 DENVER CO	\$167.95
11/11	11/11	2461043ND09FNPHWH	THE HOME DEPOT #1532 DENVER CO	\$14.20
11/11	11/11	2469216NQ00TALXNR	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$99.89
11/11	11/11	2469216NQ00XPV3WR	IN *PLUS ONE ENTERPRISES,720-6488700 CO	\$298.50
11/11	11/11	2490641NQ0Y 0GPF2K	FACEBK H3GT9ANB62 650-6187714 CA	\$50.00
11/12	11/12	2445388ND000G361Y	FP MAILING SOLUTIONS 630-8275773 IL	\$206.50

ERIN QUIGLEY
Account Number :

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.