



ERIN QUIGLEY  
 VENTURE PREP  
 Account Number :  
 xxxx xxxx xxxx 2755



**ACCOUNT SUMMARY**

Account Number	xxxx xxxx xxxx 2755	Previous Balance	\$3,262.10
Credit Limit	\$5,000.00	Payments	\$8,262.10
Available Credit	\$4,162.00	Credits	\$10.44
Statement Closing Date	September 14, 2016	Purchases	\$5,648.48
<b>Payment Due Date</b>	<b>October 04, 2016</b>	Other Charges	\$0.00
Amount Past Due	\$0.00	Cash Advances	\$0.00
Min Payment Due	\$30.00	<b>Finance Charges</b>	<b>\$0.00</b>
Days in Billing Cycle	33	New Balance	\$638.04

**TRANSACTIONS**

Trans Date	Post Date	Reference Number	Transaction Description	Amount
08/11	08/13	2461043KH09FM6FRK	THE HOME DEPOT #1526 GLENDALE CO	\$50.79
08/11	08/13	2461043KH09FM7W9R	THE HOME DEPOT #1532 DENVER CO	\$122.83
08/13	08/13	2469216KJ00A238VA	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$19.99
08/13	08/13	2469216KJ00A8W133	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$82.03
08/15	08/15	2461043KM09FHGXH	THE HOME DEPOT #1532 DENVER CO	\$80.61
08/15	08/15	2469216KL00D15014	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$8.89
08/15	08/15	2469216KL0080Q2L7	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$11.49
08/15	08/15	2490641KLOV59RFXA	WIX.COM*122025054 800-6000949 NY	\$155.00
08/16	08/16	2422638KN2LR0RLKJ	WAL-MART #3533 DENVER CO	\$55.39
08/17	08/17	2401517KN023X910Q	CONOCO - MARMART DENVER CO	\$25.00
08/17	08/17	2444500KP5SQFL20E	U-HAUL MOVING & STORAGE O DENVER CO	\$26.07
08/17	08/17	2444500KP5SQFL264	U-HAUL MOVING & STORAGE O DENVER CO	\$66.55
08/17	08/17	2471705KP7XKGW3LB	EON OFFICE PRODUCTS DENVER CO	\$38.92
08/19	08/19	2444500KR8PTHWT33	KING SOOPERS #0693 FUEL DENVER CO	\$38.22
08/19	08/19	2444500KTBLMS7BNY	SAMS CLUB #4777 DENVER CO	\$77.82
08/19	08/19	2469216KR008J0ZEW	Amazon.com AMZN.COM/BILL WA	\$27.40
08/19	08/19	7476900KSBJSW1Y78	PAYMENT - THANK YOU	-\$3,262.10
08/20	08/20	2469216KT009Y76SB	Amazon.com AMZN.COM/BILL WA	\$233.87
08/22	08/22	2443106KV2E04ERSW	AMAZON.COM AMZN.COM/BILL AMZN.COM/BILL WA	\$140.59
08/22	08/22	2469216KV002BZXPA	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$55.50
08/23	08/23	2469216KW00HW0TNZ	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$7.99
08/24	08/24	2443106KX2DL8D7SV	AMAZON.COM AMZN.COM/BILL AMZN.COM/BILL WA	\$27.70
08/25	08/25	2405522KZ603JDA9E	SMARTSIGN 718-797-1900 NY	\$93.00



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	xxxx xxxx xxxx 2755
Payment Due Date	10/04/16
New Balance	\$638.04
Minimum Payment Due	\$30.00
<b>Past Due Amount</b>	<b>\$0.00</b>
<b>Cash Enclosed</b>	_____

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
08/25	08/25	2469216KY000YJMN3	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$77.60
08/25	08/25	2469216KY0021PZAW	Amazon.com AMZN.COM/BILL WA	\$37.59
08/25	08/25	2471705KZ7XN3QXM6	EON OFFICE PRODUCTS DENVER CO	\$14.24
08/25	08/25	2471705KZ7XN3QXWY	EON OFFICE PRODUCTS DENVER CO	\$237.57
08/26	08/26	2443106KZ2DYY6PFX	AMAZON.COM AMZN.COM/BILL AMZN.COM/BILL WA	\$24.90
08/26	08/26	2444500KZ8PTKB5BN	KING SOOPERS #0693 FUEL DENVER CO	\$43.22
08/26	08/26	2469216KZ004LWNK9	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$141.91
08/26	08/26	2469216KZ005ER1TM	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$452.97
08/26	08/26	2469216KZ007DDLFB	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$43.12
08/27	08/27	2469216L00073049Z	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$10.16
08/27	08/27	2469216L0007482J8	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$246.49
08/28	08/28	2469216L100LRD50A	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$89.64
08/28	08/28	2469216L100MQ5RBR	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$435.27
08/29	08/29	2469216L2006R7QLK	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$71.96
08/29	08/29	2469216L2009BQE55	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$26.32
08/29	08/29	7471705L550JMTQ77	EON OFFICE PRODUCTS DENVER CO CREDIT	-\$10.44
08/30	08/30	2469216L300NAKY Z3	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$14.51
08/31	08/31	2443106L40RYFWWY6	SCRIBD.COM 415-896-9890 CA	\$8.99
08/31	08/31	2444500L48PTBW511	KING SOOPERS #0693 FUEL DENVER CO	\$45.22
08/31	08/31	2469216L4000HS47Y	Amazon.com AMZN.COM/BILL WA	\$21.99
08/31	08/31	2469216L4003TLS91	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$121.98
09/01	09/01	2449215L5S0MH533P	NOTARY TRAINING 888-993-2624 AZ	\$31.20
09/01	09/01	2471705L68722TAL9	EON OFFICE PRODUCTS DENVER CO	\$319.90
09/04	09/04	2469216L800LTY 198	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$10.99
09/06	09/06	2444500LBBLMGGZZX	SAMS CLUB #4777 DENVER CO	\$179.60
09/06	09/06	2471705LB7XTFZY P2	EON OFFICE PRODUCTS DENVER CO	\$14.24
09/08	09/08	2444602LQWGNMB7TR	SCHOOL NURSE SUPPLY INC 800-485-2737 IL	\$331.10
09/08	09/08	2444500LQ8PRZ8DFQ	KING SOOPERS #0693 FUEL DENVER CO	\$47.72
09/08	09/08	2469216LQ0017VA48	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$94.65
09/09	09/09	2469216LD00GHAWN4	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$11.94
09/09	09/09	2469216LD00G6S5QA	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$11.98
09/09	09/09	2469216LD00G7DXAD	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$150.18
09/09	09/09	7476900LFBJST6YKE	PAYMENT - THANK YOU	-\$5,000.00
09/10	09/10	2469216LE00188QLG	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$119.80
09/12	09/12	2422638LH2LR8DQX1	WAL-MART #3533 DENVER CO	\$31.93
09/12	09/12	2443106LH61ALD0J	CHIPOTLE 0002 DENVER CO	\$162.92
09/12	09/12	2444500LHBLMD9DL9	SAMS CLUB #4777 DENVER CO	\$226.34
09/12	09/12	2469216LG005D9YGS	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$99.80
09/13	09/13	2469216LH00AZEVKF	Amazon.com AMZN.COM/BILL WA	\$145.29
09/13	09/13	2469216LH00G8FXVB	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$12.23
09/14	09/14	2469216LJ00W89XS6	Amazon.com AMZN.COM/BILL WA	\$21.72
09/14	09/14	2469216LJ001DBHQZ	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$13.65

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%

ERIN QUIGLEY  
Account Number :  
xxxx xxxx xxxx 2755

**Questions:**

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Cardholder Services 1-866-749-7470  
Lost or Stolen 1-866-749-7470

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.

**Remit To:**

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Bankcard Center  
PO Box 30833  
Salt Lake City UT 84130

**Or Write:**

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Bankcard Center  
PO Box 25787  
Salt Lake City UT 84125-0787

**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.**