



ERIN QUIGLEY  
 VENTURE PREP  
 Account Number :



**ACCOUNT SUMMARY**

Account Number		Previous Balance	- \$1,620.04
Credit Limit	\$5,000.00	Payments	\$0.00
Available Credit	\$4,406.00	Credits	\$248.47
Statement Closing Date	February 14, 2017	Purchases	\$7,389.26
<b>Payment Due Date</b>	<b>March 06, 2017</b>	Other Charges	\$0.00
Amount Past Due	\$0.00	Cash Advances	\$0.00
Min Payment Due	\$167.00	<b>Finance Charges</b>	<b>\$0.00</b>
Days in Billing Cycle	32	New Balance	\$5,520.75

TOTAL \*FINANCE CHARGE\* PAID IN 2016 \$0.00

**TRANSACTIONS**

Trans Date	Post Date	Reference Number	Transaction Description	Amount
01/13	01/14	24055230D2DJMSDRA	WALMART.COM 8009666546 800-966-6546 AR	\$19.38
01/13	01/14	24431060D5SMFNVFS	COMPUTER TECHNOLOGY LINK 503-646-3733 OR	\$70.67
01/13	01/14	24692160D00L6ZL91	Amazon.com AMZN.COM/BILL WA	\$46.12
01/13	01/14	24692160D00X2P1EE	Amazon.com AMZN.COM/BILL WA	\$33.56
01/13	01/14	74692160D00X8GHRZ	VISTAPR*VistaPrint.com 866-8936 CREDIT	-\$169.82
01/14	01/14	24431060E2E05NAWN	AMAZON.COM AMZN.COM/BILL AMZN.COM/BILL WA	\$60.72
01/14	01/14	24692160E00FM8LAZ	Amazon.com AMZN.COM/BILL WA	\$27.38
01/14	01/14	24692160E00QB3PES	DLX FOR SMALLBUSINESS 800-865-1913 MN	\$160.80
01/14	01/14	24692160E00QKJ321	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$244.68
01/14	01/14	24692160E00Q30LFLK	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$25.08
01/14	01/14	24692160E002TFE9S	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$35.28
01/15	01/15	24692160F00L4WRT3	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$35.85
01/15	01/15	24692160F004N3YK4	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$130.30
01/16	01/16	24492150HJH82M36Q	SQUARESPACE INC. SQUARESPACE.C NY	\$194.40
01/17	01/17	24445000H8PPW3GZ2	KING SOOPERS #0693 FUEL DENVER CO	\$40.00
01/17	01/17	24493980H616X2SLP	MICROSCOPE LLC 540-904-0880 VA	\$469.00
01/17	01/17	24692160H00P6LND9	DAIGGER SCIENTIFIC INC 847-968-7226 IL	\$435.65
01/17	01/17	24692160H005A1NKZ	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$19.88
01/17	01/17	24692160H007LDHYV	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$122.70
01/17	01/17	74692160H007HRT1Y	VISTAPR*VistaPrint.com 866-8936 CREDIT	-\$78.65



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	03/06/17
New Balance	\$5,520.75
Minimum Payment Due	\$167.00
<b>Past Due Amount</b>	<b>\$0.00</b>
<b>Cash Enclosed</b>	_____

Total Payment Amount

\$

ERIN QUIGLEY  
 VENTURE PREP  
 2900 RICHARD ALLEN CT  
 DENVER CO 80205-4969

**TRANSACTIONS (Continued)**

Trans Date	Post Date	Reference Number	Transaction Description	Amount
01/18	01/18	24493980J0D17LMZY	CAROLINA BIOLOGIC SUPPLY 336-586-6301 NC	\$284.52
01/18	01/18	24692160J00ALAXZ6	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$24.75
01/18	01/18	24692160J00NH2FF3	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$10.29
01/19	01/19	24164070L2TPF0QRD	PIZZA HUT 000-0000000 CO	\$28.24
01/19	01/19	24323000L605VY364	FAT JACK'S SUBS 3535 DENVER CO	\$73.08
01/20	01/20	24164070M2TSEM2H	PIZZA HUT 000-0000000 CO	\$43.22
01/20	01/20	24492150LLS47WHE2	GRUBHUBBRIKONYORK GRUBHUB.COM NY	\$23.33
01/20	01/20	24692160L00GA26FJ	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$28.12
01/20	01/20	24692160L00S3NTG4	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$37.95
01/20	01/20	24717050P4M7GGD2Z	EON OFFICE PRODUCTS DENVER CO	\$25.75
01/21	01/21	24492150MLS52WS77	GRUBHUBTONYPHO GRUBHUB.COM NY	\$22.30
01/21	01/21	24692160M00GLRKFH	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$112.26
01/23	01/23	24445000P8PPRAARB	KING SOOPERS #0693 FUEL DENVER CO	\$42.00
01/24	01/24	24269790T00PWAZB6	SANTIAGOS MEXICAN REST DENVER CO	\$85.05
01/24	01/24	24692160R0039R886	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$17.48
01/25	01/25	24210730T0RKA19WE	EDVOTEK EDVOTEK.COM DC	\$1,283.70
01/25	01/25	24717050S7JQKAR4Y	EON OFFICE PRODUCTS DENVER CO	\$289.20
01/26	01/26	24269790V00RJ9RX3	SANTIAGOS MEXICAN REST DENVER CO	\$138.75
01/27	01/27	24431060V2DJK090F	AMAZON.COM AMZN.COM/BILL AMZN.COM/BILL WA	\$9.97
01/27	01/27	24445000V8PT09G95	KING SOOPERS #0693 FUEL DENVER CO	\$44.00
01/27	01/27	24445000WBLM8N8V3	SAMS CLUB #4777 DENVER CO	\$306.49
01/27	01/27	24692160V00EKGJZA	Amazon.com AMZN.COM/BILL WA	\$49.90
01/28	01/28	24431060W2DYRX1W5	AMAZON.COM AMZN.COM/BILL AMZN.COM/BILL WA	\$159.96
01/31	01/31	24269791000RKL8QH	SANTIAGOS MEXICAN REST DENVER CO	\$157.50
01/31	01/31	244939810616X2SJP	MICROSCOPE LLC 540-904-0880 VA	\$299.00
02/01	02/01	24269791100TN8W6G	SANTIAGOS MEXICAN REST DENVER CO	\$145.80
02/01	02/01	2444500108PRMSK87	KING SOOPERS #0693 FUEL DENVER CO	\$44.22
02/02	02/02	2443106112DJNPQ2W	AMAZON.COM AMZN.COM/BILL AMZN.COM/BILL WA	\$13.98
02/02	02/02	244921511JH8AKR4E	TRAINING WHEELS GROUP, TRAININGWHEEL CO	\$387.59
02/02	02/02	24692161100TAX8RF	Amazon.com AMZN.COM/BILL WA	\$13.60
02/03	02/03	244450013BLMD4DYL	WM SUPERCENTER #3533 DENVER CO	\$72.76
02/03	02/03	2449398120RLQ7Q4B	SOS REGISTRATION FEE 303-860-6962 CO	\$10.00
02/03	02/03	24692161200EAWJ7J	REI.COM 800-426-4840 WA	\$35.28
02/03	02/03	24692161200EQ8H7L	Amazon.com AMZN.COM/BILL WA	\$39.48
02/03	02/03	24692161200V8L5ZW	Amazon.com AMZN.COM/BILL WA	\$56.79
02/04	02/04	246921613001PMTTB	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$9.99
02/04	02/04	246921613003N9H3W	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$165.82
02/04	02/04	246921613008Q02DS	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$15.41
02/06	02/06	2444500158PRSVV3L	KING SOOPERS #0693 FUEL DENVER CO	\$34.00
02/06	02/06	24610431603R70WY5	ADOBE *ACROPRO SUBS 800-833-6687 CA	\$14.99
02/06	02/06	24692161500JBS3VA	Amazon.com AMZN.COM/BILL WA	\$127.30
02/08	02/08	240133918014BLF19	CAKE CRUMBS DENVER CO	\$54.00
02/08	02/08	2444500178PR46BEQ	KING SOOPERS #0093 DENVER CO	\$34.99
02/08	02/08	24493981861JEPG0F	SIGNS COM INC 888-222-4929 UT	\$106.55
02/09	02/09	2444500188PPSEHQ3	KING SOOPERS #0693 FUEL DENVER CO	\$30.00
02/09	02/09	2471705197VSWYDS5	EON OFFICE PRODUCTS DENVER CO	\$25.75
02/10	02/10	244921519JH8ATD24	DOORDASH-BUFFALO WILD STRIPE.COM CA	\$41.48
02/10	02/10	24692161900NTFK0Z	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$40.58
02/11	02/11	24431061A2DYHL430	AMAZON.COM AMZN.COM/BILL AMZN.COM/BILL WA	\$54.00
02/12	02/12	24692161B00KV1H7W	Amazon.com AMZN.COM/BILL WA	\$17.64
02/14	02/14		OVERLIMIT FEE	\$29.00

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<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>	0.03492%	\$0.00	\$0.00	12.75%
<b>Cash Advances</b>	0.05407%	\$0.00	\$0.00	19.74%

**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.**