



March 2020 Statement

Open Date: 02/04/2020 Closing Date: 03/02/2020

Account: 4798 5100 5505 5830



Visa® Community Card  
ACADEMY OF ALAMEDA (CPN 001559617)

Cardmember Service 1-866-552-8855  
BUS 30 ELN 1

<b>New Balance</b>	<b>\$12,004.94</b>
<b>Minimum Payment Due</b>	<b>\$121.00</b>
<b>Payment Due Date</b>	<b>03/28/2020</b>

Activity Summary		
Previous Balance	+	\$12,775.55
Payments	-	\$12,775.55 <sup>CR</sup>
Other Credits		\$0.00
Purchases	+	\$12,004.94
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
<b>New Balance</b>	<b>=</b>	<b>\$12,004.94</b>
<b>Past Due</b>		<b>\$0.00</b>
<b>Minimum Payment Due</b>		<b>\$121.00</b>
Credit Line		\$50,000.00
Available Credit		\$37,995.06
Days in Billing Period		28

Payment Options:



Mail payment coupon with a check



Pay online at myaccountaccess.com



Pay by phone 1-866-552-8855

No payment is required.

CPN 001559617

0047985100550558300000121000012004941



Automatic Payment

24-Hour Cardmember Service: 1-866-552-8855

- to pay by phone
- to change your address

Account Number:	4798 5100 5505 5830
Your new full balance of \$12,004.94 will be automatically deducted from your account on 03/20/20.	

000009553 01 SP 000638385158503 P Y

ACADEMY OF ALAMEDA  
ACCOUNTS PAYABLE  
401 PACIFIC AVE  
ALAMEDA CA 94501-1837



### What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, please call us at the telephone number on the front of this statement, or write to us at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335.

In your letter or call, give us the following information:

- ▶ Account information: Your name and account number.
  - ▶ Dollar amount: The dollar amount of the suspected error.
  - ▶ Description of Problem: If you think there is an error on your bill, describe 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. While we investigate whether or not there has been an error, the following are true:
- ▶ 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: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335. 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.

### Important Information Regarding Your Account

**1. INTEREST CHARGE:** Method of Computing Balance Subject to Interest Rate: We calculate the periodic rate or interest portion of the **INTEREST CHARGE** by multiplying the applicable Daily Periodic Rate ("**DPR**") by the Average Daily Balance ("**ADB**") (including new transactions) of the Purchase, Advance and Balance Transfer categories subject to interest, and then adding together the resulting interest from each category. We determine the **ADB** separately for the Purchases, Advances and Balance Transfer categories. To get the **ADB** in each category, we add together the daily balances in those categories for the billing cycle and divide the result by the number of days in the billing cycle. We determine the daily balances each day by taking the beginning balance of those Account categories (including any billed but unpaid interest, fees, credit insurance and other charges), adding any new interest, fees, and charges, and subtracting any payments or credits applied against your Account balances that day. We add a Purchase, Advance or Balance Transfer to the appropriate balances for those categories on the later of the transaction date or the first day of the statement period. Billed but unpaid interest on Purchases, Advances and Balance Transfers is added to the appropriate balances for those categories each month on the statement date. Billed but unpaid Advance Transaction Fees are added to the Advance balance of your Account on the date they are charged to your Account. Any billed but unpaid fees on Purchases, credit insurance charges, and other charges are added to the Purchase balance of the Account on the date they are charged to the Account. Billed but unpaid fees on Balance Transfers are added to the Balance Transfer balance of the Account on the date they are charged to the Account. In other words, billed and unpaid interest, fees, and charges will be included in the **ADB** of your Account that accrues interest and will reduce the amount of credit available to you. To the extent credit insurance charges, overlimit fees, Annual Fees, and/or Travel Membership Fees may be applied to your Account, such charges and/or fees are not included in the **ADB** calculation for Purchases until the first day of the billing cycle following the date the credit insurance charges, overlimit fees, Annual Fees and/or Travel Membership Fees (as applicable) are charged to the Account. Prior statement balances subject to an interest-free period that have been paid on or before the payment due date in the current billing cycle are not included in the **ADB** calculation.

**2. Payment Information:** You must pay us in U.S. Dollars with checks or similar payment instruments drawn on a financial institution located in the United States. We will also accept payment in U.S. Dollars via the Internet or phone or previously established automatic payment transaction. We may, at our option, choose to accept a payment drawn on a foreign financial institution. However, you will be charged and agree to pay any collection fees required in connection with such a transaction. The date you mail a payment is different than the date we receive that payment. The payment date is the day we receive your check or money order at Cardmember Service, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your electronic or phone payment. All payments by check or money order accompanied by a payment coupon and received at this payment address will be credited to your Account on the day of receipt if received by 5:00 p.m. CT on any banking day. Mailed payments that do not include the payment coupon and/or are mailed to a different address will be processed within 5 banking days of receipt and credited to your Account on the day of receipt. In addition, if you mail your payment without a payment coupon or to an incorrect address, it may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and possible suspension of your Account. Internet and telephone payment options are available, and crediting times vary (but generally must be made before 5:00 p.m. CT to 8 p.m. CT depending on what day and how the payment is made). If you are making an internet or telephone payment, please contact Cardmember Service for times specific to your Account and your payment option. Banking days are all calendar days except Saturday, Sunday and federal holidays. Payments due on a Saturday, Sunday or federal holiday and received on those days will be credited on the day of receipt. There is no prepayment penalty if you pay your balance at any time prior to your payment due date.

**3. Credit Reporting:** We may report information on your Account to Credit Bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report.



**Important Messages**

Paying Interest: You have a 24 to 30 day interest-free period for Purchases provided you have paid your previous balance in full by the Payment Due Date shown on your monthly Account statement. In order to avoid additional INTEREST CHARGES on Purchases, you must pay your new balance in full by the Payment Due Date shown on the front of your monthly Account statement.

There is no interest-free period for transactions that post to the Account as Advances or Balance Transfers except as provided in any Offer Materials. Those transactions are subject to interest from the date they post to the Account until the date they are paid in full.

Your payment of \$12004.94 will be automatically deducted from your bank account on 03/20/2020. Please refer to your AutoPay Terms and Conditions for further information regarding this account feature.

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Annual Account Summary tool can help you review your spending and plan ahead. An updated monthly report is available at the beginning of each month, it provides a clear picture of your spending pattern for year-to-date purchases and the prior two years. Yearend summary of charges, Expense by category and print feature for tax reporting are a few of the many features available to you. For details, log in to [myaccountaccess.com/AAS](http://myaccountaccess.com/AAS).

**Transactions** HUXLEY, MATTHEW P Credit Limit \$20000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
<b>Purchases and Other Debits</b>					
02/12	02/11	0852	ADOBE ACROPRO SUBS 800-833-6687 CA	\$14.99	_____
02/18	02/17	6449	SMK*SURVEYMONKEY.COM 971-2445555 CA	\$336.00	_____
02/21	02/20	3226	FTD.COM 800-736-3383 IL	\$80.10	_____
02/24	02/23	0132	FTD.COM 800-736-3383 IL	\$96.57	_____
<b>Total for Account 4798 5100 5898 1313</b>				<b>\$527.66</b>	

**Transactions** HOTTINGER, SUMMER Credit Limit \$7500

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
<b>Purchases and Other Debits</b>					
02/10	02/08	5251	ADOBE ACROPRO SUBS 800-833-6687 CA	\$14.99	_____
02/10	02/07	4839	LinkedIn 4392261476 ln 855-6535653 CA	\$299.88	_____
02/10	02/07	8286	ADOBE ACROPRO SUBS 800-833-6687 CA	\$14.99	_____
02/10	02/08	5198	Audible*M875U9DQ3 Amzn.com/bill NJ	\$14.95	_____
02/13	02/12	3475	ADOBE ACROPRO SUBS 800-833-6687 CA	\$14.99	_____
02/26	02/25	6104	ASANA.COM HTTPWWW.ASAN CA	\$239.80	_____
03/02	02/29	1245	BambooHR HRIS 866-3879595 UT	\$117.00	_____
<b>Total for Account 4798 5100 6052 0687</b>				<b>\$716.60</b>	

**Transactions** BULLOCK, NORA Credit Limit \$7500

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
<b>Purchases and Other Debits</b>					

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**Transactions** BULLOCK,NORA **Credit Limit \$7500**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
02/04	02/03	9584	CALICOSPANH.COM HTTPSCALICOSP OR	\$29.00	_____
02/24	02/23	0154	TARGET 00027672 EMERYVILLE CA	\$14.81	_____
<b>Total for Account 4798 5100 6277 6881</b>				<b>\$43.81</b>	

**Transactions** SOUKHAMTHATH,KANITHA **Credit Limit \$20000**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
<b>Purchases and Other Debits</b>					
02/04	02/03	8755	ASCA 703-683-2722 VA	\$369.00	_____
02/04	02/03	1858	DIABLO PAPER SHREDD... STRIPE.COM CA	\$42.00	_____
02/04	02/03	0010	MAYA ESPRESSO CATERING OAKLAND CA	\$545.00	_____
02/05	02/03	3350	SOUTHWES 5262167977167 800-435-9792 TX SMOOT/SHANNON 06/26/20 OAKLAND CAL TO SEATTLE TACO SEATTLE TACO TO OAKLAND CAL	\$252.96	_____
02/05	02/03	0793	DOMINO'S 7920 925-980-1105 CA	\$94.09	_____
02/06	02/05	8288	PAYPAL *OAKLANDPRID 402-935-7733 CA	\$164.80	_____
02/07	02/05	0591	DOMINO'S 7920 925-980-1105 CA	\$102.87	_____
02/07	02/06	0375	SHERATON SEATTLE HOTEL 206-6219000 WA	\$928.16	_____
02/07	02/06	1419	ADOBE ACROPRO SUBS 800-833-6687 CA	\$14.99	_____
02/10	02/07	9412	SAINT MARYS COLLEGE OF MORAGA CA	\$250.00	_____
02/10	02/08	8573	NORTHEAST FOUNDATION F 413-863-8288 MA	\$199.00	_____
02/10	02/06	7457	DOMINO'S 7920 925-980-1105 CA	\$426.01	_____
02/11	02/10	6110	FLAGHOUSE INC 800-793-7900 NJ	\$987.14	_____
02/12	02/11	4384	FLAGHOUSE INC 800-793-7900 NJ	\$124.49	_____
02/13	02/11	5614	DOMINO'S 7920 925-980-1105 CA	\$36.63	_____
02/13	02/12	6849	GROCERY OUTLET OF A ALAMEDA CA	\$24.51	_____
02/13	02/12	0258	SCHOOL OUTFITTERS 513-619-5336 OH	\$409.01	_____
02/14	02/12	7163	DOMINO'S 7920 925-980-1105 CA	\$36.63	_____
02/14	02/14	1562	AWL*PEARSON EDUCATION PRSONCS.COM NJ	\$233.83	_____
02/18	02/14	7861	OAKLAND ATHLETICS 800-352-0212 CA	\$3,000.00	_____
02/18	02/15	6323	RADISSON HOTEL FRESNO 559-2336650 CA	\$195.56	_____
02/18	02/15	0186	RADISSON HOTEL FRESNO 559-2336650 CA	\$335.41	_____
02/18	02/13	1413	DOMINO'S 7920 925-980-1105 CA	\$81.52	_____
02/19	02/18	9412	FLAGHOUSE INC 800-793-7900 NJ	\$1,165.70	_____
02/24	02/21	8854	PODS #50 PODS.COM CA	\$217.43	_____
02/27	02/26	6246	PETCO 372 63503726 ALAMEDA CA	\$65.75	_____
02/28	02/26	0298	SAFEWAY #2708 ALAMEDA CA	\$10.00	_____
02/28	02/27	6452	ADOBE CREATIVE CLOUD 800-833-6687 CA	\$359.88	_____
03/02	02/27	7668	DOMINO'S 7920 925-980-1105 CA	\$28.84	_____

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**Transactions** SOUKHAMTHATH,KANITHA Credit Limit \$20000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
<b>Total for Account 4798 5100 6324 4350</b>				<b>\$10,701.21</b>	

**Transactions** THORMAN,MIRANDA Credit Limit \$7500

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
<b>Purchases and Other Debits</b>					
02/26	02/25	7105	MICHAELS STORES 1234 ALAMEDA CA	\$15.66	
<b>Total for Account 4798 5100 6476 2293</b>				<b>\$15.66</b>	

**Transactions** BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
<b>Payments and Other Credits</b>					
02/20	02/20	MTC	PAYMENT THANK YOU	\$12,775.55CR	
<b>Total for Account 4798 5100 5505 5830</b>				<b>\$12,775.55CR</b>	

<b>2020 Totals Year-to-Date</b>	
Total Fees Charged in 2020	\$35.80
Total Interest Charged in 2020	\$0.00

**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

\*\*APR for current and future transactions.

Balance Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
**BALANCE TRANSFER	\$0.00	\$0.00	YES	\$0.00	15.49%	
**PURCHASES	\$12,004.94	\$0.00	YES	\$0.00	15.49%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	25.49%	



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**Contact Us**



Voice: 1-866-552-8855  
TDD: 1-888-352-6455  
Fax: 1-866-807-9053



Questions  
Cardmember Service  
P.O. Box 6353  
Fargo, ND 58125-6353



Mail payment coupon  
with a check  
Cardmember Service  
P.O. Box 790408  
St. Louis, MO 63179-0408



Online  
[myaccountaccess.com](http://myaccountaccess.com)

*End of Statement*

ACADEMY OF ALAMEDA

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