



February 2020 Statement

Open Date: 01/03/2020 Closing Date: 02/03/2020



Visa® Community Card
ACADEMY OF ALAMEDA (CPN 001559617)

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

New Balance	\$12,775.55
Minimum Payment Due	\$128.00
Payment Due Date	02/28/2020

Activity Summary		
Previous Balance	+	\$28,035.94
Payments	-	\$28,035.94 ^{CR}
Other Credits	-	\$943.83 ^{CR}
Purchases	+	\$14,036.04
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged	+	\$0.80
Interest Charged	-	\$317.46 ^{CR}
New Balance	=	\$12,775.55
Past Due		\$0.00
Minimum Payment Due		\$128.00
Credit Line		\$50,000.00
Available Credit		\$37,224.45
Days in Billing Period		32

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



0047985100550558300000128000012775550

Automatic Payment

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

- to pay by phone
- to change your address

Account Number:
Your new full balance of \$12,775.55 will be automatically deducted from your account on 02/20/20.

000010792 01 SP 000638352988723 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 \$12775.55 will be automatically deducted from your bank account on 02/20/2020. Please refer to your AutoPay Terms and Conditions for further information regarding this account feature.

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PAY TAXES WITH YOUR CARD. It's a fast, easy and secure way to pay your federal and state taxes. FAST - Pay instantly online. Easy - Your payment is processed right away and confirmed with an electronic receipt. SECURE - No worries about your payment getting lost or stolen in the mail. Learn more at officialpayments.com.

Transactions HUXLEY, MATTHEW P Credit Limit \$20000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Other Credits					
01/30	01/28	9948	OFFICE DEPOT 1135 FREMONT CA MERCHANDISE/SERVICE RETURN	\$943.83	CR
Purchases and Other Debits					
01/07	01/06	0071	BONFARE MARKET #25 ALAMEDA CA	\$30.20	
01/13	01/11	7544	ADOBE ACROPRO SUBS 800-833-6687 CA	\$14.99	
01/13	01/09	1465	SAFEWAY #3281 ALAMEDA CA	\$37.47	
01/14	01/13	0117	CASBO 916-447-3783 CA	\$750.00	
01/14	01/13	0294	SCHOOL SERVICES OF CAL 916-4467517 CA	\$135.00	
01/21	01/17	5237	OFFICE DEPOT 1135 800-463-3768 CA	\$943.83	
01/27	01/25	7353	TRADER JOE'S #109 QPS ALAMEDA CA	\$14.00	
01/27	01/26	4529	PEET'S #28302 ALAMEDA CA	\$47.00	
01/28	01/27	9712	TRADER JOE'S #109 QPS ALAMEDA CA	\$7.98	
01/30	01/28	9786	OFFICE DEPOT #5125 800-463-3768 CA	\$167.91	
01/30	01/28	9869	OFFICE DEPOT 1135 800-463-3768 CA	\$724.30	
01/30	01/28	3315	MOUNTAIN MIKES PIZZA A ALAMEDA CA	\$74.73	
01/30	01/28	2556	SAFEWAY #2708 ALAMEDA CA	\$28.43	
01/31	01/29	8468	DOMINO'S 7920 925-980-1105 CA	\$525.20	
01/31	01/30	2510	BESTBUYCOM805688772402 888-BESTBUY MN	\$395.09	
02/03	01/30	2544	SAFEWAY #2708 ALAMEDA CA	\$8.12	
02/03	01/31	3662	TARGET 00028290 ALAMEDA CA	\$48.28	
Total for Account				\$3,008.70	



Transactions		HOTTINGER,SUMMER				Credit Limit	\$7500
Post Date	Trans Date	Ref #	Transaction Description		Amount	Notation	
Purchases and Other Debits							
01/08	01/07	5998	ADOBE ACROPRO SUBS 800-833-6687 CA		\$14.99	_____	
01/08	01/08	7591	Audible US*NI9FV4YY3 888-283-5051 NJ		\$14.95	_____	
01/09	01/08	7948	ADOBE ACROPRO SUBS 800-833-6687 CA		\$14.99	_____	
01/13	01/12	8975	ADOBE ACROPRO SUBS 800-833-6687 CA		\$14.99	_____	
01/24	01/23	0634	FEDEX 940442712156 MEMPHIS TN		\$5.48	_____	
01/27	01/25	0048	ASANA.COM HTTPSWWW.ASAN CA		\$239.80	_____	
01/30	01/29	6049	BambooHR HRIS 866-3879595 UT		\$117.00	_____	
02/03	01/31	0059	YEARLI.COM 616-5744397 MI		\$189.62	_____	
02/03	01/30	2569	YEARLI.COM 616-5744397 MI		\$99.00	_____	
Total for Account					\$710.82		

Transactions		BULLOCK,NORA				Credit Limit	\$7500
Post Date	Trans Date	Ref #	Transaction Description		Amount	Notation	
Purchases and Other Debits							
01/06	01/03	3904	CALICOSPANHISH.COM HTTPSCALICOSP OR		\$29.00	_____	
01/08	01/06	2604	PlanbookEdu LLC Oakland NJ		\$25.00	_____	
01/21	01/17	5610	PEET'S #28302 ALAMEDA CA		\$43.25	_____	
01/27	01/24	0050	OAKLAND ZOO OAKLAND CA		\$325.00	_____	
01/28	01/27	8460	SQ *WILDCARE EDUCAT 415-375-3176 CA		\$250.80	_____	
01/30	01/29	5827	HARVARD*BUSINESS REVIE WWW.HBR.ORG MA		\$120.00	_____	
Total for Account					\$793.05		

Transactions		SOUKHAMTHATH,KANITHA				Credit Limit	\$20000
Post Date	Trans Date	Ref #	Transaction Description		Amount	Notation	
Purchases and Other Debits							
01/07	01/06	1345	EZCATERLOTUS FALAFEL 8004881803 MA		\$1,178.05	_____	
01/07	01/06	3664	ADOBE ACROPRO SUBS 800-833-6687 CA		\$14.99	_____	
01/08	01/07	2932	HEARTSMART.COM 800-422-8129 WI		\$433.52	_____	
01/08	01/07	1936	NOAH'S-ONLINE CATERING 180-022-4356 CO		\$240.42	_____	
01/09	01/08	2483	WWW.WEVIDEO.COM/CHARGE HTTPSWWW.WEVI CA		\$299.00	_____	
01/10	01/08	0644	SAFEWAY #3281 ALAMEDA CA		\$14.98	_____	
01/13	01/10	0011	MAYA ESPRESSO CATERING OAKLAND CA		\$545.00	_____	
01/16	01/15	0529	EXTREME PIZZA ALAMEDA ALAMEDA CA		\$170.29	_____	
01/21	01/20	1569	ZOLL MEDICAL CORP 800-242-9150 MA		\$278.50	_____	
01/21	01/19	1695	AWL*PEARSON EDUCATION PRSONCS.COM NJ		\$229.38	_____	



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

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
01/21	01/16	0399	DOMINO'S 7920 925-980-1105 CA	\$87.36	_____
01/21	01/16	0472	DOMINO'S 7920 ALAMEDA CA	\$80.46	_____
01/21	01/17	2070	PSYCHOLOGICAL ASSESME 8139683003 FL	\$111.30	_____
01/22	01/21	0011	GLOBAL INNOVATIONS 360-918-6580 CA	\$36.85	_____
01/23	01/21	7622	PODS #50 PODS.COM CA	\$217.43	_____
01/27	01/23	4127	OAKLAND MUSEUM OF CA 510-3188400 CA	\$624.00	_____
01/27	01/23	0647	DOMINO'S 7920 925-980-1105 CA	\$50.17	_____
01/27	01/24	2491	EZCATERNOAHS NEW YORK 8004881803 MA	\$218.95	_____
01/28	01/27	0072	AC TRANSIT OAKLAND CA	\$495.00	_____
01/28	01/27	0789	NEW PEDAGOGIES CENTRAL TORON ON	\$1,790.00	_____
01/30	01/30	6584	PEET'S #28302 ALAMEDA CA	\$37.83	_____
01/31	01/29	0085	SAFEWAY #3281 ALAMEDA CA	\$50.51	_____
02/03	01/31	0404	LUCKY #700 ALAMEDA ALAMEDA CA	\$26.97	_____
02/03	01/31	7358	DOMINO'S 7920 925-980-1105 CA	\$441.62	_____
02/03	02/01	0844	AWL*PEARSON EDUCATION PRSONCS.COM NJ	\$208.24	_____
02/03	02/02	6863	BT LAUNDERBOT-SDELIV 847-250-2667 IL	\$88.00	_____
02/03	01/31	4890	ZOLL MEDICAL CORP 800-242-9150 MA	\$123.51	_____
02/03	02/01	4734	CHIPOTLE ONLINE 3035954000 CO	\$412.97	_____
Total for Account				\$8,505.30	

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

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
01/24	01/23	0019	SEASONS 52 0074534 SACRAMENTO CA	\$74.34	_____
Total for Account				\$74.34	

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
01/15	01/15	ET	PAYMENT THANK YOU	\$28,035.94CR	_____
Fees					
01/15	01/15		REVERSAL OF LATE PAYMENT FEE	\$35.00CR	_____
01/28	01/27	0789	FRGN TRANS FEE-NEW PEDAGOGIES CE	\$35.80	_____
TOTAL FEES FOR THIS PERIOD				\$0.80	
Interest Charged					
01/15	01/15		INTEREST REVERSAL	\$317.46CR	_____
TOTAL INTEREST FOR THIS PERIOD				\$317.46CR	
Total for Account				\$28,352.60CR	



2020 Totals Year-to-Date	
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	\$12,775.55	\$0.00	YES	\$0.00	15.49%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	25.49%	

Contact Us



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



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



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End of Statement

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