



June 2022 Statement

Open Date: 05/03/2022 Closing Date: 06/01/2022

Account: 4798 5100 5505 5830



Visa® Community Card
ACADEMY OF ALAMEDA (CPN 001559617)

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

| | |
|----------------------------|--------------------|
| New Balance | \$18,387.63 |
| Minimum Payment Due | \$184.00 |
| Payment Due Date | 06/28/2022 |

| Activity Summary | | |
|----------------------------|----------|---------------------------|
| Previous Balance | + | \$27,353.07 |
| Payments | - | \$27,203.07 ^{CR} |
| Other Credits | - | \$150.20 ^{CR} |
| Purchases | + | \$18,387.83 |
| Balance Transfers | | \$0.00 |
| Advances | | \$0.00 |
| Other Debits | | \$0.00 |
| Fees Charged | | \$0.00 |
| Interest Charged | | \$0.00 |
| New Balance | = | \$18,387.63 |
| Past Due | | \$0.00 |
| Minimum Payment Due | | \$184.00 |
| Credit Line | | \$50,000.00 |
| Available Credit | | \$31,612.37 |
| Days in Billing Period | | 30 |

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

0047985100550558300000184000018387633



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 \$18,387.63 will be automatically deducted from your account on 06/21/22. | |

000013170 01 SP 000638206889838 E

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 \$18387.63 will be automatically deducted from your bank account on 06/21/2022. Please refer to your AutoPay Terms and Conditions for further information regarding this account feature.

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

| Post Date | Trans Date | Ref # | Transaction Description | Amount | Notation |
|--|------------|-------|---|-------------------|----------|
| Other Credits | | | | | |
| 05/12 | 05/11 | 4585 | ACT*East Bay Reg Parks 510-5442540 CA MERCHANDISE/SERVICE RETURN | \$150.00CR | _____ |
| 05/19 | 05/18 | 6843 | TARGET.COM * 800-591-3869 MN MERCHANDISE/SERVICE RETURN | \$0.10CR | _____ |
| 05/24 | 05/23 | 9912 | TARGET.COM * 800-591-3869 MN MERCHANDISE/SERVICE RETURN | \$0.10CR | _____ |
| Purchases and Other Debits | | | | | |
| 05/10 | 05/09 | 0037 | BART BULK TICKET S QPS 5104646474 CA | \$58.50 | _____ |
| 05/13 | 05/11 | 6980 | EMBASSY HOTELS 714-5393300 CA | \$120.00 | _____ |
| 05/13 | 05/12 | 6084 | PARTY CITY 987 ALAMEDA CA | \$109.64 | _____ |
| 05/18 | 05/17 | 0032 | AC TRANSIT OAKLAND CA | \$100.00 | _____ |
| 05/18 | 05/17 | 2933 | SQ *APVISIONS PHOTOGRA gosq.com CA | \$762.00 | _____ |
| 05/19 | 05/18 | 1130 | TARGET.COM * 800-591-3869 MN | \$24.08 | _____ |
| 05/19 | 05/18 | 5983 | OFFICEMAX/DEPOT 6602 800-463-3768 CA | \$127.09 | _____ |
| 05/23 | 05/23 | 8650 | TARGET.COM * 800-591-3869 MN | \$14.28 | _____ |
| 05/26 | 05/24 | 7361 | MOUNTAIN MIKES PIZZA A ALAMEDA CA | \$91.35 | _____ |
| 05/31 | 05/26 | 0894 | DOMINO'S 7920 925-980-1105 CA | \$255.72 | _____ |
| Total for Account 4798 5100 6476 2293 | | | | \$1,512.46 | |

Transactions DEARMEY,LEAH R **Credit Limit \$5000**

| Post Date | Trans Date | Ref # | Transaction Description | Amount | Notation |
|-----------------------------------|------------|-------|---|------------|----------|
| Purchases and Other Debits | | | | | |
| 05/10 | 05/09 | 2946 | CURACUBBY WWW.CURACUBBY CA | \$667.98 | _____ |
| 05/13 | 05/11 | 0432 | HEGGERTY LITERACY RES 708-3665947 IL | \$192.24 | _____ |
| 05/13 | 05/12 | 7920 | SOLUTION TREE INC 812-3367700 IN | \$2,067.00 | _____ |
| 05/16 | 05/13 | 7881 | DELTA AIR0062316144250 DELTA.COM CA DE ARMEY/LEAH 11/08/22 OAKLAND CAL TO SALT LAKE CI SALT LAKE CI TO OAKLAND CAL | \$247.20 | _____ |



| Transactions | | DEARMEY, LEAH R | | | Credit Limit | \$5000 |
|--|------------|-----------------|---|-------------------|--------------|--------|
| Post Date | Trans Date | Ref # | Transaction Description | Amount | Notation | |
| 05/16 | 05/12 | 5570 | DELTA AIR0062316717362 DELTA.COM CA RUBIN/LEAH 11/08/22 OAKLAND CAL TO SALT LAKE CI SALT LAKE CI TO OAKLAND CAL | \$247.20 | _____ | |
| 05/16 | 05/12 | 5588 | DELTA AIR0062316717363 DELTA.COM CA MAABA/EDDITHA 11/08/22 OAKLAND CAL TO SALT LAKE CI SALT LAKE CI TO OAKLAND CAL | \$247.20 | _____ | |
| 05/16 | 05/12 | 5596 | DELTA AIR0062316717364 DELTA.COM CA HILL/EBONIE 11/08/22 OAKLAND CAL TO SALT LAKE CI SALT LAKE CI TO OAKLAND CAL | \$247.20 | _____ | |
| 05/16 | 05/14 | 1107 | DD DOORDASH CHOLITALI 855-973-1040 CA | \$77.40 | _____ | |
| 05/17 | 05/16 | 2540 | PAYPAL *GREAT MINDS 402-935-7733 DC | \$105.00 | _____ | |
| 05/17 | 05/16 | 0076 | PAYPAL *GREAT MINDS 402-935-7733 DC | \$1,055.00 | _____ | |
| 05/26 | 05/25 | 0609 | TOP UP - ALAMEDA 141-56368535 CA | \$13.54 | _____ | |
| 05/27 | 05/25 | 6187 | SAFEWAY #3281 ALAMEDA CA | \$20.96 | _____ | |
| 05/27 | 05/25 | 2898 | DOMINO'S 7920 925-980-1105 CA | \$142.10 | _____ | |
| 06/01 | 05/31 | 9994 | TYPINGCLUB HTTPWWW.TYPI MD | \$663.00 | _____ | |
| Total for Account 4798 5100 6725 3647 | | | | \$5,993.02 | _____ | |

| Transactions | | HUXLEY, MATTHEW P | | | Credit Limit | \$27000 |
|--|------------|-------------------|---|--------------------|--------------|---------|
| Post Date | Trans Date | Ref # | Transaction Description | Amount | Notation | |
| Purchases and Other Debits | | | | | | |
| 05/03 | 05/02 | 7561 | IN *CHARTER SCHOOLS DE 916-5386612 CA | \$4,000.00 | _____ | |
| 05/05 | 05/03 | 0066 | SAFEWAY #3281 ALAMEDA CA | \$45.85 | _____ | |
| 05/06 | 05/04 | 9771 | DOMINO'S 7920 925-980-1105 CA | \$40.19 | _____ | |
| 05/09 | 05/05 | 9481 | SAFEWAY #2708 ALAMEDA CA | \$69.63 | _____ | |
| 05/09 | 05/06 | 4765 | GOOGLE *SVCSaoaschools g.co/HelpPay# CA | \$25.98 | _____ | |
| 05/11 | 05/10 | 8143 | GROCERY OUTLET OF A ALAMEDA CA | \$2.49 | _____ | |
| 05/12 | 05/11 | 0137 | Google ADS3095003972 650-2530000 CA | \$500.00 | _____ | |
| 05/13 | 05/11 | 6431 | OFFICEMAX/DEPOT 6602 ALAMEDA CA | \$243.61 | _____ | |
| 05/16 | 05/14 | 3294 | ZOOM.US 888-799-9666 WWW.ZOOM.US CA | \$258.00 | _____ | |
| 05/18 | 05/16 | 5376 | THE HOME DEPOT #1007 OAKLAND CA | \$782.58 | _____ | |
| 05/23 | 05/21 | 6676 | PODS 9/100 888-7767637 FL | \$219.32 | _____ | |
| 05/23 | 05/22 | 5851 | Google ADS3095003972 650-2530000 CA | \$500.00 | _____ | |
| 05/25 | 05/25 | 7425 | DMI* DELL BUS ONLINE 800-456-3355 TX | \$3,646.50 | _____ | |
| 05/27 | 05/26 | 6287 | IHIRE, LLC 8663300196 MD | \$299.00 | _____ | |
| 05/31 | 05/29 | 4089 | BambooHR HRIS 866-3879595 UT | \$99.00 | _____ | |
| Total for Account 4798 5100 6990 9600 | | | | \$10,732.15 | _____ | |



June 2022 Statement 05/03/2022 - 06/01/2022
 ACADEMY OF ALAMEDA (CPN 001559617)

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Cardmember Service



1-866-552-8855



Transactions BILLING ACCOUNT ACTIVITY

| Post Date | Trans Date | Ref # | Transaction Description | Amount | Notation |
|--|------------|-------|-------------------------|--------------------|-----------|
| Payments and Other Credits | | | | | |
| 05/23 | 05/23 | MTC | PAYMENT THANK YOU | \$27,203.07 | CR |
| Total for Account 4798 5100 5505 5830 | | | | \$27,203.07 | CR |

| 2022 Totals Year-to-Date | |
|---------------------------------|---------|
| Total Fees Charged in 2022 | \$20.00 |
| Total Interest Charged in 2022 | \$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 | 14.74% | |
| **PURCHASES | \$18,387.63 | \$0.00 | YES | \$0.00 | 14.74% | |
| **ADVANCES | \$0.00 | \$0.00 | YES | \$0.00 | 24.74% | |

Contact Us



Phone

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

