



April 2023 Statement

Open Date: 03/03/2023 Closing Date: 04/03/2023

Account: 4798 5100 5505 5830



Visa® Community Card

Elan Financial Services



1-866-552-8855

BUS 30 ELN

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ACADEMY OF ALAMEDA (CPN 001559617)

New Balance	\$16,098.03
Minimum Payment Due	\$161.00
Payment Due Date	04/28/2023

Activity Summary		
Previous Balance	+	\$17,111.02
Payments	-	\$17,111.02 ^{CR}
Other Credits		\$0.00
Purchases	+	\$16,098.03
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
New Balance	=	\$16,098.03
Past Due		\$0.00
Minimum Payment Due		\$161.00
Credit Line		\$50,000.00
Available Credit		\$33,901.97
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

0047985100550558300000161000016098031



Automatic Payment

24-Hour Elan Financial Services: 1-866-552-8855

- to pay by phone
- to change your address

Account Number:	4798 5100 5505 5830
Your new full balance of \$16,098.03 will be automatically deducted from your account on 04/21/23.	

000014605 01 SP 000638452588958 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:** We will accept payment via check, money order, the internet (including mobile and online) or phone or previously established automatic payment transaction. You must pay us in U.S. Dollars. If you make a payment from a foreign financial institution, you will be charged and agree to pay any collection fees added in connection with that transaction. The date you mail a payment is different than the date we receive the 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 internet 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. Payments sent without the payment coupon or to an incorrect address will be processed and credited to your Account within 5 banking days of receipt. Payments sent without a payment coupon or to an incorrect address may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and/or Account suspension. The deadline for on-time internet and phone payments varies, 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. Please contact Cardmember Service for internet, phone, and mobile crediting 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 \$16098.03 will be automatically deducted from your bank account on 04/21/2023. 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
Purchases and Other Debits					
03/03	03/02	1152	FAMILYLAUNDRY WWW.FAMILYLAU CA	\$57.00	_____
03/03	03/02	8453	TARGET 00028290 ALAMEDA CA	\$99.95	_____
03/06	03/02	6528	SAFEWAY #3281 ALAMEDA CA	\$65.97	_____
03/08	03/07	6048	STANFORD TICKETING 650-725-2787 CA	\$1,190.00	_____
03/09	03/07	8429	WWBW WEB 800-348-5003 CA	\$183.98	_____
03/17	03/15	5930	SOUTHWES 5262431757247 800-435-9792 TX FUNG/SCOTT MIC 04/16/23 OAKLAND CAL TO SANTA ANA SANTA ANA TO OAKLAND CAL	\$107.00	_____
03/17	03/15	5948	SOUTHWES 5262431754427 800-435-9792 TX WHATLEY/JENNIF 04/16/23 OAKLAND CAL TO SANTA ANA SANTA ANA TO OAKLAND CAL	\$107.00	_____
03/17	03/15	5955	SOUTHWES 5262431761921 800-435-9792 TX HANNAH/ASHA DE 04/16/23 OAKLAND CAL TO SANTA ANA SANTA ANA TO OAKLAND CAL	\$194.96	_____
03/17	03/15	5963	SOUTHWES 5262431745686 800-435-9792 TX MCGEORGE/AMY C 04/16/23 OAKLAND CAL TO SANTA ANA SANTA ANA TO OAKLAND CAL	\$107.00	_____
03/17	03/15	5971	SOUTHWES 5262431763692 800-435-9792 TX BRISENO CLARKE 04/16/23 OAKLAND CAL TO SANTA ANA SANTA ANA TO OAKLAND CAL	\$204.96	_____
03/17	03/15	5989	SOUTHWES 5262431768114 800-435-9792 TX THORMAN/MIRAND 04/16/23 OAKLAND CAL TO SANTA ANA SANTA ANA TO OAKLAND CAL	\$224.97	_____
03/17	03/15	5997	SOUTHWES 5262431772307 800-435-9792 TX STARCH/STEPHAN 04/15/23 OAKLAND CAL TO SANTA ANA SANTA ANA TO OAKLAND CAL	\$57.00	_____
03/20	03/16	2828	SOUTHWES 5262432119885 800-435-9792 TX HEWITT/SHEILA 04/16/23 OAKLAND CAL TO SANTA ANA	\$224.97	_____

Continued on Next Page



Transactions		THORMAN,MIRANDA				Credit Limit	\$7500
Post Date	Trans Date	Ref #	Transaction Description		Amount	Notation	
			SANTA ANA TO OAKLAND CAL				
03/27	03/23	0068	DOMINO'S 7920	925-980-1105 CA	\$108.00	_____	
03/27	03/24	9564	GOPHER SPORT	877-699-7927 MN	\$536.48	_____	
03/29	03/28	1088	IC* INSTACART	888-246-7822 CA	\$54.23	_____	
03/30	03/29	9744	ACT*East Bay Reg Parks	510-5442540 CA	\$398.00	_____	
04/03	03/31	7626	MOUNTAIN MIKES PIZZA A	ALAMEDA CA	\$175.01	_____	
Total for Account 4798 5100 6476 2293					\$4,096.48		

Transactions		DEARMEY,LEAH R				Credit Limit	\$7500
Post Date	Trans Date	Ref #	Transaction Description		Amount	Notation	
Purchases and Other Debits							
03/03	03/02	4057	YALE RULER CONFERENCE	a.roberts@yal CT	\$329.94	_____	
03/06	03/04	9190	DD DOORDASH LASCABAAS	855-973-1040 CA	\$212.83	_____	
03/06	03/04	2875	DD DOORDASH LASCABAAS	855-973-1040 CA	\$24.16	_____	
03/06	03/03	7500	SOLUTION TREE INC	812-3367700 IN	\$749.00	_____	
03/10	03/09	1877	CURACUBBY	WWW.CURACUBBY CA	\$667.98	_____	
03/13	03/11	0308	SPRITZERS	ALAMEDA CA	\$80.00	_____	
03/13	03/12	0381	SPRITZERS	ALAMEDA CA	\$80.00	_____	
03/20	03/16	9507	MOUNTAIN MIKES PIZZA A	ALAMEDA CA	\$1,528.05	_____	
03/21	03/20	0075	AC TRANSIT	OAKLAND CA	\$275.00	_____	
03/23	03/22	9472	DD DOORDASH SWEETGREE	855-973-1040 CA	\$76.57	_____	
03/24	03/23	1743	MICHAELS TRANSPORTATIO	707-643-2099 CA	\$1,075.00	_____	
03/27	03/24	1761	DD DOORDASH OAKLANDST	855-973-1040 CA	\$24.06	_____	
03/27	03/24	5840	AWL*PEARSON EDUCATION	PRSONCS.COM NJ	\$27.00	_____	
03/29	03/28	3254	TEACHERSPAYTEACHERS.CO	646-588-0910 NY	\$18.00	_____	
03/30	03/29	3389	PEARDECK.COM	HTTPWWW.PEAR IA	\$149.99	_____	
03/31	03/29	3317	JETRO CASH & CARRY	OAKLAND CA	\$103.26	_____	
04/03	03/31	7584	MOUNTAIN MIKES PIZZA A	ALAMEDA CA	\$67.56	_____	
Total for Account 4798 5100 6725 3647					\$5,488.40		

Transactions		CHILCOTT,CHRISTINE				Credit Limit	\$50000
Post Date	Trans Date	Ref #	Transaction Description		Amount	Notation	
Purchases and Other Debits							
03/13	03/09	0537	LUCKY #700 ALAMEDA	ALAMEDA CA	\$99.94	_____	
03/13	03/10	6683	TST* The Star on Park	510-832-7827 CA	\$271.04	_____	
03/14	03/13	1490	SQ *SHAKE SHACK	Sacramento CA	\$13.46	_____	
03/15	03/13	3608	ESQUIRE PLAZA GARAGE	916-4928926 CA	\$12.00	_____	



Transactions CHILCOTT,CHRISTINE Credit Limit \$50000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
03/15	03/14	7876	ZOOM.US 888-799-9666 WWW.ZOOM.US CA	\$258.00	_____
03/15	03/15	8164	FACEBK SPT8VQTFJ2 650-5434800 CA	\$400.00	_____
03/16	03/14	2173	ESQUIRE PLAZA GARAGE 916-4928926 CA	\$21.00	_____
03/16	03/14	1173	HILTON GARDEN INN 916-5685400 CA	\$351.23	_____
03/16	03/14	8984	CITYOFSAC_IPS_PKGMETER SACRAMENTO CA	\$6.63	_____
03/16	03/15	4335	CKE*FOUNDATION RESTAUR SACRAMENTO CA	\$189.88	_____
03/17	03/15	3847	ESQUIRE PLAZA GARAGE 916-4928926 CA	\$21.00	_____
03/17	03/16	4332	SHERATON 916-4471700 CA	\$294.00	_____
03/20	03/19	1776	PANERA BREAD #601372 O 510-749-9810 CA	\$704.22	_____
03/20	03/19	1784	PANERA BREAD #601372 O 510-749-9810 CA	\$472.35	_____
03/20	03/15	8014	HILTON GARDEN INN 916-5685400 CA	\$382.97	_____
03/20	03/15	8519	HILTON GARDEN INN SACRAMENTO CA	\$593.25	_____
03/20	03/15	8543	HILTON GARDEN INN SACRAMENTO CA	\$593.25	_____
03/20	03/17	8169	FACEBK PWCDFDNXFJ2 650-5434800 CA	\$18.54	_____
03/21	03/21	5858	Google ADS3095003972 650-2530000 CA	\$500.00	_____
03/27	03/24	4952	CDW GOVT #HP62828 800-808-4239 IL	\$479.50	_____
03/30	03/29	4123	BambooHR HRIS 866-3879595 UT	\$232.75	_____
04/03	04/01	7761	GOOGLE*SVCSAOASCHOOLS. Wilmington DE	\$40.74	_____
04/03	04/01	5811	IHIRE, LLC 866-330-0196 MD	\$299.00	_____
04/03	04/01	5855	Google ADS3095003972 650-2530000 CA	\$258.40	_____
Total for Account 4798 5101 5421 5764				\$6,513.15	

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
03/21	03/21	MTC	PAYMENT THANK YOU	\$17,111.02CR	_____
Total for Account 4798 5100 5505 5830				\$17,111.02CR	

2023 Totals Year-to-Date	
Total Fees Charged in 2023	\$152.99
Total Interest Charged in 2023	\$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	18.74%	
**PURCHASES	\$16,098.03	\$0.00	YES	\$0.00	18.74%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	28.74%	

Contact Us



Phone

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



Questions

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Online

myaccountaccess.com