



July 2023 Statement

Open Date: 06/02/2023 Closing Date: 07/03/2023

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	\$19,744.32
Minimum Payment Due	\$198.00
Payment Due Date	07/28/2023

Activity Summary		
Previous Balance	+	\$24,203.58
Payments	-	\$24,203.58 ^{CR}
Other Credits		\$0.00
Purchases	+	\$19,724.32
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged	+	\$20.00
Interest Charged		\$0.00
New Balance	=	\$19,744.32
Past Due		\$0.00
Minimum Payment Due		\$198.00
Credit Line		\$50,000.00
Available Credit		\$30,255.68
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

0047985100550558300000198000019744323



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 \$19,744.32 will be automatically deducted from your account on 07/21/23.	

000015454 01 SP 000638509578011 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: Elan Financial Services, 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: Elan Financial Services, 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 Elan Financial Services, 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 Elan Financial Services 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 \$19744.32 will be automatically deducted from your bank account on 07/21/2023. 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					
06/07	06/06	2951	FAMILYLAUNDRY WWW.FAMILYLAU CA	\$65.95	_____
06/07	06/07	0885	DBC*BLICK ART MATERIAL 800-447-1892 IL	\$443.14	_____
06/12	06/09	3964	DOMINO'S 7920 ALAMEDA CA	\$140.66	_____
06/13	06/12	4440	COSTCO BY INSTACART HTTPSINSTACAR CA	\$60.00	_____
06/13	06/12	6651	COSTCO BY INSTACART HTTPSINSTACAR CA	\$42.65	_____
06/13	06/12	4577	COSTCO BY INSTACART HTTPSINSTACAR CA	\$90.00	_____
06/14	06/12	2714	DOMINO'S 7920 925-980-1105 CA	\$113.36	_____
06/14	06/13	8501	COSTCO WHSE #0118 SAN LEANDRO CA	\$275.49	_____
06/20	06/16	2304	SOLUTION TREE INC 812-3367700 IN	\$1,035.84	_____
06/20	06/17	1224	CASHSTAR STARBUCKS GFT 877-850-1977 ME	\$25.00	_____
06/20	06/16	3874	USPS PO 0500720140 ALAMEDA CA	\$8.37	_____
Total for Account 4798 5100 6476 2293				\$2,300.46	_____

Transactions DEARMEY, LEAH R Credit Limit \$7500

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
06/05	06/03	3294	OFFICEMAX/DEPOT 6602 800-463-3768 CA	\$53.99	_____
06/05	06/02	0013	SPRITZERS ALAMEDA CA	\$80.00	_____
06/06	06/05	6278	MICHAELS STORES 1234 ALAMEDA CA	\$20.47	_____
06/06	06/05	5694	PAYPAL *GREAT MINDS 202-640-6067 DC	\$210.00	_____
06/06	06/05	9198	PAYPAL *GREAT MINDS 402-935-7733 DC	\$105.00	_____
06/12	06/11	4586	ZAZZLE INC 888-892-9953 CA	\$144.19	_____
06/12	06/09	3858	DD DOORDASH MINGSTAST 855-973-1040 CA	\$83.54	_____
06/12	06/09	9568	CURACUBBY WWW.CURACUBBY CA	\$667.98	_____
06/13	06/13	6329	PEETSCOFFEE/MIGHTYLEAF 510-594-2100 CA	\$47.52	_____
06/14	06/12	0563	SAFEWAY #3281 ALAMEDA CA	\$107.22	_____
06/14	06/13	4070	GRUBHUBROUNDTABLEPIZZ GRUBHUB.COM NY	\$73.93	_____
06/14	06/13	4599	UBER EATS HELP.UBER.COM CA	\$62.81	_____

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Transactions		DEARMEY, LEAH R			Credit Limit	\$7500
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation	
06/15	06/14	4759	TRADER JOE S #203 OAKLAND CA	\$38.53	_____	
06/20	06/19	7030	TRADER JOE S #203 OAKLAND CA	\$102.21	_____	
06/21	06/21	0283	PEETSCOFFEE/MIGHTYLEAF 510-594-2100 CA	\$42.84	_____	
06/22	06/21	3368	DD DOORDASH TAQUERIAL 855-973-1040 CA	\$177.42	_____	
06/23	06/22	0030	VH STORESMART 585-424-5300 NY	\$695.26	_____	
06/28	06/27	8452	PAYPAL *GREAT MINDS 202-640-6067 DC	\$210.00	_____	
06/30	06/29	8766	PAYPAL *GREAT MINDS 202-640-6067 DC	\$105.00	_____	
Total for Account 4798 5100 6725 3647				\$3,027.91		

Transactions		CHILCOTT, CHRISTINE			Credit Limit	\$50000
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation	
Purchases and Other Debits						
06/02	06/01	3580	GOOGLE*SVCSAOASCHOOLS. CC GOOGLE.COM DE	\$43.79	_____	
06/02	06/01	9017	IHIRE, LLC 866-330-0196 MD	\$299.00	_____	
06/02	06/01	5859	Google ADS3095003972 650-2530000 CA	\$432.27	_____	
06/08	06/06	7640	BRIGHT WHITE PAPER 800-3215716 FL	\$1,436.29	_____	
06/08	06/07	9942	GOOGLE*ADS3095003972 CC GOOGLE.COM CA	\$500.00	_____	
06/09	06/07	5396	MOUNTAIN MIKES PIZZA A ALAMEDA CA	\$632.99	_____	
06/09	06/07	5322	SAFEWAY #2708 ALAMEDA CA	\$48.97	_____	
06/12	06/11	6435	PANERA BREAD #601372 O 510-749-9810 CA	\$248.03	_____	
06/12	06/11	6526	PANERA BREAD #601372 O 510-749-9810 CA	\$269.27	_____	
06/14	06/13	5853	Google ADS3095003972 650-2530000 CA	\$500.00	_____	
06/15	06/13	0008	SAFEWAY #3281 ALAMEDA CA	\$89.81	_____	
06/15	06/14	0536	ZOOM.US 888-799-9666 WWW.ZOOM.US CA	\$258.00	_____	
06/16	06/15	3922	EZCATERNOAHS NEW YORK 8004881803 MA	\$328.89	_____	
06/16	06/15	6201	SQ *WHISK CAKE CREATIO Alameda CA	\$19.20	_____	
06/16	06/15	5625	SQ *WHISK CAKE CREATIO Alameda CA	\$32.00	_____	
06/16	06/16	7541	DMI* DELL BUS ONLINE 800-456-3355 TX	\$179.41	_____	
06/16	06/16	2274	EZCATERTOMATINA 8004881803 MA	\$262.73	_____	
06/20	06/17	9602	GOOGLE*ADS3095003972 CC GOOGLE.COM CA	\$500.00	_____	
06/20	06/17	1072	FACEBK ZEH9XQBFJ2 650-5434800 CA	\$36.08	_____	
06/20	06/15	0997	BRIGHT WHITE PAPER 800-3215716 FL	\$604.56	_____	
06/20	06/15	8592	SAFEWAY #3281 ALAMEDA CA	\$89.97	_____	
06/20	06/17	9654	DMI* DELL BUS ONLINE 800-456-3355 TX	\$833.88	_____	
06/21	06/20	1061	UBER EATS HELP.UBER.COM CA	\$88.41	_____	
06/22	06/21	4348	GRUBHUBCALAFIATAQUERI GRUBHUB.COM NY	\$137.78	_____	
06/26	06/25	2574	GOOGLE*ADS3095003972 CC GOOGLE.COM CA	\$500.00	_____	
06/28	06/27	0015	CHARTER SCHOOLS DEVELO 916-278-4611 CA	\$1,890.00	_____	



Transactions		CHILCOTT,CHRISTINE				Credit Limit	\$50000
Post Date	Trans Date	Ref #	Transaction Description		Amount	Notation	
06/29	06/28	2140	NEW PEDAGOGIES	TORONTO ON	\$1,000.00	_____	
06/29	06/29	8226	UBER EATS	HELP.UBER.COM CA	\$83.16	_____	
06/30	06/29	1292	BambooHR HRIS	866-3879595 UT	\$238.00	_____	
06/30	06/29	4716	TYPINGCLUB	HTTPSWWW.TYPI MD	\$1,189.58	_____	
06/30	06/29	6494	DIABLO PAPER SHREDD...	WWW.DIABLOSHR CA	\$237.00	_____	
07/03	06/30	8047	DOMINO'S 7920	925-980-1105 CA	\$95.16	_____	
07/03	07/01	6177	GOOGLE*SVCSAOASCHOOLS.	CC GOOGLE.COM DE	\$43.79	_____	
07/03	07/01	0762	IHIRE, LLC	866-330-0196 MD	\$299.00	_____	
07/03	07/01	5856	Google ADS3095003972	650-2530000 CA	\$239.45	_____	
07/03	06/29	4490	ANDRONICO'S #2453	BERKELEY CA	\$155.48	_____	
07/03	06/30	6333	TERRACYCLE US LLC	866-967-6766 NJ	\$154.00	_____	
07/03	06/30	0074	FACEBK J6SCQR7GJ2	650-5434800 CA	\$400.00	_____	
Total for Account 4798 5101 5421 5764					\$14,395.95		

Transactions		BILLING ACCOUNT ACTIVITY				
Post Date	Trans Date	Ref #	Transaction Description		Amount	Notation
Payments and Other Credits						
06/21	06/21	MTC	PAYMENT	THANK YOU	\$24,203.58	CR _____
Fees						
06/29	06/28	2140	FRGN TRANS FEE-NEW PEDAGOGIES	TO	\$20.00	_____
TOTAL FEES FOR THIS PERIOD					\$20.00	
Total for Account 4798 5100 5505 5830					\$24,183.58	CR

2023 Totals Year-to-Date	
Total Fees Charged in 2023	\$172.99
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	18.99%	
**PURCHASES	\$19,744.32	\$0.00	YES	\$0.00	18.99%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	28.99%	

