



August 2023 Statement

Open Date: 07/04/2023 Closing Date: 08/02/2023

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	\$42,080.14
Minimum Payment Due	\$421.00
Payment Due Date	08/28/2023

Activity Summary		
Previous Balance	+	\$19,744.32
Payments	-	\$21,287.91 ^{CR}
Other Credits	-	\$449.21 ^{CR}
Purchases	+	\$44,072.94
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
New Balance	=	\$42,080.14
Past Due		\$0.00
Minimum Payment Due		\$421.00
Credit Line		\$50,000.00
Available Credit		\$7,919.86
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

0047985100550558300000421000042080140



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 \$42,080.14 will be automatically deducted from your account on 08/21/23.	

000014905 01 SP 000638528836402 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 \$42080.14 will be automatically deducted from your bank account on 08/21/2023. 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
Other Credits					
07/05	07/03	6964	EAST BAY REG PARK DIST OAKLAND CA MERCHANDISE/SERVICE RETURN	\$150.00CR	_____
Purchases and Other Debits					
07/11	07/10	8493	EDWEEK PREMIUM DIGITAL WWW.EDWEEK.OR AZ	\$35.00	_____
Total for Account 4798 5100 6476 2293				\$115.00CR	

Transactions DEARMEY,LEAH R Credit Limit \$7500

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
07/05	07/03	0141	VH STORESMART 585-424-5300 NY	\$720.64	_____
07/10	07/09	5534	CURACUBBY WWW.CURACUBBY CA	\$667.98	_____
07/10	07/07	3573	MOUNTAIN MIKES PIZZA A ALAMEDA CA	\$207.89	_____
07/10	07/08	0151	AWL*PEARSON EDUCATION PRSONCS.COM NJ	\$619.81	_____
07/25	07/24	0946	SQ *LA FARINE Oakland CA	\$40.35	_____
07/27	07/27	8585	APPLE.COM/US 800-692-7753 CA	\$150.00	_____
07/28	07/27	7032	APPLE.COM/US 856-792-9480 CA	\$1,346.84	_____
08/01	07/31	4424	K LOG CO INC. DBA VAST 847-8726611 IL	\$65.79	_____
08/01	07/31	3991	K LOG CO INC. DBA VAST 847-8726611 IL	\$1,077.46	_____
Total for Account 4798 5100 6725 3647				\$4,896.76	

Transactions CHILCOTT,CHRISTINE Credit Limit \$50000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Other Credits					
07/18	07/17	2493	DIABLO PAPER SHREDD... WWW.DIABLOSHR CA MERCHANDISE/SERVICE RETURN	\$237.00CR	_____
07/20	07/20	8729	eBay O*06-10281-98992 408-3766151 CA MERCHANDISE/SERVICE RETURN	\$62.21CR	_____



Transactions CHILCOTT,CHRISTINE Credit Limit \$50000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
07/06	07/05	4319	B2B Prime*C836D1P63 Amzn.com/bill WA	\$862.74	_____
07/07	07/07	2380	DMI* DELL BUS ONLINE 800-456-3355 TX	\$110.21	_____
07/11	07/10	6554	FACEBK KLK22S7GJ2 650-5434800 CA	\$400.00	_____
07/12	07/11	5148	CA SECRETARY OF STATE 916-6951338 CA	\$20.00	_____
07/12	07/11	0725	CO ALAMEDA ENV HEALTH ALAMEDA CA	\$119.50	_____
07/12	07/11	1673	ICP*AquaTech Swim Scho 415-3071939 CA	\$480.00	_____
07/12	07/11	8721	eBay O*06-10281-98992 408-3766151 CA	\$62.21	_____
07/12	07/11	0572	GOOGLE *ADS3095003972 cc@google.com CA	\$500.00	_____
07/12	07/11	2360	CDW GOVT #KQ16441 800-808-4239 IL	\$23,612.78	_____
07/13	07/12	3314	ICP*AquaTech Swim Scho 415-3071939 CA	\$40.00	_____
07/13	07/12	0266	ZEARN INC 212-967-6070 NY	\$2,500.00	_____
07/17	07/14	8443	MOUNTAIN MIKES PIZZA A ALAMEDA CA	\$197.33	_____
07/17	07/13	3973	LUCKY #709 EL CERRI EL CERRITO CA	\$141.65	_____
07/17	07/14	6633	ZOOM.US 888-799-9666 WWW.ZOOM.US CA	\$258.00	_____
07/18	07/17	2364	CDW GOVT #KS37789 800-808-4239 IL	\$5,587.48	_____
07/18	07/17	8073	FACEBK 4F578S7GJ2 650-5434800 CA	\$224.96	_____
07/18	07/17	7628	FACEBK A5FF8S7GJ2 650-5434800 CA	\$42.12	_____
07/20	07/19	9218	DOCUSIGN 866-219-4318 WA	\$1,329.04	_____
07/21	07/21	5858	Google ADS3095003972 650-2530000 CA	\$500.00	_____
07/24	07/21	2375	MOUNTAIN MIKES PIZZA A ALAMEDA CA	\$191.00	_____
07/24	07/21	0311	SAFEWAY #3281 ALAMEDA CA	\$73.23	_____
07/24	07/20	4738	OFFICEMAX/DEPOT 6602 800-463-3768 CA	\$71.71	_____
07/31	07/29	1814	BambooHR HRIS 866-3879595 UT	\$238.00	_____
07/31	07/29	3727	FACEBK ELENCTPFJ2 650-5434800 CA	\$500.00	_____
07/31	07/28	0883	MOUNTAIN MIKES PIZZA A 510-7499499 CA	\$218.15	_____
08/02	08/01	0102	GOOGLE*SVCSAOASCHOOLS. CC GOOGLE.COM DE	\$43.83	_____
08/02	08/01	5852	Google ADS3095003972 650-2530000 CA	\$518.24	_____
08/02	08/01	9382	IHIRE, LLC 866-330-0196 MD	\$299.00	_____
Total for Account 4798 5101 5421 5764				\$38,841.97	

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
07/10	07/10	ET	PAYMENT THANK YOU	\$21,287.91CR	_____
Total for Account 4798 5100 5505 5830				\$21,287.91CR	



August 2023 Statement 07/04/2023 - 08/02/2023
ACADEMY OF ALAMEDA (CPN 001559617)

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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	19.24%	
**PURCHASES	\$42,080.14	\$0.00	YES	\$0.00	19.24%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	29.24%	

Contact Us



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



Questions
Elan Financial Services
P.O. Box 6353
 Fargo, ND 58125-6353



Mail payment coupon
with a check
Elan Financial Services
P.O. Box 790408
St. Louis, MO 63179-0408



Online
myaccountaccess.com

