

01/15/13

ASB VISA

Vendor Name: **Cardmember Services**

<u>Reference</u>	<u>Amount Paid</u>
4798171011000061	2897.81

Township Supervisor

Algonquin State Bank

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December 2015 Statement 11/26/2015 - 12/28/2015

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ALGONQUIN TOWNSHIP (CPN 000012538)

Cardmember Service 1-866-552-8855

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.

Sign up for Emails to take full advantage of your card benefits! Visit myaccountaccess.com to enroll in Credit Card Account Access. Click "to Enroll" and enter your information. Enter your email address to receive exclusive offers that are only available online, as well as important updates on your account.

A Great way to get great offers from Visa Checkout. Each week through December 2015 Visa Checkout is offering new money-saving deals with various merchants. Watch the NFL games on FOX or learn more at visacheckout.com/gamedaydeals. Merchant offers and campaign details found at visacheckout.com/gamedaydeals. Visa is a proud sponsor of the NFL.

Transactions KUNZ JR,ROBERT R				Credit Limit \$25000	
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
11/27	11/25	4995	Safari Books Online 707-827-4118 MA	\$472.89	6220.002
12/03	12/02	1711	WEB*NETWORKSOLUTIONS 888-642-9675 FL	\$1.99	6390.002
12/17	12/16	8421	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$100.97	6510.002
12/17	12/16	5906	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$40.00	6510.002
12/17	12/16	3831	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$121.00	6510.002
12/18	12/16	9303	BLR/HCPRO BRENTWOOD TN	\$1,695.00	6210.002
12/18	12/17	4034	CFK*PEOPLEFINDERS 800-7188997 CA	\$24.95	6390.002
12/18	12/17	5985	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$98.99	6510.002
12/21	12/19	6728	MSFT * E06001O1C6 800-642-7676 NV	\$26.56	6530.002
12/21	12/19	9322	ADOBE *CREATIVE CLOUD 800-833-6687 CA	\$53.11	6530.002
12/21	12/20	6337	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$159.00	6510.002
12/28	12/24	1871	D J*WALL ST JOURNAL 800-568-7625 MA	\$103.35	6210.002
Total for Account 4798 5100 4484 7669				\$2,897.81	

Transactions BILLING ACCOUNT ACTIVITY					
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
12/15	12/11	0167	PAYMENT THANK YOU	\$118.25CR	
Total for Account 4798 1710 1100 0061				\$118.25CR	

Continued on Next Page

Algonquin State Bank

December 2015 Statement 11/26/2015 - 12/28/2015

Page 3 of 3

ALGONQUIN TOWNSHIP (CPN 000012538)

Cardmember Service 1-866-552-8855

2015 Totals Year-to-Date	
Total Fees Charged in 2015	\$0.00
Total Interest Charged in 2015	\$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	12.99%	
**PURCHASES	\$2,897.81	\$0.00	YES	\$0.00	12.99%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	20.99%	

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

Algonquin State Bank

December 2015 Statement

Open Date: 11/26/2015 Closing Date: 12/28/2015

Page 1 of 3

Account: 4798 1710 1100 0061

Visa® Business Card
ALGONQUIN TOWNSHIP (CPN 000012538)

Cardmember Service ☎ 1-866-552-8855
BUS 30 ELN 8 16

New Balance \$2,897.81
Minimum Payment Due \$29.00
Payment Due Date 01/23/2016

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$39.00 Late Fee and your APRs may be increased up to the Penalty APR of 28.99%.

Activity Summary

Previous Balance	+	\$118.25
Payments	-	\$118.25CR
Other Credits		\$0.00
Purchases	+	\$2,897.81
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
New Balance	=	\$2,897.81
Past Due		\$0.00
Minimum Payment Due		\$29.00
Credit Line		\$25,000.00
Available Credit		\$22,102.19
Days in Billing Period		33

RECEIVED

JAN 04 2016

ALGONQUIN TOWNSHIP
ASSESSOR



Payment Options:



Mail payment coupon
with a check



Pay online at
myaccountaccess.com



Pay by phone
1-866-552-8855

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. Credit insurance charges are not included in the **ADB** calculation for Purchases until the first day of the billing cycle following the date the credit insurance premium is 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.

02/10/16

ASB VISA

Vendor Name: **Cardmember Services**

<u>Reference</u>	<u>Amount Paid</u>
4798 1710 1100 0061	2106.61

Township Supervisor

Algonquin State Bank

January 2016 Statement

Open Date: 12/29/2015 Closing Date: 01/26/2016

Page 1 of 3

Account: 4798 1710 1100 0061

Visa® Business Card
ALGONQUIN TOWNSHIP (CPN 000012538)

Cardmember Service ☎ 1-866-552-8855
BUS 30 ELN 78 16

New Balance \$2,106.61
Minimum Payment Due \$22.00
Payment Due Date 02/23/2016

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$39.00 Late Fee and your APRs may be increased up to the Penalty APR of 28.99%.

Activity Summary

Previous Balance	+	\$2,897.81
Payments	-	\$2,897.81 CR
Other Credits		\$0.00
Purchases	+	\$2,106.61
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00

New Balance = \$2,106.61

Past Due \$0.00

Minimum Payment Due \$22.00

Credit Line \$25,000.00

Available Credit \$22,893.39

Days in Billing Period 29

FEB 10 2016

RECEIVED

FEB 01 2016

**ALGONQUIN TOWNSHIP
ASSESSOR**

ASB - VISA

6220.002 - 2000.00
6390.002 - 26.94
6530.002 - 79.67
2106.61

Payment Options:



mail payment coupon
with a check



Pay online at
myaccountaccess.com



Pay by phone
1-866-552-8855

What To Do If You Think You Made 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.

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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.

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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.

Algonquin State Bank

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January 2016 Statement 12/29/2015 - 01/26/2016

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ALGONQUIN TOWNSHIP (CPN 000012538)

Cardmember Service 1-866-552-8855

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.

An Easy Way to Monitor Your Spending. Now there's a more convenient way to view and monitor your credit card spending history. With ScoreBoard, you can securely view your transaction and spending information online. It's a valuable cardmember tool that will help you manage your expenses from the convenience of your computer! See enclosed insert for more details.

Visa Payment Controls allows you to customize each of your employee's business credit cards to control where, when, and how your employees use them. Easily set controls that limit card use by time of day or day of week, dollar amount, transaction types or geographical locations. Visit myaccountaccess.com/vpc to set up customized controls on your employees' business credit cards today.

Transactions KUNZ JR, ROBERT R Credit Limit \$25000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
12/31	12/30	4471	WEB*NETWORKSOLUTIONS 888-642-9675 FL	\$1.99	6390.
01/19	01/18	1906	MSFT * E06001RS59 800-642-7676 NV	\$26.56	6530
01/19	01/17	5297	CFK*PEOPLEFINDERS 800-7188997 CA	\$24.95	6390
01/19	01/15	0315	EXAMFORCE 800-845-8569 FL	\$2,000.00	6220
01/21	01/19	3838	ADOBE *CREATIVE CLOUD 800-833-6687 CA	\$53.11	6530
Total for Account 4798 5100 4484 7669				\$2,106.61	

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
01/19	01/17	0224	PAYMENT THANK YOU	\$2,897.81CR	
Total for Account 4798 1710 1100 0061				\$2,897.81CR	

2016 Totals Year-to-Date

Total Fees Charged in 2016	\$0.00
Total Interest Charged in 2016	\$0.00

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Algonquin State Bank

January 2016 Statement 12/29/2015 - 01/26/2016
ALGONQUIN TOWNSHIP (CPN 000012538)

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Cardmember Service 1-866-552-8855

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	12.99%	
**PURCHASES	\$2,106.61	\$0.00	YES	\$0.00	12.99%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	20.99%	

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

End of Statement

ALGONQUIN TOWNSHIP

Receive Email Updates

Sign up for important updates and special offers
for your credit card account to be delivered to your inbox.

Provide your email address at email.myaccountaccess.com.

03/09/13

VISA - KLEMM

Vendor Name: **First National Bank Omaha**

Reference	Amount Paid
Constant Contact	168.00

Township Supervisor



**Account Summary**

Previous Balance \$0.00
 Payments -\$0.00
 Other Credits -\$0.00
 Purchases +\$168.00
 Balance Transfers +\$0.00
 Cash Advances +\$0.00
 Fees Charged +\$0.00
 Interest Charged +\$0.00
New Balance \$168.00

Statement Closing Date 02/24/16
 Days in Billing Cycle 29

Total Credit Limit \$15,000.00
 Available Credit \$14,832.00
 Cash Limit \$3,000.00
 Available Cash \$3,000.00

**Payment Information**

New Balance \$168.00
 Minimum Payment Due \$10.00
 Past Due Amount \$0.00
Payment Due Date March 22, 2016

Manage your business expenses with convenient online access.

- Make secure online payments
- Access current and historical statements, up to 7 years old
- Monitor monthly expenses

Login today to explore all the online possibilities!**Customer Service****Call: Toll Free 1-800-819-4249**

(TDD Telecommunications Device for the Deaf: 1-800-925-2833)

Visit: www.firstbankcard.com/fnbo

Remit to: First National Bank Omaha, P.O. Box 2818, Omaha, NE 68103-2818

Save Time and Stamps
 by Paying Online!

**Transaction Detail**

Trans Date	Post Date	Reference Number	Transaction Description	Credits (CR) and Debits
2-17	2-18	24906416048023260194427 7	CTC*CONSTANTCONTACT.COM 855-2295506 MA	\$168.00

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

(v) Variable Rate (f) Fixed Rate

Charge Summary

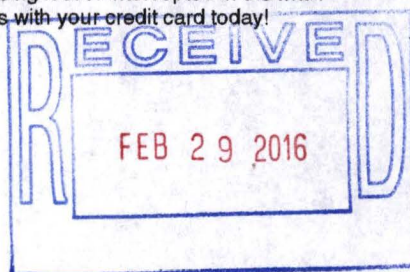
	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days Rate Used	Interest Charge
Purchases	12.18% (v)	\$46.39	29	\$0.00
Cash Advance	25.43% (v)	\$0.00	29	\$0.00

2016 Total Year-to-Date

Total fees charged in 2016 \$0.00
 Total interest charged in 2016 \$0.00

Additional Information Regarding Your Account**An Easier Way to Pay Your Bills!**

Tired of writing checks and spending money on stamps every time you pay a bill? Pay your recurring monthly bills automatically with your credit card! No hassle. No forgetting to send a payment for phone, internet, even utilities. And, no worries about your payment being lost or intercepted in the mail. It's quick and convenient. Start paying your monthly bills with your credit card today!



3018 DMH 07 160225 PAGE 00001 OF 00001

36000



Payment Requirements: Payments must be (1) accompanied by the top portion of this billing statement; (2) received no later than 5:00 p.m. (Central Time) on the Payment Due date at the location we have specified for receipt of your payment; (3) made only by one check or money order with the account number listed thereon if your payment is made by mail; (4) made in U.S. Dollars; and (5) sent in the enclosed envelope to the P.O. Box specified on the top of the front of this statement. If we accept a payment that does not comply with these requirements, there may be a delay in crediting your account, which may result in additional interest and fees. If your payment is returned unpaid by your bank for insufficient funds, we may re-present your check electronically. If you want to make a single payment on multiple accounts, please contact Commercial Card Customer Service for specific instructions.

Credit Limits: Only the "Cash Limit" portion of your Credit Limit is available for cash advances. "Available Credit" or "Available Cash" refers to the part of your Credit Limit or Cash Limit that was available as of this billing statement's closing date and may not reflect overlimit or credit balance amounts. We may raise or lower your Credit Limit and/or Cash Limit at any time and may restrict the amount that is available for Balance Transfers. After we credit a payment to your account, there may be a delay before it operates to restore your Available Credit or Available Cash. There may be a delay in restoring your Available Credit until we determine a payment is unlikely to be returned for insufficient funds or for some other reason. If an individual Credit Limit has not been established for an account by the Company, its authorized representative or the account owner, the Credit Limit disclosed on statements for any such account may disclose an amount up to the Credit Limit of the Company's account (which may not accurately reflect the actual Credit Limit available for the Company's account).

Errors, Questions and Charges Not Recognized:

- Merchants may bill under different names and/or locations. If possible, verify the dollar amount to a sales receipt.
- When returning merchandise through the mail, always request a returned receipt.
- Be sure to obtain a cancellation number when canceling lodging reservations.
- Regarding problems with goods or services, first attempt to resolve with the merchant.

Liability for Unauthorized Use: If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at P.O. Box 3696 Omaha, NE 68103-0696 or the facsimile number 402-602-6098 or call us at 1-800-688-7070. If we issue less than ten cards: (1) You will not be liable for any unauthorized use that occurs after you notify us; (2) You may, however, be liable for unauthorized use that occurs before your notice to us; and (3) In any case, your liability will not exceed \$50. If we issue ten or more cards, the Company, its authorized representative and/or the account owner shall be liable for any and all unauthorized use thereof.

Information Provided to Credit Bureaus: Information about your account is periodically provided to one or more credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. If you think any information regarding you or your account is inaccurate, write to us on a separate sheet at: P.O. Box 3412, Omaha, NE 68103-0412.

03/06

5

ASB VISA

Vendor Name: **Cardmember Services**

<u>Reference</u>	<u>Amount Paid</u>
Tech Support/Softwar	410.16

Township Supervisor



Algonquin State Bank

W

February 2016 Statement 01/27/2016 - 02/24/2016

Page 2 of 3

ALGONQUIN TOWNSHIP (CPN 000012538)

Cardmember Service 1-866-552-8855



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.

Pay taxes instantly with your credit card. It's a fast, easy and secure way to pay your federal and state taxes. You will receive an electronic receipt so you will know your payment was received on time. See the enclosed insert for more details.

Visa Payment Controls allows you to customize each of your employee's business credit cards to control where, when, and how your employees use them. Easily set controls that limit card use by time of day or day of week, dollar amount, transaction types or geographical locations. Visit myaccountaccess.com/vpc to set up customized controls on your employees' business credit cards today.

Transactions				KUNZ JR,ROBERT R	Credit Limit \$25000
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
01/28	01/27	2036	WEB*NETWORKSOLUTIONS 888-642-9675 FL	\$1.99	6390.002
02/04	02/03	0591	CBI*CLEVERBRIDGE INC 800-799-9570 IL	\$67.94	6530.002
02/18	02/17	0265	CFK*PEOPLEFINDERS 800-7188997 CA	\$24.95	6390.002
02/19	02/18	1238	IBACKUP.COM PRO SOFTNE 800-949-3555 CA	\$235.61	6530.002
02/22	02/19	6273	ADOBE *CREATIVE CLOUD 800-833-6687 CA	\$53.11	6530.002
02/22	02/19	2058	MSFT * E06001VOBQ 800-642-7676 NV	\$26.56	6530.002
Total for Account 4798 5100 4484 7669				\$410.16	

Transactions		BILLING ACCOUNT ACTIVITY			
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
02/17	02/14	0126	PAYMENT THANK YOU	\$2,106.61CR	
Total for Account 4798 1710 1100 0061				\$2,106.61CR	

2016 Totals Year-to-Date	
Total Fees Charged in 2016	\$0.00
Total Interest Charged in 2016	\$0.00



Continued on Next Page

Algonquin State Bank

February 2016 Statement 01/27/2016 - 02/24/2016
ALGONQUIN TOWNSHIP (CPN 000012538)

Page 3 of 3
Cardmember Service 1-866-552-8855

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	12.99%	
**PURCHASES	\$410.16	\$0.00	YES	\$0.00	12.99%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	20.99%	

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

End of Statement

ALGONQUIN TOWNSHIP

Receive Email Updates

Sign up for important updates and special offers
for your credit card account to be delivered to your inbox.

Provide your email address at email.myaccountaccess.com.

Algonquin State Bank

February 2016 Statement

Open Date: 01/27/2016 Closing Date: 02/24/2016

Page 1 of 3

Account: 4798 1710 1100 0061



Visa® Business Card
ALGONQUIN TOWNSHIP (CPN 000012538)

Cardmember Service ☎ 1-866-552-8855
BUS 30 ELN 68 16

New Balance \$410.16
Minimum Payment Due \$10.00
Payment Due Date 03/23/2016

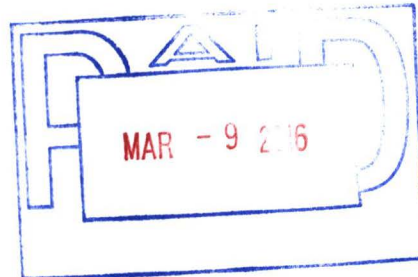
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$39.00 Late Fee and your APRs may be increased up to the Penalty APR of 28.99%.

Activity Summary

Previous Balance	+	\$2,106.61
Payments	-	\$2,106.61 CR
Other Credits		\$0.00
Purchases	+	\$410.16
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00

New Balance	=	\$410.16
Past Due		\$0.00
Minimum Payment Due		\$10.00

Credit Line	\$25,000.00
Available Credit	\$24,589.84
Days in Billing Period	29



RECEIVED
MAR 03 2016
**ALGONQUIN TOWNSHIP
ASSESSOR**

Payment Options:



Mail payment coupon
with a check



Pay online at
myaccountaccess.com



Pay by phone
1-866-552-8855

What To Do If You Think You Made A Mistake On Your Statement

If you think there is an error on your statement, please call us at the telephone number _____ 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:

- 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.)
- 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.
- You must not yet have fully paid for the purchase.
- 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

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. Credit insurance charges are not included in the **ADB** calculation for Purchases until the first day of the billing cycle following the date the credit insurance premium is 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.

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 repayment penalty if you pay your balance at any time prior to your payment due date.

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.

04/...16

AMERICAN EX

Vendor Name: **American Express**

Reference	Amount Paid
Election Judges	550.00

Township Supervisor



Platinum Business
ALGONQUIN TWNSHI
ROBERT J MILLER
Closing Date 03/28/16

dit Card
Y

OPEN SM

p. 3/9

Account Ending 5-21007

Payments and Credits

Summary

Payments

Credits

Total Payments and Credits

Detail

*Indicates posting date

Payments

03/14/16* PAYMENT RECEIVED - THANK YOU

New Charges

Summary

Total New Charges

Detail



ROBERT J MILLER
Card Ending 5-21007

03/03/16 WHITEPAGES PRO
(800)336-1327 WA
800-336-1327

03/07/16 AMAZON MKTPLACE PMTS
AMZN.COM/BILL WA
BOOK STORES

03/15/16 DAILYHERALD TWNSQR REFLEJ
847-4274300 IL
8474274300

03/17/16 SIRIUSXM.COM/ACCT
888-635-5144 NY
XM SATELITE

03/18/16 BRUNCH CAFE 0000
FOX RIVER GRO IL
847-312-5460
Description
FOOD/BEVERAGE

03/22/16 AMAZON MKTPLACE PMTS
AMZN.COM/BILL WA
BOOK STORES

03/24/16 AMAZON MKTPLACE PMTS
AMZN.COM/BILL WA
BOOK STORES

Brunch Cafe
935 Route 22
Fox River Grove, Illinois
Tel: (847) 516-0409

Authorization

Card Type : American Express

Card Number : *****1007

MID : 313301542889

Date/Time : 03/18/2016 02:28:57 PM

Approval # : 570336

Server Name : peter

Check Number : 47492

Table : Take Out

Guest : *

AMOUNT :

\$1100.00

Tip ::

TOTAL :

Signature

Cardholder will pay card issuer above
amount pursuant to cardholder agreement

Approved - Thank You

*** Customer Copy ***

Retain this copy for statement validation

Total

-\$2,528.37

\$0.00

-\$2,528.37

Amount

-\$2,528.37

Total

\$1,897.25

Amount

\$19.95

\$43.00

\$500.00

\$49.99

\$1,100.00 ✓

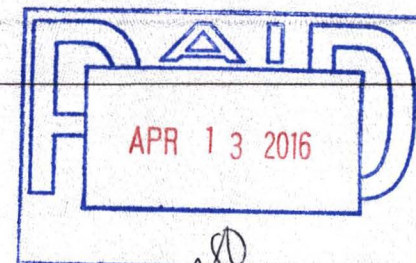
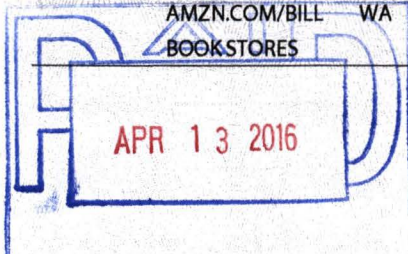
\$82.99

\$42.99

T.F. - \$ 550.00

R.D. - \$ 550.00

Election Judges' food



Continued on reverse



Platinum Business
ALGONQUIN TOWNSHIP
ROBERT J MILLER
Closing Date 03/28/16

edit Card
NY

Next Closing Date 04/27/16

OPEN SM

p. 1/9

Account Ending 5-21007

New Balance **\$1,897.25**
Minimum Payment Due **\$35.00**
Payment Due Date **04/22/16[†]**

† Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 04/22/16, you may have to pay a late fee of up to \$38.00 and your Purchase APR may be increased to the Penalty APR of 29.49%.

Membership Rewards® Points
Available and Pending as of 02/29/16
7,353
For up to date point balance and full program details, visit membershprewards.com

Account Summary

Previous Balance \$2,528.37
Payments/Credits -\$2,528.37
New Charges +\$1,897.25
Fees +\$0.00
Interest Charged +\$0.00

New Balance **\$1,897.25**
Minimum Payment Due **\$35.00**

Credit Limit \$22,000.00
Available Credit \$20,102.75
Cash Advance Limit \$3,400.00
Available Cash \$3,400.00
Days in Billing Period: 31

Customer Care

Pay by Computer
open.com/pbc

Customer Care **Pay by Phone**
1-800-521-6121 1-800-472-9297

See Page 2 for additional information.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

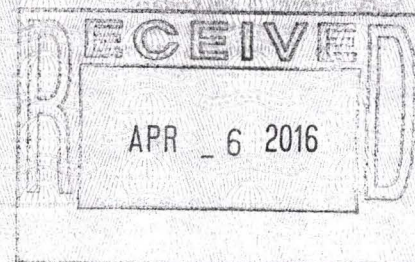
If you make no additional charges and each month you pay...	You will pay off the balance shown on this statement in about...	And you will pay an estimated total of...
Only the Minimum Payment Due	7 years	\$3,012
\$65	3 years	\$2,352 (Savings = \$660)

If you would like information about credit counseling services, call 1-888-733-4139.

See page 2 for important information about your account.

We want you to have easy access to the most up to date version of the Membership Rewards® Terms & Conditions. The most recent Terms & Conditions are available at MembershipRewards.com/terms.

See Page 5 for Important Changes to Your Account Benefits.



↓ Please fold on the perforation below, detach and return with your payment ↓

Payment Coupon
Do not staple or use paper clips

Pay by Computer
open.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 5-21007

Enter 15 digit account # on all payments.
Make check payable to American Express.

MB 01 001156 30427 B 6 A



ROBERT J MILLER
ALGONQUIN TOWNSHIP HWY
ALGONQUIN TOWNSHIP HWY
3702 US HIGHWAY 14
CRYSTAL LAKE IL 60014-8204

Payment Due Date
04/22/16
New Balance
\$1,897.25
Minimum Payment Due
\$35.00

☐ Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

\$
Amount Enclosed

0000349990990914915 000189725000003500 24 H

04/15/2011

S

ASB VISA

Vendor Name: **Cardmember Services**

<u>Reference</u>	<u>Amount Paid</u>
7898171011000061	1503.85

Township Supervisor

Algonquin State Bank

March 2016 Statement



Open Date: 02/25/2016 Closing Date: 03/24/2016

Page 1 of 3

Account: 4798 1710 1100 0061

Visa® Business Card

ALGONQUIN TOWNSHIP (CPN 000012538)

Cardmember Service

BUS 30 ELN

68

16

1-866-552-8855

New Balance \$1,503.85
Minimum Payment Due \$16.00
Payment Due Date 04/23/2016

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$39.00 Late Fee and your APRs may be increased up to the Penalty APR of 28.99%.

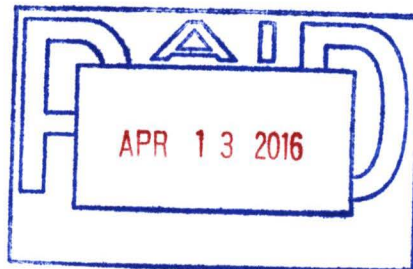
Activity Summary

Previous Balance	+	\$410.16
Payments	-	\$410.16 ^{CR}
Other Credits		\$0.00
Purchases	+	\$1,503.85
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00

New Balance = \$1,503.85
Past Due \$0.00
Minimum Payment Due \$16.00

Credit Line \$25,000.00
Available Credit \$23,496.15
Days in Billing Period 29

ASSESSOR
ASB - VISA
6186.002 - 195.89
6210.002 - 103.35
6398.002 - 28.93
6510.002 - 866.48
6530.002 - 260.60
6920.002 - 48.60
\$1503.85



Payment Options:



with a check

it coupon



Pay online at
myaccountaccess.com



Pay by phone
1-866-552-8855

What To Do If You Think You Made 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. Credit insurance charges are not included in the **ADB** calculation for Purchases until the first day of the billing cycle following the date the credit insurance premium is 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.

Algonquin State Bank

March 2016 Statement 02/25/2016 - 03/24/2016

Page 2 of 3

ALGONQUIN TOWNSHIP (CPN 000012538)

Cardmember Service ☎ 1-866-552-8855

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.

An Easy Way to Monitor Your Spending. Now there's a more convenient way to view and monitor your credit card spending history. With ScoreBoard, you can securely view your transaction and spending information online. It's a valuable cardmember tool that will help you manage your expenses from the convenience of your computer! See enclosed insert for more details.

Imagine yourself cheering on the best athletes in the world at the Rio 2016 Olympic Games and Opening Ceremony, courtesy of Visa. Learn more about the Visa Rio 2016 Olympic Games-Themed Sweepstakes by visiting Visa.com/RioSweeps through April 30, 2016.

Pay taxes instantly with your credit card. It's a fast, easy and secure way to pay your federal and state taxes. You will receive an electronic receipt so you will know your payment was received on time. Learn more at officialpayments.com.

Now you can manage your personal credit card on the go. Download the new mobile app and put your personal account in the palm of your hand. You can; Check your balance, Pay your bill and Review recent activity! It's an easy way to keep your credit card account close at hand.

Transactions			KUNZ JR,ROBERT R	Credit Limit \$25000	
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
02/25	02/24	4359	WEB*NETWORKSOLUTIONS 888-642-9675 FL	\$1.99-	<u>6390</u>
03/01	02/29	4878	USPS POSTAL ST66100207 800-3447779 MO	\$195.89-	<u>6180</u>
03/07	03/04	1131	IBACKUP.COM PRO SOFTNE 800-949-3555 CA	\$180.93-	<u>6530.</u>
03/10	03/09	3211	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$130.74✓	<u>6510</u>
03/10	03/09	8594	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$678.99~	<u>6510</u>
03/11	03/11	6690	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$24.30	<u>6920</u>
03/14	03/13	7992	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$14.38~	<u>6510</u>
03/14	03/14	1072	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$18.22-	<u>6510</u>
03/14	03/11	9747	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$24.30	<u>6920</u>
03/18	03/17	6265	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$24.15-	<u>6510.</u>
03/21	03/19	6968	CFK*PEOPLEFINDERS 800-7188997 CA	\$24.95-	<u>6390</u>
03/21	03/19	9230	ADOBE *CREATIVE CLOUD 800-833-6687 CA	\$53.11-	<u>6530</u>
03/21	03/18	1425	MSFT * E06001ZO1K 800-642-7676 NV	\$26.56~	<u>6530</u>
03/22	03/21	5199	D J*WALL ST JOURNAL 800-568-7625 MA	\$103.35-	<u>6210.</u>
03/24	03/23	0866	WEB*NETWORKSOLUTIONS 888-642-9675 FL	\$1.99-	<u>6390</u>
Total for Account 4798 5100 4484 7669				\$1,503.85	

Continued on Next Page

Algonquin State Bank

March 2016 Statement 02/25/2016 - 03/24/2016

ALGONQUIN TOWNSHIP (CPN 000012538)

Page 3 of 3

Cardmember Service 1-866-552-8855

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
03/14	03/12	0226	PAYMENT THANK YOU	\$410.16CR	
Total for Account 4798 1710 1100 0061				\$410.16CR	

2016 Totals Year-to-Date

Total Fees Charged in 2016	\$0.00
Total Interest Charged in 2016	\$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	12.99%	
**PURCHASES	\$1,503.85	\$0.00	YES	\$0.00	12.99%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	20.99%	

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

End of Statement

ALGONQUIN TOWNSHIP

Receive Email Updates

Sign up for important updates and special offers for your credit card account to be delivered to your inbox.

Provide your email address at email.myaccountaccess.com.

ALGONQUIN TOWNSHIP

05/1 ...6

ASB VISA

Vendor Name: **Cardmember Services**

Reference	Amount Paid
4798171011000061	6545.66

Township Supervisor

Algonquin State Bank

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April 2016 Statement 03/25/2016 - 04/26/2016

Page 2 of 3

ALGONQUIN TOWNSHIP (CPN 000012538)

Cardmember Service 1-866-552-8855

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.

Visa Payment Controls allows you to customize each of your employee's business credit cards to control where, when, and how your employees use them. Easily set controls that limit card use by time of day or day of week, dollar amount, transaction types or geographical locations. Visit myaccountaccess.com/vpc to set up customized controls on your employees' business credit cards today.

Transactions KUNZ JR, ROBERT R Credit Limit \$25000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
04/01	03/31	0056	EXAMFORCE 800-845-8569 FL	\$2,000.00	6220.002
04/04	04/02	4703	TEA*THE GREAT COURSES 800-832-2412 VA	\$69.95	6220.002
04/07	04/06	1589	IBACKUP.COM PRO SOFTNE 800-949-3555 CA	\$289.11	6530.002
04/14	04/13	0077	EXAMFORCE 800-845-8569 FL	\$4,000.00	6220.002
04/19	04/18	5245	MSFT * E060023V0X 800-642-7676 NV	\$26.56	6530.002
04/20	04/19	7780	CFK*PEOPLEFINDERS 800-7188997 CA	\$24.95	6390.002
04/21	04/19	3799	ADOBE *CREATIVE CLOUD 800-833-6687 CA	\$53.11	6530.002
04/21	04/20	7981	WEB*NETWORKSOLUTIONS 888-642-9675 FL	\$1.99	6390.002
04/22	04/21	0079	PRESS PLUS 866-717-7377 NY	\$79.99	6210.002
Total for Account 4798 5100 4484 7669				\$6,545.66	

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
04/18	04/17	0008	PAYMENT THANK YOU	\$1,503.85cr	
Total for Account 4798 1710 1100 0061				\$1,503.85cr	

2016 Totals Year-to-Date

Total Fees Charged in 2016	\$0.00
Total Interest Charged in 2016	\$0.00

Continued on Next Page

RECEIVED

Algonquin State Bank

MAY 02 2016

April 2016 Statement 03/25/2016 - 04/26/2016
ALGONQUIN TOWNSHIP (CPN 000012538)

ALGONQUIN TOWNSHIP
ASSESSOR

Page 3 of 3

Cardmember Service 1-866-552-8855

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	12.99%	
**PURCHASES	\$6,545.66	\$0.00	YES	\$0.00	12.99%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	20.99%	

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

End of Statement

ALGONQUIN TOWNSHIP

Receive Email Updates

Sign up for important updates and special offers
for your credit card account to be delivered to your inbox.

Provide your email address at email.myaccountaccess.com.

Algonquin State Bank

April 2016 Statement

Open Date: 03/25/2016 Closing Date: 04/26/2016

Page 1 of 3

Account: 4798 1710 1100 0061

Visa® Business Card
ALGONQUIN TOWNSHIP (CPN 000012538)

Cardmember Service 1-866-552-8855
BUS 30 ELN 5 8 16

New Balance	\$6,545.66
Minimum Payment Due	\$66.00
Payment Due Date	05/23/2016

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$39.00 Late Fee and your APRs may be increased up to the Penalty APR of 28.99%.

Activity Summary

Previous Balance	+	\$1,503.85
Payments	-	\$1,503.85 ^{CR}
Other Credits		\$0.00
Purchases	+	\$6,545.66
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00

New Balance	=	\$6,545.66
Past Due		\$0.00
Minimum Payment Due		\$66.00
Credit Line		\$25,000.00
Available Credit		\$18,454.34
Days in Billing Period		33

Payment Options:



Mail payment coupon
with a check



Pay online at
myaccountaccess.com



Pay by phone
1-866-552-8855

What To Do If You Think You've Made 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. Credit insurance charges are not included in the **ADB** calculation for Purchases until the first day of the billing cycle following the date the credit insurance premium is 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.

06/06

ASB VISA

Vendor Name: **Cardmember Services**

Reference	Amount Paid
4798 1710 1100 0061	579.04

Township Supervisor



Algonquin State Bank

May 2016 Statement

Open Date: 04/27/2016 Closing Date: 05/25/2016

Page 1 of 3

Account: 4798 1710 1100 0061

Visa® Business Card
ALGONQUIN TOWNSHIP (CPN 000012538)

Cardmember Service ☎ 1-866-552-8855
BUS 30 ELN 8 16

New Balance \$635.80
Minimum Payment Due \$10.00
Payment Due Date 06/23/2016

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$39.00 Late Fee and your APRs may be increased up to the Penalty APR of 28.99%.

Activity Summary

Previous Balance	+	\$6,545.66
Payments	-	\$6,545.66CR
Other Credits		\$0.00
Purchases	+	\$635.80
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00

New Balance = \$635.80
Past Due \$0.00
Minimum Payment Due \$10.00

Credit Line \$25,000.00
Available Credit \$24,364.20
Days in Billing Period 29

ASB VISA

6186.002 - 63.35

6190.002 - 50.00

6210.002 - 99.00

6390.002 - 26.94

6530.002 - 79.67

6750.002 - 162.85

6920.002 - 97.23

579.04



Payment Options: ☐ with a check ☐ pon

Pay online at
myaccountaccess.com

Pay by phone
1-866-552-8855

What To Do If You Think You Made 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. Credit insurance charges are not included in the **ADB** calculation for Purchases until the first day of the billing cycle following the date the credit insurance premium is 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.

Algonquin State Bank

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May 2016 Statement 04/27/2016 - 05/25/2016

Page 2 of 3

ALGONQUIN TOWNSHIP (CPN 000012538)

Cardmember Service 1-866-552-8855

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.

Visa Payment Controls allows you to customize each of your employee's business credit cards to control where, when, and how your employees use them. Easily set controls that limit card use by time of day or day of week, dollar amount, transaction types or geographical locations. Visit myaccountaccess.com/vpc to set up customized controls on your employees' business credit cards today.

Transactions KUNZ JR,ROBERT R Credit Limit \$25000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
04/29	04/28	4553	VOIPSTREET INC 888-204-8647 PA	\$50.00	6190 -
05/02	04/30	9266	PAYPAL *ANGIES LIST 402-935-7733 IN	\$56.76	RK pers.
05/02	04/29	3101	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$10.84	6180 -
05/09	05/06	5119	USPS POSTAL ST66100207 800-3447779 MO	\$52.51	6180 -
05/13	05/12	9586	MALNATIS 27 LAKEWOOD IL	\$162.85	6750 -
05/16	05/14	4720	4TE*IL SOS FORTE VEHIC SPRINGFIEL IL	\$2.23	6920
05/16	05/14	4803	4TE*SOS Woodstock Vehi Woodstock IL	\$95.00	6920
05/19	05/18	3176	MSFT * E060028487 800-642-7676 NV	\$26.56	6530 -
05/19	05/18	6757	WEB*NETWORKSOLUTIONS 888-642-9675 FL	\$1.99	6390 -
05/23	05/19	5528	ADOBE *CREATIVE CLOUD 800-833-6687 CA	\$53.11	6530 -
05/23	05/20	6514	CFK*PEOPLEFINDERS 800-7188997 CA	\$24.95	6390 -
05/24	05/24	9909	D J*BARRON'S 800-568-7625 MA	\$99.00	6210 -
Total for Account 4798 5100 4484 7669				\$635.80	

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
05/17	05/14	0067	PAYMENT THANK YOU	\$6,545.66CR	
Total for Account 4798 1710 1100 0061				\$6,545.66CR	

2016 Totals Year-to-Date

Total Fees Charged in 2016	\$0.00
Total Interest Charged in 2016	\$0.00

Continued on Next Page

Algonquin State Bank

May 2016 Statement 04/27/2016 - 05/25/2016
ALGONQUIN TOWNSHIP (CPN 000012538)

Page 3 of 3
Cardmember Service  1-866-552-8855

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	12.99%	
**PURCHASES	\$635.80	\$0.00	YES	\$0.00	12.99%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	20.99%	

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

End of Statement

ALGONQUIN TOWNSHIP

Receive Email Updates

Sign up for important updates and special offers
for your credit card account to be delivered to your inbox.

Provide your email address at email.myaccountaccess.com.

07/13/16

ASB VISA

Vendor Name: **Cardmember Services**

<u>Reference</u>	<u>Amount Paid</u>
July 13, 2016	1843.19

Township Supervisor

Algonquin State Bank

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June 2016 Statement 05/26/2016 - 06/24/2016

Page 2 of 3

ALGONQUIN TOWNSHIP (CPN 000012538)

Cardmember Service 1-866-552-8855

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.

The Auto Rental Collision Damage Waiver (ARCDW) eliminates the need for you to pay for additional accident insurance provided by most commercial auto rental companies - saving you money! Certain terms, conditions and exclusions apply. For coverage to apply you must use your eligible Visa card to secure transactions. See your Guide to Benefits for important coverage details.

Transactions KUNZ JR,ROBERT R **Credit Limit** \$25000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
05/31	05/30	3013	USPS-NCMS 66100389 800-7826724 MO	\$79.90	6180.002
05/31	05/30	2687	MICROSOFT *STORE BILL.MS.NET WA	\$1.05	6530.002
06/06	06/03	8916	PAYPAL *XPRESSSOFT 4029357733 ON	\$424.35	6530.002
06/06	06/03	1331	PAYPAL *XPRESSSOFT 4029357733 ON	\$487.95	6930.002
06/06	06/04	6265	GREATCOURSESPLUS WWW.THEGREATC VA	\$179.99	6220.002
06/10	06/09	3912	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$13.44	6510.002
06/13	06/11	5589	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$14.95	6510.002
06/14	06/13	2084	TEA*THE GREAT COURSES 800-832-2412 VA	\$54.95	6220.002
06/16	06/15	9283	WEB*NETWORKSOLUTIONS 888-642-9675 FL	\$1.99	6390.002
06/20	06/19	9527	MSFT * E06002CJKW 800-642-7676 NV	\$26.56	6530.002
06/21	06/19	9006	ADOBE *CREATIVE CLOUD 800-833-6687 CA	\$53.11	6530.002
06/21	06/20	3512	CFK*PEOPLEFINDERS 800-7188997 CA	\$24.95	6390.002
06/22	06/21	0645	D J*WALL ST JOURNAL 800-568-7625 MA	\$105.00	6210.002
06/23	06/22	5295	LYNDA.COM, INC. 888-3359632 CA	\$375.00	6220.002
Total for Account 4798 5100 4484 7669				\$1,843.19	

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
06/14	06/13	0040	PAYMENT THANK YOU	\$635.80CR	
Fees					
06/06	06/03	8916	FRGN TRANS FEE-PAYPAL *XPRESSSOFT 40	\$8.48	
06/06	06/03	1331	FRGN TRANS FEE-PAYPAL *XPRESSSOFT 40	\$9.75	
TOTAL FEES FOR THIS PERIOD				\$18.23	

Continued on Next Page

Algonquin State Bank

June 2016 Statement 05/26/2016 - 06/24/2016
 ALGONQUIN TOWNSHIP (CPN 000012538)

Page 3 of 3
 Cardmember Service 1-866-552-8855

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Total for Account 4798 1710 1100 0061	\$617.57CR	

2016 Totals Year-to-Date	
Total Fees Charged in 2016	\$18.23
Total Interest Charged in 2016	\$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	12.99%	
**PURCHASES	\$1,861.42	\$0.00	YES	\$0.00	12.99%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	20.99%	

Contact Us

 Phone	 Questions	 Mail payment coupon with a check	 Online
Voice: 1-866-552-8855	Cardmember Service	Cardmember Service	myaccountaccess.com
TDD: 1-888-352-6455	P.O. Box 6353	P.O. Box 790408	
Fax: 1-866-807-9053	Fargo, ND 58125-6353	St. Louis, MO 63179-0408	

End of Statement

ALGONQUIN TOWNSHIP

Receive Email Updates

Sign up for important updates and special offers for your credit card account to be delivered to your inbox.

Provide your email address at email.myaccountaccess.com.

RECE

JUL 05 2016

Algonquin State Bank

ALGONQUIN TOWNSHIP
ASSESSOR

June 2016 Statement

Page 1 of 3

Open Date: 05/26/2016 Closing Date: 06/24/2016

Account: 4798 1710 1100 0061


Visa® Business Card
 ALGONQUIN TOWNSHIP (CPN 000012538)

Cardmember Service ☎ 1-866-552-8855
 BUS 30 ELN 8 16

New Balance	\$1,861.42
Minimum Payment Due	\$19.00
Payment Due Date	07/23/2016

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$39.00 Late Fee and your APRs may be increased up to the Penalty APR of 28.99%.

Activity Summary

Previous Balance	+	\$635.80
Payments	-	\$635.80 ^{CR}
Other Credits		\$0.00
Purchases	+	\$1,843.19
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged	+	\$18.23
Interest Charged		\$0.00

New Balance	=	\$1,861.42
Past Due		\$0.00
Minimum Payment Due		\$19.00

Credit Line	\$25,000.00
Available Credit	\$23,138.58
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

What To Do If You Think 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 ("**DP**R") 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. Credit insurance charges are not included in the **ADB** calculation for Purchases until the first day of the billing cycle following the date the credit insurance premium is 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.

07 '16

ASB VISA

Vendor Name: **Cardmember Services**

<u>Reference</u>	<u>Amount Paid</u>
4798171011000061	18.23

DLK

Township Supervisor



Algonquin State Bank

ML

RT

June 2016 Statement 05/26/2016 - 06/24/2016

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ALGONQUIN TOWNSHIP (CPN 000012538)

Cardmember Service

1-866-552-8855

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.

The Auto Rental Collision Damage Waiver (ARCDW) eliminates the need for you to pay for additional accident insurance provided by most commercial auto rental companies - saving you money! Certain terms, conditions and exclusions apply. For coverage to apply you must use your eligible Visa card to secure transactions. See your Guide to Benefits for important coverage details.

Transactions KUNZ JR, ROBERT R Credit Limit \$25000

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Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
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Purchases and Other Debits

05/31	05/30	3013	USPS-NCMS 66100389 800-7826724 MO	\$79.90	6180.002
05/31	05/30	2687	MICROSOFT *STORE BILL.MS.NET WA	\$1.05	6530.002
06/06	06/03	8916	PAYPAL *XPRESSSOFT 4029357733 ON	\$424.35	6530.002
06/06	06/03	1331	PAYPAL *XPRESSSOFT 4029357733 ON	\$487.95	6930.002
06/06	06/04	6265	GREATCOURSESPLUS WWW.THEGREATC VA	\$179.99	6220.002
06/10	06/09	3912	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$13.44	6510.002
06/13	06/11	5589	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$14.95	6510.002
06/14	06/13	2084	TEA*THE GREAT COURSES 800-832-2412 VA	\$54.95	6220.002
06/16	06/15	9283	WEB*NETWORKSOLUTIONS 888-642-9675 FL	\$1.99	6390.002
06/20	06/19	9527	MSFT * E06002CJKW 800-642-7676 NV	\$26.56	6530.002
06/21	06/19	9006	ADOBE *CREATIVE CLOUD 800-833-6687 CA	\$53.11	6530.002
06/21	06/20	3512	CFK*PEOPLEFINDERS 800-7188997 CA	\$24.95	6390.002
06/22	06/21	0645	DJ*WALL ST JOURNAL 800-568-7625 MA	\$105.00	6210.002
06/23	06/22	5295	LYNDA.COM, INC. 888-3359632 CA	\$375.00	6220.002
Total for Account 4798 5100 4484 7669				\$1,843.19	

16

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
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Payments and Other Credits

06/14	06/13	0040	PAYMENT THANK YOU	\$635.80CR	
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Fees

06/06	06/03	8916	FRGN TRANS FEE-PAYPAL *XPRESSSOFT 40	\$8.48	
06/06	06/03	1331	FRGN TRANS FEE-PAYPAL *XPRESSSOFT 40	\$9.75	
TOTAL FEES FOR THIS PERIOD				\$18.23	

Continued on Next Page

5/6/2016

08/15/16

ASB VISA

Vendor Name: **Cardmember Services**

<u>Reference</u>	<u>Amount Paid</u>
4798171011000061	1013.49

Township Supervisor



Algonquin State Bank

July 2016 Statement

Open Date: 06/25/2016 Closing Date: 07/26/2016

Visa® Business Card

ALGONQUIN TOWNSHIP (CPN 000012538)

New Balance \$1,013.49
Minimum Payment Due \$11.00
Payment Due Date 08/23/2016

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$39.00 Late Fee and your APRs may be increased up to the Penalty APR of 28.99%.

ASB - ASSR

6210.002 -	446.88
6390.002 -	26.94
6530.002 -	439.67
6750.002 -	100.00
	<hr/>
	1013.49

RECEIVED

AUG 02 2016

ALGONQUIN TOWNSHIP
ASSESSOR

Page 1 of 3

Account: 4798 1710 1100 0061

Cardmember Service 1-866-552-8855

BUS 30 ELN 8 16

Activity Summary

Previous Balance	+	\$1,861.42
Payments	-	\$1,861.42CR
Other Credits		\$0.00
Purchases	+	\$1,013.49
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00

New Balance	=	\$1,013.49
Past Due		\$0.00
Minimum Payment Due		\$11.00

Credit Line	\$25,000.00
Available Credit	\$23,986.51
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

What To Do If You Think You Made 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. Credit insurance charges are not included in the **ADB** calculation for Purchases until the first day of the billing cycle following the date the credit insurance premium is 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.

Algonquin State Bank

July 2016 Statement 06/25/2016 - 07/26/2016

Page 2 of 3

ALGONQUIN TOWNSHIP (CPN 000012538)

Cardmember Service 1-866-552-8855

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.

Transactions KUNZ JR,ROBERT R				Credit Limit \$25000	
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
06/28	06/28	7617	D J*WALL-ST-JOURNAL 800-568-7625 MA	\$347.88 -	6210
07/01	06/30	7605	MALNATIS 27 LAKEWOOD IL	\$100.00	6750
07/13	07/12	0240	AmazonPrime Membership amzn.com/prme WA	\$99.00 -	6210
07/14	07/13	6289	WEB*NETWORKSOLUTIONS 888-642-9675 FL	\$1.99 -	6390
07/15	07/14	1416	DRI*AUTODESK ESTORE 952-908-4089 MN	\$360.00 -	6530
07/20	07/19	2952	MSFT * E06002H0OE 800-642-7676 NV	\$26.56 -	6530
07/21	07/19	4274	ADOBE *CREATIVE CLOUD 800-833-6687 CA	\$53.11 -	6530
07/22	07/21	4459	CFK*PEOPLEFINDERS 800-7188997 CA	\$24.95 -	6390
Total for Account 4798 5100 4484 7669				\$1,013.49	

Transactions BILLING ACCOUNT ACTIVITY					
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
07/19	07/18	0017	PAYMENT THANK YOU	\$1,861.42CR	
Total for Account 4798 1710 1100 0061				\$1,861.42CR	

2016 Totals Year-to-Date	
Total Fees Charged in 2016	\$18.23
Total Interest Charged in 2016	\$0.00

Algonquin State Bank

July 2016 Statement 06/25/2016 - 07/26/2016
ALGONQUIN TOWNSHIP (CPN 000012538)

Page 3 of 3
Cardmember Service 1-866-552-8855

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	12.99%	
**PURCHASES	\$1,013.49	\$0.00	YES	\$0.00	12.99%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	20.99%	

Contact Us



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

End of Statement

ALGONQUIN TOWNSHIP

Receive Email Updates

Sign up for important updates and special offers
for your credit card account to be delivered to your inbox.

Provide your email address at email.myaccountaccess.com.

WAGONQUIN TOWNSHIP

121

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10/12/10

ASB VISA

Vendor Name: **Cardmember Services**

<u>Reference</u>	<u>Amount Paid</u>
4798 1710 1100 0061	554.68

Township Supervisor



Algonquin State Bank

September 2016 Statement

Open Date: 08/25/2016 Closing Date: 09/26/2016

Page 1 of 3

Account: 4798 1710 1100 0061

Visa® Business Card
ALGONQUIN TOWNSHIP (CPN 000012538)

Cardmember Service 1-866-552-8855
BUS 30 ELN 8 16

New Balance \$554.68
Minimum Payment Due \$10.00
Payment Due Date 10/23/2016

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$39.00 Late Fee and your APRs may be increased up to the Penalty APR of 28.99%.

Activity Summary

Previous Balance	+	\$664.88
Payments	-	\$664.88 ^{CR}
Other Credits		\$0.00
Purchases	+	\$554.68
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00

New Balance = \$554.68
Past Due \$0.00
Minimum Payment Due \$10.00

Credit Line \$25,000.00
Available Credit \$24,445.32
Days in Billing Period 33

RECEIVED

OCT 03 2016

ALGONQUIN TOWNSHIP
ASSESSOR

6210.002 - 105.00
6390.002 - 26.94
6530.002 - 254.88
6930.002 - 167.86
554.68

Payment Options:



Mail payment coupon
with a check



Pay online at
myaccountaccess.com

Pay by phone
1-866-552-8855

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. Credit insurance charges are not included in the **ADB** calculation for Purchases until the first day of the billing cycle following the date the credit insurance premium is 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.

Algonquin State Bank

ML

September 2016 Statement 08/25/2016 - 09/26/2016

Page 2 of 3

ALGONQUIN TOWNSHIP (CPN 000012538)

Cardmember Service 1-866-552-8855

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.

Transactions KUNZ JR, ROBERT R Credit Limit \$25000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
09/01	08/31	0641	Amazon.com AMZN.COM/BILL WA	\$167.86	6930
09/08	09/07	3295	MSFT * E02002MK2M 800-642-7676 NV	\$175.21	6530
09/08	09/07	3374	WEB*NETWORKSOLUTIONS 888-642-9675 FL	\$1.99	6390
09/19	09/18	7128	MSFT * E06002QA01 800-642-7676 NV	\$26.56	6530
09/21	09/19	9871	ADOBE *CREATIVE CLOUD 800-833-6687 CA	\$53.11	6530
09/22	09/21	2605	CFK*PEOPLEFINDERS 800-7188997 CA	\$24.95	6390
09/26	09/24	9722	D J*WALL ST JOURNAL 800-568-7625 MA	\$105.00	6210
Total for Account 4798 5100 4484 7669				\$554.68	

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
09/19	09/17	0245	PAYMENT THANK YOU	\$664.88CR	
Total for Account 4798 1710 1100 0061				\$664.88CR	

2016 Totals Year-to-Date

Total Fees Charged in 2016	\$18.23
Total Interest Charged in 2016	\$0.00

Continued on Next Page

Algonquin State Bank

September 2016 Statement 08/25/2016 - 09/26/2016

ALGONQUIN TOWNSHIP (CPN 000012538)

Page 3 of 3

Cardmember Service (1-866-552-8855

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	12.99%	
**PURCHASES	\$554.68	\$0.00	YES	\$0.00	12.99%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	20.99%	

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

10/12/16

VISA - KLEMM

Vendor Name: **First National Bank Omaha**

Reference	Amount Paid
TOI Reg.Kelly&Matusz	330.00

Township Supervisor

**Account Summary**

Previous Balance \$0.00
 Payments -\$0.00
 Other Credits -\$0.00
 Purchases +\$330.00
 Balance Transfers +\$0.00
 Cash Advances +\$0.00
 Fees Charged +\$0.00
 Interest Charged +\$0.00
New Balance \$330.00
 Statement Closing Date 09/23/16
 Days in Billing Cycle 30
 Total Credit Limit \$15,000.00
 Available Credit \$14,670.00
 Cash Limit \$3,000.00
 Available Cash \$3,000.00

**Payment Information**

New Balance \$330.00
 Minimum Payment Due \$10.00
 Past Due Amount \$0.00
Payment Due Date October 22, 2016

Manage your business expenses with convenient online access.

- Make secure online payments
- Access current and historical statements, up to 7 years old
- Monitor monthly expenses

Login today to explore all the online possibilities!**Customer Service****Call: Toll Free 1-800-819-4249**

(TDD Telecommunications Device for the Deaf: 1-800-925-2833)

Save Time and Stamps
by Paying Online!

Visit: www.firstbankcard.com/fnbo

Remit to: First National Bank Omaha, P.O. Box 2818, Omaha, NE 68103-2818

**Transaction Detail**

5220.001

Trans Date	Post Date	Reference Number	Transaction Description	Credits (CR) and Debits
8-31	9-02	24247606245500769611147 7	TOWNSHIP OFFICIALS 800-682-2289 IL	\$165.00
8-31	9-02	24247606245500769611220 7	TOWNSHIP OFFICIALS 800-682-2289 IL	\$165.00

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

(v) Variable Rate (f) Fixed Rate

Charge Summary

	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days Rate Used	Interest Charge
Purchases	12.25% (v)	\$265.01	30	\$0.00
Cash Advance	25.50% (v)	\$0.00	30	\$0.00

2016 Total Year-to-Date

Total fees charged in 2016 \$0.00
 Total interest charged in 2016 \$0.00

Additional Information Regarding Your Account**SERVICEMEMBERS CIVIL RELIEF ACT (SCRA)**

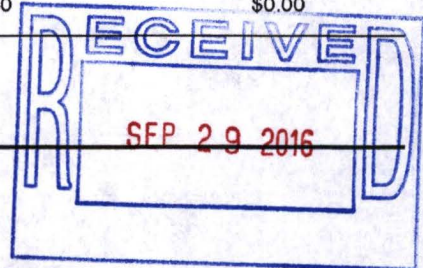
If you are an **active duty member of the United States Military**, you may be eligible for additional benefits on your account(s) under the Servicemembers Civil Relief Act (SCRA).

Call 855-868-8446 or log in to the website listed on the front of your statement and click 'Resources' for more information.

An Easier Way to Pay Your Bills!

Tired of writing checks and spending money on stamps every time you pay a bill? Pay your recurring monthly bills automatically with your credit card! No hassle. No forgetting to send a payment for phone, internet, even utilities. And, no worries about your payment being lost or intercepted in the mail.

It's quick and convenient. Start paying your monthly bills with your credit card today!



018 DKH 07 160923 PAGE 00001 OF 00001 44901

Payment Requirements: Payments must be (1) accompanied by the top portion of this billing statement; (2) received no later than 5:00 p.m. (Central Time) on the Payment Due Date at the location we have specified for receipt of your payment; (3) made only by one check or money order with the account number listed thereon if your payment is made by mail; (4) made in U.S. Dollars; and (5) sent in the enclosed envelope to the P.O. Box specified on the top of the front of this statement. If we accept a payment that does not comply with these requirements, there may be a delay in crediting your account, which may result in additional interest and fees. If your payment is returned unpaid by your bank for insufficient funds, we may re-present your check electronically. If you want to make a single payment on multiple accounts, please contact Commercial Card Customer Service for specific instructions.

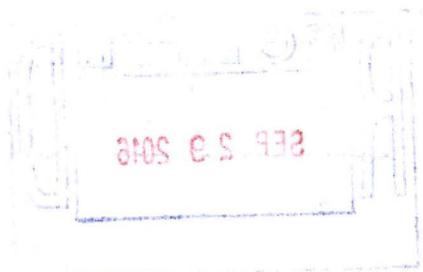
Credit Limits: Only the "Cash Limit" portion of your Credit Limit is available for cash advances. "Available Credit" or "Available Cash" refers to the part of your Credit Limit or Cash Limit that was available as of this billing statement's closing date and may not reflect overlimit or credit balance amounts. We may raise or lower your Credit Limit and/or Cash Limit at any time and may restrict the amount that is available for Balance Transfers. After we credit a payment to your account, there may be a delay before it operates to restore your Available Credit or Available Cash. There may be a delay in restoring your Available Credit until we determine a payment is unlikely to be returned for insufficient funds or for some other reason. If an individual Credit Limit has not been established for an account by the Company, its authorized representative or the account owner, the Credit Limit disclosed on statements for any such account may disclose an amount up to the Credit Limit of the Company's account (which may not accurately reflect the actual Credit Limit available for the Company's account).

Errors, Questions and Charges Not Recognized:

- Merchants may bill under different names and/or locations. If possible, verify the dollar amount to a sales receipt.
- When returning merchandise through the mail, always request a returned receipt.
- Be sure to obtain a cancellation number when canceling lodging reservations.
- Regarding problems with goods or services, first attempt to resolve with the merchant.

Liability for Unauthorized Use: If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at P.O. Box 3696 Omaha, NE 68103-0696 or the facsimile number 402-602-6098 or call us at 1-800-688-7070. If we issue less than ten cards: (1) You will not be liable for any unauthorized use that occurs after you notify us; (2) You may, however, be liable for unauthorized use that occurs before your notice to us; and (3) In any case, your liability will not exceed \$50. If we issue ten or more cards, the Company, its authorized representative and/or the account owner shall be liable for any and all unauthorized use thereof.

Information Provided to Credit Bureaus: Information about your account is periodically provided to one or more credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. If you think any information regarding you or your account is inaccurate, write to us on a separate sheet at: P.O. Box 3412, Omaha, NE 68103-0412.



11/09/13

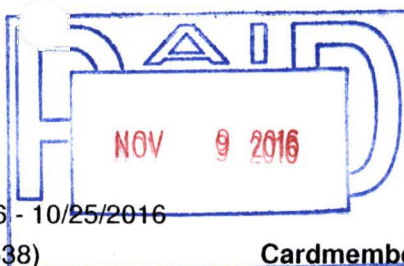
ASB VISA Vendor Name: **Cardmember Services**

Reference	Amount Paid
Tech Support	403.21

Township Supervisor



Algonquin State Bank



October 2016 Statement 09/27/2016 - 10/25/2016

Page 2 of 3

ALGONQUIN TOWNSHIP (CPN 000012538)

Cardmember Service 1-866-552-8855

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.

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT TERMS. Please read this notice and keep with your records. Effective June 1, 2016, the 3rd, 4th and 5th sentences of the Minimum Payment section of your Cardmember Agreement are clarified to read as follows:

"Your Minimum Payment will be calculated as follows: first we determine the "Base Minimum Payment", which is the greater of \$30.00 or 1.00% of your New Balance up to the Credit Limit not including items (1) and (2) below which, if not a whole dollar amount, will be rounded to the next highest dollar. To the Base Minimum Payment we may add one or more of the following items, as incurred on your Account:

(1) any late, annual and/or any other Account related fee, (2) the INTEREST CHARGE, and (3) if your Account is over the Credit Limit, some or all of the balance amount over your Credit Limit. If the resulting Minimum Payment is greater than \$30.00, the total, if not a whole dollar amount, is then rounded to the next highest dollar."

Transactions KUNZ JR,ROBERT R Credit Limit \$25000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
10/06	10/05	1775	WEB*NETWORKSOLUTIONS 888-642-9675 FL	\$1.99	6390.002
10/06	10/05	9559	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$121.39	6510.002
10/11	10/09	8813	MSFT * E02002RALT 800-642-7676 NV	\$175.21	6530.002
10/19	10/18	6721	MSFT * E06002V295 800-642-7676 WA	\$26.56	6530.002
10/21	10/19	7934	ADOBE *CREATIVE CLOUD 800-833-6687 CA	\$53.11	6530.002
10/24	10/22	0976	CFK*PEOPLEFINDERS 800-7188997 CA	\$24.95	6390.002
Total for Account 4798 5100 4484 7669				\$403.21	

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
10/18	10/16	0176	PAYMENT THANK YOU	\$554.68CR	_____
Total for Account 4798 1710 1100 0061				\$554.68CR	

2016 Totals Year-to-Date	
Total Fees Charged in 2016	\$18.23
Total Interest Charged in 2016	\$0.00

Continued on Next Page

Algonquin State Bank

October 2016 Statement 09/27/2016 - 10/25/2016

ALGONQUIN TOWNSHIP (CPN 000012538)

Page 3 of 3

Cardmember Service 1-866-552-8855

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	12.99%	
**PURCHASES	\$403.21	\$0.00	YES	\$0.00	12.99%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	20.99%	

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

Algonquin State Bank

October 2016 Statement

Open Date: 09/27/2016 Closing Date: 10/25/2016

Visa® Business Card
ALGONQUIN TOWNSHIP (CPN 000012538)

Page 1 of 3

Account: 4798 1710 1100 0061

Cardmember Service ☎ 1-866-552-8855
BUS 30 ELN 78 16

New Balance **\$403.21**
Minimum Payment Due **\$10.00**
Payment Due Date **11/23/2016**

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$39.00 Late Fee and your APRs may be increased up to the Penalty APR of 28.99%.

Activity Summary

Previous Balance	+	\$554.68
Payments	-	\$554.68 ^{CR}
Other Credits		\$0.00
Purchases	+	\$403.21
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00

New Balance = **\$403.21**
Past Due **\$0.00**
Minimum Payment Due **\$10.00**

Credit Line \$25,000.00
Available Credit \$24,596.79
Days in Billing Period 29

RECEIVED

OCT 31 2016
ALGONQUIN TOWNSHIP
ASSESSOR



Payment Options:



Mail payment coupon
with a check



Pay online at
myaccountaccess.com

☎ Pay by phone
1-866-552-8855

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

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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.

11/09

VISA - KLEMM

Vendor Name: **First National Bank Omaha**

Reference	Amount Paid
Reg for Melissa	210.00

Township Supervisor

Business Edition® Visa®

Account Number:

4418 2 437 2682

Page 1 002

**Account Summary**

Previous Balance \$330.00
 Payments -\$330.00
 Other Credits -\$0.00
 Purchases +\$410.00
 Balance Transfers +\$0.00
 Cash Advances +\$0.00
 Fees Charged +\$0.00
 Interest Charged +\$0.00
New Balance \$410.00

Statement Closing Date 10/25/16
 Days in Billing Cycle 32

Total Credit Limit \$15,000.00
 Available Credit \$14,590.00
 Cash Limit \$3,000.00
 Available Cash \$3,000.00

**Payment Information**

New Balance \$410.00
 Minimum Payment Due \$10.00
 Past Due Amount \$0.00
Payment Due Date November 22, 2016

Manage your business expenses with convenient online access.



- Make secure online payments
- Access current and historical statements, up to 7 years old
- Monitor monthly expenses

Login today to explore all the online possibilities!

**Customer Service****Call: Toll Free 1-800-819-4249**

(TDD Telecommunications Device for the Deaf: 1-800-925-2833)

Save Time and Stamps
by Paying Online!

Visit: www.firstbankcard.com/fnbo

Remit to: First National Bank Omaha, P.O. Box 2818, Omaha, NE 68103-2818

**Transaction Detail**

Trans Date	Post Date	Reference Number	Transaction Description	Credits (CR) and Debits
9-30	10-03	24247606275500973640588 7	TOWNSHIP OFFICIALS 800-682-2289 IL - 5220-001	\$210.00
10-16	10-17	74418006291023000310795	PAYMENT - THANK YOU	\$330.00 (CR)
10-24	10-25	24692166298000360987724 7	COMED PAYMENT 800-334-7661 IL - 6A	\$200.00

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

(v) Variable Rate (f) Fixed Rate

Charge Summary	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days Rate Used	Interest Charge
Purchases	12.28% (v)	\$412.28	32	\$0.00
Cash Advance	25.53% (v)	\$0.00	32	\$0.00

2016 Total Year-to-Date

Total fees charged in 2016 \$0.00
 Total interest charged in 2016 \$0.00

Additional Information Regarding Your Account**An Easier Way to Pay Your Bills!**

Tired of writing checks and spending money on stamps every time you pay a bill? Pay your recurring monthly bills automatically with your credit card! No hassle. No forgetting to send a payment for phone, internet, even utilities. And, no worries about your payment being lost or intercepted in the mail. It's quick and convenient. Start paying your monthly bills with your credit card today!

NOV 9 2016

6110 5016 DMH 07 161026 PAGE 00001 OF 00002 47459

Payment Requirements: Payments must be (1) accompanied by the top portion of this billing statement; (2) received no later than 5:00 p.m. (Central Time) on the Payment Due Date at the location we have specified for receipt of your payment; (3) made only by one check or money order with the account number listed thereon if your payment is made by mail; (4) made in U.S. Dollars; and (5) sent in the enclosed envelope to the P.O. Box specified on the top of the front of this statement. If we accept a payment that does not comply with these requirements, there may be a delay in crediting your account, which may result in additional interest and fees. If your payment is returned unpaid by your bank for insufficient funds, we may re-present your check electronically. If you want to make a single payment on multiple accounts, please contact Commercial Card Customer Service for specific instructions.

Credit Limits: Only the "Cash Limit" portion of your Credit Limit is available for cash advances. "Available Credit" or "Available Cash" refers to the part of your Credit Limit or Cash Limit that was available as of this billing statement's closing date and may not reflect overlimit or credit balance amounts. We may raise or lower your Credit Limit and/or Cash Limit at any time and may restrict the amount that is available for Balance Transfers. After we credit a payment to your account, there may be a delay before it operates to restore your Available Credit or Available Cash. There may be a delay in restoring your Available Credit until we determine a payment is unlikely to be returned for insufficient funds or for some other reason. If an individual Credit Limit has not been established for an account by the Company, its authorized representative or the account owner, the Credit Limit disclosed on statements for any such account may disclose an amount up to the Credit Limit of the Company's account (which may not accurately reflect the actual Credit Limit available for the Company's account).

Errors, Questions and Charges Not Recognized:

- Merchants may bill under different names and/or locations. If possible, verify the dollar amount to a sales receipt.
- When returning merchandise through the mail, always request a returned receipt.
- Be sure to obtain a cancellation number when canceling lodging reservations.
- Regarding problems with goods or services, first attempt to resolve with the merchant.

Liability for Unauthorized Use: If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at P.O. Box 3696 Omaha, NE 68103-0696 or the facsimile number 402-602-6098 or call us at 1-800-688-7070. If we issue less than ten cards: (1) You will not be liable for any unauthorized use that occurs after you notify us; (2) You may, however, be liable for unauthorized use that occurs before your notice to us; and (3) In any case, your liability will not exceed \$50. If we issue ten or more cards, the Company, its authorized representative and/or the account owner shall be liable for any and all unauthorized use thereof.

Information Provided to Credit Bureaus: Information about your account is periodically provided to one or more credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. If you think any information regarding you or your account is inaccurate, write to us on a separate sheet at: P.O. Box 3412, Omaha, NE 68103-0412.



12/14/

S

ASB VISA

Vendor Name: **Cardmember Services**

Reference	Amount Paid
4798 1710 1100 0061	401.82

Township Supervisor



RECEIVED

RK

Algonquin State Bank

DEC 05 2016

ALGONQUIN TOWNSHIP
ASSESSOR

Page 1 of 3

November 2016 Statement

Open Date: 10/26/2016 Closing Date: 11/25/2016

Account: 4798 1710 1100 0061



Visa® Business Card
ALGONQUIN TOWNSHIP (CPN 000012538)

Cardmember Service 1-866-552-8855
BUS 30 ELN 8 16

New Balance \$401.82
Minimum Payment Due \$10.00
Payment Due Date 12/23/2016

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$39.00 Late Fee and your APRs may be increased up to the Penalty APR of 28.99%.

Activity Summary

Previous Balance	+	\$403.21
Payments	-	\$403.21 CR
Other Credits		\$0.00
Purchases	+	\$401.82
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00

New Balance = \$401.82
Past Due \$0.00
Minimum Payment Due \$10.00

Credit Line \$25,000.00
Available Credit \$24,598.18
Days in Billing Period 31

6220.002 - 120.20
6390.002 - 26.94
6530.002 - 254.88

401.82



Payment Options:



Mail payment coupon
with a check



Pay online at
myaccountaccess.com



Pay by phone
1-866-552-8855

What To Do If You Think You Made 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. Credit insurance charges are not included in the **ADB** calculation for Purchases until the first day of the billing cycle following the date the credit insurance premium is 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.

Algonquin State Bank

November 2016 Statement 10/26/2016 - 11/25/2016

Page 2 of 3



ALGONQUIN TOWNSHIP (CPN 000012538)

Cardmember Service 1-866-552-8855

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.

Visa Payment Controls allows you to customize each of your employee's business credit cards to control where, when, and how your employees use them. Easily set controls that limit card use by time of day or day of week, dollar amount, transaction types or geographical locations. Visit myaccountaccess.com/vpc to set up customized controls on your employees' business credit cards today.

Transactions		KUNZ JR,ROBERT R			Credit Limit \$25000	
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation	
Purchases and Other Debits						
11/03	11/02	4586	WEB*NETWORKSOLUTIONS 888-642-9675 FL	\$1.99-	6390	
11/08	11/07	6584	MSFT * E02002W1VH 800-642-7676 WA	\$175.21-	6530	
11/21	11/19	6425	UDEMY.COM 888-838-5432 CA	\$48.00-	6220	
11/21	11/19	0417	UDEMY.COM UDEMY.COM CA	\$72.00-	6220	
11/21	11/19	3896	ADOBE *CREATIVE CLOUD 800-833-6687 CA	\$53.11-	6530	
11/21	11/18	0585	MSFT * E06002ZWV0 800-642-7676 WA	\$26.56-	6530	
11/23	11/22	0657	CFK*PEOPLEFINDERS 800-7188997 CA	\$24.95-	6390	
Total for Account 4798 5100 4484 7669				\$401.82		

Transactions		BILLING ACCOUNT ACTIVITY			
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
11/16	11/15	0265	PAYMENT THANK YOU	\$403.21CR	
Total for Account 4798 1710 1100 0061				\$403.21CR	

2016 Totals Year-to-Date	
Total Fees Charged in 2016	\$18.23
Total Interest Charged in 2016	\$0.00

Algonquin State Bank

November 2016 Statement 10/26/2016 - 11/25/2016
ALGONQUIN TOWNSHIP (CPN 000012538)

Page 3 of 3
Cardmember Service 1-866-552-8855

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	12.99%	
**PURCHASES	\$401.82	\$0.00	YES	\$0.00	12.99%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	20.99%	

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

End of Statement

ALGONQUIN TOWNSHIP

Receive Email Updates

Sign up for important updates and special offers
for your credit card account to be delivered to your inbox.

Provide your email address at email.myaccountaccess.com.

ALGONQUIN TOWNSHIP

12286

12/14/10

VISA - KLEMM

Vendor Name: **First National Bank Omaha**

<u>Reference</u>	<u>Amount Paid</u>
4418 2292 7437 2682	212.80

Township Supervisor





Account Number: 418 2292 7437 2682
New Balance: \$1,668.25
Minimum Payment Due: \$33.00
Payment Due Date: December 22, 2016

Make checks payable to First National Bank Omaha

Amount of Payment Enclosed

\$

Change of Address? If yes, please
complete reverse side.

2253

ALGONQUIN TOWNSHIP
DIANNE L KLEMM
3702 US HIGHWAY 14
CRYSTAL LAKE IL 60014-8204

First National Bank Omaha
P.O. Box 2818
Omaha, NE 68103-2818

48491

Q111



4418229274372682 0000000003300 0000000166825

PLEASE DETACH HERE AND RETURN TOP PORTION WITH YOUR PAYMENT

Business Edition® Visa®

Account Number:

4418 2292 7437 2682

Page 001 of 001



Account Summary

Previous Balance \$410.00
Payments -\$410.00
Other Credits -\$0.00
Purchases +\$1,668.25
Balance Transfers +\$0.00
Cash Advances +\$0.00
Fees Charged +\$0.00
Interest Charged +\$0.00
New Balance \$1,668.25
Statement Closing Date 11/25/16
Days in Billing Cycle 31
Total Credit Limit \$15,000.00
Available Credit \$13,331.00
Cash Limit \$3,000.00
Available Cash \$3,000.00



Payment Information

New Balance \$1,668.25
Minimum Payment Due \$33.00
Past Due Amount \$0.00
Payment Due Date December 22, 2016

**Manage your business expenses with convenient
online access.**



- Make secure online payments
- Access current and historical statements, up to 7 years old
- Monitor monthly expenses

Login today to explore all the online possibilities!

DEC 14 2016



Customer Service

Call: Toll Free 1-800-819-4249

(TDD Telecommunications Device for the Deaf: 1-800-925-2833)

Save Time and Stamps

by Paying Online!

Visit: www.firstbankcard.com/fnbo

Remit to: First National Bank Omaha, P.O. Box 2818, Omaha, NE 68103-2818



Transaction Detail

Trans Date	Post Date	Reference Number	Transaction Description	Credits (CR) and Debits
10-25	10-26	24692166299000950554297 7	COMED PAYMENT 800-334-7661 IL	\$563.30
10-27	10-28	24692166301000107853234 7	COMED PAYMENT 800-334-7661 IL	\$492.15
11-01	11-03	24299106307000178054594	MARATHON PETRO CRYSTAL LAKE IL	\$400.00
11-13	11-14	74418006319023000138178	PAYMENT - THANK YOU	\$410.00 (CR)
11-15	11-17	24906046321041600077691	CROWNE PLAZA SPRNGFLD SPRINGFIELD IL	\$212.80

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

(v) Variable Rate (f) Fixed Rate

Charge Summary

	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days Rate Used	Interest Charge
Purchases	12.30% (v)	\$1,684.06	31	\$0.00
Cash Advance	25.55% (v)	\$0.00	31	\$0.00

2016 Total Year-to-Date

01/11/

5

ASB VISA

Vendor Name: **Cardmember Services**

Reference	Amount Paid
Tech support	2287.11

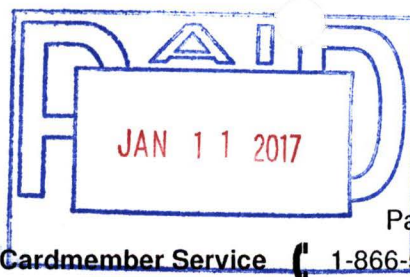
Township Supervisor



Algonquin State Bank

December 2016 Statement 11/26/2016 - 12/27/2016

ALGONQUIN TOWNSHIP (CPN 000012538)



Page 2 of 3

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.

Visa Payment Controls allows you to customize each of your employee's business credit cards to control where, when, and how your employees use them. Easily set controls that limit card use by time of day or day of week, dollar amount, transaction types or geographical locations. Visit myaccountaccess.com/vpc to set up customized controls on your employees' business credit cards today.

Transactions KUNZ JR, ROBERT R Credit Limit \$25000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
12/01	11/29	5098	BLR/HCPRO 615-661-0249 TN	\$1,795.00	6160.00
12/01	11/30	7064	WEB*NETWORKSOLUTIONS 888-642-9675 FL	\$1.99	6390.00
12/05	12/02	7023	USPS.COM POSTAL STORE 800-782-6724 MO	\$86.35	6180.00
12/09	12/08	2032	MSFT * E020030SLK 800-642-7676 WA	\$175.21	6530.00
12/09	12/08	0394	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$8.95	6510.00
12/19	12/17	3361	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$9.99	6520.00
12/19	12/18	8190	MSFT * E060034T8E 800-642-7676 WA	\$26.56	6530.00
12/21	12/19	2882	ADOBE *CREATIVE CLOUD 800-833-6687 CA	\$53.11	6530.00
12/27	12/24	4356	D J*WALL ST JOURNAL 800-568-7625 MA	\$105.00	6210.00
12/27	12/23	2686	CFK*PEOPLEFINDERS 800-7188997 CA	\$24.95	6390.00
Total for Account 4798 5100 4484 7669				\$2,287.11	

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
12/22	12/17	0015	PAYMENT THANK YOU	\$401.82CR	
Total for Account 4798 1710 1100 0061				\$401.82CR	

2016 Totals Year-to-Date

Total Fees Charged in 2016	\$18.23
Total Interest Charged in 2016	\$0.00

Continued on Next Page

Algonquin State Bank

December 2016 Statement 11/26/2016 - 12/27/2016
ALGONQUIN TOWNSHIP (CPN 000012538)

Page 3 of 3
Cardmember Service 1-866-552-8855

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	12.99%	
**PURCHASES	\$2,287.11	\$0.00	YES	\$0.00	12.99%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	20.99%	

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

End of Statement

ALGONQUIN TOWNSHIP

Receive Email Updates

Sign up for important updates and special offers
for your credit card account to be delivered to your inbox.

Provide your email address at email.myaccountaccess.com.

RECEIVED

Algonquin State Bank

JAN 05 2017

ALGONQUIN TOWNSHIP
ASSESSOR

Page 1 of 3

Account: 4798 1710 1100 0061

December 2016 Statement

Open Date: 11/26/2016 Closing Date: 12/27/2016


Visa® Business Card
 ALGONQUIN TOWNSHIP (CPN 000012538)

Cardmember Service ☎ 1-866-552-8855
 BUS 30 ELN 8 16

New Balance	\$2,287.11
Minimum Payment Due	\$23.00
Payment Due Date	01/23/2017

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$39.00 Late Fee and your APRs may be increased up to the Penalty APR of 28.99%.

Activity Summary

Previous Balance	+	\$401.82
Payments	-	\$401.82 _{CR}
Other Credits		\$0.00
Purchases	+	\$2,287.11
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00

New Balance	=	\$2,287.11
Past Due		\$0.00
Minimum Payment Due		\$23.00

Credit Line	\$25,000.00
Available Credit	\$22,712.89
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

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. Credit insurance charges are not included in the **ADB** calculation for Purchases until the first day of the billing cycle following the date the credit insurance premium is 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.

01/11/17

VISA - KLEMM

Vendor Name: **First National Bank Omaha**

Reference	Amount Paid
TOBG Engraving	42.02

Township Supervisor

**Account Summary**

Previous Balance \$1,668.25
 Payments -\$1,668.25
 Other Credits -\$0.00
 Purchases +\$42.02
 Balance Transfers +\$0.00
 Cash Advances +\$0.00
 Fees Charged +\$0.00
 Interest Charged +\$0.00
New Balance \$42.02

Statement Closing Date 12/27/16
 Days in Billing Cycle 32

Total Credit Limit \$15,000.00
 Available Credit \$14,957.00
 Cash Limit \$3,000.00
 Available Cash \$3,000.00

**Payment Information**

New Balance \$42.02
 Minimum Payment Due \$10.00
 Past Due Amount \$0.00
Payment Due Date January 22, 2017

Manage your business expenses with convenient online access.



- Make secure online payments
- Access current and historical statements, up to 7 years old
- Monitor monthly expenses

Login today to explore all the online possibilities!

JAN 3 2017

5200.001

**Customer Service**

Call: Toll Free 1-800-819-4249

(TDD Telecommunications Device for the Deaf: 1-800-925-2833)

Save Time and Stamps
by Paying Online!

Visit: www.firstbankcard.com/fnbo

Remit to: First National Bank Omaha, P.O. Box 2818, Omaha, NE 68103-2818

**Transaction Detail**

Trans Date	Post Date	Reference Number	Transaction Description	Credits (CR) and Debits
12-01	12-02	24692166336000419103558	IN *TOBG ENGRAVING, INC. 815-4553769 IL	\$42.02
12-19	12-19	74418006354023000008377	PAYMENT - THANK YOU	\$1,668.25 (CR)

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

(v) Variable Rate (f) Fixed Rate

Charge Summary

	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days Rate Used	Interest Charge
Purchases	12.30% (v)	\$1,242.74	32	\$0.00
Cash Advance	25.55% (v)	\$0.00	32	\$0.00

2016 Total Year-to-Date

Total fees charged in 2016 \$0.00
 Total interest charged in 2016 \$0.00

Additional Information Regarding Your Account**SERVICEMEMBERS CIVIL RELIEF ACT (SCRA)**

If you are an **active duty member of the United States Military**, you may be eligible for additional benefits on your account(s) under the Servicemembers Civil Relief Act (SCRA).

Call 855-868-8446 or log in to the website listed on the front of your statement and click 'Resources' for more information.

An Easier Way to Pay Your Bills!

Tired of writing checks and spending money on stamps every time you pay a bill? Pay your recurring monthly bills automatically with your credit card! No hassle. No forgetting to send a payment for phone, internet, even utilities. And, no worries about your payment being lost or intercepted in the mail.

It's quick and convenient. Start paying your monthly bills with your credit card today!

018 DXH 07 161228 PAGE 00001 OF 00001

46467



Payment Requirements: Payments must be (1) accompanied by the top portion of this billing statement; (2) received no later than 5:00 p.m. (Central Time) on the Payment Due Date at the location we have specified for receipt of your payment; (3) made only by one check or money order with the account number listed thereon if your payment is made by mail; (4) made in U.S. Dollars; and (5) sent in the enclosed envelope to the P.O. Box specified on the top of the front of this statement. If we accept a payment that does not comply with these requirements, there may be a delay in crediting your account, which may result in additional interest and fees. If your payment is returned unpaid by your bank for insufficient funds, we may re-present your check electronically. If you want to make a single payment on multiple accounts, please contact Commercial Card Customer Service for specific instructions.

Credit Limits: Only the "Cash Limit" portion of your Credit Limit is available for cash advances. "Available Credit" or "Available Cash" refers to the part of your Credit Limit or Cash Limit that was available as of this billing statement's closing date and may not reflect overlimit or credit balance amounts. We may raise or lower your Credit Limit and/or Cash Limit at any time and may restrict the amount that is available for Balance Transfers. After we credit a payment to your account, there may be a delay before it operates to restore your Available Credit or Available Cash. There may be a delay in restoring your Available Credit until we determine a payment is unlikely to be returned for insufficient funds or for some other reason. If an individual Credit Limit has not been established for an account by the Company, its authorized representative or the account owner, the Credit Limit disclosed on statements for any such account may disclose an amount up to the Credit Limit of the Company's account (which may not accurately reflect the actual Credit Limit available for the Company's account).

Errors, Questions and Charges Not Recognized:

- Merchants may bill under different names and/or locations. If possible, verify the dollar amount to a sales receipt.
- When returning merchandise through the mail, always request a returned receipt.
- Be sure to obtain a cancellation number when canceling lodging reservations.
- Regarding problems with goods or services, first attempt to resolve with the merchant.

Liability for Unauthorized Use: If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at P.O. Box 3696 Omaha, NE 68103-0696 or the facsimile number 402-602-6098 or call us at 1-800-688-7070. If we issue less than ten cards: (1) You will not be liable for any unauthorized use that occurs after you notify us; (2) You may, however, be liable for unauthorized use that occurs before your notice to us; and (3) In any case, your liability will not exceed \$50. If we issue ten or more cards, the Company, its authorized representative and/or the account owner shall be liable for any and all unauthorized use thereof.

Information Provided to Credit Bureaus: Information about your account is periodically provided to one or more credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. If you think any information regarding you or your account is inaccurate, write to us on a separate sheet at: P.O. Box 3412, Omaha, NE 68103-0412.

01/11/11

VISA-KREKLOW Vendor Name: **First National Bank Omaha**

<u>Reference</u>	<u>Amount Paid</u>
Mailings for mtg	135.90

Township Supervisor



Account Summary

Previous Balance	\$2,348.14
Payments	-\$2,348.14
Other Credits	-\$0.00
Purchases	+\$135.90
Balance Transfers	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$0.00
New Balance	\$135.90
Statement Closing Date	12/27/16
Days in Billing Cycle	32
Total Credit Limit	\$5,000.00
Available Credit	\$4,864.00
Cash Limit	\$1,000.00
Available Cash	\$1,000.00



Payment Information

New Balance	\$135.90
Minimum Payment Due	\$10.00
Past Due Amount	\$0.00
Payment Due Date	January 22, 2017

Manage your business expenses with convenient online access.



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- Access current and historical statements, up to 7 years old
- Monitor monthly expenses

Login today to explore all the online possibilities!

7180.003



Customer Service

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(TDD Telecommunications Device for the Deaf: 1-800-925-2833)

Save Time and Stamps
by Paying Online!

Visit: www.firstbankcard.com/fnbo

Remit to: First National Bank Omaha, P.O. Box 2818, Omaha, NE 68103-2818



Transaction Detail

Trans Date	Post Date	Reference Number	Transaction Description	Credits (CR) and Debits
12-08	12-09	24445006344000766617760	USPS PO 1618720014 CRYSTAL LAKE IL	\$135.90
12-19	12-19	74418006354023000008385	PAYMENT - THANK YOU	\$2,348.14 (CR)

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account. (v) Variable Rate (f) Fixed Rate

Charge Summary	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days Rate Used	Interest Charge
Purchases	12.30% (v)	\$1,784.30	32	\$0.00
Cash Advance	25.55% (v)	\$0.00	32	\$0.00

2016 Total Year-to-Date

Total fees charged in 2016	\$0.00
Total interest charged in 2016	\$0.00

Additional Information Regarding Your Account

SERVICEMEMBERS CIVIL RELIEF ACT (SCRA)

If you are an **active duty member of the United States Military**, you may be eligible for additional benefits on your account(s) under the Servicemembers Civil Relief Act (SCRA).

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Payment Requirements: Payments must be (1) accompanied by the top portion of this billing statement; (2) received no later than 5:00 p.m. (Central Time) on the Payment Due Date at the location we have specified for receipt of your payment; (3) made only by one check or money order with account number listed thereon if your payment is made by mail; (4) made in U.S. Dollars, and (5) sent in the enclosed envelope to the P.O. Box specified on the top of the front of this statement. If we accept a payment that does not comply with these requirements, there may be a delay in crediting your account, which may result in additional interest and fees. If your payment is returned unpaid by your bank for insufficient funds, we may re-present your check electronically. If you want to make a single payment on multiple accounts, please contact Commercial Card Customer Service for specific instructions.

Credit Limits: Only the "Cash Limit" portion of your Credit Limit is available for cash advances. "Available Credit" or "Available Cash" refers to the part of your Credit Limit or Cash Limit that was available as of this billing statement's closing date and may not reflect overlimit or credit balance amounts. We may raise or lower your Credit Limit and/or Cash Limit at any time and may restrict the amount that is available for Balance Transfers. After we credit a payment to your account, there may be a delay before it operates to restore your Available Credit or Available Cash. There may be a delay in restoring your Available Credit until we determine a payment is unlikely to be returned for insufficient funds or for some other reason. If an individual Credit Limit has not been established for an account by the Company, its authorized representative or the account owner, the Credit Limit disclosed on statements for any such account may disclose an amount up to the Credit Limit of the Company's account (which may not accurately reflect the actual Credit Limit available for the Company's account).

Errors, Questions and Charges Not Recognized:

- Merchants may bill under different names and/or locations. If possible, verify the dollar amount to a sales receipt.
- When returning merchandise through the mail, always request a returned receipt.
- Be sure to obtain a cancellation number when canceling lodging reservations.
- Regarding problems with goods or services, first attempt to resolve with the merchant.

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Information Provided to Credit Bureaus: Information about your account is periodically provided to one or more credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. If you think any information regarding you or your account is inaccurate, write to us on a separate sheet at: P.O. Box 3412, Omaha, NE 68103-0412.

02/08/17

ASB VISA

Vendor Name: **Cardmember Services**

Reference	Amount Paid
4798 1710 1100 0061	308.17

Township Supervisor



Algonquin State Bank

January 2017 Statement

Open Date: 12/28/2016 Closing Date: 01/25/2017

Visa® Business Card
ALGONQUIN TOWNSHIP (CPN 000012538)

MK

Page 1 of 3

Account: 4798 1710 1100 0061

Cardmember Service ☎ 1-866-552-8855
BUS 30 ELN 8 16

New Balance **\$308.17**
Minimum Payment Due **\$10.00**
Payment Due Date **02/23/2017**

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$39.00 Late Fee and your APRs may be increased up to the Penalty APR of 28.99%.

Activity Summary

Previous Balance	+	\$2,287.11
Payments	-	\$2,287.11 ^{CR}
Other Credits		\$0.00
Purchases	+	\$308.17
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00

New Balance	=	\$308.17
Past Due		\$0.00
Minimum Payment Due		\$10.00

Credit Line	\$25,000.00
Available Credit	\$24,691.83
Days in Billing Period	29

RECEIVED

FEB 02 2017

ALGONQUIN TOWNSHIP
ASSESSOR



6390.002 - 26.94

6530.002 - 281.23

308.17

Payment Options:



Mail payment coupon
with a check



Pay online at
myaccountaccess.com



Pay by phone
1-866-552-8855

What To Do If You Think You Find A Mistake (Our 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. Credit insurance charges are not included in the **ADB** calculation for Purchases until the first day of the billing cycle following the date the credit insurance premium is 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.

Algonquin State Bank

January 2017 Statement 12/28/2016 - 01/25/2017

Page 2 of 3

ALGONQUIN TOWNSHIP (CPN 000012538)

Cardmember Service 1-866-552-8855

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.

Visa Payment Controls allows you to customize each of your employee's business credit cards to control where, when, and how your employees use them. Easily set controls that limit card use by time of day or day of week, dollar amount, transaction types or geographical locations. Visit myaccountaccess.com/vpc to set up customized controls on your employees' business credit cards today.

Transactions KUNZ JR,ROBERT R					Credit Limit \$25000
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
12/29	12/28	6764	WEB*NETWORKSOLUTIONS 888-642-9675 FL	\$1.99	<u>6390</u>
01/03	12/31	9174	CBI*CLEVERBRIDGE INC 800-799-9570 IL	\$52.91	<u>4530</u>
01/09	01/07	0514	MSFT * E020035SLC 800-642-7676 WA	\$175.21	<u>6530</u>
01/23	01/19	0286	ADOBE *CREATIVE CLOUD 800-833-6687 CA	\$53.11	<u>6530</u>
01/24	01/23	8582	CFK*PEOPLEFINDERS 800-7188997 CA	\$24.95	<u>6390</u>
Total for Account 4798 5100 4484 7669				\$308.17	

Transactions BILLING ACCOUNT ACTIVITY					
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
01/18	01/15	0017	PAYMENT THANK YOU	\$2,287.11CR	
Total for Account 4798 1710 1100 0061				\$2,287.11CR	

2017 Totals Year-to-Date	
Total Fees Charged in 2017	\$0.00
Total Interest Charged in 2017	\$0.00

6390.002 - 26.94
 4530.002 - 281.23
308.17

Algonquin State Bank

January 2017 Statement 12/28/2016 - 01/25/2017
ALGONQUIN TOWNSHIP (CPN 000012538)

Page 3 of 3
Cardmember Service (1-866-552-8855

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	12.99%	
**PURCHASES	\$308.17	\$0.00	YES	\$0.00	12.99%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	20.99%	

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

End of Statement

ALGONQUIN TOWNSHIP

Receive Email Updates

Sign up for important updates and special offers for your credit card account to be delivered to your inbox.

Provide your email address at email.myaccountaccess.com.

08/17

VISA - KLEMM

Vendor Name: **First National Bank Omaha**

Reference	Amount Paid
4418 2292 7437 2682	174.24

Township Supervisor

**Account Summary**

Previous Balance \$42.02
 Payments -\$42.02
 Other Credits -\$0.00
 Purchases +\$174.24
 Balance Transfers +\$0.00
 Cash Advances +\$0.00
 Fees Charged +\$0.00
 Interest Charged +\$0.00
New Balance \$174.24

Statement Closing Date 01/25/17
 Days in Billing Cycle 29

Total Credit Limit \$15,000.00
 Available Credit \$14,825.00
 Cash Limit \$3,000.00
 Available Cash \$3,000.00

**Payment Information**

New Balance \$174.24
 Minimum Payment Due \$10.00
 Past Due Amount \$0.00
Payment Due Date February 22, 2017

Manage your business expenses with convenient online access.



- Make secure online payments
- Access current and historical statements, up to 7 years old
- Monitor monthly expenses

Login today to explore all the online possibilities!

FEB 8 2017

**Customer Service**

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(TDD Telecommunications Device for the Deaf: 1-800-925-2833)

Save Time and Stamps
by Paying Online!

Visit: www.firstbankcard.com/fnbo

Remit to: First National Bank Omaha, P.O. Box 2818, Omaha, NE 68103-2818

**Transaction Detail**

Trans Date	Post Date	Reference Number	Transaction Description	Credits (CR) and Debits
1-12	1-13	24906417012034586368512 2	CTC*CONSTANTCONTACT.COM 855-2295506 MA	\$174.24
1-15	1-17	74418007017023000235977	PAYMENT - THANK YOU	\$42.02 (CR)

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

(v) Variable Rate (f) Fixed Rate

Charge Summary

	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days Rate Used	Interest Charge
Purchases	12.36% (v)	\$110.55	29	\$0.00
Cash Advance	25.61% (v)	\$0.00	29	\$0.00

2017 Total Year-to-Date

Total fees charged in 2017 \$0.00
 Total interest charged in 2017 \$0.00

Additional Information Regarding Your Account**An Easier Way to Pay Your Bills!**

Tired of writing checks and spending money on stamps every time you pay a bill? Pay your recurring monthly bills automatically with your credit card! No hassle. No forgetting to send a payment for phone, internet, even utilities. And, no worries about your payment being lost or intercepted in the mail. It's quick and convenient. Start paying your monthly bills with your credit card today!

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Payment Requirements: Payments must be (1) accompanied by the top portion of this billing statement; (2) received no later than 10 p.m. (Central Time) on the Payment Due Date at the location we have specified for receipt of your payment; (3) made only by one check or money order with the account number listed thereon if your payment is made by mail; (4) made in U.S. Dollars; and (5) sent in the enclosed envelope to the P.O. Box specified on the top of the front of this statement. If we accept a payment that does not comply with these requirements, there may be a delay in crediting your account, which may result in additional interest and fees. If your payment is returned unpaid by your bank for insufficient funds, we may re-present your check electronically. If you want to make a single payment on multiple accounts, please contact Commercial Card Customer Service for specific instructions.

Credit Limits: Only the "Cash Limit" portion of your Credit Limit is available for cash advances. "Available Credit" or "Available Cash" refers to the part of your Credit Limit or Cash Limit that was available as of this billing statement's closing date and may not reflect overlimit or credit balance amounts. We may raise or lower your Credit Limit and/or Cash Limit at any time and may restrict the amount that is available for Balance Transfers. After we credit a payment to your account, there may be a delay before it operates to restore your Available Credit or Available Cash. There may be a delay in restoring your Available Credit until we determine a payment is unlikely to be returned for insufficient funds or for some other reason. If an individual Credit Limit has not been established for an account by the Company, its authorized representative or the account owner, the Credit Limit disclosed on statements for any such account may disclose an amount up to the Credit Limit of the Company's account (which may not accurately reflect the actual Credit Limit available for the Company's account).

Errors, Questions and Charges Not Recognized:

- Merchants may bill under different names and/or locations. If possible, verify the dollar amount to a sales receipt.
- When returning merchandise through the mail, always request a returned receipt.
- Be sure to obtain a cancellation number when canceling lodging reservations.
- Regarding problems with goods or services, first attempt to resolve with the merchant.

Liability for Unauthorized Use: If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at P.O. Box 3696 Omaha, NE 68103-0696 or the facsimile number 402-602-6098 or call us at 1-800-688-7070. If we issue less than ten cards: (1) You will not be liable for any unauthorized use that occurs after you notify us; (2) You may, however, be liable for unauthorized use that occurs before your notice to us; and (3) In any case, your liability will not exceed \$50. If we issue ten or more cards, the Company, its authorized representative and/or the account owner shall be liable for any and all unauthorized use thereof.

Information Provided to Credit Bureaus: Information about your account is periodically provided to one or more credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. If you think any information regarding you or your account is inaccurate, write to us on a separate sheet at: P.O. Box 3412, Omaha, NE 68103-0412.