

Invoice for Services

City of Paxton, Illinois

Attention: Tammy Jensen 145 South Market Street Paxton, IL 60957

Re: Paxton TIF Administration

Invoice Date: August 13, 2018

Current Charges:

Fees Date 1/3/2017	Description Email correspondence from Bill Ingold re: Pizza Hut.	Hours 0.1	Rate 0.00	Amount 0.00
1/3/2017	Email correspondence from Scott Stinson	0.1	0.00	0.00
1/4/2017	Telephone call from City of Paxton - Bill Ingold	0.1	0.00	0.00
1/5/2017	Telephone call from City of Paxton - Bill Ingold	0.1	0.00	0.00
1/5/2017	Telephone call placed to City of Paxton - Bill Ingold	0.1	0.00	0.00
1/6/2017	Telephone call placed to City of Paxton - Bill	0.1	0.00	0.00
1/6/2017	Ingold Telephone call from City of Paxton - Bill Ingold	0.1	0.00	0.00
1/9/2017	Telephone call from Bill Ingold	0.1	0.00	0.00
1/9/2017	Telephone call from City of Paxton - Bill Ingold	0.2	0.00	0.00
1/12/2017	Email correspondence from Bill Ingold	0.1	0.00	0.00
1/13/2017	Email correspondence with Bill Ingold	0.1	0.00	0.00
1/13/2017	Telephone call from City of Paxton - Bill Ingold	0.2	0.00	0.00
1/13/2017	Telephone call placed to City of Paxton - Bill Ingold	0.1	0.00	0.00

1/13/2017	Telephone call from City of Paxton - Bill Ingold	0.1	0.00	0.00
1/17/2017	Telephone call from City of Paxton - Bill Ingold	0.1	0.00	0.00
1/17/2017	Telephone call from City of Paxton - Bill Ingold	0.1	0.00	0.00
1/26/2017	Email correspondence from Bill Ingold	0.1	0.00	0.00
1/30/2017	Email correspondence with Ingold, J. William (BIngold@cityofpaxton.com)	0.1	0.00	0.00
1/31/2017	Email correspondence from Bill Ingold	0.1	0.00	0.00
2/1/2017	Email correspondence to Bill Ingold.	0.1	0.00	0.00
2/14/2017	Email correspondence with Julie Burgess (jburgess@cityofpaxton.com)	0.1	0.00	0.00
2/14/2017	Email correspondence from Bill Ingold	0.1	0.00	0.00
2/15/2017	Email correspondence from Burge, Scott	0.1	0.00	0.00
2/15/2017	Email correspondence from Martin, Jeff	0.1	0.00	0.00
2/16/2017	Email correspondence from Bill Ingold	0.1	0.00	0.00
2/21/2017	Email correspondence from Sanjay Patel	0.1	0.00	0.00
2/21/2017	Email correspondence from Sanjay Patel	0.1	0.00	0.00
2/21/2017	Email correspondence with Sanjay Patel (sanjayhiex@gmail.com)	0.1	0.00	0.00
2/24/2017	Email correspondence from Amy Frederick	0.1	0.00	0.00
2/24/2017	Email correspondence from Bill Ingold	0.1	0.00	0.00
2/24/2017	Email correspondence with Frederick, Amy (Ford County Clerk)	0.1	0.00	0.00
3/1/2017	Email correspondence from Bill Ingold	0.1	0.00	0.00
3/7/2017	Email correspondence from Bill Ingold	0.1	0.00	0.00
3/9/2017	Email correspondence from Bill Ingold	0.1	0.00	0.00
3/10/2017	Email correspondence from Bill Ingold	0.1	0.00	0.00
3/14/2017	Email correspondence from Bill Ingold	0.1	0.00	0.00

3/15/2017	Email correspondence from Thomas Scaggs	0.1	0.00	0.00
3/15/2017	Email correspondence from Julie Burgess	0.1	0.00	0.00
3/15/2017	Email correspondence from Bill Ingold	0.1	0.00	0.00
3/17/2017	Email correspondence	0.1	0.00	0.00
3/17/2017	Revise Draft Document -201703170001 [Redevelopment Agreement - Scaggs Properties] Paxton	1.2	0.00	0.00
3/17/2017	Draft Letter - 201703170002 [Letter - Scaggs Tom] Paxton	0.25	0.00	0.00
3/19/2017	Email correspondence from Thomas Scaggs	0.1	0.00	0.00
3/20/2017	Email correspondence with Thomas Scaggs (scaggs22@aol.com)	0.1	0.00	0.00
3/21/2017	Draft Letter - 201703210001 [Letter - Ingold] Paxton	1.0	0.00	0.00
3/21/2017	Email correspondence to Mayor Ingold.	0.1	0.00	0.00
3/27/2017	Email correspondence from Bill Ingold	0.1	0.00	0.00
4/5/2017	Email correspondence with Mayor Bill Ingold (bingold@cityofpaxton.com)	0.1	0.00	0.00
4/7/2017	Email correspondence from Julie Burgess	0.1	0.00	0.00
4/7/2017	Email correspondence from Julie Burgess	0.1	0.00	0.00
4/7/2017	Email correspondence	0.1	0.00	0.00
4/7/2017	Email correspondence	0.1	0.00	0.00
4/7/2017	Document Drafting -201704070003 [Agenda Items - April Meeting] - Paxton	0.3	0.00	0.00
4/8/2017	Email correspondence from Bill Ingold	0.1	0.00	0.00
4/11/2017	Email correspondence from Julie Burgess	0.1	0.00	0.00
4/11/2017	Email correspondence from Julie Burgess	0.1	0.00	0.00
4/11/2017	Email correspondence	0.1	0.00	0.00

4/11/2017	Email correspondence	0.1	0.00	0.00
4/11/2017	Email correspondence Bill Ingold	0.1	0.00	0.00
4/11/2017	Document Drafting - 201703170001 [Redevelopment Agreement - Scaggs	3.5	0.00	0.00
4/11/2017	Email correspondence with Scaggs, Thomas (scaggs22@aol.com)	0.1	0.00	0.00
4/11/2017	Email correspondence with Julie Burgess (JBurgess@cityofpaxton.com)	0.1	0.00	0.00
4/12/2017	Email correspondence from Thomas Scaggs	0.1	0.00	0.00
4/12/2017	Email correspondence with Ingold, J. William (BIngold@cityofpaxton.com)	0.1	0.00	0.00
4/12/2017	Email correspondence from Bill Ingold	0.1	0.00	0.00
4/14/2017	Email correspondence with Tony Schuering (tonyschuering@gmail.com)	0.1	0.00	0.00
4/14/2017	Email correspondence from Bill Ingold	0.1	0.00	0.00
4/14/2017	Email correspondence from Bill Ingold	0.1	0.00	0.00
4/26/2017	Email correspondence from Heather Haile	0.1	0.00	0.00
4/26/2017	Email correspondence from Heather Haile	0.1	0.00	0.00
4/26/2017	Email correspondence with Ingold, J. William (BIngold@cityofpaxton.com)	0.1	0.00	0.00
4/26/2017	Document Drafting -201704260001 [Amending Ordinance - 102 Building] Paxton TIF as	0.4	0.00	0.00
4/26/2017	Document Drafting - 201704260002 [Resolution Approving Costs - Scaggs Properties] Paxton TIF	0.65	0.00	0.00
4/26/2017	Revise Document - 201704110001 [Redevelopment Agreement - Scaggs Properties] Paxton FINAL	1.0	0.00	0.00
4/27/2017	Email correspondence from Bill Ingold	0.1	0.00	0.00
4/28/2017	Email correspondence from Bill Ingold	0.1	0.00	0.00
4/29/2017	Draft Letter -201705010001 [Letter - Ingold] Paxton TIF	0.1	0.00	0.00
	Email correspondence with Ingold, J. William (BIngold@cityofpaxton.com)	0.1	0.00	0.00

5/1/2017	Email correspondence with Bill Ingold (BIngold@cityofpaxton.com)	0.1	0.00	0.00
5/1/2017	Email correspondence with bingold@cityofpaxton.com	0.1	0.00	0.00
5/1/2017	TIF Administration Fee.			2,500.00
5/1/2017	Email correspondence from Bill Ingold	0.1	0.00	0.00
5/1/2017	Email correspondence from Bill Ingold	0.1	0.00	0.00
5/3/2017	Email correspondence from Bill Ingold	0.1	0.00	0.00
5/3/2017	Email correspondence from Bill Ingold	0.1	0.00	0.00
5/4/2017	Email correspondence from Thomas Scaggs	0.1	0.00	0.00
5/4/2017	Email correspondence from Thomas Scaggs	0.1	0.00	0.00
5/4/2017	Email correspondence with Thomas Scaggs (scaggs22@aol.com)	0.1	0.00	0.00
5/5/2017	Email correspondence with Bill Ingold (BIngold@cityofpaxton.com)	0.1	0.00	0.00
5/5/2017	Email correspondence from Julie Burgess	0.1	0.00	0.00
5/5/2017	Email correspondence with Burgess, Julie (jburgess@cityofpaxton.com)	0.1	0.00	0.00
5/5/2017	Document Drafting - 201705050006 [Agenda Items - May 9 Meeting] Paxton	0.25	0.00	0.00
5/9/2017	Email correspondence with Ingold, J. William (BIngold@cityofpaxton.com)	0.1	0.00	0.00
5/9/2017	Email correspondence from Julie Burgess	0.1	0.00	0.00
5/9/2017	Email correspondence with bingold@cityofpaxton.com	0.1	0.00	0.00
5/9/2017	Email correspondence with Ingold, J. William (BIngold@cityofpaxton.com)	0.1	0.00	0.00
5/9/2017	Email correspondence with J. William Ingold (BIngold@cityofpaxton.com)	0.1	0.00	0.00
5/9/2017	Email correspondence from Bill Ingold	0.1	0.00	0.00
5/10/2017	Email correspondence from Bill Ingold	0.1	0.00	0.00
5/10/2017	Email correspondence from Bill Ingold	0.1	0.00	0.00
5/12/2017	Email correspondence from Local Govt TIF	0.1	0.00	0.00

5/12/2017	Email correspondence from Bill Ingold	0.1	0.00	0.00
5/12/2017	Email correspondence from Bill Ingold	0.1	0.00	0.00
5/12/2017	Email correspondence from Bill Ingold	0.1	0.00	0.00
5/24/2017	Email correspondence from Mark C. Goldenberg	0.1	0.00	0.00
5/26/2017	Email correspondence from Mark C. Goldenberg regarding easement.	0.1	0.00	0.00
5/31/2017	Email correspondence from Bill Ingold	0.1	0.00	0.00
6/4/2017	Email correspondence from Bill Ingold	0.1	0.00	0.00
6/4/2017	Email correspondence from Mark C. Goldenberg	0.1	0.00	0.00
6/7/2017	Email correspondence from Jeannie Kaeb	0.1	0.00	0.00
6/7/2017	Email correspondence from Bill Ingold	0.1	0.00	0.00
6/23/2017	Email correspondence from Bill Ingold	0.1	0.00	0.00
6/23/2017	Email correspondence from Julie Burgess regarding TIF listing from Ford County;	0.5	0.00	0.00
6/30/2017	Review TIF Listing. Email correspondence from Bill Ingold	0.1	0.00	0.00
7/7/2017	Email correspondence from Bill Ingold	0.1	0.00	0.00
7/10/2017	Email correspondence from Bill Ingold	0.1	0.00	0.00
7/17/2017	Email correspondence from Julie Burgess regarding implementation. of Tax Increment Financing.	0.1	0.00	0.00
7/18/2017	Email correspondence from Bill Ingold re:	0.1	0.00	0.00
9/1/2017	Harvest Ale House Opening. TIF Administration Fee.			2,500.00
9/13/2017	Email correspondence from Bill Ingold	0.1	0.00	0.00
10/4/2017	Email correspondence from Bill Ingold re:	0.4	0.00	0.00
10/10/2017	Shields Automart improvements. Email correspondence from Bill Ingold re:	0.1	0.00	0.00
10/12/2017	Paxton packing. Email correspondence from Bill Ingold re: Meyer RDA	0.1	0.00	0.00

10/15/2017	Email correspondence with a Meyer (ameyer67@yahoo.com) re: Bacon & Van Buskirk.	0.1	0.00	0.00
10/15/2017	Email correspondence from a Meyer	0.1	0.00	0.00
10/16/2017	Email correspondence from Mayor Ingold with power point presentation.	0.1	0.00	0.00
10/16/2017	Email correspondence from a Meyer re: painting bid.	0.1	0.00	0.00
10/16/2017	Email correspondence from Bill Ingold	0.1	0.00	0.00
10/26/2017	Email correspondence from Bill Ingold	0.1	0.00	0.00
10/31/2017	Email correspondence from Bill Ingold re: 20171031142500 PP PAXTON ED	0.1	0.00	0.00
11/1/2017	Email correspondence from Nick Reutter	0.1	0.00	0.00
11/9/2017	Email correspondence from Bill Ingold re:20171109 PP PAXTON ED 1	0.1	0.00	0.00
11/9/2017	Email correspondence from Bill Ingold regarding FBS work and task list re: Paxton	0.65	0.00	0.00
11/9/2017	Email correspondence with Julie Burgess (jburgess@cityofpaxton.com)	0.1	0.00	0.00
11/11/2017	Document Drafting -201712112205 Redevelopment Agreement - Paxton Packing	1.25	0.00	0.00
11/12/2017	Email correspondence from Mark C. Goldenberg re: his initiation of follow up on Dealership, NexStep and Water Easement.	0.1	0.00	0.00
11/13/2017	Email correspondence from William Ingold re: Alan Meyer.	0.1	0.00	0.00
11/13/2017	Email correspondence with ameyer67@yahoo.com	0.1	0.00	0.00
11/14/2017	Email correspondence from Julie Burgess re Ordinance for Mom & Pops	0.1	0.00	0.00
11/14/2017	Document Drafting - 201711132012 Ordinance - Ma and Pa Kettle	0.75	0.00	0.00
11/14/2017	Document Drafting -201711132010 Worksheet Costs - Ma and Pa Kettle	0.5	0.00	0.00
11/14/2017	Document Drafting - 201711132011 Redevelopment Agreement - Ma & Pa Kettle	1.0	0.00	0.00
11/14/2017	Émail correspondence from Julie Burgess re: Mom & Pop Kettle corrections.	0.3	0.00	0.00
11/22/2017	Email correspondence from Bill Ingold re: Shields	0.1	0.00	0.00

12/7/2017	Email correspondence from Bill Ingold	0.1	0.00	0.00
12/11/2017	Email correspondence with bingold@cityofpaxton.com; Burgess, Julie	0.1	0.00	0.00
12/12/2017	Email correspondence with bingold@cityofpaxton.com; Burgess, Julie	0.1	0.00	0.00
12/12/2017	Email correspondence from Julie Burgess re: Paxton Packing RDA.	0.1	0.00	0.00
12/12/2017	Email correspondence from Julie Burgess regarding Shields Automart corrections.	0.1	0.00	0.00
12/19/2017	Email correspondence from Bill Ingold forwarding Jim Clarege letter;	0.3	0.00	0.00
12/22/2017	Email correspondence from Bill Ingold	0.1	0.00	0.00
12/22/2017	Email correspondence from Bill Ingold	0.1	0.00	0.00
12/22/2017	Email correspondence from Bill Ingold	0.1	0.00	0.00
12/27/2017	Email correspondence from Bill Ingold	0.1	0.00	0.00
1/1/2018	TIF Administration Fee.			2,500.00
1/4/2018	Email correspondence from Bill Ingold 20180104090300 [2018 01 03 Clarage	0.1	0.00	0.00
1/4/2018	Email correspondence with Ingold, J. William (BIngold@cityofpaxton.com); Burgess, Julie	0.1	0.00	0.00
1/4/2018	Revise Documents - Shields - NexStep & Auto - 201712112218 [Redevelopment Agreement - Shields] Paxton, expenses Paxton remodel, 20180105130000 ORDINANCE -Shields Automart Paxton, 20180105130000 ORDINANCE -Shields Automart Paxton copy,	4.0	0.00	0.00
1/4/2018	Email correspondence with bingold@cityofpaxton.com	0.1	0.00	0.00
1/5/2018	Email correspondence from Julie Burgess	0.1	0.00	0.00
1/5/2018	Email correspondence from Julie Burgess	0.1	0.00	0.00
1/5/2018	Email correspondence from Julie Burgess	0.1	0.00	0.00
1/5/2018	Email correspondence from Bill Ingold re: 20180105080600 [2018 01 05 Shields	0.1	0.00	0.00
1/5/2018	Email correspondence with Julie Burgess (jburgess@cityofpaxton.com); Mayor Bill	0.1	0.00	0.00

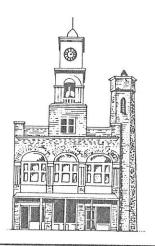
Email correspondence with Julie Burgess	0.1	0.00	0.0)0
Email correspondence with Julie Burgess	0.1	0.00	0.0)0
Email correspondence from Bill Ingold	0.1	0.00	0.0)0
Email correspondence with Mayor Bill Ingold	0.1	0.00	0.0)0
Email correspondence with Bill Ingold	0.1	0.00	0.0)0
Email correspondence with Bill Ingold	0.1	0.00	0.0)0
Document Drafting - 20180108000000 [Redevelopment Agreement - Federated Bank]	1.25	0.00	0.0)()
Revise Document - 201712112130 Ordinance -	0.5	0.00	0.0)0
Email correspondence from Bill Ingold	0.1	0.00	0.0)0
Email correspondence from Bill Ingold re: 20180108105100 [Shields from Clarage	0.1	0.00	0.0)0
Cell call with Bill Ingold	0.1	0.00	0.0)()
Cell call with Bill Ingold	0.1	0.00	0.0	00
Email correspondence from Rob Pacey	0.1	0.00	0.0	00
Email correspondence from Bill Ingold	0.1	0.00	0.0	00
Email correspondence from Julie Burgess	0.1	0.00	0.0	00
Cell call with Bill Ingold	0.1	0.00	0.0	00
Email correspondence from Bill Ingold	0.1	0.00	0.0	00
Email correspondence from Bill Ingold re: 20180129092010 RLF NO Meeting and 20180129092000 [RLF Outstanding Meetings.	0.1	0.00	0.0	00
Cell call with Bill Ingold	0.1	0.00	0.0	00
Cell call with Bill Ingold	0.1	0.00	0.0)0
Email correspondence from Bill Ingold	0.1	0.00	0.0)0
	(jburgess@cityofpaxton.com) Email correspondence with Julie Burgess (jburgess@cityofpaxton.com); J. William Ingold Email correspondence from Bill Ingold (bingold@cityofpaxton.com); Julie Burgess Email correspondence with Mayor Bill Ingold (bingold@cityofpaxton.com); Julie Burgess Email correspondence with Bill Ingold (BIngold@cityofpaxton.com) Email correspondence with Bill Ingold (BIngold@cityofpaxton.com); Burgess, Julie Document Drafting - 20180108000000 [Redevelopment Agreement - Federated Bank] Paxton Revise Document - 201712112130 Ordinance - Paxton Packing Email correspondence from Bill Ingold Email correspondence from Bill Ingold Email correspondence from Clarage Cell call with Bill Ingold Cell call with Bill Ingold Email correspondence from Bill Ingold Email correspondence from Julie Burgess Cell call with Bill Ingold Email correspondence from Bill Ingold	(jburgess@cityofpaxton.com) Email correspondence with Julie Burgess (jburgess@cityofpaxton.com); J. William Ingold Email correspondence from Bill Ingold (bingold@cityofpaxton.com); Julie Burgess Email correspondence with Bill Ingold (bingold@cityofpaxton.com); Julie Burgess Email correspondence with Bill Ingold (BIngold@cityofpaxton.com) Email correspondence with Bill Ingold (BIngold@cityofpaxton.com); Burgess, Julie Document Drafting - 20180108000000 [Redevelopment Agreement - Federated Bank] Paxton Revise Document - 201712112130 Ordinance - Paxton Packing Email correspondence from Bill Ingold Email correspondence from Bill Ingold re: 20180108105100 [Shields from Clarage Cell call with Bill Ingold Cell call with Bill Ingold Cell call with Bill Ingold Email correspondence from Bill Ingold Email correspondence from Bill Ingold Cell call with Bill Ingold Cell call with Bill Ingold Email correspondence from Bill Ingold Cell call with Bill Ingold O.1	(jburgess@cityofpaxton.com) Email correspondence with Julie Burgess (jburgess@cityofpaxton.com); J. William Ingold Email correspondence from Bill Ingold (bingold@cityofpaxton.com); Julie Burgess Email correspondence with Mayor Bill Ingold (bingold@cityofpaxton.com); Julie Burgess Email correspondence with Bill Ingold (Blngold@cityofpaxton.com) Email correspondence with Bill Ingold (Blngold@cityofpaxton.com); Burgess, Julie Document Drafting - 20180108000000 [Redevelopment Agreement - Federated Bank] Paxton Revise Document - 201712112130 Ordinance - Paxton Packing Email correspondence from Bill Ingold Email correspondence from Bill Ingold re: 20180108105100 [Shields from Clarage Cell call with Bill Ingold Cell call with Bill Ingold O.1 O.00	(jburgess@cityofpaxton.com) Email correspondence with Julie Burgess (jburgess@cityofpaxton.com); J. William Ingold Email correspondence with Mayor Bill Ingold O.1 0.00 0.00 Email correspondence with Mayor Bill Ingold (bingold@cityofpaxton.com); Julie Burgess Email correspondence with Bill Ingold (Blagold@cityofpaxton.com) Email correspondence with Bill Ingold (Blagold@cityofpaxton.com) Email correspondence with Bill Ingold (Blagold@cityofpaxton.com); Burgess, Julie Document Drafting - 20180108000000 [Redevelopment Agreement - Federated Bank] Paxton Revise Document - 201712112130 Ordinance - Paxton Packing Email correspondence from Bill Ingold Cell call with Bill Ingold O.1 0.00 Cell call with Bill Ingold O.1 0.00

2/5/2018	Email correspondence from Bill Ingold	0.1	0.00	0.00
2/14/2018	Email correspondence with Bill Ingold	0.1	0.00	0.00
2/26/2018	(BIngold@cityofpaxton.com); Email correspondence with Daniel Schuering	0.1	0.00	0.00
2/28/2018	(dan.schuering@schueringlaw.com) Email correspondence from Bill Ingold	0.1	0.00	0.00
2/28/2018	regarding streetscape cost estimate. Email correspondence from Bill Ingold	0.1	0.00	0.00
3/2/2018	Email correspondence from Bill Ingold re:	0.1	0.00	0.00
3/2/2018	USDA programs for jerky plant. Cell call with City of Paxton - Bill Ingold	0.1	0.00	0.00
3/2/2018	Cell call with Bill Ingold	0.3	0.00	0.00
3/2/2018	Email correspondence from Bill Ingold	0.1	0.00	0.00
3/13/2018	Email correspondence from Tammy Jensen	0.1	0.00	0.00
3/13/2018	Email correspondence from Tony Schuering	0.1	0.00	0.00
3/13/2018	Data Collection for Annual Report.	1.0	0.00	0.00
3/13/2018	Appear for/attend City Council meeting.	1.3	0.00	0.00
3/18/2018	Email correspondence from Bill Ingold	0.1	0.00	0.00
3/21/2018	Conference call with Satwinder Mann and Scott Stinson regarding site redevelopment.	0.6	0.00	0.00
3/21/2018	Email correspondence from Bill Ingold	0.1	0.00	0.00
3/21/2018	Email correspondence from Bill Ingold	0.1	0.00	0.00
3/22/2018	Email correspondence from Bill Ingold	0.1	0.00	0.00
3/27/2018	Email correspondence from John Ingold	0.1	0.00	0.00
3/28/2018	Email correspondence from Bill Ingold	0.1	0.00	0.00
4/2/2018	Email correspondence from John Ingold	0.1	0.00	0.00
4/10/2018	Email correspondence from Scott Stinson	0.1	0.00	0.00
5/1/2018	TIF Administration Fee.		2	,500.00

5/8/2018	Email correspondence from Scott Stinson	0.1	0.00	0.00
5/8/2018	Email correspondence from Scott Stinson	0.1	0.00	0.00
5/11/2018	Email correspondence from Bill Ingold	0.1	0.00	0.00
5/11/2018	Email correspondence from Bill Ingold	0.1	0.00	0.00
5/15/2018	Email correspondence from John Ingold	0.1	0.00	0.00
5/15/2018	Email correspondence from John Ingold	0.1	0.00	0.00
5/17/2018	Email correspondence from Tammy Jensen	0.1	0.00	0.00
5/21/2018	Email correspondence from Bill Ingold	0.1	0.00	0.00
5/30/2018	Email correspondence from Bill Ingold	0.1	0.00	0.00
6/5/2018	Email correspondence from Bill Ingold	0.1	0.00	0.00
6/5/2018	Email correspondence from Bill Ingold	0.1	0.00	0.00
6/7/2018	Email correspondence from Bill Ingold	0.1	0.00	0.00
6/7/2018	Email correspondence with Bill Ingold	0.1	0.00	0.00
6/15/2018	(BIngold@cityofpaxton.com) Email correspondence from Bill Ingold	0.1	0.00	0.00
6/20/2018	Email correspondence with Bill Ingold	0.1	0.00	0.00
6/27/2018	(BIngold@cityofpaxton.com); stinsons@central- Email correspondence from Bill Ingold	0.1	0.00	0.00
7/2/2018	Meeting on finalization of option contract.	2.0	0.00	0.00
7/2/2018	Email correspondence with Bill Ingold	0.1	0.00	0.00
7/3/2018	(BIngold@cityofpaxton.com); stinsons@central- Email correspondence with Bill Ingold	0.1	0.00	0.00
7/3/2018	(bingold@cityofpaxton.com); stinsons@central- Email correspondence from Bill Ingold	0.1	0.00	0.00
7/3/2018	Email correspondence from Bill Ingold	0.1	0.00	0.00
7/7/2018	Email correspondence with Bill Ingold	0.1	0.00	0.00
7/7/2018	(BIngold@cityofpaxton.com) Email correspondence from Bill Ingold	0.1	0.00	0.00

7/8/2018	Email correspondence from Bill Ingold	0.1	0.00	0.00
8/8/2018	Email correspondence from Bill Ingold	0.1	0.00	0.00
8/10/2018	Research at County Building regarding available land tract in TIF.	1.5	0.00	0.00
	Fees for Services Rendered	47.15		\$10,000.00
Expenses				
Date	Description			Amount
11/14/2017	Billable Mileage			115.00
11/14/2017	Billable Mileage to and from Paxton			125.35
12/12/2017 Billable Mileage to and from Paxton			115.00	
1/9/2018 Billable Mileage to Paxton for City Council Meeting.				125.35
Total Expenses				\$480.70
Total Fees & Expenses				\$10,480.70

Total New Charges



CITY OF PAXTON

CITY HALL

145 SOUTH MARKET STREET
PAXTON, IL 60957
PHONE: (217) 379-4022
INFO@CITYOFPAXTON.COM
WATER DEPARTMENT: (217) 379-2425
FAX NO: (217) 379-2027

J. WILLIAM INGOLD

Mayor

GWEN SMITH

Clerk

JULIE BURGESS

Comptroller/Treasurer

MARC MILLER

Attorney

ALDERMEN

First Ward

Bob Jones

Linda Glad

Second Ward

Delbert Bruens, Jr.

Rick Wolfe

Third Ward

Brad Marshall

Rob Pacev

Fourth Ward

Rob Steiger

Mike Wilson

MARK LECLAIR

Public Works Director

ROBERT G. BANE

Chief of Police

MATT ROCK

Building Administrator

February 14, 2017

Via Hand Delivery
Mr. David Hrupsa
Atlantic Ag Aviation, Inc.
510 Beech Bay Road
Roper, NC 27970

RE: Letter of Intent for Sale and Purchase of 1650 West Ottawa Road

Dear Mr. Hrupsa:

This letter of intent constitutes an expression of the parties' interest in purchasing and selling the Property (as hereinafter defined) on the general terms and conditions described herein. Notwithstanding any other provision hereof, this letter is in all respects subject to the limitations and requirements of Paragraph 22 hereof, "Approval by Counsel and City Council."

The signatory to this letter, The City of Paxton, an Illinois Non Home-Rule Unit of Local Government, is referred to herein as the "Seller" or "City". You, or your assignee, as described in Paragraph 21 hereof, are referred to herein as the "Purchaser".

It will serve as the basis for negotiating a definitive purchase and sale agreement for the purchase and sale of the Property (the "Purchase Agreement"). This letter of intent supersedes all prior oral and written proposals between the parties. The proposed terms and conditions for the purchase and sale of the Property are as follows:

1. The Property. That certain property having an address at 1650 West Ottawa Road, Paxton, Illinois and further identified by the Assessor of Ford County as bearing Permanent Index Numbers 11-13-13-100-012, 11-13-13-100-017, 11-13-13-300-0004, 11-13-13-100-0009, 11-13-13-100-010, 11-13-13-100-014, 11-13-13-100-015, 11-13-13-100-016, 11-13-13-100-019 and 11-13-13-100-020 (the "Property"). The property to be conveyed shall be legally described according to the survey of Robert A. Moore recorded as Document Number 183702 on the Office of the Recorder of Deeds of Ford, County, Illinois, all comprising the property commonly known as the "Paxton Municipal Airport".

- 2. Purchase Price. The purchase price for the Property shall be \$150,000.00, payable as follows:
 - a. FIFTY THOUSAND DOLLARS (\$50,000.00) cash at Closing (as defined hereinafter);
 - b. FIFTY THOUSAND DOLLARS (\$50,000.00) cash on September 30, 2017, which sum shall be documented by a Note and secured by a mortgage on the Property;
 - c. FIFTY THOUSAND DOLLARS (\$50,000.00) as the proceeds of a Tax Increment Financing Loan from the City documented by a Note and secured by a mortgage on the Property.
- 3. Property Improvements. The Purchaser shall, as additional consideration for the Tax Increment Financing Loan from the City make the following improvements to the Property:
 - a. Renovation, reconstruction or rehabilitation of the principal hangar structure located on the Property which contains office space and restroom facilities for the Property;
 - b. Resurfacing of the runway located on the Property;
 - c. Installation of a credit card acceptance system for receiving payments for fuel, and other goods and services available at the Property;
 - d. Construction of a containment area for the storage, handling and transfer of chemicals, fuel and other materials to protect the environment of the Property and adjacent properties;
 - e. Construction of one or more additional hangars, for airport storage and maintenance of aircraft of a size and construction agreed to by the Purchaser and Seller; and,
 - f. Such other improvements to the Property as the Purchaser and the City Council may, from time to time, agree to in writing.

Upon completion of Items a. or b. and two (2) of items c., d., e. or f., the City shall cancel the Tax Increment Financing Loan, Note and Mortgage of the Purchaser.

- 4. Use, Operation and Limitations. For a period of thirty years from the date of Closing, the Purchaser shall operate the Property as a public airport and shall make available the runways and taxiways for the use and benefit of the public according to applicable Federal Aviation Administration ("FAA") regulations, as from time to time may be applicable, and shall at all times operate the Property in accordance therewith.
 - a. Thereafter, the Purchaser may operate the Property in such manner as may be consistent with the Limitations on Ownership set forth in the succeeding paragraph. Nothing herein shall prohibit the Purchaser from the sale of the Property to a third-party for a continuation of its use as a public airport, provided that any such sale shall provide for the uses and limitations described herein and shall be subject to the City's right of first refusal set forth in Paragraph 99 hereof.
 - b. The Purchaser and Seller acknowledge and agree that the ownership of the Property is, in all respects, subject to the limitations and rights of reversion, restrictions and covenants running with the land as set forth in Document 164061 in Book 224 of Deeds, page 164 in the Office of the Recorder of Deeds of Ford County (the "Trust Deed").
 - c. The Purchaser may utilize the Property for other purposes after first obtaining the express written consent of the City Council of the City of Paxton and, if necessary, an order of the Circuit Court of the Eleventh Judicial Circuit, Ford County, Illinois authorizing the use of the Property in a different manner than described in the Trust Deed.
 - d. Nothing herein shall be construed or interpreted to prohibit the use by the Purchaser of any portion of the Property for ancillary income producing activities, provided that, such ancillary uses do not interfere with the use of the Property as a public airport and are consistent with all regulations of the FAA regarding such activities at an airport and the operation thereof.
- 5. Existing Lease Obligations. The Purchaser and Seller agree that a portion of the Property is subject to leases of property for airport hangar space. Specifically, properties identified by Permanent Index Numbers 11-13-13-100-0009, 11-13-13-100-010, 11-13-13-100-014, 11-13-13-100-015 and 11-13-13-100-016 are subject to such leases. Seller shall assign, and Purchaser shall accept assignment of, all such leases, including all duties and obligations set forth therein.

- 6. Right of First Refusal. The Purchaser shall notify the City in writing of any proposed change of use, proposed termination of operation as a public airport or proposed transfer of the Property to a third party. The notice shall include, at a minimum, the proposed transaction, the identity of the parties to the proposed transaction, the consideration to be received by the Purchaser and the terms and conditions thereof. Such notice may be delivered by hand delivery to the City Clerk of the City or mailed by certified mail. For a period of thirty (30) calendar days following receipt by the City of such notice, the City shall have the right to match and conclude the terms of any proposed transaction. The City shall notify the Purchaser, in writing, during said thirty day period of its intention to exercise its right of first refusal and the terms and conditions thereof. In the vent the City fails to so notify the Purchaser, the right of first refusal shall be deemed to be expired and shall be of no further force or effect.
- 7. No Financing Contingency. Purchaser is prepared to pay the Purchase Price for the Property, including the cash payment and execution of necessary documents for the creation and documentation of a Tax Increment Financing Loan (as described hereinafter) for the acquisition of the Property and its obligation to purchase the Property shall not be conditioned in any way on Purchaser's ability to obtain financing, whether first mortgage or otherwise.
- 8. Incentive Contingency. Notwithstanding any other Paragraph or provision hereof, the obligation of the Purchaser to enter into the Purchase Agreement or purchase the Property shall be, in all respects, contingent upon the ability of the Purchaser to negotiate, draft and enter into a Redevelopment Agreement with the City of Paxton, Ford County Illinois pursuant to the Tax Increment Allocation Redevelopment Act (the "Act"). The content, amount and sufficiency of any and all incentives granted to the Purchaser pursuant to the Redevelopment Agreement shall be in the sole and absolute discretion of the Purchaser. The execution of any such Redevelopment Agreement by the Purchaser and approval by the City Council of the City of Paxton, Illinois shall be deemed to be a waiver of the contingency set forth in this Paragraph for the purposes of this Letter of Intent and a waiver of any similar contingency set forth in the Purchase Agreement.
- 9. Closing Date. The closing of the transaction shall occur not less than twenty-one (21) days following the expiration of the Inspection Period (hereinafter defined) (the "Closing Date") but not later than March 31, 2017. Each party shall have the right to adjourn the closing date for a period of three (3) business days for any reason or no reason, but in no event shall the closing date occur later than May 31, 2017. The

closing shall be effectuated through a customary escrow closing. Time shall be of the essence with respect to each party's obligations under the Purchase Agreement.

- 10. Closing Costs. Purchaser shall pay the cost of the survey, if any, title commitment, title policy and other title related costs, as well as any and all costs related to the Purchaser's due diligence investigation. Seller and Purchaser shall each pay an equal share of all recording fees and taxes on the deed, and all costs of recording the deed, and any other fees and costs as is customary in transactions of this size and type in Ford County, Illinois. Each party shall pay its own legal fees and one-half of any escrow or closing fee.
- 11. Credits and Prorations. Payments due from the Existing Lease Obligations, as described in Section 5 hereof, shall be prorated as of the Closing. Charges for utility services shall be the sole responsibility of the Purchaser as of the Closing. Property Taxes due on the Property for 2017 and thereafter shall be the sole responsibility of the Purchaser.
- 12. Due Diligence Investigation. From and after the effective date of the fully-executed Purchase Agreement by both parties, and continuing for a period of twenty (20) days thereafter (the "Inspection Period"), Seller shall allow Purchaser to have access to the Property to investigate and inspect (at Purchaser's sole cost and expense) the legal, physical, economic and environmental condition of the Property, and the suitability of the Property for Purchaser's intended use thereof, subject to the limitations of Paragraph 13 hereof. If Purchaser determines, in its sole and absolute discretion, that it is unsatisfied with any aspect of the Property prior to the expiration of the Inspection Period, then Purchaser shall have the right to terminate the Purchase Agreement by written notice to Seller given prior to the expiration of the Inspection Period. Any such termination shall be in writing, specifying the reasons therefor, and delivered to the City at its City Hall.
- 13. Due Diligence Documents. No later than five (5) days following the effective date of the fully-executed Purchase Agreement by both parties, Seller shall provide to Purchaser for its review, all information and documentation regarding the Property which is in the possession or control of Seller (the "Due Diligence Materials"). Seller shall represent in the Purchase Agreement that to the best of Seller's knowledge, the Due Diligence Materials constitute all of the information and documentation relating to the Property that is in Seller's possession or control.
- 14. On-Site Inspections. Purchaser understands and agrees that any on-site inspections of the Property shall occur at reasonable times agreed upon by Seller and

> Purchaser after reasonable prior written notice from Purchaser to Seller (which shall, in all cases, be at least 24 hours in advance) and shall be conducted so as not to interfere with the use and operation of the Property and rights of Seller and its tenants, subtenants, licensees or other users and occupants of the Property. Purchaser agrees not to contact, or have discussions, whether directly or indirectly, with any tenants, subtenants, licensees or other users or occupants of the Property without the prior written consent of Seller in each instance, which consent shall not be unreasonably withheld, conditioned or delayed. Seller shall have the right to accompany Purchaser or its agents during any such tests and inspections. If Purchaser desires to do any invasive testing at the Property, then Purchaser shall do so only after reasonable prior written notice to Seller (which shall, notwithstanding anything to the contrary contained above, be at least three (3) business days in advance) and obtaining Seller's prior written consent thereto, which consent shall not be unreasonably withheld, conditioned or delayed, and which consent, if given, may be subject to any terms and conditions imposed by Seller in its reasonable discretion, including, without limitation, the prompt restoration of the Property to substantially the same condition as existed prior to any such inspections or tests, at Purchaser's sole cost and expense. Prior to conducting any physical inspection or testing at the Property, other than a mere visual examination, by Purchaser or its agents, employees, contractors or representatives, Purchaser shall deliver insurance certificates to Seller evidencing that Purchaser carries and maintains such general liability insurance policies with such companies and in such scope and amounts as are acceptable to Seller in its reasonable discretion, and in all cases, naming Seller as an additional insured party and loss payee thereunder. At Seller's request, Purchaser shall promptly furnish to Seller copies of any reports received by Purchaser relating to its inspections of the Property.

15. Indemnification. Purchaser agrees to protect, indemnify, defend and hold Seller, its partners, members, and affiliates and each of their respective officers, directors, employees, agents, successors and assigns (collectively the "Indemnified Parties") harmless from and against any claim for liabilities, losses, expenses (including reasonable attorneys' fees), damages or injuries actually incurred by any of the Indemnified Parties arising out of, resulting from, relating to or connected with: (a) any inspections or testing of the Property by Purchaser or its agents, representatives, contractors or employees and (b) any breach or violation of the provisions of this Paragraph 14 on the part of Purchaser. The foregoing indemnity shall survive the termination of this letter of intent.

- 16. Representations and Warranties. The Purchase Agreement shall only contain representations and warranties from Seller with respect to only those certain property-level representations and warranties that are typically contained in purchase and sale agreements for similar properties in Ford County, Illinois.
- 17. Termination. This letter of intent shall automatically terminate and be of no further force and effect upon the earlier of: (a) the mutual execution of the Purchase Agreement by Purchaser and Seller; (b) the date of the written notice given by either Purchaser or Seller terminating this letter of intent to the other; and (c) thirty (30) days following the date hereof. Notwithstanding anything to the contrary contained in the previous sentence, Paragraph 14 shall expressly survive the termination of this letter of intent.
- 18. Exclusive Negotiations. Seller shall not offer the Property for sale to anyone other than Purchaser or enter into or continue any discussions with any third-party to acquire the Property until such time as this letter of intent has terminated in accordance with the provisions of Paragraph 16 herein.
- 19. Definitive Agreement. By signing this letter of intent, the parties agree that unless and until a definitive Purchase Agreement is prepared and executed by all parties involved, there is no commitment on Seller's part to convey the Property nor on Purchaser's part to pay any consideration for the conveyance of the Property. Notwithstanding the foregoing, the parties acknowledge and agree that the provisions of Paragraph 14 and this Paragraph, are binding and enforceable against the parties. Except as specifically set forth in this Paragraph 18, nothing contained in this letter of intent shall be deemed or construed to constitute a binding agreement between the parties.
- 20. Assignment. The Purchaser, and each of them, may assign the rights and privileges set forth in this Letter of Intent to an entity (i.e., partnership, corporation, limited liability company or the like) formed or to be formed by them for the purpose of taking and holding title to the Property is described herein. Such assignment shall be made in writing and delivered to the Seller prior to the execution of the Purchase Agreement and subject to the express provision that the Purchase Agreement shall provide that, in the event that any portion of the purchase price is paid at a later date, the signatories to this letter shall remain jointly and severally liable to the Seller for the amount unpaid.
- 21. Approval by Counsel and City Council. Notwithstanding any other provision hereof, this Letter of Intent is, in all respects, subject to the following approvals:

- a. Approval of this Letter of Intent by the City Council of the City of Paxton in the manner as may be required by law;
- b. Negotiation, documentation and approval of the Purchase Agreement by the counsel designated by the City for such purposes; and,
- c. Approval, by ordinance, of the following items:

i. The Purchase Agreement;

- ii. The Redevelopment Agreement, referred to in Paragraph 7 hereof; and,
- iii. The form and content of a note and mortgage, referred to in Paragraph 2b hereof.

If the foregoing terms and conditions are acceptable to you, please execute and return to us the executed letter. This letter may be signed in one or more counterparts, each of which may be an original or copy and all of which when taken together shall constitute one and the same instrument.

Thank you for your attention to this correspondence. If I may supply you with additional information, please contact me at your convenience.

Very Truly Yours,

City of Paxton, Illinois

By:

J. William Ingold, Its Mayor

ACCEPTED AND AGREED TO:

This 14th of February, 2017.

ATLANTIC AG AVIATION, INC.

Bv

David Hrupsa, Its *A*luthorized Agent

First National Bank

March 2018 Statement

Open Date: 02/02/2018 Closing Date: 03/01/2018

Visa® Business Card CITY OF PAXTON JOHN W INGOLD (CPN

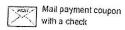
	-7	
New Balance		\$0.00
Minimum Payment Due		\$0.00
Payment Due Date	 03/	28/2018

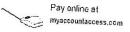
Page 1 of 3
Account

Cardmember Service
Bus 30 ELN 7 1-866-552-8855

	1	1	
Activity Summary	-	 	1
Previous Balance Payments Other Credits Purchases Balance Transfers Advances Other Debits Fees Charged Interest Charged	+	\$601.15 \$601.15cr \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	
New Balance Past Due Minimum Payment Due Credit Line Available Credit Days in Billing Period	æ	\$0.00 \$0.00 \$0.00 \$31,000.00 \$31,000.00 28	

Payment Options:





Pay by phone 1-866-552-8855

No payment is required.

CPN 000017232

First National Bank

24-Hour Cardmember Service: 1-866-552-8855

to pay by phone to change your address

000011428 01 MB 0.424

Zero Balance

Account Number:

Your account has a zero balance, but please remember that your available credit is \$31,000.00.

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

Gradmember Service, P.O. Box 6335, Fargo, ND 58125-6335.
In your fetter 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,

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.

➤ While you do not have to pay the amount in question, you as ➤ We can apply any unpaid amount against your credit limit. Your Rights If You Are Dissatisfied With Your Credit Card Purchased

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.

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 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. Sox 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 definquent.

Investigation, we will tell you our decision. Actual point, if we think you owe an amount and you do not pay we may report you as defining 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 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 from each category. We determine the ADB separately for the Purchases, Advances and Balance Transfer categories. To get the ADB in billing cycle, we add together the daily balances in those categories for the billing cycle and divide the result by the number of days in the unpaid interest, fees, credit insurance and other charges), adding any new interest, fees, and charges, and subtracting any payments or those categories on the later of the transaction date or the first day of the statement period. Billed but unpaid interest on Purchases. Advances credits applied against your Account balances that day, we add a nurchase, Advance or balance mansier 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 and balance Transaction Fees are added to the Advance balance of your Account on the date they are charged to your Account. Any billed but Advance Transaction Fees are added to the Advance parameter or your Account on the date they are charged to your Account. Any billed but unpaid fees on Purchases, credit insurance charges, and other charges are added to the Purchase balance of the Account on the date they are charged to the Account. Billed but unpaid fees on Balance Transfers are added to the Balance Transfer balance of the Account on the date they are charged to the Account. In other words, billed and unpaid interest, fees, and charges will be included in the ADB of your Account that accrues interest and will reduce the amount of credit available to you. To the extent credit insurance charges, overlimit fees, calculation for Purchases until the first day of the billing cycle following the date the credit insurance charges, overlimit fees, calculation for Purchases until the first day of the billing cycle following the date the credit insurance charges, overlimit fees, calculation for Purchases until the first day of the billing cycle following the date the credit insurance charges, overlimit fees, and charges and/or fees are not included in the ADB

calculation for Purchases until the first day of the billing cycle following the date the credit insurance charges, overlimit fees, Annual Fees and/or Travel Membership Fees (as applicable) are charged to the Account. Prior statement balances subject to an interest-free period that have been paid on or before the payment due date in the current billing cycle are not included in the ADB calculation.

2. Payment Information: You must pay us in U.S. Dollars with checks or similar payment instruments drawn on a financial institution located transaction. We may at our option, choose to accept a payment drawn on a foreign financial institution. However, you will be charged and receive that payment. The payment date is the day we receive your check or money order at Cardmember Service, P.O. Box 790408, St. Dollars, M.O. 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 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 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. 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.

March 2018 Statement 02/02/2018 - 03/01/2018 CITY OF PAXTON JOHN W INGOLD (CPN

Cardmember Service

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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.

Annual Account Summary tool can help you review your spending and plan ahead. An updated monthly report is available at the beginning of each month, it provides a clear picture of your spending pattern for year-to- date purchases and the prior two years. Yearend summary of charges, Expense by category and print feature for tax reporting are a few of the many features available to you. For details, log in to

Monitor purchases and manage spending activity. An easy way to monitor your spending is with the Spend Analysis tool. A more convenient way to view and monitor your credit card spending history. With Spend Analysis, you can securely view your transaction and spending information online. It's a valuable tool that will help you manage your expenses from the convenience of your computer! See enclosed insert for more

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Company A	oprova	(This area fo	or use by your compa	ny)	* Salaran	To specify the	
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March 2018 Statement 02/02/2018 - 03/01/2018 CITY OF PAXTON JOHN WINGOLD (CPN)

Cardmember Service

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1-866-552-8855

Contact Us

Phone

Fax:

Questions

Mail payment coupon with a check

Online

myaccountaccess.com

Voice: TDD:

1-866-552-8855 1-888-352-6455 1-866-807-9053

Cardmember Service P.O. Box 6353

Fargo, ND 58125-6353

Cardmember Service P.O. Box 790408 St. Louis, MO 63179-0408

End of Statement

CITY OF PAXTON

Get Connected

Special Offers and important updates sent to you. Take full advantage of your card benefits!

Visit "email.myaccountaccess.com" to enroll. Visit email.myaccountaccess.com to enroll in Credit Card Account Access Click "to erroll" and enter your information

First National Bank

February 2018 Statement

Open Date: 01/03/2018 Closing Date: 02/01/2018

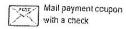
Visa® Business Card
CITY OF PAXTON
JOHN W INGOLD (CPN

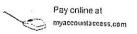
New Balance	\$601.15
Minimum Payment Due	\$10.00
Payment Due Date 02	/28/2018

	e e	Page 1 of 3
	Account.	
Cardmember BUS 30 ELN	Service 63	1-866-552-8855

Activity Summary		
Previous Balance	+	\$525.74
Payments	-	\$525.74cr
Other Credits		\$0.00
Purchases	+	\$601.15
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
New Balance	=	\$601.15
Past Due		\$0.00
Minimum Payment Due		\$10.00
Credit Line		\$31,000.00
Available Credit		\$30,398.85
Days in Billing Period		30

Payment Options:





Pay by phone 1-266-552-8855

Please detach and send coupon with check payable to: Cardmember Service

CPN 000017232

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: 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,

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 linish 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

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 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 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 Advance Transfers is added to the appropriate balances for those categories each month on the statement date. Billed but unpaid 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 unpaid less on Purchases, credit insurance charges, and other charges are added to the Purchase balance of the Account on the date the are charged to the Account. Billed but unpaid fees on Balance Transfers are added to the Balance Transfer balance of the Account on the date they are charged to the Account. In other words, billed and unpaid interest, fees, and charges will be included in the ADB of your Account that accrues interest and will reduce the amount of credit available to you. To the extent credit insurance charges, overlimit fees, Annual Fees, and/or Travel Membership Fees may be applied to your Account, such charges and/or fees are not included in the ADB calculation for Purchases until the first day of the billing cycle following the date the credit insurance charges, overlimit fees, Annual Fees and/or Travel Membership Fees (as applicable) are charged to the Account. Prior statement balances subject to an interest-free period that have been paid on or before the payment due date in the current billing cycle are not included in the ADB calculation.

and/or travel Membership riess (as applicable) are unarged 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. 80x 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 5 banking days. Mailed payments that do not include the payment coupon and/or are mailed to a different address will be processed within or to an incorrect address, it may result in a delayed credit to your Account, addition, if you mail your payment without a payment coupon 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 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 rep 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.

First National Bank - in Paxton -

February 2018 Statement 01/03/2018 - 02/01/2018

Page 2 of 3

CITY OF PAXTON JOHN W INGOLD (CPN



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 WITH YOUR CARD. It's a fast, easy and secure way to pay your federal and state taxes. FAST-Pay quickly online. EASY-Forget the hassels of writing checks or payments getting lest in the

Paym	ients a	nd Oth	er Credits	the transition of the second o	til mint van Herinist	terik bert departu
Post Date	Trans Date	Ref#	Transaction Description	***************************************	Amount	Notation
01/16	01/12	0075	PAYMENT THANK YOU		\$525.74CR	
			тот,	AL THIS PERIOD	\$525.74CR	
Purch	lases a	nd Oth	er Debits			
Post Date	Trans Date	Ref#	Transaction Description		Amount	Notation
01/11	01/10	5152	BEST BUY 00000463 CHAMPAIGN IL		\$32.68	
D1/18 D1/22	01/17 01/20	8685 8575	AMAZON GOMANAZIN COM	BILL WA	\$195.98	
01/24	01/23	0568	AMAZON.COM AMZN.COM/BI AMZN.COM AMAZON MKTPLACE PMTS AMZN.COM/	MBILL WA	\$141.99 .	•
1/26	01/25	0218	MONICAL'S PIZZA OF PAX PAXTON IL		\$165.00 \$65.50	-
			ТОТА	L THIS PERIOD	\$601.15	
	ā		2018 Totals Year-to-D	ate	1.62.636	
			Total Fees Charged in 2018 Total Interest Charged in 2018	\$0.00 \$0.00		
1 to 1 to 1 to 1	may solve.	The sale of the sale				
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February 2018 Statement 01/03/2018 - 02/01/2018 CITY OF PAXTON JOHN WINGOLD (CPN

Cardmember Service

Page 3 of 3 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	14.49%	
**PURCHASES	\$601.15	\$0.00	YES	\$0.00	14.49%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	21.49%	

Contact Us

Phone

Questions

Mail payment coupon with a check

Online

myaccountaccess.com

Voice: 1-866-552-8855 TDD: Fax

1-888-352-6455 1-866-807-9053

Cardmember Service P.O. Box 6353

Fargo, ND 58125-6353

Cardmember Service P.O. Box 790408 St. Louis, MO 63179-0408

End of Statement

CITY OF PAXTON

Convenient. Smart. Easy.

Sign up at "email.myaccountaccess.com" to get exclusive benefit information and special offers only available via email.

Visit "email.myaccountaccess.com" to enroll. Visit email.myaccountaccess.com to erroll in Credit Card Account Access. Click "to enroll" and enter your information

First National Bank

January 2018 Statement

Open Date: 12/02/2017 Closing Date: 01/02/2018

Visa® Business Card CITY OF PAXTON JOHN W INGOLD (CPN¶

New Balance	\$525.74
Minimum Payment Du	e \$10.00
Payment Due Date	01/28/2018

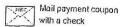
Page 1 of 2
Account:

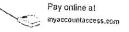
Cardmember Service
1-866-552-8855

		,
Activity Summary		
Previous Balance Payments Other Credits Purchases Balance Transfers Advances Other Debits Fees Charged Interest Charged	+	\$0.00 \$0.00 \$0.00 \$525.74 \$0.00 \$0.00 \$0.00 \$0.00
New Balance Past Due Minimum Payrnent Due Credit Line Available Credit Days in Billing Period		\$525.74 \$0.00 \$10.00 \$31,000.00 \$30,474.26 32

BUS 30 ELN

Payment Options:





Pay by phone 1-866-552-8855

Please detach and send coupon with check payable to: Cardmember Service

CPN 000017232

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,

➤ 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 purchases. 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 TATEREST 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 each category, we and together the daily balances in mose categories for the onling cycle and givide 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 Transfers 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. 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 date they are enarged to the Account. In other words, office and unpart mitterst, rees, and charges will be included in the ADB or 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 agree to pay any collection rees required in connection with such a transaction: The date you mail a payment is other bit 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 lifeceived by 5:00 p.m. CT on 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 or federal holiday and received on those days will be credited on the day of specific to your payment on the payment penalty if you pay your balance at any time prior to your payment due date. 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,

January 2018 Statement 12/02/2017 - 01/02/2018 CITY OF PAXTON JOHN W INGOLD (CPN

Cardmember Service

Page 2 of 2 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 January 15, 2018, the 11th sentence of the "INTEREST CHARGE; Method of Computing Balance Subject to Interest Rate" section of your Cardmember Agreement is clarified to read as follows:

To the extent credit insurance charges, overlimit fees, Annual Fees, and/or Travel Membership Fees may be applied to your Account, such charges and/or fees are not included in the ADB calculation for Purchases until the first day of the billing cycle following the date the credit insurance charges, overlimit fees, Annual Fees and/or Travel Membership Fees (as applicable) are charged to the Account

Transactions Purchases and Other Debits Post Trans Date Date Ref# Transaction Description Amount Notation 12/18 12/17 2936 AMAZON MKTPLACE PMTS AMZN.COM/BILL WA \$59.99 12/20 4181 12/18 HUSTEDT JEWELERS INC GIBSON CITY IL \$260.75 12/29 12/27 7851 JILLS CREATIVE EXPRESS RANTOUL \$55.00 12/29 12/28 PASS UST TRAINING HTTPSPASSTEST IN 4302 \$150.00 TOTAL THIS PERIOD \$525.74 2018 Totals Year-to-Date Total Fees Charged in 2018 \$0.00 Total Interest Charged in 2018 \$0.00 Company Approval (This area for use by your company) Signature/Approval: Accounting Code: Interest Charge Calculation Your Annual Percentage Rate (APR) is the annual interest rate on your account. **APR for current and future transactions. Balance Annual Balance Expires Subject to Interest Balance Type Percentage By Type Interest Rate with Variable Charge Rate Statement "BALANCE TRANSFER \$0.00 \$0.00 YES **PURCHASES 30.00 14.49% \$525.74 \$0.00 "ADVANCES YES \$0.00 14.49% SO 00 \$0.00 YES 30.00 21.49%

First National Bank - in Paxton -

November 2017 Statement

Open Date: 10/03/2017 Closing Date: 11/01/2017



Visa® Business Card CITY OF PAXTON JOHN WINGOLD (CPN



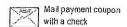
New Balance	\$0.00
Minimum Payment Due	\$0.00
Payment Due Date 11/	28/2017

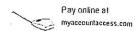
Page 1 of 2 Account: (Cardmember Service 1-866-552-8855

Activity Summary		
Previous Balance Payments	+	\$69.99
Other Credits	-	\$69,99cr \$0,00
Purchases Balance Transfers		\$0.00
Advances		\$0.00 \$0.00
Other Debits Fees Charged		\$0.00
Interest Charged		\$0.00 \$0.00
New Balance Past Due	m	\$0.00
Minimum Payment Due		\$0.00 \$0.00
Credit Line		\$31,000.00
Available Credit Days in Billing Period		\$31,000.00 30

BUS 30 ELN

Payment Options:





Pay by phone 1-866-552-8855

No payment is required.

CPN 000017232

First National Bank

24-Hour Cardmember Service: 1-866-552-8855

to pay by phone to change your address

000008411 01 AB 0.403

CITY OF PAXTON JOHN W INGOLD 145 S MARKET ST PAXTON IL 60957-1284 յենթիլիքենրկիկիկիկիկիլիլունիիկիկիկինենիյիլի ասը

Zero Balance

Account Number:

Your account has a zero balance, but please remember that your available credit is \$31,000.00.

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:

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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 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 those categories on the later of the transaction date of the lifet day of the statement period, billed but unpaid interest on Furchases, Advance 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 agree to pay any collection less 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 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 federal. There is no prepayment penalty if you pay your balance at any time prior to your payment due date. 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.

First National Bank

November 2017 Statement 10/03/2017 - 11/01/2017

Page 2 of 2

CITY OF PAXTON JOHN WINGOLD (CPN

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 Payments and Other Credits Post Trans Date Date Ref # Transaction Description Amount Notation 10/16 0029 PAYMENT THANK YOU \$69.99CR TOTAL THIS PERIOD \$69.99CR 2017 Totals Year-to-Date Total Fees Charged in 2017 \$0.00 Total Interest Charged in 2017 \$0.00 Company Approval (This area for use by your company) Signature/Approval: Accounting Code: Interest Charge Calculation Your Annual Percentage Rate (APR) is the annual interest rate on your account. **APR for current and future transactions. Balance Annual Expires Balance Subject to Interest Percentage Balance Type with Ву Туре Interest Rate Variable Charge Rate Statement **BALANCE TRANSFER \$0.00 \$0.00 YES \$0.00 14.24% **PURCHASES \$0.00 \$0.00 YES \$0.00 14.24% **ADVANCES \$0.00 \$0.00 YES \$0.00 21.24% Contact Us

Phone

Voice:

TOD:

1-866-552-8855

Questions

Cardmember Service

Mail payment coupon with a check



Cardmember Service P.O. Box 790408 St. Louis, MO 63179-0408

myaccountaccess.com

1-888-352-6455