

REC'D JOLIET TOWNSHIP
 SUPERVISOR'S OFFICE

Account Summary

Billing Cycle		01/08/2019
Days In Billing Cycle		30
Previous Balance		\$510.28
Purchases	+	\$1,304.82
Cash	+	\$0.00
Balance Transfers	+	\$0.00
Special	+	\$0.00
Credits	-	\$0.00
Payments	-	\$510.28
Other Charges	+	\$0.00
Finance Charges	+	\$0.00

NEW BALANCE **\$1,304.82**

Credit Summary

Total Credit Line	\$10,000.00
Available Credit Line	\$8,695.18
Available Cash	\$0.00
Amount Over Credit Line	\$0.00
Amount Past Due	\$0.00
Disputed Amount	\$0.00

Account Inquiries **2019 JAN 11 PM 1:27**



Call us at: (800) 221-5920
 Lost or Stolen Card: (866) 839-3485



Write us at PO BOX 31535, TAMPA, FL 33631-3535

Payment Summary

NEW BALANCE **\$1,304.82**

MINIMUM PAYMENT **\$1,304.82**

PAYMENT DUE DATE **02/04/2019**

PAID

JAN 22 2019
Joliet Township
Supervisor
 16725

NOTE: Grace period to avoid a finance charge on purchases, pay entire new balance by payment due date. Finance charge accrues on cash advances until paid and will be billed on your next statement.

Corporate Activity

TOTAL CORPORATE ACTIVITY				\$510.28-
Trans Date	Post Date	Reference Number	Transaction Description	Amount
12/24	12/24	74865228358001204703914	PAYMENT - THANK YOU	\$510.28-

Cardholder Account Summary

DANIEL VERA ##### 3661	Payments & Other Credits \$0.00	Purchases & Other Charges \$1,304.82	Cash Advances \$0.00	Total Activity \$1,304.82
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
12/11	12/11	PPLN01	24431068345083056469204	TARGET.COM * 800-591-3869 MN	\$50.00
12/11	12/11	PPLN01	24431068345083056470632	TARGET.COM * 800-591-3869 MN	\$50.00
12/11	12/11	PPLN01	24431068345083056470624	TARGET.COM * 800-591-3869 MN	\$50.00
12/11	12/11	PPLN01	24431068345083056480151	TARGET.COM * 800-591-3869 MN	\$50.00

Finance Charge Calculation Methods and Computation of Average Daily Balance Subject to Finance Charge: The Finance Charge Calculation Method applicable to your account for Cash Advances and Credit Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below:

Method A - Average Daily Balance (including current transactions): The Finance Charge on purchases begins on the date the transaction posted to your account. The Finance Charge on Cash Advances begins on the date you obtained the cash advance, or the first day of the billing cycle within which it is posted to your account, whichever is later. There is no grace period.

The Finance Charges for a billing cycle are computed by applying the Periodic Rate to the "average daily balance" of your account. To get the average daily balance, we take the beginning balance of your account each day, add any new purchases or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid finance charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

Method E - Average Daily Balance (excluding current transactions): To avoid incurring an additional Finance Charge on the balance of purchases (and cash advances if Method E is specified as applicable to cash advances) reflected on your monthly statement, you must pay the New Balance shown on your monthly statement on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance Charges for a billing cycle are computed by applying the Periodic Rate to the "average daily balance" of purchases (and if applicable, cash advances). To get the average daily balance, we take the beginning balance of your account each day and subtract any payments, credits, non-accruing fees, and unpaid finance charges. We do not add in any new purchases or cash advances. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

Method G - Average Daily Balance (including current transactions): To avoid incurring an additional Finance Charge on the balance of purchases (and cash advances, if Method G is specified as applicable to cash advances) reflected on your monthly statement and, on any new purchases (and if applicable, cash advances) appearing on your next monthly statement, you must pay the New Balance, shown on your monthly statement, on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance Charges for a billing cycle are computed by applying the Periodic Rate to the "average daily balance" of purchases (and if applicable, cash advances). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid finance charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

Payment Crediting and Credit Balance: Payments received at the location specified on the front of the statement after the phrase "MAKE CHECK PAYABLE TO" will be credited to the account specified on the payment coupon as of the date of receipt. Payments received at a different location or payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request in writing, a full refund. Submit your request to the Account Inquiries address on the front of this statement.

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account on which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing Date: The closing date is the last day of the billing cycle; all transactions received after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill. Submit your request to the Account Inquiries address on the front of this statement. You may use your card(s) during this 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

Negative Credit Reports: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

BILLING RIGHTS SUMMARY

In Case of Errors or Inquiries About Your Bill: If you suspect there is an error on your account or you need information about a transaction on your bill, send your written inquiry to the Account Inquiries address on the front of this statement within 60 days of the date of the statement containing the transaction in question. You may telephone us, however a written request is required to preserve your rights.

In your letter, give us the following information:

- ♦ Your name and account number.
- ♦ The dollar amount of the suspected error.
- ♦ Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Cardholder Account Detail Continued

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
12/11	12/11	PPLN01	24431068345083056481902	TARGET.COM * 800-591-3369 MN	\$50.00
12/11	12/11	PPLN01	24431068345083056482017	TARGET.COM * 800-591-3369 MN	\$50.00
12/11	12/11	PPLN01	24431068345083056481944	TARGET.COM * 800-591-3369 MN	\$50.00
12/10	12/11	PPLN01	24692168344100089890728	AMZN Mktp US*M04AM42S2 Amzn.com/bill WA	\$54.99
12/12	12/13	PPLN01	24445008347600131319373	Dollar Tree, Inc. 877-530-8733 VA	\$264.00
12/12	12/13	PPLN01	24692168346100240309871	AMZN Mktp US*M063M4WG0 Amzn.com/bill WA	\$54.99
12/25	12/26	PPLN01	24906418359065619778813	EIG*CONSTANTCONTACT.COM 855-2295506 MA	\$65.00
12/26	12/27	PPLN01	24492158360713812251943	THEHERALDNEWONLINE 815-284-4000 IL	\$9.99
01/02	01/03	PPLN01	24492159002637567593120	SP * DSCNTRUBBERSTAMPS HTTPSDISCOUNT WI	\$157.75
01/06	01/07	PPLN01	24692169006100357450293	Amazon.com*MB2CV9LP1 Amzn.com/bill WA	\$64.93
01/08	01/08	PPLN01	24692169008100169057946	INTUIT *CHECKS / FORMS 800-446-8848 CA	\$223.18
01/07	01/08	PPLN01	24692169007100699819006	AMZN Mktp US*M21704IT2 Amzn.com/bill WA	\$59.99

Additional Information About Your Account

THE TOTAL FINANCE CHARGE PAID ON YOUR ACCOUNT DURING THE PAST YEAR WAS \$.00.

Finance Charge Summary / Plan Level Information

Plan Name	Plan Description	FCM ¹	Average Daily Balance	Periodic Rate *	Corresponding APR	Finance Charges	Effective APR Fees **	Effective APR	Ending Balance
Purchases									
PPLN01 001	PURCHASE	G	\$0.00	0.81250%(M)	9.7500%(V)	\$0.00	\$0.00	0.0000%	\$1,304.82
* Periodic Rate (M)=Monthly (D)=Daily							Days In Billing Cycle: 30		
** includes cash advance and foreign currency fees							APR = Annual Percentage Rate		
¹ FCM = Finance Charge Method									
(V) = Variable Rate If you have a variable rate account the periodic rate and Annual Percentage Rate (APR) may vary.									