

**From:** [Kirk Allen](#)  
**To:** [Info](#)  
**Subject:** FOIA Request  
**Date:** Tuesday, June 14, 2022 9:17:04 AM

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In accordance with the Freedom of Information Act of Illinois, I am requesting the following public records.

1. A copy of all emails received regarding questions about flyers asking for a “yes” vote that is being circulated in the District.
  2. A copy of all text or voice messages received regarding questions about flyers asking for a “yes” vote that is being circulated in the District.
  3. A copy of all IRS W2s issued to SVPWD Board members for the last three years.
  4. A copy of the board minutes and corresponding meeting agenda reflecting approval of a 457 Government Deferred Compensation Plan.
  5. A copy of the 457 Government Deferred Compensation Plan statements issued in the last three years.
  6. A copy of all adopted bylaws for the SVPWD.
  7. A copy of the authorizing resolution and corresponding minutes recording the votes by the Trustees for the appointment of any/all officers of the SVPWD, general manager, chair, secretary, and/or other leadership position of the SVPWD for the preceding 2 years.
  8. Copies of Board Authorizing resolutions and minutes where votes were recorded for any/all credit cards issued to SVPWD employees, officers, directors, trustees, the Secretary, and the General Manager in the last 2 years.
  9. Copies of all expense records for each Trustee in the last 2 years.
  10. Copy of all credit card statements received by the SVPWD in the last 2 years, to include every page of each statement.
  11. Copies of Board Authorizing resolutions and minutes where votes were recorded for Sam’s Club memberships issued to SVPWD employees, officers, directors, trustees, the Secretary, and the General Manager in the last 2 years.
- . I qualify as both media and non-profit under the definitions in Section 2 (c-10) ("Commercial purpose"), Section 2 (f) ("News media"), Section 2 (g) ("Recurrent requester"), and Section 2 (h) ("Voluminous request") of the Freedom of Information Act, for the purposes of being exempt to the provisions of Section 3.1 (Requests or commercial purposes), Section 3.2 (Recurrent requesters), Section 3.6 (Voluminous requests), and Section 6 (Authority to charge fees).

I request expedited processing on the basis of an urgency to inform the citizens and taxpayers of Illinois about their government’s activities. If any element of this request is denied in whole or in part, I ask that you justify all withholdings individually by reference to specific exemptions of the Act. Please provide all responsive information to me electronically.

I request a rolling production of records, such that the public body furnishes records to my attention as soon as they are identified, preferably electronically, but as needed then to my attention, at the below address. If you have any questions please do not hesitate to contact me.

Rolling production is not to be perceived as an agreement to extend the time frame for compliance under FOIA.

If you are not the FOIA officer responsible for any part of this request you are required by law to forward it to the appropriate FOIA officer.

The purpose of the request is to access and disseminate information regarding the legal rights of the general public and is not for the principal purpose of personal or commercial benefit.

As outlined in FOIA, documents shall be furnished without charge or at a reduced charge, as determined by the public body, if the person requesting the documents states the specific purpose for the request and indicates that a waiver or reduction of the fee is in the public interest. Waiver or reduction of the fee is in the public interest if the principal purpose of the request is to access and disseminate information regarding the health, safety and welfare or the legal rights of the general public and is not for the principal purpose of personal or commercial benefit.

I am requesting the records be provided in electronic format if that is the method in which they are stored. If they are in paper form and the copier can convert them to electronic format I would appreciate receiving them electronically.

Thanks,

Kirk Allen

Edgar County Watchdogs

PO Box 593

Kansas, IL 61933

**From:** [Kirk Allen](#)  
**To:** [Info](#)  
**Subject:** FW: FOIA Request  
**Date:** Tuesday, June 14, 2022 10:04:20 AM

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So there is no confusion on item numbers 1 and 2, those requests would include any such questions received by any employee and or board member either on their work email and phone or personal email and personal cell phones as the law requires.

Thanks  
Kirk Allen

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**From:** Kirk Allen  
**Sent:** Tuesday, June 14, 2022 9:17 AM  
**To:** [Info@svpwd.com](mailto:Info@svpwd.com)  
**Subject:** FOIA Request

In accordance with the Freedom of Information Act of Illinois, I am requesting the following public records.

1. A copy of all emails received regarding questions about flyers asking for a “yes” vote that is being circulated in the District.
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  5. A copy of the 457 Government Deferred Compensation Plan statements issued in the last three years.
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- . I qualify as both media and non-profit under the definitions in Section 2 (c-10) ("Commercial purpose"), Section 2 (f) ("News media"), Section 2 (g) ("Recurrent requester"), and Section 2

(h) ("Voluminous request") of the Freedom of Information Act, for the purposes of being exempt to the provisions of Section 3.1 (Requests or commercial purposes), Section 3.2 (Recurrent requesters), Section 3.6 (Voluminous requests), and Section 6 (Authority to charge fees).

I request expedited processing on the basis of an urgency to inform the citizens and taxpayers of Illinois about their government's activities. If any element of this request is denied in whole or in part, I ask that you justify all withholdings individually by reference to specific exemptions of the Act. Please provide all responsive information to me electronically.

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I am requesting the records be provided in electronic format if that is the method in which they are stored. If they are in paper form and the copier can convert them to electronic format I would appreciate receiving them electronically.

Thanks,

Kirk Allen

Edgar County Watchdogs

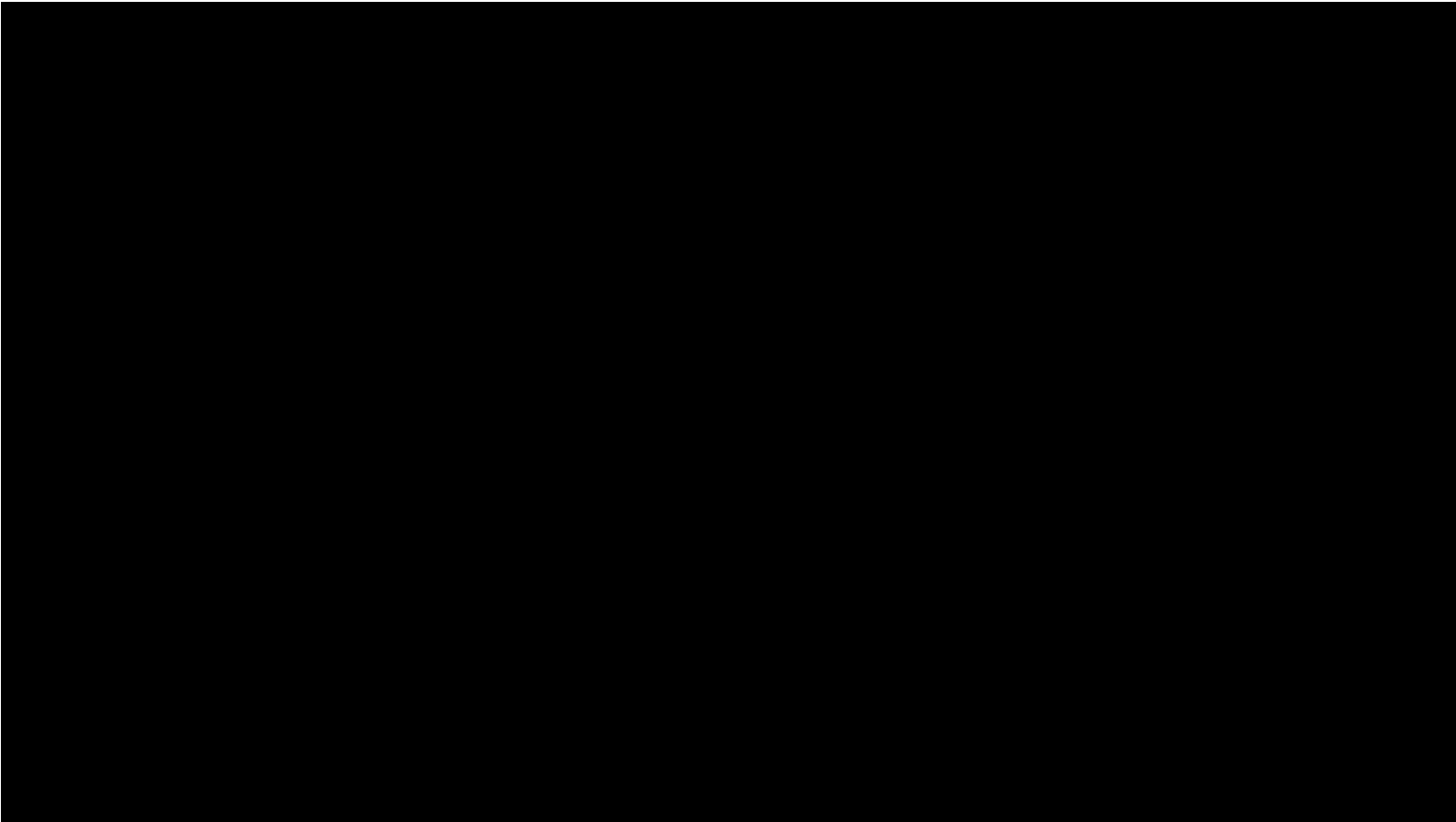
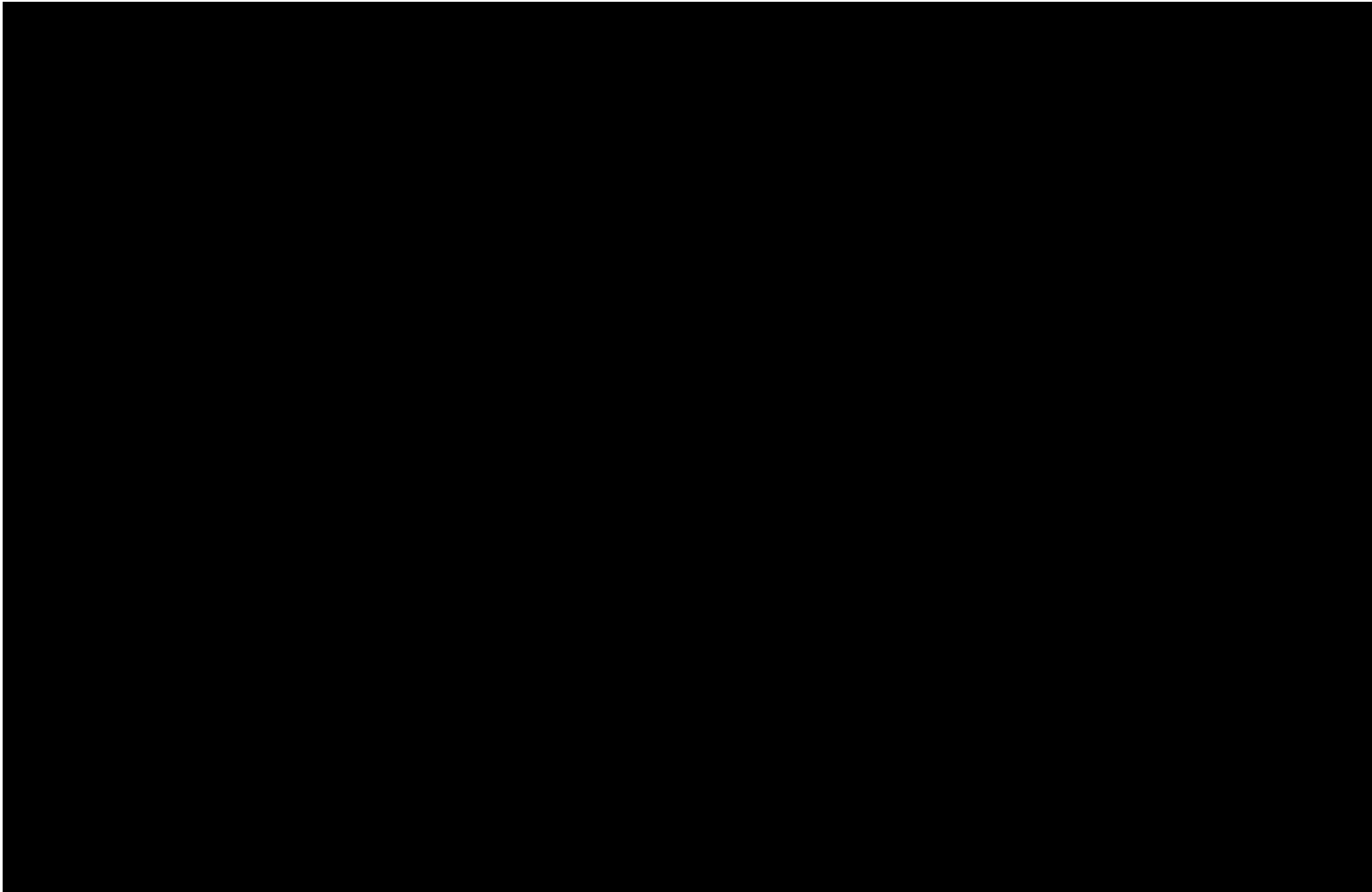
PO Box 593

Kansas, IL 61933

## FOIA RESPONSE SENT 6/20/2022

### FOIA REQUEST #1 FROM KIRK ALLEN – 6/14/22

1. A copy of all emails received regarding questions about flyers asking for a “yes” vote that is being circulated in the District. – **No Records Available**
2. A copy of all text or voice messages received regarding questions about flyers asking for a “yes” vote that is being circulated in the District. – **No such records exist**
3. A copy of all IRS W2s issued to SVPWD Board members for the last three years. – **See Attachment Below**
4. A copy of the board minutes and corresponding meeting agenda reflecting approval of a 457 Government Deferred Compensation Plan. – **Board Minutes are available on our website**
5. A copy of the 457 Government Deferred Compensation Plan statements issued in the last three years. – **See Attachment Below**
6. A copy of all adopted bylaws for the SVPWD. – **“By-Laws” do not currently exist.**
7. A copy of the authorizing resolution and corresponding minutes recording the votes by the Trustees for the appointment of any/all officers of the SVPWD, general manager, chair, secretary, and/or other leadership position of the SVPWD for the preceding 2 years.- **Board minutes are available on our website**
8. Copies of Board Authorizing resolutions and minutes where votes were recorded for any/all credit cards issued to SVPWD employees, officers, directors, trustees, the Secretary, and the General Manager in the last 2 years. – **Board minutes and District Ordinances are available on our website**
9. Copies of all expense records for each Trustee in the last 2 years. – **No such records exist**
10. Copy of all credit card statements received by the SVPWD in the last 2 years, to include every page of each statement. - **See Attachment Below**
11. Copies of Board Authorizing resolutions and minutes where votes were recorded for Sam’s Club memberships issued to SVPWD employees, officers, directors, trustees, the Secretary, and the General Manager in the last 2 years.- **See Attachment Below**



Form **W-2** Wage and Tax Statement

**Copy A For Social Security Administration** - Send this entire page with Form W-3 to the Social Security Administration; photocopies are **not** acceptable.

**2020**  
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Department of the Treasury - Internal Revenue Service  
**For Privacy Act and Paperwork Reduction Act Notice, see the separate instructions.**  
Black-and-White Form W-2 (Revised 09/20)

<b>22222</b>		Void <input type="checkbox"/>	a Employee's social security number [REDACTED]	For Official Use Only ► OMB No. 1545-0008	
b Employer identification number (EIN) 37-0902201			1 Wages, tips, other compensation 1200.00		2 Federal income tax withheld
c Employer's name, address, and ZIP code SANGAMON VALLEY PUBLIC WATER DIST SANGAMON VALLEY PWD 709 NORTH PRAIRIEVIEW ROAD PO BOX 285 MAHOMET IL 61853			3 Social security wages 1200.00		4 Social security tax withheld 74.40
			5 Medicare wages and tips 1200.00		6 Medicare tax withheld 17.40
			7 Social security tips		8 Allocated tips
d Control number			9		10 Dependent care benefits
e Employee's first name and initial ROBERT E		Last name BUCHANAN	Suff	11 Nonqualified plans	12a See instructions for box 12
f Employee's address and ZIP code  1711C TIMBERWOLF LN MAHOMET IL 61853			13 Statutory employee Retirement plan Third-party sick pay		12b
			14 Other		12c
					12d
15 State IL	Employer's state ID number 37-0902201 000	16 State wages, tips, etc. 1200.00	17 State income tax	18 Local wages, tips, etc.	19 Local income tax
					20 Locality name

Form **W-2** Wage and Tax Statement

**2020**  
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Form **W-2** Wage and Tax Statement

**2020**  
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Form **W-2** Wage and Tax Statement

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REV 12/22/20 QB

<b>22222</b>		Void <input type="checkbox"/>	a Employee's social security number [REDACTED]		For Official Use Only ► OMB No. 1545-0008		
b Employer identification number (EIN) 37-0902201				1 Wages, tips, other compensation 700.00		2 Federal income tax withheld	
c Employer's name, address, and ZIP code SANGAMON VALLEY PUBLIC WATER DIST SANGAMON VALLEY PWD 709 NORTH PRAIRIEVIEW ROAD PO BOX 285 MAHOMET IL 61853				3 Social security wages 700.00		4 Social security tax withheld 43.40	
				5 Medicare wages and tips 700.00		6 Medicare tax withheld 10.15	
				7 Social security tips		8 Allocated tips	
d Control number				9		10 Dependent care benefits	
e Employee's first name and initial MICHELLE L		Last name GRINDLEY		Suff		11 Nonqualified plans	
f Employee's address and ZIP code 2308 FOGEL RD MAHOMET IL 61853				13 Statutory employee Retirement plan Third-party sick pay		12a See instructions for box 12	
				14 Other		12b	
						12c	
						12d	
15 State Employer's state ID number IL 37-0902201 000		16 State wages, tips, etc. 700.00		17 State income tax 34.65		18 Local wages, tips, etc.	
				19 Local income tax		20 Locality name	

Form **W-2** Wage and Tax Statement

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Black-and-White Form W-2 (Revised 09/20)



<b>22222</b>		Void <input type="checkbox"/>	a Employee's social security number [REDACTED]		For Official Use Only ► OMB No. 1545-0008	
b Employer identification number (EIN) 37-0902201			1 Wages, tips, other compensation 1500.00		2 Federal income tax withheld	
c Employer's name, address, and ZIP code SANGAMON VALLEY PUBLIC WATER DIST SANGAMON VALLEY PWD 709 NORTH PRAIRIEVIEW ROAD PO BOX 285 MAHOMET IL 61853			3 Social security wages 1500.00		4 Social security tax withheld 93.00	
			5 Medicare wages and tips 1500.00		6 Medicare tax withheld 21.75	
			7 Social security tips		8 Allocated tips	
d Control number			9		10 Dependent care benefits	
e Employee's first name and initial MEGHAN C		Last name HENNESY	Suff	11 Nonqualified plans		12a See instructions for box 12
f Employee's address and ZIP code  1809 E WEST LAKE DR MAHOMET IL 61853			13 Statutory employee Retirement plan Third-party sick pay		12b	
			14 Other		12c	
					12d	
15 State IL	Employer's state ID number 37-0902201 000	16 State wages, tips, etc. 1500.00	17 State income tax	18 Local wages, tips, etc.	19 Local income tax	20 Locality name

Form **W-2** **Wage and Tax Statement** **2020**  
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REV 12/22/20 QB

<b>22222</b>		Void <input type="checkbox"/>	a Employee's social security number [REDACTED]		For Official Use Only ► OMB No. 1545-0008	
b Employer identification number (EIN) 37-0902201			1 Wages, tips, other compensation 1200.00		2 Federal income tax withheld	
c Employer's name, address, and ZIP code SANGAMON VALLEY PUBLIC WATER DIST SANGAMON VALLEY PWD 709 NORTH PRAIRIEVIEW ROAD PO BOX 285 MAHOMET IL 61853			3 Social security wages 1200.00		4 Social security tax withheld 74.40	
			5 Medicare wages and tips 1200.00		6 Medicare tax withheld 17.40	
			7 Social security tips		8 Allocated tips	
d Control number			9		10 Dependent care benefits	
e Employee's first name and initial FRANK E		Last name HOWARD	Suff	11 Nonqualified plans		12a See instructions for box 12
f Employee's address and ZIP code  1105 OLEN DR MAHOMET IL 61853			13 Statutory employee Retirement plan Third-party sick pay		12b	
			14 Other		12c	
					12d	
15 State IL	Employer's state ID number 37-0902201 000	16 State wages, tips, etc. 1200.00	17 State income tax 59.40	18 Local wages, tips, etc.	19 Local income tax	20 Locality name

Form **W-2** **Wage and Tax Statement** **2020**  
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<b>22222</b>		Void <input type="checkbox"/>	a Employee's social security number [REDACTED]		For Official Use Only ► OMB No. 1545-0008		
b Employer identification number (EIN) 37-0902201				1 Wages, tips, other compensation 1200.00		2 Federal income tax withheld	
c Employer's name, address, and ZIP code SANGAMON VALLEY PUBLIC WATER DIST SANGAMON VALLEY PWD 709 NORTH PRAIRIEVIEW ROAD PO BOX 285 MAHOMET IL 61853				3 Social security wages 1200.00		4 Social security tax withheld 74.40	
				5 Medicare wages and tips 1200.00		6 Medicare tax withheld 17.40	
				7 Social security tips		8 Allocated tips	
d Control number				9		10 Dependent care benefits	
e Employee's first name and initial MICHAEL J		Last name LARSON		Suff	11 Nonqualified plans		12a See instructions for box 12
f Employee's address and ZIP code  1001 FORESTVIEW DR MAHOMET IL 61853				13 Statutory employee Retirement plan Third-party sick pay		12b	
				14 Other		12c	
						12d	
15 State Employer's state ID number IL 37-0902201 000		16 State wages, tips, etc. 1200.00		17 State income tax		18 Local wages, tips, etc.	
				19 Local income tax		20 Locality name	

Form **W-2** Wage and Tax Statement

**2020**  
0000/ 1030D

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<b>22222</b>		Void <input type="checkbox"/>	a Employee's social security number [REDACTED]		For Official Use Only ► OMB No. 1545-0008		
b Employer identification number (EIN) 37-0902201				1 Wages, tips, other compensation 96.58		2 Federal income tax withheld	
c Employer's name, address, and ZIP code SANGAMON VALLEY PUBLIC WATER DIST SANGAMON VALLEY PWD 709 NORTH PRAIRIEVIEW ROAD PO BOX 285 MAHOMET IL 61853				3 Social security wages 1200.00		4 Social security tax withheld 74.40	
				5 Medicare wages and tips 1200.00		6 Medicare tax withheld 17.40	
				7 Social security tips		8 Allocated tips	
d Control number				9		10 Dependent care benefits	
e Employee's first name and initial MICHAEL C		Last name MELTON		Suff	11 Nonqualified plans		12a See instructions for box 12 G 1103.42
f Employee's address and ZIP code  1208 MARY DR. MAHOMET IL 61853				13 Statutory employee Retirement plan Third-party sick pay X		12b	
				14 Other		12c	
						12d	
15 State Employer's state ID number IL 37-0902201 000		16 State wages, tips, etc. 96.58		17 State income tax 4.78		18 Local wages, tips, etc.	
				19 Local income tax		20 Locality name	

Form **W-2** Wage and Tax Statement

**2020**  
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Black-and-White Form W-2 (Revised 09/20)

<b>22222</b>		Void <input type="checkbox"/>	a Employee's social security number [REDACTED]		For Official Use Only ► OMB No. 1545-0008	
b Employer identification number (EIN) 37-0902201			1 Wages, tips, other compensation 96.58		2 Federal income tax withheld	
c Employer's name, address, and ZIP code SANGAMON VALLEY PUBLIC WATER DIST SANGAMON VALLEY PWD 709 NORTH PRAIRIEVIEW ROAD PO BOX 285 MAHOMET IL 61853			3 Social security wages 1200.00		4 Social security tax withheld 74.40	
			5 Medicare wages and tips 1200.00		6 Medicare tax withheld 17.40	
			7 Social security tips		8 Allocated tips	
d Control number			9		10 Dependent care benefits	
e Employee's first name and initial OLEN G		Last name PARKHILL,	Suff JR	11 Nonqualified plans		12a See instructions for box 12 G 1103.42
f Employee's address and ZIP code 808 N. PRAIRIE VIEW RD. MAHOMET IL 61853			13 Statutory employee Retirement plan Third-party sick pay X		12b	
			14 Other		12c	
					12d	
15 State IL	Employer's state ID number 37-0902201 000	16 State wages, tips, etc. 96.58	17 State income tax 4.78	18 Local wages, tips, etc.	19 Local income tax	20 Locality name

Form **W-2** Wage and Tax Statement

**2020**  
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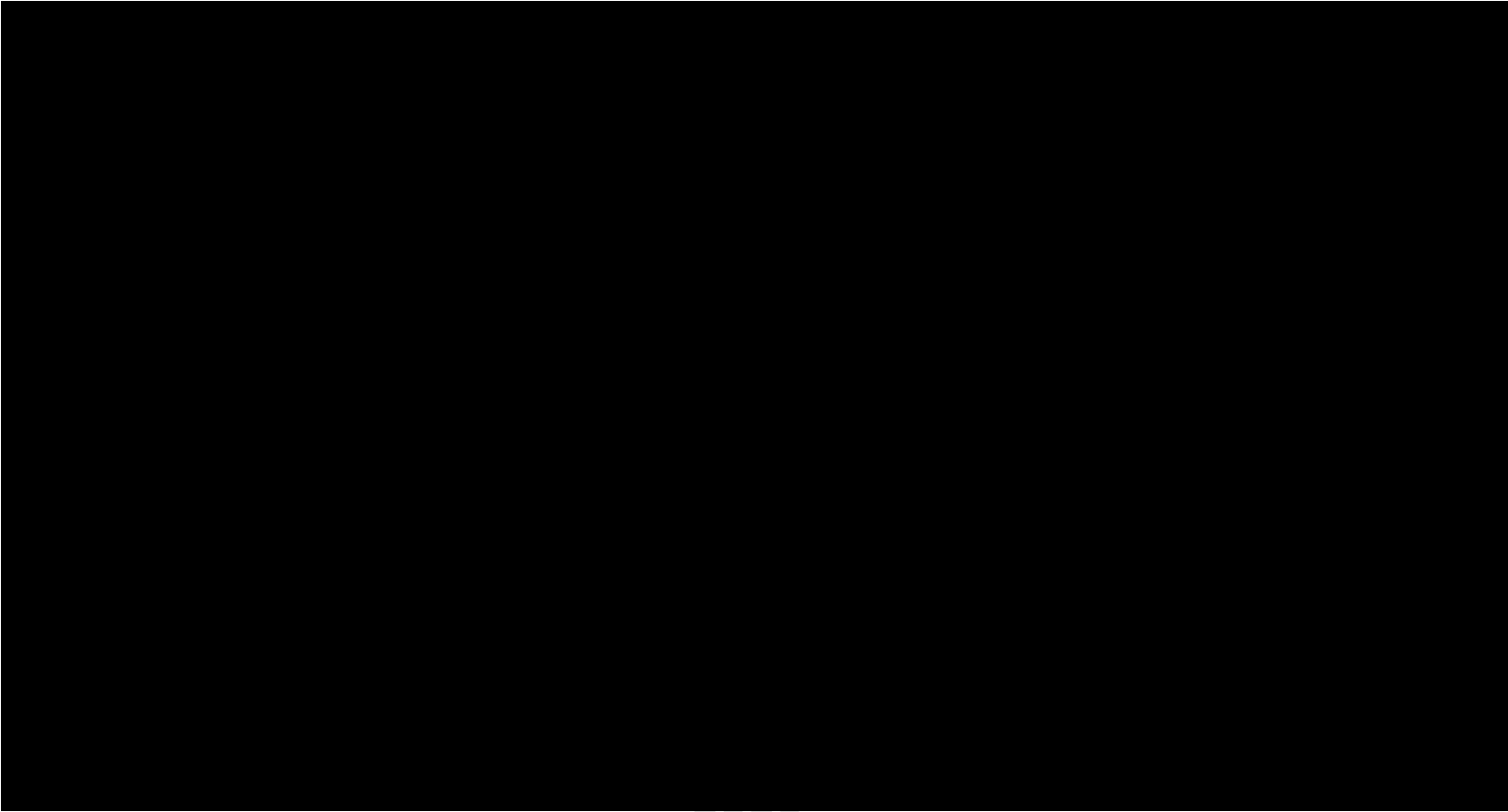
Form **W-2** Wage and Tax Statement

**2020**  
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Form **W-2** Wage and Tax Statement

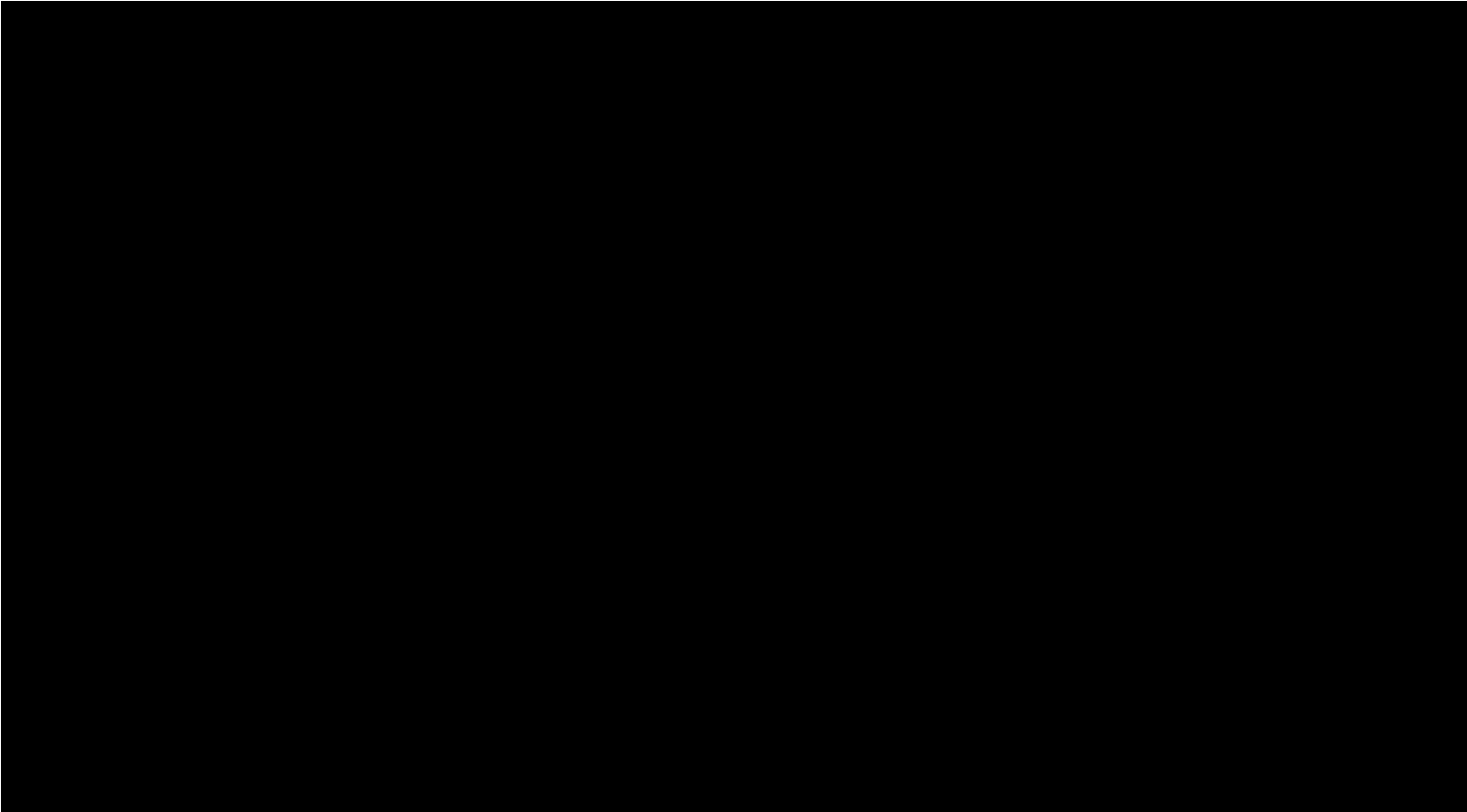
**2020**  
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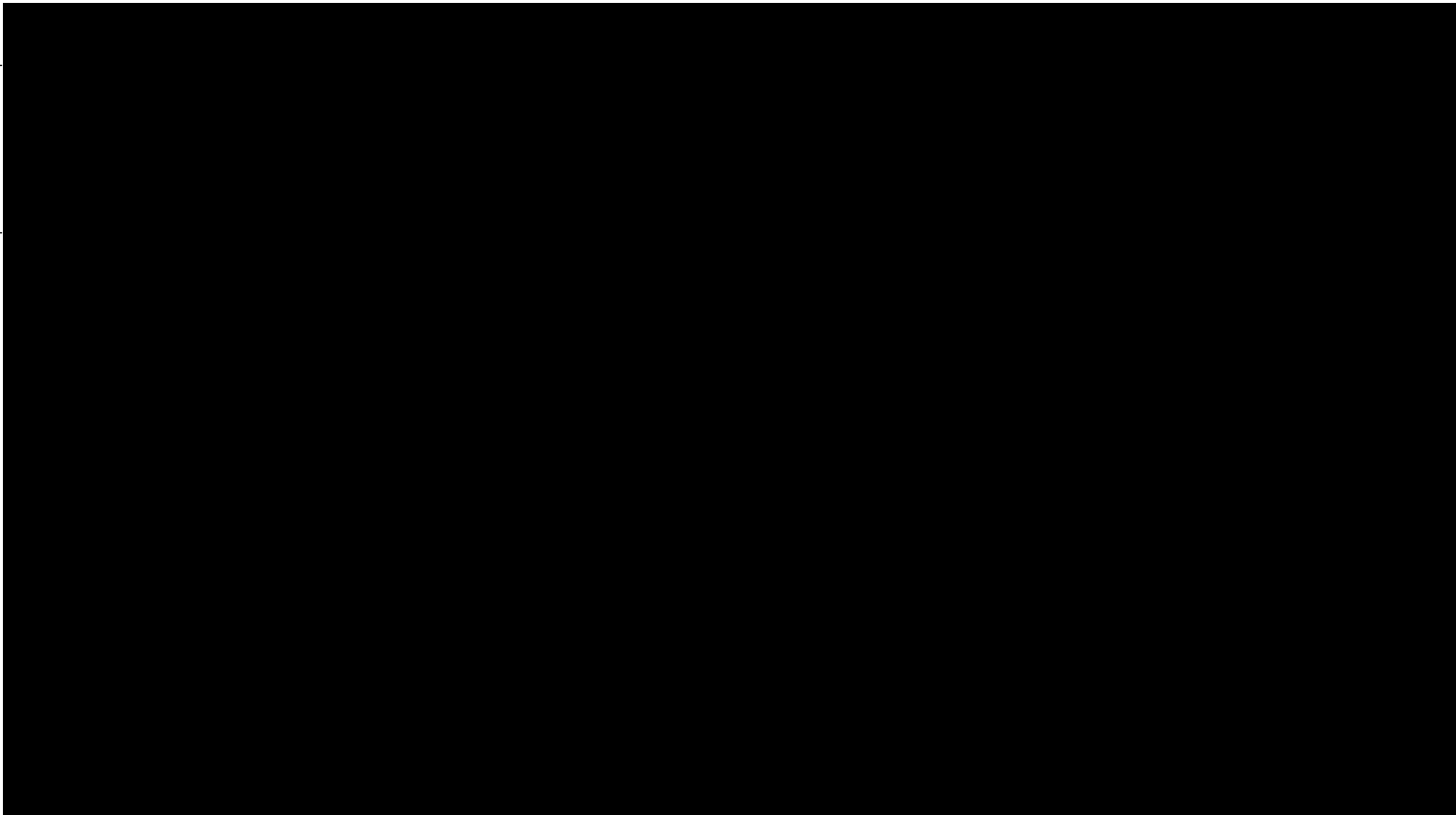
Form **W-2** Wage and Tax Statement

**2020**  
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Black-and-White Form W-2 (Revised 09/20)



Form **W-2** Wage and Tax Statement

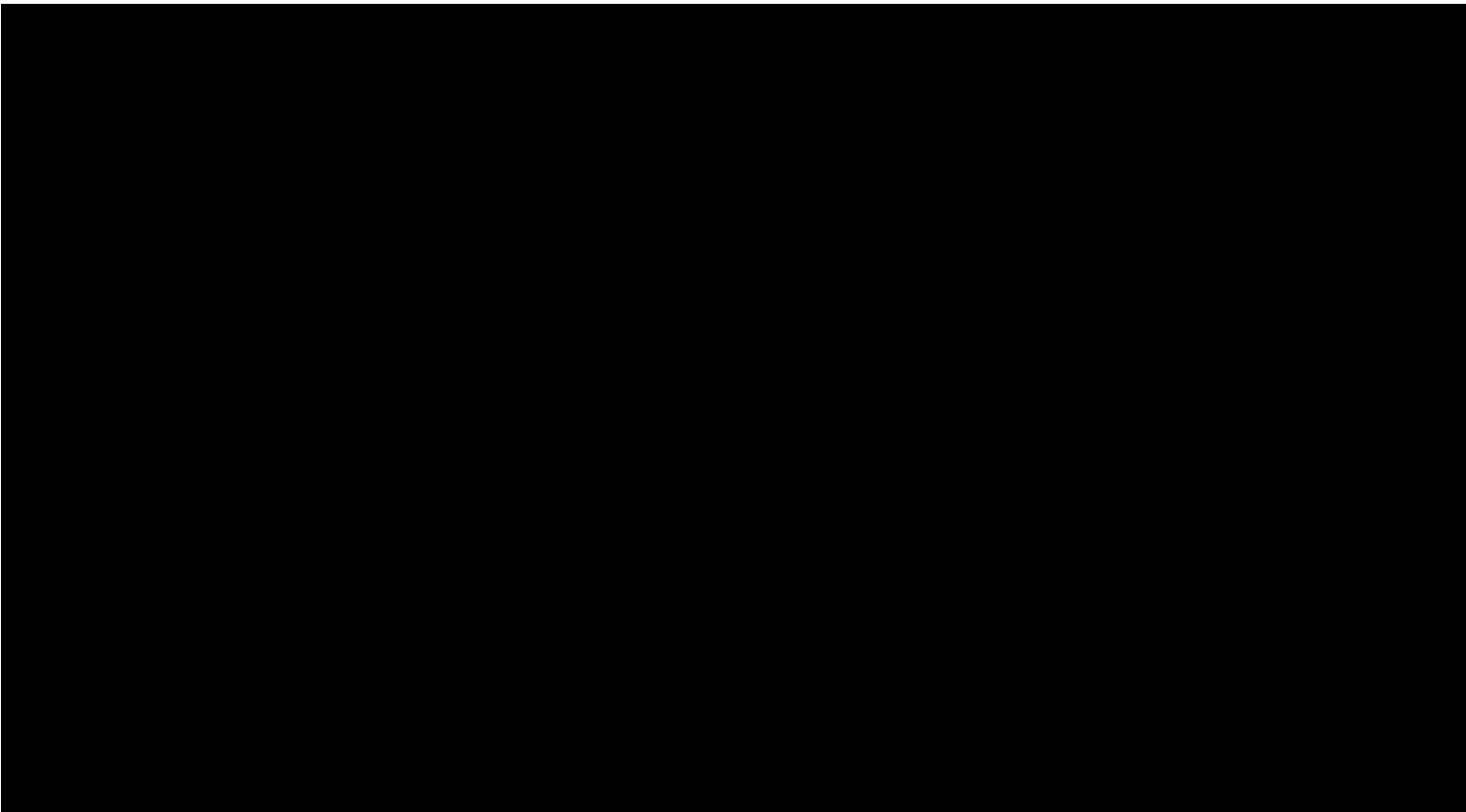
**2021**  
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Department of the Treasury - Internal Revenue Service  
**For Privacy Act and Paperwork Reduction  
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Form **W-2** Wage and Tax Statement

**2021**  
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Department of the Treasury - Internal Revenue Service  
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Black-and-White Form W-2 (Revised 10/21)

<b>22222</b>		Void <input type="checkbox"/>	a Employee's social security number [REDACTED]		For Official Use Only ► OMB No. 1545-0008						
b Employer identification number (EIN) 37-0902201					1 Wages, tips, other compensation 1200.00		2 Federal income tax withheld				
c Employer's name, address, and ZIP code SANGAMON VALLEY PUBLIC WATER DIST SANGAMON VALLEY PWD 709 NORTH PRAIRIEVIEW ROAD PO BOX 285 MAHOMET IL 61853					3 Social security wages 1200.00		4 Social security tax withheld 74.40				
					5 Medicare wages and tips 1200.00		6 Medicare tax withheld 17.40				
					7 Social security tips		8 Allocated tips				
d Control number					9		10 Dependent care benefits				
e Employee's first name and initial ROBERT E			Last name BUCHANAN		Suff	11 Nonqualified plans		12a See instructions for box 12			
f Employee's address and ZIP code  1711C TIMBERWOLF LN MAHOMET IL 61853					13 Statutory employee Retirement plan Third-party sick pay		12b				
					14 Other		12c				
							12d				
15 State Employer's state ID number IL 37-0902201 000		16 State wages, tips, etc. 1200.00		17 State income tax		18 Local wages, tips, etc.		19 Local income tax		20 Locality name	

Form **W-2** Wage and Tax Statement

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**2021**  
0000/ 1030D

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					5 Medicare wages and tips 1200.00		6 Medicare tax withheld 17.40				
					7 Social security tips		8 Allocated tips				
d Control number					9		10 Dependent care benefits				
e Employee's first name and initial MONTE			Last name CHERRY		Suff	11 Nonqualified plans		12a See instructions for box 12			
f Employee's address and ZIP code  405 CR 2500 N MAHOMET IL 61853					13 Statutory employee Retirement plan Third-party sick pay		12b				
					14 Other		12c				
							12d				
15 State Employer's state ID number IL 37-0902201 000		16 State wages, tips, etc. 1200.00		17 State income tax		18 Local wages, tips, etc.		19 Local income tax		20 Locality name	

Form **W-2** Wage and Tax Statement

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**2021**  
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Black-and-White Form W-2 (Revised 10/21)

Form **W-2** Wage and Tax Statement

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REV 12/17/21 QB

<b>22222</b>		Void <input type="checkbox"/>	a Employee's social security number [REDACTED]		For Official Use Only ► OMB No. 1545-0008		
b Employer identification number (EIN) 37-0902201				1 Wages, tips, other compensation 1200.00		2 Federal income tax withheld	
c Employer's name, address, and ZIP code SANGAMON VALLEY PUBLIC WATER DIST SANGAMON VALLEY PWD 709 NORTH PRAIRIEVIEW ROAD PO BOX 285 MAHOMET IL 61853				3 Social security wages 1200.00		4 Social security tax withheld 74.40	
				5 Medicare wages and tips 1200.00		6 Medicare tax withheld 17.40	
				7 Social security tips		8 Allocated tips	
d Control number				9		10 Dependent care benefits	
e Employee's first name and initial MICHELLE L		Last name GRINDLEY		Suff		11 Nonqualified plans	
f Employee's address and ZIP code 2308 FOGEL RD MAHOMET IL 61853				13 Statutory employee Retirement plan Third-party sick pay		12a See instructions for box 12	
				14 Other		12b	
						12c	
						12d	
15 State Employer's state ID number IL 37-0902201 000		16 State wages, tips, etc. 1200.00		17 State income tax 59.40		18 Local wages, tips, etc.	
				19 Local income tax		20 Locality name	

Form **W-2** Wage and Tax Statement

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Department of the Treasury - Internal Revenue Service  
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Act Notice, see the separate instructions.  
Black-and-White Form W-2 (Revised 10/21)

<b>22222</b>		Void <input type="checkbox"/>	a Employee's social security number [REDACTED]		For Official Use Only ► OMB No. 1545-0008						
b Employer identification number (EIN) 37-0902201					1 Wages, tips, other compensation 1500.00		2 Federal income tax withheld				
c Employer's name, address, and ZIP code SANGAMON VALLEY PUBLIC WATER DIST SANGAMON VALLEY PWD 709 NORTH PRAIRIEVIEW ROAD PO BOX 285 MAHOMET IL 61853					3 Social security wages 1500.00		4 Social security tax withheld 93.00				
					5 Medicare wages and tips 1500.00		6 Medicare tax withheld 21.75				
					7 Social security tips		8 Allocated tips				
d Control number					9		10 Dependent care benefits				
e Employee's first name and initial MEGHAN C			Last name HENNESY		Suff	11 Nonqualified plans		12a See instructions for box 12			
f Employee's address and ZIP code  1809 E WEST LAKE DR MAHOMET IL 61853					13 Statutory employee Retirement plan Third-party sick pay		12b				
					14 Other		12c				
							12d				
15 State Employer's state ID number IL 37-0902201 000		16 State wages, tips, etc. 1500.00		17 State income tax		18 Local wages, tips, etc.		19 Local income tax		20 Locality name	

Form **W-2** Wage and Tax Statement

**2021**  
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REV 12/17/21 QB

<b>22222</b>		Void <input type="checkbox"/>	a Employee's social security number [REDACTED]		For Official Use Only ► OMB No. 1545-0008						
b Employer identification number (EIN) 37-0902201					1 Wages, tips, other compensation 1200.00		2 Federal income tax withheld				
c Employer's name, address, and ZIP code SANGAMON VALLEY PUBLIC WATER DIST SANGAMON VALLEY PWD 709 NORTH PRAIRIEVIEW ROAD PO BOX 285 MAHOMET IL 61853					3 Social security wages 1200.00		4 Social security tax withheld 74.40				
					5 Medicare wages and tips 1200.00		6 Medicare tax withheld 17.40				
					7 Social security tips		8 Allocated tips				
d Control number					9		10 Dependent care benefits				
e Employee's first name and initial MICHAEL J			Last name LARSON		Suff	11 Nonqualified plans		12a See instructions for box 12			
f Employee's address and ZIP code  1001 FORESTVIEW DR MAHOMET IL 61853					13 Statutory employee Retirement plan Third-party sick pay		12b				
					14 Other		12c				
							12d				
15 State Employer's state ID number IL 37-0902201 000		16 State wages, tips, etc. 1200.00		17 State income tax		18 Local wages, tips, etc.		19 Local income tax		20 Locality name	

Form **W-2** Wage and Tax Statement

**2021**  
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Black-and-White Form W-2 (Revised 10/21)



<b>22222</b>		Void <input type="checkbox"/>	<b>a</b> Employee's social security number [REDACTED]		For Official Use Only ► OMB No. 1545-0008	
<b>b</b> Employer identification number (EIN) 37-0902201				<b>1</b> Wages, tips, other compensation		<b>2</b> Federal income tax withheld
<b>c</b> Employer's name, address, and ZIP code SANGAMON VALLEY PUBLIC WATER DIST SANGAMON VALLEY PWD 709 NORTH PRAIRIEVIEW ROAD PO BOX 285 MAHOMET IL 61853				<b>3</b> Social security wages		<b>4</b> Social security tax withheld
				<b>5</b> Medicare wages and tips		<b>6</b> Medicare tax withheld
				<b>7</b> Social security tips		<b>8</b> Allocated tips
<b>d</b> Control number				<b>9</b>		<b>10</b> Dependent care benefits
<b>e</b> Employee's first name and initial MICHAEL C		Last name MELTON		Suff	<b>11</b> Nonqualified plans	<b>12a</b> See instructions for box 12
1208 MARY DR. MAHOMET IL 61853				<b>13</b> Statutory employee Retirement plan Third-party sick pay		<b>12b</b>
				<b>14</b> Other		<b>12c</b>
						<b>12d</b>
<b>f</b> Employee's address and ZIP code						
<b>15</b> State	Employer's state ID number		<b>16</b> State wages, tips, etc.	<b>17</b> State income tax	<b>18</b> Local wages, tips, etc.	<b>19</b> Local income tax
						<b>20</b> Locality name

Form **W-2** Wage and Tax Statement

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Form **W-2** Wage and Tax Statement

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Department of the Treasury - Internal Revenue Service  
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Black-and-White Form W-2 (Revised 10/21)

<b>22222</b>		Void <input type="checkbox"/>	a Employee's social security number [REDACTED]		For Official Use Only ► OMB No. 1545-0008		
b Employer identification number (EIN) 37-0902201				1 Wages, tips, other compensation 1200.00		2 Federal income tax withheld	
c Employer's name, address, and ZIP code SANGAMON VALLEY PUBLIC WATER DIST SANGAMON VALLEY PWD 709 NORTH PRAIRIEVIEW ROAD PO BOX 285 MAHOMET IL 61853				3 Social security wages 1200.00		4 Social security tax withheld 74.40	
				5 Medicare wages and tips 1200.00		6 Medicare tax withheld 17.40	
				7 Social security tips		8 Allocated tips	
d Control number				9		10 Dependent care benefits	
e Employee's first name and initial OLEN G		Last name PARKHILL,		Suff JR	11 Nonqualified plans		12a See instructions for box 12
f Employee's address and ZIP code  808 N. PRAIRIE VIEW RD. MAHOMET IL 61853				13 Statutory employee Retirement plan Third-party sick pay		12b	
				14 Other		12c	
						12d	
15 State IL	Employer's state ID number 37-0902201 000	16 State wages, tips, etc. 1200.00	17 State income tax 59.40	18 Local wages, tips, etc.	19 Local income tax	20 Locality name	

Form **W-2** Wage and Tax Statement

**2021**  
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REV 12/17/21 QB

<b>22222</b>		Void <input type="checkbox"/>	a Employee's social security number [REDACTED]		For Official Use Only ► OMB No. 1545-0008		
b Employer identification number (EIN) 37-0902201				1 Wages, tips, other compensation 1200.00		2 Federal income tax withheld	
c Employer's name, address, and ZIP code SANGAMON VALLEY PUBLIC WATER DIST SANGAMON VALLEY PWD 709 NORTH PRAIRIEVIEW ROAD PO BOX 285 MAHOMET IL 61853				3 Social security wages 1200.00		4 Social security tax withheld 74.40	
				5 Medicare wages and tips 1200.00		6 Medicare tax withheld 17.40	
				7 Social security tips		8 Allocated tips	
d Control number				9		10 Dependent care benefits	
e Employee's first name and initial COLLEEN		Last name SCHULTZ		Suff	11 Nonqualified plans		12a See instructions for box 12
f Employee's address and ZIP code  1712 SUNNY ACRES MAHOMET IL 61853				13 Statutory employee Retirement plan Third-party sick pay		12b	
				14 Other		12c	
						12d	
15 State IL	Employer's state ID number 37-0902201 000	16 State wages, tips, etc. 1200.00	17 State income tax 59.40	18 Local wages, tips, etc.	19 Local income tax	20 Locality name	

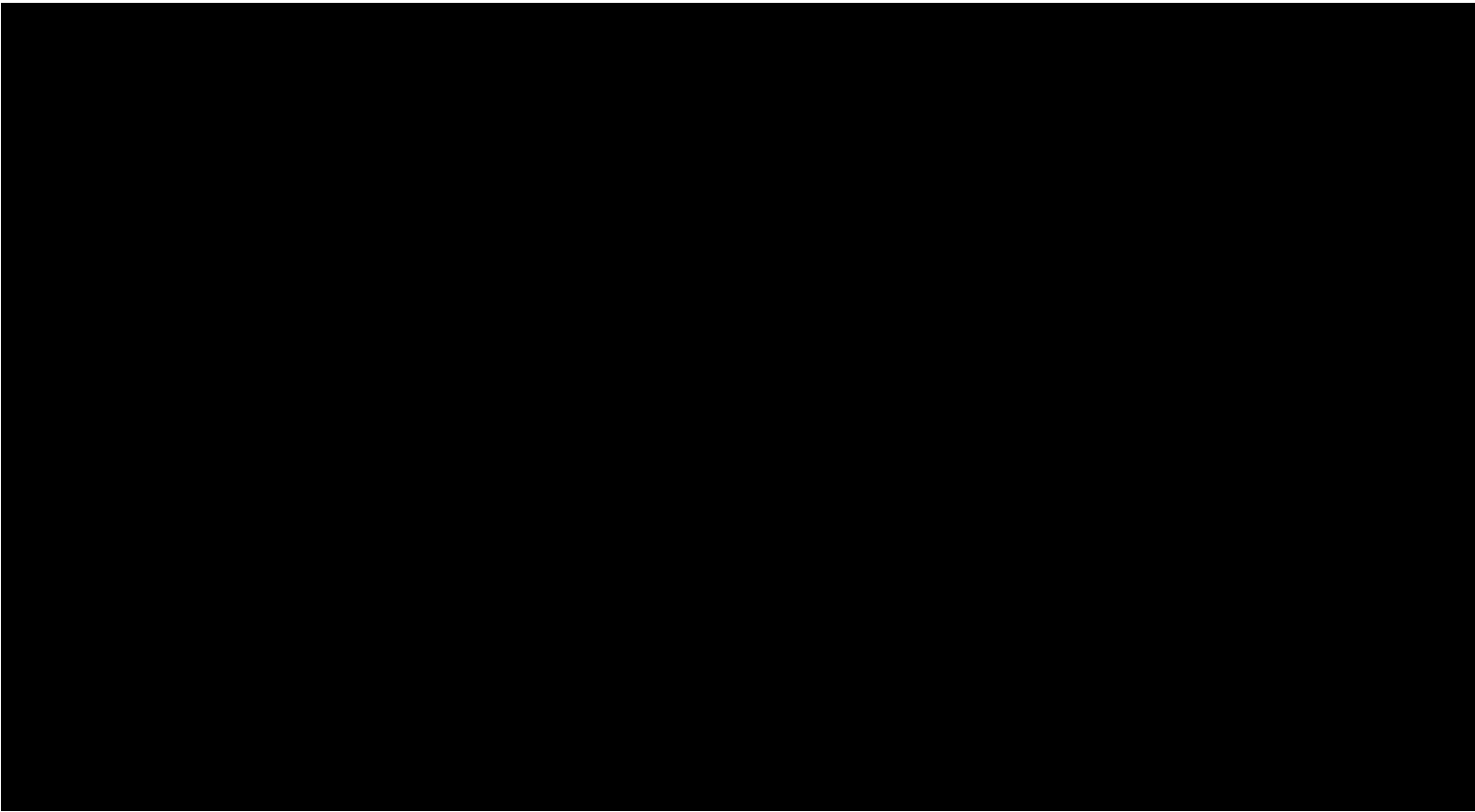
Form **W-2** Wage and Tax Statement

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Black-and-White Form W-2 (Revised 10/21)



Form **W-2** Wage and Tax Statement

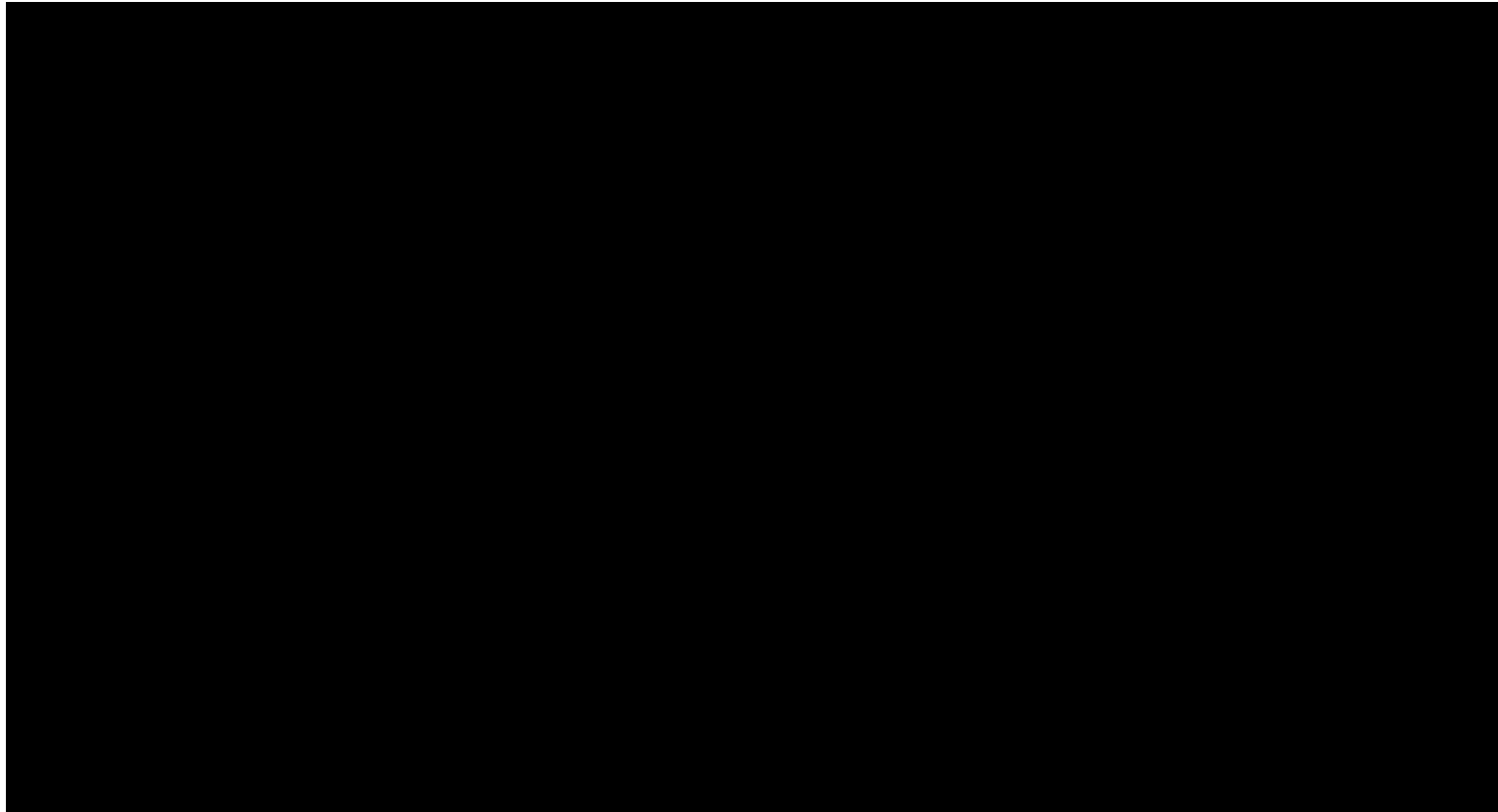
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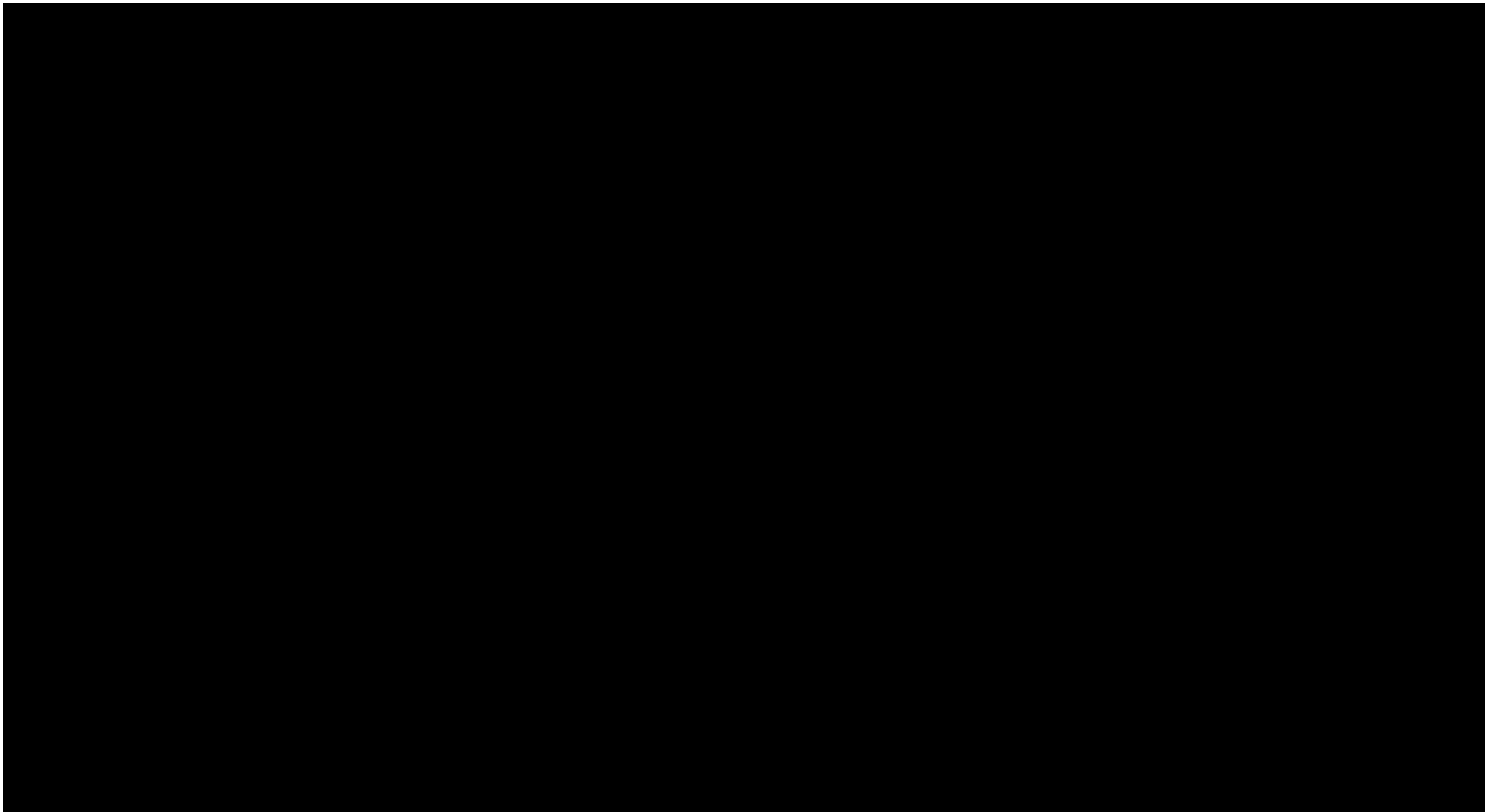
Form **W-2** Wage and Tax Statement

**2021**  
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Black-and-White Form W-2 (Revised 10/21)



Form **W-2** Wage and Tax Statement

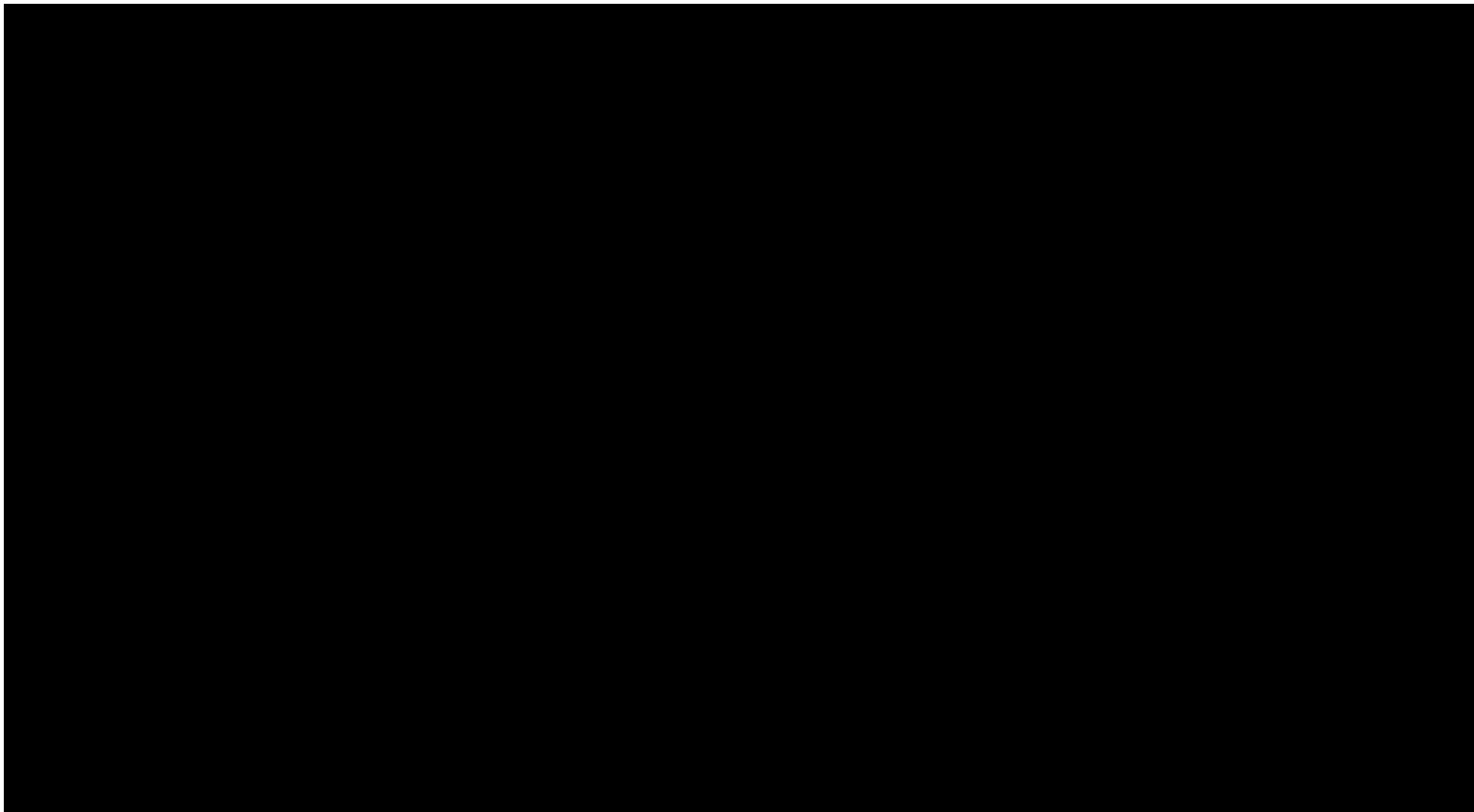
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Form **W-2** Wage and Tax Statement

**2021**  
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Black-and-White Form W-2 (Revised 10/21)



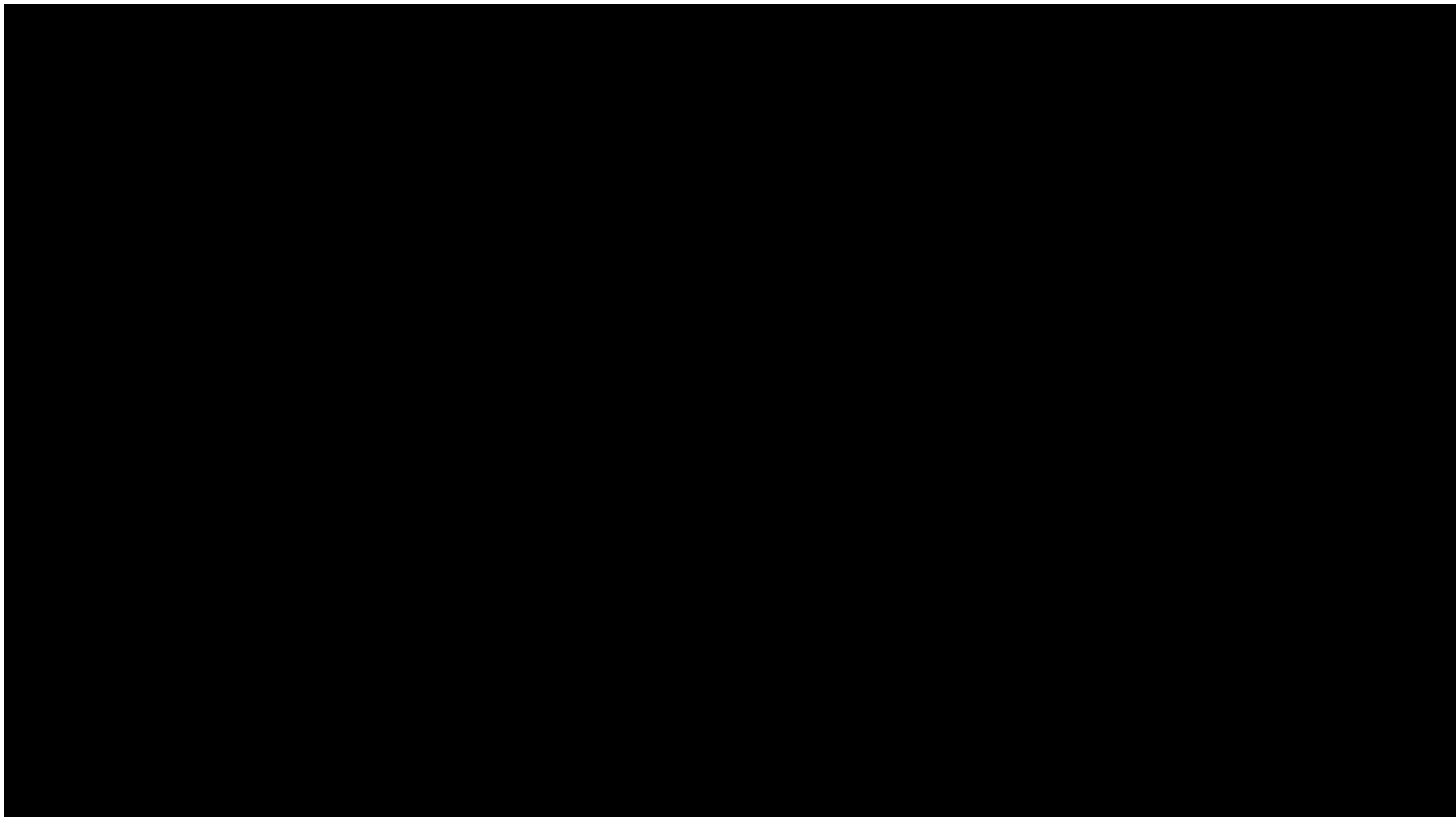
Form **W-2** **Wage and Tax**  
**Statement**  
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Department of the Treasury—Internal Revenue Service  
**For Privacy Act and Paperwork Reduction**  
**Act Notice, see separate instructions.**

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Form **W-2** **Wage and Tax**  
**Statement**  
Copy D — For Employer

REV 12/23/19 QBDT

**2019**

Department of the Treasury—Internal Revenue Service  
**For Privacy Act and Paperwork Reduction**  
**Act Notice, see separate instructions.**





Void <input type="checkbox"/>		a Employee's social security number [REDACTED]		OMB No. 1545-0008	
b Employer identification number (EIN) 37-0902201			1 Wages, tips, other compensation 1200.00		2 Federal income tax withheld
c Employer's name, address, and ZIP code SANGAMON VALLEY PUBLIC WATER DIST SANGAMON VALLEY PWD 709 NORTH PRAIRIEVIEW ROAD PO BOX 285 MAHOMET IL 61853			3 Social security wages 1200.00		4 Social security tax withheld 74.40
			5 Medicare wages and tips 1200.00		6 Medicare tax withheld 17.40
			7 Social security tips		8 Allocated tips
d Control number			9		10 Dependent care benefits
e Employee's name, address, and ZIP code FRANK E HOWARD 1105 OLEN DR MAHOMET IL 61853			11 Nonqualified plans		12a See instructions for box 12 C A C C E
			13 Statutory employee Retirement plan Third-party sick pay <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		12b C A C C E
			14 Other		12c C A C C E
					12d C A C C E
15 State Employer's state ID number IL 37-0902201 000	16 State wages, tips, etc. 1200.00	17 State income tax 59.40	18 Local wages, tips, etc.	19 Local income tax	20 Locality name

Form **W-2** Wage and Tax Statement  
Copy D — For Employer

REV 12/23/19 QBDT

2019

Department of the Treasury—Internal Revenue Service  
For Privacy Act and Paperwork Reduction Act Notice, see separate instructions.

Void <input type="checkbox"/>		a Employee's social security number [REDACTED]		Copy D — For Employer OMB No. 1545-0008	
b Employer identification number (EIN) 37-0902201			1 Wages, tips, other compensation 400.00		2 Federal income tax withheld
c Employer's name, address, and ZIP code SANGAMON VALLEY PUBLIC WATER DIST SANGAMON VALLEY PWD 709 NORTH PRAIRIEVIEW ROAD PO BOX 285 MAHOMET IL 61853			3 Social security wages 400.00		4 Social security tax withheld 24.80
			5 Medicare wages and tips 400.00		6 Medicare tax withheld 5.80
			7 Social security tips		8 Allocated tips
d Control number			9		10 Dependent care benefits
e Employee's name, address, and ZIP code JAMES A INGRAM 1808 LAKE RIDGE CT MAHOMET IL 61853			11 Nonqualified plans		12a See instructions for box 12 C A C C E
			13 Statutory employee Retirement plan Third-party sick pay <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		12b C A C C E
			14 Other		12c C A C C E
					12d C A C C E
15 State Employer's state ID number IL 37-0902201 000	16 State wages, tips, etc. 400.00	17 State income tax 19.80	18 Local wages, tips, etc.	19 Local income tax	20 Locality name

Form **W-2** Wage and Tax Statement  
Copy D — For Employer

REV 12/23/19 QBDT

2019

Department of the Treasury—Internal Revenue Service  
For Privacy Act and Paperwork Reduction Act Notice, see separate instructions.



Void <input type="checkbox"/>		a Employee's social security number [REDACTED]		OMB No. 1545-0008		
b Employer identification number (EIN) 37-0902201			1 Wages, tips, other compensation 1200.00		2 Federal income tax withheld	
c Employer's name, address, and ZIP code SANGAMON VALLEY PUBLIC WATER DIST SANGAMON VALLEY PWD 709 NORTH PRAIRIEVIEW ROAD PO BOX 285 MAHOMET IL 61853			3 Social security wages 1200.00		4 Social security tax withheld 74.40	
			5 Medicare wages and tips 1200.00		6 Medicare tax withheld 17.40	
			7 Social security tips		8 Allocated tips	
d Control number			9		10 Dependent care benefits	
e Employee's name, address, and ZIP code MICHAEL J LARSON 1001 FORESTVIEW DR MAHOMET IL 61853			11 Nonqualified plans		12a See instructions for box 12 a c c e	
			13 Statutory employee Retirement plan Third-party sick pay <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		12b a c c e	
			14 Other		12c a c c e	
					12d a c c e	
15 State Employer's state ID number IL 37-0902201 000		16 State wages, tips, etc. 1200.00	17 State income tax	18 Local wages, tips, etc.	19 Local income tax	20 Locality name

Form **W-2** Wage and Tax Statement  
Copy D — For Employer

REV 12/23/19 QBDT

2019

Department of the Treasury—Internal Revenue Service  
For Privacy Act and Paperwork Reduction Act Notice, see separate instructions.

Void <input type="checkbox"/>		a Employee's social security number [REDACTED]		Copy D — For Employer OMB No. 1545-0008		
b Employer identification number (EIN) 37-0902201			1 Wages, tips, other compensation 96.59		2 Federal income tax withheld	
c Employer's name, address, and ZIP code SANGAMON VALLEY PUBLIC WATER DIST SANGAMON VALLEY PWD 709 NORTH PRAIRIEVIEW ROAD PO BOX 285 MAHOMET IL 61853			3 Social security wages 1200.00		4 Social security tax withheld 74.40	
			5 Medicare wages and tips 1200.00		6 Medicare tax withheld 17.40	
			7 Social security tips		8 Allocated tips	
d Control number			9		10 Dependent care benefits	
e Employee's name, address, and ZIP code MICHAEL C MELTON 1208 MARY DR. MAHOMET IL 61853			11 Nonqualified plans		12a See instructions for box 12 a c c e G 1103.41	
			13 Statutory employee Retirement plan Third-party sick pay <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/>		12b a c c e	
			14 Other		12c a c c e	
					12d a c c e	
15 State Employer's state ID number IL 37-0902201 000		16 State wages, tips, etc. 96.59	17 State income tax 4.78	18 Local wages, tips, etc.	19 Local income tax	20 Locality name

Form **W-2** Wage and Tax Statement  
Copy D — For Employer

REV 12/23/19 QBDT

2019

Department of the Treasury—Internal Revenue Service  
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Void <input type="checkbox"/>		a Employee's social security number [REDACTED]		OMB No. 1545-0008	
b Employer identification number (EIN) 37-0902201			1 Wages, tips, other compensation 96.59		2 Federal income tax withheld
c Employer's name, address, and ZIP code SANGAMON VALLEY PUBLIC WATER DIST SANGAMON VALLEY PWD 709 NORTH PRAIRIEVIEW ROAD PO BOX 285 MAHOMET IL 61853			3 Social security wages 1200.00		4 Social security tax withheld 74.40
			5 Medicare wages and tips 1200.00		6 Medicare tax withheld 17.40
			7 Social security tips		8 Allocated tips
d Control number			9		10 Dependent care benefits
e Employee's name, address, and ZIP code OLEN G PARKHILL, JR 808 N. PRAIRIE VIEW RD. MAHOMET IL 61853			11 Nonqualified plans		12a See instructions for box 12 G 1103.41
			13 Statutory employee <input type="checkbox"/> Retirement plan <input checked="" type="checkbox"/> Third-party sick pay <input type="checkbox"/>		12b
			14 Other		12c
					12d
15 State Employer's state ID number IL 37-0902201 000		16 State wages, tips, etc. 96.59	17 State income tax 4.78	18 Local wages, tips, etc.	19 Local income tax
					20 Locality name

Form **W-2** Wage and Tax Statement  
Copy D — For Employer

REV 12/23/19 QBDT

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Department of the Treasury—Internal Revenue Service  
For Privacy Act and Paperwork Reduction Act Notice, see separate instructions.

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Statement  
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Statement  
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REV 12/23/19 QBDT

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Department of the Treasury—Internal Revenue Service  
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**SUMMARY REPORT FOR THE PERIOD**  
01/01/19 - 12/31/19

PAGE NO 1

SANGAMON VALLEY PUBLIC WATER  
DISTRICT  
ATTN KERRY S GIFFORD  
PO BOX 285  
MAHOMET IL 61853-0285

CR25649

SOC SEC NUMBER	NAME	CONTRACT NO	BALANCE 01/01/19	DEPOSITS	WITHDRAWALS	TRANSFERS SHIFTS	ACCT CHG/TAX	APPRECIATION	BALANCE 12/31/19
MULTI FUND FBS									
			32,669.05	0.00	1,397.60-	0.00	349.40-	6,947.35	37,869.40
			116,659.64	0.00	0.00	0.00	0.00	33,866.47	150,526.11
			35.44	0.00	0.00	0.00	0.00	9.49	44.93
			78,864.90	0.00	0.00	0.00	0.00	10,984.17	89,849.07
		TOTALS	228,229.03	0.00	1,397.60-	0.00	349.40-	51,807.48	278,289.51
		CASE TOTALS	228,229.03	0.00	1,397.60-	0.00	349.40-	51,807.48	278,289.51

SUMMARY REPORT FOR THE PERIOD

01/01/19 - 12/31/19

SANGAMON VALLEY PUBLIC WATER  
DISTRICT  
709 N PRAIRIE VIEW RD  
PO BOX 285  
MAHOMET IL 61853-0285

CR07789

SOC SEC NUMBER	NAME	CONTRACT NO	BALANCE 01/01/19	DEPOSITS	WITHDRAWALS	TRANSFERS SHIFTS	ACCT CHG/TAX	APPRECIATION	BALANCE 12/31/19
MULTI FUND FBS									
			65,597.05	0.00	27,000.00-	0.00	9,000.00-	1,630.40	31,227.45
			144,408.96	749.89	17,545.62-	0.00	5,848.54-	27,456.90	149,221.59
			210,006.01	749.89	44,545.62-	0.00	14,848.54-	29,087.30	180,449.04
		TOTALS							
			15,553.15	5,729.02	0.00	0.00	0.00	3,285.33	24,567.50
			3,731.47	0.00	0.00	0.00	0.00	106.67	3,838.14
			2,258.94	1,531.72	0.00	0.00	0.00	537.48	4,328.14
			1,041.05	2,799.28	0.00	0.00	0.00	439.06	4,279.39
			107,396.76	15,649.96	0.00	0.00	0.00	27,749.54	150,796.26
			676.64	0.00	0.00	0.00	0.00	152.69	829.33
			15,837.69	0.00	0.00	0.00	0.00	3,726.40	19,564.09
			0.00	933.35	0.00	0.00	0.00	50.29	983.64
			146,495.70	26,643.33	0.00	0.00	0.00	36,047.46	209,186.49
			356,501.71	27,393.22	44,545.62-	0.00	14,848.54-	65,134.76	389,635.53
		TOTALS							
		CASE TOTALS							

**SUMMARY REPORT FOR THE PERIOD  
10/01/20 - 12/31/20**

**PAGE NO 1**

CR256649  
SANGAMON VALLEY PUBLIC WATER  
DISTRICT  
ATTN KERRY S GIFFORD  
PO BOX 285  
MAHOMET IL 61853-0285

SOC SEC NUMBER	NAME	CONTRACT NO
100-100000000	JOHN DOE	100000000
100-100000001	JANE DOE	100000001
100-100000002	JOHN DOE	100000002
100-100000003	JANE DOE	100000003
100-100000004	JOHN DOE	100000004
100-100000005	JANE DOE	100000005
100-100000006	JOHN DOE	100000006
100-100000007	JANE DOE	100000007
100-100000008	JOHN DOE	100000008
100-100000009	JANE DOE	100000009
100-100000010	JOHN DOE	100000010
100-100000011	JANE DOE	100000011
100-100000012	JOHN DOE	100000012
100-100000013	JANE DOE	100000013
100-100000014	JOHN DOE	100000014
100-100000015	JANE DOE	100000015
100-100000016	JOHN DOE	100000016
100-100000017	JANE DOE	100000017
100-100000018	JOHN DOE	100000018
100-100000019	JANE DOE	100000019
100-100000020	JOHN DOE	100000020
100-100000021	JANE DOE	100000021
100-100000022	JOHN DOE	100000022
100-100000023	JANE DOE	100000023
100-100000024	JOHN DOE	100000024
100-100000025	JANE DOE	100000025
100-100000026	JOHN DOE	100000026
100-100000027	JANE DOE	100000027
100-100000028	JOHN DOE	100000028
100-100000029	JANE DOE	100000029
100-100000030	JOHN DOE	100000030
100-100000031	JANE DOE	100000031
100-100000032	JOHN DOE	100000032
100-100000033	JANE DOE	100000033
100-100000034	JOHN DOE	100000034
100-100000035	JANE DOE	100000035
100-100000036	JOHN DOE	100000036
100-100000037	JANE DOE	100000037
100-100000038	JOHN DOE	100000038
100-100000039	JANE DOE	100000039
100-100000040	JOHN DOE	100000040
100-100000041	JANE DOE	100000041
100-100000042	JOHN DOE	100000042
100-100000043	JANE DOE	100000043
100-100000044	JOHN DOE	100000044
100-100000045	JANE DOE	100000045
100-100000046	JOHN DOE	100000046
100-100000047	JANE DOE	100000047
100-100000048	JOHN DOE	100000048
100-100000049	JANE DOE	100000049
100-100000050	JOHN DOE	100000050
100-100000051	JANE DOE	100000051
100-100000052	JOHN DOE	100000052
100-100000053	JANE DOE	100000053
100-100000054	JOHN DOE	100000054
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100-100000057	JANE DOE	100000057
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100-100000061	JANE DOE	100000061
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100-100000075	JANE DOE	100000075
100-100000076	JOHN DOE	100000076
100-100000077	JANE DOE	100000077
100-100000078	JOHN DOE	100000078
100-100000079	JANE DOE	100000079
100-100000080	JOHN DOE	100000080
100-100000081	JANE DOE	1000

TRANSFERS	ACCT CHG/TAX	APPRECIATION
SHIFTS		

BALANCE  
12/31/20

MULTI FUND FBS

100

38,493.28  
157,463.38  
43.22  
89,824.54  
285,824.42  
285,824.42

Case No.	Case Name	Case Type	Case Status	Case Date	Case Time	Case Location	Case Description	Case Details	Case Notes	Case Comments	Case Actions	Case Results	Case Summary	Case Totals
1	Case 1	Case 1 Type	Case 1 Status	Case 1 Date	Case 1 Time	Case 1 Location	Case 1 Description	Case 1 Details	Case 1 Notes	Case 1 Comments	Case 1 Actions	Case 1 Results	Case 1 Summary	Case 1 Totals
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23	Case 23	Case 23 Type	Case 23 Status	Case 23 Date	Case 23 Time	Case 23 Location	Case 23 Description	Case 23 Details	Case 23 Notes	Case 23 Comments	Case 23 Actions	Case 23 Results	Case 23 Summary	Case 23 Totals
24	Case 24	Case 24 Type	Case 24 Status	Case 24 Date	Case 24 Time	Case 24 Location	Case 24 Description	Case 24 Details	Case 24 Notes	Case 24 Comments	Case 24 Actions	Case 24 Results	Case 24 Summary	Case 24 Totals
25	Case 25	Case 25 Type												

4,335.38	423.12-
20,307.99	0.00
7.16	0.00
8,339.85	0.00
32,990.38	423.12-
32,990.38	423.12-

40,713.06  
177,771.37  
50.38  
98,164.39  
316,699.20  
316,699.20



**P.O. BOX 2340  
FORT WAYNE IN 46801-2340**

SUMMARY REPORT FOR THE PERIOD  
01/01/21 - 12/31/21

SANGAMON VALLEY PUBLIC WATER  
DISTRICT  
ATTN KERRY S GIFFORD  
PO BOX 285  
MAHOMET IL 61853-0285

P.O. BOX 2340  
FORT WAYNE IN 46801-2340

SOC SEC NUMBER	NAME	CONTRACT NO	BALANCE 01/01/21	DEPOSITS	WITHDRAWALS	TRANSFERS SHIFTS	ACCT CHG/TAX	APPRECIATION	BALANCE 12/31/21
MULTI FUND FBS									
			40,713.06	0.00	1,904.70-	0.00	476.18-	6,986.17	45,318.35
			177,771.37	1,103.42	5,600.00-	0.00	1,400.00-	42,681.30	214,556.09
			50.38	0.00	0.00	0.00	0.00	12.08	62.46
			98,164.39	1,103.42	108,216.39-	0.00	503.41-	9,451.99	0.00
			316,699.20	2,206.84	115,721.09-	0.00	2,379.59-	59,131.54	259,936.90
			316,699.20	2,206.84	115,721.09-	0.00	2,379.59-	59,131.54	259,936.90
TOTALS									
CASE TOTALS									

Case No.	Case Name	Case Type	Case Status	Case Date	Case Time	Case Location	Case Description	Case Details	Case Notes	Case Comments	Case Actions	Case Results	Case Summary	Case Totals
1	Case 1	Case 1 Type	Case 1 Status	Case 1 Date	Case 1 Time	Case 1 Location	Case 1 Description	Case 1 Details	Case 1 Notes	Case 1 Comments	Case 1 Actions	Case 1 Results	Case 1 Summary	Case 1 Totals
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17	Case 17	Case 17 Type	Case 17 Status	Case 17 Date	Case 17 Time	Case 17 Location	Case 17 Description	Case 17 Details	Case 17 Notes	Case 17 Comments	Case 17 Actions	Case 17 Results	Case 17 Summary	Case 17 Totals
18	Case 18	Case 18 Type	Case 18 Status	Case 18 Date	Case 18 Time	Case 18 Location	Case 18 Description	Case 18 Details	Case 18 Notes	Case 18 Comments	Case 18 Actions	Case 18 Results	Case 18 Summary	Case 18 Totals
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20	Case 20	Case 20 Type	Case 20 Status	Case 20 Date	Case 20 Time	Case 20 Location	Case 20 Description	Case 20 Details	Case 20 Notes	Case 20 Comments	Case 20 Actions	Case 20 Results	Case 20 Summary	Case 20 Totals
21	Case 21	Case 21 Type	Case 21 Status	Case 21 Date	Case 21 Time	Case 21 Location	Case 21 Description	Case 21 Details	Case 21 Notes	Case 21 Comments	Case 21 Actions	Case 21 Results	Case 21 Summary	Case 21 Totals
22	Case 22	Case 22 Type	Case 22 Status	Case 22 Date	Case 22 Time	Case 22 Location	Case 22 Description	Case 22 Details	Case 22 Notes	Case 22 Comments	Case 22 Actions	Case 22 Results	Case 22 Summary	Case 22 Totals
23	Case 23	Case 23 Type	Case 23 Status	Case 23 Date	Case 23 Time	Case 23 Location	Case 23 Description	Case 23 Details	Case 23 Notes	Case 23 Comments	Case 23 Actions	Case 23 Results	Case 23 Summary	Case 23 Totals
24	Case 24	Case 24 Type	Case 24 Status	Case 24 Date	Case 24 Time	Case 24 Location	Case 24 Description	Case 24 Details	Case 24 Notes	Case 24 Comments	Case 24 Actions	Case 24 Results	Case 24 Summary	Case 24 Totals
25	Case 25	Case 25 Type												



SUMMARY REPORT FOR THE PERIOD  
01/01/21 - 12/31/21

SANGAMON VALLEY PUBLIC WATER  
 DISTRICT  
 709 N PRAIRIE VIEW RD  
 PO BOX 285  
 MAHOMET IL 61853-0285  
 CR07789

CSOC SEC NUMBER	NAME	CONTRACT NO	BALANCE 01/01/21	DEPOSITS	WITHDRAWALS	TRANSFERS SHIFTS	ACCT CHG/TAX	APPRECIATION	BALANCE 12/31/21
MULTI FUND FBS									
TOTALS									
			179,405.70	0.00	0.00	0.00	0.00	27,705.10	207,110.80
			179,405.70	0.00	0.00	0.00	0.00	27,705.10	207,110.80
MF SELECT \$0 00NM FBS 1.75/3									
			34,963.87	7,588.53	0.00	0.00	0.00	4,224.62	46,777.02
			3,953.30	0.00	0.00	0.00	0.00	118.61	4,071.91
			4,574.04	0.00	0.00	0.00	0.00	398.83	4,972.87
			0.00	1,390.78	0.00	0.00	0.00	46.51	1,437.29
			7,587.17	25.00	6,843.51	0.00	1,471.95	703.29	0.00
			160,366.54	9,999.96	0.00	0.00	0.00	6,594.03	176,960.55
			911.04	0.00	0.00	0.00	0.00	173.48	1,084.52
			22,585.46	0.00	0.00	0.00	0.00	3,318.83	26,318.83
			0.00	2,898.06	0.00	0.00	0.00	91.57	2,989.63
			1,623.68	3,400.65	0.00	0.00	0.00	457.77	5,482.11
			4,028.81	3,436.99	0.00	0.00	0.00	833.05	8,298.85
			240,593.91	28,739.97	6,843.51	0.00	1,471.95	17,375.13	278,393.55
			419,999.61	28,739.97	6,843.51	0.00	1,471.95	45,080.23	485,504.35
TOTALS									
CASE TOTALS									

MF SELECT \$0 00NM FBS 1 75/3

Case No.	Case Name	Case Type	Case Status	Case Date	Case Time	Case Location	Case Description	Case Details	Case Notes	Case Comments	Case Actions	Case Results	Case Summary	Case Totals
1	Case 1	Case 1 Type	Case 1 Status	Case 1 Date	Case 1 Time	Case 1 Location	Case 1 Description	Case 1 Details	Case 1 Notes	Case 1 Comments	Case 1 Actions	Case 1 Results	Case 1 Summary	Case 1 Totals
2	Case 2	Case 2 Type	Case 2 Status	Case 2 Date	Case 2 Time	Case 2 Location	Case 2 Description	Case 2 Details	Case 2 Notes	Case 2 Comments	Case 2 Actions	Case 2 Results	Case 2 Summary	Case 2 Totals
3	Case 3	Case 3 Type	Case 3 Status	Case 3 Date	Case 3 Time	Case 3 Location	Case 3 Description	Case 3 Details	Case 3 Notes	Case 3 Comments	Case 3 Actions	Case 3 Results	Case 3 Summary	Case 3 Totals
4	Case 4	Case 4 Type	Case 4 Status	Case 4 Date	Case 4 Time	Case 4 Location	Case 4 Description	Case 4 Details	Case 4 Notes	Case 4 Comments	Case 4 Actions	Case 4 Results	Case 4 Summary	Case 4 Totals
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25	Case 25	Case 25 Type												

[illegible]

**January 2021 Statement**

Open Date: 12/15/2020 Closing Date: 01/14/2021

Page 1 of 3

Account: 4798 5100 6447 6381



**Visa® Community Card**  
SANGAMON VALLEY PWD  
KERRY GIFFORD (CPN 001995124)

**Cardmember Service** ☎ 1-866-552-8855  
BUS 30 ELN 9

<b>New Balance</b>	<b>\$0.00</b>
<b>Minimum Payment Due</b>	<b>\$0.00</b>
<b>Payment Due Date</b>	<b>02/10/2021</b>

**Activity Summary**

Previous Balance		\$0.00
Payments		\$0.00
Other Credits		\$0.00
Purchases	+	\$278.91
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
<b>New Balance</b>	<b>=</b>	<b>\$0.00</b>
<b>Past Due</b>		<b>\$0.00</b>
<b>Minimum Payment Due</b>		<b>\$0.00</b>
Credit Line		\$2,500.00
Available Credit		\$2,500.00
Days in Billing Period		31

**Payment Options:**



Mail payment coupon  
with a check



Pay online at  
myaccountaccess.com



Pay by phone  
1-866-552-8855

*This is not a bill, do not remit payment.*

CPN 001995124

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

☎ . to pay by phone  
☎ . to change your address

000033782 01 SP 000638693479897 S

SANGAMON VALLEY PWD  
KERRY GIFFORD  
PO BOX 285  
MAHOMET IL 61853-0285



**THIS IS NOT A BILL.**

**This memo statement only reflects the current activity on your account. An invoice has been sent to the applicable central billing account for the company.**

**Thank you.**

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

If you think there is an error on your statement, please call us at the telephone number on the front of this statement, or write to us at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335.

In your letter or call, give us the following information:

- ▶ Account information: Your name and account number.
- ▶ Dollar amount: The dollar amount of the suspected error.
- ▶ Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. While we investigate whether or not there has been an error, the following are true:
  - ▶ We cannot try to collect the amount in question, or report you as delinquent on that amount.
  - ▶ The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
  - ▶ While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
  - ▶ We can apply any unpaid amount against your credit limit.

### **Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

### **Important Information Regarding Your Account**

**1. INTEREST CHARGE:** Method of Computing Balance Subject to Interest Rate: We calculate the periodic rate or interest portion of the **INTEREST CHARGE** by multiplying the applicable Daily Periodic Rate ("**DPR**") by the Average Daily Balance ("**ADB**") (including new transactions) of the Purchase, Advance and Balance Transfer categories subject to interest, and then adding together the resulting interest from each category. We determine the **ADB** separately for the Purchases, Advances and Balance Transfer categories. To get the **ADB** in each category, we add together the daily balances in those categories for the billing cycle and divide the result by the number of days in the billing cycle. We determine the daily balances each day by taking the beginning balance of those Account categories (including any billed but unpaid interest, fees, credit insurance and other charges), adding any new interest, fees, and charges, and subtracting any payments or credits applied against your Account balances that day. We add a Purchase, Advance or Balance Transfer to the appropriate balances for those categories on the later of the transaction date or the first day of the statement period. Billed but unpaid interest on Purchases, Advances and Balance Transfers is added to the appropriate balances for those categories each month on the statement date. Billed but unpaid Advance Transaction Fees are added to the Advance balance of your Account on the date they are charged to your Account. Any billed but unpaid fees on Purchases, credit insurance charges, and other charges are added to the Purchase balance of the Account on the date they are charged to the Account. Billed but unpaid fees on Balance Transfers are added to the Balance Transfer balance of the Account on the date they are charged to the Account. In other words, billed and unpaid interest, fees, and charges will be included in the **ADB** of your Account that accrues interest and will reduce the amount of credit available to you. To the extent credit insurance charges, overlimit fees, Annual Fees, and/or Travel Membership Fees may be applied to your Account, such charges and/or fees are not included in the **ADB** calculation for Purchases until the first day of the billing cycle following the date the credit insurance charges, overlimit fees, Annual Fees and/or Travel Membership Fees (as applicable) are charged to the Account. Prior statement balances subject to an interest-free period that have been paid on or before the payment due date in the current billing cycle are not included in the **ADB** calculation.

**2. Payment Information:** You must pay us in U.S. Dollars with checks or similar payment instruments drawn on a financial institution located in the United States. We will also accept payment in U.S. Dollars via the Internet or phone or previously established automatic payment transaction. We may, at our option, choose to accept a payment drawn on a foreign financial institution. However, you will be charged and agree to pay any collection fees required in connection with such a transaction. The date you mail a payment is different than the date we receive that payment. The payment date is the day we receive your check or money order at Cardmember Service, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your electronic or phone payment. All payments by check or money order accompanied by a payment coupon and received at this payment address will be credited to your Account on the day of receipt if received by 5:00 p.m. CT on any banking day. Mailed payments that do not include the payment coupon and/or are mailed to a different address will be processed within 5 banking days of receipt and credited to your Account on the day of receipt. In addition, if you mail your payment without a payment coupon or to an incorrect address, it may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and possible suspension of your Account. Internet and telephone payment options are available, and crediting times vary (but generally must be made before 5:00 p.m. CT to 8 p.m. CT depending on what day and how the payment is made). If you are making an internet or telephone payment, please contact Cardmember Service for times specific to your Account and your payment option. Banking days are all calendar days except Saturday, Sunday and federal holidays. Payments due on a Saturday, Sunday or federal holiday and received on those days will be credited on the day of receipt. There is no prepayment penalty if you pay your balance at any time prior to your payment due date.

**3. Credit Reporting:** We may report information on your Account to Credit Bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report.

January 2021 Statement 12/15/2020 - 01/14/2021

Page 2 of 3



SANGAMON VALLEY PWD  
KERRY GIFFORD (CPN 001995124)

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.

Speed through checkout while earning rewards with PayPal. Go to the Mobile App or manage your account online. Link your card to PayPal today.

Manage expenses with a new, simple, yet powerful and free tool. Visa Business Reporting allows a more efficient way to manage expenses. Track spending, run custom reports and sync transactions with accounting software like Intuit Quickbooks Online and Xero. Enroll today at [myaccountaccess.com/vbr](http://myaccountaccess.com/vbr)

## Transactions

### Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
12/18	12/17	1501	APPLE.COM/BILL 866-712-7753 CA	\$0.99	_____
01/11	01/08	0312	BEST BUY 00000463 CHAMPAIGN IL	\$277.92	_____
<b>TOTAL THIS PERIOD</b>				<b>\$278.91</b>	

### 2021 Totals Year-to-Date

Total Fees Charged in 2021	\$0.00
Total Interest Charged in 2021	\$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 Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
**BALANCE TRANSFER	\$0.00	\$0.00		\$0.00	0.00%	
**PURCHASES	\$0.00	\$0.00		\$0.00	0.00%	
**ADVANCES	\$0.00	\$0.00		\$0.00	0.00%	

Continued on Next Page

January 2021 Statement 12/15/2020 - 01/14/2021  
SANGAMON VALLEY PWD  
KERRY GIFFORD (CPN 001995124)

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

## Contact Us



Phone

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



Questions

Cardmember Service  
P.O. Box 6353  
Fargo, ND 58125-6353



Mail payment coupon  
with a check

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



Online

[myaccountaccess.com](http://myaccountaccess.com)

*End of Statement*



SANGAMON VALLEY PWD

## Link your credit card to PayPal today!!!

Earn rewards while you shop the millions of sites that accept PayPal.  
Experience faster checkouts, added security and convenience.  
It's all there for you when you link your card to PayPal.

**Link your card in the Mobile App or online today.**

Recent updates to your account may impact your eligibility to enroll in PayPal. Account must be open and in good standing to earn and redeem rewards and benefits. Rewards are based on eligible net purchases (purchases minus credits and returns). Not all transactions are eligible to earn rewards, limitations apply.  
See your Cardmember Agreement for details.

**November 2021 Statement**

Open Date: 10/15/2021 Closing Date: 11/15/2021

Page 1 of 3

Account: 4798 5100 6447 6381



**Visa® Community Card**  
SANGAMON VALLEY PWD  
KERRY GIFFORD (CPN 001995124)

**Cardmember Service**  
BUS 30 ELN 5

**1-866-552-8855**  
9

<b>New Balance</b>	<b>\$0.00</b>
<b>Minimum Payment Due</b>	<b>\$0.00</b>
<b>Payment Due Date</b>	<b>12/10/2021</b>

**Activity Summary**

Previous Balance		\$0.00
Payments		\$0.00
Other Credits		\$0.00
Purchases	+	\$0.99
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
<b>New Balance</b>	<b>=</b>	<b>\$0.00</b>
<b>Past Due</b>		<b>\$0.00</b>
<b>Minimum Payment Due</b>		<b>\$0.00</b>
Credit Line		\$7,500.00
Available Credit		\$7,500.00
Days in Billing Period		32

**Payment Options:**



Mail payment coupon  
with a check



Pay online at  
myaccountaccess.com



Pay by phone  
1-866-552-8855

*This is not a bill, do not remit payment.*

CPN 001995124

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

**to pay by phone**  
**to change your address**

000038292 01 SP 000638002849860 S

SANGAMON VALLEY PWD  
KERRY GIFFORD  
PO BOX 285  
MAHOMET IL 61853-0285



**THIS IS NOT A BILL.**

**This memo statement only reflects the current activity on your account. An invoice has been sent to the applicable central billing account for the company.**

**Thank you.**

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

If you think there is an error on your statement, please call us at the telephone number on the front of this statement, or write to us at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335.

In your letter or call, give us the following information:

- ▶ Account information: Your name and account number.
- ▶ Dollar amount: The dollar amount of the suspected error.
- ▶ Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. While we investigate whether or not there has been an error, the following are true:
  - ▶ We cannot try to collect the amount in question, or report you as delinquent on that amount.
  - ▶ The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
  - ▶ While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
  - ▶ We can apply any unpaid amount against your credit limit.

### **Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

### **Important Information Regarding Your Account**

**1. INTEREST CHARGE:** Method of Computing Balance Subject to Interest Rate: We calculate the periodic rate or interest portion of the **INTEREST CHARGE** by multiplying the applicable Daily Periodic Rate ("**DPR**") by the Average Daily Balance ("**ADB**") (including new transactions) of the Purchase, Advance and Balance Transfer categories subject to interest, and then adding together the resulting interest from each category. We determine the **ADB** separately for the Purchases, Advances and Balance Transfer categories. To get the **ADB** in each category, we add together the daily balances in those categories for the billing cycle and divide the result by the number of days in the billing cycle. We determine the daily balances each day by taking the beginning balance of those Account categories (including any billed but unpaid interest, fees, credit insurance and other charges), adding any new interest, fees, and charges, and subtracting any payments or credits applied against your Account balances that day. We add a Purchase, Advance or Balance Transfer to the appropriate balances for those categories on the later of the transaction date or the first day of the statement period. Billed but unpaid interest on Purchases, Advances and Balance Transfers is added to the appropriate balances for those categories each month on the statement date. Billed but unpaid Advance Transaction Fees are added to the Advance balance of your Account on the date they are charged to your Account. Any billed but unpaid fees on Purchases, credit insurance charges, and other charges are added to the Purchase balance of the Account on the date they are charged to the Account. Billed but unpaid fees on Balance Transfers are added to the Balance Transfer balance of the Account on the date they are charged to the Account. In other words, billed and unpaid interest, fees, and charges will be included in the **ADB** of your Account that accrues interest and will reduce the amount of credit available to you. To the extent credit insurance charges, overlimit fees, Annual Fees, and/or Travel Membership Fees may be applied to your Account, such charges and/or fees are not included in the **ADB** calculation for Purchases until the first day of the billing cycle following the date the credit insurance charges, overlimit fees, Annual Fees and/or Travel Membership Fees (as applicable) are charged to the Account. Prior statement balances subject to an interest-free period that have been paid on or before the payment due date in the current billing cycle are not included in the **ADB** calculation.

**2. Payment Information:** You must pay us in U.S. Dollars with checks or similar payment instruments drawn on a financial institution located in the United States. We will also accept payment in U.S. Dollars via the Internet or phone or previously established automatic payment transaction. We may, at our option, choose to accept a payment drawn on a foreign financial institution. However, you will be charged and agree to pay any collection fees required in connection with such a transaction. The date you mail a payment is different than the date we receive that payment. The payment date is the day we receive your check or money order at Cardmember Service, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your electronic or phone payment. All payments by check or money order accompanied by a payment coupon and received at this payment address will be credited to your Account on the day of receipt if received by 5:00 p.m. CT on any banking day. Mailed payments that do not include the payment coupon and/or are mailed to a different address will be processed within 5 banking days of receipt and credited to your Account on the day of receipt. In addition, if you mail your payment without a payment coupon or to an incorrect address, it may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and possible suspension of your Account. Internet and telephone payment options are available, and crediting times vary (but generally must be made before 5:00 p.m. CT to 8 p.m. CT depending on what day and how the payment is made). If you are making an internet or telephone payment, please contact Cardmember Service for times specific to your Account and your payment option. Banking days are all calendar days except Saturday, Sunday and federal holidays. Payments due on a Saturday, Sunday or federal holiday and received on those days will be credited on the day of receipt. There is no prepayment penalty if you pay your balance at any time prior to your payment due date.

**3. Credit Reporting:** We may report information on your Account to Credit Bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report.



BANK & TRUST

November 2021 Statement 10/15/2021 - 11/15/2021

Page 2 of 3

SANGAMON VALLEY PWD  
KERRY GIFFORD (CPN 001995124)

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.

Speed through checkout while earning rewards with PayPal. Go to the Mobile App or manage your account online. Link your card to PayPal today.

### Transactions

#### Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
10/18	10/17	0633	APPLE.COM/BILL 866-712-7753 CA	\$0.99	
TOTAL THIS PERIOD				\$0.99	

#### 2021 Totals Year-to-Date

Total Fees Charged in 2021	\$99.00
Total Interest Charged in 2021	\$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 Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
**BALANCE TRANSFER	\$0.00	\$0.00		\$0.00	0.00%	
**PURCHASES	\$0.00	\$0.00		\$0.00	0.00%	
**ADVANCES	\$0.00	\$0.00		\$0.00	0.00%	

Continued on Next Page



**November 2021 Statement** 10/15/2021 - 11/15/2021  
SANGAMON VALLEY PWD  
KERRY GIFFORD (CPN 001995124)

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

## Contact Us



Phone

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



Questions

Cardmember Service  
P.O. Box 6353  
Fargo, ND 58125-6353



Mail payment coupon  
with a check

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



Online

[myaccountaccess.com](http://myaccountaccess.com)

*End of Statement*



SANGAMON VALLEY PWD

## Link your credit card to PayPal today!!!

Earn rewards while you shop the millions of sites that accept PayPal.  
Experience faster checkouts, added security and convenience.  
It's all there for you when you link your card to PayPal.

**Link your card in the Mobile App or online today.**

Recent updates to your account may impact your eligibility to enroll in PayPal. Account must be open and in good standing to earn and redeem rewards and benefits. Rewards are based on eligible net purchases (purchases minus credits and returns). Not all transactions are eligible to earn rewards, limitations apply.  
See your Cardmember Agreement for details.

# First Mid

BANK & TRUST

## July 2021 Statement

Open Date: 06/15/2021 Closing Date: 07/14/2021



### Visa® Community Card

SANGAMON VALLEY PWD

KERRY GIFFORD (CPN 001995124)

Page 1 of 2

Account: 4798 5100 6447 6381

### Cardmember Service

BUS 30 ELN

4



1-866-552-8855

9

<b>New Balance</b>	<b>\$0.00</b>
<b>Minimum Payment Due</b>	<b>\$0.00</b>
<b>Payment Due Date</b>	<b>08/10/2021</b>

### Activity Summary

Previous Balance		\$0.00
Payments		\$0.00
Other Credits		\$0.00
Purchases	+	\$3,069.79
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
<b>New Balance</b>	<b>=</b>	<b>\$0.00</b>
<b>Past Due</b>		<b>\$0.00</b>
<b>Minimum Payment Due</b>		<b>\$0.00</b>
Credit Line		\$7,500.00
Available Credit		\$7,500.00
Days in Billing Period		30

### Payment Options:



Mail payment coupon  
with a check



Pay online at  
[myaccountaccess.com](http://myaccountaccess.com)



Pay by phone  
1-866-552-8855

*This is not a bill, do not remit payment.*

CPN 001995124

# First Mid

BANK & TRUST

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

- to pay by phone
- to change your address

000037310 01 SP 000638878684614 S

SANGAMON VALLEY PWD  
KERRY GIFFORD  
PO BOX 285  
MAHOMET IL 61853-0285



## THIS IS NOT A BILL.

**This memo statement only reflects the current activity on your account. An invoice has been sent to the applicable central billing account for the company.**

**Thank you.**

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

If you think there is an error on your statement, please call us at the telephone number on the front of this statement, or write to us at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335.

In your letter or call, give us the following information:

- ▶ Account information: Your name and account number.
- ▶ Dollar amount: The dollar amount of the suspected error.
- ▶ Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. While we investigate whether or not there has been an error, the following are true:
  - ▶ We cannot try to collect the amount in question, or report you as delinquent on that amount.
  - ▶ The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
  - ▶ While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
  - ▶ We can apply any unpaid amount against your credit limit.

### **Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

### **Important Information Regarding Your Account**

**1. INTEREST CHARGE:** Method of Computing Balance Subject to Interest Rate: We calculate the periodic rate or interest portion of the **INTEREST CHARGE** by multiplying the applicable Daily Periodic Rate ("**DPR**") by the Average Daily Balance ("**ADB**") (including new transactions) of the Purchase, Advance and Balance Transfer categories subject to interest, and then adding together the resulting interest from each category. We determine the **ADB** separately for the Purchases, Advances and Balance Transfer categories. To get the **ADB** in each category, we add together the daily balances in those categories for the billing cycle and divide the result by the number of days in the billing cycle. We determine the daily balances each day by taking the beginning balance of those Account categories (including any billed but unpaid interest, fees, credit insurance and other charges), adding any new interest, fees, and charges, and subtracting any payments or credits applied against your Account balances that day. We add a Purchase, Advance or Balance Transfer to the appropriate balances for those categories on the later of the transaction date or the first day of the statement period. Billed but unpaid interest on Purchases, Advances and Balance Transfers is added to the appropriate balances for those categories each month on the statement date. Billed but unpaid Advance Transaction Fees are added to the Advance balance of your Account on the date they are charged to your Account. Any billed but unpaid fees on Purchases, credit insurance charges, and other charges are added to the Purchase balance of the Account on the date they are charged to the Account. Billed but unpaid fees on Balance Transfers are added to the Balance Transfer balance of the Account on the date they are charged to the Account. In other words, billed and unpaid interest, fees, and charges will be included in the **ADB** of your Account that accrues interest and will reduce the amount of credit available to you. To the extent credit insurance charges, overlimit fees, Annual Fees, and/or Travel Membership Fees may be applied to your Account, such charges and/or fees are not included in the **ADB** calculation for Purchases until the first day of the billing cycle following the date the credit insurance charges, overlimit fees, Annual Fees and/or Travel Membership Fees (as applicable) are charged to the Account. Prior statement balances subject to an interest-free period that have been paid on or before the payment due date in the current billing cycle are not included in the **ADB** calculation.

**2. Payment Information:** You must pay us in U.S. Dollars with checks or similar payment instruments drawn on a financial institution located in the United States. We will also accept payment in U.S. Dollars via the Internet or phone or previously established automatic payment transaction. We may, at our option, choose to accept a payment drawn on a foreign financial institution. However, you will be charged and agree to pay any collection fees required in connection with such a transaction. The date you mail a payment is different than the date we receive that payment. The payment date is the day we receive your check or money order at Cardmember Service, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your electronic or phone payment. All payments by check or money order accompanied by a payment coupon and received at this payment address will be credited to your Account on the day of receipt if received by 5:00 p.m. CT on any banking day. Mailed payments that do not include the payment coupon and/or are mailed to a different address will be processed within 5 banking days of receipt and credited to your Account on the day of receipt. In addition, if you mail your payment without a payment coupon or to an incorrect address, it may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and possible suspension of your Account. Internet and telephone payment options are available, and crediting times vary (but generally must be made before 5:00 p.m. CT to 8 p.m. CT depending on what day and how the payment is made). If you are making an internet or telephone payment, please contact Cardmember Service for times specific to your Account and your payment option. Banking days are all calendar days except Saturday, Sunday and federal holidays. Payments due on a Saturday, Sunday or federal holiday and received on those days will be credited on the day of receipt. There is no prepayment penalty if you pay your balance at any time prior to your payment due date.

**3. Credit Reporting:** We may report information on your Account to Credit Bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report.



BANK & TRUST

July 2021 Statement 06/15/2021 - 07/14/2021

Page 2 of 2



SANGAMON VALLEY PWD  
KERRY GIFFORD (CPN 001995124)

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.

Speed through checkout while earning rewards with PayPal. Go to the Mobile App or manage your account online. Link your card to PayPal today.

SKIP THE MAILBOX. Switch to e-statements and securely access your statements online. Get started at [myaccountaccess.com/paperless](http://myaccountaccess.com/paperless)

### Transactions

#### Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
06/15	06/14	8975	USFEDERALCONTRACTORREG 877-252-2700 FL	\$599.00	_____
06/16	06/15	8832	TEAM WIRELESS MAHOMET MAHOMET IL	\$73.80	_____
06/17	06/16	4802	USFEDERALCONTRACTORREG 877-252-2700 FL	\$2,396.00	_____
06/18	06/17	2623	APPLE.COM/BILL 866-712-7753 CA	\$0.99	_____
TOTAL THIS PERIOD				\$3,069.79	

#### 2021 Totals Year-to-Date

Total Fees Charged in 2021	\$0.00
Total Interest Charged in 2021	\$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 Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
**BALANCE TRANSFER	\$0.00	\$0.00		\$0.00	0.00%	
**PURCHASES	\$0.00	\$0.00		\$0.00	0.00%	
**ADVANCES	\$0.00	\$0.00		\$0.00	0.00%	

End of Statement



# First Mid

BANK & TRUST

## June 2021 Statement

Open Date: 05/14/2021 Closing Date: 06/14/2021

Page 1 of 3

Account: 4798 5100 6447 6381



**Visa® Community Card**  
SANGAMON VALLEY PWD  
KERRY GIFFORD (CPN 001995124)

**Cardmember Service**  
BUS 30 ELN 4

**1-866-552-8855**  
9

<b>New Balance</b>	<b>\$0.00</b>
<b>Minimum Payment Due</b>	<b>\$0.00</b>
<b>Payment Due Date</b>	<b>07/10/2021</b>

### Activity Summary

Previous Balance		\$0.00
Payments		\$0.00
Other Credits		\$0.00
Purchases	+	\$867.23
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
<b>New Balance</b>	<b>=</b>	<b>\$0.00</b>
<b>Past Due</b>		<b>\$0.00</b>
<b>Minimum Payment Due</b>		<b>\$0.00</b>
Credit Line		\$2,500.00
Available Credit		\$2,500.00
Days in Billing Period		32

### Payment Options:



Mail payment coupon  
with a check



Pay online at  
[myaccountaccess.com](http://myaccountaccess.com)



Pay by phone  
1-866-552-8855

*This is not a bill, do not remit payment.*

CPN 001995124

# First Mid

BANK & TRUST

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

- to pay by phone
- to change your address

000037080 01 SP 000638848916191 S

SANGAMON VALLEY PWD  
KERRY GIFFORD  
PO BOX 285  
MAHOMET IL 61853-0285



## THIS IS NOT A BILL.

**This memo statement only reflects the current activity on your account. An invoice has been sent to the applicable central billing account for the company.**

**Thank you.**

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

If you think there is an error on your statement, please call us at the telephone number on the front of this statement, or write to us at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335.

In your letter or call, give us the following information:

- ▶ Account information: Your name and account number.
- ▶ Dollar amount: The dollar amount of the suspected error.
- ▶ Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. While we investigate whether or not there has been an error, the following are true:
  - ▶ We cannot try to collect the amount in question, or report you as delinquent on that amount.
  - ▶ The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
  - ▶ While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
  - ▶ We can apply any unpaid amount against your credit limit.

### **Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

### **Important Information Regarding Your Account**

**1. INTEREST CHARGE:** Method of Computing Balance Subject to Interest Rate: We calculate the periodic rate or interest portion of the **INTEREST CHARGE** by multiplying the applicable Daily Periodic Rate ("**DPR**") by the Average Daily Balance ("**ADB**") (including new transactions) of the Purchase, Advance and Balance Transfer categories subject to interest, and then adding together the resulting interest from each category. We determine the **ADB** separately for the Purchases, Advances and Balance Transfer categories. To get the **ADB** in each category, we add together the daily balances in those categories for the billing cycle and divide the result by the number of days in the billing cycle. We determine the daily balances each day by taking the beginning balance of those Account categories (including any billed but unpaid interest, fees, credit insurance and other charges), adding any new interest, fees, and charges, and subtracting any payments or credits applied against your Account balances that day. We add a Purchase, Advance or Balance Transfer to the appropriate balances for those categories on the later of the transaction date or the first day of the statement period. Billed but unpaid interest on Purchases, Advances and Balance Transfers is added to the appropriate balances for those categories each month on the statement date. Billed but unpaid Advance Transaction Fees are added to the Advance balance of your Account on the date they are charged to your Account. Any billed but unpaid fees on Purchases, credit insurance charges, and other charges are added to the Purchase balance of the Account on the date they are charged to the Account. Billed but unpaid fees on Balance Transfers are added to the Balance Transfer balance of the Account on the date they are charged to the Account. In other words, billed and unpaid interest, fees, and charges will be included in the **ADB** of your Account that accrues interest and will reduce the amount of credit available to you. To the extent credit insurance charges, overlimit fees, Annual Fees, and/or Travel Membership Fees may be applied to your Account, such charges and/or fees are not included in the **ADB** calculation for Purchases until the first day of the billing cycle following the date the credit insurance charges, overlimit fees, Annual Fees and/or Travel Membership Fees (as applicable) are charged to the Account. Prior statement balances subject to an interest-free period that have been paid on or before the payment due date in the current billing cycle are not included in the **ADB** calculation.

**2. Payment Information:** You must pay us in U.S. Dollars with checks or similar payment instruments drawn on a financial institution located in the United States. We will also accept payment in U.S. Dollars via the Internet or phone or previously established automatic payment transaction. We may, at our option, choose to accept a payment drawn on a foreign financial institution. However, you will be charged and agree to pay any collection fees required in connection with such a transaction. The date you mail a payment is different than the date we receive that payment. The payment date is the day we receive your check or money order at Cardmember Service, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your electronic or phone payment. All payments by check or money order accompanied by a payment coupon and received at this payment address will be credited to your Account on the day of receipt if received by 5:00 p.m. CT on any banking day. Mailed payments that do not include the payment coupon and/or are mailed to a different address will be processed within 5 banking days of receipt and credited to your Account on the day of receipt. In addition, if you mail your payment without a payment coupon or to an incorrect address, it may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and possible suspension of your Account. Internet and telephone payment options are available, and crediting times vary (but generally must be made before 5:00 p.m. CT to 8 p.m. CT depending on what day and how the payment is made). If you are making an internet or telephone payment, please contact Cardmember Service for times specific to your Account and your payment option. Banking days are all calendar days except Saturday, Sunday and federal holidays. Payments due on a Saturday, Sunday or federal holiday and received on those days will be credited on the day of receipt. There is no prepayment penalty if you pay your balance at any time prior to your payment due date.

**3. Credit Reporting:** We may report information on your Account to Credit Bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report.



BANK & TRUST

June 2021 Statement 05/14/2021 - 06/14/2021

Page 2 of 3



SANGAMON VALLEY PWD  
KERRY GIFFORD (CPN 001995124)

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.

Speed through checkout while earning rewards with PayPal. Go to the Mobile App or manage your account online. Link your card to PayPal today.

We have added Mobile Authentication and Cellular Phone Contact Policy to and made changes to the Arbitration Agreement in your account agreement. Please visit [card.myaccountaccess.com/agreementchanges](http://card.myaccountaccess.com/agreementchanges) to review. If you have any questions, call the number on the back of your card.

Account Security is very important to you and to us. When you use your Card to make a purchase, particularly over the phone or online, you may be asked to provide a card security code, sometimes called a CVV. This information is used to help confirm that it is you using the Card and that the Card is authentic.

### Transactions

#### Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
05/18	05/17	8891	APPLE.COM/BILL 866-712-7753 CA	\$0.99	
06/11	06/10	8941	LOGMEIN*Pro2 logmein.com MA	\$866.24	
<b>TOTAL THIS PERIOD</b>				<b>\$867.23</b>	

#### 2021 Totals Year-to-Date

Total Fees Charged in 2021	\$0.00
Total Interest Charged in 2021	\$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 Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
**BALANCE TRANSFER	\$0.00	\$0.00		\$0.00	0.00%	
**PURCHASES	\$0.00	\$0.00		\$0.00	0.00%	
**ADVANCES	\$0.00	\$0.00		\$0.00	0.00%	

Continued on Next Page



**June 2021 Statement** 05/14/2021 - 06/14/2021  
SANGAMON VALLEY PWD  
KERRY GIFFORD (CPN 001995124)

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

## Contact Us



Phone

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



Questions

Cardmember Service  
P.O. Box 6353  
Fargo, ND 58125-6353



Mail payment coupon  
with a check

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



Online

[myaccountaccess.com](http://myaccountaccess.com)

*End of Statement*

SANGAMON VALLEY PWD

## Use Plastiq to pay suppliers even if they don't take cards.

Plastiq is a convenient payment service that allows you to use your Business Credit Card to pay your bills and invoices even when cards are not accepted.

**Enroll at [plastiq.com/efsinsert](http://plastiq.com/efsinsert)**

Elan Financial Services is not responsible for the products and services provided by Plastiq. By registering with Plastiq you are agreeing to Plastiq's terms of service and privacy pledge. Some restrictions apply. Refer to [plastiq.com/efsinsert](http://plastiq.com/efsinsert) for details.

# First Mid

BANK & TRUST

## May 2021 Statement

Open Date: 04/14/2021 Closing Date: 05/13/2021



### Visa® Community Card

SANGAMON VALLEY PWD

KERRY GIFFORD (CPN 001995124)

Page 1 of 3

Account: 4798 5100 6447 6381

### Cardmember Service

BUS 30 ELN



1-866-552-8855

9

<b>New Balance</b>	<b>\$0.00</b>
<b>Minimum Payment Due</b>	<b>\$0.00</b>
<b>Payment Due Date</b>	<b>06/10/2021</b>

### Activity Summary

Previous Balance		\$0.00
Payments		\$0.00
Other Credits		\$0.00
Purchases	+	\$67.03
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
<b>New Balance</b>	<b>=</b>	<b>\$0.00</b>
<b>Past Due</b>		<b>\$0.00</b>
<b>Minimum Payment Due</b>		<b>\$0.00</b>
Credit Line		\$2,500.00
Available Credit		\$2,500.00
Days in Billing Period		30

### Payment Options:



Mail payment coupon  
with a check



Pay online at  
[myaccountaccess.com](http://myaccountaccess.com)



Pay by phone  
1-866-552-8855

*This is not a bill, do not remit payment.*

CPN 001995124

# First Mid

BANK & TRUST

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

- to pay by phone
- to change your address

000036061 01 SP 000638816887144 S

SANGAMON VALLEY PWD  
KERRY GIFFORD  
PO BOX 285  
MAHOMET IL 61853-0285



## THIS IS NOT A BILL.

**This memo statement only reflects the current activity on your account. An invoice has been sent to the applicable central billing account for the company.**

**Thank you.**

### **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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  - ▶ 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.
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### **Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

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**2. Payment Information:** You must pay us in U.S. Dollars with checks or similar payment instruments drawn on a financial institution located in the United States. We will also accept payment in U.S. Dollars via the Internet or phone or previously established automatic payment transaction. We may, at our option, choose to accept a payment drawn on a foreign financial institution. However, you will be charged and agree to pay any collection fees required in connection with such a transaction. The date you mail a payment is different than the date we receive that payment. The payment date is the day we receive your check or money order at Cardmember Service, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your electronic or phone payment. All payments by check or money order accompanied by a payment coupon and received at this payment address will be credited to your Account on the day of receipt if received by 5:00 p.m. CT on any banking day. Mailed payments that do not include the payment coupon and/or are mailed to a different address will be processed within 5 banking days of receipt and credited to your Account on the day of receipt. In addition, if you mail your payment without a payment coupon or to an incorrect address, it may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and possible suspension of your Account. Internet and telephone payment options are available, and crediting times vary (but generally must be made before 5:00 p.m. CT to 8 p.m. CT depending on what day and how the payment is made). If you are making an internet or telephone payment, please contact Cardmember Service for times specific to your Account and your payment option. Banking days are all calendar days except Saturday, Sunday and federal holidays. Payments due on a Saturday, Sunday or federal holiday and received on those days will be credited on the day of receipt. There is no prepayment penalty if you pay your balance at any time prior to your payment due date.

**3. Credit Reporting:** We may report information on your Account to Credit Bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report.

May 2021 Statement 04/14/2021 - 05/13/2021

Page 2 of 3



SANGAMON VALLEY PWD  
KERRY GIFFORD (CPN 001995124)

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.

Speed through checkout while earning rewards with PayPal. Go to the Mobile App or manage your account online. Link your card to PayPal today.

We have added Mobile Authentication and Cellular Phone Contact Policy to and made changes to the Arbitration Agreement in your account agreement. Please visit [card.myaccountaccess.com/agreementchanges](http://card.myaccountaccess.com/agreementchanges) to review. If you have any questions, call the number on the back of your card.

Make Life Easier and EARN REWARDS FASTER! Pay your bills with Automatic Bill Pay. Use your card to automatically pay bills like phone, cable, utilities, insurance and more. It's the easy way to make payments on time and avoid late fees. Just call your service providers and tell them to bill your credit card. Enroll online at [myaccountaccess.com](http://myaccountaccess.com) and find out more.

### Transactions

#### Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
04/16	04/15	0150	WALGREENS #12868 MAHOMET IL	\$4.93	_____
04/19	04/17	6152	APPLE.COM/BILL 866-712-7753 CA	\$0.99	_____
04/22	04/21	0074	WALGREENS #12868 MAHOMET IL	\$61.11	_____
<b>TOTAL THIS PERIOD</b>				<b>\$67.03</b>	

#### 2021 Totals Year-to-Date

Total Fees Charged in 2021	\$0.00
Total Interest Charged in 2021	\$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 Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
**BALANCE TRANSFER	\$0.00	\$0.00		\$0.00	0.00%	
**PURCHASES	\$0.00	\$0.00		\$0.00	0.00%	
**ADVANCES	\$0.00	\$0.00		\$0.00	0.00%	

Continued on Next Page

**May 2021 Statement** 04/14/2021 - 05/13/2021  
SANGAMON VALLEY PWD  
KERRY GIFFORD (CPN 001995124)

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

## Contact Us



Phone

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



Questions

Cardmember Service  
P.O. Box 6353  
Fargo, ND 58125-6353



Mail payment coupon  
with a check

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



Online

[myaccountaccess.com](http://myaccountaccess.com)

*End of Statement*

SANGAMON VALLEY PWD

## Use Plastiq to pay suppliers even if they don't take cards.

Plastiq is a convenient payment service that allows you to use your Business Credit Card to pay your bills and invoices even when cards are not accepted.

**Enroll at [plastiq.com/efsinsert](http://plastiq.com/efsinsert)**

Elan Financial Services is not responsible for the products and services provided by Plastiq. By registering with Plastiq you are agreeing to Plastiq's terms of service and privacy pledge. Some restrictions apply. Refer to [plastiq.com/efsinsert](http://plastiq.com/efsinsert) for details.

**December 2021 Statement**

Open Date: 11/16/2021 Closing Date: 12/14/2021



**Visa® Community Card**  
SANGAMON VALLEY PWD  
KERRY GIFFORD (CPN 001995124)

Page 1 of 3

Account: 4798 5100 6447 6381

**Cardmember Service**  
BUS 30 ELN

**1-866-552-8855**  
9

<b>New Balance</b>	<b>\$0.00</b>
<b>Minimum Payment Due</b>	<b>\$0.00</b>
<b>Payment Due Date</b>	<b>01/10/2022</b>

**Activity Summary**

Previous Balance		\$0.00
Payments		\$0.00
Other Credits		\$0.00
Purchases	+	\$0.99
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
<b>New Balance</b>	<b>=</b>	<b>\$0.00</b>
<b>Past Due</b>		<b>\$0.00</b>
<b>Minimum Payment Due</b>		<b>\$0.00</b>
Credit Line		\$7,500.00
Available Credit		\$7,500.00
Days in Billing Period		29

**Payment Options:**



Mail payment coupon  
with a check



Pay online at  
[myaccountaccess.com](http://myaccountaccess.com)



Pay by phone  
1-866-552-8855

*This is not a bill, do not remit payment.*

CPN 001995124

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

**1** . to pay by phone  
**1** . to change your address

000040014 01 SP 000638033414911 S

SANGAMON VALLEY PWD  
KERRY GIFFORD  
PO BOX 285  
MAHOMET IL 61853-0285



**THIS IS NOT A BILL.**

**This memo statement only reflects the current activity on your account. An invoice has been sent to the applicable central billing account for the company.**

**Thank you.**

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

If you think there is an error on your statement, please call us at the telephone number on the front of this statement, or write to us at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335.

In your letter or call, give us the following information:

- ▶ Account information: Your name and account number.
- ▶ Dollar amount: The dollar amount of the suspected error.
- ▶ Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. While we investigate whether or not there has been an error, the following are true:
  - ▶ We cannot try to collect the amount in question, or report you as delinquent on that amount.
  - ▶ The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
  - ▶ While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
  - ▶ We can apply any unpaid amount against your credit limit.

### **Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

### **Important Information Regarding Your Account**

**1. INTEREST CHARGE:** Method of Computing Balance Subject to Interest Rate: We calculate the periodic rate or interest portion of the **INTEREST CHARGE** by multiplying the applicable Daily Periodic Rate ("**DPR**") by the Average Daily Balance ("**ADB**") (including new transactions) of the Purchase, Advance and Balance Transfer categories subject to interest, and then adding together the resulting interest from each category. We determine the **ADB** separately for the Purchases, Advances and Balance Transfer categories. To get the **ADB** in each category, we add together the daily balances in those categories for the billing cycle and divide the result by the number of days in the billing cycle. We determine the daily balances each day by taking the beginning balance of those Account categories (including any billed but unpaid interest, fees, credit insurance and other charges), adding any new interest, fees, and charges, and subtracting any payments or credits applied against your Account balances that day. We add a Purchase, Advance or Balance Transfer to the appropriate balances for those categories on the later of the transaction date or the first day of the statement period. Billed but unpaid interest on Purchases, Advances and Balance Transfers is added to the appropriate balances for those categories each month on the statement date. Billed but unpaid Advance Transaction Fees are added to the Advance balance of your Account on the date they are charged to your Account. Any billed but unpaid fees on Purchases, credit insurance charges, and other charges are added to the Purchase balance of the Account on the date they are charged to the Account. Billed but unpaid fees on Balance Transfers are added to the Balance Transfer balance of the Account on the date they are charged to the Account. In other words, billed and unpaid interest, fees, and charges will be included in the **ADB** of your Account that accrues interest and will reduce the amount of credit available to you. To the extent credit insurance charges, overlimit fees, Annual Fees, and/or Travel Membership Fees may be applied to your Account, such charges and/or fees are not included in the **ADB** calculation for Purchases until the first day of the billing cycle following the date the credit insurance charges, overlimit fees, Annual Fees and/or Travel Membership Fees (as applicable) are charged to the Account. Prior statement balances subject to an interest-free period that have been paid on or before the payment due date in the current billing cycle are not included in the **ADB** calculation.

**2. Payment Information:** You must pay us in U.S. Dollars with checks or similar payment instruments drawn on a financial institution located in the United States. We will also accept payment in U.S. Dollars via the Internet or phone or previously established automatic payment transaction. We may, at our option, choose to accept a payment drawn on a foreign financial institution. However, you will be charged and agree to pay any collection fees required in connection with such a transaction. The date you mail a payment is different than the date we receive that payment. The payment date is the day we receive your check or money order at Cardmember Service, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your electronic or phone payment. All payments by check or money order accompanied by a payment coupon and received at this payment address will be credited to your Account on the day of receipt if received by 5:00 p.m. CT on any banking day. Mailed payments that do not include the payment coupon and/or are mailed to a different address will be processed within 5 banking days of receipt and credited to your Account on the day of receipt. In addition, if you mail your payment without a payment coupon or to an incorrect address, it may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and possible suspension of your Account. Internet and telephone payment options are available, and crediting times vary (but generally must be made before 5:00 p.m. CT to 8 p.m. CT depending on what day and how the payment is made). If you are making an internet or telephone payment, please contact Cardmember Service for times specific to your Account and your payment option. Banking days are all calendar days except Saturday, Sunday and federal holidays. Payments due on a Saturday, Sunday or federal holiday and received on those days will be credited on the day of receipt. There is no prepayment penalty if you pay your balance at any time prior to your payment due date.

**3. Credit Reporting:** We may report information on your Account to Credit Bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report.



BANK & TRUST

December 2021 Statement 11/16/2021 - 12/14/2021

Page 2 of 3

SANGAMON VALLEY PWD  
KERRY GIFFORD (CPN 001995124)

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.

Speed through checkout while earning rewards with PayPal. Go to the Mobile App or manage your account online. Link your card to PayPal today.

### Transactions

#### Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
11/19	11/18	6842	APPLE.COM/BILL 866-712-7753 CA	\$0.99	
TOTAL THIS PERIOD				\$0.99	

#### 2021 Totals Year-to-Date

Total Fees Charged in 2021	\$99.00
Total Interest Charged in 2021	\$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 Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
**BALANCE TRANSFER	\$0.00	\$0.00		\$0.00	0.00%	
**PURCHASES	\$0.00	\$0.00		\$0.00	0.00%	
**ADVANCES	\$0.00	\$0.00		\$0.00	0.00%	

Continued on Next Page



**December 2021 Statement** 11/16/2021 - 12/14/2021  
SANGAMON VALLEY PWD  
KERRY GIFFORD (CPN 001995124)

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

## Contact Us



Phone

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



Questions

Cardmember Service  
P.O. Box 6353  
Fargo, ND 58125-6353



Mail payment coupon  
with a check

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



Online

[myaccountaccess.com](http://myaccountaccess.com)

*End of Statement*

SANGAMON VALLEY PWD

## Use Plastiq to pay suppliers even if they don't take cards.

Plastiq is a convenient payment service that allows you to use your Business Credit Card to pay your bills and invoices even when cards are not accepted.

**Enroll at [plastiq.com/efsinsert](http://plastiq.com/efsinsert)**

Elan Financial Services is not responsible for the products and services provided by Plastiq. By registering with Plastiq you are agreeing to Plastiq's terms of service and privacy pledge. Some restrictions apply. Refer to [plastiq.com/efsinsert](http://plastiq.com/efsinsert) for details.

# First Mid

BANK & TRUST

## April 2021 Statement

Open Date: 03/16/2021 Closing Date: 04/13/2021

Page 1 of 3

Account: 4798 5100 6447 6381



**Visa® Community Card**  
SANGAMON VALLEY PWD  
KERRY GIFFORD (CPN 001995124)

**Cardmember Service**  
BUS 30 ELN 3 6

**1-866-552-8855**  
9

<b>New Balance</b>	<b>\$0.00</b>
<b>Minimum Payment Due</b>	<b>\$0.00</b>
<b>Payment Due Date</b>	<b>05/10/2021</b>

### Activity Summary

Previous Balance		\$0.00
Payments		\$0.00
Other Credits		\$0.00
Purchases	+	\$308.11
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
<b>New Balance</b>	<b>=</b>	<b>\$0.00</b>
<b>Past Due</b>		<b>\$0.00</b>
<b>Minimum Payment Due</b>		<b>\$0.00</b>
Credit Line		\$2,500.00
Available Credit		\$2,500.00
Days in Billing Period		29

### Payment Options:



Mail payment coupon  
with a check



Pay online at  
[myaccountaccess.com](http://myaccountaccess.com)



Pay by phone  
1-866-552-8855

*This is not a bill, do not remit payment.*

CPN 001995124

# First Mid

BANK & TRUST

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

- to pay by phone
- to change your address

000035468 01 SP 000638785742570 S

SANGAMON VALLEY PWD  
KERRY GIFFORD  
PO BOX 285  
MAHOMET IL 61853-0285



## THIS IS NOT A BILL.

**This memo statement only reflects the current activity on your account. An invoice has been sent to the applicable central billing account for the company.**

**Thank you.**

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

If you think there is an error on your statement, please call us at the telephone number on the front of this statement, or write to us at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335.

In your letter or call, give us the following information:

- ▶ Account information: Your name and account number.
- ▶ Dollar amount: The dollar amount of the suspected error.
- ▶ Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. While we investigate whether or not there has been an error, the following are true:
  - ▶ We cannot try to collect the amount in question, or report you as delinquent on that amount.
  - ▶ The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
  - ▶ While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
  - ▶ We can apply any unpaid amount against your credit limit.

### **Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

### **Important Information Regarding Your Account**

**1. INTEREST CHARGE:** Method of Computing Balance Subject to Interest Rate: We calculate the periodic rate or interest portion of the **INTEREST CHARGE** by multiplying the applicable Daily Periodic Rate ("**DPR**") by the Average Daily Balance ("**ADB**") (including new transactions) of the Purchase, Advance and Balance Transfer categories subject to interest, and then adding together the resulting interest from each category. We determine the **ADB** separately for the Purchases, Advances and Balance Transfer categories. To get the **ADB** in each category, we add together the daily balances in those categories for the billing cycle and divide the result by the number of days in the billing cycle. We determine the daily balances each day by taking the beginning balance of those Account categories (including any billed but unpaid interest, fees, credit insurance and other charges), adding any new interest, fees, and charges, and subtracting any payments or credits applied against your Account balances that day. We add a Purchase, Advance or Balance Transfer to the appropriate balances for those categories on the later of the transaction date or the first day of the statement period. Billed but unpaid interest on Purchases, Advances and Balance Transfers is added to the appropriate balances for those categories each month on the statement date. Billed but unpaid Advance Transaction Fees are added to the Advance balance of your Account on the date they are charged to your Account. Any billed but unpaid fees on Purchases, credit insurance charges, and other charges are added to the Purchase balance of the Account on the date they are charged to the Account. Billed but unpaid fees on Balance Transfers are added to the Balance Transfer balance of the Account on the date they are charged to the Account. In other words, billed and unpaid interest, fees, and charges will be included in the **ADB** of your Account that accrues interest and will reduce the amount of credit available to you. To the extent credit insurance charges, overlimit fees, Annual Fees, and/or Travel Membership Fees may be applied to your Account, such charges and/or fees are not included in the **ADB** calculation for Purchases until the first day of the billing cycle following the date the credit insurance charges, overlimit fees, Annual Fees and/or Travel Membership Fees (as applicable) are charged to the Account. Prior statement balances subject to an interest-free period that have been paid on or before the payment due date in the current billing cycle are not included in the **ADB** calculation.

**2. Payment Information:** You must pay us in U.S. Dollars with checks or similar payment instruments drawn on a financial institution located in the United States. We will also accept payment in U.S. Dollars via the Internet or phone or previously established automatic payment transaction. We may, at our option, choose to accept a payment drawn on a foreign financial institution. However, you will be charged and agree to pay any collection fees required in connection with such a transaction. The date you mail a payment is different than the date we receive that payment. The payment date is the day we receive your check or money order at Cardmember Service, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your electronic or phone payment. All payments by check or money order accompanied by a payment coupon and received at this payment address will be credited to your Account on the day of receipt if received by 5:00 p.m. CT on any banking day. Mailed payments that do not include the payment coupon and/or are mailed to a different address will be processed within 5 banking days of receipt and credited to your Account on the day of receipt. In addition, if you mail your payment without a payment coupon or to an incorrect address, it may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and possible suspension of your Account. Internet and telephone payment options are available, and crediting times vary (but generally must be made before 5:00 p.m. CT to 8 p.m. CT depending on what day and how the payment is made). If you are making an internet or telephone payment, please contact Cardmember Service for times specific to your Account and your payment option. Banking days are all calendar days except Saturday, Sunday and federal holidays. Payments due on a Saturday, Sunday or federal holiday and received on those days will be credited on the day of receipt. There is no prepayment penalty if you pay your balance at any time prior to your payment due date.

**3. Credit Reporting:** We may report information on your Account to Credit Bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report.



BANK & TRUST

April 2021 Statement 03/16/2021 - 04/13/2021

Page 2 of 3



SANGAMON VALLEY PWD  
KERRY GIFFORD (CPN 001995124)

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.

Speed through checkout while earning rewards with PayPal. Go to the Mobile App or manage your account online. Link your card to PayPal today.

We have added Mobile Authentication and Cellular Phone Contact Policy to and made changes to the Arbitration Agreement in your account agreement. Please visit [card.myaccountaccess.com/agreementchanges](http://card.myaccountaccess.com/agreementchanges) to review. If you have any questions, call the number on the back of your card.

### Transactions

#### Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
03/18	03/17	7323	APPLE.COM/BILL 408-974-1010 CA	\$0.99	
03/23	03/22	8489	ILLINOIS AWWA 866-5213595 IL	\$36.00	
04/05	04/02	5795	ADOBE ACROPRO SUBS 408-536-6000 CA	\$191.12	
04/07	04/06	9586	PAYPAL *ILLINOISRUR 402-935-7733 IL	\$80.00	
TOTAL THIS PERIOD				\$308.11	

#### 2021 Totals Year-to-Date

Total Fees Charged in 2021	\$0.00
Total Interest Charged in 2021	\$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 Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
**BALANCE TRANSFER	\$0.00	\$0.00		\$0.00	0.00%	
**PURCHASES	\$0.00	\$0.00		\$0.00	0.00%	
**ADVANCES	\$0.00	\$0.00		\$0.00	0.00%	

Continued on Next Page

**April 2021 Statement** 03/16/2021 - 04/13/2021  
SANGAMON VALLEY PWD  
KERRY GIFFORD (CPN 001995124)

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

## Contact Us



Phone

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



Questions

Cardmember Service  
P.O. Box 6353  
Fargo, ND 58125-6353



Mail payment coupon  
with a check

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



Online

[myaccountaccess.com](http://myaccountaccess.com)

*End of Statement*

SANGAMON VALLEY PWD

## Use Plastiq to pay suppliers even if they don't take cards.

Plastiq is a convenient payment service that allows you to use your Business Credit Card to pay your bills and invoices even when cards are not accepted.

**Enroll at [plastiq.com/efsinsert](http://plastiq.com/efsinsert)**

Elan Financial Services is not responsible for the products and services provided by Plastiq. By registering with Plastiq you are agreeing to Plastiq's terms of service and privacy pledge. Some restrictions apply. Refer to [plastiq.com/efsinsert](http://plastiq.com/efsinsert) for details.

# First Mid

BANK & TRUST

## August 2021 Statement

Open Date: 07/15/2021 Closing Date: 08/16/2021

Page 1 of 3

Account: 4798 5100 6447 6381



**Visa® Community Card**  
SANGAMON VALLEY PWD  
KERRY GIFFORD (CPN 001995124)

**Cardmember Service**  
BUS 30 ELN 5

**1-866-552-8855**  
9

<b>New Balance</b>	<b>\$0.00</b>
<b>Minimum Payment Due</b>	<b>\$0.00</b>
<b>Payment Due Date</b>	<b>09/10/2021</b>

### Activity Summary

Previous Balance		\$0.00
Payments		\$0.00
Other Credits		\$0.00
Purchases	+	\$205.32
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged	+	\$99.00
Interest Charged		\$0.00
<b>New Balance</b>	<b>=</b>	<b>\$0.00</b>
<b>Past Due</b>		<b>\$0.00</b>
<b>Minimum Payment Due</b>		<b>\$0.00</b>
Credit Line		\$7,500.00
Available Credit		\$7,500.00
Days in Billing Period		33

### Payment Options:



Mail payment coupon  
with a check



Pay online at  
[myaccountaccess.com](http://myaccountaccess.com)



Pay by phone  
1-866-552-8855

*This is not a bill, do not remit payment.*

CPN 001995124

# First Mid

BANK & TRUST

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

**to pay by phone**  
**to change your address**

000038336 01 SP 000638912027462 S

SANGAMON VALLEY PWD  
KERRY GIFFORD  
PO BOX 285  
MAHOMET IL 61853-0285



## THIS IS NOT A BILL.

**This memo statement only reflects the current activity on your account. An invoice has been sent to the applicable central billing account for the company.**

**Thank you.**

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

If you think there is an error on your statement, please call us at the telephone number on the front of this statement, or write to us at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335.

In your letter or call, give us the following information:

- ▶ Account information: Your name and account number.
- ▶ Dollar amount: The dollar amount of the suspected error.
- ▶ Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. While we investigate whether or not there has been an error, the following are true:
  - ▶ We cannot try to collect the amount in question, or report you as delinquent on that amount.
  - ▶ The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
  - ▶ While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
  - ▶ We can apply any unpaid amount against your credit limit.

### **Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

### **Important Information Regarding Your Account**

**1. INTEREST CHARGE:** Method of Computing Balance Subject to Interest Rate: We calculate the periodic rate or interest portion of the **INTEREST CHARGE** by multiplying the applicable Daily Periodic Rate ("**DPR**") by the Average Daily Balance ("**ADB**") (including new transactions) of the Purchase, Advance and Balance Transfer categories subject to interest, and then adding together the resulting interest from each category. We determine the **ADB** separately for the Purchases, Advances and Balance Transfer categories. To get the **ADB** in each category, we add together the daily balances in those categories for the billing cycle and divide the result by the number of days in the billing cycle. We determine the daily balances each day by taking the beginning balance of those Account categories (including any billed but unpaid interest, fees, credit insurance and other charges), adding any new interest, fees, and charges, and subtracting any payments or credits applied against your Account balances that day. We add a Purchase, Advance or Balance Transfer to the appropriate balances for those categories on the later of the transaction date or the first day of the statement period. Billed but unpaid interest on Purchases, Advances and Balance Transfers is added to the appropriate balances for those categories each month on the statement date. Billed but unpaid Advance Transaction Fees are added to the Advance balance of your Account on the date they are charged to your Account. Any billed but unpaid fees on Purchases, credit insurance charges, and other charges are added to the Purchase balance of the Account on the date they are charged to the Account. Billed but unpaid fees on Balance Transfers are added to the Balance Transfer balance of the Account on the date they are charged to the Account. In other words, billed and unpaid interest, fees, and charges will be included in the **ADB** of your Account that accrues interest and will reduce the amount of credit available to you. To the extent credit insurance charges, overlimit fees, Annual Fees, and/or Travel Membership Fees may be applied to your Account, such charges and/or fees are not included in the **ADB** calculation for Purchases until the first day of the billing cycle following the date the credit insurance charges, overlimit fees, Annual Fees and/or Travel Membership Fees (as applicable) are charged to the Account. Prior statement balances subject to an interest-free period that have been paid on or before the payment due date in the current billing cycle are not included in the **ADB** calculation.

**2. Payment Information:** You must pay us in U.S. Dollars with checks or similar payment instruments drawn on a financial institution located in the United States. We will also accept payment in U.S. Dollars via the Internet or phone or previously established automatic payment transaction. We may, at our option, choose to accept a payment drawn on a foreign financial institution. However, you will be charged and agree to pay any collection fees required in connection with such a transaction. The date you mail a payment is different than the date we receive that payment. The payment date is the day we receive your check or money order at Cardmember Service, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your electronic or phone payment. All payments by check or money order accompanied by a payment coupon and received at this payment address will be credited to your Account on the day of receipt if received by 5:00 p.m. CT on any banking day. Mailed payments that do not include the payment coupon and/or are mailed to a different address will be processed within 5 banking days of receipt and credited to your Account on the day of receipt. In addition, if you mail your payment without a payment coupon or to an incorrect address, it may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and possible suspension of your Account. Internet and telephone payment options are available, and crediting times vary (but generally must be made before 5:00 p.m. CT to 8 p.m. CT depending on what day and how the payment is made). If you are making an internet or telephone payment, please contact Cardmember Service for times specific to your Account and your payment option. Banking days are all calendar days except Saturday, Sunday and federal holidays. Payments due on a Saturday, Sunday or federal holiday and received on those days will be credited on the day of receipt. There is no prepayment penalty if you pay your balance at any time prior to your payment due date.

**3. Credit Reporting:** We may report information on your Account to Credit Bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report.



BANK & TRUST

August 2021 Statement 07/15/2021 - 08/16/2021

Page 2 of 3

SANGAMON VALLEY PWD  
KERRY GIFFORD (CPN 001995124)

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.

Speed through checkout while earning rewards with PayPal. Go to the Mobile App or manage your account online. Link your card to PayPal today.

Please note, for the Auto Rental Collision Damage Waiver, Extended Warranty Protection and Purchase Security benefits, coverage is not provided for losses caused by or resulting from a cyber incident. You can find additional detail here <https://www.chubb.com/us-en/cyberlimitation.html>

### Transactions

#### Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
07/15	07/13	6054	Marketview Lube CHAMPAIGN IL	\$51.73	_____
07/19	07/17	7531	HEEL TO TOE URBANA IL	\$152.60	_____
07/19	07/17	5328	APPLE.COM/BILL 866-712-7753 CA	\$0.99	_____
TOTAL THIS PERIOD				\$205.32	

#### Fees

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
07/15			ANNUAL MEMBERSHIP FEE	\$99.00	_____
TOTAL FEES THIS PERIOD				\$99.00	

#### 2021 Totals Year-to-Date

Total Fees Charged in 2021	\$99.00
Total Interest Charged in 2021	\$0.00

### Company Approval

(This area for use by your company)

Signature/Approval: \_\_\_\_\_

Accounting Code: \_\_\_\_\_

Continued on Next Page



August 2021 Statement 07/15/2021 - 08/16/2021

SANGAMON VALLEY PWD  
KERRY GIFFORD (CPN 001995124)

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		\$0.00	0.00%	
**PURCHASES	\$0.00	\$0.00		\$0.00	0.00%	
**ADVANCES	\$0.00	\$0.00		\$0.00	0.00%	

## Contact Us



Phone

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



Questions

Cardmember Service  
P.O. Box 6353  
Fargo, ND 58125-6353



Mail payment coupon  
with a check

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



Online

myaccountaccess.com

End of Statement

SANGAMON VALLEY PWD



## Link your credit card to PayPal today!!!

Earn rewards while you shop the millions of sites that accept PayPal.  
Experience faster checkouts, added security and convenience.  
It's all there for you when you link your card to PayPal.

**Link your card in the Mobile App or online today.**

Recent updates to your account may impact your eligibility to enroll in PayPal. Account must be open and in good standing to earn and redeem rewards and benefits. Rewards are based on eligible net purchases (purchases minus credits and returns). Not all transactions are eligible to earn rewards, limitations apply.  
See your Cardmember Agreement for details.

**October 2021 Statement**

Open Date: 09/15/2021 Closing Date: 10/14/2021

Page 1 of 3

Account: 4798 5100 6447 6381



**Visa® Community Card**  
SANGAMON VALLEY PWD  
KERRY GIFFORD (CPN 001995124)

**Cardmember Service**  
BUS 30 ELN

**1-866-552-8855**  
9

<b>New Balance</b>	<b>\$0.00</b>
<b>Minimum Payment Due</b>	<b>\$0.00</b>
<b>Payment Due Date</b>	<b>11/10/2021</b>

**Activity Summary**

Previous Balance		\$0.00
Payments		\$0.00
Other Credits		\$0.00
Purchases	+	\$0.99
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
<b>New Balance</b>	<b>=</b>	<b>\$0.00</b>
<b>Past Due</b>		<b>\$0.00</b>
<b>Minimum Payment Due</b>		<b>\$0.00</b>
Credit Line		\$7,500.00
Available Credit		\$7,500.00
Days in Billing Period		30

**Payment Options:**



Mail payment coupon  
with a check



Pay online at  
[myaccountaccess.com](http://myaccountaccess.com)



Pay by phone  
1-866-552-8855

*This is not a bill, do not remit payment.*

CPN 001995124

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

**1** . to pay by phone  
**1** . to change your address

000037755 01 SP 000638971546944 S

SANGAMON VALLEY PWD  
KERRY GIFFORD  
PO BOX 285  
MAHOMET IL 61853-0285



**THIS IS NOT A BILL.**

**This memo statement only reflects the current activity on your account. An invoice has been sent to the applicable central billing account for the company.**

**Thank you.**

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

If you think there is an error on your statement, please call us at the telephone number on the front of this statement, or write to us at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335.

In your letter or call, give us the following information:

- ▶ Account information: Your name and account number.
- ▶ Dollar amount: The dollar amount of the suspected error.
- ▶ Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. While we investigate whether or not there has been an error, the following are true:
  - ▶ We cannot try to collect the amount in question, or report you as delinquent on that amount.
  - ▶ The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
  - ▶ While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
  - ▶ We can apply any unpaid amount against your credit limit.

### **Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

### **Important Information Regarding Your Account**

**1. INTEREST CHARGE:** Method of Computing Balance Subject to Interest Rate: We calculate the periodic rate or interest portion of the **INTEREST CHARGE** by multiplying the applicable Daily Periodic Rate ("**DPR**") by the Average Daily Balance ("**ADB**") (including new transactions) of the Purchase, Advance and Balance Transfer categories subject to interest, and then adding together the resulting interest from each category. We determine the **ADB** separately for the Purchases, Advances and Balance Transfer categories. To get the **ADB** in each category, we add together the daily balances in those categories for the billing cycle and divide the result by the number of days in the billing cycle. We determine the daily balances each day by taking the beginning balance of those Account categories (including any billed but unpaid interest, fees, credit insurance and other charges), adding any new interest, fees, and charges, and subtracting any payments or credits applied against your Account balances that day. We add a Purchase, Advance or Balance Transfer to the appropriate balances for those categories on the later of the transaction date or the first day of the statement period. Billed but unpaid interest on Purchases, Advances and Balance Transfers is added to the appropriate balances for those categories each month on the statement date. Billed but unpaid Advance Transaction Fees are added to the Advance balance of your Account on the date they are charged to your Account. Any billed but unpaid fees on Purchases, credit insurance charges, and other charges are added to the Purchase balance of the Account on the date they are charged to the Account. Billed but unpaid fees on Balance Transfers are added to the Balance Transfer balance of the Account on the date they are charged to the Account. In other words, billed and unpaid interest, fees, and charges will be included in the **ADB** of your Account that accrues interest and will reduce the amount of credit available to you. To the extent credit insurance charges, overlimit fees, Annual Fees, and/or Travel Membership Fees may be applied to your Account, such charges and/or fees are not included in the **ADB** calculation for Purchases until the first day of the billing cycle following the date the credit insurance charges, overlimit fees, Annual Fees and/or Travel Membership Fees (as applicable) are charged to the Account. Prior statement balances subject to an interest-free period that have been paid on or before the payment due date in the current billing cycle are not included in the **ADB** calculation.

**2. Payment Information:** You must pay us in U.S. Dollars with checks or similar payment instruments drawn on a financial institution located in the United States. We will also accept payment in U.S. Dollars via the Internet or phone or previously established automatic payment transaction. We may, at our option, choose to accept a payment drawn on a foreign financial institution. However, you will be charged and agree to pay any collection fees required in connection with such a transaction. The date you mail a payment is different than the date we receive that payment. The payment date is the day we receive your check or money order at Cardmember Service, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your electronic or phone payment. All payments by check or money order accompanied by a payment coupon and received at this payment address will be credited to your Account on the day of receipt if received by 5:00 p.m. CT on any banking day. Mailed payments that do not include the payment coupon and/or are mailed to a different address will be processed within 5 banking days of receipt and credited to your Account on the day of receipt. In addition, if you mail your payment without a payment coupon or to an incorrect address, it may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and possible suspension of your Account. Internet and telephone payment options are available, and crediting times vary (but generally must be made before 5:00 p.m. CT to 8 p.m. CT depending on what day and how the payment is made). If you are making an internet or telephone payment, please contact Cardmember Service for times specific to your Account and your payment option. Banking days are all calendar days except Saturday, Sunday and federal holidays. Payments due on a Saturday, Sunday or federal holiday and received on those days will be credited on the day of receipt. There is no prepayment penalty if you pay your balance at any time prior to your payment due date.

**3. Credit Reporting:** We may report information on your Account to Credit Bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report.



BANK & TRUST

October 2021 Statement 09/15/2021 - 10/14/2021

Page 2 of 3

SANGAMON VALLEY PWD  
KERRY GIFFORD (CPN 001995124)

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.

Speed through checkout while earning rewards with PayPal. Go to the Mobile App or manage your account online. Link your card to PayPal today.

Please note, for the Auto Rental Collision Damage Waiver, Extended Warranty Protection and Purchase Security benefits, coverage is not provided for losses caused by or resulting from a cyber incident. You can find additional detail here <https://www.chubb.com/us-en/cyberlimitation.html>

### Transactions

#### Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
09/20	09/17	4795	APPLE.COM/BILL 866-712-7753 CA	\$0.99	
TOTAL THIS PERIOD				\$0.99	

#### 2021 Totals Year-to-Date

Total Fees Charged in 2021	\$99.00
Total Interest Charged in 2021	\$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 Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
**BALANCE TRANSFER	\$0.00	\$0.00		\$0.00	0.00%	
**PURCHASES	\$0.00	\$0.00		\$0.00	0.00%	
**ADVANCES	\$0.00	\$0.00		\$0.00	0.00%	

Continued on Next Page

**October 2021 Statement** 09/15/2021 - 10/14/2021  
SANGAMON VALLEY PWD  
KERRY GIFFORD (CPN 001995124)

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

## Contact Us



Phone

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



Questions

Cardmember Service  
P.O. Box 6353  
Fargo, ND 58125-6353



Mail payment coupon  
with a check

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



Online

[myaccountaccess.com](http://myaccountaccess.com)

*End of Statement*

SANGAMON VALLEY PWD



## Link your credit card to PayPal today!!!

Earn rewards while you shop the millions of sites that accept PayPal.  
Experience faster checkouts, added security and convenience.  
It's all there for you when you link your card to PayPal.

**Link your card in the Mobile App or online today.**

Recent updates to your account may impact your eligibility to enroll in PayPal. Account must be open and in good standing to earn and redeem rewards and benefits. Rewards are based on eligible net purchases (purchases minus credits and returns). Not all transactions are eligible to earn rewards, limitations apply.  
See your Cardmember Agreement for details.

# First Mid

BANK & TRUST

## March 2021 Statement

Open Date: 02/12/2021 Closing Date: 03/15/2021



### Visa® Community Card

SANGAMON VALLEY PWD

KERRY GIFFORD (CPN 001995124)

Page 1 of 3

Account: 4798 5100 6447 6381

### Cardmember Service

BUS 30 ELN



1-866-552-8855

9

<b>New Balance</b>	<b>\$0.00</b>
<b>Minimum Payment Due</b>	<b>\$0.00</b>
<b>Payment Due Date</b>	<b>04/10/2021</b>

### Activity Summary

Previous Balance		\$0.00
Payments		\$0.00
Other Credits		\$0.00
Purchases	+	\$416.32
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
<b>New Balance</b>	<b>=</b>	<b>\$0.00</b>
<b>Past Due</b>		<b>\$0.00</b>
<b>Minimum Payment Due</b>		<b>\$0.00</b>
Credit Line		\$2,500.00
Available Credit		\$2,500.00
Days in Billing Period		32

### Payment Options:



Mail payment coupon  
with a check



Pay online at  
[myaccountaccess.com](http://myaccountaccess.com)



Pay by phone  
1-866-552-8855

*This is not a bill, do not remit payment.*

CPN 001995124

# First Mid

BANK & TRUST

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

- to pay by phone
- to change your address

000034641 01 SP 000638755923639 S

SANGAMON VALLEY PWD  
KERRY GIFFORD  
PO BOX 285  
MAHOMET IL 61853-0285



## THIS IS NOT A BILL.

**This memo statement only reflects the current activity on your account. An invoice has been sent to the applicable central billing account for the company.**

**Thank you.**

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

If you think there is an error on your statement, please call us at the telephone number on the front of this statement, or write to us at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335.

In your letter or call, give us the following information:

- ▶ Account information: Your name and account number.
- ▶ Dollar amount: The dollar amount of the suspected error.
- ▶ Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. While we investigate whether or not there has been an error, the following are true:
  - ▶ We cannot try to collect the amount in question, or report you as delinquent on that amount.
  - ▶ The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
  - ▶ While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
  - ▶ We can apply any unpaid amount against your credit limit.

### **Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

### **Important Information Regarding Your Account**

**1. INTEREST CHARGE:** Method of Computing Balance Subject to Interest Rate: We calculate the periodic rate or interest portion of the **INTEREST CHARGE** by multiplying the applicable Daily Periodic Rate ("**DPR**") by the Average Daily Balance ("**ADB**") (including new transactions) of the Purchase, Advance and Balance Transfer categories subject to interest, and then adding together the resulting interest from each category. We determine the **ADB** separately for the Purchases, Advances and Balance Transfer categories. To get the **ADB** in each category, we add together the daily balances in those categories for the billing cycle and divide the result by the number of days in the billing cycle. We determine the daily balances each day by taking the beginning balance of those Account categories (including any billed but unpaid interest, fees, credit insurance and other charges), adding any new interest, fees, and charges, and subtracting any payments or credits applied against your Account balances that day. We add a Purchase, Advance or Balance Transfer to the appropriate balances for those categories on the later of the transaction date or the first day of the statement period. Billed but unpaid interest on Purchases, Advances and Balance Transfers is added to the appropriate balances for those categories each month on the statement date. Billed but unpaid Advance Transaction Fees are added to the Advance balance of your Account on the date they are charged to your Account. Any billed but unpaid fees on Purchases, credit insurance charges, and other charges are added to the Purchase balance of the Account on the date they are charged to the Account. Billed but unpaid fees on Balance Transfers are added to the Balance Transfer balance of the Account on the date they are charged to the Account. In other words, billed and unpaid interest, fees, and charges will be included in the **ADB** of your Account that accrues interest and will reduce the amount of credit available to you. To the extent credit insurance charges, overlimit fees, Annual Fees, and/or Travel Membership Fees may be applied to your Account, such charges and/or fees are not included in the **ADB** calculation for Purchases until the first day of the billing cycle following the date the credit insurance charges, overlimit fees, Annual Fees and/or Travel Membership Fees (as applicable) are charged to the Account. Prior statement balances subject to an interest-free period that have been paid on or before the payment due date in the current billing cycle are not included in the **ADB** calculation.

**2. Payment Information:** You must pay us in U.S. Dollars with checks or similar payment instruments drawn on a financial institution located in the United States. We will also accept payment in U.S. Dollars via the Internet or phone or previously established automatic payment transaction. We may, at our option, choose to accept a payment drawn on a foreign financial institution. However, you will be charged and agree to pay any collection fees required in connection with such a transaction. The date you mail a payment is different than the date we receive that payment. The payment date is the day we receive your check or money order at Cardmember Service, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your electronic or phone payment. All payments by check or money order accompanied by a payment coupon and received at this payment address will be credited to your Account on the day of receipt if received by 5:00 p.m. CT on any banking day. Mailed payments that do not include the payment coupon and/or are mailed to a different address will be processed within 5 banking days of receipt and credited to your Account on the day of receipt. In addition, if you mail your payment without a payment coupon or to an incorrect address, it may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and possible suspension of your Account. Internet and telephone payment options are available, and crediting times vary (but generally must be made before 5:00 p.m. CT to 8 p.m. CT depending on what day and how the payment is made). If you are making an internet or telephone payment, please contact Cardmember Service for times specific to your Account and your payment option. Banking days are all calendar days except Saturday, Sunday and federal holidays. Payments due on a Saturday, Sunday or federal holiday and received on those days will be credited on the day of receipt. There is no prepayment penalty if you pay your balance at any time prior to your payment due date.

**3. Credit Reporting:** We may report information on your Account to Credit Bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report.

March 2021 Statement 02/12/2021 - 03/15/2021

Page 2 of 3



SANGAMON VALLEY PWD  
KERRY GIFFORD (CPN 001995124)

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.

Speed through checkout while earning rewards with PayPal. Go to the Mobile App or manage your account online. Link your card to PayPal today.

We have added Mobile Authentication and Cellular Phone Contact Policy to and made changes to the Arbitration Agreement in your account agreement. Please visit [card.myaccountaccess.com/agreementchanges](http://card.myaccountaccess.com/agreementchanges) to review. If you have any questions, call the number on the back of your card.

## Transactions

### Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
02/12	02/11	4994	ILLINOIS AWWA 866-5213595 IL	\$22.00	_____
02/16	02/13	2806	AWWA.ORG 303-347-6197 CO	\$231.00	_____
02/18	02/17	8084	APPLE.COM/BILL 866-712-7753 CA	\$0.99	_____
02/22	02/19	9014	USPS PO 1647520853 MAHOMET IL	\$9.05	_____
03/01	02/27	2903	KOHL'S #0126 CHAMPAIGN IL	\$97.28	_____
03/10	03/09	7614	ILLINOIS AWWA 866-5213595 IL	\$56.00	_____
<b>TOTAL THIS PERIOD</b>				<b>\$416.32</b>	

### 2021 Totals Year-to-Date

Total Fees Charged in 2021	\$0.00
Total Interest Charged in 2021	\$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 Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
**BALANCE TRANSFER	\$0.00	\$0.00		\$0.00	0.00%	
**PURCHASES	\$0.00	\$0.00		\$0.00	0.00%	
**ADVANCES	\$0.00	\$0.00		\$0.00	0.00%	

Continued on Next Page



**March 2021 Statement** 02/12/2021 - 03/15/2021  
SANGAMON VALLEY PWD  
KERRY GIFFORD (CPN 001995124)

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

## Contact Us



Phone

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



Questions

Cardmember Service  
P.O. Box 6353  
Fargo, ND 58125-6353



Mail payment coupon  
with a check

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



Online

[myaccountaccess.com](http://myaccountaccess.com)

*End of Statement*

SANGAMON VALLEY PWD



## Link your credit card to PayPal today!!!

Earn rewards while you shop the millions of sites that accept PayPal.  
Experience faster checkouts, added security and convenience.  
It's all there for you when you link your card to PayPal.

**Link your card in the Mobile App or online today.**

Recent updates to your account may impact your eligibility to enroll in PayPal. Account must be open and in good standing to earn and redeem rewards and benefits. Rewards are based on eligible net purchases (purchases minus credits and returns). Not all transactions are eligible to earn rewards, limitations apply.  
See your Cardmember Agreement for details.

**September 2021 Statement**

Open Date: 08/17/2021 Closing Date: 09/14/2021

Page 1 of 3

Account: 4798 5100 6447 6381



**Visa® Community Card**  
SANGAMON VALLEY PWD  
KERRY GIFFORD (CPN 001995124)

**Cardmember Service**  
BUS 30 ELN 5

**1-866-552-8855**  
9

<b>New Balance</b>	<b>\$0.00</b>
<b>Minimum Payment Due</b>	<b>\$0.00</b>
<b>Payment Due Date</b>	<b>10/10/2021</b>

**Activity Summary**

Previous Balance		\$0.00
Payments		\$0.00
Other Credits		\$0.00
Purchases	+	\$0.99
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
<b>New Balance</b>	=	<b>\$0.00</b>
<b>Past Due</b>		<b>\$0.00</b>
<b>Minimum Payment Due</b>		<b>\$0.00</b>
Credit Line		\$7,500.00
Available Credit		\$7,500.00
Days in Billing Period		29

**Payment Options:**



Mail payment coupon  
with a check



Pay online at  
[myaccountaccess.com](http://myaccountaccess.com)



Pay by phone  
1-866-552-8855

*This is not a bill, do not remit payment.*

CPN 001995124

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

**to pay by phone**  
**to change your address**

000038715 01 SP 000638940818435 S

SANGAMON VALLEY PWD  
KERRY GIFFORD  
PO BOX 285  
MAHOMET IL 61853-0285



**THIS IS NOT A BILL.**

**This memo statement only reflects the current activity on your account. An invoice has been sent to the applicable central billing account for the company.**

**Thank you.**

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

If you think there is an error on your statement, please call us at the telephone number on the front of this statement, or write to us at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335.

In your letter or call, give us the following information:

- ▶ Account information: Your name and account number.
- ▶ Dollar amount: The dollar amount of the suspected error.
- ▶ Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. While we investigate whether or not there has been an error, the following are true:
  - ▶ We cannot try to collect the amount in question, or report you as delinquent on that amount.
  - ▶ The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
  - ▶ While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
  - ▶ We can apply any unpaid amount against your credit limit.

### **Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

### **Important Information Regarding Your Account**

**1. INTEREST CHARGE:** Method of Computing Balance Subject to Interest Rate: We calculate the periodic rate or interest portion of the **INTEREST CHARGE** by multiplying the applicable Daily Periodic Rate ("**DPR**") by the Average Daily Balance ("**ADB**") (including new transactions) of the Purchase, Advance and Balance Transfer categories subject to interest, and then adding together the resulting interest from each category. We determine the **ADB** separately for the Purchases, Advances and Balance Transfer categories. To get the **ADB** in each category, we add together the daily balances in those categories for the billing cycle and divide the result by the number of days in the billing cycle. We determine the daily balances each day by taking the beginning balance of those Account categories (including any billed but unpaid interest, fees, credit insurance and other charges), adding any new interest, fees, and charges, and subtracting any payments or credits applied against your Account balances that day. We add a Purchase, Advance or Balance Transfer to the appropriate balances for those categories on the later of the transaction date or the first day of the statement period. Billed but unpaid interest on Purchases, Advances and Balance Transfers is added to the appropriate balances for those categories each month on the statement date. Billed but unpaid Advance Transaction Fees are added to the Advance balance of your Account on the date they are charged to your Account. Any billed but unpaid fees on Purchases, credit insurance charges, and other charges are added to the Purchase balance of the Account on the date they are charged to the Account. Billed but unpaid fees on Balance Transfers are added to the Balance Transfer balance of the Account on the date they are charged to the Account. In other words, billed and unpaid interest, fees, and charges will be included in the **ADB** of your Account that accrues interest and will reduce the amount of credit available to you. To the extent credit insurance charges, overlimit fees, Annual Fees, and/or Travel Membership Fees may be applied to your Account, such charges and/or fees are not included in the **ADB** calculation for Purchases until the first day of the billing cycle following the date the credit insurance charges, overlimit fees, Annual Fees and/or Travel Membership Fees (as applicable) are charged to the Account. Prior statement balances subject to an interest-free period that have been paid on or before the payment due date in the current billing cycle are not included in the **ADB** calculation.

**2. Payment Information:** You must pay us in U.S. Dollars with checks or similar payment instruments drawn on a financial institution located in the United States. We will also accept payment in U.S. Dollars via the Internet or phone or previously established automatic payment transaction. We may, at our option, choose to accept a payment drawn on a foreign financial institution. However, you will be charged and agree to pay any collection fees required in connection with such a transaction. The date you mail a payment is different than the date we receive that payment. The payment date is the day we receive your check or money order at Cardmember Service, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your electronic or phone payment. All payments by check or money order accompanied by a payment coupon and received at this payment address will be credited to your Account on the day of receipt if received by 5:00 p.m. CT on any banking day. Mailed payments that do not include the payment coupon and/or are mailed to a different address will be processed within 5 banking days of receipt and credited to your Account on the day of receipt. In addition, if you mail your payment without a payment coupon or to an incorrect address, it may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and possible suspension of your Account. Internet and telephone payment options are available, and crediting times vary (but generally must be made before 5:00 p.m. CT to 8 p.m. CT depending on what day and how the payment is made). If you are making an internet or telephone payment, please contact Cardmember Service for times specific to your Account and your payment option. Banking days are all calendar days except Saturday, Sunday and federal holidays. Payments due on a Saturday, Sunday or federal holiday and received on those days will be credited on the day of receipt. There is no prepayment penalty if you pay your balance at any time prior to your payment due date.

**3. Credit Reporting:** We may report information on your Account to Credit Bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report.

September 2021 Statement 08/17/2021 - 09/14/2021

Page 2 of 3

SANGAMON VALLEY PWD  
KERRY GIFFORD (CPN 001995124)

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.

Speed through checkout while earning rewards with PayPal. Go to the Mobile App or manage your account online. Link your card to PayPal today.

Please note, for the Auto Rental Collision Damage Waiver, Extended Warranty Protection and Purchase Security benefits, coverage is not provided for losses caused by or resulting from a cyber incident. You can find additional detail here <https://www.chubb.com/us-en/cyberlimitation.html>

### Transactions

#### Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
08/18	08/17	0235	APPLE.COM/BILL 866-712-7753 CA	\$0.99	
TOTAL THIS PERIOD				\$0.99	

#### 2021 Totals Year-to-Date

Total Fees Charged in 2021	\$99.00
Total Interest Charged in 2021	\$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 Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
**BALANCE TRANSFER	\$0.00	\$0.00		\$0.00	0.00%	
**PURCHASES	\$0.00	\$0.00		\$0.00	0.00%	
**ADVANCES	\$0.00	\$0.00		\$0.00	0.00%	

Continued on Next Page

**September 2021 Statement** 08/17/2021 - 09/14/2021  
SANGAMON VALLEY PWD  
KERRY GIFFORD (CPN 001995124)

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

## Contact Us



Phone

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



Questions

Cardmember Service  
P.O. Box 6353  
Fargo, ND 58125-6353



Mail payment coupon  
with a check

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



Online

[myaccountaccess.com](http://myaccountaccess.com)

*End of Statement*



SANGAMON VALLEY PWD

## Link your credit card to PayPal today!!!

Earn rewards while you shop the millions of sites that accept PayPal.  
Experience faster checkouts, added security and convenience.  
It's all there for you when you link your card to PayPal.

**Link your card in the Mobile App or online today.**

Recent updates to your account may impact your eligibility to enroll in PayPal. Account must be open and in good standing to earn and redeem rewards and benefits. Rewards are based on eligible net purchases (purchases minus credits and returns). Not all transactions are eligible to earn rewards, limitations apply.  
See your Cardmember Agreement for details.

# First Mid

BANK & TRUST

## December 2020 Statement

Open Date: 11/17/2020 Closing Date: 12/14/2020



### Visa® Community Card

SANGAMON VALLEY PWD

KERRY GIFFORD (CPN 001995124)

Page 1 of 3

Account: 4798 5100 6447 6381

### Cardmember Service

BUS 30 ELN



1-866-552-8855

9

<b>New Balance</b>	<b>\$0.00</b>
<b>Minimum Payment Due</b>	<b>\$0.00</b>
<b>Payment Due Date</b>	<b>01/10/2021</b>

### Activity Summary

Previous Balance		\$0.00
Payments		\$0.00
Other Credits		\$0.00
Purchases	+	\$0.99
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
<b>New Balance</b>	<b>=</b>	<b>\$0.00</b>
<b>Past Due</b>		<b>\$0.00</b>
<b>Minimum Payment Due</b>		<b>\$0.00</b>
Credit Line		\$2,500.00
Available Credit		\$2,500.00
Days in Billing Period		28

### Payment Options:



Mail payment coupon  
with a check



Pay online at  
[myaccountaccess.com](http://myaccountaccess.com)



Pay by phone  
1-866-552-8855

*This is not a bill, do not remit payment.*

CPN 001995124

# First Mid

BANK & TRUST

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

- ☎ to pay by phone
- ☎ to change your address

000035131 01 SP 000638664353305 S

SANGAMON VALLEY PWD  
KERRY GIFFORD  
PO BOX 285  
MAHOMET IL 61853-0285



## THIS IS NOT A BILL.

**This memo statement only reflects the current activity on your account. An invoice has been sent to the applicable central billing account for the company.**

**Thank you.**

### **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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  - ▶ 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.
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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.

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**2. Payment Information:** You must pay us in U.S. Dollars with checks or similar payment instruments drawn on a financial institution located in the United States. We will also accept payment in U.S. Dollars via the Internet or phone or previously established automatic payment transaction. We may, at our option, choose to accept a payment drawn on a foreign financial institution. However, you will be charged and agree to pay any collection fees required in connection with such a transaction. The date you mail a payment is different than the date we receive that payment. The payment date is the day we receive your check or money order at Cardmember Service, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your electronic or phone payment. All payments by check or money order accompanied by a payment coupon and received at this payment address will be credited to your Account on the day of receipt if received by 5:00 p.m. CT on any banking day. Mailed payments that do not include the payment coupon and/or are mailed to a different address will be processed within 5 banking days of receipt and credited to your Account on the day of receipt. In addition, if you mail your payment without a payment coupon or to an incorrect address, it may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and possible suspension of your Account. Internet and telephone payment options are available, and crediting times vary (but generally must be made before 5:00 p.m. CT to 8 p.m. CT depending on what day and how the payment is made). If you are making an internet or telephone payment, please contact Cardmember Service for times specific to your Account and your payment option. Banking days are all calendar days except Saturday, Sunday and federal holidays. Payments due on a Saturday, Sunday or federal holiday and received on those days will be credited on the day of receipt. There is no prepayment penalty if you pay your balance at any time prior to your payment due date.

**3. Credit Reporting:** We may report information on your Account to Credit Bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report.

December 2020 Statement 11/17/2020 - 12/14/2020

Page 2 of 3

SANGAMON VALLEY PWD  
KERRY GIFFORD (CPN 001995124)

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.

Speed through checkout while earning rewards with PayPal. Go to the Mobile App or manage your account online. Link your card to PayPal today.

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 [myaccountaccess.com/AAS](http://myaccountaccess.com/AAS).

## Transactions

### Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
11/20	11/19	5213	APPLE.COM/BILL 866-712-7753 CA	\$0.99	
<b>TOTAL THIS PERIOD</b>				<b>\$0.99</b>	

### 2020 Totals Year-to-Date

Total Fees Charged in 2020	\$99.00
Total Interest Charged in 2020	\$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 Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
**BALANCE TRANSFER	\$0.00	\$0.00		\$0.00	0.00%	
**PURCHASES	\$0.00	\$0.00		\$0.00	0.00%	
**ADVANCES	\$0.00	\$0.00		\$0.00	0.00%	

Continued on Next Page



**December 2020 Statement** 11/17/2020 - 12/14/2020  
SANGAMON VALLEY PWD  
KERRY GIFFORD (CPN 001995124)

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

## Contact Us



Phone

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



Questions

Cardmember Service  
P.O. Box 6353  
Fargo, ND 58125-6353



Mail payment coupon  
with a check

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



Online

[myaccountaccess.com](http://myaccountaccess.com)

*End of Statement*



SANGAMON VALLEY PWD

## Link your credit card to PayPal today!!!

Earn rewards while you shop the millions of sites that accept PayPal.  
Experience faster checkouts, added security and convenience.  
It's all there for you when you link your card to PayPal.

**Link your card in the Mobile App or online today.**

Recent updates to your account may impact your eligibility to enroll in PayPal. Account must be open and in good standing to earn and redeem rewards and benefits. Rewards are based on eligible net purchases (purchases minus credits and returns). Not all transactions are eligible to earn rewards, limitations apply.  
See your Cardmember Agreement for details.

**February 2021 Statement**

Open Date: 01/15/2021 Closing Date: 02/11/2021

Page 1 of 3

Account: 4798 5100 6447 6381



**Visa® Community Card**  
SANGAMON VALLEY PWD  
KERRY GIFFORD (CPN 001995124)

**Cardmember Service**  
BUS 30 ELN

**1-866-552-8855**  
9

<b>New Balance</b>	<b>\$0.00</b>
<b>Minimum Payment Due</b>	<b>\$0.00</b>
<b>Payment Due Date</b>	<b>03/10/2021</b>

**Activity Summary**

Previous Balance		\$0.00
Payments		\$0.00
Other Credits		\$0.00
Purchases	+	\$0.99
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
<b>New Balance</b>	<b>=</b>	<b>\$0.00</b>
<b>Past Due</b>		<b>\$0.00</b>
<b>Minimum Payment Due</b>		<b>\$0.00</b>
Credit Line		\$2,500.00
Available Credit		\$2,500.00
Days in Billing Period		28

**Payment Options:**



Mail payment coupon  
with a check



Pay online at  
myaccountaccess.com



Pay by phone  
1-866-552-8855

*This is not a bill, do not remit payment.*

CPN 001995124

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

**to pay by phone**  
**to change your address**

000034014 01 SP 000638723247071 S

SANGAMON VALLEY PWD  
KERRY GIFFORD  
PO BOX 285  
MAHOMET IL 61853-0285



**THIS IS NOT A BILL.**

**This memo statement only reflects the current activity on your account. An invoice has been sent to the applicable central billing account for the company.**

**Thank you.**

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

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In your letter or call, give us the following information:

- ▶ Account information: Your name and account number.
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  - ▶ While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
  - ▶ We can apply any unpaid amount against your credit limit.

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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.

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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.
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**2. Payment Information:** You must pay us in U.S. Dollars with checks or similar payment instruments drawn on a financial institution located in the United States. We will also accept payment in U.S. Dollars via the Internet or phone or previously established automatic payment transaction. We may, at our option, choose to accept a payment drawn on a foreign financial institution. However, you will be charged and agree to pay any collection fees required in connection with such a transaction. The date you mail a payment is different than the date we receive that payment. The payment date is the day we receive your check or money order at Cardmember Service, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your electronic or phone payment. All payments by check or money order accompanied by a payment coupon and received at this payment address will be credited to your Account on the day of receipt if received by 5:00 p.m. CT on any banking day. Mailed payments that do not include the payment coupon and/or are mailed to a different address will be processed within 5 banking days of receipt and credited to your Account on the day of receipt. In addition, if you mail your payment without a payment coupon or to an incorrect address, it may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and possible suspension of your Account. Internet and telephone payment options are available, and crediting times vary (but generally must be made before 5:00 p.m. CT to 8 p.m. CT depending on what day and how the payment is made). If you are making an internet or telephone payment, please contact Cardmember Service for times specific to your Account and your payment option. Banking days are all calendar days except Saturday, Sunday and federal holidays. Payments due on a Saturday, Sunday or federal holiday and received on those days will be credited on the day of receipt. There is no prepayment penalty if you pay your balance at any time prior to your payment due date.

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BANK & TRUST

February 2021 Statement 01/15/2021 - 02/11/2021

Page 2 of 3

SANGAMON VALLEY PWD  
KERRY GIFFORD (CPN 001995124)

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.

Speed through checkout while earning rewards with PayPal. Go to the Mobile App or manage your account online. Link your card to PayPal today.

We have added Mobile Authentication and Cellular Phone Contact Policy to and made changes to the Arbitration Agreement in your account agreement. Please visit [card.myaccountaccess.com/agreementchanges](http://card.myaccountaccess.com/agreementchanges) to review. If you have any questions, call the number on the back of your card.

**PAY TAXES WITH YOUR CARD.** It's a fast, easy and secure way to pay your federal and state taxes. **FAST** - Pay instantly online. **EASY** - Your payment is processed right away and confirmed with an electronic receipt. **SECURE** - No worries about your payment getting lost or stolen in the mail. **REWARDING** - You will earn points for every net dollar you pay on your taxes with your card. Learn more at [officialpayments.com](http://officialpayments.com).

### Transactions

#### Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
01/19	01/17	9379	APPLE.COM/BILL 866-712-7753 CA	\$0.99	
<b>TOTAL THIS PERIOD</b>				<b>\$0.99</b>	

#### 2021 Totals Year-to-Date

Total Fees Charged in 2021	\$0.00
Total Interest Charged in 2021	\$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 Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
**BALANCE TRANSFER	\$0.00	\$0.00		\$0.00	0.00%	
**PURCHASES	\$0.00	\$0.00		\$0.00	0.00%	
**ADVANCES	\$0.00	\$0.00		\$0.00	0.00%	

Continued on Next Page

**February 2021 Statement** 01/15/2021 - 02/11/2021  
SANGAMON VALLEY PWD  
KERRY GIFFORD (CPN 001995124)

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

## Contact Us



Phone

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



Questions

Cardmember Service  
P.O. Box 6353  
Fargo, ND 58125-6353



Mail payment coupon  
with a check

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



Online

[myaccountaccess.com](http://myaccountaccess.com)

*End of Statement*

SANGAMON VALLEY PWD



## Link your credit card to PayPal today!!!

Earn rewards while you shop the millions of sites that accept PayPal.  
Experience faster checkouts, added security and convenience.  
It's all there for you when you link your card to PayPal.

**Link your card in the Mobile App or online today.**

Recent updates to your account may impact your eligibility to enroll in PayPal. Account must be open and in good standing to earn and redeem rewards and benefits. Rewards are based on eligible net purchases (purchases minus credits and returns). Not all transactions are eligible to earn rewards, limitations apply.  
See your Cardmember Agreement for details.

# First Mid

BANK & TRUST

## January 2022 Statement

Open Date: 12/15/2021 Closing Date: 01/13/2022



**Visa® Community Card**  
SANGAMON VALLEY PWD  
KERRY GIFFORD (CPN 001995124)

Page 1 of 2

Account: 4798 5100 6447 6381

**Cardmember Service**  
BUS 30 ELN

**1-866-552-8855**  
9

<b>New Balance</b>	<b>\$0.00</b>
<b>Minimum Payment Due</b>	<b>\$0.00</b>
<b>Payment Due Date</b>	<b>02/10/2022</b>

### Activity Summary

Previous Balance		\$0.00
Payments		\$0.00
Other Credits		\$0.00
Purchases	+	\$0.99
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
<b>New Balance</b>	<b>=</b>	<b>\$0.00</b>
<b>Past Due</b>		<b>\$0.00</b>
<b>Minimum Payment Due</b>		<b>\$0.00</b>
Credit Line		\$7,500.00
Available Credit		\$7,500.00
Days in Billing Period		30

### Payment Options:



Mail payment coupon  
with a check



Pay online at  
[myaccountaccess.com](http://myaccountaccess.com)



Pay by phone  
1-866-552-8855

*This is not a bill, do not remit payment.*

CPN 001995124

# First Mid

BANK & TRUST

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

**1** . to pay by phone  
**2** . to change your address

000038521 01 SP 000638064909189 S

SANGAMON VALLEY PWD  
KERRY GIFFORD  
PO BOX 285  
MAHOMET IL 61853-0285



## THIS IS NOT A BILL.

**This memo statement only reflects the current activity on your account. An invoice has been sent to the applicable central billing account for the company.**

**Thank you.**

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

If you think there is an error on your statement, please call us at the telephone number on the front of this statement, or write to us at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335.

In your letter or call, give us the following information:

- ▶ Account information: Your name and account number.
- ▶ Dollar amount: The dollar amount of the suspected error.
- ▶ Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. While we investigate whether or not there has been an error, the following are true:
  - ▶ We cannot try to collect the amount in question, or report you as delinquent on that amount.
  - ▶ The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
  - ▶ While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
  - ▶ We can apply any unpaid amount against your credit limit.

### **Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

### **Important Information Regarding Your Account**

**1. INTEREST CHARGE:** Method of Computing Balance Subject to Interest Rate: We calculate the periodic rate or interest portion of the **INTEREST CHARGE** by multiplying the applicable Daily Periodic Rate ("**DPR**") by the Average Daily Balance ("**ADB**") (including new transactions) of the Purchase, Advance and Balance Transfer categories subject to interest, and then adding together the resulting interest from each category. We determine the **ADB** separately for the Purchases, Advances and Balance Transfer categories. To get the **ADB** in each category, we add together the daily balances in those categories for the billing cycle and divide the result by the number of days in the billing cycle. We determine the daily balances each day by taking the beginning balance of those Account categories (including any billed but unpaid interest, fees, credit insurance and other charges), adding any new interest, fees, and charges, and subtracting any payments or credits applied against your Account balances that day. We add a Purchase, Advance or Balance Transfer to the appropriate balances for those categories on the later of the transaction date or the first day of the statement period. Billed but unpaid interest on Purchases, Advances and Balance Transfers is added to the appropriate balances for those categories each month on the statement date. Billed but unpaid Advance Transaction Fees are added to the Advance balance of your Account on the date they are charged to your Account. Any billed but unpaid fees on Purchases, credit insurance charges, and other charges are added to the Purchase balance of the Account on the date they are charged to the Account. Billed but unpaid fees on Balance Transfers are added to the Balance Transfer balance of the Account on the date they are charged to the Account. In other words, billed and unpaid interest, fees, and charges will be included in the **ADB** of your Account that accrues interest and will reduce the amount of credit available to you. To the extent credit insurance charges, overlimit fees, Annual Fees, and/or Travel Membership Fees may be applied to your Account, such charges and/or fees are not included in the **ADB** calculation for Purchases until the first day of the billing cycle following the date the credit insurance charges, overlimit fees, Annual Fees and/or Travel Membership Fees (as applicable) are charged to the Account. Prior statement balances subject to an interest-free period that have been paid on or before the payment due date in the current billing cycle are not included in the **ADB** calculation.

**2. Payment Information:** You must pay us in U.S. Dollars with checks or similar payment instruments drawn on a financial institution located in the United States. We will also accept payment in U.S. Dollars via the Internet or phone or previously established automatic payment transaction. We may, at our option, choose to accept a payment drawn on a foreign financial institution. However, you will be charged and agree to pay any collection fees required in connection with such a transaction. The date you mail a payment is different than the date we receive that payment. The payment date is the day we receive your check or money order at Cardmember Service, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your electronic or phone payment. All payments by check or money order accompanied by a payment coupon and received at this payment address will be credited to your Account on the day of receipt if received by 5:00 p.m. CT on any banking day. Mailed payments that do not include the payment coupon and/or are mailed to a different address will be processed within 5 banking days of receipt and credited to your Account on the day of receipt. In addition, if you mail your payment without a payment coupon or to an incorrect address, it may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and possible suspension of your Account. Internet and telephone payment options are available, and crediting times vary (but generally must be made before 5:00 p.m. CT to 8 p.m. CT depending on what day and how the payment is made). If you are making an internet or telephone payment, please contact Cardmember Service for times specific to your Account and your payment option. Banking days are all calendar days except Saturday, Sunday and federal holidays. Payments due on a Saturday, Sunday or federal holiday and received on those days will be credited on the day of receipt. There is no prepayment penalty if you pay your balance at any time prior to your payment due date.

**3. Credit Reporting:** We may report information on your Account to Credit Bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report.

January 2022 Statement 12/15/2021 - 01/13/2022

Page 2 of 2



SANGAMON VALLEY PWD  
KERRY GIFFORD (CPN 001995124)

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.

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Speed through checkout while earning rewards with PayPal. Go to the Mobile App or manage your account online. Link your card to PayPal today.

### NEW MAIL STANDARDS

USPS adds delivery time for some mail

To avoid possible delays, download the mobile app or create an online banking account to pay your bills, switch to paperless documents, and enroll in account alerts.

Learn more at [card.myaccountaccess.com](http://card.myaccountaccess.com)

## Transactions

### Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
12/20	12/17	1285	APPLE.COM/BILL 866-712-7753 CA	\$0.99	
TOTAL THIS PERIOD				\$0.99	

### 2022 Totals Year-to-Date

Total Fees Charged in 2022	\$0.00
Total Interest Charged in 2022	\$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 Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
**BALANCE TRANSFER	\$0.00	\$0.00		\$0.00	0.00%	
**PURCHASES	\$0.00	\$0.00		\$0.00	0.00%	
**ADVANCES	\$0.00	\$0.00		\$0.00	0.00%	





**May 2022 Statement**

Open Date: 04/14/2022 Closing Date: 05/13/2022

Page 1 of 2

Account: 4798 5100 6447 6381



**Visa® Community Card**  
SANGAMON VALLEY PWD  
KERRY GIFFORD (CPN 001995124)

**Cardmember Service**  
BUS 30 ELN 5

**1-866-552-8855**  
9

<b>New Balance</b>	<b>\$0.00</b>
<b>Minimum Payment Due</b>	<b>\$0.00</b>
<b>Payment Due Date</b>	<b>06/10/2022</b>

**Activity Summary**

Previous Balance		\$0.00
Payments		\$0.00
Other Credits		\$0.00
Purchases	+	\$504.52
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00

<b>New Balance</b>	<b>=</b>	<b>\$0.00</b>
<b>Past Due</b>		<b>\$0.00</b>
<b>Minimum Payment Due</b>		<b>\$0.00</b>
Credit Line		\$7,500.00
Available Credit		\$7,500.00
Days in Billing Period		30

**Payment Options:**



Mail payment coupon  
with a check



Pay online at  
[myaccountaccess.com](http://myaccountaccess.com)



Pay by phone  
1-866-552-8855

***This is not a bill, do not remit payment.***

CPN 001995124

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

**1-866-552-8855**  
to pay by phone  
to change your address

000041563 01 SP 000638188394618 S

SANGAMON VALLEY PWD  
KERRY GIFFORD  
PO BOX 285  
MAHOMET IL 61853-0285



**THIS IS NOT A BILL.**

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- ▶ Dollar amount: The dollar amount of the suspected error.
- ▶ Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. While we investigate whether or not there has been an error, the following are true:
  - ▶ We cannot try to collect the amount in question, or report you as delinquent on that amount.
  - ▶ The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
  - ▶ While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
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To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
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**2. Payment Information:** You must pay us in U.S. Dollars with checks or similar payment instruments drawn on a financial institution located in the United States. We will also accept payment in U.S. Dollars via the Internet or phone or previously established automatic payment transaction. We may, at our option, choose to accept a payment drawn on a foreign financial institution. However, you will be charged and agree to pay any collection fees required in connection with such a transaction. The date you mail a payment is different than the date we receive that payment. The payment date is the day we receive your check or money order at Cardmember Service, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your electronic or phone payment. All payments by check or money order accompanied by a payment coupon and received at this payment address will be credited to your Account on the day of receipt if received by 5:00 p.m. CT on any banking day. Mailed payments that do not include the payment coupon and/or are mailed to a different address will be processed within 5 banking days of receipt and credited to your Account on the day of receipt. In addition, if you mail your payment without a payment coupon or to an incorrect address, it may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and possible suspension of your Account. Internet and telephone payment options are available, and crediting times vary (but generally must be made before 5:00 p.m. CT to 8 p.m. CT depending on what day and how the payment is made). If you are making an internet or telephone payment, please contact Cardmember Service for times specific to your Account and your payment option. Banking days are all calendar days except Saturday, Sunday and federal holidays. Payments due on a Saturday, Sunday or federal holiday and received on those days will be credited on the day of receipt. There is no prepayment penalty if you pay your balance at any time prior to your payment due date.

**3. Credit Reporting:** We may report information on your Account to Credit Bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report.



BANK & TRUST

May 2022 Statement 04/14/2022 - 05/13/2022

Page 2 of 2

SANGAMON VALLEY PWD  
KERRY GIFFORD (CPN 001995124)

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.

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SKIP THE MAILBOX. Switch to e-statements and securely access your statements online. Get started at [myaccountaccess.com/paperless](http://myaccountaccess.com/paperless)

### Transactions

#### Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
04/18	04/17	1375	APPLE.COM/BILL 408-974-1010 CA	\$0.99	_____
04/18	04/15	4895	PAYPAL *IWEA IAWPCO 402-935-7733 IL	\$250.00	_____
04/28	04/27	7551	ARBY'S 5463 SPRINGFIELD IL	\$8.65	_____
04/29	04/27	9098	HOLIDAY INN EXPRESS SP SPRINGFIELD IL FOR 02 NIGHTS FOLIO: 11445525	\$244.88	_____
TOTAL THIS PERIOD				\$504.52	

#### 2022 Totals Year-to-Date

Total Fees Charged in 2022	\$0.00
Total Interest Charged in 2022	\$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 Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
**BALANCE TRANSFER	\$0.00	\$0.00		\$0.00	0.00%	
**PURCHASES	\$0.00	\$0.00		\$0.00	0.00%	
**ADVANCES	\$0.00	\$0.00		\$0.00	0.00%	

End of Statement



**February 2022 Statement**

Open Date: 01/14/2022 Closing Date: 02/11/2022

Page 1 of 2

Account: 4798 5100 6447 6381



**Visa® Community Card**  
SANGAMON VALLEY PWD  
KERRY GIFFORD (CPN 001995124)

**Cardmember Service**  
BUS 30 ELN

**1-866-552-8855**  
9

<b>New Balance</b>	<b>\$0.00</b>
<b>Minimum Payment Due</b>	<b>\$0.00</b>
<b>Payment Due Date</b>	<b>03/10/2022</b>

**Activity Summary**

Previous Balance		\$0.00
Payments		\$0.00
Other Credits		\$0.00
Purchases	+	\$0.99
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
<b>New Balance</b>	<b>=</b>	<b>\$0.00</b>
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Credit Line		\$7,500.00
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with a check



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myaccountaccess.com



Pay by phone  
1-866-552-8855

*This is not a bill, do not remit payment.*

CPN 001995124

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

**1** . to pay by phone  
**1** . to change your address

000039362 01 SP 000638095630837 S

SANGAMON VALLEY PWD  
KERRY GIFFORD  
PO BOX 285  
MAHOMET IL 61853-0285



**THIS IS NOT A BILL.**

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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.)
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If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

### **Important Information Regarding Your Account**

**1. INTEREST CHARGE:** Method of Computing Balance Subject to Interest Rate: We calculate the periodic rate or interest portion of the **INTEREST CHARGE** by multiplying the applicable Daily Periodic Rate ("**DPR**") by the Average Daily Balance ("**ADB**") (including new transactions) of the Purchase, Advance and Balance Transfer categories subject to interest, and then adding together the resulting interest from each category. We determine the **ADB** separately for the Purchases, Advances and Balance Transfer categories. To get the **ADB** in each category, we add together the daily balances in those categories for the billing cycle and divide the result by the number of days in the billing cycle. We determine the daily balances each day by taking the beginning balance of those Account categories (including any billed but unpaid interest, fees, credit insurance and other charges), adding any new interest, fees, and charges, and subtracting any payments or credits applied against your Account balances that day. We add a Purchase, Advance or Balance Transfer to the appropriate balances for those categories on the later of the transaction date or the first day of the statement period. Billed but unpaid interest on Purchases, Advances and Balance Transfers is added to the appropriate balances for those categories each month on the statement date. Billed but unpaid Advance Transaction Fees are added to the Advance balance of your Account on the date they are charged to your Account. Any billed but unpaid fees on Purchases, credit insurance charges, and other charges are added to the Purchase balance of the Account on the date they are charged to the Account. Billed but unpaid fees on Balance Transfers are added to the Balance Transfer balance of the Account on the date they are charged to the Account. In other words, billed and unpaid interest, fees, and charges will be included in the **ADB** of your Account that accrues interest and will reduce the amount of credit available to you. To the extent credit insurance charges, overlimit fees, Annual Fees, and/or Travel Membership Fees may be applied to your Account, such charges and/or fees are not included in the **ADB** calculation for Purchases until the first day of the billing cycle following the date the credit insurance charges, overlimit fees, Annual Fees and/or Travel Membership Fees (as applicable) are charged to the Account. Prior statement balances subject to an interest-free period that have been paid on or before the payment due date in the current billing cycle are not included in the **ADB** calculation.

**2. Payment Information:** You must pay us in U.S. Dollars with checks or similar payment instruments drawn on a financial institution located in the United States. We will also accept payment in U.S. Dollars via the Internet or phone or previously established automatic payment transaction. We may, at our option, choose to accept a payment drawn on a foreign financial institution. However, you will be charged and agree to pay any collection fees required in connection with such a transaction. The date you mail a payment is different than the date we receive that payment. The payment date is the day we receive your check or money order at Cardmember Service, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your electronic or phone payment. All payments by check or money order accompanied by a payment coupon and received at this payment address will be credited to your Account on the day of receipt if received by 5:00 p.m. CT on any banking day. Mailed payments that do not include the payment coupon and/or are mailed to a different address will be processed within 5 banking days of receipt and credited to your Account on the day of receipt. In addition, if you mail your payment without a payment coupon or to an incorrect address, it may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and possible suspension of your Account. Internet and telephone payment options are available, and crediting times vary (but generally must be made before 5:00 p.m. CT to 8 p.m. CT depending on what day and how the payment is made). If you are making an internet or telephone payment, please contact Cardmember Service for times specific to your Account and your payment option. Banking days are all calendar days except Saturday, Sunday and federal holidays. Payments due on a Saturday, Sunday or federal holiday and received on those days will be credited on the day of receipt. There is no prepayment penalty if you pay your balance at any time prior to your payment due date.

**3. Credit Reporting:** We may report information on your Account to Credit Bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report.

**February 2022 Statement** 01/14/2022 - 02/11/2022

Page 2 of 2

 SANGAMON VALLEY PWD  
 KERRY GIFFORD (CPN 001995124)

**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 instantly online. **EASY** - Your payment is processed right away and confirmed with an electronic receipt. **SECURE** - No worries about your payment getting lost or stolen in the mail. **REWARDING** - You will earn points for every net dollar you pay on your taxes with your card. Learn more at [officialpayments.com](http://officialpayments.com).

**Transactions**
**Purchases and Other Debits**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
01/18	01/17	6102	APPLE.COM/BILL 408-974-1010 CA	\$0.99	
<b>TOTAL THIS PERIOD</b>				<b>\$0.99</b>	

**2022 Totals Year-to-Date**

Total Fees Charged in 2022	\$0.00
Total Interest Charged in 2022	\$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 Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
**BALANCE TRANSFER	\$0.00	\$0.00		\$0.00	0.00%	
**PURCHASES	\$0.00	\$0.00		\$0.00	0.00%	
**ADVANCES	\$0.00	\$0.00		\$0.00	0.00%	





# First Mid

BANK & TRUST

## June 2022 Statement

Open Date: 05/14/2022 Closing Date: 06/13/2022



**Visa® Community Card**  
SANGAMON VALLEY PWD  
KERRY GIFFORD (CPN 001995124)

Page 1 of 2

Account: 4798 5100 6447 6381

**Cardmember Service**  
BUS 30 ELN

**1-866-552-8855**  
9

<b>New Balance</b>	<b>\$0.00</b>
<b>Minimum Payment Due</b>	<b>\$0.00</b>
<b>Payment Due Date</b>	<b>07/10/2022</b>

### Activity Summary

Previous Balance		\$0.00
Payments		\$0.00
Other Credits		\$0.00
Purchases	+	\$892.71
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
<b>New Balance</b>	<b>=</b>	<b>\$0.00</b>
<b>Past Due</b>		<b>\$0.00</b>
<b>Minimum Payment Due</b>		<b>\$0.00</b>
Credit Line		\$7,500.00
Available Credit		\$7,500.00
Days in Billing Period		31

### Payment Options:



Mail payment coupon  
with a check



Pay online at  
[myaccountaccess.com](http://myaccountaccess.com)



Pay by phone  
1-866-552-8855

*This is not a bill, do not remit payment.*

CPN 001995124

# First Mid

BANK & TRUST

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

**1** . to pay by phone  
**2** . to change your address

000041822 01 SP 000638218645429 S

SANGAMON VALLEY PWD  
KERRY GIFFORD  
PO BOX 285  
MAHOMET IL 61853-0285



## THIS IS NOT A BILL.

**This memo statement only reflects the current activity on your account. An invoice has been sent to the applicable central billing account for the company.**

**Thank you.**

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

If you think there is an error on your statement, please call us at the telephone number on the front of this statement, or write to us at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335.

In your letter or call, give us the following information:

- ▶ Account information: Your name and account number.
- ▶ Dollar amount: The dollar amount of the suspected error.
- ▶ Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. While we investigate whether or not there has been an error, the following are true:
  - ▶ We cannot try to collect the amount in question, or report you as delinquent on that amount.
  - ▶ The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
  - ▶ While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
  - ▶ We can apply any unpaid amount against your credit limit.

### **Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

### **Important Information Regarding Your Account**

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**2. Payment Information:** You must pay us in U.S. Dollars with checks or similar payment instruments drawn on a financial institution located in the United States. We will also accept payment in U.S. Dollars via the Internet or phone or previously established automatic payment transaction. We may, at our option, choose to accept a payment drawn on a foreign financial institution. However, you will be charged and agree to pay any collection fees required in connection with such a transaction. The date you mail a payment is different than the date we receive that payment. The payment date is the day we receive your check or money order at Cardmember Service, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your electronic or phone payment. All payments by check or money order accompanied by a payment coupon and received at this payment address will be credited to your Account on the day of receipt if received by 5:00 p.m. CT on any banking day. Mailed payments that do not include the payment coupon and/or are mailed to a different address will be processed within 5 banking days of receipt and credited to your Account on the day of receipt. In addition, if you mail your payment without a payment coupon or to an incorrect address, it may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and possible suspension of your Account. Internet and telephone payment options are available, and crediting times vary (but generally must be made before 5:00 p.m. CT to 8 p.m. CT depending on what day and how the payment is made). If you are making an internet or telephone payment, please contact Cardmember Service for times specific to your Account and your payment option. Banking days are all calendar days except Saturday, Sunday and federal holidays. Payments due on a Saturday, Sunday or federal holiday and received on those days will be credited on the day of receipt. There is no prepayment penalty if you pay your balance at any time prior to your payment due date.

**3. Credit Reporting:** We may report information on your Account to Credit Bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report.



BANK & TRUST

June 2022 Statement 05/14/2022 - 06/13/2022

Page 2 of 2



SANGAMON VALLEY PWD  
KERRY GIFFORD (CPN 001995124)

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.

SKIP THE MAILBOX. Switch to e-statements and securely access your statements online. Get started at [myaccountaccess.com/paperless](http://myaccountaccess.com/paperless)

### Transactions

#### Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
05/16	05/12	6251	Marketview Lube CHAMPAIGN IL	\$51.73	_____
05/19	05/18	9023	APPLE.COM/BILL 866-712-7753 CA	\$0.99	_____
06/13	06/10	9450	GoToCom*Pro2 goto.com MA	\$839.99	_____
TOTAL THIS PERIOD				\$892.71	

#### 2022 Totals Year-to-Date

Total Fees Charged in 2022	\$0.00
Total Interest Charged in 2022	\$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 Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
**BALANCE TRANSFER	\$0.00	\$0.00		\$0.00	0.00%	
**PURCHASES	\$0.00	\$0.00		\$0.00	0.00%	
**ADVANCES	\$0.00	\$0.00		\$0.00	0.00%	

End of Statement



# First Mid

BANK & TRUST

## April 2022 Statement

Open Date: 03/16/2022 Closing Date: 04/13/2022

Page 1 of 2

Account: 4798 5100 6447 6381



**Visa® Community Card**  
SANGAMON VALLEY PWD  
KERRY GIFFORD (CPN 001995124)

**Cardmember Service**  
BUS 30 ELN

**1-866-552-8855**  
9

<b>New Balance</b>	<b>\$0.00</b>
<b>Minimum Payment Due</b>	<b>\$0.00</b>
<b>Payment Due Date</b>	<b>05/10/2022</b>

### Activity Summary

Previous Balance		\$0.00
Payments		\$0.00
Other Credits		\$0.00
Purchases	+	\$192.11
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
<b>New Balance</b>	<b>=</b>	<b>\$0.00</b>
<b>Past Due</b>		<b>\$0.00</b>
<b>Minimum Payment Due</b>		<b>\$0.00</b>
Credit Line		\$7,500.00
Available Credit		\$7,500.00
Days in Billing Period		29

### Payment Options:



Mail payment coupon  
with a check



Pay online at  
[myaccountaccess.com](http://myaccountaccess.com)



Pay by phone  
1-866-552-8855

*This is not a bill, do not remit payment.*

CPN 001995124

# First Mid

BANK & TRUST

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

**1** . to pay by phone  
**1** . to change your address

000041180 01 SP 000638157022111 S

SANGAMON VALLEY PWD  
KERRY GIFFORD  
PO BOX 285  
MAHOMET IL 61853-0285



## THIS IS NOT A BILL.

**This memo statement only reflects the current activity on your account. An invoice has been sent to the applicable central billing account for the company.**

**Thank you.**

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

If you think there is an error on your statement, please call us at the telephone number on the front of this statement, or write to us at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335.

In your letter or call, give us the following information:

- ▶ Account information: Your name and account number.
- ▶ Dollar amount: The dollar amount of the suspected error.
- ▶ Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. While we investigate whether or not there has been an error, the following are true:
  - ▶ We cannot try to collect the amount in question, or report you as delinquent on that amount.
  - ▶ The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
  - ▶ While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
  - ▶ We can apply any unpaid amount against your credit limit.

### **Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

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**2. Payment Information:** You must pay us in U.S. Dollars with checks or similar payment instruments drawn on a financial institution located in the United States. We will also accept payment in U.S. Dollars via the Internet or phone or previously established automatic payment transaction. We may, at our option, choose to accept a payment drawn on a foreign financial institution. However, you will be charged and agree to pay any collection fees required in connection with such a transaction. The date you mail a payment is different than the date we receive that payment. The payment date is the day we receive your check or money order at Cardmember Service, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your electronic or phone payment. All payments by check or money order accompanied by a payment coupon and received at this payment address will be credited to your Account on the day of receipt if received by 5:00 p.m. CT on any banking day. Mailed payments that do not include the payment coupon and/or are mailed to a different address will be processed within 5 banking days of receipt and credited to your Account on the day of receipt. In addition, if you mail your payment without a payment coupon or to an incorrect address, it may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and possible suspension of your Account. Internet and telephone payment options are available, and crediting times vary (but generally must be made before 5:00 p.m. CT to 8 p.m. CT depending on what day and how the payment is made). If you are making an internet or telephone payment, please contact Cardmember Service for times specific to your Account and your payment option. Banking days are all calendar days except Saturday, Sunday and federal holidays. Payments due on a Saturday, Sunday or federal holiday and received on those days will be credited on the day of receipt. There is no prepayment penalty if you pay your balance at any time prior to your payment due date.

**3. Credit Reporting:** We may report information on your Account to Credit Bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report.



BANK & TRUST

April 2022 Statement 03/16/2022 - 04/13/2022

Page 2 of 2

SANGAMON VALLEY PWD  
KERRY GIFFORD (CPN 001995124)

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

#### Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
03/18	03/18	0063	APPLE.COM/BILL 866-712-7753 CA	\$0.99	
04/04	04/02	1617	ADOBE ACROPRO SUBS 408-536-6000 CA	\$191.12	
TOTAL THIS PERIOD				\$192.11	

#### 2022 Totals Year-to-Date

Total Fees Charged in 2022	\$0.00
Total Interest Charged in 2022	\$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 Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
**BALANCE TRANSFER	\$0.00	\$0.00		\$0.00	0.00%	
**PURCHASES	\$0.00	\$0.00		\$0.00	0.00%	
**ADVANCES	\$0.00	\$0.00		\$0.00	0.00%	

### Contact Us



Phone

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



Questions

Cardmember Service  
P.O. Box 6353  
Fargo, ND 58125-6353



Mail payment coupon  
with a check

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



Online

myaccountaccess.com

End of Statement





**March 2022 Statement**

Open Date: 02/12/2022 Closing Date: 03/15/2022

Page 1 of 2

Account: 4798 5100 6447 6381



**Visa® Community Card**  
SANGAMON VALLEY PWD  
KERRY GIFFORD (CPN 001995124)

**Cardmember Service**  
BUS 30 ELN

**1-866-552-8855**  
9

<b>New Balance</b>	<b>\$0.00</b>
<b>Minimum Payment Due</b>	<b>\$0.00</b>
<b>Payment Due Date</b>	<b>04/10/2022</b>

**Activity Summary**

Previous Balance		\$0.00
Payments		\$0.00
Other Credits		\$0.00
Purchases	+	\$52.35
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
<b>New Balance</b>	<b>=</b>	<b>\$0.00</b>
<b>Past Due</b>		<b>\$0.00</b>
<b>Minimum Payment Due</b>		<b>\$0.00</b>
Credit Line		\$7,500.00
Available Credit		\$7,500.00
Days in Billing Period		32

**Payment Options:**



Mail payment coupon  
with a check



Pay online at  
[myaccountaccess.com](http://myaccountaccess.com)



Pay by phone  
1-866-552-8855

*This is not a bill, do not remit payment.*

CPN 001995124

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

**to pay by phone**  
**to change your address**

000040082 01 SP 000638127872155 S

SANGAMON VALLEY PWD  
KERRY GIFFORD  
PO BOX 285  
MAHOMET IL 61853-0285



**THIS IS NOT A BILL.**

**This memo statement only reflects the current activity on your account. An invoice has been sent to the applicable central billing account for the company.**

**Thank you.**

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

If you think there is an error on your statement, please call us at the telephone number on the front of this statement, or write to us at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335.

In your letter or call, give us the following information:

- ▶ Account information: Your name and account number.
- ▶ Dollar amount: The dollar amount of the suspected error.
- ▶ Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. While we investigate whether or not there has been an error, the following are true:
  - ▶ We cannot try to collect the amount in question, or report you as delinquent on that amount.
  - ▶ The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
  - ▶ While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
  - ▶ We can apply any unpaid amount against your credit limit.

### **Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

### **Important Information Regarding Your Account**

**1. INTEREST CHARGE:** Method of Computing Balance Subject to Interest Rate: We calculate the periodic rate or interest portion of the **INTEREST CHARGE** by multiplying the applicable Daily Periodic Rate ("**DPR**") by the Average Daily Balance ("**ADB**") (including new transactions) of the Purchase, Advance and Balance Transfer categories subject to interest, and then adding together the resulting interest from each category. We determine the **ADB** separately for the Purchases, Advances and Balance Transfer categories. To get the **ADB** in each category, we add together the daily balances in those categories for the billing cycle and divide the result by the number of days in the billing cycle. We determine the daily balances each day by taking the beginning balance of those Account categories (including any billed but unpaid interest, fees, credit insurance and other charges), adding any new interest, fees, and charges, and subtracting any payments or credits applied against your Account balances that day. We add a Purchase, Advance or Balance Transfer to the appropriate balances for those categories on the later of the transaction date or the first day of the statement period. Billed but unpaid interest on Purchases, Advances and Balance Transfers is added to the appropriate balances for those categories each month on the statement date. Billed but unpaid Advance Transaction Fees are added to the Advance balance of your Account on the date they are charged to your Account. Any billed but unpaid fees on Purchases, credit insurance charges, and other charges are added to the Purchase balance of the Account on the date they are charged to the Account. Billed but unpaid fees on Balance Transfers are added to the Balance Transfer balance of the Account on the date they are charged to the Account. In other words, billed and unpaid interest, fees, and charges will be included in the **ADB** of your Account that accrues interest and will reduce the amount of credit available to you. To the extent credit insurance charges, overlimit fees, Annual Fees, and/or Travel Membership Fees may be applied to your Account, such charges and/or fees are not included in the **ADB** calculation for Purchases until the first day of the billing cycle following the date the credit insurance charges, overlimit fees, Annual Fees and/or Travel Membership Fees (as applicable) are charged to the Account. Prior statement balances subject to an interest-free period that have been paid on or before the payment due date in the current billing cycle are not included in the **ADB** calculation.

**2. Payment Information:** You must pay us in U.S. Dollars with checks or similar payment instruments drawn on a financial institution located in the United States. We will also accept payment in U.S. Dollars via the Internet or phone or previously established automatic payment transaction. We may, at our option, choose to accept a payment drawn on a foreign financial institution. However, you will be charged and agree to pay any collection fees required in connection with such a transaction. The date you mail a payment is different than the date we receive that payment. The payment date is the day we receive your check or money order at Cardmember Service, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your electronic or phone payment. All payments by check or money order accompanied by a payment coupon and received at this payment address will be credited to your Account on the day of receipt if received by 5:00 p.m. CT on any banking day. Mailed payments that do not include the payment coupon and/or are mailed to a different address will be processed within 5 banking days of receipt and credited to your Account on the day of receipt. In addition, if you mail your payment without a payment coupon or to an incorrect address, it may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and possible suspension of your Account. Internet and telephone payment options are available, and crediting times vary (but generally must be made before 5:00 p.m. CT to 8 p.m. CT depending on what day and how the payment is made). If you are making an internet or telephone payment, please contact Cardmember Service for times specific to your Account and your payment option. Banking days are all calendar days except Saturday, Sunday and federal holidays. Payments due on a Saturday, Sunday or federal holiday and received on those days will be credited on the day of receipt. There is no prepayment penalty if you pay your balance at any time prior to your payment due date.

**3. Credit Reporting:** We may report information on your Account to Credit Bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report.

March 2022 Statement 02/12/2022 - 03/15/2022

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SANGAMON VALLEY PWD  
KERRY GIFFORD (CPN 001995124)

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 instantly online. **EASY** - Your payment is processed right away and confirmed with an electronic receipt. **SECURE** - No worries about your payment getting lost or stolen in the mail. **REWARDING** - You will earn points for every net dollar you pay on your taxes with your card. Learn more at [officialpayments.com](http://officialpayments.com).

## Transactions

### Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
02/18	02/17	9727	APPLE.COM/BILL 866-712-7753 CA	\$0.99	_____
02/24	02/23	1017	ILLINOIS AWWA 866-5213595 IL	\$48.00	_____
02/28	02/25	6081	USPS PO 1647520853 MAHOMET IL	\$3.36	_____
<b>TOTAL THIS PERIOD</b>				<b>\$52.35</b>	

### 2022 Totals Year-to-Date

Total Fees Charged in 2022	\$0.00
Total Interest Charged in 2022	\$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 Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
**BALANCE TRANSFER	\$0.00	\$0.00		\$0.00	0.00%	
**PURCHASES	\$0.00	\$0.00		\$0.00	0.00%	
**ADVANCES	\$0.00	\$0.00		\$0.00	0.00%	



# SANGAMON VALLEY PUBLIC WATER

Member for 14 years, joined January 11, 2008

**From:** [Kerry Gifford](#)  
**To:** [Lindsey Stroud](#)  
**Subject:** FW: Dotcom - Food SafetyDotcom - Merchandising: General Questions [Incident: 220615-014435]  
**Date:** Thursday, June 16, 2022 1:09:14 PM

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Screen shot of our Sam's membership date. Sam's cannot provide the original members on the card.

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**From:** Sam's Club Member Services <esamssc@samsclub.com>  
**Sent:** Thursday, June 16, 2022 1:04 PM  
**To:** Kerry Gifford <kgifford@svpwd.com>  
**Subject:** Dotcom - Food SafetyDotcom - Merchandising: General Questions [Incident: 220615-014435]



Recently you requested personal assistance from us and our response is below. If you feel the issue is not resolved to your satisfaction, please reply to this email to re-open your request.

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**Subject**

**Dotcom - Food SafetyDotcom - Merchandising: General Questions**

Response By Email (Christopher) (06/16/2022 01:04 PM)

Hi Kerry,

I hope this email finds you well. Thank you for taking my call earlier. No worries, since I received your ticket I will assure you that I will do my best to sort this out.

First, we want to apologize for the delayed response as we are handling high volume of tickets as of this time.

Thank you for reaching us about the screenshot of the date you joined Sam's club. I know how this is important for you.

Please check the attached photo for you to see the date you joined with Sam's club.

I would also like to give you the reference number, **220615-014435**.

Thank you for being a valued member of Sam's Club! Stay safe always and take care!

Regards,  
Christopher  
Sam's Club Member Care

Do not forget to visit [www.samsclub.com](http://www.samsclub.com) for continuous updates and promotions! Are you using Scan & Go to skip the checkout line? Fast, easy, & convenient! Visit [www.samsclub.com/scanandgo](http://www.samsclub.com/scanandgo).

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Customer By CSS Email (KERRY GIFFORD) (06/16/2022 12:47 PM)

EXTERNAL: Report suspicious emails to Email Abuse.

There nothing there?

Sent from my iPhone

Response By Email (Christopher) (06/16/2022 11:52 AM)

Hi Kerry,

I hope this email finds you well. Thank you for taking my call earlier. No worries, since I received your ticket I will assure you that I will do my best to sort this out.

First, we want to apologize for the delayed response as we are handling high volume of tickets as of this time.

Thank you for reaching us about the screenshot of the date you joined Sam's club. I know how this is important for you.

Here is the screenshot of the date you joined with Sam's club:



I would also like to give you the reference number, **220615-014435**.

Thank you for being a valued member of Sam's Club! Stay safe always and take care!

Regards,  
Christopher  
Sam's Club Member Care

Do not forget to visit [www.samsclub.com](http://www.samsclub.com) for continuous updates and promotions! Are you using Scan & Go to skip the checkout line? Fast, easy, & convenient! Visit [www.samsclub.com/scanandgo](http://www.samsclub.com/scanandgo).

**Question Reference # 220615-014435**

- Date Created: 06/15/2022 12:14 PM
- Date Last Updated: 06/16/2022 01:04 PM
- Status: Resolved