



FERRIS ISD

Account Number: [REDACTED]

Billing Questions: 800-367-7576

Website: www.cardaccount.net

Send Billing Inquiries To: Card Service Center, PO Box 569120, Dallas, TX 75356

COMMERCIAL STATE BANK Credit Card Account Statement July 9, 2022 to August 8, 2022

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$10,620.48
- Payments	\$10,670.48
- Other Credits	\$465.56
+ Purchases	\$25,385.82
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$24,870.26

PAYMENT INFORMATION

New Balance:	\$24,870.26
Minimum Payment Due:	\$746.11
Payment Due Date:	September 2, 2022

Account Number	[REDACTED]
Credit Limit	\$50,000.00
Available Credit	\$24,630.00
Statement Closing Date	August 8, 2022
Days in Billing Cycle	31

MESSAGES

GREAT NEWS!

We have upgraded the Card Service Center website and online access to your account information. It is better than ever!

Our enhanced site features easier-to-navigate pages, additional payment functionality, and new self-serve account update options. A NEW MOBILE APP is also available to manage your card on the go!

The New Site and Mobile App are available NOW! To take advantage of these exciting features go to www.cardaccount.net to download the mobile app or click "ACCOUNTS" and choose "CREDIT CARD ACCOUNTS" to log in now.

TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/29	07/29	7470712K200XSK0DM	PAYMENT - THANK YOU	\$10,670.48-

Transactions continued on next page

COMMERCIAL STATE BANK 1550 N BROWN RD 150 LAWRENCEVILLE GA 30043



Account Number:	[REDACTED]
New Balance:	\$24,870.26
Minimum Payment Due:	\$746.11
Payment Due Date:	September 2, 2022

All payments on the account must be made at the address shown on your monthly billing statement and are considered to have been made on the date received at that address.

Amount Enclosed: \$



Make Check Payable to:

CARD SERVICE CENTER PO BOX 569100 DALLAS TEXAS 75356-9100

FERRIS ISD 301 E 5TH ST FERRIS TX 75125-2225



FERRIS ISD

Account Number: [REDACTED]

TRANSACTIONS (continued)

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
			TOTAL [REDACTED]	\$10,670.48-
07/13	07/14	2469216JJ2XX4ZPJV	SQ *FERRIS CHAMBER OF COM FERRIS TX	\$24.00
07/14	07/15	2469216JK2XSM5NXZ	TST* Butter and Grace Waxahachie TX	\$13.08
07/19	07/21	2494300JT2MJBD4RB	PIZZA HUT 034500 FERRIS TX	\$86.36
07/28	07/31	2444500K2EJ3R9045	DOLLAR-GENERAL #7490 FERRIS TX	\$45.00
			JAMES HARTMAN	
			TOTAL [REDACTED]	\$168.44
07/22	07/24	2494300JW2MJDA5WR	PIZZA HUT 034500 FERRIS TX	\$108.15
07/22	07/24	2494300JW2ML9QTAB	PIZZA HUT 034500 FERRIS TX	\$26.60
07/25	07/27	2494300JZ2MJG5PJA	PIZZA HUT 034500 FERRIS TX	\$140.60
07/25	07/27	2494300JZ2ML2P5QF	PIZZA HUT 034500 FERRIS TX	\$55.03
07/25	07/28	2422638K0ARTLT35P	SAMSClub.COM 888-746-7726 AR	\$493.70
07/29	07/31	2444500K28PXFVWZG	99 CENTS ONLY #2876 MESQUITE TX	\$19.21
07/29	07/31	2444500K3BLP3AZBT	WM SUPERCENTER #789 MESQUITE TX	\$154.88
08/03	08/04	2473309K82M00WX46	TX EDUCATN AGY CERT EGOV.COM TX	\$17.00
08/03	08/04	2473309K82M00X0YW	TX EDUCATN AGY CERT EGOV.COM TX	\$17.00
08/03	08/04	2473309K82M00X1RY	TX EDUCATN AGY CERT EGOV.COM TX	\$17.00
08/03	08/04	2473309K82M00X3FL	TX EDUCATN AGY CERT EGOV.COM TX	\$17.00
08/03	08/04	2473309K82M00X3YH	TX EDUCATN AGY CERT EGOV.COM TX	\$17.00
08/05	08/07	2469216KA2X5WD896	MCALISTER'S DELI 552 WAXAHACHIE TX	\$3,837.63
08/05	08/07	2473309KA2LZT8PXM	TX EDUCATN AGY CERT EGOV.COM TX	\$17.00
08/05	08/07	2473309KA2LZT8RHH	TX EDUCATN AGY CERT EGOV.COM TX	\$17.00
08/05	08/07	2473309KA2LZT8R9R	TX EDUCATN AGY CERT EGOV.COM TX	\$17.00
08/05	08/07	2473309KA2LZT8WE8	TX EDUCATN AGY CERT EGOV.COM TX	\$17.00
08/05	08/07	2473309KA2LZT8WHM	TX EDUCATN AGY CERT EGOV.COM TX	\$17.00
08/05	08/07	2473309KA2LZT8W9L	TX EDUCATN AGY CERT EGOV.COM TX	\$17.00
			TJ KNIGHT	
			TOTAL [REDACTED]	\$5,022.80
07/16	07/17	2469216JM2XJ15RYP	FAIRFIELD INN VAN VAN TX	\$785.35
			KEVIN DIXON	
			TOTAL [REDACTED]	\$785.35
07/22	07/24	2494300JVM0TFXJTZ	GRAND HYATT SAN ANTONIO 8885884384 TX	\$199.77
07/23	07/25	2469216JX2X7PFBHB	QT 4048 WINDCREST TX	\$51.36
07/23	07/26	2494300JYM0TH79PL	GRAND HYATT SAN ANTONIO 8885884384 TX	\$129.90
07/27	07/28	2443106K02DKQPLSE	AMERICAN BAND ACC 417-725-6644 MO	\$431.67
			JENNIFER KOFAHL	
			TOTAL [REDACTED]	\$812.70
07/11	07/12	2445388JH000JQK48	KE2 THERM SOLUTIONS INC 696-2660140 MO	\$30.00
07/18	07/19	2469216JR2XGXFV9V	MARKET SQUAR GARAGE SAN ANTONIO TX	\$10.00
07/19	07/21	2469216JT2XN648P9	BUC-EE'S #22 NEW BRAUNFELS TX	\$41.07
			GAYLIA CLARK	
			TOTAL [REDACTED]	\$81.07
07/18	07/19	2420429JPE5FVRVAK	Subway 55132 Ferris TX	\$103.98
07/18	07/19	2449216JP0012QEFL	SET THE STAGE TO ENGAG HOPEANDWADEKI GA	\$3,141.40
07/18	07/20	2442733JRLM7MKGEY	BROOKSHIRE BROTHERS FERRIS TX	\$11.98
07/28	07/31	2422369K20VZ7TRH5	MICKEY'S 601-649-1263 MS	\$350.83
08/01	08/02	2469216K52X7YM9WM	IN *KELLY HARMON & ASSOCI210-2181723 TX	\$99.00
08/03	08/05	2442733K8LM7MM2H8	BROOKSHIRE BROTHERS FERRIS TX	\$65.89
			KENDRA GAJDICA	
			TOTAL [REDACTED]	\$3,773.08
07/29	07/31	2494300K22DL6N2NJ	BABE'S CEDAR HILL CATERI CEDAR HILL TX	\$724.76

Transactions continued on next page



TRANSACTIONS (continued)

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
08/02	08/03	2423168K62DJSDKPA	TACO CABANA 20328 CAT LANCASTER TX	\$275.88
08/02	08/03	2460794K7BM1KT3GN	JUNIORS BARBEQUE RED OAK TX	\$850.00
08/03	08/05	2442733K8LM8DMLWK	CHICK-FIL-A #03964 RED OAK TX	\$654.25
			CHRISTOPHER HAWKINS	
			TOTAL [REDACTED]	\$2,504.89
08/03	08/05	2442733K8LM8DMHXZ	CHICK-FIL-A #03964 RED OAK TX	\$83.05
			DIANA LOPEZ	
			TOTAL [REDACTED]	\$83.05
07/27	07/28	7449398K0MSFPR99N	TEXAS A&M- ONLINE 480-290- CREDIT	\$149.58-
			ANDRU GILBERT	
			TOTAL [REDACTED]	\$149.58-
07/27	07/28	7449398K0MSFPR99Y	TEXAS A&M- ONLINE 480-290- CREDIT	\$149.58-
			AURORA EVERETT	
			TOTAL [REDACTED]	\$149.58-
07/15	07/17	7494300JMLKFDPE22	HOLIDAY INN EXPRESS FORT FORT WOR CREDIT	\$166.40-
07/15	07/17	2469216JL2XV5K0B9	QT 946 GRAND PRAIRIE TX	\$20.01
07/20	07/22	2442733JSLM8FF636	CHICK-FIL-A #04216 ENNIS TX	\$85.29
07/31	08/01	2469216K52XFXG447	LOVE'S #610 BAIRD TX	\$110.00
08/06	08/08	2442733KB3FRA60JD	JAXX FUEL 8 FERRIS TX	\$80.00
			TAYLOR NEWMAN	
			TOTAL [REDACTED]	\$128.90
07/22	07/24	2413746JW01FPLDVY	USPS PO 4830750125 FERRIS TX	\$11.18
			LAVINA STRALEY	
			TOTAL [REDACTED]	\$11.18
07/17	07/19	2475542JPM9P3B3WK	LA QUINTA MOTOR INNS 210-2229181 TX	\$38.98
07/17	07/19	2475542JPM9P3B33K	LA QUINTA MOTOR INNS 210-2229181 TX	\$38.98
07/19	07/20	2444500JTLNWNW2KD	WM SUPERCENTER #260 WAXAHACHIE TX	\$189.60
07/19	07/21	2469216JT2XN648X7	BUC-EE'S #22 NEW BRAUNFELS TX	\$53.00
			STEVEN GREEK	
			TOTAL [REDACTED]	\$320.56
07/13	07/14	2469216JJ2XVPPYNK	SQ *DAN ST. ROMAIN, EDUCA Plano TX	\$90.00
			CHANDLER GARCIA	
			TOTAL [REDACTED]	\$90.00
07/15	07/17	2444500JMEJ6HR0KR	SHOWBIZ WAXAHACHIE RETAIL WAXAHACHIE TX	\$280.03
07/26	07/27	2444500K0BLNL5LAZ	WM SUPERCENTER #3433 RED OAK TX	\$171.58
07/26	07/27	2444500K000SF43G1	DOLLARTREE RED OAK TX	\$104.25
08/04	08/05	2401134K8001945HX	EVENT* THEATREFEST 202 WWW.CVENT.COM VA	\$210.00
08/05	08/07	2444500KABLP43VGQ	SAMS CLUB #8282 DALLAS TX	\$776.53
			RAY BLANCO	
			TOTAL [REDACTED]	\$1,542.39
07/13	07/15	2475542JK504H9ZD4	LA QUINTA INN AND SUITES AUSTIN TX	\$298.00
07/14	07/15	2424760JK8PZ2F4FM	GEMSEAL/SEALMASTER DALLAS012-345-6789 TX	\$986.20
07/19	07/20	2424760JR8PYF3G1M	GEMSEAL/SEALMASTER DALLAS012-345-6789 TX	\$498.72
07/25	07/26	2424760JY8PY3EBL4	GEMSEAL/SEALMASTER DALLAS012-345-6789 TX	\$248.51
08/02	08/03	2404068K6S66FQ2ZB	DALLAS DOOR AND SUPPLY CO DALLAS TX	\$330.56
			DANNY HARBOUR	
			TOTAL [REDACTED]	\$2,361.99



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Account Number: [REDACTED]

TRANSACTIONS (continued)

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/29	07/31	2442733K3LM8G7A6L	CHICK-FIL-A #03964 RED OAK TX	\$334.71
07/31	08/01	2444500K48PWLAVE4	KROGER #0517 RICHARDSON TX	\$21.99
08/01	08/03	2442733K6LM8F63TJ	CHICK-FIL-A #04216 ENNIS TX	\$444.00
LEROY JOFFRE				
TOTAL [REDACTED]				\$800.70
07/11	07/13	2420785JH4TFDMSLK	ELLIS CO SVC FEE 866-5392020 TX	\$1.05
07/11	07/13	2420785JH4TFDMXMA	ELLIS CO TX MOTOR VEH CNT WAXAHACHIE TX	\$46.75
07/18	07/20	2420785JR4SW45WF1	ELLIS CO SVC FEE 866-5392020 TX	\$6.41
07/18	07/20	2420785JR4SW45YG8	ELLIS CO TX MOTOR VEH CNT WAXAHACHIE TX	\$284.75
07/27	07/28	2404955K0S66QZTLA	PEGASUS CDJR 469-5467855 TX	\$717.89
07/29	07/31	2420785K34N44GF60	ELLIS CO SVC FEE 866-5392020 TX	\$5.91
07/29	07/31	2420785K34N44GG6R	ELLIS CO TX MOTOR VEH CNT WAXAHACHIE TX	\$262.75
STEVEN D KENLEY				
TOTAL [REDACTED]				\$1,325.51
08/03	08/04	2420429K7053AX1LK	eBay O*19-08937-60893 San Jose CA	\$86.58
BRETT BROWNE				
TOTAL [REDACTED]				\$86.58
07/12	07/13	2449398JJ2M9ZDNRA	ACADEMY SPORTS #294 MANSFIELD TX	\$54.11
07/18	07/20	2442733JRLM82B2W5	CHICK-FIL-A #02256 DALLAS TX	\$177.22
VIANA ARMSTRONG				
TOTAL [REDACTED]				\$231.33
07/28	07/29	2469216K12XV38V98	IN *AMERICAN MEDICAL CERT973-5821800 NJ	\$4,316.40
08/02	08/03	2401134K600130AYT	EVENT* APSI AT UCF WEE 157-12268300 VA	\$695.00
JANE DVORACK				
TOTAL [REDACTED]				\$5,011.40
07/24	07/26	2416405JYB01D769J	EXXONMOBIL 47553854 CORPUS CHRIST TX	\$77.50
PARKER DUNKERLEY				
TOTAL [REDACTED]				\$77.50

INTEREST CHARGE CALCULATION

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

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	15.74% (v)	\$0.00	31	\$0.00
Cash Advances	15.74% (v)	\$0.00	31	\$0.00

(v) - variable

To avoid additional interest charges, pay your New Balance in full on or before the Payment Due Date.

Exciting news! Go online today and check out the all-new enhancements to the Card Service Center website. E-statements, additional payment options, links to Preferred Points website, and other helpful sites. Visit us today at www.cardaccount.net to enroll your credit card account(s) on the newly enhanced website.

Thank you for the opportunity to serve your credit card needs. Should your future plans include travel, please contact us at 1-800-367-7576.

CREDITING OF PAYMENTS

All payments received by 5:00 PM during the Card issuer's normal business day at the address indicated on the reverse side of this statement will be credited to your account as of the date of receipt of the payment. If payment is made at any location other than that address, credit of the payment may be delayed up to 5 days.

BILLING RIGHTS SUMMARY

What to do if You Think You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at BBCS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043 as soon as possible. In your letter, give us the following information: your name and account number; the dollar amount of the suspected error; and 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. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

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 we do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights if You are Dissatisfied with Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: BBCS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043.

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.

EXPLANATION OF INTEREST CHARGES

The Interest Charge shown on the front is the sum of the Interest Charges computed by applying the Periodic Rate(s) to the Average Daily Balance and adding any applicable transaction charge authorized in the Cardholder Agreement. The method for computing the balance subject to Interest Charge is an average daily balance (including new purchases) method.

We figure the interest charge on your account by applying the periodic rate(s) to the "average daily balance" of your account (including in some instances current transactions). To get the "average daily balance", we take the beginning balance of your account each day, add any new cash advances and subtract any payments or credits and any unpaid interest charges. If you paid in full the Previous Balance shown on this statement by the payment due date shown on the previous statement, we subtract from each day's beginning balance the amount of such Previous Balance included in that beginning balance and also do not add in any new purchases. Otherwise the amount of the Previous Balance is not subtracted and we add in any new purchases. This gives us the daily balance. Then we add all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance."

HOW TO AVOID INTEREST CHARGES: You have until the payment due date shown on your periodic statement to repay your balance before an interest charge on purchases will be imposed.

ANNUAL FEE DISCLOSURES

If an annual fee is shown on the front of the statement, see the front for information about the following matters: the annual percentage rate for purchases, certain information regarding any variable rate feature, the amount of the annual fee, any minimum interest charge, and any transaction charges for purchases. The method for computing the balance subject to interest charge on your account is an Average Daily Balance (including new purchases) method and is explained above.

If you terminate your account within 30 days from the Closing Date shown on the front of this statement, you will not owe the annual fee (and have the right to have it credited to your account) and may use your card(s) during that 30 day period without becoming obligated for the annual fee. To terminate your account you should give us written notice sent to the address for billing inquiries as shown on the front of this statement. All cards should be cut in half and returned with your termination notice.

CREDIT BALANCES

Any credit balance on your account (indicated by a "-" on the front of this statement) is money we owe you. You can make charges against this amount or request and receive a full refund of this amount by writing us at: Card Service Center, PO Box 569120, Dallas, TX 75356-9120. Any amount not charged against or refunded upon request that is over \$1.00 (equal to or in excess of \$1.00 if you live in MA or any amount in NY) will be refunded automatically within six months after the credit balance was created (four billing cycles in MD).

O1AB5762 - 3 - 05/25/17

(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

Name (if incorrect on reverse side)

Street address

City State Zip Code

Effective Date: Month, Day, Year Signature

Home Phone Work Phone