



FERRIS ISD

Account Number: [REDACTED]

## Billing Questions:

800-367-7576

## Website:

[www.cardaccount.net](http://www.cardaccount.net)

## Send Billing Inquiries To:

Card Service Center, PO Box 569120, Dallas, TX 75356

COMMERCIAL STATE BANK Credit Card Account Statement  
May 9, 2022 to June 7, 2022

## SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$21,148.02
- Payments	\$20,341.93
- Other Credits	\$207.69
+ Purchases	\$9,600.00
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$173.83
= New Balance	\$10,372.23

Account Number	[REDACTED]
Credit Limit	\$50,000.00
Available Credit	\$37,509.00
Statement Closing Date	June 7, 2022
Days in Billing Cycle	30

## PAYMENT INFORMATION

New Balance:	\$10,372.23
Minimum Payment Due:	\$311.17
Payment Due Date:	July 2, 2022

## 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](http://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
05/20	05/20	7470712GW00J9YYVK	PAYMENT - THANK YOU	\$20,341.93-

Transactions continued on next page

COMMERCIAL STATE BANK  
1550 N BROWN RD 150  
LAWRENCEVILLE GA 30043



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.

Account Number: [REDACTED]

New Balance: \$10,372.23

Minimum Payment Due: \$311.17

Payment Due Date: July 2, 2022

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

50250241700004790003111700010372239



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]				\$20,341.93-
05/12	05/13	2469216GL2XL26RSD	TST* Butter and Grace Waxahachie TX	\$13.08
05/19	05/20	2420429GV05V3ZH3	Subway 55132 Ferris TX	\$39.13
JAMES HARTMAN				
TOTAL [REDACTED]				\$52.21
05/25	05/27	7411343H2HF01S4VA	The Webstaurant Store Inc717-3927 CREDIT	\$26.39-
05/09	05/11	2442733GJLM7MKDQV	BROOKSHIRE BROTHERS FERRIS TX	\$17.34
05/11	05/12	2411343GLHEZT56KX	The Webstaurant Store Inc717-392-7472 PA	\$346.38
05/18	05/19	2444500GVBLNLKQAH	SAMS CLUB #8282 972-283-1704 TX	\$8.52
05/18	05/19	2473309GV2LZS7Q4A	TX EDUCATN AGY CERT EGOV.COM TX	\$17.00
05/18	05/20	2422638GVAT2KRTNG	SAMSLUB.COM 888-746-7726 AR	\$259.62
05/19	05/20	2473309GW2LZV5VY1	TX EDUCATN AGY CERT EGOV.COM TX	\$17.00
05/27	05/29	2405523H32DKEJ042	WALMART.COM AA 800-966-6546 AR	\$37.20
TJ KNIGHT				
TOTAL [REDACTED]				\$676.67
05/28	05/29	2469216H52X7TFB53	TST* Mighty Fine Burgers Round Rock TX	\$83.48
05/28	05/29	2480197H561NHQBLQ	TOKYO STEAKHOUSE AND SUS ROUND ROCK TX	\$105.00
05/29	05/31	2425138H60VZDEZRG	WINGS PIZZA N THINGS TEMPLE TX	\$84.00
05/29	05/31	2469216H62X7P5B0M	BUC-EE'S #35 TEMPLE TX	\$30.01
05/29	05/31	2469216H62X7P5B2N	BUC-EE'S #35 TEMPLE TX	\$45.00
06/03	06/05	2443106HA2DL3WKNZ	AMERICAN BAND ACC 417-725-6644 MO	\$649.71
JENNIFER KOFAHL				
TOTAL [REDACTED]				\$997.20
05/12	05/13	2401134GM0005EWMG	CANVA* I03388-31499602 HTTPSCANVA CREDIT	\$90.64-
05/12	05/13	2401134GM0005JVPN	CANVA* I03388-29192289 HTTPSCANVA CREDIT	\$90.66-
05/11	05/13	2469216GL2XJSDH3L	SOUTHWES 5262117560023800-435-9792 TX	\$561.97
	06/20/22		DARST/JESSICA	
		1 WN W	DALLAS DENVER	
		2 WN W	DENVER DALLAS	
05/17	05/18	2460794GT5S9S85R4	JAVIER'S CAFE FERRIS TX	\$16.83
KENDRA GAJDICA				
TOTAL [REDACTED]				\$397.50
06/06	06/07	2413746HE01BJ2FJF	TRACTOR SUPPLY #189 ENNIS TX	\$28.12
DONDI MARKGRAF				
TOTAL [REDACTED]				\$28.12
05/19	05/22	2442733GWL8F05JA	CHICK-FIL-A #03964 RED OAK TX	\$600.55
05/19	05/22	2444500GWEJ38LH96	LITTLE CAESARS 1361-0012 RED OAK TX	\$64.40
05/20	05/22	2405523GX5STZS28K	LION'S LANES ENNIS TX	\$950.00
VICTORIA GRIFFITH				
TOTAL [REDACTED]				\$1,614.95
05/06	05/09	2405449GG0FVD5EF8	WALLY'S PARTY FACTORY 18 ENNIS TX	\$136.86
05/10	05/11	2474400GJS66H31F5	DIXIE DONUTS 972-2919388 TX	\$166.32
05/11	05/12	2470177GK7167JKQM	THE EVENT HELPER INC 530-4776521 CA	\$302.00
05/20	05/22	2444500GX00WG10ZN	DOLLARTREE PALMER TX	\$106.25
05/24	05/25	2443565H1BLYZVHGJ	JOSE ROSARIO SANTANA ARLINGTON TX	\$300.00
05/25	05/26	2423168H12DL37D06	TACO CABANA 20279 CAT 800-580-8668 TX	\$808.09
ANDRU GILBERT				
TOTAL [REDACTED]				\$1,819.52
05/11	05/13	2407105GLJAW1N7QV	CICIS 67 GLOBAL WAXAHACHIE TX	\$148.00

Transactions continued on next page



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
05/12	05/13	2427539GLS66EGK0N	SUPREME SCHOOL SPLY WEB 608-3233366 WI	\$66.69
05/13	05/15	2419304GM0286QR8F	45 FERRIS DONUTS FERRIS TX	\$2.26
05/13	05/15	2419304GM0286QVJM	45 FERRIS DONUTS FERRIS TX	\$222.54
05/19	05/20	2449215GVMH7G8LRG	SQ *FRIOS POPS 877-417-4551 TX	\$157.50
05/23	05/25	2494300H02MJ7K2GF	PIZZA HUT 034500 FERRIS TX	\$105.00
CHRISTY WEETE				
TOTAL [REDACTED]				\$701.99
05/18	05/20	2494300GV2LT3LRAE	PIZZA HUT 034500 https://ipcha TX	\$129.90
JAMIE CANIDA				
TOTAL [REDACTED]				\$129.90
05/12	05/15	2416405GMB01BBGYT	EXXONMOBIL 48037972 CORSICANA TX	\$125.00
05/13	05/15	2469216GM2X8G6PPT	CHEVRON 0376954 TOLAR TX	\$121.29
05/14	05/15	2413746GP018LZAEZ	ALON DK #64101 SAN ANGELO TX	\$100.00
05/14	05/15	2413746GP018LZAH8	ALON DK #64101 SAN ANGELO TX	\$38.48
05/16	05/18	2431605GTFYGLM2V4	SHELL OIL 57528379902 CORSICANA TX	\$85.00
05/16	05/18	2431605GTFYGLM5GM	SHELL OIL 57528379902 CORSICANA TX	\$67.89
06/02	06/05	2431605HAFYDR5E2S	SHELL OIL 12373015002 HILLSBORO TX	\$127.78
TAYLOR NEWMAN				
TOTAL [REDACTED]				\$665.44
05/18	05/20	2407314GVS66DT6LB	ISTE 800-3365191 VA	\$710.00
05/18	05/20	2469216GV2XD0215S	SOUTHWES 5262119902949800-435-9792 TX	\$459.96
06/26/22 FOSTER/HOLLY				
1 WN H DALLAS NEW ORLEANS				
2 WN S NEW ORLEANS DALLAS				
05/19	05/22	2476147GW0FSZ9RDP	USA CHEER 925-725-1511 TX	\$38.00
05/22	05/23	2416407GYMJK5NS13	FEDEX 776852538320 800-4633339 TN	\$11.11
LAVINA STRALEY				
TOTAL [REDACTED]				\$1,219.07
05/13	05/15	2416405GNB01B59W8	EXXONMOBIL 47575899 TEMPLE TX	\$35.18
05/13	05/15	2469216GM2X9HLE5Z	COURTYARD AUSTIN-UNIVE AUSTIN TX	\$220.89
05/13	05/15	2469216GM2X9HLE67	COURTYARD AUSTIN-UNIVE AUSTIN TX	\$220.89
05/14	05/15	2469216GN2X5TBSDQ	COURTYARD AUSTIN-UNIVE AUSTIN TX	\$189.67
05/14	05/15	2469216GN2X5TBSD4	COURTYARD AUSTIN-UNIVE AUSTIN TX	\$189.67
05/22	05/23	2405523GY2LSVX9LS	ZSK*PL CICIS 143 CORP MCKINNEY TX	\$134.73
STEVEN GREEK				
TOTAL [REDACTED]				\$991.03
05/13	05/15	2473309GN2LZYXIFY	TX EDUCATN AGY CERT EGOV.COM TX	\$17.00
05/27	05/29	2413746H401GK32G1	USPS PO 4830750125 FERRIS TX	\$7.38
MELINDA DOMAIN				
TOTAL [REDACTED]				\$24.38
06/03	06/05	2439900HA8K5EHZRA	BEST BUY CO 00026617 MINNEAPOLIS MN	\$55.98
BRETT BROWNE				
TOTAL [REDACTED]				\$55.98
06/02	06/05	2444500HAEJ3ZQ542	DOLLAR-GENERAL #4743 RED OAK TX	\$18.35
SHELLEY DAVIS				
TOTAL [REDACTED]				\$18.35

## 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	14.99% (v)	\$13,917.87	30	<b>\$173.83</b>
Cash Advances	14.99% (v)	\$0.00	30	<b>\$0.00</b>

(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](http://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)

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Name (if incorrect on reverse side)

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Street address

---

City

State

Zip Code

---

Effective Date: Month, Day, Year

Signature

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Home Phone

Work Phone