



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
January 8, 2022 to February 4, 2022

SUMMARY OF ACCOUNT ACTIVITY

Table with 2 columns: Description and Amount. Rows include Previous Balance, Payments, Other Credits, Purchases, Cash Advances, Fees Charged, Interest Charged, and New Balance.

PAYMENT INFORMATION

Table with 2 columns: Description and Amount. Rows include New Balance, Minimum Payment Due, and Payment Due Date.

Table with 2 columns: Description and Amount. Rows include Account Number, Credit Limit, Available Credit, Statement Closing Date, and Days in Billing Cycle.

TRANSACTIONS

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

Table with 5 columns: Tran Date, Post Date, Reference Number, Transaction Description, and Amount. Lists various transactions including payments and purchases.

Transactions continued on next page

COMMERCIAL STATE BANK
1550 N BROWN RD 150
LAWRENCEVILLE GA 30043



Account Number: [REDACTED]
New Balance: \$32,672.42
Minimum Payment Due: \$980.18
Payment Due Date: March 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

50250241700004790009801800032672429



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
01/31	02/01	2413746DG014ZQJ9B	USPS PO 4830750125 FERRIS TX TJ KNIGHT	\$7.38
			TOTAL [REDACTED]	\$713.10
01/08	01/09	2421073QR60SKG75H	TEXAS SPEECH LANGUAGE HE 202-367-2395 DC	\$225.00
01/15	01/16	2469216QZ2X8GWJ8E	FAIRFIELD INN VAN VAN TX	\$138.03
01/30	01/30	2469216DE2X6RVKEV	IXL SCHOOL SUBSCRIPT 650-372-4040 CA KEVIN DIXON	\$299.00
			TOTAL [REDACTED]	\$662.03
01/21	01/23	2449215D5RS9YXE7W	PAYPAL *RAIDERCHOIR 402-935-7733 CA	\$250.00
02/02	02/04	2420298DJ0VZ04TLQ	TMEA - MEMBERSHIP 512-452-0710 TX JENNIFER KOFAHL	\$130.00
			TOTAL [REDACTED]	\$380.00
01/11	01/12	2474700QVJAXA51ZH	UTA BOX OFFICE SVCS 817-2729595 TX GAYLIA CLARK	\$632.00
			TOTAL [REDACTED]	\$632.00
01/31	02/01	7408342DF0007E8WS	SP * WIPEBOOK CORP. OTTAWA CD	\$142.80
02/01	02/02	2422638DH2LR57GL1	WAL-MART #3433 RED OAK TX	\$12.97
02/01	02/02	2422638DH2LR8JSYJ	WAL-MART #3433 RED OAK TX	\$162.03
01/31	02/01	7408342DF0007E8WS	INTERNATIONAL TRANSACTION FEE KENDRA GAJDICA	\$2.86
			TOTAL [REDACTED]	\$320.66
01/18	01/19	2401134D2001ASAEK	SEVILLECLASSICS HTTPSWWW.SEVI CA DONDI MARKGRAF	\$10.81
			TOTAL [REDACTED]	\$10.81
01/20	01/21	2442733D4MHDRL08P	H-E-B #426 WAXAHACHIE TX	\$26.93
01/21	01/23	2469216D52XLHN3SP	I-45 DONUTS FERRIS TX CHRISTOPHER HAWKINS	\$41.00
			TOTAL [REDACTED]	\$67.93
01/07	01/10	2432545QTS66H165N	KALAHARI RESORT - TX - EC999-9999999 TX	\$225.00
01/24	01/25	2444500D900ME9FZQ	DOLLAR TREE WAXAHACHIE TX VICTORIA GRIFFITH	\$300.00
			TOTAL [REDACTED]	\$525.00
01/13	01/14	7492427QX7J8J3MQH	XELLO 800-9568541 CD	\$12,737.50
01/14	01/16	2494300QZ2MJ8HK2A	PIZZA HUT 034500 FERRIS TX	\$77.94
01/31	02/02	2469216DG2XMPQZRT	AUSTIN CONV CENTER PKG AUSTIN TX	\$15.00
02/01	02/03	2404955DHS66JNF1P	NEXT LEVEL VALET AND PARK518-8517032 TX	\$25.92
02/01	02/03	2420785DH4RHN272P	TEXAS HIGH SCHOOL DIRECTOR832-6237803 TX	\$60.00
02/02	02/03	2469216DH2XH7522W	AUSTIN CONV CENTER PKG AUSTIN TX	\$10.00
01/13	01/14	7492427QX7J8J3MQH	INTERNATIONAL TRANSACTION FEE ANDRU GILBERT	\$254.75
			TOTAL [REDACTED]	\$13,181.11
01/07	01/09	2442733QPLYR0ZHZ2	MCDONALD'S F18755 RED OAK TX	\$96.75
01/07	01/09	2460794QP5S9TZ0S0	JAVIER'S CAFE FERRIS TX CHRISTY WEETE	\$15.40
			TOTAL [REDACTED]	\$112.15
01/22	01/23	2469216D62X9WXX5F	TAMUC CREDIT 903-886-5043 TX	\$2,887.65
01/28	01/30	2407105DDJAVXPXJG	CICIS PIZZA 626 GLOBAL LANCASTER TX	\$269.70

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
AURORA EVERETT				
			TOTAL [REDACTED]	\$3,157.35
01/08	01/10	2413746QS00Z2TTXH	CHISUM #38 COLORADO CITY TX	\$75.71
01/09	01/11	2469216QS2XALFF1T	QT 939 BENBROOK TX	\$75.42
01/14	01/16	2416405QZB01BAXN5	EXXONMOBIL 48037972 CORSICANA TX	\$89.48
01/16	01/18	2403454D101DY0F52	7-ELEVEN 41573 GLEN ROSE TX	\$87.27
01/19	01/21	2473309D4BMA99PX6	ATWOOD 37 CORSICANA CORSICANA TX	\$14.06
01/22	01/23	2401134D60005NHXY	FWSSR STORE TEXAS 181-78772400 TX	\$60.00
01/22	01/24	2444500D7EJ22989L	DOLLAR GENERAL # 11378 FORT WORTH TX	\$9.15
01/26	01/28	2444500DBEJ0T3AXV	DOLLAR GENERAL #21369 PALMER TX	\$19.48
01/26	01/28	2469216DB2Y086131	QT 989 ENNIS TX	\$94.14
01/26	01/28	2474455DBD33265YM	ARK COUNTRY STORE WAXAHACHIE TX	\$93.70
01/29	01/30	2469216DD2XJ49KK8	BUC-EE'S #48 ENNIS TX	\$93.07
01/29	01/30	2469216DD2XY3WHKH	CHEVRON 0302027 WILMER TX	\$102.72
01/29	01/31	2442733DE3FR9YBNK	CIRCLE K #2744508 GREENVILLE TX	\$75.00
01/30	01/31	2401134DF00019T8R	ONLINE PHOTO ORDER ZENFOLIO.COM CA	\$28.00
TAYLOR NEWMAN				
			TOTAL [REDACTED]	\$917.20
01/22	01/23	2469216D62XYMLRWZ	AMER ASSOC NOTARIES 713-644-2299 TX	\$118.14
LAVINA STRALEY				
			TOTAL [REDACTED]	\$118.14
01/08	01/10	2469216QS2XXRZD8T	LA QUINTA INNS 0501 SAN ANTONIO TX	\$858.18
01/08	01/10	2469216QS2XXRZQY7	LA QUINTA INNS 0501 SAN ANTONIO TX	\$773.73
01/08	01/10	2469216QS2XXRZQZG	LA QUINTA INNS 0501 SAN ANTONIO TX	\$773.73
01/09	01/11	2469216QS2XQFBEQR	LA QUINTA INNS 0501 SAN ANTONIO TX	\$84.45
01/11	01/13	2439469QW0EXK22E9	DOWNTOWN FOOD STORE SAN ANTONIO TX	\$35.25
01/14	01/16	2469216QY2XE3ZPF5	I-45 DONUTS FERRIS TX	\$41.00
01/14	01/17	2442629D00GT3L16S	Texas High School Coaches512-392-3741 TX	\$89.00
01/20	01/21	2449216D4000PDEMP	THEFENCECLIP.COM THEFENCECLIP. CA	\$117.00
01/29	01/30	2416407DDE9PF6724	APPLEBEES 769862276985 GRAPEVINE TX	\$75.65
02/02	02/03	2449216DH000MMA95	THEFENCECLIP.COM THEFENCECLIP. CA	\$110.00
STEVEN GREEK				
			TOTAL [REDACTED]	\$2,957.99
01/21	01/24	2432545D7S66JQ9QZ	KALAHARI RESORT - TX - EC999-9999999 TX	\$225.00
CHANDLER GARCIA				
			TOTAL [REDACTED]	\$225.00
01/13	01/14	2439349QX076SAZPM	Concord Theatricals Corp. New York NY	\$91.25
01/13	01/14	2449216QX000Y793E	GIMKIT PRO - 1 YEAR WWW.GIMKIT.CO WA	\$59.88
01/13	01/14	2449216QX000ZKPEZ	GIMKIT PRO - 1 YEAR WWW.GIMKIT.CO WA	\$59.88
01/13	01/14	2471705QY3T6H3HT6	KAGAN PROFESSIONAL DEVELO949-5456332 CA	\$749.00
01/18	01/19	2439349D2077BTH5K	Concord Theatricals Corp. New York NY	\$225.00
01/20	01/23	2407314D5S66E72G0	ISTE 703-5899012 VA	\$800.00
01/21	01/23	2449215D5LWFGX80G	AIRBNB HMA4CEZHVK AIRBNB.COM CA	\$3,064.05
01/21	01/23	2449216D5000R3KL7	ANDI MCNAIR TEACHABLE.COM NY	\$134.69
01/21	01/23	2469216D52XR487DR	SQ *TEXAS THROUGH TIME Hillsboro TX	\$1,000.00
01/21	01/23	2469216D62XHG7XFH	SOUTHWES 5261473713457800-435-9792 TX	\$207.95
		06/26/22	GUARASCIOSPERSPER/JAME	
		1 WN E	DALLAS NEW ORLEANS	
		2 WN E	NEW ORLEANS DALLAS	
01/21	01/23	2469216D62XHG7XGB	SOUTHWES 5261473730624800-435-9792 TX	\$207.95
		06/26/22	LOWERY/CLARK	
		1 WN E	DALLAS NEW ORLEANS	

TRANSACTIONS (continued)

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Tran Date	Post Date	Reference Number	Transaction Description	Amount
		2 WN E	NEW ORLEANS DALLAS	
01/21	01/23	2469216D62XHG7XGK 06/26/22	SOUTHWES 5261473726859800-435-9792 TX WATKINS/MARGO LISSET	\$207.95
		1 WN E	DALLAS NEW ORLEANS	
		2 WN E	NEW ORLEANS DALLAS	
01/21	01/23	2469216D62XHG7XGV 06/26/22	SOUTHWES 5261473723321800-435-9792 TX ADAME/GEORGINA	\$207.95
		1 WN E	DALLAS NEW ORLEANS	
		2 WN E	NEW ORLEANS DALLAS	
01/21	01/23	2469216D62XHG7XG3 06/26/22	SOUTHWES 5261473715613800-435-9792 TX LUJAN/DEIDRA A	\$207.95
		1 WN E	DALLAS NEW ORLEANS	
		2 WN E	NEW ORLEANS DALLAS	
01/21	01/23	2469216D62XHG7XHM 06/26/22	SOUTHWES 5261473716723800-435-9792 TX DEEN/ARIEL DENISE	\$207.95
		1 WN E	DALLAS NEW ORLEANS	
		2 WN E	NEW ORLEANS DALLAS	
01/21	01/23	2469216D62XHG7XH3 06/26/22	SOUTHWES 5261473707918800-435-9792 TX BIBLE/ASHLEIGH R	\$207.95
		1 WN E	DALLAS NEW ORLEANS	
		2 WN E	NEW ORLEANS DALLAS	
01/27	01/30	2469216DQ2XP8X7DJ	BUC-EE'S #26 MADISONVILLE TX	\$59.82
01/28	01/30	2413746DD0189R76V	USPS PO 4830750125 FERRIS TX CLARK LOWERY	\$15.84
			TOTAL [REDACTED]	\$7,715.06
02/02	02/04	2431605DJFYPG7950	SHELL OIL 10001004000 GEORGETOWN TX JANE DVORACK	\$25.00
			TOTAL [REDACTED]	\$25.00

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	14.24% (v)	\$25,791.22	28	\$306.14
Cash Advances	14.24% (v)	\$0.00	28	\$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