



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
December 9, 2021 to January 7, 2022

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$39,492.62
- Payments	\$39,401.57
- Other Credits	\$229.51
+ Purchases	\$12,294.63
+ Cash Advances	\$0.00
+ Fees Charged	\$2.64
+ Interest Charged	\$0.00
= New Balance	\$12,158.81

PAYMENT INFORMATION

New Balance:	\$12,158.81
Minimum Payment Due:	\$364.77
Payment Due Date:	February 2, 2022

Account Number	[REDACTED]
Credit Limit	\$50,000.00
Available Credit	\$37,163.00
Statement Closing Date	January 7, 2022
Days in Billing Cycle	30

TRANSACTIONS

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/15	12/15	7470712AX00H7MBP3	PAYMENT - THANK YOU	\$18,638.96
12/20	12/20	7470712B200H85QA7	PAYMENT - THANK YOU	\$20,762.61-
			TOTAL [REDACTED]	\$39,401.57-
12/08	12/09	2449215ANLSL0YX4T	MILLER'S PRO IMAGING 620-231-8050 KS	\$48.06
12/08	12/09	2449215ANLYB8GYGX	MILLER'S PRO IMAGING 620-231-8050 KS	\$58.86
12/09	12/10	2469216AP2XNPW2V4	TST* Butter and Grace Waxahachie TX	\$15.12
			JAMES HARTMAN	
			TOTAL [REDACTED]	\$122.04
12/08	12/10	2422369AP0VZ2QPL9	MICKEY'S 601-649-1263 MS	\$25.25

Transactions continued on next page

COMMERCIAL STATE BANK
1550 N BROWN RD 150
LAWRENCEVILLE GA 30043



Account Number:	[REDACTED]
New Balance:	\$12,158.81
Minimum Payment Due:	\$364.77
Payment Due Date:	February 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

50250241700004790003647700012158819



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
12/15	12/16	2426979AY013YD27R	TUSCAN SLICE - WAXAHACHIE WAXAHACHIE TX	\$1,170.00
01/06	01/07	2401134QN001666G2	CANVA* I03292-30550398 HTTPSCANVA.CO DE	\$119.40
			KENDRA GAJDICA	
			TOTAL [REDACTED]	\$1,314.65
12/10	12/12	2469216AR2XE6FHZQ	MTD*PARTS&POWER EQUIP 800-269-6215 OH	\$41.26
12/11	12/12	2469216AT2XQ3W3XV	SQ *METRO FLORIST AND GIF Ferris TX	\$216.50
12/22	12/23	2469216B42XAXR4XS	SQ *SHINY KNIFE LLC Ferris TX	\$324.75
12/30	01/02	2420785BD4T3G8EJ4	ELLIS CO SVC FEE 866-5392020 TX	\$1.86
12/30	01/02	2420785BD4T3G8JRF	ELLIS CO TX MOTOR VEH CNT WAXAHACHIE TX	\$79.00
			DONDI MARKGRAF	
			TOTAL [REDACTED]	\$663.37
12/16	12/19	7442733AYMHE1M3T1	H-E-B #426 SSS WAXAHACHIE CREDIT	\$42.68
12/15	12/16	2473309AY2LZZYBSZ	TX EDUCATN AGY CERT EGOV.COM TX	\$17.00
12/16	12/17	2442733AYMHE1M3MV	H-E-B #426 WAXAHACHIE TX	\$42.68
12/16	12/17	2442733AYMHE1M3NV	H-E-B #426 WAXAHACHIE TX	\$48.52
			CATHY PRACHYL	
			TOTAL [REDACTED]	\$65.52
12/19	12/20	2449216B1000WAXNS	PDFC.CO*6173777564 HTTPSWWWW.AIRS MA	\$191.88
01/05	01/06	7408342QM0007J4DX	NATURALREADERS.COM RICHMOND CD	\$99.00
01/05	01/06	7408342QM0007J4DX	INTERNATIONAL TRANSACTION FEE	\$1.98
			CHRISTOPHER HAWKINS	
			TOTAL [REDACTED]	\$292.86
12/08	12/09	2444500AP00WRHT1H	DOLLAR TREE WAXAHACHIE TX	\$60.00
12/08	12/10	2413746APEJFBXPN	FIVE BELOW 1148 WAXAHACHIE TX	\$307.15
12/10	12/12	2469216AR2XJ1E78G	SQ *POKEY O?S ELLIS COUNT gosq.com TX	\$101.00
			VICTORIA GRIFFITH	
			TOTAL [REDACTED]	\$468.15
12/10	12/12	2442733ATLM8JS5R2	CHICK-FIL-A #04216 ENNIS TX	\$149.80
			ANDRU GILBERT	
			TOTAL [REDACTED]	\$149.80
12/10	12/12	2449215ARLTYQM0NA	GOBILDA 620-221-7071 KS	\$577.57
			AURORA EVERETT	
			TOTAL [REDACTED]	\$577.57
12/07	12/09	2469216AN2XNG0BW8	HAMPTON INN WACO WACO TX	\$227.42
			JAMIE CANIDA	
			TOTAL [REDACTED]	\$227.42
01/05	01/06	2473309QN2MEP204W	TX OAG OPEN RECORDS EGOV.COM TX	\$15.00
			JOHN JULIN	
			TOTAL [REDACTED]	\$15.00
12/07	12/09	2416407AN37M26P0A	LOVE S COUNTRY00002733 WEATHERFORD TX	\$55.58
01/06	01/07	2413746QP019SMM4E	ALLSUPS #102249 STEPHENVILLE TX	\$82.02
01/06	01/07	2416407QN7G9Z7N8	PILOT 00005595 BIG SPRING TX	\$90.00
			TAYLOR NEWMAN	
			TOTAL [REDACTED]	\$227.60
12/15	12/16	7494300AYS4AGNPMF	COSTCO WHSE #0684 PLANO TX CREDIT	\$186.83
12/09	12/10	2480197ARL2P4JPAM	AMERICAN FOOTBALL COACHE 254-754-9900 TX	\$100.00
12/09	12/10	2480197ARL2P4KMSE	AMERICAN FOOTBALL COACHE 254-754-9900 TX	\$100.00

Transactions continued on next page



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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
12/09	12/10	2480197ARL2P4LW0T	AMERICAN FOOTBALL COACHE 254-754-9900 TX	\$100.00
12/15	12/16	2494300AYS4AFK3AB	COSTCO WHSE #0684 PLANO TX	\$2,463.70
12/19	12/20	2442733B1MHDMZJ9W	H-E-B #426 WAXAHACHIE TX	\$47.46
STEVEN GREEK				
TOTAL [REDACTED]				\$2,624.33
12/08	12/09	2449215ANJH99TBD	CRUMBL WAXAHACHIE HTTPSWWW.CRUM UT	\$33.54
MELINDA DOMAIN				
TOTAL [REDACTED]				\$33.54
12/08	12/09	7408342AN0007XVYD	LU INTERACTIVE QUEBEC CD	\$32.90
12/08	12/09	7408342AN0007XVYD	INTERNATIONAL TRANSACTION FEE	\$0.66
BRETT BROWNE				
TOTAL [REDACTED]				\$33.56
12/08	12/10	2442733APLM8F8MZZ	CHICK-FIL-A #04216 ENNIS TX	\$187.25
12/13	12/14	2449215AVLRDD0FZZ	PARKWHIZ, INC. 888-472-7594 IL	\$49.99
12/13	12/14	2449215AVMLBEH399	PARKWHIZ, INC. 888-472-7594 IL	\$49.99
12/14	12/15	2444500AXHEYS2HRV	Dollar Tree, Inc. Chesapeake VA	\$274.99
12/15	12/16	2471705AY3WAREQD9	KAGAN PROFESSIONAL DEVELO949-5456332 CA	\$749.00
12/15	12/16	2471705AY3WAREQEB	KAGAN PROFESSIONAL DEVELO949-5456332 CA	\$749.00
12/15	12/16	2471705AY3WAREQEK	KAGAN PROFESSIONAL DEVELO949-5456332 CA	\$749.00
12/15	12/16	2471705AY3WAREQQT	KAGAN PROFESSIONAL DEVELO949-5456332 CA	\$749.00
12/16	12/17	2469216AY2XR454SZ	I-45 DONUTS FERRIS TX	\$89.25
12/17	12/19	2469216AZ2XXNFG76	SQ *SUGAR RIDGE WINERY & Ennis TX	\$1,257.24
CLARK LOWERY				
TOTAL [REDACTED]				\$4,904.71
12/16	12/17	2426979AZ014ZXSJ1	TUSCAN SLICE - WAXAHACHIE WAXAHACHIE TX	\$347.64
SHELLEY DAVIS				
TOTAL [REDACTED]				\$347.64

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)	\$0.00	30	\$0.00
Cash Advances	14.24% (v)	\$0.00	30	\$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