



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
March 9, 2022 to April 7, 2022

SUMMARY OF ACCOUNT ACTIVITY

| | |
|--------------------|-------------|
| Previous Balance | \$16,619.59 |
| - Payments | \$15,907.88 |
| - Other Credits | \$0.00 |
| + Purchases | \$10,153.71 |
| + Cash Advances | \$0.00 |
| + Fees Charged | \$0.66 |
| + Interest Charged | \$113.59 |
| = New Balance | \$10,979.67 |

PAYMENT INFORMATION

| | |
|----------------------|-------------|
| New Balance: | \$10,979.67 |
| Minimum Payment Due: | \$329.40 |
| Payment Due Date: | May 2, 2022 |

| | |
|------------------------|---------------|
| Account Number | [REDACTED] |
| Credit Limit | \$50,000.00 |
| Available Credit | \$38,182.00 |
| Statement Closing Date | April 7, 2022 |
| Days in Billing Cycle | 30 |

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 |
|-----------|-----------|-------------------|-------------------------|--------------|
| 03/15 | 03/15 | 7470712ES00HVMAGT | PAYMENT - THANK YOU | \$15,907.88- |

Transactions continued on next page

COMMERCIAL STATE BANK
1550 N BROWN RD 150
LAWRENCEVILLE GA 30043



| | |
|----------------------|-------------|
| Account Number: | [REDACTED] |
| New Balance: | \$10,979.67 |
| Minimum Payment Due: | \$329.40 |
| Payment Due Date: | May 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

50250241700004790003294000010979679



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] | \$15,907.88- |
| 03/21 | 03/22 | 2427539F0S66MQQSD | GARCIAS MEXICAN REST. LUBBOCK TX | \$31.00 |
| 03/21 | 03/23 | 2413746F15SDTEWMW | BOLTON SERVICE STATION #1 LUBBOCK TX | \$60.00 |
| 03/21 | 03/23 | 2444500F12XA3YHRE | WENDY'S 9281 CISCO TX | \$18.71 |
| 03/22 | 03/24 | 2416405F2B01D81W0 | EXXONMOBIL 47955141 MESQUITE TX | \$60.00 |
| 03/25 | 03/27 | 2413746F501FANE8E | USPS PO 4830750125 FERRIS TX | \$7.38 |
| 03/29 | 03/30 | 2413746F82XD49GQS | TST* GREASE MONKEY BURGER ARLINGTON TX | \$60.00 |
| 04/01 | 04/03 | 2494166FQRQEFRYXL | CEFCO #104 MT ENTERPRISE MOUNT ENTERPR TX | \$44.62 |
| 04/01 | 04/03 | 2494300FQP5W7SA84 | SFAPATTILLOESDIN NACOGDOCHES TX | \$10.28 |
| 04/04 | 04/05 | 2444500FE8PVG2H9G | GOLDEN CORRAL 0540 COLLEGE STATI TX | \$13.51 |
| | | | TJ KNIGHT | |
| | | | TOTAL [REDACTED] | \$305.50 |
| 03/23 | 03/24 | 2445388F3000DPEGH | MILANOS PIZZA FERRIS TX | \$55.00 |
| 03/23 | 03/25 | 2423168F3BLGY3XQK | TACO CABANA 20279 ENNIS TX | \$33.98 |
| 03/29 | 03/30 | 2494300F8LQNDJQR3 | LRP PUBLICATIONS 561-622-6520 FL | \$36.25 |
| 04/02 | 04/03 | 2469216FQ2XHTW25F | FAIRFIELD INN VAN VAN TX | \$191.53 |
| 04/02 | 04/03 | 2476062FQ8PQR5477 | Screencast-O-Matic 206-9059308 WA | \$19.80 |
| | | | KEVIN DIXON | |
| | | | TOTAL [REDACTED] | \$336.56 |
| 03/30 | 04/01 | 2407105FAJAX60FT0 | CICIS 67 GLOBAL WAXAHACHIE TX | \$280.00 |
| 03/31 | 04/03 | 2407105FBJASKRFMQ | CICIS 67 GLOBAL WAXAHACHIE TX | \$304.00 |
| 04/02 | 04/03 | 2490641FQ463XQX1W | RVT*DBS 469-2068417 MN | \$90.00 |
| 04/04 | 04/05 | 2449216FE0010HZBS | TONE DEAF COMICS, WWW.TONEDEAFS KY | \$42.00 |
| | | | JENNIFER KOFAHL | |
| | | | TOTAL [REDACTED] | \$716.00 |
| 03/08 | 03/09 | 2445388EL000GBS4M | KE2 THERM SOLUTIONS INC 696-2660140 MO | \$210.00 |
| | | | GAYLIA CLARK | |
| | | | TOTAL [REDACTED] | \$210.00 |
| 03/23 | 03/24 | 2449216F2000HF0EW | NUMBEROCK WWW.NUMBEROCK TX | \$149.95 |
| 03/30 | 03/31 | 2480197F91SNH1EBL | KRYTERION WEBASSESSOR PHOENIX AZ | \$10.66 |
| | | | KENDRA GAJDICA | |
| | | | TOTAL [REDACTED] | \$160.61 |
| 03/25 | 03/27 | 2494300F5WMXX172Q | GUITARCENTER.COM CALL CT 866-498-7882 UT | \$324.97 |
| | | | DONDI MARKGRAF | |
| | | | TOTAL [REDACTED] | \$324.97 |
| 03/25 | 03/27 | 2476197F52BG4W9XK | DALLAS ZOO MANAGEMENT DALLAS TX | \$706.00 |
| 04/01 | 04/06 | 2444500FGHEX0NQE5 | LITTLE CAESARS 1361-0012 RED OAK TX | \$118.25 |
| | | | VICTORIA GRIFFITH | |
| | | | TOTAL [REDACTED] | \$824.25 |
| 03/11 | 03/13 | 2444500EN8PWGERLP | AT *LBJ FOUNDATION 844-671-0500 TX | \$47.00 |
| 03/12 | 03/13 | 2471705EPJLNTGQKN | TXHISTORYMUSEUM ADMISSION866-3697108 TX | \$64.00 |
| 03/14 | 03/15 | 2413746ES01A6L7ZS | USPS PO 4821000114 CRANDALL TX | \$26.85 |
| 03/17 | 03/20 | 2405522EX5SE2E3KV | FIRST BAPTIST CHURCH COM AUSTIN TX | \$15.00 |
| 03/18 | 03/20 | 2469216EY2X5TAZH7 | PLAT PARKING- LOT 142 AUSTIN TX | \$15.00 |
| 03/18 | 03/20 | 2471705EX7JVTJSGR | TX HISTORY MUSEUM PARKING AUSTIN TX | \$10.00 |
| 03/18 | 03/20 | 2474455EYD331YSY7 | GRISTMILL RIVER REST NEWBRAUNFELS TX | \$79.92 |
| 03/19 | 03/20 | 2469216EY2X5WV7F3 | BUC-EE'S #22 NEW BRAUNFELS TX | \$50.00 |
| 03/19 | 03/21 | 2469216EZ2XY5YM3B | PLAT PARKING- LOT 142 AUSTIN TX | \$20.00 |
| 03/20 | 03/21 | 2469216EZ2X579WSW | SPRINGHILL SUITES AUSTIN TX | \$444.18 |

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 |
|-----------|-----------|-------------------|--|------------|
| 03/20 | 03/21 | 2469216EZ2X579WVL | SPRINGHILL SUITES AUSTIN TX | \$444.18 |
| 03/20 | 03/21 | 2469216EZ2X579WVQ | SPRINGHILL SUITES AUSTIN TX | \$444.18 |
| 03/20 | 03/21 | 2469216EZ2X579WV4 | SPRINGHILL SUITES AUSTIN TX | \$444.18 |
| 03/25 | 03/27 | 2413746F501FANEAR | USPS PO 4830750125 FERRIS TX | \$26.85 |
| 03/25 | 03/27 | 2420429F40064NEMR | Subway 55132 197-25442141 TX | \$38.70 |
| 04/05 | 04/06 | 2442733FFMHDVQNZ6 | H-E-B #426 WAXAHACHIE TX | \$118.82 |
| | | | ANDRU GILBERT | |
| | | | TOTAL [REDACTED] | \$2,288.86 |
| 03/23 | 03/24 | 2449398F260NPS31V | TEXAS COMPUTER EDUCATION 512-476-8500 TX | \$339.00 |
| 03/30 | 03/31 | 2449216F9000H7VPM | GIMKIT PRO - 1 YEAR WWW.GIMKIT.CO WA | \$59.88 |
| | | | CHRISTY WEETE | |
| | | | TOTAL [REDACTED] | \$398.88 |
| 03/21 | 03/23 | 2420785F14RLLZJXT | PARKING SYSTEMS OF AMERIC DALLAS TX | \$40.00 |
| 03/21 | 03/23 | 2420785F14RLLZK04 | PARKING SYSTEMS OF AMERIC DALLAS TX | \$40.00 |
| | | | AURORA EVERETT | |
| | | | TOTAL [REDACTED] | \$80.00 |
| 03/25 | 03/27 | 2494300F52MJ8HK3R | PIZZA HUT 034500 FERRIS TX | \$29.21 |
| | | | JAMIE CANIDA | |
| | | | TOTAL [REDACTED] | \$29.21 |
| 03/09 | 03/11 | 2431605EMFYHX3PTR | SHELL OIL 57543419303 CONROE TX | \$125.00 |
| 03/14 | 03/16 | 2469216ES2XW1WLDB | BUC-EE'S #26 MADISONVILLE TX | \$120.05 |
| 03/22 | 03/24 | 2444500F2EJ1AE11N | DOLLAR-GENERAL #7490 FERRIS TX | \$19.20 |
| 03/22 | 03/24 | 2474455F2D3327Q46 | ARK COUNTRY STORE WAXAHACHIE TX | \$136.91 |
| 03/24 | 03/27 | 2407105F4VAKPVE3X | NRS (GRANBURY) GRANBURY TX | \$125.00 |
| 03/24 | 03/27 | 2442733F43FRA8KTJ | JAXX FUEL 8 FERRIS TX | \$55.60 |
| 03/27 | 03/29 | 2413746F801AJ5TKE | TRACTOR-SUPPLY-CO #0409 WAXAHACHIE TX | \$105.43 |
| 03/27 | 03/29 | 2444500F7EJ26R0ZF | DOLLAR-GENERAL #1670 WAXAHACHIE TX | \$2.85 |
| 03/30 | 04/01 | 2474455FAD3327SRX | ARK COUNTRY STORE WAXAHACHIE TX | \$24.75 |
| 04/02 | 04/04 | 2469216FD2XQ505YT | QT 955 ALVARADO TX | \$112.19 |
| 04/01 | 04/05 | 2413746FF01AWN79R | TRACTOR-SUPPLY-CO #0409 WAXAHACHIE TX | \$61.34 |
| | | | TAYLOR NEWMAN | |
| | | | TOTAL [REDACTED] | \$888.32 |
| 03/12 | 03/13 | 2469216EP2XFDZJZ4 | CHEVRON 0208305 HOUSTON TX | \$40.00 |
| 03/12 | 03/14 | 2431605ERFYY3FK2S | SHELL OIL 57543435507 HOUSTON TX | \$120.35 |
| | | | PARKER DUNKERLEY | |
| | | | TOTAL [REDACTED] | \$160.35 |
| 03/11 | 03/13 | 2449215ENRTSGWX2X | TASBO 512-462-1711 TX | \$135.00 |
| 03/12 | 03/13 | 2469216EP2X9WYXF3 | AMER ASSOC NOTARIES 713-644-2299 TX | \$119.14 |
| 03/23 | 03/24 | 2449398F28AXD50YF | ASSOC FOR COMPNSTORY ED 830-569-6008 TX | \$395.00 |
| 03/23 | 03/24 | 2449398F28AXD50YP | ASSOC FOR COMPNSTORY ED 830-569-6008 TX | \$395.00 |
| | | | LAVINA STRALEY | |
| | | | TOTAL [REDACTED] | \$1,044.14 |
| 03/11 | 03/13 | 2402207EP0EWYW1S5 | SUNOCO 0953706900 SAN MARCOS TX | \$33.00 |
| 03/11 | 03/13 | 2469216EN2X8DWZMJ | QT 943 WAXAHACHIE TX | \$33.00 |
| 03/12 | 03/14 | 2469216ER2XF1QV62 | QT 4044 INSIDE SEGUIN TX | \$50.00 |
| 03/12 | 03/14 | 2475542ER4QQ1DFH4 | HILTON HOTELS SAN ANTONIO TX | \$384.18 |
| 03/26 | 03/28 | 2431605F6FYHWWPT6 | SHELL OIL 12605237002 WILLOW PARK TX | \$20.00 |
| 03/26 | 03/28 | 2494300F6LL7E9FBZ | CANDLEWOOD SUITES: ABICW ABILENE TX | \$151.51 |
| 03/26 | 03/28 | 2494300F6LL7E9FJ5 | CANDLEWOOD SUITES: ABICW ABILENE TX | \$159.85 |
| 03/26 | 03/28 | 2494300F6LL7E9F48 | CANDLEWOOD SUITES: ABICW ABILENE TX | \$151.51 |

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 |
|-----------|-----------|-------------------|--|------------|
| 03/26 | 03/28 | 2494300F6LL7E9F7S | CANDLEWOOD SUITES: ABICW ABILENE TX STEVEN GREEK | \$151.51 |
| | | | TOTAL [REDACTED] | \$1,134.56 |
| 03/22 | 03/23 | 2473309F22LZX2XES | TX EDUCATN AGY CERT EGOV.COM TX | \$17.00 |
| 03/29 | 03/30 | 2473309F92LZS78GS | TX EDUCATN AGY CERT EGOV.COM TX MELINDA DOMAIN | \$17.00 |
| | | | TOTAL [REDACTED] | \$34.00 |
| 03/10 | 03/11 | 7408342EM0007631T | LU INTERACTIVE QUEBEC CD | \$32.83 |
| 03/21 | 03/22 | 2424098F1HEXL9RKL | COPYRIGHT OSP 202-707-8244 DC | \$6.00 |
| 03/10 | 03/11 | 7408342EM0007631T | INTERNATIONAL TRANSACTION FEE BRETT BROWNE | \$0.66 |
| | | | TOTAL [REDACTED] | \$39.49 |
| 03/10 | 03/11 | 2469216EM2XDZH649 | IN *HAMILTON CONSULTANTS,616-2956633 MI | \$1,008.00 |
| 03/11 | 03/13 | 2442733EPLM8H3LHY | CHICK-FIL-A #04216 ENNIS TX | \$67.41 |
| 03/22 | 03/24 | 2442733F2LM8Q0KHH | CHICK-FIL-A #03964 RED OAK TX CLARK LOWERY | \$30.76 |
| | | | TOTAL [REDACTED] | \$1,106.17 |
| 03/22 | 03/23 | 2451239F1S66DZKTE | TEXAS GIRLS COACHES ASSOC512-7081333 TX SHELLEY DAVIS | \$72.50 |
| | | | TOTAL [REDACTED] | \$72.50 |

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 | 14.49% (v) | \$9,403.54 | 30 | \$113.59 |
| Cash Advances | 14.49% (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