



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
June 8, 2022 to July 8, 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.

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.

Table with 4 columns: Tran Date, Post Date, Reference Number, Transaction Description, and Amount. Includes one transaction for PAYMENT - THANK YOU.

COMMERCIAL STATE BANK
1550 N BROWN RD 150
LAWRENCEVILLE GA 30043



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

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]	\$9,737.81-
06/09	06/10	2469216HG2XV1515L	TST* Butter and Grace Waxahachie TX	\$18.52
06/21	06/23	2442733HXLM7MLMEK	BROOKSHIRE BROTHERS FERRIS TX	\$22.46
07/06	07/07	2445501JB43A4FKPL	WAL-MART #0260 WAXAHACHIE TX	\$100.71
			JAMES HARTMAN	
			TOTAL [REDACTED]	\$141.69
06/06	06/08	2422638HEAT33MWAS	SAMSClub.COM 888-746-7726 AR	\$345.30
			TJ KNIGHT	
			TOTAL [REDACTED]	\$345.30
06/21	06/22	7442342HW6H6ATLW8	PAYPAL *INSPACAPBUS IN 4029357733 HK	\$89.99
06/21	06/22	7442342HW6H6ATLW8	INTERNATIONAL TRANSACTION FEE	\$1.80
			KEVIN DIXON	
			TOTAL [REDACTED]	\$91.79
07/05	07/06	2469216JB2XJ7S25Z	CIRCLE K # 04039 SEGUIN TX	\$63.94
07/05	07/06	2469216JB2XJ7S266	CIRCLE K # 04039 SEGUIN TX	\$72.30
07/05	07/07	2475542JB502574L4	LA QUINTA MOTOR INNS SAN ANTONIO TX	\$78.00
07/05	07/07	2475542JB502575DY	LA QUINTA MOTOR INNS SAN ANTONIO TX	\$78.00
07/05	07/07	2475542JB50257664	LA QUINTA MOTOR INNS SAN ANTONIO TX	\$78.00
			KENDRA GAJDICA	
			TOTAL [REDACTED]	\$370.24
06/10	06/12	2420785HJ4VZWKNB8	ELLIS CO SVC FEE 866-5392020 TX	\$1.00
06/10	06/12	2420785HJ4VZWKTXP	ELLIS CO TX MOTOR VEH CNT WAXAHACHIE TX	\$7.50
			DONDI MARKGRAF	
			TOTAL [REDACTED]	\$8.50
06/09	06/10	7469216HG2XSZSYRV	SQ *BOOKELICIOUS Round Rock TX CREDIT	\$6.68-
06/26	06/28	7432545J2S66DJ0XR	KALAHARI RESORT - TX ROUND ROCK CREDIT	\$32.70-
06/07	06/09	2432545HFS66M99A3	KALAHARI RESORT - TX ROUND ROCK TX	\$718.45
06/09	06/10	2469216HG2XRHKKY4	SQ *BOOKELICIOUS Round Rock TX	\$87.64
06/11	06/12	2413746HJ8PZMZ21H	BARNES & NOBLE #2009 ROUND ROCK TX	\$37.88
06/11	06/12	2413746HJ8PZMZ23S	BARNES & NOBLE #2009 ROUND ROCK TX	\$98.94
06/10	06/13	2432545HKS66MJEAJ	KALAHARI RESORT - TX ROUND ROCK TX	\$31.79
06/12	06/14	2469216HL2XSMB3LL	BUC-EE'S #48 ENNIS TX	\$71.75
06/13	06/14	2494300HLW602PFST	SAN LUIS GALVESTON HOT 4097441500 TX	\$437.00
06/13	06/14	2494300HLW602PG4W	SAN LUIS GALVESTON HOT 4097441500 TX	\$437.00
06/14	06/15	2444571HM8PWQADDA	KROGER FUEL CTR #7014 WILLIS TX	\$84.09
06/15	06/16	2494300HNW66Q2BRJ	SAN LUIS GALVESTON HOT 4097441500 TX	\$414.20
06/15	06/16	2494300HNW66Q2D9J	SAN LUIS GALVESTON HOT 4097441500 TX	\$414.20
			VICTORIA GRIFFITH	
			TOTAL [REDACTED]	\$2,793.56
06/13	06/15	2405449HM0FV958MK	PARKJOCKEY MIAMI FL	\$10.00
06/14	06/16	2405449HN0FV9R2NW	PARKJOCKEY MIAMI FL	\$10.00
06/15	06/17	2405449HP0FVBB5SP	PARKJOCKEY MIAMI FL	\$10.00
06/30	07/01	2413746J601EM48JJ	USPS PO 4830750125 FERRIS TX	\$51.66
			MAGDELENA GRAY	
			TOTAL [REDACTED]	\$81.66
06/08	06/10	7474455HGD3326NV3	ARK COUNTRY STORE WAXAHACHIE TX CREDIT	\$27.55-
06/08	06/09	2427539HFS66EZWNL	TM BOYCE FEED AND GRAIN 972-9371541 TX	\$15.60
06/08	06/09	2445501HF43A6J9AM	WAL-MART #0565 CORSICANA TX	\$80.57
06/08	06/10	2474455HGD3326NSN	ARK COUNTRY STORE WAXAHACHIE TX	\$361.49

Transactions continued on next page



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TRANSACTIONS (continued)

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Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/10	06/12	2442733HJ3FREEGE1	SANTA ANNA SHORT STOP SANTA ANNA TX	\$125.00
06/10	06/12	2469216HH2XLJXESH	CHEVRON 0384685 VENUS TX	\$94.23
06/10	06/12	2469216HH2XLJXES9	CHEVRON 0384685 VENUS TX	\$122.37
06/11	06/12	2462801HJ00526PWJ	ONE9_01248 WILMER TX	\$118.44
06/11	06/12	2469216HJ2XGSEEVZ	SQ *RUBENS TIRE SHOP Wilmer TX	\$18.00
06/12	06/12	2469216HK2XXQNBLZ	CHEVRON 0383229 GONZALES TX	\$86.54
06/11	06/13	2416405HKB01B7HWM	EXXONMOBIL 45944535 CORSICANA TX	\$111.31
06/12	06/13	2469216HK2X4KZVJD	CHEVRON 0383229 GONZALES TX	\$149.59
06/13	06/14	2469216HL2Y0ENH6S	SQ *DYSTAR INDUSTRIES LLC gosq.com TX	\$468.00
06/18	06/20	2416405HSB01BBX3V	EXXONMOBIL 48037972 CORSICANA TX	\$95.02
06/20	06/22	2470780HW0VZARM9Z	KAUFMAN VETERINARY CENTER KAUFMAN TX	\$174.60
06/30	07/01	2445501J543A9Q1XA	WAL-MART #3433 RED OAK TX	\$86.90
07/06	07/07	2469216JQ2XQV8ENR	CIRCLE K 06343 BENBROOK TX	\$80.00
TAYLOR NEWMAN				
TOTAL [REDACTED]				\$2,160.11
06/13	06/14	2449215HLRTNHA0DV	TASBO 512-462-1711 TX	\$75.00
06/15	06/16	2449215HNRRTT8WXM5	TASBO 512-462-1711 TX	\$135.00
07/03	07/04	2416407J8MJE7ZGM2	FEDEX 777135999350 800-4633339 TN	\$12.43
07/05	07/06	2416407JAMJ756RYV	FEDEX 777212220463 800-4633339 TN	\$12.43
LAVINA STRALEY				
TOTAL [REDACTED]				\$234.86
06/30	07/01	2451239J5S66QNLMT	T.G.C.A. 512-7081333 TX	\$942.50
STEVEN GREEK				
TOTAL [REDACTED]				\$942.50
06/10	06/13	7432545HKS66MG943	KALAHARI RESORT - TX 999-9999 CREDIT	\$11.50-
06/26	06/28	7432545J2S66DHZ7Q	KALAHARI RESORT - TX ROUND ROCK CREDIT	\$32.70-
06/07	06/09	2432545HFS66M97LT	KALAHARI RESORT - TX ROUND ROCK TX	\$554.95
CHANDLER GARCIA				
TOTAL [REDACTED]				\$510.75
06/23	06/24	2424760HY8PZ9A4HP	GEMSEAL/SEALMASTER DALLAS012-345-6789 TX	\$965.85
06/24	06/27	2425138J10W1D0ZXT	ATS OUTDOORS LP SPRINGTOWN TX	\$117.95
06/29	06/30	2448993J48PZ99ABS	HOWELL CRANE & RIGGING VENUS TX	\$749.00
DANNY HARBOUR				
TOTAL [REDACTED]				\$1,832.80
07/07	07/08	2490641JQ4QXAM5WT	B&H PHOTO 800-606-6969 800-2215743 NY	\$274.40
BRETT BROWNE				
TOTAL [REDACTED]				\$274.40
06/09	06/10	2449216HG000L34YQ	ENGLISH LEARNER PORTAL HTTPSWWW.ENGL MD	\$75.00
VIANA ARMSTRONG				
TOTAL [REDACTED]				\$75.00

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	15.74% (v)	\$9,367.61	31	\$122.90
Cash Advances	15.74% (v)	\$0.00	31	\$0.00

(v) - variable



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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