



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
April 8, 2022 to May 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

50250241700004790006344500021148029



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]	\$10,268.58-
04/14	04/15	2469216FR2XE1LJWV	TST* Butter and Grace Waxahachie TX JAMES HARTMAN	\$15.64
			TOTAL [REDACTED]	\$15.64
04/08	04/10	2460794FJ5S9TZ0T8	JAVIER'S CAFE FERRIS TX	\$39.94
04/11	04/12	2494300FN2LSZPQ3M	PAPPASITO ARLINGTON TX	\$100.00
04/27	04/28	2413746G601Q9170Z	USPS PO 4830750125 FERRIS TX	\$7.38
04/27	04/29	2422638G6ARP4KYWV	SAMSLUB.COM 888-746-7726 AR	\$1,452.82
05/02	05/04	2442733GBLM7MJKQJ	BROOKSHIRE BROTHERS FERRIS TX	\$21.48
05/03	05/04	2413746GQ01DDLQM6	USPS PO 4830750125 FERRIS TX	\$10.70
05/03	05/05	2422638GQAT27EQ3T	SAMSLUB.COM 888-746-7726 AR	\$1,204.52
05/06	05/08	2444500GF2XBAXP7D	WALMART.COM AA 800-966-6546 AR TJ KNIGHT	\$40.89
			TOTAL [REDACTED]	\$2,877.73
04/20	04/21	2405523FY2DK7VQL0	ACADEMIC THERAPY WEB 800-422-7249 CA KEVIN DIXON	\$350.00
			TOTAL [REDACTED]	\$350.00
04/20	04/22	2407105FZJASZ11KA	CICIS PIZZA 626 GLOBAL LANCASTER TX	\$400.00
04/21	04/24	2407105G0JAVJWBB1	CICIS PIZZA 626 GLOBAL CANTON TX	\$432.00
04/26	04/27	2449215G4RS6NETR6	PAYPAL *SINGBDWAY 402-935-7733 CA JENNIFER KOFAHL	\$60.00
			TOTAL [REDACTED]	\$892.00
04/20	04/22	7444500FZHF068NKD	Dollar Tree, Inc. Chesapeake VA CREDIT	\$15.00-
04/21	04/24	7444500G0HF073WM3	Dollar Tree, Inc. Chesapeake VA CREDIT	\$15.00-
04/07	04/10	2494300FJ2MJBD4RH	PIZZA HUT 034500 FERRIS TX	\$179.96
04/13	04/14	2444500FRHEWRE7EV	Dollar Tree, Inc. 877-530-8733 VA	\$315.00
04/22	04/24	2445388G1000ATF0T	KE2 THERM SOLUTIONS INC 696-2660140 MO	\$60.00
04/27	04/28	2469216G52XTGB4S5	SQ *G.O.A.T. GAMING MOBIL gosq.com TX GAYLIA CLARK	\$1,000.00
			TOTAL [REDACTED]	\$1,524.96
04/08	04/10	2449216FJ000K9N3X	WWW.CLASSCREATOR.IO HTTPSWWW.CLAS MI	\$1,314.00
04/12	04/13	2401134FN000YFTK6	CANVA* I03388-29192289 HTTPSCANVA.CO DE	\$90.66
04/12	04/13	2401134FN0010AXAV	CANVA* I03388-31499602 HTTPSCANVA.CO DE	\$90.64
04/19	04/20	2480197FX1V85FAB6	KRYTERION WEBASSESSOR PHOENIX AZ	\$10.50
04/26	04/27	2480197G41VEF030Q	KRYTERION WEBASSESSOR PHOENIX AZ	\$26.65
04/28	04/29	2480197G61VFSYMP8	KRYTERION WEBASSESSOR PHOENIX AZ	\$10.66
04/28	04/30	2442733G7LM7MKYHS	BROOKSHIRE BROTHERS FERRIS TX	\$32.09
05/06	05/08	2480197GE1STXXNMD	KRYTERION WEBASSESSOR PHOENIX AZ KENDRA GAJDICA	\$26.65
			TOTAL [REDACTED]	\$1,601.85
04/22	04/24	2420785G14T0GVASA	ELLIS CO TX MOTOR VEH CNT WAXAHACHIE TX	\$24.75
04/22	04/24	2420785G14T0GV87S	ELLIS CO SVC FEE 866-5392020 TX	\$1.00
04/30	05/02	2473309G9BLPYTDNV	ATWOODS OF WAXAHACHIE 62 WAXAHACHIE TX	\$96.96
05/05	05/06	2469216GD2XRFENFK	WALMART.COM AT 800-966-6546 AR DONDI MARKGRAF	\$784.81
			TOTAL [REDACTED]	\$907.52
05/03	05/04	2413746GQ01DDLQPS	USPS PO 4830750125 FERRIS TX CHRISTOPHER HAWKINS	\$10.55

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
			TOTAL [REDACTED]	\$10.55
04/09	04/10	2469216FK2X7FRYA9	CASA MANANA THEATRE 817-332-2272 TX	\$1,180.00
04/19	04/20	2444500FY00TSQRSE	DOLLAR TREE WAXAHACHIE TX	\$435.50
04/22	04/24	2449215G0S14N309T	PP*ZOOCEANARIU 402-935-2244 TX	\$868.00
04/22	04/24	2469216G02XYMWQWL	IN *TEXAS DISCOVERY GARDE214-4287476 TX	\$1,125.00
			VICTORIA GRIFFITH	
			TOTAL [REDACTED]	\$3,608.50
04/12	04/14	2444500FPEJ2JDY2E	SHOWBIZ WAXAHACHIE RETAIL WAXAHACHIE TX	\$218.76
04/25	04/26	2442733G3MHDWZLYX	H-E-B #426 WAXAHACHIE TX	\$42.98
04/28	04/30	2442733G7LM8H0DV7	CHICK-FIL-A #04216 ENNIS TX	\$83.68
04/29	04/30	2475542G83S6802LX	DALLAS HOLOCAUST AND HU DALLAS TX	\$132.00
			ANDRU GILBERT	
			TOTAL [REDACTED]	\$477.42
04/18	04/19	2469216FW2XGYR8DV	SQ *FRIOS POPS gosq.com TX	\$157.50
05/04	05/05	2476501GDRDQ50K0J	LA AZTECA MEAT MARKET 8 LANCASTER TX	\$76.69
			CHRISTY WEETE	
			TOTAL [REDACTED]	\$234.19
04/07	04/10	2416405FJB01B6K9D	EXXONMOBIL 45968138 KERRVILLE TX	\$113.29
04/07	04/10	2469216FJ2X8W1Z7K	BUC-EE'S #48 ENNIS TX	\$134.39
04/08	04/10	2416405FKB01AWH7X	EXXONMOBIL 45496304 GOLDTHWAITE TX	\$112.74
04/10	04/12	2442733FM3FRAF9H	CORSICANA MINI MART CORSICANA TX	\$70.26
04/11	04/13	2474455FND3325P83	ARK COUNTRY STORE WAXAHACHIE TX	\$47.25
04/15	04/17	2443105FSRQEKT54H	MURPHY EXPRESS 8690 RED OAK TX	\$100.00
04/17	04/19	2469216FW2XBFYJ36	BUC-EE'S #48 ENNIS TX	\$118.11
04/19	04/21	2409162FY0FV68M1Q	ROLANDS NURSERY WAXAHACHIE TX	\$748.50
04/19	04/21	2469216FY2XV18HL5	LOWES #02601* WAXAHACHIE TX	\$467.38
04/21	04/22	2449215FZRTYSFGXA	PAYPAL *SHOWPHOTO 402-935-7733 TX	\$175.00
04/21	04/24	2426979G0EJ9EBP3K	SOULMANS BAR B QUE - MOTO ROYSE CITY TX	\$809.46
04/23	04/24	2403454G102B47EX2	PHILLIPS 66 - ASAP GENERA DUNCAN OK	\$125.19
04/24	04/24	2469216G22X81YLPN	BUC-EE'S #48 ENNIS TX	\$110.91
04/25	04/27	2426979G4EJ6FQDX1	SOULMANS BAR B QUE - MOTO ROYSE CITY TX	\$80.96
			TAYLOR NEWMAN	
			TOTAL [REDACTED]	\$3,213.44
04/29	05/02	2475542G84ZEDRBK3	HAMPTON INNS SAN MARCOS TX	\$477.40
			LAVINA STRALEY	
			TOTAL [REDACTED]	\$477.40
04/07	04/08	2460794FH5S9TVZQV	JAVIER'S CAFE FERRIS TX	\$26.05
04/11	04/12	2469216FM2XSNPFW8	SQ *HERITAGE FOOTBALL BOO Midlothian TX	\$560.00
04/15	04/15	2469216FT2XTPX072	NORTH TEXAS ATHLETICS 940-565-2527 TX	\$95.00
04/19	04/21	2442733FYLM7RQWH4	CHICK-FIL-A # 00529 IRVING TX	\$135.33
04/21	04/24	2423168G08B8XV4EL	DAIRY QUEEN #14080 FERRIS TX	\$10.54
04/30	05/02	2475542G94ZELG6MJ	HAMPTON INNS SULPHUR SPGS TX	\$154.78
04/30	05/02	2475542G94ZELG6R5	HAMPTON INNS SULPHUR SPGS TX	\$154.78
04/30	05/02	2475542G94ZELG6VR	HAMPTON INNS SULPHUR SPGS TX	\$154.78
			STEVEN GREEK	
			TOTAL [REDACTED]	\$1,291.26
05/01	05/02	2494300GAS4AFK4Z8	COSTCO WHSE #0668 ARLINGTON TX	\$271.66
05/02	05/03	2444500GBBLNG00RT	WM SUPERCENTER #286 ENNIS TX	\$40.30
05/06	05/08	2449215GEMHGXX10J	SQ *FRIOS POPS FERRIS TX	\$277.50
			CHANDLER GARCIA	

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]	\$589.46
05/06	05/08	2423168GF8AE3H9RF	CHILIS TERRELL TERRELL TX MANDIE WEST	\$252.00
			TOTAL [REDACTED]	\$252.00
04/13	04/14	2405523FPHNN41H7P	TEXAS S.O.S. SVC 512-463-9308 MD	\$0.22
04/13	04/14	2405523FPM4DFVL3B	TEXAS SECRETARY OF STA 512-463-5601 TX	\$8.00
04/19	04/20	2420429FX8AT8NXLX	Etsy.com - HoneyandBearDe718-8557955 NY	\$129.58
04/23	04/25	2442733G2LM8EL5JH	CHICK-FIL-A #03964 RED OAK TX MELINDA DOMAIN	\$66.60
			TOTAL [REDACTED]	\$204.40
04/08	04/10	2469216FK2XE763R6 06/26/22 1 WN S	SOUTHWES 5262105080968800-435-9792 TX CROUPE/LYDIA DALLAS NEW ORLEANS BRETT BROWNE	\$202.98
			TOTAL [REDACTED]	\$202.98
04/06	04/08	2469216FH2XPRPKMY 06/26/22 1 WN I 2 WN C	SOUTHWES 5262103845356800-435-9792 TX THOMAS/LOCKIE DALLAS NEW ORLEANS NEW ORLEANS DALLAS	\$322.97
04/08	04/11	2412259FLOFV0BRDF	JOINUS DALLAS DALLAS TX	\$119.70
04/08	04/11	2449813FLOW1J1RAD	LUCKY WHOLESALE DALLAS TX	\$130.21
04/19	04/20	2413746FY01AGZRZ7	BROOKSHIRES 108 RED OAK TX CLARK LOWERY	\$129.40
			TOTAL [REDACTED]	\$702.28
04/12	04/19	7475542FW4Z96KAFX	HOMWOOD SUITES 512-6677 CREDIT	\$9.36-
04/12	04/14	2416405FPB01FG3L0	EXXONMOBIL 48245385 HUTTO TX	\$54.72
04/12	04/14	2475542FP4Z96KAJR	HOMWOOD SUITES SAN MARCOS TX	\$179.40
04/12	04/14	2475542FP4Z96KAMB	HOMWOOD SUITES SAN MARCOS TX JANE DVORACK	\$170.04
			TOTAL [REDACTED]	\$394.80
04/08	04/11	2476147FLOFSZ12BJ	USA CHEER 925-725-1511 TX	\$128.00
04/08	04/11	2476147FLOFSZ12BS	USA CHEER 925-725-1511 TX	\$33.00
04/27	04/29	2494300G6RQEJ076F	TACO BELL 034076 FERRIS TX	\$6.80
04/30	05/02	2442733G93FRA4KPK	LAKEWAY SHAMROCK LAKEWAY TX	\$49.95
05/05	05/06	2413746GDEJE86GPS	TST* NOTHING BUNDT CAKES WAXAHACHIE TX SHELLEY DAVIS	\$236.25
			TOTAL [REDACTED]	\$454.00

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	14.49% (v)	\$12,794.08	31	\$154.55
Cash Advances	14.49% (v)	\$0.00	31	\$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.

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