



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
October 9, 2021 to November 7, 2021

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

New Balance: \$18,384.18
Minimum Payment Due: \$551.53
Payment Due Date: December 2, 2021

Account Number [REDACTED]
Credit Limit \$50,000.00
Available Credit \$27,072.00
Statement Closing Date November 7, 2021
Days in Billing Cycle 30

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, Amount. Lists various transactions including automatic payments and purchases.

Transactions continued on next page

COMMERCIAL STATE BANK
1550 N BROWN RD 150
LAWRENCEVILLE GA 30043



Account Number: [REDACTED]
New Balance: \$18,384.18
Minimum Payment Due: \$551.53
Payment Due Date: December 2, 2021

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

50250241700004790005515300018384189



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
10/22	10/24	2494300982MJ7K2PD	PIZZA HUT 034500 FERRIS TX	\$140.00
10/22	10/24	2494300982MJ7K2R4	PIZZA HUT 034500 FERRIS TX	\$160.00
10/29	10/31	24427339FLM7MJ50P	BROOKSHIRE BROTHERS FERRIS TX	\$12.76
10/30	10/31	24943009F2MJE8NX8	PIZZA HUT 034500 FERRIS TX	\$279.60
11/06	11/07	24013399N00KA7K7V	157 BRAUMS STORE CORSICANA TX	\$134.43
JENNIFER KOFAHL				
TOTAL [REDACTED]				\$975.29
10/14	10/17	2420785904W5V9Y47	ELLIS CO SVC FEE 866-5392020 TX	\$2.19
10/14	10/17	2420785904W5V9ZBX	ELLIS CO TX MOTOR VEH CNT WAXAHACHIE TX	\$93.25
11/03	11/04	24692169K2X9WRT11	NTTA AUTOCHARGE 972-818-6882 TX	\$500.00
DONDI MARKGRAF				
TOTAL [REDACTED]				\$595.44
10/19	10/21	744450095HF0FVRPA	TEXAS ASSN SCHOOL BOARDS AUSTIN CREDIT	\$425.00-
10/29	10/31	24733099F2LZT8NSV	TX EDUCATN AGY CERT EGOV.COM TX	\$17.00
10/29	10/31	24733099F2LZT8NZ7	TX EDUCATN AGY CERT EGOV.COM TX	\$17.00
10/29	10/31	24733099F2LZT8P0T	TX EDUCATN AGY CERT EGOV.COM TX	\$17.00
10/29	10/31	24733099F2LZT8P32	TX EDUCATN AGY CERT EGOV.COM TX	\$17.00
10/29	10/31	24733099F2LZT8P5M	TX EDUCATN AGY CERT EGOV.COM TX	\$17.00
10/29	10/31	24733099F2LZT8P8G	TX EDUCATN AGY CERT EGOV.COM TX	\$17.00
10/29	10/31	24733099F2LZT8RWA	TX EDUCATN AGY CERT EGOV.COM TX	\$17.00
10/29	10/31	24733099F2LZT8R6D	TX EDUCATN AGY CERT EGOV.COM TX	\$17.00
10/29	10/31	24733099F2LZT8T16	TX EDUCATN AGY CERT EGOV.COM TX	\$17.00
10/29	10/31	24733099F2LZT8T53	TX EDUCATN AGY CERT EGOV.COM TX	\$17.00
10/29	10/31	24733099F2LZT8T8Y	TX EDUCATN AGY CERT EGOV.COM TX	\$17.00
11/01	11/02	24733099J2LZW4ABY	TX EDUCATN AGY CERT EGOV.COM TX	\$17.00
11/01	11/02	24733099J2LZW4BKD	TX EDUCATN AGY CERT EGOV.COM TX	\$17.00
11/01	11/02	24733099J2LZW4QS3	TX EDUCATN AGY CERT EGOV.COM TX	\$17.00
11/04	11/05	24733099M2LZYZSYF	TX EDUCATN AGY CERT EGOV.COM TX	\$17.00
11/05	11/07	24733099N2LZZYAX1	TX EDUCATN AGY CERT EGOV.COM TX	\$17.00
11/05	11/07	24733099N2LZZYB9N	TX EDUCATN AGY CERT EGOV.COM TX	\$17.00
11/05	11/07	24733099N2LZZYBSN	TX EDUCATN AGY CERT EGOV.COM TX	\$17.00
11/05	11/07	24733099N2LZZYQ2P	TX EDUCATN AGY CERT EGOV.COM TX	\$17.00
CATHY PRACHYL				
TOTAL [REDACTED]				\$102.00-
10/15	10/17	244921591RS3WF1XS	NIMCO 270-499-0449 KY	\$50.75
10/22	10/24	244450098EJ8FF8Z4	DOLLAR GENERAL #17745 RED OAK TX	\$173.08
VICTORIA GRIFFITH				
TOTAL [REDACTED]				\$223.83
10/11	10/13	24427338XLM8E0DWL	CHICK-FIL-A #04216 999-999-9999 TX	\$53.31
10/27	10/28	24492159QMLRDFAP9	AIRBNB HMENY5Q9E9 AIRBNB.COM CA	\$1,710.48
10/29	10/31	24071059FJAV82ZQT	CICIS PIZZA 626 GLOBAL LANCASTER TX	\$215.73
11/04	11/05	24427339LMHEMBXWP	SONIC DRIVE IN #4817 WILMER TX	\$39.58
11/04	11/07	24733099M5SGXDF3X	DALLAS BAPTIST UNIVERSIT LIZK@DBU.EDU TX	\$45.00
11/05	11/07	24692169N2XWZS96D	WHATABURGER 891 HUTCHINS TX	\$65.33
ANDRU GILBERT				
TOTAL [REDACTED]				\$2,129.43
10/13	10/15	24445008ZEJ4AF619	DOLLAR-GENERAL #7490 FERRIS TX	\$65.70
10/30	11/02	24943009HMQVYYB5N	RED ROOF INN 10248 2102299973 TX	\$350.65
CHRISTY WEETE				
TOTAL [REDACTED]				\$416.35
10/16	10/17	240113491001LDKXD	SPREAKER.COM WWW.SPREAKER. NY	\$216.00

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
AURORA EVERETT				
TOTAL [REDACTED]				\$216.00
11/03	11/05	74325459LS66KR98T	KALAHARI RESORT - TX 999-9999 CREDIT	\$23.00-
11/01	11/03	24325459JS66KHM8B	KALAHARI RESORT - TX ROUND ROCK TX	\$326.82
JAMIE CANIDA				
TOTAL [REDACTED]				\$303.82
10/12	10/14	24733098YBLPSZAYP	ATWOODS OF WAXAHACHIE 62 WAXAHACHIE TX	\$209.94
10/18	10/20	240009794B8AJLA35	SAN ANTONIO COLONNADE SAN ANTONIO TX	\$556.20
JOHN JULIN				
TOTAL [REDACTED]				\$766.14
10/15	10/17	244273391LM8G6GX3	CHICK-FIL-A #03910 MIDLOTHIAN TX	\$98.67
10/21	10/24	244273397LM8FWH3S	CHICK-FIL-A #04216 ENNIS TX	\$65.62
10/29	10/31	24427339FLM8HY44Y	CHICK-FIL-A #04216 ENNIS TX	\$99.69
SHELLEY DAVIS				
TOTAL [REDACTED]				\$263.98
10/14	10/17	244310690MSYW3PK5	COMFORT SUITES WACO 2545370413 TX	\$9.85
10/14	10/17	2489630900DXYG1B8	SULLIVAN SUPPLY INC DUNLAP IA	\$251.75
10/15	10/17	2489630910DY4Z4TY	SULLIVAN SUPPLY INC DUNLAP IA	\$29.90
10/17	10/19	2489630930DYKY1MA	SULLIVAN SUPPLY INC DUNLAP IA	\$57.37
10/17	10/19	2489630930DYKY1PN	SULLIVAN SUPPLY INC DUNLAP IA	\$17.21
10/20	10/21	2469216952XDM96PT	VALLEY VET SUPPLY 800-468-0059 KS	\$261.02
TAYLOR NEWMAN				
TOTAL [REDACTED]				\$627.10
10/21	10/24	2475542974EEF4NKN	EMBASSY SUITES DENTON TX	\$393.04
11/04	11/07	24761979M2Q5QV30Q	DALLAS ZOO MANAGEMENT 469-554-7527 TX	\$438.00
LAVINA STRALEY				
TOTAL [REDACTED]				\$831.04
10/19	10/21	2413746955SE2Z92H	HOBBY-LOBBY #680 WAXAHACHIE TX	\$323.08
10/29	10/31	24445009FEJ7J20W7	DOMINO'S 6741 972-722-2073 TX	\$389.35
11/04	11/05	24231689MM0PQF9RY	CHILI'S ADDISON ADDISON TX	\$238.37
STEVEN GREEK				
TOTAL [REDACTED]				\$950.80
10/31	11/01	24760629H8PQNGHWG	GONZALEZ BAKERY WAXAHACHIE TX	\$113.05
CHANDLER GARCIA				
TOTAL [REDACTED]				\$113.05
10/12	10/13	24492168X000NK0RT	ESEA* ESEANETWORK.ORG WWW.ESEANETWO CA	\$599.00
10/12	10/13	24492168X000N2J09	ESEA* ESEANETWORK.ORG WWW.ESEANETWO CA	\$599.00
10/12	10/13	24492168X000N6RDJ	ESEA* ESEANETWORK.ORG WWW.ESEANETWO CA	\$1,838.00
10/12	10/13	24492168X000N8W1M	ESEA* ESEANETWORK.ORG WWW.ESEANETWO CA	\$1,838.00
11/01	11/02	24011349H000VSSPG	240 TUTORING, INC HTTPSWWW.240T TX	\$39.99
11/01	11/02	24011349H000WBGAW	240 TUTORING, INC HTTPSWWW.240T TX	\$39.99
11/01	11/02	24011349H000WEVBD	240 TUTORING, INC HTTPSWWW.240T TX	\$39.99
11/01	11/02	24011349H000W4B76	240 TUTORING, INC HTTPSWWW.240T TX	\$39.99
11/01	11/02	24011349H000W85VB	240 TUTORING, INC HTTPSWWW.240T TX	\$39.99
MELINDA DOMAIN				
TOTAL [REDACTED]				\$5,073.95
10/08	10/10	24692168T2X7699WG	AMZN Mktp US*273ZW3FW2 Amzn.com/bill WA	\$10.81
10/11	10/12	24493988W61L35X2D	TEXAS K-12 CTO COUNCIL 855-458-9286 TX	\$50.00

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
10/15	10/15	2443099902DK18734	DMI* DELL SALES & SERVIC 800-624-9897 TX	\$405.92
			BRETT BROWNE	
			TOTAL [REDACTED]	\$466.73
10/08	10/10	24943008S2MJDA5WD	PIZZA HUT 034500 FERRIS TX	\$35.94
10/10	10/11	24164078VMJWYKWB	FEDEX 774885349159 800-4633339 TN	\$99.97
10/11	10/12	24445008XBLP16DQV	WM SUPERCENTER #3433 RED OAK TX	\$7.97
10/11	10/13	24943008XVAGE6BNB	THE CHILDRENS PLACE 4252 DALLAS TX	\$79.30
10/13	10/15	24427338ZLM8EGJAK	CHICK-FIL-A #04216 ENNIS TX	\$178.25
10/14	10/17	241215790008HSSBB	SCIENCE TEACHERS ASSOC 512-5058001 TX	\$255.00
10/14	10/17	241215790008HSSBK	SCIENCE TEACHERS ASSOC 512-5058001 TX	\$255.00
10/14	10/17	241215790008HSSD4	SCIENCE TEACHERS ASSOC 512-5058001 TX	\$255.00
10/15	10/17	244921590RS3JVG0D	TEXAS ART EDUCATION 972-233-9107 TX	\$219.00
10/15	10/17	244921590RS39S2W7	TEXAS ART EDUCATION 972-233-9107 TX	\$156.00
10/15	10/17	2469216902XF8K87S	CHEVRON 0200651 HUNTSVILLE TX	\$58.24
10/15	10/17	249430091LL04JAA2	CANDLEWOOD SUITES PASADENA TX	\$89.00
10/15	10/17	249430091LL04RLKN	CANDLEWOOD SUITES PASADENA TX	\$89.00
10/15	10/17	249430091LL04RLNT	CANDLEWOOD SUITES PASADENA TX	\$89.00
10/21	10/24	2494300972MJG5PPB	PIZZA HUT 034500 FERRIS TX	\$50.00
10/22	10/24	241640797MJ8FTRFF	FEDEX 285199998761 MEMPHIS TN	\$136.17
10/28	10/31	24427339ELM8FFPWPN	CHICK-FIL-A #04216 ENNIS TX	\$122.68
10/28	10/31	24692169E2XPE0TM	BUC-EE'S #26 MADISONVILLE TX	\$44.53
11/03	11/05	24755429L4EJBTXY	OMNI FORT WORTH HOTEL 817-5356664 TX	\$233.43
			CLARK LOWERY	
			TOTAL [REDACTED]	\$2,453.48
10/11	10/12	24492158WRTXJ23B3	PAYPAL *BROWNIEBOOK 402-935-7733 CA	\$360.00
10/28	10/31	24247609E8PZ36FJ4	DOUBLETREE HOBBY HOUSTON TX	\$22.63
10/28	10/31	24247609E8PZ36FLR	DOUBLETREE HOBBY HOUSTON TX	\$22.63
10/29	10/31	24941669E2DK57FH6	THEPARKINGSPOT-ECW240 312-453-1700 TX	\$5.95
10/30	11/01	24943009GWESNPMTS	AMERICAN AIR0010641122640 FORT WORTH TX	\$28.98
		10/30/21	MEDRANO DE BARRERA/C	
		1 AA Y	RVU FEE	
10/30	11/01	24943009GWESNPMT8	AMERICAN AIR0010641122639 FORT WORTH TX	\$28.98
		10/30/21	ARMSTRONG/IANA	
		1 AA Y	RVU FEE	
10/30	11/01	24943009GWESNS7YE	AMERICAN AIR0011518340703 FORT WORTH TX	\$30.00
		10/31/21	MEDRANO DE BARRERA/C	
		1 AA Q	FORT WORTH HARLINGEN	
10/30	11/01	24943009GWESNS7Y7	AMERICAN AIR0011518340702 FORT WORTH TX	\$30.00
		10/31/21	ARMSTRONG/IANA	
		1 AA Q	FORT WORTH HARLINGEN	
11/03	11/05	24943009LWESP9JE	AMERICAN AIR0011518495858 FORT WORTH TX	\$30.00
		11/04/21	ARMSTRONG/IANA	
		1 AA Q	HARLINGEN FORT WORTH	
11/03	11/05	24943009LWESP9JN	AMERICAN AIR0011518495859 FORT WORTH TX	\$30.00
		11/04/21	MEDRANO DE BARRERA/C	
		1 AA Q	HARLINGEN FORT WORTH	
11/04	11/05	24941359MR0ZK1DGS	AVIS RENT-A-CAR HARLINGEN TX	\$570.47
11/04	11/07	24055239M11GZRMW6	HILTON GARDEN INN SOUTH PADRE I TX	\$403.20
11/04	11/07	24941669MBLMV2LXZ	THEPARKINGSPOT-240RC IRVING TX	\$64.58
			VIANA ARMSTRONG	
			TOTAL [REDACTED]	\$1,627.42
10/29	10/31	24231689FBLGY1ZYF	TACO CABANA 20279 ENNIS TX	\$178.52
			JANE DVORACK	
			TOTAL [REDACTED]	\$178.52
			SHELLEY DAVIS	
			TOTAL [REDACTED]	\$0.00



FERRIS ISD

Account Number: [REDACTED]

**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](http://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