



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  
November 8, 2021 to December 8, 2021

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$18,384.18
- Payments	\$0.00
- Other Credits	\$13.19
+ Purchases	\$20,727.97
+ Cash Advances	\$0.00
+ Fees Charged	\$25.00
+ Interest Charged	\$368.66
= New Balance	\$39,492.62

PAYMENT INFORMATION

New Balance:	\$39,492.62
Minimum Payment Due:	\$1,723.12
Payment Due Date:	January 2, 2022

Account Number	[REDACTED]
Credit Limit	\$50,000.00
Available Credit	\$8,515.00
Statement Closing Date	December 8, 2021
Days in Billing Cycle	31
Amount Past Due	\$538.34

TRANSACTIONS

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/08	12/08		LATE FEE	\$25.00
11/12	11/14	24692169X2XDV0QXD	TST* Butter and Grace Waxahachie TX	\$14.14
12/06	12/07	2449215ALMLFRL0S7	MILLER'S PRO IMAGING 620-231-8050 KS	\$594.00
12/08	12/08	2449215ANLWQV740V	MILLER'S PRO IMAGING 620-231-8050 KS	\$85.05
JAMES HARTMAN				
			TOTAL [REDACTED]	\$693.19
12/03	12/05	2494300AJ2MK7252E	PIZZA HUT 034500 FERRIS TX	\$99.59
TJ KNIGHT				

Transactions continued on next page

COMMERCIAL STATE BANK  
1550 N BROWN RD 150  
LAWRENCEVILLE GA 30043



Account Number:	[REDACTED]
New Balance:	\$39,492.62
Minimum Payment Due:	\$1,723.12
Payment Due Date:	January 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

50250241700004790017231200039492629



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]	\$99.59
11/10	11/11	24492169S000GHX4J	SP * STUTTERINGTHERAPY HTTPSSTUTT CREDIT	\$12.54-
11/15	11/16	24492169Z000X4DEM	TXEDA HTTPSWWW.TXED TX	\$200.00
12/04	12/05	2469216AJ2XE2JZA9	FAIRFIELD INN VAN VAN TX	\$191.53
			KEVIN DIXON	
			TOTAL [REDACTED]	\$378.99
11/10	11/11	24430999SR3TVA3HH	APPLE.COM/BILL 800-275-2273 CA	\$199.80
11/12	11/14	24607949W5S9SB7QZ	JAVIER'S CAFE FERRIS TX	\$1,182.60
			JENNIFER KOFAHL	
			TOTAL [REDACTED]	\$1,382.40
11/12	11/14	24207859X4PKWF7DK	G & H GLASS & CARPET FERRIS TX	\$215.00
			GAYLIA CLARK	
			TOTAL [REDACTED]	\$215.00
11/24	11/26	2420785A94X3LYLJF	ELLIS CO SVC FEE 866-5392020 TX	\$1.90
11/24	11/26	2420785A94X3LYMRM	ELLIS CO SVC FEE 866-5392020 TX	\$1.27
11/24	11/26	2420785A94X3LYNSN	ELLIS CO TX MOTOR VEH CNT WAXAHACHIE TX	\$81.00
11/24	11/26	2420785A94X3LYNWO	ELLIS CO TX MOTOR VEH CNT WAXAHACHIE TX	\$54.00
			DONDI MARKGRAF	
			TOTAL [REDACTED]	\$138.17
11/08	11/09	24733099T2LZT8NN4	TX EDUCATN AGY CERT EGOV.COM TX	\$17.00
11/08	11/09	24733099T2LZT8T30	TX EDUCATN AGY CERT EGOV.COM TX	\$17.00
11/09	11/10	24733099S2LZS7AED	TX EDUCATN AGY CERT EGOV.COM TX	\$17.00
11/10	11/11	24733099V2LZV5SBG	TX EDUCATN AGY CERT EGOV.COM TX	\$17.00
12/01	12/02	2413746AG01HAFSNA	USPS PO 4830750125 FERRIS TX	\$7.38
			CATHY PRACHYL	
			TOTAL [REDACTED]	\$75.38
11/22	11/23	2449216A60010AFET	PDFC.CO*6173777564 HTTPSWWW.AIRS CREDIT	\$0.65-
11/15	11/16	24399009ZELJF6DRX	BESTBUYCOM806517182669 888BESTBUY MN	\$4,223.98
11/19	11/21	2449216A3000YP8NN	PDFC.CO*6173777564 HTTPSWWW.AIRS MA	\$0.65
			CHRISTOPHER HAWKINS	
			TOTAL [REDACTED]	\$4,223.98
11/09	11/10	24695889TS66EAGT4	VALLEY SPEECH LANGUAGE L 956-5042200 TX	\$600.00
11/29	11/30	2444500AE00SKLW4Y	CKE*EL MEXICANO GRIL 219 ENNIS TX	\$1,000.00
11/30	12/01	2444500AF00WLPN51	DOLLARTREE RED OAK TX	\$114.00
12/07	12/08	2444500AN00WLG7KD	CKE*EL MEXICANO GRIL 219 ENNIS TX	\$356.87
			VICTORIA GRIFFITH	
			TOTAL [REDACTED]	\$2,070.87
11/12	11/14	24071059XJAVPYLPA	CICIS PIZZA 626 GLOBAL LANCASTER TX	\$209.85
12/03	12/05	2407105AJJAW57HLK	CICIS PIZZA 626 GLOBAL LANCASTER TX	\$239.70
			ANDRU GILBERT	
			TOTAL [REDACTED]	\$449.55
12/02	12/03	2404048AHBMBDHQL0	RUSTON CATTLE CO LLC ENNIS TX	\$1,139.00
12/03	12/05	2479338AH01Q24QAE	bathbodyworks.com Reynoldsburg OH	\$320.84
12/06	12/07	2469216AM2XF38PVS	I-45 DONUTS FERRIS TX	\$47.50
			CHRISTY WEETE	
			TOTAL [REDACTED]	\$1,507.34
11/08	11/09	24692169R2X5TBQ0B	JOSTENS INC. 800-854-7464 MN	\$125.64

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
11/09	11/10	24688079T0FVQ5AXY	EASYTEXASDRIVERSED.COM 408-634-3232 CA JAMIE CANIDA	\$29.95
			TOTAL [REDACTED]	\$155.59
11/11	11/12	24492169V000PGBHP	BANNON & ASSOCIATES BANNONANDASSO TX	\$250.00
11/29	12/03	2407314AGS66KQ&JF	SIRCHIE FINGER PRINT LABO919-5541435 NC JOHN JULIN	\$56.72
			TOTAL [REDACTED]	\$306.72
11/16	11/18	2469216A12XMWLGGJ	LOWES #02601* WAXAHACHIE TX	\$290.00
11/18	11/21	2469216A32XA9NZA4	LOWES #02601* WAXAHACHIE TX	\$289.59
12/06	12/07	2423168AMRBGTE8TL	UNITED EXPRESS 553 LUBBOCK TX TAYLOR NEWMAN	\$62.86
			TOTAL [REDACTED]	\$642.45
12/02	12/05	2469216AH2XBA3P5V	MCALISTER'S DELI 552 WAXAHACHIE TX	\$210.96
12/03	12/05	2444500AJEJ7T4H4H	LITTLE CAESARS 1361-0012 RED OAK TX LAVINA STRALEY	\$242.80
			TOTAL [REDACTED]	\$453.76
11/11	11/14	24427339WLM8WR60Q	DENNY'S #7502 ENNIS TX	\$541.52
11/11	11/14	24427339WLM8WR604	DENNY'S #7502 ENNIS TX	\$573.33
11/18	11/21	2469216A32XD38VT3	MCALISTER'S DELI RETAI CLEBURNE TX	\$37.04
12/01	12/03	2444500AG5SD8R3TE	LITTLE CAESARS 1309 0005 972-620-0885 TX STEVEN GREEK	\$93.14
			TOTAL [REDACTED]	\$1,245.03
12/08	12/08	2445388AN01SRLEPQ	Ojeda Family Restaurant Desoto TX CHANDLER GARCIA	\$1,064.00
			TOTAL [REDACTED]	\$1,064.00
11/08	11/09	24399009REMBWLJYM	BESTBUYCOM806515524309 888BESTBUY MN BRETT BROWNE	\$4,223.98
			TOTAL [REDACTED]	\$4,223.98
11/06	11/08	24692169P2XZF7WXH	BUC-EE'S #35 TEMPLE TX	\$37.31
11/06	11/08	24943009PLL167H6R	AVID HOTEL ROUND ROCK SO ROUND ROCK TX	\$319.37
11/10	11/12	24427339VLM8FG3W6	CHICK-FIL-A #04216 ENNIS TX	\$187.25
11/11	11/14	24692169W2XS8LASK	CFW COMMERCE ST GARAGE 817-392-7955 TX	\$18.00
11/30	12/02	2469216AF2XT8BPKH	SOUTHWES 5261457026874800-435-9792 TX GRANADO/MARGARET ASH	\$250.96
		1 WN V	DALLAS CHICAGO	
		2 WN U	CHICAGO DALLAS	
11/30	12/02	2469216AF2XT8BPK9	SOUTHWES 5261457026873800-435-9792 TX GONZALES/MARSHALL WI	\$250.96
		1 WN V	DALLAS CHICAGO	
		2 WN U	CHICAGO DALLAS	
12/06	12/08	2423168AMBLGY2LTA	TACO CABANA 20279 ENNIS TX	\$39.98
12/07	12/08	2442733AMMHBEBA6Y	SONIC DRIVE IN #4817 WILMER TX CLARK LOWERY	\$256.32
			TOTAL [REDACTED]	\$1,360.15
12/07	12/08	2413746AN01EMJJXN	USPS PO 4830750125 FERRIS TX SHELLEY DAVIS	\$28.64
			TOTAL [REDACTED]	\$28.64

THE MINIMUM PAYMENT HAS NOT BEEN RECEIVED  
SO THE ACCOUNT IS IN A PAST DUE STATUS. PLEASE  
DISREGARD THIS IF PAYMENT HAS BEEN MADE.

### 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)	\$31,058.46	31	<b>\$368.66</b>
Cash Advances	14.24% (v)	\$0.00	31	<b>\$0.00</b>

(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