



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
February 5, 2022 to March 8, 2022

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$32,672.42
- Payments	\$32,265.32
- Other Credits	\$25.16
+ Purchases	\$16,002.44
+ Cash Advances	\$0.00
+ Fees Charged	\$1.98
+ Interest Charged	\$233.23
= New Balance	\$16,619.59

PAYMENT INFORMATION

New Balance:	\$16,619.59
Minimum Payment Due:	\$498.59
Payment Due Date:	April 2, 2022

Account Number	[REDACTED]
Credit Limit	\$50,000.00
Available Credit	\$33,170.00
Statement Closing Date	March 8, 2022
Days in Billing Cycle	32

TRANSACTIONS

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

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/16	02/16	7470712DZ00HLYRTL	PAYMENT - THANK YOU	\$32,265.32-
			TOTAL [REDACTED]	\$32,265.32-
02/10	02/11	2469216DT2XV8LWBH	TST* Butter and Grace Waxahachie TX	\$14.36
02/15	02/16	2420429DY03ZGA0Y0	Subway 55132 Ferris TX	\$68.92
			JAMES HARTMAN	
			TOTAL [REDACTED]	\$83.28
02/15	02/16	2473309DZ2LZRA6WL	TX EDUCATN AGY CERT EGOV.COM TX	\$17.00
02/15	02/16	2473309DZ2LZRA7L5	TX EDUCATN AGY CERT EGOV.COM TX	\$17.00
02/16	02/20	2422638E1ATGF5MYE	SAMSClub.COM 888-746-7726 AR	\$43.04

Transactions continued on next page

COMMERCIAL STATE BANK
1550 N BROWN RD 150
LAWRENCEVILLE GA 30043



Account Number:	[REDACTED]
New Balance:	\$16,619.59
Minimum Payment Due:	\$498.59
Payment Due Date:	April 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

50250241700004790004985900016619599



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
02/18	02/20	2473309E22LZV5SF8	TX EDUCATN AGY CERT EGOV.COM TX	\$17.00
02/21	02/22	2445501E443A532KZ	WAL-MART #0789 MESQUITE TX	\$16.00
02/22	02/25	2422638E7ARK1V4X6	SAMSLUB.COM 888-746-7726 AR	\$28.36
03/02	03/03	2413746EE019YX88P	USPS PO 4830750125 FERRIS TX	\$14.76
03/03	03/04	2469216EE2XAJV210	TAMU COLLEGE OF EDUCAT 979-845-5209 TX	\$200.00
03/04	03/07	2422638EHARKT6VFE	SAMSLUB.COM 888-746-7726 AR	\$68.40
03/07	03/08	2473309EK2LZRA6ZW	TX EDUCATN AGY CERT EGOV.COM TX	\$17.00
			TJ KNIGHT	
			TOTAL [REDACTED]	\$438.56
02/19	02/20	2469216E22XN1KP2F	FAIRFIELD INN VAN VAN TX	\$138.03
			KEVIN DIXON	
			TOTAL [REDACTED]	\$138.03
03/03	03/06	7413746EFEJGRY8SE	TST* FORNEY ICEHOUSE2 FORNEY TX CREDIT	\$25.16-
02/10	02/11	2443186DT0T5417LL	PATTI DEWITT INC CEDAR CREEK TX	\$65.00
02/10	02/11	2449398DT5ZYT5744	TRESONA MULTIMEDIA LLC 480-315-9538 AZ	\$436.80
02/10	02/11	2469216DT2XTZTXG9	SQ *PREMIER MUSIC TEACHIN San Antonio TX	\$105.92
02/11	02/13	2401134DV0000R7SG	DYNAMIC DOODLE CO 191-86303584 TX	\$4.34
02/12	02/14	2442733DW3FRAEPTYT	HARRY WURZBACH DIA S SAN ANTONIO TX	\$48.48
02/14	02/15	2469216DX2XXS263L	SQ *PREMIER MUSIC TEACHIN gosq.com TX	\$210.65
02/14	02/15	2480197DXN6HJ9YMB	J.W. PEPPER 800-345-6296 PA	\$76.99
02/15	02/16	2480197DYN5T5ALJF	J.W. PEPPER 800-345-6296 PA	\$199.91
02/15	02/17	2475076DZS66EB7M8	TEXAS BANDMASTERS ASSOCIA210-4928878 TX	\$175.00
02/15	02/17	2475076DZS66EB7PW	TEXAS BANDMASTERS ASSOCIA210-4928878 TX	\$175.00
02/17	02/20	2475076E1S66DQZLH	TEXAS CHORAL DIRECTORS AS512-4742801 TX	\$50.00
02/17	02/20	2475076E1S66DQZLT	TEXAS CHORAL DIRECTORS AS512-4742801 TX	\$140.00
02/21	02/23	2475076E5S66EXJKE	TEXAS BANDMASTERS ASSOCIA210-4928878 TX	\$175.00
02/21	02/23	2475076E5S66EXJKN	TEXAS BANDMASTERS ASSOCIA210-4928878 TX	\$175.00
02/22	02/23	2413746E5EJQDXGYK	TST* FORNEY ICEHOUSE2 FORNEY TX	\$25.16
03/04	03/06	2494300EG2MJ7K2JE	PIZZA HUT 034500 FERRIS TX	\$102.30
			JENNIFER KOFAHL	
			TOTAL [REDACTED]	\$2,140.39
02/12	02/13	2449215DVLRYHLMTR	THRIFT BOOKS GLOBAL, LLC 253-275-2241 WA	\$22.07
02/21	02/23	2442733E5LM8EJ9F4	CHICK-FIL-A #04216 ENNIS TX	\$227.64
02/25	02/28	2422369EA0W09EJZP	MICKEY'S 601-649-1263 MS	\$17.63
			KENDRA GAJDICA	
			TOTAL [REDACTED]	\$267.34
02/27	02/28	2469216EA2X5F16H4	NTTA AUTOCHARGE 972-818-6882 TX	\$750.00
			DONDI MARKGRAF	
			TOTAL [REDACTED]	\$750.00
02/05	02/06	7408342DM00002LT1	NATURALREADERS.COM RICHMOND CD	\$99.00
02/05	02/06	7408342DM00002LT1	INTERNATIONAL TRANSACTION FEE	\$1.98
			CHRISTOPHER HAWKINS	
			TOTAL [REDACTED]	\$100.98
03/04	03/06	2469216EF2XE588VJ	SQ *POKEY O'S ELLIS COUNT gosq.com TX	\$500.00
			VICTORIA GRIFFITH	
			TOTAL [REDACTED]	\$500.00
02/07	02/10	2420785DR7P5H59AD	HILTON AUSTIN AIRPOR 512-3856767 TX	\$180.93
02/07	02/10	2420785DR7P5H594P	HILTON AUSTIN AIRPOR 512-3856767 TX	\$180.93
02/09	02/13	2420785DS7KP8J8Q0	HILTON AUSTIN AIRPOR 512-3856767 TX	\$180.93
02/09	02/13	2420785DS7KP8J806	HILTON AUSTIN AIRPOR 512-3856767 TX	\$180.93

Transactions continued on next page



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Account Number: [REDACTED]

TRANSACTIONS (continued)

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Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/11	02/13	2443106DV2MA3GB08	PANDA EXPRESS #3203P olo.com TX	\$137.48
02/22	02/23	2449398E5MSFPR55D	TEXAS A&M- ONLINE 480-290-0432 TX	\$2,522.88
03/02	03/04	2490604EE16PT1NSM	EMBASSY SUITES SAN MR SAN MARCOS TX	\$173.31
			ANDRU GILBERT	
			TOTAL [REDACTED]	\$3,557.39
02/16	02/17	2449216DZ000M40L5	GIMKIT PRO - 1 YEAR WWW.GIMKIT.CO WA	\$59.88
			CHRISTY WEETE	
			TOTAL [REDACTED]	\$59.88
02/07	02/08	2413746DNEJ9LJ4T7	TST* LA GLORIA AT THE PEA SAN ANTONIO TX	\$46.94
02/07	02/08	2413746DP0152VZJX	TST* THE BOILER HOUSE SAN ANTONIO TX	\$31.39
02/07	02/09	2401339DP00NJQX8T	065 TORCHYS THE RIM SAN ANTONIO TX	\$40.54
02/08	02/10	2401133DRS66GKHTD	HILTON GARDEN INN SAN ANT SAN ANTONIO TX	\$45.05
02/09	02/10	2469216DR2Y0RB9P6	CHEVRON 0208502 BUDA TX	\$51.77
02/10	02/11	2401133DTS66GNJG5	HILTON GARDEN INN SAN ANT SAN ANTONIO TX	\$754.86
02/22	02/23	2449398E5MSFPR55M	TEXAS A&M- ONLINE 480-290-0432 TX	\$2,522.88
03/01	03/02	2413746ED01QJMSL1	USPS PO 4830750125 FERRIS TX	\$80.85
			AURORA EVERETT	
			TOTAL [REDACTED]	\$3,574.28
02/16	02/18	2473309E0BLPSZB3V	ATWOODS OF WAXAHACHIE 62 WAXAHACHIE TX	\$85.98
02/22	02/23	2413746E6017DGD4Z	USPS PO 4830750125 FERRIS TX	\$7.38
			JOHN JULIN	
			TOTAL [REDACTED]	\$93.36
02/27	03/01	2469216EB2XGZFSBE	GAYLORD TEXAN TIBAPRKG GRAPEVINE TN	\$18.40
02/28	03/02	2469216EQ2XFM2GN2	GAYLORD TEXAN TIBAPRKG GRAPEVINE TN	\$17.86
03/01	03/03	2469216ED2XDYAM0D	GAYLORD TEXAN TIBAPRKG GRAPEVINE TN	\$23.85
			MAGDELENA GRAY	
			TOTAL [REDACTED]	\$60.11
02/07	02/08	2444500DP00PHZPJN	WALGREENS #09947 RED OAK TX	\$46.29
02/08	02/10	2442733DRLM7MFKVF	BROOKSHIRE BROTHERS FERRIS TX	\$15.47
02/09	02/11	2403454DT00WL2QYS	7-ELEVEN 41573 GLEN ROSE TX	\$92.39
02/11	02/13	2469216DV2X7HZRTY	BUC-EE'S #35 TEMPLE TX	\$102.43
02/13	02/14	2462801DW006ZXTGB	PILOT_00432 ROBINSON TX	\$109.41
02/13	02/15	2442733DX3FR92LPL	CIRCLE K #2741030 SAN ANTONIO TX	\$75.00
02/16	02/18	2474455E0D3327ATF	ARK COUNTRY STORE WAXAHACHIE TX	\$326.68
02/26	02/28	2469216EA2XPA5005	BUC-EE'S #48 ENNIS TX	\$84.54
02/28	02/28	2469216EB2X95RKTV	CHEVRON 0208305 HOUSTON TX	\$111.07
02/28	03/01	2424760EBEJAS6DF5	HOUSTON LIVESTOCK SHOW AN HOUSTON TX	\$11.00
03/01	03/02	2416407EQ7G92FOJ0	PILOT 00002345 HUNTSVILLE TX	\$10.00
03/01	03/03	2442733ED3FRA5A5K	JAXX FUEL 8 FERRIS TX	\$27.77
			TAYLOR NEWMAN	
			TOTAL [REDACTED]	\$1,012.05
02/08	02/10	2469216DR2XTXNFEZ	BUC-EE'S #35 TEMPLE TX	\$40.00
02/12	02/14	2442733DW3FR931PE	CIRCLE K #2741030 SAN ANTONIO TX	\$75.00
02/12	02/14	2469216DW2Y1QPWGS	QT 943 WAXAHACHIE TX	\$43.96
02/18	02/20	2469216E12XNMFXM5	BUC-EE'S #35 TEMPLE TX	\$52.60
02/19	02/21	2431605E3FYDQLR3X	SHELL OIL 12484972000 SEGUIN TX	\$78.00
			PARKER DUNKERLEY	
			TOTAL [REDACTED]	\$289.56
02/18	02/20	2439349E107AEYGVZ	Concord Theatricals Corp.212-2068990 NY	\$322.02
02/22	02/23	2494300E6S4AHBNWX	COSTCO WHSE #0636 DUNCANVILLE TX	\$420.00

Transactions continued on next page

TRANSACTIONS (continued)

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Tran Date	Post Date	Reference Number	Transaction Description	Amount
LAVINA STRALEY				
TOTAL [REDACTED]				\$742.02
02/07	02/08	2420429DNQPLH89HR	Subway 11749 Glen Rose TX	\$23.38
02/08	02/09	2449216DR0000S58S	QBCONFIDENTIAL KURTWARNERQBC AZ	\$299.99
02/14	02/15	2423168DYM0HE3WMA	CHILI'S WAXAHACHIE WAXAHACHIE TX	\$177.08
02/22	02/24	2443106E6BLZB9R9J	OLIVE GARDEN 0021738 WAXAHACHIE TX	\$216.00
03/01	03/02	2460794EQ5S9SLQMG	JAVIER'S CAFE FERRIS TX	\$20.86
03/03	03/04	2469216EE2XQTFHSB	TM *UIL BOYS STATE BAS 800-653-8000 CA	\$166.12
STEVEN GREEK				
TOTAL [REDACTED]				\$903.43
02/10	02/11	2445501DT43A8ZQT7	SAMSClub #4911 MANSFIELD TX	\$76.34
CHANDLER GARCIA				
TOTAL [REDACTED]				\$76.34
02/08	02/09	2413746DR015KQN1D	BROOKSHIRES 108 RED OAK TX	\$68.10
02/08	02/09	2413746DR015KQN73	CVS/PHARMACY #07675 RED OAK TX	\$225.00
02/15	02/16	2469216DY2XV5X2FE	SQ *ABRAHAM & MATTHEW LLC New Orleans LA	\$72.00
02/16	02/17	2405523E01B1H4MKW	CURB SVC METAIRIE METAIRIE LA	\$11.20
02/16	02/17	2469216DZ2XE40MJD	SQ *ASCD Alexandria VA	\$80.18
02/17	02/17	2449215E0LW8BVH0H	UBER TRIP HELP.UBER.COM CA	\$12.37
02/17	02/20	2486948E17LPK4WJT	TAXI SVC NEW ORLEANS NEW ORLEANS LA	\$9.00
02/18	02/20	2420429E105K6H835	UBER *TRIP HELP.UBER.COM 800-5928996 CA	\$13.33
02/18	02/20	2486948E27LSXBWZ	TAXI SVC NEW ORLEANS NEW ORLEANS LA	\$17.25
02/19	02/20	2405523E31B1K2WDF	CURB SVC METAIRIE METAIRIE LA	\$69.00
02/19	02/20	2449215E2LYAPX1MG	UBER TRIP HELP.UBER.COM CA	\$17.53
02/19	02/21	2475542E34MFPBWQH	HILTON HOTELS NEW ORLEANS LA	\$29.85
02/28	03/02	2469216EQ2XFM2H7A	GAYLORD TEXAN TIBAPRKG GRAPEVINE TN	\$23.85
03/01	03/02	2469216EQ2XSE328Z	GAYLORDTEXANRST&CONCT GRAPEVINE TX	\$17.86
03/02	03/04	2469216EE2XFMFWN0	GAYLORDTEXANRST&CONCT GRAPEVINE TX	\$17.68
03/04	03/06	2416405EGB01GRDAX	EXXONMOBIL 48195044 GRAPEVINE TX	\$10.00
MELINDA DOMAIN				
TOTAL [REDACTED]				\$694.20
02/11	02/13	2494300DV2MJG5PST	PIZZA HUT 034500 FERRIS TX	\$97.43
02/22	02/23	2469216E52XYBD82J	I-45 DONUTS FERRIS TX	\$50.25
02/28	03/01	2449216EB00144VB0	GIMKIT PRO - 1 YEAR WWW.GIMKIT.CO WA	\$59.88
02/28	03/01	2449216EB0015EQP2	GIMKIT PRO - 1 YEAR WWW.GIMKIT.CO WA	\$59.88
03/02	03/04	2469216EE2XK31R0S	SOUTHWES 5261490014220800-435-9792 TX	\$217.97
		06/26/22	BRIGHTWELL/TRISHA	
		1 WN E	DALLAS NEW ORLEANS	
		2 WN E	NEW ORLEANS DALLAS	
CLARK LOWERY				
TOTAL [REDACTED]				\$485.41
03/01	03/02	2413746ED01QJMSNB	USPS PO 4830750125 FERRIS TX	\$12.65
SHELLEY DAVIS				
TOTAL [REDACTED]				\$12.65

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)	\$19,649.40	32	\$233.23
Cash Advances	14.24% (v)	\$0.00	32	\$0.00

(v) - variable



FERRIS ISD

Account Number:



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