

HIGH COUNTRY BANK  
PO BOX 419734  
KANSAS CITY MO 64141-6734

Account Number Ending In: XXXX XXXX XXXX 0684



Please Detach And Enclose Top Portion With Payment

New Balance	Payment Due Date	Past Due Amount	Minimum Payment	Amount Enclosed
20,378.24	06/26/22	0.00	20,378.24	\$

Make Check Payable To:  
Card Services

☐ Please check box if making address change as indicated on the back

Card Services  
PO Box 875852  
Kansas City MO 64187-5852

CONTROL ACCOUNT  
SALIDA SD R-32-J/ATTN A/P  
627 OAK ST  
SALIDA CO 81201-3223

17191  
Q204



4314471024010684 2037824 2037824

Account Number Ending In: XXXX XXXX XXXX 0684

1-2

Summary of Account Activity			Payment Information	
Previous Balance	\$	13,571.95	Statement Closing Date	06/01/22
Payments	-	13,571.95		
Other Credits	-	0.00	New Balance	20,378.24
Purchases/Debits	+	20,378.24	Minimum Payment Due	20,378.24
Cash Advances	+	0.00	Payment Due Date	06/26/22
Finance Charges	+	0.00	Past Due Amount	0.00
New Balance		20,378.24		
Credit Limit		40,000.00		
Available Credit		17,580.00		

An amount followed by a minus (-) is a credit or a credit balance, unless otherwise indicated.

PAYMENT ADDRESS  
CARD SERVICES  
PO BOX 875852  
KANSAS CITY, MO 64187-5852

ACCOUNT INQUIRIES AND  
LOST OR STOLEN CARDS  
888-494-5141

HIGH COUNTRY BANK  
PO BOX 419734  
KANSAS CITY MO 64141-6734

Telephoning about billing errors will not preserve your rights under federal law. See the Billing Rights Summary on the reverse side.

Your rewards balance is: 10,028 Points

The above rewards balance may not reflect all transaction activity included on this statement.

Visit [www.rewards.umb.com](http://www.rewards.umb.com) to get your current rewards balance and redeem your rewards.

You may also call 855-861-2162.

Transaction Information					
Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount	
			TOTAL XXXX XXXX XXXX 0684	\$4,674.27-	
05/15	05/15	7471562GPEHM954QH	CK PAYMENT THANK YOU KANSAS CITY MO	4,674.27-	
			C LUTTRELL		
			TOTAL XXXX XXXX XXXX 2797	\$4,202.31	
04/30	05/02	2400097G95TZHGEQ1	BEAVER RUN RESORT BRECKENRIDGE CO	282.30	
			MCC: 7011 MERCHANT ZIP: 80424		
			LODGING CHECK-IN DATE: 04/29/22		
05/02	05/03	2401134GA0010KDJ2	SP DISC REVOLUTION HTTPSWWW.DISC CO	62.56	
			MCC: 5399 MERCHANT ZIP: 80234		
05/03	05/03	2469216GB2XKP9XB8	SSL ECOMM 888-388-3224 WI	7.74	
			MCC: 5969 MERCHANT ZIP: 54942		
05/04	05/05	2434285GQ0FVLDWY2	PIZZA RIO SALIDA CO	464.00	
			MCC: 5812 MERCHANT ZIP:		
05/06	05/08	2469216GF2XKAH14N	SPRINGHILL SUITES PUEBLO CO	169.00	
			MCC: 3770 MERCHANT ZIP: 81003		
			LODGING CHECK-IN DATE: 05/06/22		
05/06	05/08	2469216GF2XKAH15F	SPRINGHILL SUITES PUEBLO CO	169.00	
			MCC: 3770 MERCHANT ZIP: 81003		
			LODGING CHECK-IN DATE: 05/06/22		
05/06	05/08	2469216GF2XKAH15P	SPRINGHILL SUITES PUEBLO CO	169.00	
			MCC: 3770 MERCHANT ZIP: 81003		
			LODGING CHECK-IN DATE: 05/06/22		
05/06	05/08	2469216GF2XKAH15Z	SPRINGHILL SUITES PUEBLO CO	169.00	
			MCC: 3770 MERCHANT ZIP: 81003		
			LODGING CHECK-IN DATE: 05/06/22		
05/06	05/08	2469216GF2XKAH158	SPRINGHILL SUITES PUEBLO CO	169.00	
			MCC: 3770 MERCHANT ZIP: 81003		
			LODGING CHECK-IN DATE: 05/06/22		
05/06	05/08	2469216GF2XKAH16H	SPRINGHILL SUITES PUEBLO CO	169.00	
			MCC: 3770 MERCHANT ZIP: 81003		
			LODGING CHECK-IN DATE: 05/06/22		

Continued on next page

Transaction Information Continued

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
05/07	05/09	2475542GG7KAW5QWE	QUALITY INNS PUEBLO CO MCC: 3508 MERCHANT ZIP: 81008 LODGING CHECK-IN DATE: 05/06/22	129.00
05/07	05/09	2475542GG7KAW5QWN	QUALITY INNS PUEBLO CO MCC: 3508 MERCHANT ZIP: 81008 LODGING CHECK-IN DATE: 05/06/22	129.00
05/07	05/09	2475542GG7KAW5QWY	QUALITY INNS PUEBLO CO MCC: 3508 MERCHANT ZIP: 81008 LODGING CHECK-IN DATE: 05/06/22	129.00
05/07	05/09	2475542GG7KAW5QX6	QUALITY INNS PUEBLO CO MCC: 3508 MERCHANT ZIP: 81008 LODGING CHECK-IN DATE: 05/06/22	129.00
05/09	05/10	2401134GJ0003N8VM	NFHSNTWRK* CB23A74644U HTTPSNFHSNETW GA MCC: 8641 MERCHANT ZIP: 30341	69.99
05/09	05/10	2449215GHMH763QTJ	SQ *FUN STREET FAMI 877-417-4551 CO MCC: 7991 MERCHANT ZIP: 81201	350.00
05/11	05/12	2449216GL0001YXV8	SALIDASTEAMPLANT SALIDASTEAMPL CO MCC: 7929 MERCHANT ZIP: 81201	211.69
05/13	05/15	2444500GN8PT5RLHW	QUALITY INN CO190 COLORADO SPRI CO MCC: 3508 MERCHANT ZIP: 80905 LODGING CHECK-IN DATE: 05/11/22	230.40
05/13	05/15	2444500GN8PT5RLLG	QUALITY INN CO190 COLORADO SPRI CO MCC: 3508 MERCHANT ZIP: 80905 LODGING CHECK-IN DATE: 05/11/22	230.40
05/13	05/15	2444500GN8PT5RLP3	QUALITY INN CO190 COLORADO SPRI CO MCC: 3508 MERCHANT ZIP: 80905 LODGING CHECK-IN DATE: 05/11/22	230.40
05/13	05/15	2444500GN8PT5RLTQ	QUALITY INN CO190 COLORADO SPRI CO MCC: 3508 MERCHANT ZIP: 80905 LODGING CHECK-IN DATE: 05/11/22	230.40
05/16	05/17	2449215GRLR394FY3	ELITE SPORTSWEAR 800-345-4087 PA MCC: 5691 MERCHANT ZIP: 19604	869.85
05/16	05/17	2469216GR2XYLJSBZ	IN *WESTERN AWARDS AND RE303-6995691 CO MCC: 7399 MERCHANT ZIP: 80013	162.25
05/16	05/18	2423168GTRBGJ3WA8	SAFEWAY #2817 SALIDA CO MCC: 5411 MERCHANT ZIP: 81201	93.22
05/18	05/18	7471562GVEHM8ZRA9	CK PAYMENT THANK YOU KANSAS CITY MO	8,897.68-
05/18	05/19	2449215GSM18XZ5NP	ALLIANZ INSURANCE ALLIANZINS.US VA MCC: 6300 MERCHANT ZIP: 23233	13.50
05/18	05/19	2469216GS2XEYS6G1	SQ *THE DRUNKEN MUFFIN gosq.com CO MCC: 5462 MERCHANT ZIP: 81201	1,000.00
05/19	05/20	2401134GV0017L1E3	TREERING WWW.TREERING. CA MCC: 5734 MERCHANT ZIP: 94401	256.60
05/22	05/24	2469216GZ2XHXDQF7	SHERATON DENVER WEST LAKEWOOD CO MCC: 3503 MERCHANT ZIP: 80228 LODGING CHECK-IN DATE: 05/19/22	238.00
05/23	05/24	2469216GZ2XK9REJ6	SQ *THE DRUNKEN MUFFIN gosq.com CO MCC: 5462 MERCHANT ZIP: 81201	100.00
05/23	05/24	2469216GZ2XS26WQ7	IN *WESTERN AWARDS AND RE303-6995691 CO MCC: 7399 MERCHANT ZIP: 80013	1,105.98
05/23	05/25	2469216H02XQ3Y5PP	SHERATON DENVER WEST LAKEWOOD CO MCC: 3503 MERCHANT ZIP: 80228 LODGING CHECK-IN DATE: 05/19/22	37.50
05/23	05/25	2469216H02XQ3Y5PZ	SHERATON DENVER WEST LAKEWOOD CO MCC: 3503 MERCHANT ZIP: 80228 LODGING CHECK-IN DATE: 05/19/22	37.50
05/23	05/25	2469216H02XQ3Y5QX	SHERATON DENVER WEST LAKEWOOD CO MCC: 3503 MERCHANT ZIP: 80228 LODGING CHECK-IN DATE: 05/19/22	357.00
05/23	05/25	2469216H02XQ3Y5SJ	SHERATON DENVER WEST LAKEWOOD CO MCC: 3503 MERCHANT ZIP: 80228 LODGING CHECK-IN DATE: 05/19/22	357.00
05/23	05/25	2469216H02XQ3Y513	SHERATON DENVER WEST LAKEWOOD CO MCC: 3503 MERCHANT ZIP: 80228 LODGING CHECK-IN DATE: 05/19/22	357.00
05/24	05/25	2449215H0RTNQY8M8	PAYPAL *ETSY INC 402-935-7733 NY MCC: 5699 MERCHANT ZIP: 11201	206.02
05/24	05/25	2449216H0000YKGZ0	CHSCA WWW.COLOHSCA. CO MCC: 8398 MERCHANT ZIP: 80013	40.00
05/24	05/25	2449216H0000YFYV	CHSCA WWW.COLOHSCA. CO MCC: 8398 MERCHANT ZIP: 80013	40.00
05/24	05/25	2469216H02XLD7M4N	IN *WESTERN AWARDS AND RE303-6995691 CO MCC: 7399 MERCHANT ZIP: 80013	338.10
05/25	05/26	2473309H12DL4XHY0	BLACK RIFLE COFFEE COMPA 385-262-7184 TX MCC: 5812 MERCHANT ZIP: 78201	50.00
05/26	05/27	2433239H3000FJSN7	PYGRAPHICS 800-2227536 TX MCC: 8299 MERCHANT ZIP: 76226	624.00
05/26	05/27	2449215H2LW14MDV3	BT ADAMSTATEVBALLCAMP 515-598-9540 IA MCC: 7032 MERCHANT ZIP: 50010	1,102.50
05/27	05/29	2401339H402VE2JEW	BROWN DOG COFFEE SALIDA CO MCC: 5812 MERCHANT ZIP:	50.00
05/27	05/29	2404083H3S66GNSBQ	SALIDA MOUNTAIN SPORTS SALIDA CO MCC: 5655 MERCHANT ZIP:	50.00
05/27	05/29	2423168H4RBGJLT20	SAFEWAY #2817 SALIDA CO MCC: 5411 MERCHANT ZIP: 81201	50.00
05/27	05/29	2423168H4RBGJRH8B	SAFEWAY #2817 SALIDA CO MCC: 5411 MERCHANT ZIP: 81201	58.09
05/27	05/29	2424760H38R02KZ4Q	SHOP4TEAMS COM CHEERETC C779-770-2196 WI MCC: 5655 MERCHANT ZIP: 53139	386.00
05/27	05/29	2444500H400T5MYE7	CKE*TACOS EL TAPATIO SALI SALIDA CO MCC: 5812 MERCHANT ZIP:	50.00

Continued on next page

1-2

1

## Transaction Information Continued

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
05/27	05/29	2449215H3RVQF19ED	SQ *CAFE DAWN SALIDA CO MCC: 5814 MERCHANT ZIP: 81201	25.00
05/27	05/29	2469216H32XWKW2N0	SQ *COFFEE BY TOPO gosq.com CO MCC: 5814 MERCHANT ZIP: 81201	151.00
05/27	05/29	2469216H32Y0HPAZP	SQ *NEXT EDDY LLC SALIDA CO MCC: 5941 MERCHANT ZIP: 81201	50.00
05/27	05/29	2469216H42XL5LHH8	TST* Amicas Pizza & Micr Salida CO MCC: 5812 MERCHANT ZIP: 81201	50.00
05/27	05/29	2475542H4JMDMQFN9	THE BEEKEEPERS HONEY BOUT SALIDA CO MCC: 5947 MERCHANT ZIP: 81201	50.00
05/31	06/01	2444500H800PT2AKW	CKE*TACOS EL TAPATIO SALI SALIDA CO MCC: 5812 MERCHANT ZIP:	50.00
05/31	06/01	2469216H72Y12XWG1	SQ *THE DRUNKEN MUFFIN gosq.com CO MCC: 5462 MERCHANT ZIP: 81201	144.00
06/01	06/01	2469216H82XQSH71Y	WPY*Gold Crown Foundation855-999-3729 CO MCC: 7032 MERCHANT ZIP: 80202	650.00
<b>M BLACKBURN</b>				
<b>TOTAL XXXX XXXX XXXX 9647 \$7,278.25</b>				
05/02	05/03	2405523GA2DYTAHXB	ACADEMIC THERAPY WEB 800-422-7249 CA MCC: 7399 MERCHANT ZIP: 94949	792.00
05/03	05/04	2411343GQHEYXAAH9	The Webstaurant Store Inc717-392-7472 PA MCC: 5099 MERCHANT ZIP: 17602	139.19
05/04	05/06	2474455GDD331FAP4	RAYMOND GEDDES 888-4311722 MD MCC: 5999 MERCHANT ZIP: 21206	52.42
05/05	05/06	2401134GD001QT2PR	MEOW WOLF HTTPSMEOWWOLF NM MCC: 7922 MERCHANT ZIP:	300.00
05/06	05/06	2420429GE01L8YDDH	GOOGLE GSUITE_salidascho650-2530000 CA MCC: 7372 MERCHANT ZIP: 94043	10.00
05/06	05/08	2405523GF11GWAK8T	ANTLERS HOTEL COLORADO SPRI CO MCC: 7011 MERCHANT ZIP: 80903 LODGING CHECK-IN DATE: 05/03/22	720.94
05/06	05/08	2405523GF11GWAK90	ANTLERS HOTEL COLORADO SPRI CO MCC: 7011 MERCHANT ZIP: 80903 LODGING CHECK-IN DATE: 05/03/22	669.94
05/06	05/08	2411343GFHF10VPLV	The Webstaurant Store Inc717-392-7472 PA MCC: 5099 MERCHANT ZIP: 17602	2,007.62
05/07	05/08	2449216GF000GP6MJ	ENOM.COM ENOM.COM WA MCC: 7392 MERCHANT ZIP: 98033	1.20
05/08	05/09	2401134GG000FHPV0	ZOOM.US 888-799-9666 WWW.ZOOM.US CA MCC: 4814 MERCHANT ZIP: 95113	16.28
05/09	05/10	2443654GJ0QBTZYQ7	CONTROL COMPONENTS 205-6200262 AL MCC: 5085 MERCHANT ZIP: 35124	75.04
05/09	05/10	2469216GH2XYXAZY3	SQ *COFFEE BY TOPO gosq.com CO MCC: 5814 MERCHANT ZIP: 81201	734.00
05/10	05/11	2490641GJ48W2ZEJG	WAVE - *OVIERRE INDUSTRIE719-2213171 CO MCC: 5399 MERCHANT ZIP: 81201	310.00
05/10	05/12	2463923GKS66MQBAW	COLORADO SCHOOL COUNSELOR720-5052711 CO MCC: 8699 MERCHANT ZIP: 80922	399.00
05/10	05/12	2469216GK2XG9Z3B0	TST* Amicas Pizza & Micr Salida CO MCC: 5812 MERCHANT ZIP: 81201	299.39
05/12	05/13	2449215GLS16JAMDK	PAYPAL *EBAY US 402-935-7733 CA MCC: 5311 MERCHANT ZIP: 95131	84.73
05/16	05/17	2449215GRS1Q5VTJS	PAYPAL *STUDY.COM 402-935-7733 CA MCC: 8244 MERCHANT ZIP: 94041	31.68
05/17	05/18	2449215GTS1E0GMP7	PAYPAL *TUNNYBUNSL TUN 402-935-7733 CA MCC: 5462 MERCHANT ZIP: 95131	402.00
05/18	05/19	2449215GSS1FQ8D6A	PAYPAL *SPRINKLERWA 281-500-9800 TX MCC: 780 MERCHANT ZIP: 77095	197.10
05/18	05/20	2475542GW4D0606ZK	FIMCO SCHABEN AGSPRAY NORTH SIOUX C SD MCC: 5046 MERCHANT ZIP: 57049	35.72

## Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account

Current Billing Period Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	13.25(v)	0.00	0.00
Cash Advances	17.25(v)	0.00	0.00
(v) = Variable Rate			

Periodic rates and APRs may vary. See your Cardmember Agreement for an explanation. There is a 25-day grace period for Purchases but not for Cash Advances. You can avoid additional finance charges on Purchases if you pay the New Balance within 25 days of the Statement Closing Date (which may not be the same as the Payment Due Date). See reverse side for important information and disclosures and, if an Annual Fee was posted above, regarding renewals.

# BILLING RIGHTS SUMMARY

## In case of Errors or Questions About Your Bill

If you think your bill is wrong or if you need more information about a transaction on your bill, write to us on a separate sheet at the address shown below as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are

investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

### Special Rule for Credit Card Purchases.

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase).

SEND INQUIRIES AND BILLING ERROR NOTICES TO: Card Center, P.O. Box 419734, Kansas City, MO. 64141 (800) 821-5184. In the Kansas City area, call 816-843-2000. Telephoning us will not preserve your Billing Error Rights.

In order to be credited to your account on the date received, your payment must be accompanied by the top portion of your statement and must be received at P.O. Box 219736, Kansas City, Missouri 64121-9736 by 10:00 a.m. Payments received at such location after 10:00 a.m. will be credited on the following business day, and payments received at any other address will be credited promptly but may be delayed up to five (5) days.

Notice regarding electronic collection of your check. When you send us a check drawn on a consumer account as payment on your account, you consent to our converting the check to an electronic (ACH) debit to collect it. See your Cardholder Agreement for further information. If we are unable to collect the debit electronically, you consent to our creation of a paper draft in the amount of your original check, which we will send to your financial institution for collection.

## EXPLANATION OF FINANCE CHARGES

**1. Finance Charges.** During the Billing Period that ends on the "Statement Closing Date" printed on the front of each Monthly Statement, your Account may, subject to stated exceptions and conditions, be assessed a Finance Charge for the applicable Billing Period. The Finance Charge may consist of one or more of the following: a cash advance fee finance charge (which is a fixed amount) and/or a periodic rate finance charge. Any periodic rate finance charge charged to your Account during the Current Billing Period is calculated by multiplying a monthly periodic rate times the "Cash Advance Average Daily Balance", the "Purchase Advance Average Daily Balance" and each "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" of your Account for the Current Billing Period and, if applicable, times the "Purchase Advance Average Daily Balance" of your Account for the immediately-preceding Billing Period (the "Previous Billing Period").

**2. Balance Computation.** The Cash Advance Average Daily Balance of your Account for the Current Billing Period is computed by adding together the "Cash Advance Daily Balance" for each day in the Current Billing Period and dividing that sum by the number of days in the Current Billing Period. The "Purchase Advance Average Daily Balance" of your Account for the Current Billing Period is computed by adding together the "Purchase Advance Daily Balance" for each day in the Current Billing Period (exclusive of Same-as-Cash Purchases and other Promotional items) and dividing that sum by the number of days in the Current Billing Period. The "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" for the Current Billing Period of each Same-as-Cash Purchase or Promotional item on your Account is computed by adding together the Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period.

The "Cash Advance Daily Balance", "Purchase Advance Daily Balance" and "Same-as-Cash Purchase (or Promotional Item) Daily Balance" for each day in the Current Billing Period are calculated as explained below. For purposes of such calculations, each qualifying Purchase made under a "Same-as-Cash Program" is referred to as a "Deferral" for the period of time (the "Deferral Period") during which no periodic rate finance charge is assessed to your account for the Same-as-Cash Purchase pursuant to the terms and conditions of the promotional program. The transaction information section on the front of each Monthly Statement will reflect the amount of each Same-as-Cash Purchase and Promotional item posted to your Account, together with the date on which the Deferral Period for a Same-as-Cash Purchase will expire.

A. If the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full within 25 days of the Statement Closing Date shown thereon, then: (i) the Cash Advance Daily Balance for each day of the Current Billing Period is calculated by taking the amount of all of your posted unpaid Cash Advances as of the beginning of that day, adding any new Cash Advances posted to your Account as of that day and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Cash Advances, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period will be zero, and the Purchase Advance Average Daily Balance will not be computed during the Current Billing Period.

B. If, however, the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was not paid in full on or before the Payment Due Date shown thereon, then (i) the Cash Advance Daily Balance for each day in the Current Billing Period is calculated in the same way as described in subsection 2.A (i) above, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period is calculated by taking the amount of all posted unpaid Purchase Advances (exclusive of Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges on your Account as of the beginning of that day, adding any new Purchase Advances (other than Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Purchase Advances (other than Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges.

C. Each Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period is equal to the difference between the original amount of the Same-as-Cash Purchase or Promotional Item and the sum of all payments or credits posted to your Account prior to and as of that day that were applied against the Same-as-Cash Purchase or Promotional Item. The Purchase Advance Average Daily Balance for the Previous Billing Period (exclusive of Same-as-Cash Purchases and Promotional items) is calculated by adding together the Purchase Advance Daily Balance for each day in the Previous Billing Period and dividing that sum by the number of days in the Previous Billing Period. The Purchase Advance Daily Balance for each day in the Previous Billing Period is calculated by taking the amount of all Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges first posted to your Account during the Previous Billing Period that remain unpaid as of the beginning of that day, adding any new Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your unpaid Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges. The balances for Same-as-Cash purchases will be included in the Purchase Advance Average Daily Balance when the applicable Deferral Period expires and will no longer appear on your Monthly Statement as a separate Same-as-Cash (or promotional item Daily Balance).

### 3. Free Ride Period.

A. Cash Advances. A periodic rate finance charge applies to all Cash Advances from the date they are posted to your Account until paid in full.

B. Same-as-Cash Purchases. Although a periodic rate finance charge will accrue monthly on a Same-as-Cash Purchase from the date it is first posted to your Account, the accrued periodic rate finance charges will not be charged to your Account if the full amount of the Same-as-Cash Purchase is paid by the end of its Deferral Period. At the end of the Deferral Period, however, if the full amount of the Same-as-Cash Purchase has not been paid, the periodic rate finance charges that accrued on the Same-as-Cash Purchase during the prior Billing Periods of its Deferral period, and a periodic rate finance charge on the unpaid balance of the Same-as-Cash Purchase for the Current Billing Period, will be charged to your Account. A periodic rate finance charge on a Same-as-Cash Purchase whose Deferral Period has expired will continue to be charged to your Account during each following Billing Period in which any portion of the Same-as-Cash Purchase remains unpaid. On the front side of each Monthly Statement, the amount of the periodic rate finance charge for each Same-as-Cash Purchase whose Deferral Period has expired (i) appears in the transaction information section, and (ii), on the last page, is included in the "Account Summary" or the "Finance Charge" box, but will not be part of the "Finance Charge Computation" disclosed in the "Finance Charge Information" box. After expiration of the Deferral Period, Same-as-Cash Purchases will no longer be reported on your Monthly Statement.

C. Other Purchase Advances. Purchase Advances (including Promotional items, but excluding Same-as-Cash Purchases) and return check charges and documentation charges first posted to your Account during the Current Billing Period incur a periodic rate finance charge from the date they are posted to your Account until paid in full, unless (i) the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full on or before the Payment Due Date shown thereon, and (ii) the New Balance (after subtracting all Deferrals) shown on your Current Monthly Statement is paid in full on or before the Payment Due Date shown thereon. If the conditions described in (i) and (ii) above are both satisfied, you will avoid periodic rate finance charges on all Purchase Advances (including on Promotional items that are not Cash Advances, and other than accruals on Deferrals), return check charges and documentation charges first posted during the Current Billing Period. If the condition described in (i) above (relating to the payment of your prior balance) is satisfied, but the condition described in (ii) above (relating to the payment of your current balance) is not satisfied, then, at the beginning of the immediately-following Billing Period, a periodic rate finance charge will be assessed on all Purchase Advances (including Promotional items that are not Cash Advances, but excluding Deferrals) first posted to your Account during the Current Billing Period; the amount of such Finance Charge (exclusive of Finance Charges on Promotional items) will appear on your immediately-following Monthly Statement, and will show the dollar amount of the Current Billing Period Purchase Advance Average Daily Balance on which it was calculated (such Purchase Advance Average Daily Balance will be identified on the front of the last page of such following Monthly Statement as your "Average Daily Balance" for the "Previous Billing Period").