



September 2020 Statement

Open Date: 08/20/2020 Closing Date: 09/17/2020

Account: 5528 7400 3930 7155



Mastercard® Community Card
YVEDDI (CPN 001706966)

Cardmember Service 1-866-552-8855
BUS 30 ELN 8 12

New Balance	\$16,031.19
Minimum Payment Due	\$8,098.00
Payment Due Date	10/16/2020

Reward Points	
Earned This Statement	11,535
Reward Center Balance as of 09/16/2020	362,169
For details, see your rewards summary.	

Activity Summary		
Previous Balance	+	\$17,298.98
Payments	-	\$12,965.59 ^{CR}
Other Credits		\$0.00
Purchases	+	\$11,534.99
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged	+	\$162.81
New Balance	=	\$16,031.19
Past Due		\$0.00
Minimum Payment Due		\$8,098.00
Credit Line		\$25,000.00
Available Credit		\$8,968.81
Days in Billing Period		29

Payment Options:

Mail payment coupon
with a check

Pay online at
myaccountaccess.com

Pay by phone
1-866-552-8855

Please detach and send coupon with check payable to: Cardmember Service CPN 001706966



0055287400393071550008098000016031193

24-Hour Cardmember Service: 1-866-552-8855

- to pay by phone
- to change your address

000013633 02 SP 000638582064868 P Y

YVEDDI
ACCOUNTS PAYABLE
533 N CAROLINA AVE
BOONVILLE NC 27011-8943



Account Number	5528 7400 3930 7155
Payment Due Date	10/16/2020
New Balance	\$16,031.19
Minimum Payment Due	\$8,098.00

Amount Enclosed \$ _____

Cardmember Service

P.O. Box 790408
St. Louis, MO 63179-0408



What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, please call us at the telephone number on the front of this statement, or write to us at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335.

In your letter or call, give us the following information:

- ▶ Account information: Your name and account number.
 - ▶ Dollar amount: The dollar amount of the suspected error.
 - ▶ Description of Problem: 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. 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 you 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:

1. 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.)
2. 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.
3. 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: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335. 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.

Important Information Regarding Your Account

1. INTEREST CHARGE: Method of Computing Balance Subject to Interest Rate: We calculate the periodic rate or interest portion of the **INTEREST CHARGE** by multiplying the applicable Daily Periodic Rate ("**DPR**") by the Average Daily Balance ("**ADB**") (including new transactions) of the Purchase, Advance and Balance Transfer categories subject to interest, and then adding together the resulting interest from each category. We determine the **ADB** separately for the Purchases, Advances and Balance Transfer categories. To get the **ADB** in each category, we add together the daily balances in those categories for the billing cycle and divide the result by the number of days in the billing cycle. We determine the daily balances each day by taking the beginning balance of those Account categories (including any billed but unpaid interest, fees, credit insurance and other charges), adding any new interest, fees, and charges, and subtracting any payments or credits applied against your Account balances that day. We add a Purchase, Advance or Balance Transfer to the appropriate balances for those categories on the later of the transaction date or the first day of the statement period. Billed but unpaid interest on Purchases, Advances and Balance Transfers is added to the appropriate balances for those categories each month on the statement date. Billed but unpaid Advance Transaction Fees are added to the Advance balance of your Account on the date they are charged to your Account. Any billed but unpaid fees on Purchases, credit insurance charges, and other charges are added to the Purchase balance of the Account on the date they are charged to the Account. Billed but unpaid fees on Balance Transfers are added to the Balance Transfer balance of the Account on the date they are charged to the Account. In other words, billed and unpaid interest, fees, and charges will be included in the **ADB** of your Account that accrues interest and will reduce the amount of credit available to you. To the extent credit insurance charges, overlimit fees, Annual Fees, and/or Travel Membership Fees may be applied to your Account, such charges and/or fees are not included in the **ADB** calculation for Purchases until the first day of the billing cycle following the date the credit insurance charges, overlimit fees, Annual Fees and/or Travel Membership Fees (as applicable) are charged to the Account. Prior statement balances subject to an interest-free period that have been paid on or before the payment due date in the current billing cycle are not included in the **ADB** calculation.

2. Payment Information: You must pay us in U.S. Dollars with checks or similar payment instruments drawn on a financial institution located in the United States. We will also accept payment in U.S. Dollars via the Internet or phone or previously established automatic payment transaction. We may, at our option, choose to accept a payment drawn on a foreign financial institution. However, you will be charged and agree to pay any collection fees required in connection with such a transaction. The date you mail a payment is different than the date we receive that payment. The payment date is the day we receive your check or money order at Cardmember Service, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your electronic or phone payment. All payments by check or money order accompanied by a payment coupon and received at this payment address will be credited to your Account on the day of receipt if received by 5:00 p.m. CT on any banking day. Mailed payments that do not include the payment coupon and/or are mailed to a different address will be processed within 5 banking days of receipt and credited to your Account on the day of receipt. In addition, if you mail your payment without a payment coupon or to an incorrect address, it may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and possible suspension of your Account. Internet and telephone payment options are available, and crediting times vary (but generally must be made before 5:00 p.m. CT to 8 p.m. CT depending on what day and how the payment is made). If you are making an internet or telephone payment, please contact Cardmember Service for times specific to your Account and your payment option. Banking days are all calendar days except Saturday, Sunday and federal holidays. Payments due on a Saturday, Sunday or federal holiday and received on those days will be credited on the day of receipt. There is no prepayment penalty if you pay your balance at any time prior to your payment due date.

3. Credit Reporting: We may report information on your Account to Credit Bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report.



September 2020 Statement 08/20/2020 - 09/17/2020
 YVEDDI (CPN 001706966)

Cardmember Service ☎ 1-866-552-8855



Community Card Rewards

Rewards Center Activity as of 09/16/2020	
Rewards Center Activity*	0
Rewards Center Balance	362,169

*This item includes points redeemed, expired and adjusted.

Rewards Earned	This Statement	Year to Date
Points Earned on Net Purchases	11,535	104,308
Total Earned	11,535	104,308

Points Expiring on 09/30/2020: 16209

For rewards program inquiries and redemptions, call 1-888-229-8864 from 8:00 am to 10:00 pm (CST) Monday through Friday, 8:00 am to 5:30 pm (CST) Saturday and Sunday. Automated account information is available 24 hours a day, 7 days a week.

Important Messages

Paying Interest: You have a 24 to 30 day interest-free period for Purchases provided you have paid your previous balance in full by the Payment Due Date shown on your monthly Account statement. In order to avoid additional INTEREST CHARGES on Purchases, you must pay your new balance in full by the Payment Due Date shown on the front of your monthly Account statement.

There is no interest-free period for transactions that post to the Account as Advances or Balance Transfers except as provided in any Offer Materials. Those transactions are subject to interest from the date they post to the Account until the date they are paid in full.

Speed through checkout while earning rewards with PayPal. Go to the Mobile App or manage your account online. Link your card to PayPal today.

Account Security is very important to you and to us. When you use your Card to make a purchase, particularly over the phone or online, you may be asked to provide a card security code, sometimes called a CVV. This information is used to help confirm that it is you using the Card and that the Card is authentic.

Transactions TRIVETTE,LINDA Credit Limit \$4500

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
08/24	08/19	1300	QUALITY INN MT. AIRY 3367892000 NC	\$81.35	_____
08/28	08/27	1653	USPS PO BOXES ONLINE 800-782-6724 DC	\$56.00	_____
08/31	08/27	2230	DOLLAR GENERAL #11218 YADKINVILLE NC	\$38.70	_____
08/31	08/28	0139	YADKINVILLE QUALITY HD YADKINVILLE NC	\$5.54	_____
09/11	09/10	8265	USPS PO 3621200017 DOBSON NC	\$56.00	_____
09/14	09/11	2629	HAMPTON INNS JONESTOWN NC	\$147.05	_____
Total for Account 5528 7400 3930 7171				\$384.64	



Transactions CHAPPELL,REGINA Credit Limit \$5000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
08/21	08/19	9868	BUDGET INN JONESVILLE JONESVILLE NC	\$325.00	_____
08/27	08/25	9458	BUDGET INN JONESVILLE 336-835-3609 NC	\$325.00	_____
09/04	09/02	1778	BUDGET INN JONESVILLE JONESVILLE NC	\$450.00	_____
09/09	09/08	0026	AHA PROCESS INC 2814265300 TX	\$99.00	_____
Total for Account 5528 7400 3930 7205				\$1,199.00	

Transactions COCKERHAM,JEFF Credit Limit \$5000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
08/20	08/19	2995	WAL-MART #6789 KING NC	\$46.28	_____
08/24	08/21	5573	ADVANCE AUTO PARTS #41 MT AIRY NC	\$33.98	_____
08/28	08/27	0081	PARKWAY FORD WINSTON SALEM NC	\$30.45	_____
09/08	09/04	0457	ADVANCE AUTO PARTS #41 YADKINVILLE NC	\$66.98	_____
Total for Account 5528 7400 3930 7221				\$177.69	

Transactions FOWLER,CHRISTOPHER D Credit Limit \$25000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
08/20	08/19	5637	Amazon.com*MM8V90ZA0 Amzn.com/bill WA	\$138.76	_____
08/25	08/25	2202	Amazon.com*MM6NG1GY0 Amzn.com/bill WA	\$165.41	_____
08/27	08/26	8645	AMAZON.COM*MU60T8FS1 A AMZN.COM/BILL WA	\$139.86	_____
08/28	08/27	1168	AMZN Mktp US*MU1526N01 Amzn.com/bill WA	\$282.62	_____
09/01	08/31	4369	LOWES #00907* 866-483-7521 NC	\$248.22	_____
09/04	09/03	5476	AMZN Mktp US*MU22P7F30 Amzn.com/bill WA	\$52.38	_____
09/04	09/03	3427	AMAZON.COM*MU6S55FB0 A AMZN.COM/BILL WA	\$39.58	_____
09/10	09/09	7803	AMZN Mktp US*MU7QR8WN1 Amzn.com/bill WA	\$19.20	_____
09/10	09/10	4610	AMZN Mktp US*MU3I31YG1 Amzn.com/bill WA	\$64.04	_____
09/14	09/11	3899	SAMSCLUB.COM 888-746-7726 AR	\$176.03	_____
09/17	09/16	8166	SPECTRUM 855-707-7328 NC	\$134.98	_____
Total for Account 5528 7400 3954 3148				\$1,461.08	

Transactions PAYNE,KATHY Credit Limit \$500

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					



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1-866-552-8855



Transactions PAYNE, KATHY Credit Limit \$500

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
08/21	08/20	1551	USPS PO 3609280211 BOONVILLE NC	\$49.80	_____
08/26	08/25	6673	USPS PO 3609280211 BOONVILLE NC	\$6.60	_____
08/28	08/27	4247	USPS PO 3609280211 BOONVILLE NC	\$4.40	_____
09/02	09/01	8990	USPS PO 3609280211 BOONVILLE NC	\$7.95	_____
09/02	09/01	9071	USPS PO 3609280211 BOONVILLE NC	\$3.30	_____
09/04	09/03	3350	USPS PO 3609280211 BOONVILLE NC	\$12.10	_____
09/09	09/08	1318	USPS PO 3609280211 BOONVILLE NC	\$1.65	_____
09/11	09/10	6268	USPS PO 3609280211 BOONVILLE NC	\$8.15	_____
09/16	09/15	9267	USPS PO 3609280211 BOONVILLE NC	\$6.25	_____
Total for Account 5528 7400 3954 8287				\$100.20	

Transactions WRENN, RHONDA Credit Limit \$5000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
08/20	08/19	2884	DCDEE CBC RALEIGH NC	\$25.00	_____
08/20	08/19	5276	DCDEE CBC CONV FEE RALEIGH NC	\$1.50	_____
08/27	08/26	3505	AMZN Mktp US*MM7CE6KB2 Amzn.com/bill WA	\$159.96	_____
08/27	08/26	4204	AMZN Mktp US*MU1RI5FX1 Amzn.com/bill WA	\$562.48	_____
08/27	08/27	1370	AMZN Mktp US*MM01Z7B90 Amzn.com/bill WA	\$84.55	_____
08/28	08/27	5280	AMZN Mktp US*MU8Q30ZJ1 Amzn.com/bill WA	\$477.80	_____
08/31	08/30	9772	AMZN Mktp US*MM44E32D0 Amzn.com/bill WA	\$45.60	_____
08/31	08/27	9792	TTAS WEB 270-7454041 KY	\$1,000.00	_____
08/31	08/28	5469	AMZN Mktp US*MU4HM4JO1 Amzn.com/bill WA	\$315.18	_____
09/01	08/31	9388	AMZN Mktp US*MU7CJ2GG1 Amzn.com/bill WA	\$152.08	_____
09/02	09/01	9720	AMZN Mktp US*MU4ZY03J2 Amzn.com/bill WA	\$1,119.99	_____
09/03	09/02	0285	ADOBE ACROPRO SUBS 8004438158 CA	\$54.41	_____
09/03	09/02	5895	DCDEE CBC RALEIGH NC	\$25.00	_____
09/03	09/02	1746	DCDEE CBC CONV FEE RALEIGH NC	\$1.50	_____
09/04	09/03	4022	Amazon.com*MU1DV5EY2 Amzn.com/bill WA	\$1,408.00	_____
09/09	09/09	1284	AMZN Mktp US*MU31M1RN1 Amzn.com/bill WA	\$785.29	_____
09/11	09/10	2031	STAPLS7307479526000003 877-8267755 GA	\$18.46	_____
09/11	09/11	4797	AMZN Mktp US*MU2U477A2 Amzn.com/bill WA	\$31.27	_____
09/14	09/13	7047	AMZN MKTP US*M49OP0ZN1 AMZN.COM/BILL WA	\$727.33	_____
09/14	09/11	3452	AMZN Mktp US*MU8TT87O2 Amzn.com/bill WA	\$275.66	_____
09/17	09/16	4277	AMZN Mktp US*MU66U9I00 Amzn.com/bill WA	\$66.17	_____
Total for Account 5528 7400 3955 3394				\$7,337.23	



Transactions MONEY, LISA Credit Limit \$2500

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
08/20	08/18	9558	DOLLAR GENERAL #13692 BOONVILLE NC	\$27.76	_____
09/03	09/02	4837	LOWES #01653* ELKIN NC	\$847.39	_____
Total for Account 5528 7400 3955 3402				\$875.15	

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
08/28	08/23	0023	PAYMENT THANK YOU	\$3,838.06CR	_____
08/28	08/23	0024	PAYMENT THANK YOU	\$1,124.72CR	_____
08/28	08/23	0025	PAYMENT THANK YOU	\$2,924.82CR	_____
08/28	08/23	0026	PAYMENT THANK YOU	\$49.35CR	_____
08/28	08/23	0027	PAYMENT THANK YOU	\$400.59CR	_____
09/09	09/07	0039	PAYMENT THANK YOU	\$917.28CR	_____
09/09	09/07	0040	PAYMENT THANK YOU	\$249.97CR	_____
09/09	09/07	0041	PAYMENT THANK YOU	\$76.00CR	_____
09/09	09/07	0042	PAYMENT THANK YOU	\$285.15CR	_____
09/10	09/06	0045	PAYMENT THANK YOU	\$27.76CR	_____
09/10	09/06	0046	PAYMENT THANK YOU	\$859.19CR	_____
09/10	09/06	0047	PAYMENT THANK YOU	\$2,212.70CR	_____
Interest Charged					
09/17			INTEREST CHARGE ON PURCHASES	\$162.81	_____
TOTAL INTEREST FOR THIS PERIOD				\$162.81	
Total for Account 5528 7400 3930 7155				\$12,802.78CR	

2020 Totals Year-to-Date	
Total Fees Charged in 2020	\$116.00
Total Interest Charged in 2020	\$1,608.19

Interest Charge Calculation

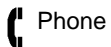
Your Annual Percentage Rate (APR) is the annual interest rate on your account.

**APR for current and future transactions.

Balance Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
**BALANCE TRANSFER	\$0.00	\$0.00	YES	\$0.00	13.99%	
**PURCHASES	\$16,031.19	\$14,648.39	YES	\$162.81	13.99%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	23.99%	



Contact Us



Phone

Voice: 1-866-552-8855
TDD: 1-888-352-6455
Fax: 1-866-807-9053



Questions

Cardmember Service
P.O. Box 6353
Fargo, ND 58125-6353



Mail payment coupon
with a check

Cardmember Service
P.O. Box 790408
St. Louis, MO 63179-0408



Online

myaccountaccess.com

End of Statement



YVEDDI

Link your credit card to PayPal today!!!

Earn rewards while you shop the millions of sites that accept PayPal.
Experience faster checkouts, added security and convenience.
It's all there for you when you link your card to PayPal.

Link your card in the Mobile App or online today.

Recent updates to your account may impact your eligibility to enroll in PayPal. Account must be open and in good standing to earn and redeem rewards and benefits. Rewards are based on eligible net purchases (purchases minus credits and returns). Not all transactions are eligible to earn rewards, limitations apply.
See your Cardmember Agreement for details.

