

**SUMMARY OF ACCOUNT ACTIVITY**

Previous Balance	\$3,557.37
- Payments	\$3,707.37
- Other Credits	\$10.28
+ Purchases	\$2,202.45
+ Other Debits	\$0.00
+ Cash Advances	\$0.00
Past Due Amount	\$0.00
<b>Fees Charged</b>	<b>\$0.00</b>
<b>Interest Charged</b>	<b>\$0.00</b>
<b>New Balance</b>	<b>\$2,042.17</b>
Account Number Ending In	7596
Credit Limit	\$10,000.00
Available Credit	\$7,957.00
Statement Closing Date	12/28/2019
Days this Billing Cycle	30

**PAYMENT INFORMATION**

New Balance	\$2,042.17
<b>Minimum Payment Due (MPD)</b>	<b>\$61.00</b>
<b>Payment Due Date</b>	<b>1/25/2020</b>

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$35.00 late fee.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. The minimum payment due (MPD) displayed is a total minimum payment due including overlimit and/or delinquency. The example below does not take the overlimit and/or delinquent amount into consideration.

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	6 years	\$2,529.00
\$64.00	3 years	\$2,317.00 ( Savings = \$212.00 )

If you would like information about credit counseling services, call 877-316-6322.

**TO CONTACT US**

For Member Service, please call: 1-800-547-5532  
 To report a lost or stolen card, please call: 1-800-547-5532  
 Website: [www.advantiscu.org](http://www.advantiscu.org)

Send notice of billing errors to:  
 PO Box 14220, Portland, OR 97293-0220

New Balance	Payment Due Date	Amount Past Due	Minimum Payment Due
\$2,042.17	1/25/2020	\$0.00	\$61.00

See Reverse Side for Important Information and Billing Rights Summary

5617 SQH 002 7 28 191227 0 PAGE 1 of 3 1 0 3875 6100 A33C O1AB5617

Please detach this portion and return with your payment to ensure proper credit. Retain upper portion for your records.

Advantis CU  
 PO Box 14220  
 Portland, OR 97293-0220



**Account Number Ending In 7596**

New Balance	\$2,042.17
<b>Payment Due Date</b>	<b>1/25/2020</b>
<b>Minimum Payment Due</b>	<b>\$61.00</b>
<b>Amount Enclosed</b>	<b>\$</b> <span style="border: 1px solid black; display: inline-block; width: 100px; height: 15px;"></span>

- \* Do not fold, staple, clip, send cash or non-US funds
- \* Please detach and enclose bottom portion with payment
- \* Make checks or money orders payable to:

If you participate in auto pay, see Fees and Interest section for payment information.  
 Payments received as instructed will be posted to your account on the day of receipt.  
 Non-conforming payments may be subject to a 5 day delay in posting.

RICHARD R BOSCH  
 TOWNHOUSE 11  
 255 SW HARRISON ST  
 PORTLAND OR 97201-5338



Advantis Visa Payments  
 PO Box 37035  
 Boone IA 50037-0035



### Computation of Interest

A. If the New Balance shown on this statement is paid in full by the Payment Due Date shown on this statement, no INTEREST CHARGE will be imposed on Current Cycle Purchases (which are the purchases itemized on this statement). Each cash advance under your account, including advances by check, will be subject to an INTEREST CHARGE beginning on the date the advance is posted to your account. INTEREST CHARGES will continue to accrue on your account until the entire outstanding balance is paid in full.

B. We figure the INTEREST CHARGE on your account by applying the periodic rate, as stated in your Account Opening Disclosure to the "average daily balance" of your account. To get the "average daily balance" we take the beginning balance of your account each day, add any new purchases/advances, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance. Then, we add up 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."

### 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:

ADVANTIS CREDIT UNION  
PO BOX 14220, PORTLAND, OR 97293-0220

In your letter, 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.

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 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 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:

ADVANTIS CREDIT UNION  
PO BOX 14220, PORTLAND, OR 97293-0220

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.

### Credit Reporting Notice

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

### IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONICS TRANSFERS

Telephone us at 503-785-2528 or 800-547-5532 or write us at the address listed above as soon as you can if you think your statement is wrong or if you need more information about a transfer listed on the statement. We must hear from you no later than 60 days after the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about, explain as clearly as you can why you believe there is an error or why you need more information
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.



**TRANSACTIONS**

Tran Date	Post Date	Description	Reference Number	Amount
Account 0592 RICHARD R BOSCH				
11/27	11/29	SAFEWAY #2448 PORTLAND OR	2443106AQWQ1K2ZSV	112.68
11/28	11/29	MACHIGHWAY 888-974-0334 MN	2469216AQ2XS2WBWK	17.90
11/29	12/02	NATURAL MART PORTLAND OR	2403599AFS66M3EHD	12.47
11/30	12/02	GEICO *AUTO 800-841-3000 DC	2469216AE2X70HGGM	111.35
12/01	12/02	GREEN ZEBRA #3 PSU PORTLAND OR	2405523AGRBGHJWFE	12.11
12/01	12/02	PACIFIC POWER 888-221-7070 OR	2469216AF2XK4DL15	174.85
12/01	12/03	KITCHEN KABOODLE -NORT PORTLAND OR	2407105AGJ82ZKK6L	29.90
12/02	12/03	KAISER PERMANENTE 800-813-2000 CO	2443106AGBMA4L00N	44.00
12/02	12/03	STARBUCKS STORE 24167 PORTLAND OR	2469216AG2XN1DRKH	12.95
12/03	12/05	SAFEWAY #2448 PORTLAND OR	2443106AJWQ1V0J3L	90.40
12/03	12/05	THE HOME DEPOT #4018 BEAVERTON OR	2461043AJ09FRPQ5F	603.28
12/04	12/05	AT&T*BILL PAYMENT WWW.ATT.COM TX	2449398AJP8JFB7TD	107.68
12/04	12/05	200 GIFT SHOP PORTLAND OR	2471705AJ8H7D3WH2	36.50
12/05	12/05	PAYMENT - ADVANTIS ADVANTIS OR	7423961AKEHMMPRGM	-150.00
12/05	12/06	GREEN ZEBRA #3 PSU PORTLAND OR	2405523ALRBGHGK2W	20.92
12/07	12/08	GREEN ZEBRA #3 PSU PORTLAND OR	2405523ANRBGHMJFD	40.24
12/08	12/09	AMZN MKTP US*K387W0VN3 AM AMZN.COM/BILL WA	2443106AN2DKN8DZM	21.18
12/08	12/10	SAFEWAY #2448 PORTLAND OR	2443106APWQ1JEHD5	61.87
12/09	12/10	APPLE.COM/BILL 866-712-7753 CA	2469216AP2XPFLAK8	2.99
12/10	12/12	PAYPAL *FREEPIXEL 402-935-7733 CA	2449215ATRS2Q8Y1	19.00
12/11	12/13	NATURAL MART PORTLAND OR	2403599ASS66QNN6V	15.08
12/12	12/15	THE HOME DEPOT #4018 BEAVERTON O CREDIT	7461043AV09FHQ69Z	-10.28
12/13	12/15	200 GIFT SHOP PORTLAND OR	2471705AV8HA5SB0A	23.00
12/15	12/15	VSP 800-785-0699 800-785-0699 TX	2469216AX2XFBHTAD	13.00
12/13	12/16	NATURAL MART PORTLAND OR	2403599AXS66QWT3E	32.56
12/14	12/16	AL HAWR PORTLAND OR	2419433AX0VYN77F6	26.00
12/14	12/16	SAFEWAY #2448 PORTLAND OR	2443106AXWQ1K8611	100.27
12/17	12/18	TST* JADE BISTRO PORTLAND OR	2413746AZ2XABF3QZ	8.62
12/17	12/18	NEW YORK TIMES DIGITAL 800-698-4637 NY	2469216AZ2X4TEG2G	20.00
12/17	12/19	NATURAL MART PORTLAND OR	2403599B0S66D940H	26.57
12/18	12/19	200 GIFT SHOP PORTLAND OR	2471705B0881T7EW8	11.25
12/19	12/20	APPLE.COM/BILL 866-712-7753 CA	2469216B12XKYA3LV	6.98
12/19	12/22	NATURAL MART PORTLAND OR	2403599B2S66DFAZD	26.46
12/20	12/22	GREEN ZEBRA #3 PSU PORTLAND OR	2405523B3RBGHJB2R	17.81
12/20	12/22	STARBUCKS STORE 24167 PORTLAND OR	2469216B32XA1ZDR8	12.95
12/20	12/22	200 GIFT SHOP PORTLAND OR	2471705B28HQ95R1A	34.50

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

Transactions continued on the next page

**TRANSACTIONS (continued)**

Tran Date	Post Date	Description	Reference Number	Amount
Account 0592 RICHARD R BOSCH (continued)				
12/21	12/22	CVS/PHARMACY #11292 PORTLAND OR	2413746B401QRR3J0	21.65
12/23	12/24	POWELL'S HAWTHORNE PORTLAND OR	2479262B660G3L6YF	70.00
12/23	12/25	LAURELHURST MARKET PORTLAND OR	2401339B603073FBK	27.12
12/23	12/25	NATURAL MART PORTLAND OR	2403599B6S66DVAKT	17.27
12/23	12/25	CVS/PHARMACY #11292 PORTLAND OR	2413746B601LXK1FL	15.58
12/24	12/25	STATE FARM INSURANCE 800-956-6310 IL	2443106B60RML5ER7	20.83
12/25	12/25	PAYMENT - ADVANTIS ADVANTIS OR	7423961B7EHMMXVSM	-3,557.37
12/24	12/26	SAFEWAY #2448 PORTLAND OR	2443106B7WQ1JKDEZ	77.57
12/26	12/27	GREEN ZEBRA #3 PSU PORTLAND OR	2405523B9RBGHJLDA	45.11
<b>TOTAL</b>				<b>-1,515.20</b>

**FEES**

TOTAL FEES FOR THIS PERIOD 0.00

**INTEREST CHARGED**

12/28	12/28	Interest Charge on Purchases	0.00
12/28	12/28	Interest Charge on Cash Advances	0.00
<b>TOTAL INTEREST FOR THIS PERIOD</b>			<b>0.00</b>

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

**2019 TOTALS YEAR-TO-DATE**

Total Fees charged in 2019	\$46.04
Total Interest charged in 2019	\$47.81-

**INTEREST CHARGE CALCULATION**

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

Type of Balance	Annual Percentage Rate (APR)	APR Expiration Date	Balance Subject to Interest Rate	INTEREST CHARGED
Purchases	8.400%		\$0.00	\$0.00
Cash Advances	8.400%		\$0.00	\$0.00
(v) = Variable Rate				

**Rewards**

Points Prior to This Statement	19,728
Points Earned for This Statement	2,194
Bonus Points & Adjustments	0
ShopSPOT Earned This Statement	0
Points Redeemed During This Statement	0
Total Points Available	21,922
Points Due to Expire	05/2023 125

To view or redeem rewards please visit  
<https://advantiscu.mycardinfo.com>