



# PURCHASING DEPARTMENT

Madison County Board of Supervisors  
146 West Center Street  
Canton, MS 39046 / 601-855-5534  
[kesha.buckner@madison-co.com](mailto:kesha.buckner@madison-co.com)

February 18, 2020

To: Board of Supervisors

From: Kesha Buckner, Purchasing Clerk

Subject: February 2020 Travel Card Reconciliation Report

Per Department of Finance and Administration regulations, please accept this report into your minutes and authorize payment of the same.

# TRAVEL CARD RECONCILIATION

STATEMENT CLOSING DATE: 2/1/2020

<u>DEPARTMENT TRAVEL CARDS</u>	<u>CARD USER</u>	<u>PURPOSE</u>	<u>USE DATE</u>	<u>VENDOR NAME</u>	<u>AMOUNT</u>	<u>DESCRIPTION</u>
<b>BOS1 CARD</b>	Albert Jones	Travel	1/23/2020	American Airline	\$483.40	Meeting
	Ebonie Robicheaux	Travel	1/23/2020	American Airline	\$483.40	Meeting
	Loretta Phillips	Travel	1/23/2020	American Airline	\$476.40	Meeting
	Myrtis Sims	Travel	1/23/2020	American Airline	\$507.40	Meeting
	Clara Latiker	Travel	1/23/2020	American Airline	\$507.40	Meeting
	Albert Jones	Lodging	1/23/2020	Hilton Disney World	246.38 - Deposit	Meeting
	Ebonie Robicheaux	Lodging	1/23/2020	Hilton Disney World	246.38 - Deposit	Meeting
	Tim Bryan	Lodging	1/31/2020	Hotel Indigo	\$96.00	Meeting
<b>BOS1 CARD TOTAL</b>					<b>\$3,046.76</b>	
<b>BOS2 CARD</b>						
<b>BOS2 CARD TOTAL</b>	<b>NO ACTIVITY</b>					
<b>HR CARD</b>						
<b>HR CARD TOTAL</b>	<b>NO ACTIVITY</b>					
<b>EMA CARD</b>						
<b>EMA CARD TOTAL</b>	<b>NO ACTIVITY</b>					
<b>SO1 CARD</b>						
<b>SO1 CARD TOTAL</b>	<b>NO ACTIVITY</b>					
<b>SO2 CARD</b>	Kevin Moffett	Lodging	1/25/2020	Holiday Inn Express	\$159.10	Meeting
<b>SO2 CARD TOTAL</b>					<b>\$159.10</b>	
<b>TOTAL TO PAY</b>					<b>\$ 3,205.86</b>	

CARD SERVICES  
 PO BOX 419734  
 KANSAS CITY MO 64141-6734



Please Detach And Enclose Top Portion With Payment

New Balance	Payment Due Date	Past Due Amount	Minimum Payment	Amount Enclosed
5,337.91	02/28/20	2,132.05	5,337.91	\$ <span style="border: 1px solid black; display: inline-block; width: 60px; height: 15px; vertical-align: middle;"></span>

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** 45631  
**MADISON COUNTY BOS** 9101  
**PO BOX 608**  
**CANTON MS 39046-0608**



4715621981007611 0533791 0533791

Account Number Ending In: XXXX XXXX XXXX 7611

Summary of Account Activity		
Previous Balance	\$	3,607.68
Payments	-	1,475.63
Other Credits	-	0.00
Purchases/Debits	+	3,205.86
Cash Advances	+	0.00
Finance Charges	+	0.00
<b>New Balance</b>		<b>5,337.91</b>
Credit Limit		20,000.00
Available Credit		0.00

Payment Information	
Statement Closing Date	02/03/20
New Balance	5,337.91
Minimum Payment Due	5,337.91
Payment Due Date	02/28/20
Past Due Amount	2,132.05

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

CARD SERVICES  
 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.

**Transaction Information**

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
			<b>TOTAL XXXX XXXX XXXX 7611</b>	<b>\$1,475.63-</b>
01/08	01/08	F558000CR00CHGDDA	PAYMENT-THANK YOU	1,293.63-
01/22	01/22	F558000D600CHGDDA	PAYMENT-THANK YOU	182.00-
			<b>MADISON COUNTY BOS</b>	
			<b>TOTAL XXXX XXXX XXXX 7579</b>	<b>\$3,046.76</b>
01/23	01/26	2443106D8WESNADZY	AMERICAN AIR0012111257610 FORT WORTH TX MCC: 3001 MERCHANT ZIP: 75261 SALES TAX: \$ 0.00 TAX INCLUDED: JONES III/ALBERT JACKSON CHARLOTTE CHARLOTTE ORLANDO ORLANDO CHARLOTTE CHARLOTTE JACKSON	483.40
01/23	01/26	2443106D8WESNAE06	AMERICAN AIR0012111257611 FORT WORTH TX MCC: 3001 MERCHANT ZIP: 75261 SALES TAX: \$ 0.00 TAX INCLUDED: BOYD ROBICHEAUX/ABON JACKSON CHARLOTTE CHARLOTTE ORLANDO ORLANDO CHARLOTTE CHARLOTTE JACKSON	483.40
01/23	01/26	2443106D8WESN3XWX	AMERICAN AIR001211179404 FORT WORTH TX MCC: 3001 MERCHANT ZIP: 75261 SALES TAX: \$ 0.00 TAX INCLUDED: DAVIS PHILLIPS/LORET JACKSON FORT WORTH FORT WORTH SAN ANTONIO SAN ANTONIO FORT WORTH FORT WORTH JACKSON	476.40
01/23	01/26	2443106D8WESN484H	AMERICAN AIR001211183361 FORT WORTH TX MCC: 3001 MERCHANT ZIP: 75261 SALES TAX: \$ 0.00 TAX INCLUDED: SIMS/MYRTIS JACKSON FORT WORTH FORT WORTH SAN ANTONIO SAN ANTONIO FORT WORTH FORT WORTH JACKSON	507.40
01/23	01/26	2443106D8WESN484T	AMERICAN AIR001211183362 FORT WORTH TX MCC: 3001 MERCHANT ZIP: 75261 SALES TAX: \$ 0.00 TAX INCLUDED: LATIKER/CLARA JACKSON FORT WORTH FORT WORTH SAN ANTONIO SAN ANTONIO FORT WORTH FORT WORTH JACKSON	507.40

Continued on next page

# 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 in 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").

**Transaction Information Continued**

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
01/23	01/26	2475542D84YHSGV1K	HILTON DISNEY WORLD 407-8274000 FL MCC: 3504 MERCHANT ZIP: 32830 LODGING CHECK-IN DATE: 01/23/20 SALES TAX: \$ 0.00 TAX INCLUDED: 0 CUSTOMER CODE: 764012412440179	246.38
01/23	01/26	2475542D84YHSGWRZ	HILTON DISNEY WORLD 407-8274000 FL MCC: 3504 MERCHANT ZIP: 32830 LODGING CHECK-IN DATE: 01/23/20 SALES TAX: \$ 0.00 TAX INCLUDED: 0 CUSTOMER CODE: 764012412440357	246.38
01/31	02/02	2443106DGLKN38T2P	HOTEL INDIGO - H'BURG HATTIESBURG MS MCC: 3813 MERCHANT ZIP: 39401 LODGING CHECK-IN DATE: 01/30/20 SALES TAX: \$ 0.00 TAX INCLUDED:	96.00
			<b>MADISON CO SHERIFF 2</b> <b>TOTAL XXXX XXXX XXXX 9047 \$159.10</b>	
01/22	01/24	2443106D7LL6H1KB9	HOLIDAY INN EXPRESS & SU LAVONIA GA MCC: 3501 MERCHANT ZIP: 30553 LODGING CHECK-IN DATE: 01/21/20 SALES TAX: \$ 0.00 TAX INCLUDED:	159.10

**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	0.00	3,341.15	0.00
Cash Advances	0.00	0.00	0.00

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.

**Additional Account Information**

YOUR ACCOUNT IS SERIOUSLY PAST DUE. PLEASE SEND THE NOW DUE AMOUNT IMMEDIATELY OR CONTACT OUR OFFICE TO MAKE ARRANGEMENTS.

1-2

CARD SERVICES  
 PO BOX 419734  
 KANSAS CITY MO 64141-6734



Please Detach And Enclose Top Portion With Payment

New Balance	Payment Due Date	Past Due Amount	Minimum Payment	Amount Enclosed
0.00	02/28/20	0.00	0.00	\$ <span style="border: 1px solid black; display: inline-block; width: 50px; height: 15px; vertical-align: middle;"></span>

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

MADISON COUNTY BOS 45630  
 MADISON COUNTY BOS 9101  
 PO BOX 608  
 CANTON MS 39046-0608



4715621981007579 0000000 0000000

Account Number Ending In: XXXX XXXX XXXX 7579

Summary of Account Activity		
Previous Balance	\$	0.00
Payments	-	0.00
Other Credits	-	0.00
Purchases/Debits	+	0.00
Cash Advances	+	0.00
Finance Charges	+	0.00
<b>New Balance</b>		<b>0.00</b>
Credit Limit		20,000.00
Available Credit		18,459.00

Payment Information	
Statement Closing Date	02/03/20
New Balance	0.00
Minimum Payment Due	0.00
Payment Due Date	02/28/20
Past Due Amount	0.00

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  
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 888-494-5141

CARD SERVICES  
 PO BOX 419734  
 KANSAS CITY MO 64141-6734

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Transaction Information

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
01/23	01/26	2443106D8WESNADZY	AMERICAN AIR0012111257610FORT WORTH TX MCC: 3001 MERCHANT ZIP: 75261 SALES TAX: \$ 0.00 TAX INCLUDED: JONES III/ALBERT JACKSON CHARLOTTE CHARLOTTE ORLANDO ORLANDO CHARLOTTE CHARLOTTE JACKSON	483.40
01/23	01/26	2443106D8WESNAE06	AMERICAN AIR0012111257611FORT WORTH TX MCC: 3001 MERCHANT ZIP: 75261 SALES TAX: \$ 0.00 TAX INCLUDED: BOYD ROBICHEAUX/ABON JACKSON CHARLOTTE CHARLOTTE ORLANDO ORLANDO CHARLOTTE CHARLOTTE JACKSON	483.40
01/23	01/26	2443106D8WESN3XWX	AMERICAN AIR001211179404FORT WORTH TX MCC: 3001 MERCHANT ZIP: 75261 SALES TAX: \$ 0.00 TAX INCLUDED: DAVIS PHILLIPS/LORET JACKSON FORT WORTH FORT WORTH SAN ANTONIO SAN ANTONIO FORT WORTH FORT WORTH JACKSON	476.40
01/23	01/26	2443106D8WESN484H	AMERICAN AIR0012111183361FORT WORTH TX MCC: 3001 MERCHANT ZIP: 75261 SALES TAX: \$ 0.00 TAX INCLUDED: SIMS/MYRTIS JACKSON FORT WORTH FORT WORTH SAN ANTONIO SAN ANTONIO FORT WORTH FORT WORTH JACKSON	507.40
01/23	01/26	2443106D8WESN484T	AMERICAN AIR0012111183362FORT WORTH TX MCC: 3001 MERCHANT ZIP: 75261 SALES TAX: \$ 0.00 TAX INCLUDED: LATIKER/CLARA JACKSON FORT WORTH FORT WORTH SAN ANTONIO SAN ANTONIO FORT WORTH FORT WORTH JACKSON	507.40
01/23	01/26	2475542D84YHSGV1K	HILTON DISNEY WORLD 407-8274000 FL MCC: 3504 MERCHANT ZIP: 32830 LODGING CHECK-IN DATE: 01/23/20 SALES TAX: \$ 0.00 TAX INCLUDED: 0 CUSTOMER CODE: 764012412440179	246.38

Continued on next page

# BILLING RIGHTS SUMMARY

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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.

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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").

**Transaction Information Continued**

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
01/23	01/26	2475542D84YHSGWRZ	HILTON DISNEY WORLD 407-8274000 FL MCC: 3504 MERCHANT ZIP: 32830 LODGING CHECK-IN DATE: 01/23/20 SALES TAX: \$ 0.00 TAX INCLUDED: 0 CUSTOMER CODE: 764012412440357	246.38
01/31	02/02	2443106DGLKN38T2P	HOTEL INDIGO - H'BURG HATTIESBURG MS MCC: 3813 MERCHANT ZIP: 39401 LODGING CHECK-IN DATE: 01/30/20 SALES TAX: \$ 0.00 TAX INCLUDED:	96.00
02/03	02/03	000000000000COMPC	TOTAL PURCHASES \$3,046.76 TOTAL \$3,046.76	0.00

**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	0.00	0.00	0.00
Cash Advances	0.00	0.00	0.00

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.

1-2



**Albert Jones Iii**

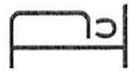
FARE-USD	\$ 409.30
TAXES AND CARRIER-IMPOSED FEES	\$ 74.10
<b>TICKET TOTAL</b>	<b>\$ 483.40</b>

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**Ab Boyd Robicheaux**

FARE-USD	\$ 409.30
TAXES AND CARRIER-IMPOSED FEES	\$ 74.10
<b>TICKET TOTAL</b>	<b>\$ 483.40</b>

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Bask Bank  
Outsmart Interest  
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**Baggage Information**

Baggage charges for your itinerary will be governed by American Airlines BAG ALLOWANCE - JANMCO-No free checked bags/ American Airlines BAG ALLOWANCE -MCOJAN-No free

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Tuesday, March 31, 2020

SAT → DFW  
4:31 PM → 5:49 PM  
San Antonio → Dallas/Fort Worth  
American Airlines 249  
Seats: 15C  
Class: Economy (S)  
Meals:

DFW → JAN  
7:08 PM → 8:36 PM  
Dallas/Fort Worth → Jackson  
American Airlines 5861  
OPERATED BY MESA AIRLINES AS AMERICAN EAGLE.  
Seats: 14C  
Class: Economy (S)  
Meals:

---

Lor Davis  
Phillips



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Ticket # 0012111179404

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## Your trip receipt



Visa XXXXXXXXXXXXXXX7579

### **Lor Davis Phillips**

FARE-USD	\$ 400.00
TAXES AND CARRIER-IMPOSED FEES	\$ 76.40
<b>TICKET TOTAL</b>	<b>\$ 476.40</b>

**Myrtis Sims**

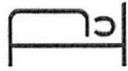
FARE-USD	\$ 428.84
TAXES AND CARRIER-IMPOSED FEES	\$ 78.56
<b>TICKET TOTAL</b>	<b>\$ 507.40</b>

---

**Clara Latiker**

FARE-USD	\$ 428.84
TAXES AND CARRIER-IMPOSED FEES	\$ 78.56
<b>TICKET TOTAL</b>	<b>\$ 507.40</b>

---



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Baggage charges for your itinerary will be governed by American Airlines BAG ALLOWANCE - JANSAT-No free checked bags/ American Airlines BAG ALLOWANCE -SATJAN-No free

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**Emergency Preparedness Conference: April 22-23, 2020**

#### Location Details

Hilton Orlando Lake Buena Vista (<http://www3.hilton.com/en/hotels/florida/hilton-orlando-lake-buena-vista-disney-springs-area-ORLDWHH/index.html>)

1751 Hotel Plaza Boulevard

Lake Buena Vista, FL 32830

Room Rate: \$219.00 Single/Double

Cut-off Date: March 31, 2020

1-800-782-4414 Group Code: JOI or

**Click HERE to make reservation online.** (<https://book.passkey.com/e/49962939>)

For Disney Ticket information please **CLICK HERE**

(<https://mydisneygroup.com/epc2020>).


*#246.38 ea room  
Apr. 21 Deposit due 1/23/2020  
Apr. 24 check in  
Apr. 24 check out*

*407-827-4000*

**Kesha Buckner**

**From:** Hotel Indigo Reservations <HotelIndigo@reservations.ihg.com>  
**Sent:** Friday, January 24, 2020 10:09 AM  
**To:** Kesha Buckner  
**Subject:** Your Reservation Confirmation # 25363998 at Hotel Indigo.

[Thank you for booking with Hotel Indigo.](#)

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
## Hotel Indigo Hattiesburg†

103 South 30th Avenue  
Hattiesburg, MS 39401

Hotel Front Desk: 1-601-2647709

Guest Name: Tim Bryan

Check In:            Check Out:        Rooms: Adults:  
**30 Jan 2020 – 31 Jan 2020**    1            1  
03:00 PM            11:00 AM

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Your confirmation number is: **25363998**. Select your [preferences](#) before your stay.

### King Hearing Accessible Nonsmoking

Rate Type:  
Number of Rooms: 1

**Room Rate Per Night:**  
Thu 30 Jan 2020 - Fri 31 Jan 2020        \$96.00 (USD)  
**Total Taxes:**                                \$9.60 (USD)

---

**Estimated Total Price:**                    \$105.60 (USD)\*



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 KANSAS CITY MO 64141-6734

Account Number Ending In: XXXX XXXX XXXX 9047



Please Detach And Enclose Top Portion With Payment

New Balance	Payment Due Date	Past Due Amount	Minimum Payment	Amount Enclosed	
0.00	02/28/20	0.00	0.00		\$ <span style="border: 1px solid black; display: inline-block; width: 60px; height: 15px;"></span>

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

MADISON CO SHERIFF 2  
 MADISON COUNTY BOS  
 PO BOX 608  
 CANTON MS 39046-0608

45962  
 Q101



4715621981009047 0000000 0000000

Account Number Ending In: XXXX XXXX XXXX 9047

Summary of Account Activity		
Previous Balance	\$	0.00
Payments	-	0.00
Other Credits	-	0.00
Purchases/Debits	+	0.00
Cash Advances	+	0.00
Finance Charges	+	0.00
<b>New Balance</b>		<b>0.00</b>
Credit Limit		10,000.00
Available Credit		10,000.00

Payment Information	
Statement Closing Date	02/03/20
New Balance	0.00
Minimum Payment Due	0.00
Payment Due Date	02/28/20
Past Due Amount	0.00

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

CARD SERVICES  
 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.

**Transaction Information**

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
01/22	01/24	2443106D7LL6H1KB9	HOLIDAY INN EXPRESS & SU LAVONIA GA MCC: 3501 MERCHANT ZIP: 30553 LODGING CHECK-IN DATE: 01/21/20 SALES TAX: \$ 0.00 TAX INCLUDED:	159.10 <sup>1</sup>
02/03	02/03	000000000000COMPC	TOTAL PURCHASES \$159.10 TOTAL \$159.10	0.00

**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	0.00	0.00	0.00
Cash Advances	0.00	0.00	0.00

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 Average 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 Average 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 Average 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").

**NAME:** MCSO - card 2  
**CARD NUMBER:** XXXX 9047  
**BILLING PERIOD:** Jan-20

<b>DATE</b>	<b>VENDOR</b>	<b>AMOUNT</b>	<b>USER</b>	<b>PRODUCT(S)</b>	<b>FUND</b>	<b>DEPT.</b>	<b>PURPOSE</b>	<b>RECEIPT</b>
1/22/2020	Holiday Inn Express	\$159.10	Kevin Moffett	hotel	001	200	480	Y

**TOTAL** \$159.10



**CARD SERVICES**  
 PO BOX 419734  
 KANSAS CITY MO 64141-8734



Please Detach And Enclose Top Portion With Payment

New Balance	Payment Due Date	Past Due Amount	Minimum Payment	Amount Enclosed	
0.00	02/28/20	0.00	0.00		\$ <span style="border: 1px solid black; display: inline-block; width: 80px; height: 15px;"></span>

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

**MADISON CO SHERIFF 2** 45962  
**MADISON COUNTY BOS** 0101  
**PO BOX 608**  
**CANTON MS 39046-0608**



4715621981009047 0000000 0000000

Summary of Account Activity	
Previous Balance	\$ 0.00
Payments	- 0.00
Other Credits	- 0.00
Purchases/Debits	+ 0.00
Cash Advances	+ 0.00
Finance Charges	+ 0.00
<b>New Balance</b>	<b>0.00</b>
Credit Limit	10,000.00
Available Credit	10,000.00

Payment Information	
Statement Closing Date	02/03/20
New Balance	0.00
Minimum Payment Due	0.00
Payment Due Date	02/28/20
Past Due Amount	0.00

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

**CARD SERVICES**  
 PO BOX 419734  
 KANSAS CITY MO 64141-8734

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

**Transaction Information**

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
01/22	01/24	2443106D7LL6H1KB9	HOLIDAY INN EXPRESS & SU LAVONIA GA MCC: 3501 MERCHANT ZIP: 30653 LODGING CHECK-IN DATE: 01/21/20 SALES TAX: \$ 0.00 TAX INCLUDED:	169.10
02/03	02/03	000000000000COMPC	TOTAL PURCHASES \$169.10 TOTAL \$169.10	0.00

**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	0.00	0.00	0.00
Cash Advances	0.00	0.00	0.00

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.

*Trail 502  
 2-11-2020*



01-22-20

<b>Kevin Moffett</b> 2341 hwy 51 Canton MS 39046 United States	Folio No. :	Room No. : <b>205</b>
	A/R Number :	Arrival : <b>01-21-20</b>
	Group Code :	Departure : <b>01-22-20</b>
	Company : <b>Madison Sheriffs Dept</b>	Conf. No. : <b>47784292</b>
	Membership No. :	Rate Code : <b>IGCOR</b>
	Invoice No. :	Page No. : <b>1 of 1</b>

Date	Description	Charges	Credits
01-21-20	*Accommodation	134.00	
01-21-20	State Tax	9.38	
01-21-20	Occupancy Tax	10.72	
01-21-20	Georgia State Hotel Motel Fee	5.00	
01-22-20	Visa		159.10
<b>Total</b>		<b>159.10</b>	<b>159.10</b>
<b>Balance</b>		<b>0.00</b>	

**Guest Signature:** \_\_\_\_\_

I have received the goods and / or services in the amount shown heron. I agree that my liability for this bill is not waived and agree to be held personally liable in the event that the indicated person, company, or associate fails to pay for any part or the full amount of these charges. If a credit card charge, I further agree to perform the obligations set forth in the cardholder's agreement with the issuer.