



PURCHASING DEPARTMENT

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

April 20, 2020

To: Board of Supervisors

From: Kesha Buckner, Purchasing Clerk

Subject: April 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: 4/1/2020

| <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> |
|--------------------------------|--------------------|----------------|-----------------|-----------------------------------|---------------|--------------------|
| BOS1 CARD | Jennifer Carpenter | Lodging | 3/7/2020 | Golden Nugget Biloxi | (\$185.86) | Meeting |
| BOS1 CARD TOTAL | | | | | (\$185.86) | |
| BOS2 CARD | Jay Hilliard | Lodging | 3/9/2020 | American Payroll Assn. Convention | \$273.66 | Meeting |
| | Abonie Robicheaux | Lodging | 3/27/2020 | Hilton Orlando Lake Buena Vista | (\$246.38) | Meeting |
| | Albert Jones III | Lodging | 3/27/2020 | Hilton Orlando Lake Buena Vista | (\$246.38) | Meeting |
| BOS2 CARD TOTAL | | | | | \$219.10 | |
| HR CARD | NO ACTIVITY | | | | | |
| HR CARD TOTAL | | | | | | |
| EMA CARD | NO ACTIVITY | | | | | |
| EMA CARD TOTAL | | | | | | |
| SO1 CARD | NO ACTIVITY | | | | | |
| SO1 CARD TOTAL | | | | | | |
| SO2 CARD | NO ACTIVITY | | | | | |
| SO2 CARD TOTAL | | | | | | |
| TOTAL TO PAY | | | | | \$ (219.10) | |

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 |
| 215.10- | 04/26/20 | 0.00 | 0.00 | \$ |

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
 MADISON COUNTY BOS
 PO BOX 608
 CANTON MS 39046-0608

13027
 0103



4715621981007611 0000000 0000000

Account Number Ending In: XXXX XXXX XXXX 7611

| Summary of Account Activity | | |
|-----------------------------|----|----------------|
| Previous Balance | \$ | 8,563.06 |
| Payments | - | 8,559.06 |
| Other Credits | - | 678.62 |
| Purchases/Debits | + | 459.52 |
| Cash Advances | + | 0.00 |
| Finance Charges | + | 0.00 |
| New Balance | | 215.10- |
| Credit Limit | | 20,000.00 |
| Available Credit | | 20,000.00 |

| Payment Information | |
|------------------------|----------|
| Statement Closing Date | 04/01/20 |
| New Balance | 215.10- |
| Minimum Payment Due | 0.00 |
| Payment Due Date | 04/26/20 |
| 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 |
|------------------|--------------|-------------------|--|-------------|
| | | | TOTAL XXXX XXXX XXXX 7611 | \$8,559.06- |
| 03/05 | 03/05 | F558000EH00CHGDDA | PAYMENT-THANK YOU | 2,128.05- |
| 03/17 | 03/17 | F558000EX00CHGDDA | PAYMENT-THANK YOU | 6,431.01- |
| | | | MADISON COUNTY BOS | |
| | | | TOTAL XXXX XXXX XXXX 7579 | \$219.10- |
| 03/09 | 03/11 | 2463818EN0FVLY885 | APA HSG 800-906-4213 866-207-0981 TX MCC: 4722 MERCHANT ZIP: 75093 SALES TAX: \$ 0.00 TAX INCLUDED: 0 CUSTOMER CODE: AY0A2C79C3C0 | 273.66 |
| 03/27 | 03/29 | 7475542F8M8MXTW5H | HILTON DISNEY WORLD 407-8274 CREDIT MCC: 3504 MERCHANT ZIP: 32830 SALES TAX: \$ 0.00 TAX INCLUDED: 0 CUSTOMER CODE: 901032804210885 | 246.38- |
| 03/27 | 03/29 | 7475542F8M8MXTW7J | HILTON DISNEY WORLD 407-8274 CREDIT MCC: 3504 MERCHANT ZIP: 32830 SALES TAX: \$ 0.00 TAX INCLUDED: 0 CUSTOMER CODE: 901032804210892 | 246.38- |
| | | | MADISON COUNTY BOS | |
| | | | TOTAL XXXX XXXX XXXX 7595 | \$0.00 |
| 03/07 | 03/08 | 2443106EKP5WREBRG | GNBX - HOTEL 2284355400 MS MCC: 3561 MERCHANT ZIP: 39530 LODGING CHECK-IN DATE: 03/06/20 SALES TAX: \$ 0.00 TAX INCLUDED: 0 | 185.86 |
| 03/10 | 03/11 | 7443106ENP625BZZH | GNBX - HOTEL 22843554 CREDIT MCC: 3561 MERCHANT ZIP: 39530 SALES TAX: \$ 0.00 TAX INCLUDED: 0 | 185.86- |

Interest Charge Calculation

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

| Current Billing Period | Annual Percentage Rate (APR) | Balance Subject to Interest Rate | Interest Charge |
|------------------------|------------------------------|----------------------------------|-----------------|
| Type of Balance | | | |
| 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.

Additional Account Information

PLEASE DO NOT PAY, AS OF THIS STATEMENT DATE YOUR ACCOUNT HAS A CREDIT BALANCE.

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").

UMB will begin using text messaging to confirm suspicious transactions for credit cardholders with mobile phone numbers on record. Learn more about how UMB looks out for our customers by visiting UMB.com/fraudalerts.

2-1

CARD SERVICES
 PO BOX 419734
 KANSAS CITY MO 64141-6734



Please Detach And Enclose Top Portion With Payment

New Balance 0.00 Payment Due Date 04/26/20 Past Due Amount 0.00 Minimum Payment 0.00 Amount Enclosed \$

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
 MADISON COUNTY BOS
 PO BOX 608
 CANTON MS 39046-0608

13747
 Q103



4715621981007579 000000 000000

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 |
| New Balance | | 0.00 |
| Credit Limit | | 20,000.00 |
| Available Credit | | 20,000.00 |

| Payment Information | |
|------------------------|----------|
| Statement Closing Date | 04/01/20 |
| New Balance | 0.00 |
| Minimum Payment Due | 0.00 |
| Payment Due Date | 04/26/20 |
| 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

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Transaction Information

| Transaction Date | Posting Date | Reference Number | Purchases, Cash Advances, Payments, Credits and Adjustments since last statement | Amount |
|------------------|--------------|-------------------|---|--------|
| 03/09 | 03/11 | 2463818EN0FVLY885 | APA HSG 800-906-4213 866-207-0981 TX MCC: 4722 MERCHANT ZIP: 75093 SALES TAX: \$ 0.00 TAX INCLUDED: 0 CUSTOMER CODE: AY0A2C79C3C0 | 273.66 |
| 03/27 | 03/29 | 7475542F8M8MXTW5H | HILTON DISNEY WORLD 407-8274000 FL MCC: 3504 MERCHANT ZIP: 32830 SALES TAX: \$ 0.00 TAX INCLUDED: 0 CUSTOMER CODE: 901032804210885 | 246.38 |
| 03/27 | 03/29 | 7475542F8M8MXTW7J | HILTON DISNEY WORLD 407-8274000 FL MCC: 3504 MERCHANT ZIP: 32830 SALES TAX: \$ 0.00 TAX INCLUDED: 0 CUSTOMER CODE: 901032804210892 | 246.38 |
| 04/01 | 04/01 | 000000000000COMPC | TOTAL PURCHASES \$273.66 TOTAL RETURNS \$492.76 TOTAL \$219.10- | 0.00 |

Interest Charge Calculation

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

| Current Billing Period | Annual Percentage Rate (APR) | Balance Subject to Interest Rate | Interest Charge |
|------------------------|------------------------------|----------------------------------|-----------------|
| <u>Type of Balance</u> | | | |
| 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.

UMB will begin using text messaging to confirm suspicious transactions for credit cardholders with mobile phone numbers on record. Learn more about how UMB looks out for our customers by visiting UMB.com/fraudalerts.

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 219735, 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").

Kesha Buckner

From: apa@mcievents.com
Sent: Tuesday, March 10, 2020 4:21 PM
To: Kesha Buckner
Subject: The 2020 38th Annual Congress Acknowledgment



Jay Hilliard
Madison County
PO BOX 608
Madison, MS 39046
USA

Dear Jay,

Thank you for reserving a room for the 2020 38th Annual Congress to be held May 5-8 at the Gaylord Palms Resort and Convention Center. Your housing reservation details are listed below. Please check to ensure that your name, address and arrival / departure dates are correct.

Hotel Reservation / Receipt:

Record ID: 22V68R5D

Occupant Name: Jay Hilliard

Block Name: ATTENDEE

Room Type: Single (1 person/1 bed)

Special Requests*: Non Smoking:

(*Special requests and bed types are requests only and cannot be guaranteed until check-in.)

Check-In:

05-MAY-2020 at 04:00 PM

Check-Out:

08-MAY-2020 at 11:00 AM

Special Discounted Rate:



**GAYLORD PALMS
RESORT & CONVENTION
CENTER**

6000 WEST OSCEOLA
PARKWAY
KISSIMMEE, FL 34746

Phone: 877-382-7299

Fax: 407-586-2259

Hotel Distance to
Convention Center: Onsite

| Date | Room Rate | Occ/Tax Rate | Occ/Tax Amount | Rate + Occ/Tax |
|-------------|-----------|--------------|----------------|----------------|
| 05-MAY-2020 | \$239.00 | 14.50% | \$34.66 | \$273.66 |
| 06-MAY-2020 | \$239.00 | 14.50% | \$34.66 | \$273.66 |

Travel Information

Check the Weather at
The Weather Channel



| | | | | |
|-------------|----------|--------|---------|----------|
| 07-MAY-2020 | \$239.00 | 14.50% | \$34.66 | \$273.66 |
|-------------|----------|--------|---------|----------|

| Deposit Date | Payment Type | Name on Card/Check | Account Number | Deposit Amount |
|--------------|--------------|--------------------|----------------|----------------|
| | Visa | Madison County Bos | *****7579 | \$273.66 |

Confirmation Numbers:

Our Record ID is assigned by The 38th Annual Congress Housing, assuring that the hotel will honor the reservation. You may receive another confirmation from the hotel with their unique hotel internal confirmation number.

Deposit / Receipt:

First night room and tax deposit. (Taxes and fees subject to change without notice).

Cancellation Policy:

2 hours prior to arrival

Hotel Reservation Modifications/Changes

To change or modify your reservation, you have 4 easy choices:

Online: <https://www.mcisemi.com/apa2020>

Phone: 888.266.7660 (US & Canada) / 972.349.5882 (International)

Fax: 972-349-7715

Mail: apa@mcievents.com

Services are available 8:00am-5:00pm CT, Monday-Friday

No-Shows/Cancellations:

Note: If you do not check in on your scheduled arrival date, you will be charged a non-refundable no-show fee (one night's room and tax) by the hotel. Your reservation will be canceled with no guarantee that a room will be available upon check-in. Please check your confirmation for your hotel's individual cancellation policy. Should you need to adjust or cancel your reservation, please contact the Congress Housing Reservation Center no later than April 27, 2020, 5pm Central Time.

If you have a last-minute change or cancellation after this date, you will need to call the hotel directly.

Debit/Credit Card Hotel Policy:

If you are a third-party individual, whose name is not on the room reservation to pay for the room, he or she must contact the Congress Housing to request full payment be processed or obtain and complete the Hotel Credit Card Authorization Form, sign it and fax it to the hotel prior to arrival. Guest should keep a copy of the form in case of a challenge at check in. Please be advised: the debit/credit card used to secure your room will be authorized by the hotel at check-in for the full amount of your stay, plus an additional amount per day to cover incidentals. The authorization will hold the funds until check out, at which time the amount actually incurred during the stay will be charged. Authorized amounts may take up to 30 days after departure to be released by your bank or financial institution and the hotel or MCI will not be responsible for any resulting overdraft fees or charges.

Refund Policy:

To receive a refund of your deposit, all cancellations must be received prior to the hotel's no-shows and cancellation policy listed above. After April 3rd, 2020, refunds will be processed within 30 days after close of Congress.

Please do not call your hotel to reconfirm your accommodations until after April 27th. Understand that processing your reservations from the Congress Housing / MCI USA into the hotel system does require some time. Please be assured that if you have received an acknowledgment from Congress Housing / MCI USA, the hotel will honor your booking. In the unlikely event you have difficulty at check-in, please ask hotel staff to contact Congress Housing Desk Staff.

Thank you for registering for housing for the 2020 38th Annual Congress and we look forward to seeing you at Congress.



HILTON ORLANDO LAKE BUENA VISTA
 1751 HOTEL PLAZA BLVD
 LAKE BUENA VISTA, FL 32830
 United States of America
 TELEPHONE 407-827-4000 • FAX 407-827-3804
 Reservations
 www.hilton.com or 1 800 HILTONS

ROBICHEAUX, EBONIE

 146 WEST CENTER ST

 CANTON MS 39046
 UNITED STATES OF AMERICA

Room No: /D2
 Arrival Date: 4/21/2020
 Departure Date: 4/24/2020
 Adult/Child: 1/0
 Cashier ID: ASMITH243
 Room Rate: 219.00
 AL:
 HH #
 VAT #
 Folio No/Che 1988992 A

Confirmation Number: 3178230026

HILTON ORLANDO LAKE BUENA VISTA 3/17/2020 4:15:00 PM

| DATE | DESCRIPTION | ID | REF NO | CHARGES | CREDIT | BALANCE |
|-------------|--------------------------|---------------|----------|---------|------------|------------|
| 1/23/2020 | Advance Deposit VS *7579 | ASMITH24 3 | 14718421 | | (\$246.38) | |
| **BALANCE** | | | | | | (\$246.38) |

THANK YOU FOR STAYING WITH US. PLEASE VISIT WWW.HILTON-WDWW.COM TO MAKE YOUR NEXT RESERVATION WITH US.



HILTON ORLANDO LAKE BUENA VISTA
 1751 HOTEL PLAZA BLVD
 LAKE BUENA VISTA, FL 32830
 United States of America
 TELEPHONE 407-827-4000 • FAX 407-827-3804
 Reservations
 www.hilton.com or 1 800 HILTONS

JONES III, ALBERT

 146 WEST CENTER ST

 CANTON MS 39046
 UNITED STATES OF AMERICA

Room No: /D2
 Arrival Date: 4/21/2020
 Departure Date: 4/24/2020
 Adult/Child: 1/0
 Cashier ID: GREGORYME
 Room Rate: 219.00
 AL:
 HH #
 VAT #
 Folio No/Che 1988991 A

Confirmation Number: 3184599671

HILTON ORLANDO LAKE BUENA VISTA 3/17/2020 4:13:00 PM

| DATE | DESCRIPTION | ID | REF NO | CHARGES | CREDIT | BALANCE |
|-------------|--------------------------|---------------|----------|---------|------------|------------|
| 1/23/2020 | Advance Deposit VS *7579 | ASMITH24 3 | 14718422 | | (\$246.38) | |
| **BALANCE** | | | | | | (\$246.38) |

THANK YOU FOR STAYING WITH US. PLEASE VISIT WWW.HILTON-WDWW.COM TO MAKE YOUR NEXT RESERVATION WITH US.

CARD SERVICES
 PO BOX 419734
 KANSAS CITY MO 64141-6734



Please Detach And Enclose Top Portion With Payment

New Balance 0.00 Payment Due Date 04/26/20 Past Due Amount 0.00 Minimum Payment 0.00 Amount Enclosed \$

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 13748
 MADISON COUNTY BOS 0103
 PO BOX 608
 CANTON MS 39046-0608



4715621981007595 0000000 0000000

Account Number Ending In: XXXX XXXX XXXX 7595

| 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 |
| New Balance | | 0.00 |
| Credit Limit | | 5,000.00 |
| Available Credit | | 5,000.00 |

| Payment Information | |
|------------------------|----------|
| Statement Closing Date | 04/01/20 |
| New Balance | 0.00 |
| Minimum Payment Due | 0.00 |
| Payment Due Date | 04/26/20 |
| 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 |
|------------------|--------------|-------------------|--|--------|
| 03/07 | 03/08 | 2443106EKP5WREBRG | GNBX - HOTEL 2284355400 MS MCC: 3561 MERCHANT ZIP: 39530 LODGING CHECK-IN DATE: 03/06/20 SALES TAX: \$ 0.00 TAX INCLUDED: | 185.86 |
| 03/10 | 03/11 | 7443106ENP625BZZH | GNBX - HOTEL 2284355400 MS MCC: 3561 MERCHANT ZIP: 39530 SALES TAX: \$ 0.00 TAX INCLUDED: | 185.86 |
| 04/01 | 04/01 | 000000000000COMP | TOTAL PURCHASES \$185.86 TOTAL RETURNS \$185.86 TOTAL \$0.00 | 0.00 |

Interest Charge Calculation

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

| Current Billing Period | Annual Percentage Rate (APR) | Balance Subject to Interest Rate | Interest Charge |
|------------------------|------------------------------|----------------------------------|-----------------|
| Type of Balance | | | |
| 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.

UMB will begin using text messaging to confirm suspicious transactions for credit cardholders with mobile phone numbers on record. Learn more about how UMB looks out for our customers by visiting UMB.com/fraudalerts.

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").

Kesha Buckner

From: reservations@GoldenNuggetBiloxi.com on behalf of Golden Nugget Biloxi Hotel
<reservations@GoldenNuggetBiloxi.com>
Sent: Wednesday, April 8, 2020 5:46 AM
To: Kesha Buckner
Subject: Golden Nugget Biloxi Reservation Confirmation - Do Not Reply

Reservation Cancellation

Guest Details

JENNIFER CARPENTER
PO BOX 608
CANTON, MS 39046

Reservation Details

| | | | |
|----------------------|-----------------------|------------------|-----------------------|
| Cancellation Number: | Y33JY | Arrival Date: | Wednesday, 05/06/2020 |
| Number of Nights: | 2 | Departure Date: | Friday, 05/08/2020 |
| Room Type: | BX/L1 | Number of Rooms: | 1 |
| Room Description: | LUXURY KING N/S | | |
| Number of Guests: | 2 Adult(s) 0 Children | | |
| Group: | S200328 | | |

Reservation Policies

| | | | |
|-----------------------|---|-------------------|-------------------|
| Check-in Time: | 04:00 PM | Check-out Time | 11:00 AM |
| Deposit Requirements: | \$185.86 due 03/06/2020 | Deposit Received: | \$0.00 03/06/2020 |
| Deposit Forfeited: | \$78.39 if cancelled within 2 days of arrival | | |
| Tax Info: | - 12.000000% | | |

WE HAVE CANCELLED YOUR RESERVATION REQUEST AS INDICATED ABOVE. WE HOPE TO HAVE THE OPPORTUNITY OF SERVING YOU WHEN YOU ARE IN THE AREA IN THE FUTURE.

Hotel Information

Golden Nugget Biloxi
151 Beach Blvd

Biloxi, MS 39530
2284355400
8007777568
Golden Nugget Biloxi Hotel

Kesha Buckner

From: Golden Nugget Reservations <donotreply@gnbxm.com>
Sent: Monday, March 9, 2020 4:15 PM
To: Kesha Buckner
Subject: Your Reservation at the Golden Nugget Biloxi has been cancelled



Dear Jennifer Carpenter,

The following reservation has been cancelled.

NAME: Jennifer Carpenter
ARRIVAL DATE: 05/06/20
DEPARTURE DATE: 05/08/20
CANCELLATION DATE: 03/09/20
CANCELLATION NUMBER: Y33JY

If we can be of further assistance, or if you would like to make an additional reservation, please visit us online at www.goldennugget.com/biloxi. Or, you may contact Room Reservations by emailing bxreservations@gnbxm.com or calling us at 1(844) 4-NUGGET (844-468-4438).

We hope to see you in the near future.

Sincerely,
Golden Nugget Reservations