# PURCHASING DEPARTMENT 

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

October 17, 2022

To: Board of Supervisors
From: Kesha Jackson, Purchasing Clerk


Subject October 2022 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 RECONCILATION

## statement closing date: (10/1/2022

## DEPARTMENT TRAVELCARDS

CARD USER

| BOS1 CARD | Cheryl Horn |
| :--- | :--- |
|  | Sheila Taylor |
|  | Mary Luckett |
|  | LaTashee McLaurin |
|  | LaTashee McLaurin |

BOS1 CARD TOTAL

BOS2 CARD $\quad$| Gerald Steen |
| :--- |
| Gerald Steen |

BOS2 CARD TOTAL
HR CARD
HR CARD TOTAL
EMA CARD
EMA CARD TOTAL
S01 CARD
SO1 CARD TOTAL

SO2 CARD | LeeAnn Sanders |  |
| :--- | :--- |
|  | LeeAnn Sanders |
|  | Randall Tucker |

SO2 CARD TOTAL

TOTAL TO PAY
NO ACTIVITY

| Jennifer Knight | lodging | $9 / 20 / 2022$ |
| :--- | :--- | :--- |
| Albert Jones | lodging | $9 / 20 / 2022$ |
| Jennifer Knight | lodging | $9 / 20 / 2022$ |
| Albert Jones | lodging | $9 / 20 / 2022$ |


| PURPOSE | USEDATE |  | VENDOR NAME |  |  | AMOUNI |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- |


| IP Casino Biloxi (deposit) | 100.79 | meeting |
| :--- | :--- | :--- |
| IP Casino Biloxi (deposit) | 100.79 | meeting |
| IP Casino Biloxi (deposit) | 321.89 | meeting |
| IP Casino Biloxi (deposit) | 321.89 | meeting |
|  | $\$ 845.36$ |  |
|  |  |  |
| IP Casino Biloxi | $\$ 211.18$ | meeting |
|  | $\$ 211.18$ |  |
| IP Casino Biloxi | $\$ 123.19$ | meeting |
| IP Casino Biloxi | $\$ 193.82$ | meeting |
| Golden Nugget | $\$ 67.19$ | meeting |
|  | $\$ 384.20$ |  |


|  | Please Detach And Enclose Top Portion With Payment <br> New Balance |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| Payment Due Date | Past Due Amount | Minimum Payment | Amount Enclosed |  |
| $2,568.30$ | $10 / 28 / 22$ | 0.00 | $2,568.30$ |  |

## $\$$

Make Check Payable To:
Card Services
Card Services
PO Box 875852
Kansas City MO 64187-5852
וגו|י||in
$\square$ Please check box if making address change as indicated on the back
CONTROL ACCOUNT

## 471562l9810076ll 0256830 2256830



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

| PAYMENT ADDRESS | ACCOUNT INQUIRIES AND | CARD SERVICES |
| :--- | :--- | :--- |
| CARD SERVICES | LOST OR STOLEN CARDS | PO BOX 419734 |
| PO BOX 875852 | $888-494-5141$ | KANSAS CITY MO 64141-6734 |
| KANSAS CITY, MO $64187-5852$ |  |  |
| Telephoning about billing errors will not preserve your rights under federal law. See the Billing Rights Summary on the reverse side. |  |  |



# BILLING RIGHTS SUMMARY 

## In case of Errors or Questions About Your Bill

you think your bill is wrong or if you need more information about transection on your bill, write to us on a separate shest at the adress shown below as soon as possitio. We must hear trom 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.
your letter, give us the following information.
Your name and account rumber.
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 hat are not in question. While we investigate your question, we amount you question.

## Special Rule for Credit Card Purchases.

If you have a problem with the quality of goods or services that yo 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 protection only when the purchase price was more than $\$ 50$ and the purchase was mede in your home slate or within 100 milas of your maling address. (lf we own or operate the merchant, or if we mailed you the advertisement for the property or sarvices, 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 Cily, 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 eceived 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 nis recoived at any other address will be credthed promptly but may be delayed up to five (5) days.
consent to our converting the check to an electronic (ACH) debit to collect it. See your Cardholder Agreement for further information. fif we are unable to collect the debil electronically, you consent to our creation of a paper draft in the amount of your original check, which we will send to your Ansencial institution for collection.

## EXPLANATION OF FINANCE CHARGES

1. Finance Charges. During the Billing Period that ends on the "Slatement Closing Date" printed on the front of each Monthly Statement, your Account may, 1. Finance Charges. During the Billing Period that ends on the "Slatement 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 ts 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 Batance' and each 'Seme-a3-Cash Purchase (or Promotional Item) Average Daily Balance' of your Account for the Curren! Billing Period and, if applicable, times the "Purchase Advence Average Daily Balance" of your Account for the immediately-preceding Billing Period (the "Previous Billing Period")
2. Balance Computation. The Cash Advence Average Daily Balance of your Account for the Current Billing Period is computed by adding togather the "Cash Advance Daily Balance" for each day in the Current Bilting Period and dividing that sum by the number of days in the Current Billing Period. The "Purchase Advance Average Daily Batance" 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 ftem) Average Daily Balance" for the Current Billing Period of each Same-as-Cash Purchase or Promotional tem on your Account is computed by adding together the Same-as-Cash Purchase (or Promotional fiem) Daily Belance for each day in the Current Billing Period. The "Cash Advance Datly Balance". "Purchase Advance Daily Balance" and "Same-as-Cash Purchase (or Promotional ltem) Daily Balance" for leach day in the Cument Billing Period are calculated as explained below. For purposes of such calculations, each qualifying Purchase made under a "Same-as-Cash Program" is 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 tem posted to your Account, together with the date on which the Deferral Period for a Same as-Cash Purchase will exple.
A. If the Now Balance (after subtracting all Deferrats) shown on your Previous Monthly Statement was zero or was paid in full within 25 days of the Stetement Closing Date shown therson, then: (i) the Cash Advance Daily Belance for each day of the Current Billing Period is calculated by laking the amount of all of your posted unpaid Cash Advances as of he beginning of that day, adding any new Cash Advances posted ho your Account as of thal day and subtracting any portion of Balance for each day in the Current Billing Period will be zero, and the Purchase Advance Average Daily Batance will not be compuled during the Current Billing Period.
B. If. however, the New Balance (after subtracting aill 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 Advence Daily Balance for each day in the Current Biling Period is calculated in the same way as described in subsection 2. A (i) above, and (ii) the Purchase Advance Daily Batance for each day in the Current Billing Period is calculated by taking the amount of all posted unpaid 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 chargas 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-Gash Purchases and Promotional items) and return check charges and documentation charges.
C. Each Same-as-Cash Purchase (or Promotional Hem) 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 ell payments or credits posted to your Account prior to and as of that day that were as-Cash Purchases and Promotional tems) is calculatod 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 Dally Balance for each day in the Previous Biling Period is calculated by laking the amount of all Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and relum check charges and documentation charges frst posted to your Account during the Previous Billing Period that remaln 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 or any payments or credits posied to your Account as of that day hat 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 ncluded in the Purchase Advance Average Daily Balance whan the applicable Deferral Period expires and will no longer eppear on your Monthly Statement as a separate Samees-Cash (or promotional item Dally Balance).

## 3. Free Ride Period.

A. Cash Advances. A periodic rate finance charge applles 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 pertodic rate tinance charges will not be charged to your Account if the full amount of the Same-ar-Cash Purchase ta paid by the end of its Deferral Perlod. At the end of the Deferral Period, however, if the tuil 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 Biling Periods of its Deterral period, and a periodic rate finance charge on the unpaid balance of the Same-as-Cash Purchase for the Current Biiling Period, will be charged to your Account. A perlodic 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 mpard. (i) appears in the transection Information section, and (ii) on the last pege is included in the "A ccount Sumbar" or the "Finance Charge' box Period has part of the "Finance Charge Computation" disclosed in the "Finance Charge information" box. Ater expiration of the Deferel Period Same ac-Cash Purchaseg will no longer be reporitad 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 Biiling Period incurr a periodic rate finance charge from the date they are posted to your Account until paid in full, uniess (i) the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Stetement was zero or was paid in futl on or or before the Payment Due Date shown thereon, If the conditions described in (i) and (ii) above arreas) bhown on your Current Monthiy Statement is paid in futt onPurchase Advances (including on Promotional items that are not Cash Advances, and other than accrus's on Deferrats) return chack charges and documantation charges frst pasted during the Current Billing Pertod. If the condition described in (i) above (relating to the payment of your prior balanca) is satisfied, but the condition described in (i) above (relating to the payment of your current balance) is not satisfied, then, at the beginning of the immediately-following Billing Period a pericicic rate finence charge will be assessed on all Purchase Advancas (inctuding Promotional terms that are mot Cash Advances, but excluding Deferrals) frist posted to your Accoum during the Current Billing Period; the amount of such Finance Charge (exclusive of Finence 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 identifled on the front of the last page of such following Monthly Statement as your "Average Daily Batance" for the "Previous Billing Perioo")


| Interest Charge Calcutation |  |  |  |
| :--- | :---: | :---: | :---: |
| Your Annual Percentage Rate (APR) is the annual interest rate on your account |  |  |  |
|  | Annual |  |  |
| Current Billing Period | Percentage | Balance Subject to | Interest |
| Type of Balance | Rate (APR) | Interest Rate | 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.


## 471562lq8la

| 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 | $10 / 03 / 22$ |
|  |  |
| New Balance | 0.00 |
| Minimum Payment Due | 0.00 |
| Payment Due Date | $10 / 28 / 22$ |
| Past Due Amount | 0.00 |

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

| PAYMENT ADDRESS | ACCOUNT INQUIRIES AND | CARD SERVICES |
| :--- | :--- | :--- |
| CARD SERVICES | LOST OR STOLEN CARDS | PO BOX 419734 |
| PO BOX 875852 | $888-494-5141$ | KANSAS CITY MO $64141-6734$ |
| KANSAS CITY, MO $64187-5852$ |  |  |
| Telephoning about billing errors will not preserve your rights under federal law. See the Billing Rights Summary on the reverse side. |  |  |



| Interest Charge Calculation |  |  |  |
| :--- | :---: | :---: | :---: |
| Your Annual Percentage Rate (APR) is the annual interest rate on your account |  |  |  |
|  | Annual |  |  |
| Current Billing Period | Percentage | Balance Subject to | Interest |
| Iype of Balance | Rate(APR) | Interest Rate | 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 aboul a transaction on your bill, write to us on a separate sheet at the address shown below as soon as possible. Wo 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 erro
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
invesigating, but you are still obigated to pay the parts of your bil that are not in question. While we investigate your question, we cannol 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 curd, and you have tried in good faith to correct the problem with the merchant, you may not have to pay protection onty wher the purchase price or servicas. You have this purchase was made in your home state or within 100 miles of your mailing address. (If we own or operste the merchant or it we mailed you the advertisement for the property or services, all purchases are covered regardiess 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 credite 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.
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 finanelal 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 esch 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 tollowing: a cash advance fee finance charge (which is a fixed amount) and/or a periodic rate fingnce charge. Any periodic rate fingnce charge charged to your Advance Average Daily Balance" and each "Same-as-Cash Purchase (or Promotional ltem) Average Daily Batance" of your Account for the Current Billing Period and, if applicable, times the "Purchase Advance Average Daily Bslance" of your Account for the immediately-preceding Billing Period (the "Previous Billing Period").
2. Balanco 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 Biliing Period and dividing that sum by the number of days in the Current Billing Period. The "Purchase Advance Current Billing Period (exclusive of Same-as-Cash Purchases end 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 Hem on your Account is computed by adding together the Same-as-Cash Purchase (or Promotional liem) Daily Balance for each day in the Current Billing Period. The "Cash Advence Daily Batance", "Purchase Advance Daily Balance' and "Same-as-Cash Purchase (or Promotional Item) Daily Balance" for leach day in the Current 日lling Period are calculated as explained below. For purposes of such calculations, each qualifying Purchase made under a "Same-as-Cash Program" is Cash Purchase pursurnt to the terms and conditions of the promotional program. Tha transaction information section on the front of eech 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 explre.
A. If the Now Balance (after subtracting ail Deferrals) shown on your Previous Monthly Statement was zero or was paid in full within 25 days of the Statemen Closing Date shown thereon, then: (i) the Cash Advance Daily Batance for each day of the Current Billing Period is calculated by taking the amount of all of your posied unpaid Cash Advances as of the beginning of that day, adding any new Cash Advances posted to your Account as of that day end subtracting any portion of Balance for each day in the Current Billing Period will be zero, and the Purchase Advance Average Daity Balence will not be computed during the Curent 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 descrited in subsection 2.A (i) above, and (ii) the Purchase Advance Dally Belance for each day in the Current Billing Period is calculated by taking the emount of all posted unpald 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 thst day, and subtracting any portion of eny payments or cradits posted to your Account as of that day the applied against your posted unpaid Purchase Advences (other than Same as-Cesh Purchases and Promotional items) and retum check charges and documat wer cherges.
C. Each Same-es-Cash Purchase (or Promotional Item) Dally Balance for each day in the Current Billing Period is equal to the difference between the crigina 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 app-Cash Purchases and Promotional ltems) is calculated by adding together the Purchase Advance Dally Balance for each day in the Previous B Billing Period end 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 ail 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 remaln unpaid as of the beginning of that day, adding any new Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and retum check charges and documentation charges posted to your Account as of that day and subtracing 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 Hem Dally Balance).

## 3. Free Ride Period.

A. CeshAdvances. A periodic rate finance charge applles to all Cash Advances from the date they are posted to your Account until paid in full.
B. Seme-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 patd by the sid of its Deferral Period. At the end of the Deferral Period, however, the ful amount of the Same-as-Cash Purchase has not bean patd, he periodic rate finance charges that accrued on the Same-as-Cash Purchase curing the prior Biling Pertods of its Deferral period, and a periocic 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-a8-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 stde of each Monthly Statement, the amount of the periodic rate finance charge for each Seme-as-Cash Purchase whose Deforral Period has oxplrod the "pearce chare change box. but will not b no longer be reported on your Monthly Statement
C. Other Purchase Advances. Purchase Advances (inctuding Promotional items, but excuding Same-as-Cash Purchases) and return check charges and documentation charges first posted to your Account during the Current Baling Period incur a periodic rate finance charge from the date they are posted to your Account until peid in full, unless (i) the Now Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full on or before the Payment Due Dete shown therson, end (i) the New Balance (after -ublreating ell Deferrets) shown on your Gurrent Monthly Stetement is paid infull on. or belre the Paymeni Due Date shown inion. charges frst pogted during the Curat biling Period it the condtion described in (i) above (relating to the payment of your prior balanca) is satisfied but the condition described in (i) above (relating to the payment of your current batance) is not satisfed, then, at the beginning of the tmmediately-following Billing Period a periodic rafe tinance 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 Finence Charges on Promotional items) will appear on your immediately-following Monthly Statemsnt, 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 Dally Balance will be identified on the front of the last page of such following Monthly Statement as your "Average Daily Belance' for the "Previous Billing Perioo').

## From:

Sent:
To:
Subject:

Natchez Grand Hotel and Suites [reservations_h822.natchez.com@mailpm.webrez.com](mailto:reservations_h822.natchez.com@mailpm.webrez.com)
Friday, September 2, 2022 6:08 AM

## Kesha Jackson

Welcome!

# CAUTION! External Content. Please use caution when opening attachments and links. Do not provide your username and password if requested. 



Dear Cheryl Horn,
Confirmation number: 34539775
On behalf of the Natchez Grand Hotel and Suites entire staff, we extend a warm welcome to the historic Natchez, Mississippi.

Below is a summary of your upcoming stay with us. Please take a moment to review the details listed below. Do not hesitate to contact us should you have any questions, concerns, or requests.

## 1) Hotel information

Name: Natchez Grand Hotel and Suites
Address:
Telephone:
111 S. Broadway St., Natchez, Mississippi, United States, 39120

Fax:
601.446.9994

Toll Free:
601.446.9957

Email: 866.488.0898
reservations@natchezgrandhotel.com

Website:

## 2) Guest information

| Name: | Cheryl Horn |
| :--- | :--- |
| Address: | PO BOX 608 |
|  | Canton MS 39046 |
| Telephone: | $601855-5534$ |
| Email: | kesha.jackson@madison-co.com |

## 3) Room information

## Confirmation \#: 34539775

Room type: Deluxe Double Queen Historic View
Rate: $\quad$ Ms Justice Court Clerks Asn (JB)
Check-in: 04:00 PM Wed Sep 7, 2022
Check-out: 11:00 AM Fri Sep 9, 2022
Rooms: 1
Nights: 2
Adults: 1
Value Package: No-waived
Cancellation policy: The Natchez Grand Hotel and Suites requires at least a 72 hour notice of cancellation prior to your arrival date to avoid penalty. Reservations that are not cancelled at least 3 days prior to arrival will be penalized 1 night's room and tax. The full cost of your stay will be charged within 72 hours of arrival. The hotel does enforce an early departure fee of one night's room and tax. If your credit card is declined prior to your arrival date, your reservation will be cancelled. All reservations for the weekend of May 13th 2022 the hotel requires you to cancel 2 weeks prior to arrival. The full cost of your reservation will be charged 7 days prior to your arrival date. All reservations made for July 2nd \& 3rd, 2022, will be charged $50 \%$ of the total balance 60 days prior to the arrival date. The remaining balance will be charged 30 days prior to the arrival date. Any reservations cancelled within 60 days will receive a full refund. Reservations cancelled within 30 days are nonrefundable. During The Natchez Balloon Festival Weekend, October 14th and 15th 2022, the Natchez Grand Hotel requires a 50\% deposit 60 days prior to the arrival date. 30 days prior to the arrival date and the remaining balance will be charged. Any reservations that are cancelled inside 45 days, guest forfeit $50 \%$ of the cost of the reservation. If any reservations are cancelled inside 30 days the guest forfeit the full amount. For Advance Purchase Package: Reservations must be booked at least 3 days in advance and are NON-REFUNDABLE.
Guarantee policy: The Natchez Grand Hotel charges the full amount of your stay 72 hours prior to the arrival date. When booking your reservation, the Natchez Grand Hotel reserves the right to authorize your card to confirm validation only. The hotel also charges a nonoptional Value Added Package of $\$ 11.95$ per night, which includes, hot full breakfast buffet, 24 hour access to our business and fitness center with wireless, high-speed Internet access throughout the hotel, unlimited local and long distance
telephone calls, outdoor pool access, and usage of the in room safe with up to $\$ 20,000$ insurance.
Parking policy: Self parking is available on property complimentary.
Guest agreement: The guest has agreed to the cancellation and guarantee policies

## 4) Rate information (USD)

| Room cost |  | Sep 7, 2022 | 114.00 |
| :--- | :--- | :--- | :--- |
| Room cost |  | Sep 8, 2022 | 114.00 |
| Charge \#1: | 23.90 Amenity Package Non Taxable |  |  |
| Sub-total | 251.90 |  |  |
| City | 6.84 |  |  |
| Total cost | 258.74 |  |  |
| Balance due | 258.74 |  |  |

Sincerely,
Natchez Grand Hotel
111 Broadway St.
Natchez, MS 39120
Phone: 601-446-9994
Toll Free: 1-866-488-0898
Fax: 601-446-9957
http://www.natchezgrandhotel.com

From:
Sent:
To:
Subject:

Natchez Grand Hotel and Suites [reservations_h822.natchez.com@mailpm.webrez.com](mailto:reservations_h822.natchez.com@mailpm.webrez.com)
Friday, September 2, 2022 6:08 AM
Kesha Jackson
Welcome!

## CAUTION! External Content. Please use caution when opening attachments and links. Do not provide your username and password if requested.



Dear Sheila Taylor,
Confirmation number: 34539795
On behalf of the Natchez Grand Hotel and Suites entire staff, we extend a warm welcome to the historic Natchez, Mississippi.

Below is a summary of your upcoming stay with us. Please take a moment to review the details listed below. Do not hesitate to contact us should you have any questions, concerns, or requests.

## 1) Hotel information

Name: Natchez Grand Hotel and Suites
Address:
111 S. Broadway St., Natchez, Mississippi, United States, 39120
Telephone:
601.446.9994

Fax:
601.446.9957

Toll Free:
866.488.0898

Email: reservations@natchezgrandhotel.com

## Website:

## 2) Guest information

| Name: | Sheila Taylor |
| :--- | :--- |
| Address: | PO BOX 608 |
|  | Canton MS 39046 |
| Telephone: | $601855-5534$ |
| Email: | kesha.jackson@madison-co.com |

## 3) Room information

## Confirmation \#: 34539795

Room type: Deluxe Double Queen Historic View
Rate: $\quad$ Ms Justice Court Clerks Asn (JB)
Check-in: 04:00 PM Wed Sep 7, 2022
Check-out: 11:00 AM Fri Sep 9, 2022
Rooms: 1
Nights: 2
Adults: 1
Value Package: No-waived
Cancellation policy: The Natchez Grand Hotel and Suites requires at least a 72 hour notice of cancellation prior to your arrival date to avoid penalty. Reservations that are not cancelled at least 3 days prior to arrival will be penalized 1 night's room and tax. The full cost of your stay will be charged within 72 hours of arrival. The hotel does enforce an early departure fee of one night's room and tax. If your credit card is declined prior to your arrival date, your reservation will be cancelled. All reservations for the weekend of May 13th 2022 the hotel requires you to cancel 2 weeks prior to arrival. The full cost of your reservation will be charged 7 days prior to your arrival date. All reservations made for July 2nd \& 3rd, 2022, will be charged $50 \%$ of the total balance 60 days prior to the arrival date. The remaining balance will be charged 30 days prior to the arrival date. Any reservations cancelled within 60 days will receive a full refund. Reservations cancelled within 30 days are nonrefundable. During The Natchez Balloon Festival Weekend, October 14th and 15th 2022, the Natchez Grand Hotel requires a $50 \%$ deposit 60 days prior to the arrival date. 30 days prior to the arrival date and the remaining balance will be charged. Any reservations that are cancelled inside 45 days, guest forfeit $50 \%$ of the cost of the reservation. If any reservations are cancelled inside 30 days the guest forfeit the full amount. For Advance Purchase Package: Reservations must be booked at least 3 days in advance and are NON-REFUNDABLE.
Guarantee policy: The Natchez Grand Hotel charges the full amount of your stay 72 hours prior to the arrival date. When booking your reservation, the Natchez Grand Hotel reserves the right to authorize your card to confirm validation only. The hotel also charges a nonoptional Value Added Package of $\$ 11.95$ per night, which includes, hot full breakfast buffet, 24 hour access to our business and fitness center with wireless, high-speed Internet access throughout the hotel, unlimited local and long distance
telephone calls, outdoor pool access, and usage of the in room safe with up to $\$ 20,000$ insurance.
Parking policy: Self parking is available on property complimentary.
Guest agreement: The guest has agreed to the cancellation and guarantee policies

## 4) Rate information (USD)

| Room cost | Sep 7, 2022 | 114.00 |
| :--- | :--- | :--- |
| Room cost | Sep 8, 2022 | 114.00 |

Charge \#1: $\quad 23.90$ Amenity Package Non Taxable
Sub-total
City 251.90

Total cost
Balance due
Sep 8, 2022

Sincerely,
Natchez Grand Hotel
111 Broadway St.
Natchez, MS 39120
Phone: 601-446-9994
Toll Free: 1-866-488-0898
Fax: 601-446-9957
http://www.natchezgrandhotel.com

## From:

## Sent:

To:
Subject:

Natchez Grand Hotel and Suites [reservations_h822.natchez.com@mailpm.webrez.com](mailto:reservations_h822.natchez.com@mailpm.webrez.com)

## Kesha Jackson

Welcome!

# CAUTION! External Content. Please use caution when opening attachments and links. Do not provide your username and password if requested. 



Dear Mary Luckett,
Confirmation number: 34539813
On behalf of the Natchez Grand Hotel and Suites entire staff, we extend a warm welcome to the historic Natchez, Mississippi.

Below is a summary of your upcoming stay with us. Please take a moment to review the details listed below. Do not hesitate to contact us should you have any questions, concerns, or requests.

1) Hotel information

Name: $\quad$ Natchez Grand Hotel and Suites
Address:
111 S. Broadway St., Natchez, Mississippi, United States, 39120
Telephone:
601.446.9994

Fax:
601.446.9957

Toll Free:
866.488.0898

Email: reservations@natchezgrandhotel.com

## Website:

## 2) Guest information

| Name: | Mary Luckett |
| :--- | :--- |
| Address: | PO BOX 608 |
|  | Canton MS 39046 |
| Telephone: | $601855-5534$ |
| Email: | kesha.jackson@madison-co.com |

## 3) Room information

## Confirmation \#: <br> 34539813

Room type: Deluxe Double Queen Historic View
Rate: $\quad$ Ms Justice Court Clerks Asn (JB)
Check-in: 04:00 PM Wed Sep 7, 2022
Check-out: 11:00 AM Fri Sep 9, 2022
Rooms: 1
Nights: 2
Adults: 1
Value Package: No-waived
Cancellation policy: The Natchez Grand Hotel and Suites requires at least a 72 hour notice of cancellation prior to your arrival date to avoid penalty. Reservations that are not cancelled at least 3 days prior to arrival will be penalized 1 night's room and tax. The full cost of your stay will be charged within 72 hours of arrival. The hotel does enforce an early departure fee of one night's room and tax. If your credit card is declined prior to your arrival date, your reservation will be cancelled. All reservations for the weekend of May 13th 2022 the hotel requires you to cancel 2 weeks prior to arrival. The full cost of your reservation will be charged 7 days prior to your arrival date. All reservations made for July 2 nd $\& 3 \mathrm{rd}$, 2022, will be charged $50 \%$ of the total balance 60 days prior to the arrival date. The remaining balance will be charged 30 days prior to the arrival date. Any reservations cancelled within 60 days will receive a full refund. Reservations cancelled within 30 days are nonrefundable. During The Natchez Balloon Festival Weekend, October 14th and 15th 2022, the Natchez Grand Hotel requires a $50 \%$ deposit 60 days prior to the arrival date. 30 days prior to the arrival date and the remaining balance will be charged. Any reservations that are cancelled inside 45 days, guest forfeit $50 \%$ of the cost of the reservation. If any reservations are cancelled inside 30 days the guest forfeit the full amount. For Advance Purchase Package: Reservations must be booked at least 3 days in advance and are NON-REFUNDABLE.
Guarantee policy: The Natchez Grand Hotel charges the full amount of your stay 72 hours prior to the arrival date. When booking your reservation, the Natchez Grand Hotel reserves the right to authorize your card to confirm validation only. The hotel also charges a nonoptional Value Added Package of $\$ 11.95$ per night, which includes, hot full breakfast buffet, 24 hour access to our business and fitness center with wireless, high-speed Internet access throughout the hotel, unlimited local and long distance
telephone calls, outdoor pool access, and usage of the in room safe with up to $\$ 20,000$ insurance.
Parking policy: Self parking is available on property complimentary.
Guest agreement: The guest has agreed to the cancellation and guarantee policies

## 4) Rate information (USD)

| Room cost |  | Sep 7, 2022 | 114.00 |
| :--- | :--- | :--- | :--- |
| Room cost | Sep 8, 2022 | 114.00 |  |
| Charge \#1: | 23.90 Amenity Package Non Taxable |  |  |
| Sub-total | 251.90 |  |  |
| City | 6.84 |  |  |
| Total cost | 258.74 |  |  |
| Balance due | 258.74 |  |  |

Sincerely,
Natchez Grand Hotel
111 Broadway St.
Natchez, MS 39120
Phone: 601-446-9994
Toll Free: 1-866-488-0898
Fax: 601-446-9957
http://www.natchezgrandhotel.com

$\qquad$

$\qquad$




Make Check Payable To:
Card ServicesPlease check box if making address change as indicated on the back

Card Services
PO Box 875852
Kansas City MO 64187-5852


4715621981007595 000000 0000000

| Summary of Account Activity |  |  | Payment Information |  |
| :---: | :---: | :---: | :---: | :---: |
| Previous Balance | \$ | 0.00 | Statement Closing Date | 10/03/22 |
| Payments | - | 0.00 |  |  |
| Other Credits | - | 0.00 | New Balance | 0.00 |
| Purchases/Debits | + | 0.00 | Minimum Payment Due | 0.00 |
| Cash Advances | + | 0.00 | Payment Due Date | 10/28/22 |
| Finance Charges | + | 0.00 | Past Due Amount | 0.00 |
| New Balance |  | 0.00 |  |  |
| Credit Limit |  | 5,000.00 |  |  |
| Available Credit |  | 5,000.00 |  |  |

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

| PAYMENT ADDRESS | ACCOUNT INQUIRIES AND | CARD SERVICES |
| :--- | :--- | :--- |
| CARD SERVICES | LOST OR STOLEN CARDS | PO BOX 419734 |
| PO BOX 875852 | $888-494-5141$ | KANSAS CITY MO $64141-6734$ |
| KANSAS CITY, MO $64187-5852$ |  |  |
| Telephoning about billing errors will not preserve your rights under federal law. See the Billing Rights Summary on the reverse side. |  |  |



| Interest Charge Calculation |  |  |  |
| :--- | :---: | :---: | :---: |
| Your Annual Percentage Rate (APR) is the annual interest rate on your account |  |  |  |
|  | Annual |  |  |
| Current Billing Period | Percentage | Balance Subject to | Interest |
| Type of Balance | Rate(APR) | Interest Rate | 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 800 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 dolng so will not preserve your rights.
In your letter, give us the following information:
Your name end account number
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 sti. obigated to pay ine paris of your bil that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to colect 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 ramaining amount dus on the goods or services. You have this the purchase was made in your home state or within 100 miles of your mailing address. (ff we own or operata the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regarcless of amount or location of purchasa).

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 1616-843-2000. 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 recived at PO. 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 recelved at any other address will be credited promptly but may be delayed up to five (5) days.
votice regarding electronic collection of vour 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 elsetronic (ACH) debit to collect it. See your Carcholder 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 you 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 Monthily 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 Bititing Period is calculated by multiplying a monthly periodic rate times the "Cash Advance Average Deily Balance", the "Purchase Advance Average Daily Batance" and each "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" of your Account for the Current Billing Period end, if applicable, times the "Purchase Advance Average Daily Belance" of your Account for the immediately-preceding Billing Period (the "Previous Billing Period").
2. Balance Computation. The Cash Advence Average Daily Balance of your Account for the Current Billing Period is compuled by adding logether 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 Averege Daily Balance" of your Account for the Current Billing Period is computed by adding together the "Purchese Advance Daity Balance" for each day in the Current Billing Period (exclusive of Same-as-Cesh Purchases and other Promotional items) and dividing that sum by the number of days in the Current Billing Period. The "Same-es-Cash Purchase (or Promotional Item) Average Daily Belance" 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 Belence", "Purchase Advance Daily Balance" and "Seme-as-Cash Purchase (or Promotional tem) Daity Balance" for leach day in the Cumens Bfling Period are calculated as explained below. For purposes of such calculations, each qualitying Purchase made under a "Same-as-Cash Program" is Cash Purchase pursuant to the terms and conditions of the promotional program. The transaction information section on the front of esch Monthly Siatement 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 Perbod for a Same-as-Cash Purchase will expire.
A. If the New Balance (after subtracting all Deferrais) shown on your Previous Menthly Statement was zero or was paid in full within 25 days of the Statemen Closing Date shown thereon, then: (i) the Cash Advance Daily Balance for esch day of the Current Billing Period is calculated by laking the emount of all of your any payments or credits posted to your Account as of that day that w any new Cash Advances posted to your Account as or hal day and subracling any portion of Batance for each day in the Current Billing Period will be zero, and the Purchase Advance Aversge Daily Belance witl not be computed during the Current Billing Pariod.
B. If, however, the New Balance (effer 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 Advence Daily Balance for esch 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 Biling Period is calculated by laking the amount of all posted unpaid of the beginning of that day, adding any now Purchase Advances (othar than Same-as-Cash Purcheses and Promotional tems) and retum on your Account as documentation charges posted to your Account es of that day, and subtracting any portion of any payments or crdits posted 10 your Accous appliad against your posted unpeid Purchase Advances (other than Samo-as-Cash Purchases and Promotional iems) and retum chack argas and docu were charges
C. Each Same-as-Cash Purchase (or Promotional Hem) Daily Balence 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 ltem. The Purchase Advance Average Daily Balance for the Previous Billing Period (exclusive of Same 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 then the Same-as-Cash Purchases and Promotional tems) 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 Advancess (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 Dally Balance)

## 3. Free Rido Period.

A. CashAdvancas. 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 accure monthly on a Same-as-Cash Purchase from the date it is first posted to your Account, the accrued periodic rate tinance 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 perlod, and a periodic rate finance charge on the unpald 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 wil continue to be charged to your Account during each following Billing Period in which any portion of the Same-as-Cash Purchase remains expired (i) appears in the sanchion inf Slatemen, 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
C. Other Purchase Advancas. 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 Deferrats) shown on your Previous Monthly Statement was zero or was paid in full on or belore the Poyment Due Date shown thereon, and (ii) the New Batance (ather subtrecting all Deferrals) shown on your Curentit Moñthly Slalementi is paid in full on
or before the Payment Due Date shown thereon. If the condittlans described in (i) and (i) Purchase Advances (including on Promotional items that are not Cash Advancos, and (i) above are both satisfied, you will avoid periodic rate finance charges on ail charges first posted during the Current Biilling Period. It the condition described in (i) above (relating to the on Deferrals), return check charges and documentation conditton described in (ii) above (relating to the payment of your current balance) is not satiffied, then, at the beginning of the immediae) is satisfsed, but the 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 an your immediately-following Monthly Statement, and will show the dollar amount of the Current Billing Period Purchase Advance Average Daily Batance on which it was cakculated (such Purchase Advance Average Daly 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 Perioo").

IP CASINO RESORT SPA
850 BAYVIEW AVE
BILOXI MS 39530
888 946-2847
Printed Date 10/12/2022
Printed Time $\quad 09: 21$ AM
$\begin{array}{ll}\text { Printed Time } & \text { 09:21 AM } \\ \text { Invoice\# } & 1382676\end{array}$
currency code USA
Wing/Room IP Confirmation\# LP
Reservation \# 448220385739 Arrival 10/24/2022 Departure 10/28/2022
pO BOX 508
CANTO
USA
MS 39046

601 855-5534

Credit Card Type
RESERVATIONS VISA
TRANSACTION INFORMATION
Last 4 Sett Date Sett Time Last 4 Sett Date Sett Time

Auth Time Auth Amount Code
$\qquad$

Credit Card Payment Receipt Duplicate

| IP CASINO RESORT SPA |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| 850 BAYVIEW AVE |  |  | Printed Date | 10/12/2022 |
|  |  |  | Printed Time | 09:22 AM |
| BILOXI MS | 39530 |  | Invoice\# | 1382677 |
| $228436-3000$ | 888 | 946-2847 | Currency Code | USA |
| ALBERT Jones |  |  | Wing/Room | IP |
|  |  |  | Confirmation\# | NBZHY |
| PO BOX 608 |  |  | Reservation \# | 448220385897 |
|  |  |  | Arrival ${ }^{\text {Departure }}$ | $10 / 24 / 2022$ $10 / 28 / 2022$ |

601 855-5534

Credit Card Type
RESERVATIONS VISA
TRANSACTION INFORMATION
Last 4 Sett Date Sett Time
$759509 / 19 / 2022$ I1:01 AM
Trans Type Last 4 Auth Date Auth Time Auth Amount Code Capture Mtd
$\qquad$

Credit Card Payment Receipt Duplicate

IP CASINO RESORT SPA 850 BAYVIEW AVE
$\begin{array}{lll}\text { BILOXI } & \text { MS } 39530\end{array}$
228 436-3000 888 946-2847
JENNIFER KNIGHT
po box 608
CANTON MS 39046 USA

601 855-5534

Credit Card Type
RESERVATIONS VISA
TRANSACTION INFORMATION Last 4 Sett Date Sett Time Sett Amount

Trans Type Last 4 Auth Date Auth Time Auth Amount Code

Printed Date Printed Date
Printed Time
Printed
$\begin{array}{ll}\text { Invoice\# } \\ \text { Currency Code } & 1382 \\ \text { USA }\end{array}$
Wing/Room
Confirmation\# IP
Reservation \# 448220385739

$$
\begin{array}{ll}
\text { Reservation \# } & 44822038573 \\
\text { Arrival } & 10 / 24 / 2022
\end{array}
$$

$$
\begin{array}{ll}
\text { Arrival } & 10 / 24 / 2022 \\
\text { Departure } & 10 / 28 / 2022
\end{array}
$$ Capture Mtd



MS 39046
Arriva
Departure 10/28/2022

601 855-5534

Credit Card Type TRANSACTION INFORMATION
Last 4 Sett Date Sett Tim Last 4 Sett Date Sett Time


Trans Type Last 4 Auth Date Auth Time Auth Amount Code
$\qquad$

|  | Please Detach And Enclose Top Portion With Payment |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| New Balance |  |  |  |  |
| 0.00 | 10/28/22 | 0.00 | 0.00 |  |

$\square$

Make Check Payable To:
Card ServicesPlease check box if making address change as indicated on the back

```
MADISON CO SHERIFF 1 42418 0109
``` MADISON COUNTY BOS PO BOX 608 CANTON MS 39046-0608

Card Services

\section*{47156219810090390000000000000}
\(\square\)
\begin{tabular}{|lcr|}
\hline \multicolumn{3}{|l|}{ Summary of Account Activity } \\
\hline Previous Balance & \(\$\) & 0.00 \\
Payments & - & 0.00 \\
Other Credits & - & 0.00 \\
Purchases/Debits & + & 0.00 \\
Cash Advances & + & 0.00 \\
Finance Charges & + & 0.00 \\
\hline New Balance & & 0.00 \\
Credit Limit & & \(10,000.00\) \\
Available Credit & \(10,000.00\) \\
\hline
\end{tabular}
\begin{tabular}{|lr|}
\hline Payment Information & \\
\hline Statement Closing Date & \(10 / 03 / 22\) \\
& \\
Now Balance & 0.00 \\
Minimum Payment Due & 0.00 \\
Payment Due Date & \(10 / 28 / 22\) \\
Past Due Amount & 0.00 \\
\hline
\end{tabular}

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

\begin{tabular}{|lccc|}
\hline \multicolumn{4}{c|}{ Interest Charge Calculation } \\
\\
\hline Your Annual Percentage Rate (APR) is the annual interest rate on your account & \\
& Annual & & \\
Current Billing Period & Percentage & Balance Subject to & Interest \\
Iype of Balance & Rate (APR) & Interest Rate & Charge \\
Purchases & 0.00 & 0.00 & 0.00 \\
Cash Advances & 0.00 & 0.00 & 0.00 \\
\hline
\end{tabular}

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.

\section*{BILLING RIGHTS SUMMARY}

\section*{In case of Errors or Questions About Your Bill}
you think your bill is wrong or if you need more unformation about transaction on your blll, write to us on a separate sheet at the no later thewn below as soon as possible. We must hear from you 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.
- 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 emount in question while we are
investigating, but you are still obligated to pay the parts of your bill that are not in quastion. While we investigate your question, we cannol report you as deliquent or take any action to collect the amount you question.

\section*{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 corrsct the problem with the merchant, you may not have to pay 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. (ff we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardiess of amount or location of purchase).

SEND INQUIRIES AND BILLING ERROR NOTICES TO: Card Center, P.O. Box 419734, Kansas Cily, MO. 64141 (800) 821-5184. In the Kanses 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 PO. 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 promply but may be delayed up to five (5) days.
votioa regarding alectronic collection of your chock. When you send us a check drawn on a consumer account os 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 dreft in the emeunt of your original check, which we will send to your financial institution for collection.

\section*{EXPLANATION OF FINANCE CHARGES} 1. Finance Charges. During the Bitling Period that ends on the "Statement Closing Date" printed on the front of each Monthly Statement, your Account may,
sublect to stated exceptions and conditions, be assebsed a Finance Charge for the applicable Billing Period. The Finance Cherge may consist of one or more of the 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 ollowing: a cash advance fee tinance charge (which is a fixed amount) and/or a periodic rate innance charge. Any periodic rate fingrice charge charged to your
Acount during the Current Billing Period is calculated by multiplying a monthly periodic rate times the "Cash Advance Average Deily Batance", the "Purchase Account during the Current Billing Period is calculated by multiplying a monthly periodic rate times the "Cash Advance Average Daily Batance", the "Purchase
Advance Average Daily Balance' and each 'Same-es-Cash Purchase (or Promotional liem) Average Daily Balance" of your Account for the Current Biting Period Advance Average Daily Balance and each "Same-es-Cash Purchase (or Promational femm) Average Daily Balance of your Account for the Current Briting Period
and, if applicable, times the "Purchase Advance Average Daily Balence" of your Account for the immediately-preceding Billing Period (the "Previous Billing Period").
2. Balance Computation. The Cash Advence 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 Bilting Period and dividing that sum by the number of days in the Current Billing Period. The "Purchase Advance Averege Daty Balance "of your Account or the Current Billing Period is computed by adding together the "Purchase Advance Daily Balance" for each day in the Period. The "Same-ss-Cash Purchase (or Promotional them) 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 ttem) 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 tem) Daily Balance" for 1 esch day in the Curent aillina Period are calculated as explained below. For purposes of such calculations, esch quallying Purchase made under a "Same-as-Cash Program" is Cash Purchase pursuant to the terms and conditions of the promotional program. The transection 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 Now Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full within 26 days of the Statement Closing Date shown thereon, then: (i) the Cash Advance Daily Balance for sach 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, end (ii) the Purchase Advence Dsily Balance for each day in the Current Billing Period will be zero, and the Purchase Advance Average Daily Belance will not be computed during the Current Billing Period.
B. If, however, the Now Belance (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 esch day in the Current Billing Period is calculaled 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 Biling Pertod is calculated by taking the amount of all posted unpaid of the beginning of that day, adding any new Purchase Advances (other than Same-as-Cash Purchases and Promotional items) and return check chargos and documentation charges posted to your Accourt as of that day, and subtracting any portion of any payments or credits posted to your Account as of thal day that wer applied against your posted unpaid Purchase Advences (other than Same-as-Cash Purcheses and Promotional items) and return check charges and documentation charges.
C. Each Same-as-Cash Purchase (or Promotlonal ltem) 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 Promollonal Item. The Purchase Advance Average Daily Balance for the Previous Billing Period (exclusive of Samedividing that sum by the number of days in the Previous Bailing 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 tems) 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 unpald 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 Dally Balance whan 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).

\section*{3. Freo Ride Period.}
A. CashAdvences. A periodic rate finance charge spplies to all Cash Advances from the date they are posted to your Account until paid in full.
B. Same-as-Cash Purchases. Athough a periodic rate finance chargo 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 Pertod. At the end of the Deferral Perlod, however, if the full amount of the Same-as-Cash Purchase has not been paid, the periodic rate finance charges hat accrued on the Same-as-Cash Purchase during the prior Biaing Periods of tis Deferral period, and a pertodic 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 part of the "Finance Charge Computation" disclesed in the "Finance Charge Information" box. After expiration of the Deferral Period, Seme-arge-Cash Purt will not be no longer be reported on your Monthly Statement onger ba reporied on your Moninly Statement.
C. Other Purchase Advances. Purchase Advances (including Promotional items, but excluding Same-as-Cash Purchases) and retum check charges and documantation charges first posted to your Account during the Current Biliting Period incur a periodic rate finance charge from the date they are posted to your Account until paid in futh, unless (i) the New Balance (efter subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full on or befora the Payment Due Dete shown thergon, and (ii) the Now Belance (after subtracting all Deferrals) shown on your Gurent-Monthiy-Statement is peid in futt onor before the Payment Due Date shown thereon. If the conditions described in (i) and (i) above are both satisfled, you will avoid periodic rate finance charges on all chargess first posted during the Current Billing Period. If the condition described in (i) above (retating to the payment of your prior batance) is satisfied, but the condition described in (i) above (relating to the payment of your current balance) is not satisfied then, at the meginning of prior balance) is satisfied, but the a periocic rate finance charge will be assessed on all Purchase Advances (including Promotionsl items that are not Cash Advances, but excluding Deferals) first posted to your Accoumt 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 doller amount of the Current Billing Period Purchase Advance Average Deily Balence 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 Perioo').
```

NAME: MCSO - card 1
CARD NUMBER: XXXX 9039
BILLING PERIOD: Sep-22
DATE VENDOR AMOUNT USER PRODUCT(S) FUND DEPT. PURPOSE RECEIPT
10/2/2022 IP Casino \$211.18
\$211.18

```

USER
Kathy Willey

PRODUCT(S)
hotel

FUND
001
``` 200 480

Please Detach And Enclose Top Portlon With Payment


473562198100903900000000000000

\begin{tabular}{|lcr|}
\hline \multicolumn{4}{|l|}{ Surnmary of Account Activity } & \\
\hline Previous Balance & \(\$\) & 0.00 \\
Payments & - & 0.00 \\
Other Credits & - & 0.00 \\
Purchases/Dobits & + & 0.00 \\
Cesh Advances & + & 0.00 \\
Finance Charges & + & 0.00 \\
\hline Now Balance & & 0.00 \\
Credit Limit & & \(10,000.00\) \\
Avallable Credit & \(10,000.00\) \\
\hline
\end{tabular}
\begin{tabular}{|lr|}
\hline Paymant Information & \\
\hline Statement Closing Data & \(10 / 03 / 22\) \\
& \\
New Balance & 0.00 \\
Minimum Payment Due & 0.00 \\
Payment Duo Dato & \(10 / 28 / 22\) \\
Past Due Amount & 0.00 \\
\hline
\end{tabular}

An emrount followed by a minus ( - ) is a credit or a credil badance, unless othorwise lndicaled.

PAYMENT ADDRESE CARD SERVICES

ACCOUNT INQUIRIES AND LOST OR STOLEN CARDS 888-484-5141

\section*{PO \(80 \times 875852\)}


\section*{KANSAS CTTY, MO 64187-5852}

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

\begin{tabular}{|c|c|c|c|}
\hline \multicolumn{4}{|c|}{Interest Charge Calculation} \\
\hline \multicolumn{4}{|l|}{Your Annual Percentage Rate (APR) is the annual interest rate on your accourt} \\
\hline Current Billing Period Iype of Balance & Annuad Percentage Rate (APR) & Balanco Subjoct to Interest Rate & \begin{tabular}{l}
Interest \\
Charge
\end{tabular} \\
\hline Purchases Cash Advances & \[
\begin{aligned}
& 0.00 \\
& 0.00
\end{aligned}
\] & \[
\begin{aligned}
& 0.00 \\
& 0.00 \\
& \hline
\end{aligned}
\] & \[
\begin{aligned}
& 0.00 \\
& 0.00
\end{aligned}
\] \\
\hline
\end{tabular}

Periodie rates and APRs may vary. See your Cardmomber Agreement for an explanation. There is a 25 -day grace period for Purchases but not for Cash Advances. You can avoid addittonal finance charges on Purchases it 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 stde for tmportant information and disclosures and, if an Annuad Feo was posted above, regarding renowals.
\begin{tabular}{ll} 
From: & IP Casino Resort Spa <donotreply@boydgamingmail.com> \\
Sent: & Friday, September 30, 2022 9:14 AM \\
To: & LeeAnn Sanders \\
Subject: & IP Casino Resort Spa Folio
\end{tabular}

CAUTION! External Content. Please use caution when opening attachments and links. Do not provide your username and password if requested.

\section*{\(\mathbb{P}\) \\ Casino •Resort•Spa}


Dear KATHY WILLEY ,
Thank you for staying with us. We hope you took advantage of all the IP Biloxi has to offer.
We invite you to stay with us again.
Can't wait to see you during your next visit to with us.
Sincerely,
IP Casino Resort Spa
\begin{tabular}{|c|c|c|c|c|c|}
\hline Date & Ref & Description & Charge & Credit & Balance \\
\hline 09/27/2022 & 448300513771 & \multicolumn{2}{|l|}{APPLIED DEPOSIT} & 100.79 & \\
\hline & & \multicolumn{3}{|l|}{**********9039} & \\
\hline 09/27/2022 & 448309100008 & \multicolumn{3}{|l|}{RESORT FEE 15.68} & \\
\hline & & \multicolumn{3}{|l|}{\$14 RESORT FEE + TAX} & \\
\hline
\end{tabular}


Copyright © Boyd Gaming. All rights reserved. Privacy | Responsible Gaming Gambling Problem? Call 1-800-GAMBLER


\section*{}
\begin{tabular}{|lcr|}
\hline \multicolumn{4}{|l|}{ Summary of Account Activity } \\
\hline Previous Balance & \(\$\) & 0.00 \\
Payments & - & 0.00 \\
Other Credits & - & 0.00 \\
Purchases/Debits & + & 0.00 \\
Cash Advances & + & 0.00 \\
Finance Charges & + & 0.00 \\
\hline New Balance & 0.00 \\
Credit Limit & \(10,000.00\) \\
Available Credit & \(10,000.00\) \\
\hline
\end{tabular}

Account Number Ending In: XXXX XXXX XXXX 9047
\begin{tabular}{|lr|}
\hline Payment Information & \\
\hline Statement Closing Date & \(10 / 03 / 22\) \\
& \\
New Balance & 0.00 \\
Minimum Payment Due & 0.00 \\
Payment Due Date & \(10 / 28 / 22\) \\
Past Due Amount & 0.00 \\
\hline
\end{tabular}
credil balance, unless otherwise indicated.
\begin{tabular}{lll} 
PAYMENT ADDRESS & ACCOUNT INQUIRIES AND & CARD SERVICES \\
CARD SERVICES & LOST OR STOLEN CARDS & PO BOX 419734 \\
PO BOX 875852 & \(888-494-5141\) & KANSAS CITY MO 64141-6734 \\
KANSAS CITY, MO \(64187-5852\) & & \\
\multicolumn{2}{l}{ Telephoning about billing errors will not preserve your rights under federal law. See the Billing Rights Summary on the reverse side. }
\end{tabular}

\begin{tabular}{|lccc|}
\hline \multicolumn{3}{|c|}{ Interest Charge Calculation } \\
\hline Your Annual Percentage Rate (APR) is the annual interest rate on your account & \\
& Annual & \\
Current Billing Period & Percentage & Balance Subject to & Interest \\
Iype of Balance & Rate (APR) & Interest Rate & Charge \\
Purchases & 0.00 & 0.00 & 0.00 \\
Cash Advances & 0.00 & 0.00 & 0.00 \\
\hline
\end{tabular}

\footnotetext{
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
}

\section*{BILLING RIGHTS SUMMARY}

\section*{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 scon 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 tetter, give us the following information.
Your name and account number.
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 amy amount in question while we are
investigating, but you ere stin obigated to pay he parts of your that are not in question. While we investigate your question, we cannol report you as delinquent or take any action to colloct 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 mercham, you may not have to pay 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 tocation 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 resived al P.O. Box 219736 , Kansas City, Missouri \(64121-9736 \mathrm{by} 10: 00 \mathrm{a} . \mathrm{m}\). Payments recsived at such location after 10.00 a . m , will be credited on the following business day, and payments recoived at any other address will be credited prompty but may be delayed up to five (5) days.

Notica reagrding elactronic collection of your check. When you send us a check drawn on a consumer account as payment on your accouni, you consent to our converting the check to an electronic (ACH) debit to colloct it. See your Cardholder Agreement for further information. If we are unable to collect tha dabil 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

\section*{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, 1. Finance Charges. During the Biving Period thas ends on the Sa Ched exceptions and conditions, be assessed a Finance Charge for the applicsble 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 calcutated by mulliplying a monthly periodic rate times the "Cash Advance Average Daily Balance", the "Purchase Advance Average Daily Batance' and each "Same-es-Cash Purchase (or Promotional ltem) Average Daily Batance" of your Account for the Current Billing Period and, if applicsble, 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 Biling Penod and diving uhat sum by the number of days in the Current Bilig Poriod. The Purchase Advance Curent Billing Period (exclusive of Same-as-Cash Purchases and other Promotional items) and dividing that sum by the number of days in the Current Bitling Period. The "Same-as-Cash Purchase (or Promotional tiem) 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 Seme-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period.
The "Cash Advance Daily Belance", "Purchase Advance Daily Balance" end "Same-as-Cash Purchase (or Promotional ltem) Daily Balance" for \(\backslash\) each day in the Cument Billing Period are calculated as explained below. For purposes of such calculations, each qualifying Purchase made under a "Same-as-Cash Program" is Cash Purchase pursuant to the terms and conditions of the promotional program. The transaction information section on the front of each Manthly 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 Perlod 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 Statemen Closing Date shown thereon, then: (i) the Cash Advance Daily Balance for each day of the Current Billing Period is cateulated by taking the amount of all of your posted unpaid Cash Advances as payments or credits posted to your Account as of that day that wer any new Cash Advances posted to your Account as of that day and subtracting any portion of Balance for esch day in the Current Billing Period will be zero, and the Purchese Advance Avore Dily B Period.
B. If. however, the New Balence (after subtracting all Deferrals) shown on your Previcus Monthly Statement was not paid in full on or before the Payment Due Date shown therson, then (i) the Cash Advence Daily Batance 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 Biling Period is cakculated by taking the amount of all posted unpaid of the beginning of that day, adding any new Purchase Advances (other than Same-as-Cash Purchases and Promotional items) and return oneck Account as documentation charges posied to your Account as of that day end subtrecting any portion of any payments or credits pol ted to and relurn check charges and applied against your posted unpaid Purchase Advances (other than Same-as-Cash Purchases and Promotionat tems) and retum check charges and documentalion 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 ltem and the sum of aif payments or credits posted to your Account prior to and as of that day that were applied against the Same-as-Cash Purchase or Promotlonal Item. The Purchase Advance Average Daily Balance for the Previous Billing Period (exclusive of Samedividing that sum by the number of days in the Previous Billing Period. The Purchase Advance Daily Balance for each each day in the Previous Billing Period and by taking the amount of all Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and decumentation charges first posted to your Account durlng 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 thems) 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 Dainy Beiance when the appliceble Deferral Period expires and will no longer appear on your Monthly Statement as a separate Same-as-Cash (or promotional tem Daily Balance)

\section*{3. Free Ride Period.}
A. CashAdyancas. A periodic rale finance charge applies to all Cash Advances from the date they are posted to your Account until paid in full.
B. Same-as-Cash Purchasss. Although a periodic rate finance charge will accue 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 patd, the periodic rate finance charges that acculed on the Same-as-Cash Purchase durng the prior Biling Periods of its Deferral period, and a periodic rate finance charge on the unpatd 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 expaired (i) whe front side of each Monthly Statement, the amount of the perbodic rate finance charge for each Same-as-Cash Purchase whose Deferral Period has expired (i) appears in the transsccion information section, and (i), 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
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 peid in full, unless (i) the New Balance (affer subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full on or or before the Payment Due Date shown thereon. If the condtlons deace (after subtracting aft Deferrals) shown on your Current Meninity Statement is pata in fult onOr betore the Payment Due Date shown thereon. If the condiftens described in (i) and (i) above are both satisfled, you will avold periodic rate finance charges on all cherges first posted during the Current Billing Period. It the condition Advances, and other than 8 ecruals on Deferrals), return check charges and documantation condilion described in (i) above (relating to the payment of your current balance) is not satisfied, then, at the beginning of the prior balance) is satisfled, but the a periodic rate finance charge will be assessed on all Purchase Advances (inctuding Promotional items that are not Cash Advances, but excluding Deferrals) first posted to your Account during the Currenl 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 dolter amount of the Curent Billing Period Purchase Advance Average Daily Belence 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 Batance" for the "Previous Billing Period")



\begin{tabular}{|lcr|}
\hline \multicolumn{3}{|l|}{ Summary of Account Activity } \\
\hline Previous Balance & \(\$\) & 0.00 \\
Payments & - & 0.00 \\
Other Credits & - & 0.00 \\
Purchases/Debils & + & 0.00 \\
Cash Advances & + & 0.00 \\
Finance Charges & + & 0.00 \\
\hline Naw Balance & & 0.00 \\
Credit Linit & & \(10,000.00\) \\
Avallable Credit & & \(10,000.00\) \\
\hline
\end{tabular}

An amount followed by a minus (-) is a credit or a credil balance, untess atherwise indicaled.

PAYMENT ADDRESS CARD SEFVICES PO BOX 875852

ACCOUNT INOUIRIES AND
LOST OR STOLEN CARDS
888-494-6141
\begin{tabular}{|lr|}
\hline Payment Information & \\
\hline Statement Closing Date & \(10 / 03 / 22\) \\
& \\
Now Balance & 0.00 \\
Minimum Payment Due & 0.00 \\
Payment Due Date & \(10 / 28 / 22\) \\
Past Due Amount & 0.00 \\
\hline
\end{tabular}

Telephoning about billing erors will not preserve your rights under tederal law. See tha Blling Rights Summary on the reverse side.
\begin{tabular}{|c|c|c|c|c|c|}
\hline Tramesaction Date & Postris Dato & Raference Number & \multicolumn{2}{|l|}{Purchases, Cash Advances, Peyments, Credits and Adjustmants since last atatament} & Anount \\
\hline OACO & 09/21 & 2484300 [PW6WW6TL7 & TP-MSADVDEPOSTT 601 MCC: 7011 MERCHANT ZIP LODGING CHECK-IN DATE: SALES TAX: \(\$ 0.00\) TAXIN & & 123.19 \\
\hline \(08 / 21\) & 09128 & 2484300LRWSNHVRGO & [P-MS ADV DEPOST 601 MCC: 7011 MERCHANT ZII LODGING CHECK-IN DATE: SALES TAX: \(\$ \quad 0.00\) TAX IN & & 183.82 \\
\hline 09/28 & 09129 & 2404300LZWSJKH833 & \begin{tabular}{l}
GNBX - HOTEL 22843 \\
MCC: 3561 MERCHANT ZII \\
LODGING CHECK-IN DATE: \\
SALES TAX: \(\$ \quad 0.00\) TAXIN
\end{tabular} & & 67.18 \\
\hline 10/03 & \(10 \% 03\) & 00000000000000 MPC & TOTAL PLICHASES
TOTAL & & 0.00 \\
\hline
\end{tabular}
\begin{tabular}{|c|c|c|c|}
\hline \multicolumn{4}{|c|}{Interest Charge Calculation} \\
\hline \multicolumn{4}{|l|}{Your Annual Percentage Rato (APA) is the annual intorest rate on your account} \\
\hline Current Bulling Period Iypeof Balance & Annual Percentage Bato (APB) & Badance Subject to Interest Rate & interest Cherge \\
\hline Purohases
Cash Advencess & \[
\begin{aligned}
& 0.00 \\
& 0.00
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\] & \[
\begin{aligned}
& 0.00 \\
& 0.00
\end{aligned}
\] & \[
\begin{array}{r}
0.00 \\
0.00 \\
\hline
\end{array}
\] \\
\hline
\end{tabular}

Perlodio rates and APRs may vary. See your Cardmember Agroement for an explanation. There is a 25-day grace period inp Ditrehagar hit net inr Carh Anluancas You can avold additional finance charaes on Purchases il vou dav the


\section*{ESTIMATE}
\begin{tabular}{|c|c|c|c|c|}
\hline Guest Name & Randall Tucker & \multicolumn{2}{|l|}{Invoice Date:} & 10/12/2022 \\
\hline Date & Item / Description & Cost & Qty & Subtotal \\
\hline \multicolumn{5}{|l|}{Deposits} \\
\hline & & & & \\
\hline 9/27/2022 & 1st night paid & \$67.19 & 1 & \$67.19 \\
\hline
\end{tabular}

Hotel Rooms
\begin{tabular}{|l|l|r|r|r|}
\hline & Confirmation\# FG5SC & \$59.99 & \(\mathbf{3}\) & \$179.97 \\
\hline & Arrival December 5th, 2022 & & & \\
\hline & Departure December 8th, 2022 & & & \\
\hline & & & & \\
\hline & & & & \\
\hline & & & & \\
\hline & & & & \\
\hline & & & & \\
\hline & & & & \\
\hline & & Hotel Room Total \\
Resort Fee & 12\% Tax & \(\$ 179.97\) \\
\hline & & \(\$ 21.34\) \\
\hline
\end{tabular}



\section*{4715621981999270 ORODOD 000000}

\begin{tabular}{|lccc|}
\hline \multicolumn{3}{c|}{ Interest Charge Calculation } \\
\hline Your Annual Percentage Rate (APR) is the annual interest rate on your account \\
& Annual & & \\
Current Billing Period & Percentage & Balance Subject to & Interest \\
Type of Balance & Rate (APA) & Interest Rate & Charge \\
Purchases & 0.00 & 0.00 & 0.00 \\
Cash Advances & 0.00 & 0.00 & 0.00 \\
\hline
\end{tabular}

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.

\section*{BILLING RIGHTS SUMMARY}

\section*{In case of Errors or Questions About Your Bill}

If you think your bill is wrong or if you need more information aboul a transaction on your blil, write to us on a separate sheet at the address shown balow as soon as possibte. We must hear from you 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.
an en error
If you need more information, describe the ilem you are unsure about.
You do not have to pay any amount in question while we are
investigating, but you ere 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 emount you question.

\section*{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 fath to correct the problem wath the merchant, you may not have to pay proction only when the purchase price was more than 850 and the purchase was made in your home stete or withth 100 milas of your mailing address. (If we own or operate the merchant, or if we mailled 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, cail 816-843-2000. Telephoning us will not preserve your Billing Error Rights.

In order to be credited to your account on the date recsived, your payment must be accompanied by the top portion of your stalement 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 prompty but may be delayed up to five (5) days.
Notice reatning elactronic collection of vour chack. When you send us a check drawn on a consumer account as payment on your accouni, you unable to collect the debit electronieally, you consent to our creation of a paper draff in the amount of your original check. which we will send to you flnancial Institution for collection

\section*{EXPLANATION OF FINANCE CHARGES}
1. Finance Chargos. During the Billing Period that ends on the "Slatement Closing Date" printed on the front of asch Monthly Statement, your Account may, subject to stated oxceptions and conditions, be assessed a finance Charge for the applicable Biling Period. The Finance Charge may consist of one or more of the Accounl during the Current Biling Period is calculeted 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 end, if applicable, times the "Purchase Advance Average Daily Balance" of your Account for the immediately-preceding Billing Period (lhe "Previous Billing Period").
2. Batance 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' or each day in the Curremt Billing Period and dividing that sum by the number of days in the Current Biling Period. The "Purchase Advance Current Billing Period (exclusive of Same-as-Cash Purchases and other Promotional items) and dividing that sum by the rumber of days in the Current Billing Period. The 'Same-as-Cash Purchase (or Promotional Item) Aversge 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 liem) Daily Balance for each day in the Current Billing Period. The "Cash Advance Daily Balance", "Purchase Advance Daily Balance" and "Same-ss-Cash Purchase (or Promotional Iem) Daly Balance" for leach day in the Cument Billing Period are calculated as explained below. For purposes of such calculations, each qualifying Purchase made under a "Same-as-Cash Program" is Cash Purchase pursuant to the terms and conditions of the promotional program. The transaction information section on the front of each Monthly Statement will raflect the amount of each Same-as-Cash Purchase and Promotional item posted to your Account together with the dato on which the Deforral Period for a Same as-Cash Purchaso will expire.
A. If the Now Batance (efter subbracting 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 subiracting any portion of Belance for each day in the Current Billing Period will be zero, and the Purchase Advance Aversag Daily Balance will not be computed luring the Currant Billing Period.
B. If. however, the Now Batance (after subtracting all Deferrels) shown on your Previous Monthiy Statement was not paid in full on or betore the Payment Due Date shown therson, then (i) the Cash Advence Daily Balance for esch day in the Current Biiling 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 of the beginning of that day, adding any now Purchase Advances (other than Same-as-Cash Purchases and Promotional items) and retum check charges and documentation cherges posted to your Account as of that day, and subtrecting any portion of any payments or credits posted to your Account as of that bay that applied apainst your posted unpaid Purchase Advances (other than Same-s Cash Purchases and Promotional ids) and retum check charges and documentation charges.
C. Each Same-as-Cash Purchase (or Promotionial tem) Daily Balance for each day in the Current Billing Period is equal to the difference between the crigina amount of the Same-as-Cash Purchase pr Promotional tiem and the sum of all payments or credits posted to your Account pricr to and as of that day that were
 dividing that sum by the number of days in the Previcus Billing Period. The Purchase Advance Daily Balance for each day in the Provious Billing Period is calculated by taking the amount of all Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and retum check charges and documentation charges first posted to youj Account during the Previous Billing Period that remain unpald 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 paymenis or credits posied to your Account as of that day that were applied against your unpaid Purchase Advences (other than the Same-as-Cash Purchases and Promofionalitems) and return check charges and documentation charges. The balances for Same-as-Cash purchases will be Included in the Purchase Advence 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 Dally Batance)

\section*{3. Free Ride Period.}
A. CashAdyances. A periodic rate finance charge applies to all Cash Advances from the date they are posted to your Account untl pald 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, fie accrued periodic rate tnance charges wid not be charged to your Account in the full amount of the Same-as-Cash Purchase ts paid by the end of its Deterral Pertod. At the end of he Deterral Period, howaver, it the ful amount of he Same-as-Cash Purchase has not been paid, the periodic rate trance charges that accrued on the Same-as-Cash Purchase during the prior Billing Pertods of its Deferral period, and a periodic rate finance charge on the unpaid balance of the Same-as-Cash Purchase for the Current Biling 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 foilowing Billing Period in which any portion of the Same-as-Cash Purchase remains unpaid. On the tront clde of each Morihly Statement, the amount of the pertocic rate finance charge tor each Same-as-Cash Purchase whose Deforral Period has part of the "Finance Charge Compution" disclosed in the "Finance Charg page. is induda in the Account sum ary" or the Fhance Charge box. but will not be 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 Batance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full on or or before the Payment Due Date shown thereon. If the condtilans described in (i) and (ii) above arrels) both sawn on your Cuirtent Monihly Statement is paid in fuit on Purchase Advances (including on Promotional items that are nol Cash Advences, and other than sccruals on Deferrals) return check charges and documentation charges first posted dutng the Curent Billing Period if the condition described in (i) above (relating to the payment of your prior batance) is satisfied but the condition described in (ii) sbove (relating to the payment of your current balance) is not satisfied, then, at the beginning of the immadiately-following Billing Period a periodic rate finance charge will be assessed on ell Purchase Advances (including Promotional items that are not Cash Advances, but excluding Deferrals) first posted to your Accound 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, end will show the dollar amount of the Current Billing Period Purchase Advance Average Daily Balance on which it was caiculated (such Purchase Advance Average Daily Balance will be identiffed on the front of the last page of such following Monthly Statement as your "Average Daily Balance" for the "Previous Billing Period").

\section*{PROCUREMENT CARD MISSING DOCUMENT AFFIDAVIT}

Cardholder: Madison Covnty_Account Number:_ 9270

Signature of Department Supervisor: \(\qquad\)
\begin{tabular}{lclc}
\hline Item Description & Date of Purchase & Vendor & Cost \\
Baggage fee X2 & \(9 / 20+9 / 22\) & Delta & \(\$ 70\) each way
\end{tabular}

Detailed explanation of missing documentation:
Carnot locate Recept

The undersigned employee responsible for said missing documentation hereby states under oath that the above facts are true and correct to the best of his/her
knowledge:
DATE: \(10 / 1 /\{2022\);
SIGNATURE OF EMPLOYEE: \(\qquad\)
This Date Personally Appeared Before Me, the undersigned authority, in and for Madison \(\qquad\) County, State of Mississippi, the above named employee, who, being first duly sworn, state on his/her oath that the above facts are true and correct to the best of his/her knowledge.


NOTE: This affidavit shall be attached to the cardholder's statement and filed with the . Approving Official.```

