




PURCHASING DEPARTMENT

Madison County Board of Supervisors
146 West Center Street
Canton, MS 39046 / 601-855-5534
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 RECONCILIATION

STATEMENT CLOSING DATE: (10/1/2022)

<u>DEPARTMENT TRAVEL CARDS</u>	<u>CARD USER</u>	<u>PURPOSE</u>	<u>USE DATE</u>	<u>VENDOR NAME</u>	<u>AMOUNT</u>	<u>DESCRIPTION</u>
BOS1 CARD	Cheryl Horn	lodging	9/5/2022	Natchez Grand Hotel	\$258.74	meeting
	Sheila Taylor	lodging	9/5/2022	Natchez Grand Hotel	\$258.74	meeting
	Mary Lockett	lodging	9/5/2022	Natchez Grand Hotel	\$258.74	meeting
	LaTashee McLaurin	lodging	9/20/2022	IP Casino Biloxi <i>(deposit)</i>	\$110.55	meeting
	LaTashee McLaurin	lodging	9/20/2022	IP Casino Biloxi <i>(deposit)</i>	\$100.79	meeting
BOS1 CARD TOTAL					\$987.56	
BOS2 CARD	Gerald Steen	baggage fee	9/20/2022	Delta Airline <i>(missing receipt)</i>	\$70.00	meeting
	Gerald Steen	baggage fee	9/22/2022	Delta Airline <i>(missing receipt)</i>	\$70.00	meeting
BOS2 CARD TOTAL					\$140.00	
HR CARD	NO ACTIVITY					
HR CARD TOTAL						
EMA CARD	Jennifer Knight	lodging	9/20/2022	IP Casino Biloxi <i>(deposit)</i>	100.79	meeting
	Albert Jones	lodging	9/20/2022	IP Casino Biloxi <i>(deposit)</i>	100.79	meeting
	Jennifer Knight	lodging	9/20/2022	IP Casino Biloxi <i>(deposit)</i>	321.89	meeting
	Albert Jones	lodging	9/20/2022	IP Casino Biloxi <i>(deposit)</i>	321.89	meeting
EMA CARD TOTAL					\$845.36	
SO1 CARD	Kathy Willey	lodging	10/2/2022	IP Casino Biloxi	\$211.18	meeting
SO1 CARD TOTAL					\$211.18	
SO2 CARD	LeeAnn Sanders	lodging	9/21/2022	IP Casino Biloxi	\$123.19	meeting
	LeeAnn Sanders	lodging	9/22/2022	IP Casino Biloxi	\$193.82	meeting
	Randall Tucker	lodging	9/29/2022	Golden Nugget	\$67.19	meeting
SO2 CARD TOTAL					\$384.20	
TOTAL TO PAY					\$2,568.30	



Please Detach And Enclose Top Portion With Payment

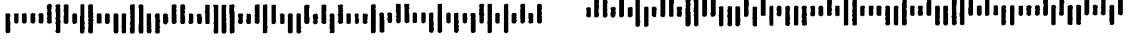
New Balance	Payment Due Date	Past Due Amount	Minimum Payment	Amount Enclosed
2,568.30	10/28/22	0.00	2,568.30	\$

Make Check Payable To:
 Card Services

Please check box if making address change as indicated on the back

Card Services
 PO Box 875852
 Kansas City MO 64187-5852

CONTROL ACCOUNT 42390
MADISON COUNTY BOS 0109
 PO BOX 608
 CANTON MS 39046-0608



4715621981007611 0256830 0256830

Account Number Ending In: XXXX XXXX XXXX 7611

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Summary of Account Activity		
Previous Balance	\$	9,514.00
Payments	-	9,514.00
Other Credits	-	0.00
Purchases/Debits	+	2,568.30
Cash Advances	+	0.00
Finance Charges	+	0.00
New Balance		2,568.30
Credit Limit		20,000.00
Available Credit		17,431.00

Payment Information	
Statement Closing Date	10/03/22
New Balance	2,568.30
Minimum Payment Due	2,568.30
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
 CARD SERVICES
 PO BOX 875852
 KANSAS CITY, MO 64187-5852

ACCOUNT INQUIRIES AND
 LOST OR STOLEN CARDS
 888-494-5141

CARD SERVICES
 PO BOX 419734
 KANSAS CITY MO 64141-6734

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

Transaction Information

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
			TOTAL XXXX XXXX XXXX 7611 \$9,514.00-	
09/26	09/26	F558000LX00CHGDDA	PAYMENT-THANK YOU	9,514.00-
			MADISON COUNTY BOS	
			TOTAL XXXX XXXX XXXX 7579 \$987.56	
09/05	09/06	2404083L8S66DFHE2	NATCHEZ GRAND HOTEL NATCHEZ MS MCC: 7011 MERCHANT ZIP: 39120 LODGING CHECK-IN DATE: 09/04/22 SALES TAX: \$ 0.00 TAX INCLUDED: 0	258.74
09/05	09/06	2404083L8S66DFPQB	NATCHEZ GRAND HOTEL NATCHEZ MS MCC: 7011 MERCHANT ZIP: 39120 LODGING CHECK-IN DATE: 09/04/22 SALES TAX: \$ 0.00 TAX INCLUDED: 0	258.74
09/05	09/06	2404083L8S66DGP0S	NATCHEZ GRAND HOTEL NATCHEZ MS MCC: 7011 MERCHANT ZIP: 39120 LODGING CHECK-IN DATE: 09/04/22 SALES TAX: \$ 0.00 TAX INCLUDED: 0	258.74
09/20	09/21	2494300LPW5JW6KAD	IP-MS ADV DEPOSIT 6014364555 MS MCC: 7011 MERCHANT ZIP: 39539 LODGING CHECK-IN DATE: 10/24/22 SALES TAX: \$ 0.00 TAX INCLUDED:	110.55
09/20	09/21	2494300LPW5JW618L	IP-MS ADV DEPOSIT 6014364555 MS MCC: 7011 MERCHANT ZIP: 39539 LODGING CHECK-IN DATE: 10/24/22 SALES TAX: \$ 0.00 TAX INCLUDED:	100.79
			MADISON COUNTY BOS	
			TOTAL XXXX XXXX XXXX 7595 \$845.36	
09/20	09/21	2494300LPW5JW5T61	IP-MS ADV DEPOSIT 6014364555 MS MCC: 7011 MERCHANT ZIP: 39539 LODGING CHECK-IN DATE: 10/24/22 SALES TAX: \$ 0.00 TAX INCLUDED:	100.79
09/20	09/21	2494300LPW5JW5VFF	IP-MS ADV DEPOSIT 6014364555 MS MCC: 7011 MERCHANT ZIP: 39539 LODGING CHECK-IN DATE: 10/24/22 SALES TAX: \$ 0.00 TAX INCLUDED:	100.79
09/20	09/21	2494300LPW5JW6FKH	IP-MS ADV DEPOSIT 6014364555 MS MCC: 7011 MERCHANT ZIP: 39539 LODGING CHECK-IN DATE: 10/24/22 SALES TAX: \$ 0.00 TAX INCLUDED:	321.89
09/20	09/21	2494300LPW5JW6QHV	IP-MS ADV DEPOSIT 6014364555 MS MCC: 7011 MERCHANT ZIP: 39539 LODGING CHECK-IN DATE: 10/24/22 SALES TAX: \$ 0.00 TAX INCLUDED:	321.89

Continued on next page

BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill

If you think your bill is wrong or if you need more information about a transaction on your bill, write to us on a separate sheet at the address shown below as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are

investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases.

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase).

SEND INQUIRIES AND BILLING ERROR NOTICES TO: Card Center, P.O. Box 419734, Kansas City, MO. 64141 (800) 821-5184. In the Kansas City area, call 816-843-2000. Telephoning us will not preserve your Billing Error Rights.

In order to be credited to your account on the date received, your payment must be accompanied by the top portion of your statement and must be received at P.O. Box 219736, Kansas City, Missouri 64121-9736 by 10:00 a.m. Payments received at such location after 10:00 a.m. will be credited on the following business day, and payments received at any other address will be credited promptly but may be delayed up to five (5) days.

Notice regarding electronic collection of your check. When you send us a check drawn on a consumer account as payment on your account, you consent to our converting the check to an electronic (ACH) debit to collect it. See your Cardholder Agreement for further information. If we are unable to collect the debit electronically, you consent to our creation of a paper draft in the amount of your original check, which we will send to your financial institution for collection.

EXPLANATION OF FINANCE CHARGES

1. Finance Charges. During the Billing Period that ends on the "Statement Closing Date" printed on the front of each Monthly Statement, your Account may, subject to stated exceptions and conditions, be assessed a Finance Charge for the applicable Billing Period. The Finance Charge may consist of one or more of the following: a cash advance fee finance charge (which is a fixed amount) and/or a periodic rate finance charge. Any periodic rate finance charge charged to your Account during the Current Billing Period is calculated by multiplying a monthly periodic rate times the "Cash Advance Average Daily Balance", the "Purchase Advance Average Daily Balance" and each "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" of your Account for the Current Billing Period and, if applicable, times the "Purchase Advance Average Daily Balance" of your Account for the immediately-preceding Billing Period (the "Previous Billing Period").

2. Balance Computation. The Cash Advance Average Daily Balance of your Account for the Current Billing Period is computed by adding together the "Cash Advance Daily Balance" for each day in the Current Billing Period and dividing that sum by the number of days in the Current Billing Period. The "Purchase Advance Average Daily Balance" of your Account for the Current Billing Period is computed by adding together the "Purchase Advance Daily Balance" for each day in the Current Billing Period (exclusive of Same-as-Cash Purchases and other Promotional items) and dividing that sum by the number of days in the Current Billing Period. The "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" for the Current Billing Period of each Same-as-Cash Purchase or Promotional item on your Account is computed by adding together the Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period.

The "Cash Advance Daily Balance", "Purchase Advance Daily Balance" and "Same-as-Cash Purchase (or Promotional Item) Daily Balance" for each day in the Current Billing Period are calculated as explained below. For purposes of such calculations, each qualifying Purchase made under a "Same-as-Cash Program" is referred to as a "Deferral" for the period of time (the "Deferral Period") during which no periodic rate finance charge is assessed to your account for the Same-as-Cash Purchase pursuant to the terms and conditions of the promotional program. The transaction information section on the front of each Monthly Statement will reflect the amount of each Same-as-Cash Purchase and Promotional item posted to your Account, together with the date on which the Deferral Period for a Same-as-Cash Purchase will expire.

A. If the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full within 25 days of the Statement Closing Date shown thereon, then: (i) the Cash Advance Daily Balance for each day of the Current Billing Period is calculated by taking the amount of all of your posted unpaid Cash Advances as of the beginning of that day, adding any new Cash Advances posted to your Account as of that day and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Cash Advances, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period will be zero, and the Purchase Advance Average Daily Balance will not be computed during the Current Billing Period.

B. If, however, the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was not paid in full on or before the Payment Due Date shown thereon, then (i) the Cash Advance Daily Balance for each day in the Current Billing Period is calculated in the same way as described in subsection 2.A (i) above, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period is calculated by taking the amount of all posted unpaid Purchase Advances (exclusive of Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges on your Account as of the beginning of that day, adding any new Purchase Advances (other than Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Purchase Advances (other than Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges.

C. Each Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period is equal to the difference between the original amount of the Same-as-Cash Purchase or Promotional item and the sum of all payments or credits posted to your Account prior to and as of that day that were applied against the Same-as-Cash Purchase or Promotional item. The Purchase Advance Average Daily Balance for the Previous Billing Period (exclusive of Same-as-Cash Purchases and Promotional items) is calculated by adding together the Purchase Advance Daily Balance for each day in the Previous Billing Period and dividing that sum by the number of days in the Previous Billing Period. The Purchase Advance Daily Balance for each day in the Previous Billing Period is calculated by taking the amount of all Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges first posted to your Account during the Previous Billing Period that remain unpaid as of the beginning of that day, adding any new Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your unpaid Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges. The balances for Same-as-Cash purchases will be included in the Purchase Advance Average Daily Balance when the applicable Deferral Period expires and will no longer appear on your Monthly Statement as a separate Same-as-Cash (or promotional item) Daily Balance.

3. Free Ride Period.

A. **Cash Advances.** A periodic rate finance charge applies to all Cash Advances from the date they are posted to your Account until paid in full.

B. **Same-as-Cash Purchases.** Although a periodic rate finance charge will accrue monthly on a Same-as-Cash Purchase from the date it is first posted to your Account, the accrued periodic rate finance charges will not be charged to your Account if the full amount of the Same-as-Cash Purchase is paid by the end of its Deferral Period. At the end of the Deferral Period, however, if the full amount of the Same-as-Cash Purchase has not been paid, the periodic rate finance charges that accrued on the Same-as-Cash Purchase during the prior Billing Periods of its Deferral period, and a periodic rate finance charge on the unpaid balance of the Same-as-Cash Purchase for the Current Billing Period, will be charged to your Account. A periodic rate finance charge on a Same-as-Cash Purchase whose Deferral Period has expired will continue to be charged to your Account during each following Billing Period in which any portion of the Same-as-Cash Purchase remains unpaid. On the front side of each Monthly Statement, the amount of the periodic rate finance charge for each Same-as-Cash Purchase whose Deferral Period has expired (i) appears in the transaction information section, and (ii), on the last page, is included in the "Account Summary" or the "Finance Charge" box, but will not be part of the "Finance Charge Computation" disclosed in the "Finance Charge Information" box. After expiration of the Deferral Period, Same-as-Cash Purchases will no longer be reported on your Monthly Statement.

C. **Other Purchase Advances.** Purchase Advances (including Promotional items, but excluding Same-as-Cash Purchases) and return check charges and documentation charges first posted to your Account during the Current Billing Period incur a periodic rate finance charge from the date they are posted to your Account until paid in full, unless (i) the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full on or before the Payment Due Date shown thereon, and (ii) the New Balance (after subtracting all Deferrals) shown on your Current Monthly Statement is paid in full on or before the Payment Due Date shown thereon. If the conditions described in (i) and (ii) above are both satisfied, you will avoid periodic rate finance charges on all Purchase Advances (including on Promotional items that are not Cash Advances, and other than accruals on Deferrals), return check charges and documentation charges first posted during the Current Billing Period. If the condition described in (i) above (relating to the payment of your prior balance) is satisfied, but the condition described in (ii) above (relating to the payment of your current balance) is not satisfied, then, at the beginning of the immediately-following Billing Period, a periodic rate finance charge will be assessed on all Purchase Advances (including Promotional items that are not Cash Advances, but excluding Deferrals) first posted to your Account during the Current Billing Period; the amount of such Finance Charge (exclusive of Finance Charges on Promotional items) will appear on your immediately-following Monthly Statement, and will show the dollar amount of the Current Billing Period Purchase Advance Average Daily Balance on which it was calculated (such Purchase Advance Average Daily Balance will be identified on the front of the last page of such following Monthly Statement as your "Average Daily Balance" for the "Previous Billing Period").

Transaction Information Continued

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
10/01	10/02	2494300M2W7T2XM72	MADISON CO SHERIFF 1 TOTAL XXXX XXXX XXXX 9039 \$211.18 IP CASINO RESORT SPA 6014364555 MS MCC: 7011 MERCHANT ZIP: 39539 LODGING CHECK-IN DATE: 09/27/22 SALES TAX: \$ 0.00 TAX INCLUDED:	211.18
09/20	09/21	2494300LPW5JW6TL7	MADISON CO SHERIFF 2 TOTAL XXXX XXXX XXXX 9047 \$384.20 IP-MS ADV DEPOSIT 6014364555 MS MCC: 7011 MERCHANT ZIP: 39539 LODGING CHECK-IN DATE: 09/27/22 SALES TAX: \$ 0.00 TAX INCLUDED:	123.19
09/21	09/22	2494300LRW5NHVRG0	IP-MS ADV DEPOSIT 6014364555 MS MCC: 7011 MERCHANT ZIP: 39539 LODGING CHECK-IN DATE: 09/27/22 SALES TAX: \$ 0.00 TAX INCLUDED:	193.82
09/28	09/29	2494300LZW5JKH833	GNBX - HOTEL 2284355400 MS MCC: 3561 MERCHANT ZIP: 39530 LODGING CHECK-IN DATE: 12/05/22 SALES TAX: \$ 0.00 TAX INCLUDED:	67.19
09/20	09/22	2471705LRTQNPNYE5	MADISON COUNTY BOS TOTAL XXXX XXXX XXXX 9270 \$140.00 DELTA AIR Baggage Fee JACKSON MS MCC: 3058 MERCHANT ZIP:	70.00
09/22	09/25	2471705LSTQPAEGYE	DELTA AIR Baggage Fee WASHINGTON DC MCC: 3058 MERCHANT ZIP:	70.00

Interest Charge Calculation

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

Current Billing Period Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	0.00	0.00	0.00
Cash Advances	0.00	0.00	0.00

Periodic rates and APRs may vary. See your Cardmember Agreement for an explanation. There is a 25-day grace period for Purchases but not for Cash Advances. You can avoid additional finance charges on Purchases if you pay the New Balance within 25 days of the Statement Closing Date (which may not be the same as the Payment Due Date). See reverse side for important information and disclosures and, if an Annual Fee was posted above, regarding renewals.

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CARD SERVICES
 PO BOX 419734
 KANSAS CITY MO 64141-6734

Account Number Ending In: XXXX XXXX XXXX 7579



Please Detach And Enclose Top Portion With Payment

New Balance	Payment Due Date	Past Due Amount	Minimum Payment	Amount Enclosed	
0.00	10/28/22	0.00	0.00		\$

Make Check Payable To:
 Card Services

Please check box if making address change as indicated on the back

Card Services
 PO Box 875852
 Kansas City MO 64187-5852

MADISON COUNTY BOS 42416
 MADISON COUNTY BOS 0109
 PO BOX 608
 CANTON MS 39046-0608



4715621981007579 000000 000000

Account Number Ending In: XXXX XXXX XXXX 7579

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

Payment Information	
Statement Closing Date	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
 CARD SERVICES
 PO BOX 875852
 KANSAS CITY, MO 64187-5852

ACCOUNT INQUIRIES AND
 LOST OR STOLEN CARDS
 888-494-5141

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 PO BOX 419734
 KANSAS CITY MO 64141-6734

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Transaction Information					
Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount	
09/05	09/06	2404083L8S6DFHE2	NATCHEZ GRAND HOTEL NATCHEZ MS MCC: 7011 MERCHANT ZIP: 39120 LODGING CHECK-IN DATE: 09/04/22 SALES TAX: \$ 0.00 TAX INCLUDED: 0	258.74	
09/05	09/06	2404083L8S6DFPQB	NATCHEZ GRAND HOTEL NATCHEZ MS MCC: 7011 MERCHANT ZIP: 39120 LODGING CHECK-IN DATE: 09/04/22 SALES TAX: \$ 0.00 TAX INCLUDED: 0	258.74	
09/05	09/06	2404083L8S6DGP0S	NATCHEZ GRAND HOTEL NATCHEZ MS MCC: 7011 MERCHANT ZIP: 39120 LODGING CHECK-IN DATE: 09/04/22 SALES TAX: \$ 0.00 TAX INCLUDED: 0	258.74	
09/20	09/21	2494300LPW5JW6KAD	IP-MS ADV DEPOSIT 6014364555 MS MCC: 7011 MERCHANT ZIP: 39539 LODGING CHECK-IN DATE: 10/24/22 SALES TAX: \$ 0.00 TAX INCLUDED:	110.55	
09/20	09/21	2494300LPW5JW618L	IP-MS ADV DEPOSIT 6014364555 MS MCC: 7011 MERCHANT ZIP: 39539 LODGING CHECK-IN DATE: 10/24/22 SALES TAX: \$ 0.00 TAX INCLUDED:	100.79	
10/03	10/03	000000000000COMPC	TOTAL PURCHASES \$987.56 TOTAL \$987.56	0.00	

Interest Charge Calculation			
Your Annual Percentage Rate (APR) is the annual interest rate on your account			
Current Billing Period	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Type of Balance			
Purchases	0.00	0.00	0.00
Cash Advances	0.00	0.00	0.00

Periodic rates and APRs may vary. See your Cardmember Agreement for an explanation. There is a 25-day grace period for Purchases but not for Cash Advances. You can avoid additional finance charges on Purchases if you pay the New Balance within 25 days of the Statement Closing Date (which may not be the same as the Payment Due Date). See reverse side for important information and disclosures and, if an Annual Fee was posted above, regarding renewals.

BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill

If you think your bill is wrong or if you need more information about a transaction on your bill, write to us on a separate sheet at the address shown below as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.

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You do not have to pay any amount in question while we are

investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

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If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase).

SEND INQUIRIES AND BILLING ERROR NOTICES TO: Card Center, P.O. Box 419734, Kansas City, MO. 64141 (800) 821-5184. In the Kansas City area, call 816-843-2000. Telephoning us will not preserve your Billing Error Rights.

In order to be credited to your account on the date received, your payment must be accompanied by the top portion of your statement and must be received at P.O. Box 219736, Kansas City, Missouri 64121-9736 by 10:00 a.m. Payments received at such location after 10:00 a.m. will be credited on the following business day, and payments received at any other address will be credited promptly but may be delayed up to five (5) days.

Notice regarding electronic collection of your check. When you send us a check drawn on a consumer account as payment on your account, you consent to our converting the check to an electronic (ACH) debit to collect it. See your Cardholder Agreement for further information. If we are unable to collect the debit electronically, you consent to our creation of a paper draft in the amount of your original check, which we will send to your financial institution for collection.

EXPLANATION OF FINANCE CHARGES

1. Finance Charges. During the Billing Period that ends on the "Statement Closing Date" printed on the front of each Monthly Statement, your Account may, subject to stated exceptions and conditions, be assessed a Finance Charge for the applicable Billing Period. The Finance Charge may consist of one or more of the following: a cash advance fee finance charge (which is a fixed amount) and/or a periodic rate finance charge. Any periodic rate finance charge charged to your Account during the Current Billing Period is calculated by multiplying a monthly periodic rate times the "Cash Advance Average Daily Balance", the "Purchase Advance Average Daily Balance" and each "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" of your Account for the Current Billing Period and, if applicable, times the "Purchase Advance Average Daily Balance" of your Account for the immediately-preceding Billing Period (the "Previous Billing Period").

2. Balance Computation. The Cash Advance Average Daily Balance of your Account for the Current Billing Period is computed by adding together the "Cash Advance Daily Balance" for each day in the Current Billing Period and dividing that sum by the number of days in the Current Billing Period. The "Purchase Advance Average Daily Balance" of your Account for the Current Billing Period is computed by adding together the "Purchase Advance Daily Balance" for each day in the Current Billing Period (exclusive of Same-as-Cash Purchases and other Promotional items) and dividing that sum by the number of days in the Current Billing Period. The "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" for the Current Billing Period of each Same-as-Cash Purchase or Promotional item on your Account is computed by adding together the Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period.

The "Cash Advance Daily Balance", "Purchase Advance Daily Balance" and "Same-as-Cash Purchase (or Promotional Item) Daily Balance" for each day in the Current Billing Period are calculated as explained below. For purposes of such calculations, each qualifying Purchase made under a "Same-as-Cash Program" is referred to as a "Deferral" for the period of time (the "Deferral Period") during which no periodic rate finance charge is assessed to your account for the Same-as-Cash Purchase pursuant to the terms and conditions of the promotional program. The transaction information section on the front of each Monthly Statement will reflect the amount of each Same-as-Cash Purchase and Promotional item posted to your Account, together with the date on which the Deferral Period for a Same-as-Cash Purchase will expire.

A. If the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full within 25 days of the Statement Closing Date shown thereon, then: (i) the Cash Advance Daily Balance for each day of the Current Billing Period is calculated by taking the amount of all of your posted unpaid Cash Advances as of the beginning of that day, adding any new Cash Advances posted to your Account as of that day and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Cash Advances, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period will be zero, and the Purchase Advance Average Daily Balance will not be computed during the Current Billing Period.

B. If, however, the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was not paid in full on or before the Payment Due Date shown thereon, then (i) the Cash Advance Daily Balance for each day in the Current Billing Period is calculated in the same way as described in subsection 2.A (i) above, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period is calculated by taking the amount of all posted unpaid Purchase Advances (exclusive of Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges on your Account as of the beginning of that day, adding any new Purchase Advances (other than Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Purchase Advances (other than Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges.

C. Each Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period is equal to the difference between the original amount of the Same-as-Cash Purchase or Promotional item and the sum of all payments or credits posted to your Account prior to and as of that day that were applied against the Same-as-Cash Purchase or Promotional item. The Purchase Advance Average Daily Balance for the Previous Billing Period (exclusive of Same-as-Cash Purchases and Promotional items) is calculated by adding together the Purchase Advance Daily Balance for each day in the Previous Billing Period and dividing that sum by the number of days in the Previous Billing Period. The Purchase Advance Daily Balance for each day in the Previous Billing Period is calculated by taking the amount of all Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges first posted to your Account during the Previous Billing Period that remain unpaid as of the beginning of that day, adding any new Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your unpaid Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges. The balances for Same-as-Cash purchases will be included in the Purchase Advance Average Daily Balance when the applicable Deferral Period expires and will no longer appear on your Monthly Statement as a separate Same-as-Cash (or promotional item) Daily Balance).

3. Free Ride Period.

A. **Cash Advances.** A periodic rate finance charge applies to all Cash Advances from the date they are posted to your Account until paid in full.

B. **Same-as-Cash Purchases.** Although a periodic rate finance charge will accrue monthly on a Same-as-Cash Purchase from the date it is first posted to your Account, the accrued periodic rate finance charges will not be charged to your Account if the full amount of the Same-as-Cash Purchase is paid by the end of its Deferral Period. At the end of the Deferral Period, however, if the full amount of the Same-as-Cash Purchase has not been paid, the periodic rate finance charges that accrued on the Same-as-Cash Purchase during the prior Billing Periods of its Deferral period, and a periodic rate finance charge on the unpaid balance of the Same-as-Cash Purchase for the Current Billing Period, will be charged to your Account. A periodic rate finance charge on a Same-as-Cash Purchase whose Deferral Period has expired will continue to be charged to your Account during each following Billing Period in which any portion of the Same-as-Cash Purchase remains unpaid. On the front side of each Monthly Statement, the amount of the periodic rate finance charge for each Same-as-Cash Purchase whose Deferral Period has expired (i) appears in the transaction information section, and (ii), on the last page, is included in the "Account Summary" or the "Finance Charge" box, but will not be part of the "Finance Charge Computation" disclosed in the "Finance Charge Information" box. After expiration of the Deferral Period, Same-as-Cash Purchases will no longer be reported on your Monthly Statement.

C. **Other Purchase Advances.** Purchase Advances (including Promotional items, but excluding Same-as-Cash Purchases) and return check charges and documentation charges first posted to your Account during the Current Billing Period incur a periodic rate finance charge from the date they are posted to your Account until paid in full, unless (i) the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full on or before the Payment Due Date shown thereon, and (ii) the New Balance (after subtracting all Deferrals) shown on your Current Monthly Statement is paid in full on or before the Payment Due Date shown thereon. If the conditions described in (i) and (ii) above are both satisfied, you will avoid periodic rate finance charges on all Purchase Advances (including on Promotional items that are not Cash Advances, and other than accruals on Deferrals), return check charges and documentation charges first posted during the Current Billing Period. If the condition described in (i) above (relating to the payment of your prior balance) is satisfied, but the condition described in (ii) above (relating to the payment of your current balance) is not satisfied, then, at the beginning of the immediately-following Billing Period, a periodic rate finance charge will be assessed on all Purchase Advances (including Promotional items that are not Cash Advances, but excluding Deferrals) first posted to your Account during the Current Billing Period; the amount of such Finance Charge (exclusive of Finance Charges on Promotional items) will appear on your immediately-following Monthly Statement, and will show the dollar amount of the Current Billing Period Purchase Advance Average Daily Balance on which it was calculated (such Purchase Advance Average Daily Balance will be identified on the front of the last page of such following Monthly Statement as your "Average Daily Balance" for the "Previous Billing Period").

Kesha Jackson

From: Natchez Grand Hotel and Suites <reservations_h822.natchez.com@mail-pm.webrez.com>
Sent: Friday, September 2, 2022 6:08 AM
To: Kesha Jackson
Subject: 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: 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: <http://www.natchezgrandhotel.com>

2) Guest information

Name: Cheryl Horn
Address: PO BOX 608
Canton MS 39046
Telephone: 601 855-5534
Email: kesha.jackson@madison-co.com

3) Room information

Confirmation #: 34539775
Room type: Deluxe Double Queen Historic View
Rate: 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 non-optional 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>

Kesha Jackson

From: Natchez Grand Hotel and Suites <reservations_h822.natchez.com@mail-pm.webrez.com>
Sent: Friday, September 2, 2022 6:08 AM
To: Kesha Jackson
Subject: 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: <http://www.natchezgrandhotel.com>

2) Guest information

Name: Sheila Taylor
Address: PO BOX 608
Canton MS 39046
Telephone: 601 855-5534
Email: kesha.jackson@madison-co.com

3) Room information

Confirmation #: 34539795
Room type: Deluxe Double Queen Historic View
Rate: 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 non-optional 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>

Kesha Jackson

From: Natchez Grand Hotel and Suites <reservations_h822.natchez.com@mail-pm.webrez.com>
Sent: Friday, September 2, 2022 6:08 AM
To: Kesha Jackson
Subject: Welcome!

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



Dear Mary Lockett,
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: 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: <http://www.natchezgrandhotel.com>

2) Guest information

Name: Mary Lockett
Address: PO BOX 608
Canton MS 39046
Telephone: 601 855-5534
Email: kesha.jackson@madison-co.com

3) Room information

Confirmation #: 34539813
Room type: Deluxe Double Queen Historic View
Rate: 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 non-optional 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>

Credit Card Payment Receipt
Duplicate

BCIRECTFPG FOPRT08

IP CASINO RESORT SPA
850 BAYVIEW AVE

BILOXI MS 39530
228 436-3000 888 946-2847

LATASHEE MACLAURIN

PO BOX 608

CANTON MS 39046
USA

601 855-5534

Printed Date 10/12/2022
Printed Time 09:22 AM
Invoice# 1382691
Currency Code USA

Wing/Room IP
Confirmation# XM3Z6
Reservation # 448220385921
Arrival 10/24/2022
Departure 10/26/2022

TRANSACTION INFORMATION
Credit Card Type Last 4 Sett Date Sett Time Sett Amount
RESERVATIONS VISA 7579 09/19/2022 11:40 AM 110.55



Trans Type Last 4 Auth Date Auth Time Auth Amount Code Capture Mtd

Signature _____

Credit Card Payment Receipt
Duplicate

BCIRECTFPG FOPRT08

IP CASINO RESORT SPA
850 BAYVIEW AVE

BILOXI MS 39530
228 436-3000 888 946-2847

LATASHEE MACLAURIN

PO BOX 608

CANTON MS 39046
USA

601 855-5534

Printed Date 10/12/2022
Printed Time 09:22 AM
Invoice# 1382679
Currency Code USA

Wing/Room IP
Confirmation# XM3Z6
Reservation # 448220385921
Arrival 10/24/2022
Departure 10/26/2022

TRANSACTION INFORMATION
Credit Card Type Last 4 Sett Date Sett Time Sett Amount
RESERVATIONS VISA 7579 09/19/2022 11:03 AM 100.79



Trans Type Last 4 Auth Date Auth Time Auth Amount Code Capture Mtd

Signature _____

CARD SERVICES
 PO BOX 419734
 KANSAS CITY MO 64141-6734

Account Number Ending In: XXXX XXXX XXXX 7595



Please Detach And Enclose Top Portion With Payment

New Balance	Payment Due Date	Past Due Amount	Minimum Payment	Amount Enclosed
0.00	10/28/22	0.00	0.00	\$

Make Check Payable To:
 Card Services

Please check box if making address change as indicated on the back

Card Services
 PO Box 875852
 Kansas City MO 64187-5852

MADISON COUNTY BOS 42417
 MADISON COUNTY BOS 0109
 PO BOX 608
 CANTON MS 39046-0608



4715621981007595 0000000 0000000

Account Number Ending In: XXXX XXXX XXXX 7595

Summary of Account Activity		
Previous Balance	\$	0.00
Payments	-	0.00
Other Credits	-	0.00
Purchases/Debits	+	0.00
Cash Advances	+	0.00
Finance Charges	+	0.00
New Balance		0.00
Credit Limit		5,000.00
Available Credit		5,000.00

Payment Information	
Statement Closing Date	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
 CARD SERVICES
 PO BOX 875852
 KANSAS CITY, MO 64187-5852

ACCOUNT INQUIRIES AND
 LOST OR STOLEN CARDS
 888-494-5141

CARD SERVICES
 PO BOX 419734
 KANSAS CITY MO 64141-6734

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

Transaction Information

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
09/20	09/21	2494300LPW5JW5T61	IP-MS ADV DEPOSIT 6014364555 MS MCC: 7011 MERCHANT ZIP: 39539 LODGING CHECK-IN DATE: 10/24/22 SALES TAX: \$ 0.00 TAX INCLUDED:	100.79
09/20	09/21	2494300LPW5JW5VFF	IP-MS ADV DEPOSIT 6014364555 MS MCC: 7011 MERCHANT ZIP: 39539 LODGING CHECK-IN DATE: 10/24/22 SALES TAX: \$ 0.00 TAX INCLUDED:	100.79
09/20	09/21	2494300LPW5JW6FKH	IP-MS ADV DEPOSIT 6014364555 MS MCC: 7011 MERCHANT ZIP: 39539 LODGING CHECK-IN DATE: 10/24/22 SALES TAX: \$ 0.00 TAX INCLUDED:	321.89
09/20	09/21	2494300LPW5JW6QHV	IP-MS ADV DEPOSIT 6014364555 MS MCC: 7011 MERCHANT ZIP: 39539 LODGING CHECK-IN DATE: 10/24/22 SALES TAX: \$ 0.00 TAX INCLUDED:	321.89
10/03	10/03	000000000000COMPC	TOTAL PURCHASES \$845.36 TOTAL \$845.36	0.00

Interest Charge Calculation

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

Current Billing Period Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	0.00	0.00	0.00
Cash Advances	0.00	0.00	0.00

Periodic rates and APRs may vary. See your Cardmember Agreement for an explanation. There is a 25-day grace period for Purchases but not for Cash Advances. You can avoid additional finance charges on Purchases if you pay the New Balance within 25 days of the Statement Closing Date (which may not be the same as the Payment Due Date). See reverse side for important information and disclosures and, if an Annual Fee was posted above, regarding renewals.

BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill

If you think your bill is wrong or if you need more information about a transaction on your bill, write to us on a separate sheet at the address shown below as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are

investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases.

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase).

SEND INQUIRIES AND BILLING ERROR NOTICES TO: Card Center, P.O. Box 419734, Kansas City, MO. 64141 (800) 821-5184. In the Kansas City area, call 816-843-2000. Telephoning us will not preserve your Billing Error Rights.

In order to be credited to your account on the date received, your payment must be accompanied by the top portion of your statement and must be received at P.O. Box 219736, Kansas City, Missouri 64121-9736 by 10:00 a.m. Payments received at such location after 10:00 a.m. will be credited on the following business day, and payments received at any other address will be credited promptly but may be delayed up to five (5) days.

Notice regarding electronic collection of your check. When you send us a check drawn on a consumer account as payment on your account, you consent to our converting the check to an electronic (ACH) debit to collect it. See your Cardholder Agreement for further information. If we are unable to collect the debit electronically, you consent to our creation of a paper draft in the amount of your original check, which we will send to your financial institution for collection.

EXPLANATION OF FINANCE CHARGES

1. Finance Charges. During the Billing Period that ends on the "Statement Closing Date" printed on the front of each Monthly Statement, your Account may, subject to stated exceptions and conditions, be assessed a Finance Charge for the applicable Billing Period. The Finance Charge may consist of one or more of the following: a cash advance fee finance charge (which is a fixed amount) and/or a periodic rate finance charge. Any periodic rate finance charge charged to your Account during the Current Billing Period is calculated by multiplying a monthly periodic rate times the "Cash Advance Average Daily Balance", the "Purchase Advance Average Daily Balance" and each "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" of your Account for the Current Billing Period and, if applicable, times the "Purchase Advance Average Daily Balance" of your Account for the immediately-preceding Billing Period (the "Previous Billing Period").

2. Balance Computation. The Cash Advance Average Daily Balance of your Account for the Current Billing Period is computed by adding together the "Cash Advance Daily Balance" for each day in the Current Billing Period and dividing that sum by the number of days in the Current Billing Period. The "Purchase Advance Average Daily Balance" of your Account for the Current Billing Period is computed by adding together the "Purchase Advance Daily Balance" for each day in the Current Billing Period (exclusive of Same-as-Cash Purchases and other Promotional items) and dividing that sum by the number of days in the Current Billing Period. The "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" for the Current Billing Period of each Same-as-Cash Purchase or Promotional item on your Account is computed by adding together the Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period.

The "Cash Advance Daily Balance", "Purchase Advance Daily Balance" and "Same-as-Cash Purchase (or Promotional Item) Daily Balance" for each day in the Current Billing Period are calculated as explained below. For purposes of such calculations, each qualifying Purchase made under a "Same-as-Cash Program" is referred to as a "Deferral" for the period of time (the "Deferral Period") during which no periodic rate finance charge is assessed to your account for the Same-as-Cash Purchase pursuant to the terms and conditions of the promotional program. The transaction information section on the front of each Monthly Statement will reflect the amount of each Same-as-Cash Purchase and Promotional item posted to your Account, together with the date on which the Deferral Period for a Same-as-Cash Purchase will expire.

A. If the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full within 25 days of the Statement Closing Date shown thereon, then: (i) the Cash Advance Daily Balance for each day of the Current Billing Period is calculated by taking the amount of all of your posted unpaid Cash Advances as of the beginning of that day, adding any new Cash Advances posted to your Account as of that day and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Cash Advances, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period will be zero, and the Purchase Advance Average Daily Balance will not be computed during the Current Billing Period.

B. If, however, the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was not paid in full on or before the Payment Due Date shown thereon, then (i) the Cash Advance Daily Balance for each day in the Current Billing Period is calculated in the same way as described in subsection 2.A (i) above, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period is calculated by taking the amount of all posted unpaid Purchase Advances (exclusive of Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges on your Account as of the beginning of that day, adding any new Purchase Advances (other than Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Purchase Advances (other than Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges.

C. Each Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period is equal to the difference between the original amount of the Same-as-Cash Purchase or Promotional item and the sum of all payments or credits posted to your Account prior to and as of that day that were applied against the Same-as-Cash Purchase or Promotional item. The Purchase Advance Average Daily Balance for the Previous Billing Period (exclusive of Same-as-Cash Purchases and Promotional items) is calculated by adding together the Purchase Advance Daily Balance for each day in the Previous Billing Period and dividing that sum by the number of days in the Previous Billing Period. The Purchase Advance Daily Balance for each day in the Previous Billing Period is calculated by taking the amount of all Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges first posted to your Account during the Previous Billing Period that remain unpaid as of the beginning of that day, adding any new Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your unpaid Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges. The balances for Same-as-Cash purchases will be included in the Purchase Advance Average Daily Balance when the applicable Deferral Period expires and will no longer appear on your Monthly Statement as a separate Same-as-Cash (or promotional item) Daily Balance).

3. Free Ride Period.

A. Cash Advances. A periodic rate finance charge applies to all Cash Advances from the date they are posted to your Account until paid in full.

B. Same-as-Cash Purchases. Although a periodic rate finance charge will accrue monthly on a Same-as-Cash Purchase from the date it is first posted to your Account, the accrued periodic rate finance charges will not be charged to your Account if the full amount of the Same-as-Cash Purchase is paid by the end of its Deferral Period. At the end of the Deferral Period, however, if the full amount of the Same-as-Cash Purchase has not been paid, the periodic rate finance charges that accrued on the Same-as-Cash Purchase during the prior Billing Periods of its Deferral period, and a periodic rate finance charge on the unpaid balance of the Same-as-Cash Purchase for the Current Billing Period, will be charged to your Account. A periodic rate finance charge on a Same-as-Cash Purchase whose Deferral Period has expired will continue to be charged to your Account during each following Billing Period in which any portion of the Same-as-Cash Purchase remains unpaid. On the front side of each Monthly Statement, the amount of the periodic rate finance charge for each Same-as-Cash Purchase whose Deferral Period has expired (i) appears in the transaction information section, and (ii), on the last page, is included in the "Account Summary" or the "Finance Charge" box, but will not be part of the "Finance Charge Computation" disclosed in the "Finance Charge Information" box. After expiration of the Deferral Period, Same-as-Cash Purchases will no longer be reported on your Monthly Statement.

C. Other Purchase Advances. Purchase Advances (including Promotional items, but excluding Same-as-Cash Purchases) and return check charges and documentation charges first posted to your Account during the Current Billing Period incur a periodic rate finance charge from the date they are posted to your Account until paid in full, unless (i) the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full on or before the Payment Due Date shown thereon; and (ii) the New Balance (after subtracting all Deferrals) shown on your Current Monthly Statement is paid in full on or before the Payment Due Date shown thereon. If the conditions described in (i) and (ii) above are both satisfied, you will avoid periodic rate finance charges on all Purchase Advances (including on Promotional items that are not Cash Advances, and other than accruals on Deferrals), return check charges and documentation charges first posted during the Current Billing Period. If the condition described in (i) above (relating to the payment of your prior balance) is satisfied, but the condition described in (ii) above (relating to the payment of your current balance) is not satisfied, then, at the beginning of the immediately-following Billing Period, a periodic rate finance charge will be assessed on all Purchase Advances (including Promotional items that are not Cash Advances, but excluding Deferrals) first posted to your Account during the Current Billing Period; the amount of such Finance Charge (exclusive of Finance Charges on Promotional items) will appear on your immediately-following Monthly Statement, and will show the dollar amount of the Current Billing Period Purchase Advance Average Daily Balance on which it was calculated (such Purchase Advance Average Daily Balance will be identified on the front of the last page of such following Monthly Statement as your "Average Daily Balance" for the "Previous Billing Period").

Credit Card Payment Receipt
Duplicate

BCIRECTFPG FOPRT08

IP CASINO RESORT SPA
850 BAYVIEW AVE

BILOXI MS 39530
228 436-3000 888 946-2847

JENNIFER KNIGHT

PO BOX 508

CANTON MS 39046
USA

601 855-5534

Printed Date 10/12/2022
Printed Time 09:21 AM
Invoice# 1382676
Currency Code USA

Wing/Room IP
Confirmation# L6BS6
Reservation # 448220385739
Arrival 10/24/2022
Departure 10/28/2022

TRANSACTION INFORMATION

Credit Card Type Last 4 Sett Date Sett Time Sett Amount
RESERVATIONS VISA 7595 09/19/2022 11:00 AM 100.79



Trans Type Last 4 Auth Date Auth Time Auth Amount Code Capture Mtd

Signature _____

Credit Card Payment Receipt
Duplicate

BCIRECTFPG FOPRT08

IP CASINO RESORT SPA
850 BAYVIEW AVE

Printed Date 10/12/2022
Printed Time 09:22 AM
Invoice# 1382677
Currency Code USA

BILOXI MS 39530
228 436-3000 888 946-2847

ALBERT JONES

Wing/Room IP
Confirmation# NBZHY
Reservation # 448220385897
Arrival 10/24/2022
Departure 10/28/2022

PO BOX 608

CANTON MS 39046
USA

601 855-5534

TRANSACTION INFORMATION

Credit Card Type	Last 4	Sett Date	Sett Time	Sett Amount
RESERVATIONS VISA	7595	09/19/2022	11:01 AM	100.79



Trans Type	Last 4	Auth Date	Auth Time	Auth Amount	Code	Capture Mtd
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Signature _____

Credit Card Payment Receipt
Duplicate

BCIRECTFPG FOPRT08

IP CASINO RESORT SPA
850 BAYVIEW AVE

BILOXI MS 39530
228 436-3000 888 946-2847

JENNIFER KNIGHT

PO BOX 608

CANTON MS 39046
USA

601 855-5534

Printed Date 10/12/2022
Printed Time 09:21 AM
Invoice# 1382689
Currency Code USA

Wing/Room IP
Confirmation# L6BS6
Reservation # 448220385739
Arrival 10/24/2022
Departure 10/28/2022

TRANSACTION INFORMATION

Credit Card Type Last 4 Sett Date Sett Time Sett Amount
RESERVATIONS VISA 7595 09/19/2022 11:39 AM 321.89



Trans Type Last 4 Auth Date Auth Time Auth Amount Code Capture Mtd

Signature _____

Credit Card Payment Receipt
Duplicate

BCIRECTFPG FOPRT08

IP CASINO RESORT SPA
850 BAYVIEW AVE

BILOXI MS 39530
228 436-3000 888 946-2847

ALBERT JONES

PO BOX 608

CANTON MS 39046
USA

601 855-5534

Printed Date 10/12/2022
Printed Time 09:22 AM
Invoice# 1382690
Currency Code USA

Wing/Room IP
Confirmation# NBZHY
Reservation # 448220385897
Arrival 10/24/2022
Departure 10/28/2022

TRANSACTION INFORMATION

Credit Card Type	Last 4	Sett Date	Sett Time	Sett Amount
RESERVATIONS VISA	7595	09/19/2022	11:39 AM	321.89



Trans Type	Last 4	Auth Date	Auth Time	Auth Amount	Code	Capture Mtd
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Signature _____

CARD SERVICES
 PO BOX 419734
 KANSAS CITY MO 64141-6734

Account Number Ending In: XXXX XXXX XXXX 9039



Please Detach And Enclose Top Portion With Payment

New Balance 0.00 Payment Due Date 10/28/22 Past Due Amount 0.00 Minimum Payment 0.00 Amount Enclosed \$

Make Check Payable To:
 Card Services

Please check box if making address change as indicated on the back

Card Services
 PO Box 875852
 Kansas City MO 64187-5852

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



4715621981009039 000000 000000

Account Number Ending In: XXXX XXXX XXXX 9039

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		10,000.00
Available Credit		10,000.00

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
 CARD SERVICES
 PO BOX 875852
 KANSAS CITY, MO 64187-5852

ACCOUNT INQUIRIES AND
 LOST OR STOLEN CARDS
 888-494-5141

CARD SERVICES
 PO BOX 419734
 KANSAS CITY MO 64141-6734

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

Transaction Information

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
10/01	10/02	2494300M2W7T2XM72	IP CASINO RESORT SPA 6014364555 MS MCC: 7011 MERCHANT ZIP: 39539 LODGING CHECK-IN DATE: 09/27/22 SALES TAX: \$ 0.00 TAX INCLUDED:	211.18
10/03	10/03	000000000000COMPC	TOTAL PURCHASES \$211.18 TOTAL \$211.18	0.00

Interest Charge Calculation

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

Current Billing Period	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
<u>Type of Balance</u>			
Purchases	0.00	0.00	0.00
Cash Advances	0.00	0.00	0.00

Periodic rates and APRs may vary. See your Cardmember Agreement for an explanation. There is a 25-day grace period for Purchases but not for Cash Advances. You can avoid additional finance charges on Purchases if you pay the New Balance within 25 days of the Statement Closing Date (which may not be the same as the Payment Due Date). See reverse side for important information and disclosures and, if an Annual Fee was posted above, regarding renewals.

BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill

If you think your bill is wrong or if you need more information about a transaction on your bill, write to us on a separate sheet at the address shown below as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are

investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases.

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase).

SEND INQUIRIES AND BILLING ERROR NOTICES TO: Card Center, P.O. Box 419734, Kansas City, MO. 64141 (800) 821-5184. In the Kansas City area, call 816-843-2000. Telephoning us will not preserve your Billing Error Rights.

In order to be credited to your account on the date received, your payment must be accompanied by the top portion of your statement and must be received at P.O. Box 219738, Kansas City, Missouri 64121-9738 by 10:00 a.m. Payments received at such location after 10:00 a.m. will be credited on the following business day, and payments received at any other address will be credited promptly but may be delayed up to five (5) days.

Notice regarding electronic collection of your check. When you send us a check drawn on a consumer account as payment on your account, you consent to our converting the check to an electronic (ACH) debit to collect it. See your Cardholder Agreement for further information. If we are unable to collect the debit electronically, you consent to our creation of a paper draft in the amount of your original check, which we will send to your financial institution for collection.

EXPLANATION OF FINANCE CHARGES

1. Finance Charges. During the Billing Period that ends on the "Statement Closing Date" printed on the front of each Monthly Statement, your Account may, subject to stated exceptions and conditions, be assessed a Finance Charge for the applicable Billing Period. The Finance Charge may consist of one or more of the following: a cash advance fee finance charge (which is a fixed amount) and/or a periodic rate finance charge. Any periodic rate finance charge charged to your Account during the Current Billing Period is calculated by multiplying a monthly periodic rate times the "Cash Advance Average Daily Balance", the "Purchase Advance Average Daily Balance" and each "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" of your Account for the Current Billing Period and, if applicable, times the "Purchase Advance Average Daily Balance" of your Account for the immediately-preceding Billing Period (the "Previous Billing Period").

2. Balance Computation. The Cash Advance Average Daily Balance of your Account for the Current Billing Period is computed by adding together the "Cash Advance Daily Balance" for each day in the Current Billing Period and dividing that sum by the number of days in the Current Billing Period. The "Purchase Advance Average Daily Balance" of your Account for the Current Billing Period is computed by adding together the "Purchase Advance Daily Balance" for each day in the Current Billing Period (exclusive of Same-as-Cash Purchases and other Promotional items) and dividing that sum by the number of days in the Current Billing Period. The "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" for the Current Billing Period of each Same-as-Cash Purchase or Promotional item on your Account is computed by adding together the Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period.

The "Cash Advance Daily Balance", "Purchase Advance Daily Balance" and "Same-as-Cash Purchase (or Promotional Item) Daily Balance" for each day in the Current Billing Period are calculated as explained below. For purposes of such calculations, each qualifying Purchase made under a "Same-as-Cash Program" is referred to as a "Deferral" for the period of time (the "Deferral Period") during which no periodic rate finance charge is assessed to your account for the Same-as-Cash Purchase pursuant to the terms and conditions of the promotional program. The transaction information section on the front of each Monthly Statement will reflect the amount of each Same-as-Cash Purchase and Promotional item posted to your Account, together with the date on which the Deferral Period for a Same-as-Cash Purchase will expire.

A. If the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full within 25 days of the Statement Closing Date shown thereon, then: (i) the Cash Advance Daily Balance for each day of the Current Billing Period is calculated by taking the amount of all of your posted unpaid Cash Advances as of the beginning of that day, adding any new Cash Advances posted to your Account as of that day and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Cash Advances, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period will be zero, and the Purchase Advance Average Daily Balance will not be computed during the Current Billing Period.

B. If however, the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was not paid in full on or before the Payment Due Date shown thereon, then: (i) the Cash Advance Daily Balance for each day in the Current Billing Period is calculated in the same way as described in subsection 2.A (i) above, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period is calculated by taking the amount of all posted unpaid Purchase Advances (exclusive of Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges on your Account as of the beginning of that day, adding any new Purchase Advances (other than Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Purchase Advances (other than Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges.

C. Each Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period is equal to the difference between the original amount of the Same-as-Cash Purchase or Promotional Item and the sum of all payments or credits posted to your Account prior to and as of that day that were applied against the Same-as-Cash Purchase or Promotional Item. The Purchase Advance Average Daily Balance for the Previous Billing Period (exclusive of Same-as-Cash Purchases and Promotional Items) is calculated by adding together the Purchase Advance Daily Balance for each day in the Previous Billing Period and dividing that sum by the number of days in the Previous Billing Period. The Purchase Advance Daily Balance for each day in the Previous Billing Period is calculated by taking the amount of all Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges first posted to your Account during the Previous Billing Period that remain unpaid as of the beginning of that day, adding any new Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your unpaid Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges. The balances for Same-as-Cash purchases will be included in the Purchase Advance Average Daily Balance when the applicable Deferral Period expires and will no longer appear on your Monthly Statement as a separate Same-as-Cash (or promotional item) Daily Balance.

3. Free Ride Period.

A. Cash Advances. A periodic rate finance charge applies to all Cash Advances from the date they are posted to your Account until paid in full.

B. Same-as-Cash Purchases. Although a periodic rate finance charge will accrue monthly on a Same-as-Cash Purchase from the date it is first posted to your Account, the accrued periodic rate finance charges will not be charged to your Account if the full amount of the Same-as-Cash Purchase is paid by the end of its Deferral Period. At the end of the Deferral Period, however, if the full amount of the Same-as-Cash Purchase has not been paid, the periodic rate finance charges that accrued on the Same-as-Cash Purchase during the prior Billing Periods of its Deferral period, and a periodic rate finance charge on the unpaid balance of the Same-as-Cash Purchase for the Current Billing Period, will be charged to your Account. A periodic rate finance charge on a Same-as-Cash Purchase whose Deferral Period has expired will continue to be charged to your Account during each following Billing Period in which any portion of the Same-as-Cash Purchase remains unpaid. On the front side of each Monthly Statement, the amount of the periodic rate finance charge for each Same-as-Cash Purchase whose Deferral Period has expired (i) appears in the transaction information section, and (ii), on the last page, is included in the "Account Summary" or the "Finance Charge" box, but will not be part of the "Finance Charge Computation" disclosed in the "Finance Charge Information" box. After expiration of the Deferral Period, Same-as-Cash Purchases will no longer be reported on your Monthly Statement.

C. Other Purchase Advances. Purchase Advances (including Promotional items, but excluding Same-as-Cash Purchases) and return check charges and documentation charges first posted to your Account during the Current Billing Period incur a periodic rate finance charge from the date they are posted to your Account until paid in full, unless (i) the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full on or before the Payment Due Date shown thereon, and (ii) the New Balance (after subtracting all Deferrals) shown on your Current Monthly Statement is paid in full on or before the Payment Due Date shown thereon. If the conditions described in (i) and (ii) above are both satisfied, you will avoid periodic rate finance charges on all Purchase Advances (including on Promotional items that are not Cash Advances, and other than accruals on Deferrals), return check charges and documentation charges first posted during the Current Billing Period. If the condition described in (i) above (relating to the payment of your prior balance) is satisfied, but the condition described in (ii) above (relating to the payment of your current balance) is not satisfied, then, at the beginning of the immediately-following Billing Period, a periodic rate finance charge will be assessed on all Purchase Advances (including Promotional items that are not Cash Advances, but excluding Deferrals) first posted to your Account during the Current Billing Period; the amount of such Finance Charge (exclusive of Finance Charges on Promotional items) will appear on your immediately-following Monthly Statement, and will show the dollar amount of the Current Billing Period Purchase Advance Average Daily Balance on which it was calculated (such Purchase Advance Average Daily Balance will be identified on the front of the last page of such following Monthly Statement as your "Average Daily Balance" for the "Previous Billing Period").

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	Kathy Willey	hotel	001	200	480	Y

TOTAL **\$211.18**

CARD SERVICES
 PO BOX 419734
 KANSAS CITY MO 64141-8734

Account Number Ending In: XXXX XXXX XXXX 8039



Please Detach And Enclose Top Portion With Payment

New Balance 0.00 Payment Due Date 10/28/22 Past Due Amount 0.00 Minimum Payment 0.00 Amount Enclosed \$

Make Check Payable To:
 Card Services

Please check box if making address change as indicated on the back

Card Services
 PO Box 875852
 Kansas City MO 64187-5852

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



4715621981009039 0000000 0000000

Account Number Ending In: XXXX XXXX XXXX 8039

1-2

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		10,000.00
Available Credit		10,000.00

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.

Randall Jack

PAYMENT ADDRESS
 CARD SERVICES
 PO BOX 875852
 KANSAS CITY, MO 64187-5852

ACCOUNT INQUIRIES AND
 LOST OR STOLEN CARDS
 888-494-6141

CARD SERVICES
 PO BOX 419734
 KANSAS CITY MO 64141-8734

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

Transaction Information

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
10/01	10/02	2494300M2W7T2XM72	IP CASINO RESORT SPA 8014384555 MS MCC: 7011 MERCHANT ZIP: 39539 LODGING CHECK-IN DATE: 09/27/22 SALES TAX: \$ 0.00 TAX INCLUDED:	211.18
10/03	10/03	000000000000COMPC	TOTAL PURCHASES \$211.18 TOTAL \$211.18	0.00

Interest Charge Calculation

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

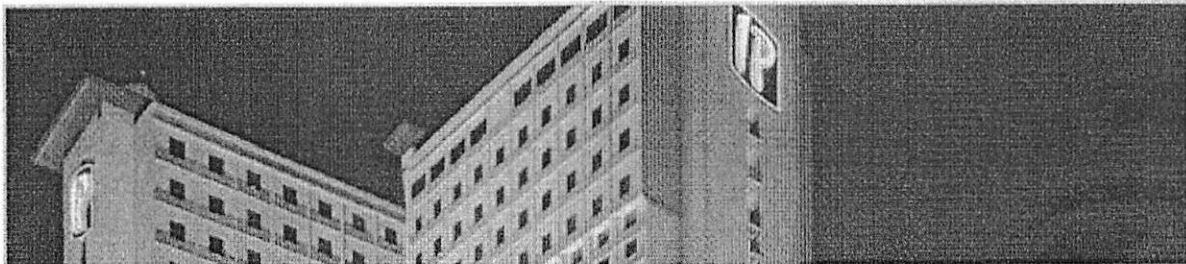
Current Billing Period	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Type of Balance			
Purchases	0.00	0.00	0.00
Cash Advances	0.00	0.00	0.00

Periodic rates and APRs may vary. See your Cardmember Agreement for an explanation. There is a 25-day grace period for Purchases but not for Cash Advances. You can avoid additional finance charges on Purchases if you pay the New Balance within 25 days of the Statement Closing Date (which may not be the same as the Payment Due Date). See reverse side for important information and disclosures and, if an Annual Fee was posted above, regarding renewals.

LeeAnn Sanders

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

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



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

Date	Ref	Description	Charge	Credit	Balance
09/27/2022	448300513771	APPLIED DEPOSIT		100.79	
		*****9039			
09/27/2022	448309100008	RESORT FEE	15.68		
		\$14 RESORT FEE + TAX			

09/27/2022	448309100009	RESORT FEE	14.00	
		\$14 RESORT FEE **NO TAX**		
09/27/2022	448309100010	RESORT FEE		15.68
		REVERSAL OF \$14+TX RESORT		
09/27/2022	448309100395	ROOM CHARGE IP 908	89.99	
		Calendar MDPJ22C		
09/28/2022	448319100017	RESORT FEE	15.68	
		\$14 RESORT FEE + TAX		
09/28/2022	448319100018	RESORT FEE	14.00	
		\$14 RESORT FEE **NO TAX**		
09/28/2022	448319100019	RESORT FEE		15.68
		REVERSAL OF \$14+TX RESORT		
09/28/2022	448319100545	ROOM CHARGE IP 908	89.99	
		Calendar MDPJ22C		
09/29/2022	448329100013	RESORT FEE	15.68	
		\$14 RESORT FEE + TAX		
09/29/2022	448329100014	RESORT FEE	14.00	
		\$14 RESORT FEE **NO TAX**		
09/29/2022	448329100015	RESORT FEE		15.68
		REVERSAL OF \$14+TX RESORT		
09/29/2022	448329100420	ROOM CHARGE IP 908	89.99	
		Calendar MDPJ22C		
09/30/2022	448330550863	FRONT DESK VISA		211.18
		*****9039		
		SUMMARY OF CHARGES		
		ROOM	311.97	
		BALANCE DUE		



IP Casino Resort Spa - Biloxi
 850 Bayview Avenue • Biloxi, MS 39530
ipbiloxi.com
 1-888-946-2847

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 Gambling Problem? Call 1-800-GAMBLER

CARD SERVICES
 PO BOX 419734
 KANSAS CITY MO 64141-6734

Account Number Ending In: XXXX XXXX XXXX 9047



Please Detach And Enclose Top Portion With Payment

New Balance	Payment Due Date	Past Due Amount	Minimum Payment	Amount Enclosed
0.00	10/28/22	0.00	0.00	\$

Make Check Payable To:
 Card Services

Please check box if making address change as indicated on the back

Card Services
 PO Box 875852
 Kansas City MO 64187-5852

MADISON CO SHERIFF 2 42419
 MADISON COUNTY BOS 0109
 PO BOX 608
 CANTON MS 39046-0608



4715621981009047 0000000 0000000

Account Number Ending In: XXXX XXXX XXXX 9047

1-2

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		10,000.00
Available Credit		10,000.00

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
 CARD SERVICES
 PO BOX 875852
 KANSAS CITY, MO 64187-5852

ACCOUNT INQUIRIES AND
 LOST OR STOLEN CARDS
 888-494-5141

CARD SERVICES
 PO BOX 419734
 KANSAS CITY MO 64141-6734

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

Transaction Information

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
09/20	09/21	2494300LPW5JW6TL7	IP-MS ADV DEPOSIT 6014364555 MS MCC: 7011 MERCHANT ZIP: 39539 LODGING CHECK-IN DATE: 09/27/22 SALES TAX: \$ 0.00 TAX INCLUDED:	123.19
09/21	09/22	2494300LRW5NHVRG0	IP-MS ADV DEPOSIT 6014364555 MS MCC: 7011 MERCHANT ZIP: 39539 LODGING CHECK-IN DATE: 09/27/22 SALES TAX: \$ 0.00 TAX INCLUDED:	193.82
09/28	09/29	2494300LZW5JKH833	GNBX - HOTEL 2284355400 MS MCC: 3561 MERCHANT ZIP: 39530 LODGING CHECK-IN DATE: 12/05/22 SALES TAX: \$ 0.00 TAX INCLUDED:	67.19
10/03	10/03	000000000000COMP	TOTAL PURCHASES \$384.20 TOTAL \$384.20	0.00

Interest Charge Calculation

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

Current Billing Period	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Type of Balance			
Purchases	0.00	0.00	0.00
Cash Advances	0.00	0.00	0.00

Periodic rates and APRs may vary. See your Cardmember Agreement for an explanation. There is a 25-day grace period for Purchases but not for Cash Advances. You can avoid additional finance charges on Purchases if you pay the New Balance within 25 days of the Statement Closing Date (which may not be the same as the Payment Due Date). See reverse side for important information and disclosures and, if an Annual Fee was posted above, regarding renewals.

BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill

If you think your bill is wrong or if you need more information about a transaction on your bill, write to us on a separate sheet at the address shown below as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are

investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases.

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase).

SEND INQUIRIES AND BILLING ERROR NOTICES TO: Card Center, P.O. Box 419734, Kansas City, MO. 64141 (800) 821-5184. In the Kansas City area, call 816-843-2000. Telephoning us will not preserve your Billing Error Rights.

In order to be credited to your account on the date received, your payment must be accompanied by the top portion of your statement and must be received at P.O. Box 219736, Kansas City, Missouri 64121-9736 by 10:00 a.m. Payments received at such location after 10:00 a.m. will be credited on the following business day, and payments received at any other address will be credited promptly but may be delayed up to five (5) days.

Notice regarding electronic collection of your check. When you send us a check drawn on a consumer account as payment on your account, you consent to our converting the check to an electronic (ACH) debit to collect it. See your Cardholder Agreement for further information. If we are unable to collect the debit electronically, you consent to our creation of a paper draft in the amount of your original check, which we will send to your financial institution for collection.

EXPLANATION OF FINANCE CHARGES

1. Finance Charges. During the Billing Period that ends on the "Statement Closing Date" printed on the front of each Monthly Statement, your Account may, subject to stated exceptions and conditions, be assessed a Finance Charge for the applicable Billing Period. The Finance Charge may consist of one or more of the following: a cash advance fee finance charge (which is a fixed amount) and/or a periodic rate finance charge. Any periodic rate finance charge charged to your Account during the Current Billing Period is calculated by multiplying a monthly periodic rate times the "Cash Advance Average Daily Balance", the "Purchase Advance Average Daily Balance" and each "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" of your Account for the Current Billing Period and, if applicable, times the "Purchase Advance Average Daily Balance" of your Account for the immediately-preceding Billing Period (the "Previous Billing Period").

2. Balance Computation. The Cash Advance Average Daily Balance of your Account for the Current Billing Period is computed by adding together the "Cash Advance Daily Balance" for each day in the Current Billing Period and dividing that sum by the number of days in the Current Billing Period. The "Purchase Advance Average Daily Balance" of your Account for the Current Billing Period is computed by adding together the "Purchase Advance Daily Balance" for each day in the Current Billing Period (exclusive of Same-as-Cash Purchases and other Promotional items) and dividing that sum by the number of days in the Current Billing Period. The "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" for the Current Billing Period of each Same-as-Cash Purchase or Promotional item on your Account is computed by adding together the Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period.

The "Cash Advance Daily Balance", "Purchase Advance Daily Balance" and "Same-as-Cash Purchase (or Promotional Item) Daily Balance" for each day in the Current Billing Period are calculated as explained below. For purposes of such calculations, each qualifying Purchase made under a "Same-as-Cash Program" is referred to as a "Deferral" for the period of time (the "Deferral Period") during which no periodic rate finance charge is assessed to your account for the Same-as-Cash Purchase pursuant to the terms and conditions of the promotional program. The transaction information section on the front of each Monthly Statement will reflect the amount of each Same-as-Cash Purchase and Promotional item posted to your Account, together with the date on which the Deferral Period for a Same-as-Cash Purchase will expire.

A. If the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full within 25 days of the Statement Closing Date shown thereon, then: (i) the Cash Advance Daily Balance for each day of the Current Billing Period is calculated by taking the amount of all of your posted unpaid Cash Advances as of the beginning of that day, adding any new Cash Advances posted to your Account as of that day and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Cash Advances, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period will be zero, and the Purchase Advance Average Daily Balance will not be computed during the Current Billing Period.

B. If, however, the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was not paid in full on or before the Payment Due Date shown thereon, then (i) the Cash Advance Daily Balance for each day in the Current Billing Period is calculated in the same way as described in subsection 2.A (i) above, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period is calculated by taking the amount of all posted unpaid Purchase Advances (exclusive of Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges on your Account as of the beginning of that day, adding any new Purchase Advances (other than Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Purchase Advances (other than Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges.

C. Each Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period is equal to the difference between the original amount of the Same-as-Cash Purchase or Promotional Item and the sum of all payments or credits posted to your Account prior to and as of that day that were applied against the Same-as-Cash Purchase or Promotional Item. The Purchase Advance Average Daily Balance for the Previous Billing Period (exclusive of Same-as-Cash Purchases and Promotional items) is calculated by adding together the Purchase Advance Daily Balance for each day in the Previous Billing Period and dividing that sum by the number of days in the Previous Billing Period. The Purchase Advance Daily Balance for each day in the Previous Billing Period is calculated by taking the amount of all Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges first posted to your Account during the Previous Billing Period that remain unpaid as of the beginning of that day, adding any new Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your unpaid Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges. The balances for Same-as-Cash purchases will be included in the Purchase Advance Average Daily Balance when the applicable Deferral Period expires and will no longer appear on your Monthly Statement as a separate Same-as-Cash (or promotional item) Daily Balance).

3. Free Ride Period.

A. **Cash Advances.** A periodic rate finance charge applies to all Cash Advances from the date they are posted to your Account until paid in full.

B. **Same-as-Cash Purchases.** Although a periodic rate finance charge will accrue monthly on a Same-as-Cash Purchase from the date it is first posted to your Account, the accrued periodic rate finance charges will not be charged to your Account if the full amount of the Same-as-Cash Purchase is paid by the end of its Deferral Period. At the end of the Deferral Period, however, if the full amount of the Same-as-Cash Purchase has not been paid, the periodic rate finance charges that accrued on the Same-as-Cash Purchase during the prior Billing Periods of its Deferral period, and a periodic rate finance charge on the unpaid balance of the Same-as-Cash Purchase for the Current Billing Period, will be charged to your Account. A periodic rate finance charge on a Same-as-Cash Purchase whose Deferral Period has expired will continue to be charged to your Account during each following Billing Period in which any portion of the Same-as-Cash Purchase remains unpaid. On the front side of each Monthly Statement, the amount of the periodic rate finance charge for each Same-as-Cash Purchase whose Deferral Period has expired (i) appears in the transaction information section, and (ii), on the last page, is included in the "Account Summary" or the "Finance Charge" box, but will not be part of the "Finance Charge Computation" disclosed in the "Finance Charge Information" box. After expiration of the Deferral Period, Same-as-Cash Purchases will no longer be reported on your Monthly Statement.

C. **Other Purchase Advances.** Purchase Advances (including Promotional items, but excluding Same-as-Cash Purchases) and return check charges and documentation charges first posted to your Account during the Current Billing Period incur a periodic rate finance charge from the date they are posted to your Account until paid in full, unless (i) the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full on or before the Payment Due Date shown thereon; and (ii) the New Balance (after subtracting all Deferrals) shown on your Current Monthly Statement is paid in full on or before the Payment Due Date shown thereon. If the conditions described in (i) and (ii) above are both satisfied, you will avoid periodic rate finance charges on all Purchase Advances (including on Promotional items that are not Cash Advances, and other than accruals on Deferrals), return check charges and documentation charges first posted during the Current Billing Period. If the condition described in (i) above (relating to the payment of your prior balance) is satisfied, but the condition described in (ii) above (relating to the payment of your current balance) is not satisfied, then, at the beginning of the immediately-following Billing Period, a periodic rate finance charge will be assessed on all Purchase Advances (including Promotional items that are not Cash Advances, but excluding Deferrals) first posted to your Account during the Current Billing Period; the amount of such Finance Charge (exclusive of Finance Charges on Promotional items) will appear on your immediately-following Monthly Statement, and will show the dollar amount of the Current Billing Period Purchase Advance Average Daily Balance on which it was calculated (such Purchase Advance Average Daily Balance will be identified on the front of the last page of such following Monthly Statement as your "Average Daily Balance" for the "Previous Billing Period").

NAME: MCSO - card 2
CARD NUMBER: XXXX 9047
BILLING PERIOD: Aug-22

DATE	VENDOR	AMOUNT	USER	PRODUCT(S)	FUND	DEPT.	PURPOSE	RECEIPT
9/21/2022	IP Casino	\$123.19	LeeAnn Sanders	hotel	001	220	480	Y
9/22/2022	IP Casino	\$193.82	LeeAnn Sanders	hotel	001	220	480	Y
9/29/2022	Golden Nuggett	\$67.19	Randall Tucker	hotel	001	220	480	Y

TOTAL **\$384.20**

CARD SERVICES
 PO BOX 419734
 KANSAS CITY MO 64141-8734



Please Detach And Enclose Top Portion With Payment

New Balance	Payment Due Date	Past Due Amount	Minimum Payment	Amount Enclosed	
0.00	10/28/22	0.00	0.00		\$

Make Check Payable To:
 Card Services

Please check box if making address change as indicated on the back

Card Services
 PO Box 875852
 Kansas City MO 64187-5852

MADISON CO SHERIFF 2 42619
 MADISON COUNTY BOS 0109
 PO BOX 608
 CANTON MS 39046-0608



4715621981009047 0000000 0000000

Account Number Ending In: XXXX XXXX XXXX 9047

1-2

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		10,000.00
Available Credit		10,000.00

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.

Randall Jank

PAYMENT ADDRESS
 CARD SERVICES
 PO BOX 875852
 KANSAS CITY, MO 64187-5852

ACCOUNT INQUIRIES AND
 LOST OR STOLEN CARDS
 888-494-6141

CARD SERVICES
 PO BOX 419734
 KANSAS CITY MO 64141-8734

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

Transaction Information

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
09/20	09/21	2494300LPW6JW6TL7	IP-MS ADV DEPOSIT 6014384555 MS MCC: 7011 MERCHANT ZIP: 39539 LODGING CHECK-IN DATE: 09/27/22 SALES TAX: \$ 0.00 TAX INCLUDED:	123.19
09/21	09/22	2494300LRW6NHVRG0	IP-MS ADV DEPOSIT 6014384555 MS MCC: 7011 MERCHANT ZIP: 39539 LODGING CHECK-IN DATE: 09/27/22 SALES TAX: \$ 0.00 TAX INCLUDED:	193.82
09/28	09/29	2494300LZW6JKH833	GNBX - HOTEL 2294355400 MS MCC: 3561 MERCHANT ZIP: 39530 LODGING CHECK-IN DATE: 12/05/22 SALES TAX: \$ 0.00 TAX INCLUDED:	67.19
10/03	10/03	000000000000COMPC	TOTAL PURCHASES \$384.20 TOTAL \$384.20	0.00

Interest Charge Calculation

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

Current Billing Period	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Type of Balance			
Purchases	0.00	0.00	0.00
Cash Advances	0.00	0.00	0.00

Periodic rates and APRs may vary. See your Cardmember Agreement for an explanation. There is a 25-day grace period for Purchases but not for Cash Advances. You can avoid additional finance charges on Purchases if you pay the



Casino • Resort • Spa
 BILOXI, MISSISSIPPI

Name: LEEANN SANDERS

Address: 2941 HWY 51

CANTON

MS 390446

IP Casino Resort Spa
 850 Bayview Avenue, Biloxi, MS 39530
 For Reservations Call 1-888-946-2847

Folio ID: 448300515500

Arrival Date: 09/27/2022

Departure Date: 09/30/2022

Room No: IP 907

Guests: 2

Group Code: MDPJ22C

DATE	REFERENCE	DESCRIPTION	CHARGES	CREDITS	BALANCE
09/27/2022	448300515501	APPLIED DEPOSIT		123.19	
		*****9047			
09/27/2022	448300515503	APPLIED DEPOSIT		193.82	
		*****9047			
09/27/2022	448309100231	RESORT FEE	15.68		
		\$14 RESORT FEE + TAX			
09/27/2022	448309100394	ROOM CHARGE IP 907	89.99		
09/28/2022	448319100331	RESORT FEE	15.68		
		\$14 RESORT FEE + TAX			
09/28/2022	448319100544	ROOM CHARGE IP 907	89.99		
09/29/2022	448329100221	RESORT FEE	15.68		
		\$14 RESORT FEE + TAX			
09/29/2022	448329100419	ROOM CHARGE IP 907	89.99		

SUMMARY OF CHARGES

ROOM 311.97
 TAX2 5.04

- resort fee tax

$$\begin{array}{r}
 15.68 \\
 - 14.00 \\
 \hline
 1.68 \times 3 = 5.04
 \end{array}$$

I agree that my liability is not waived and agree to be held personally liable in the event that the indicated person, company or association fails to pay for any part of the full amount of these charges.

GUEST SIGNATURE:

Balance Due: .00



Take the Games With You





ESTIMATE

Guest Name Randall Tucker Invoice Date: 10/12/2022

Date	Item / Description	Cost	Qty	Subtotal
Deposits				
9/27/2022	1st night paid	\$67.19	1	\$67.19

Hotel Rooms

	Confirmation# FG5SC	\$59.99	3	\$179.97
	Arrival December 5th, 2022			
	Departure December 8th, 2022			

Hotel Room Total	<u>\$179.97</u>
Resort Fee	<u>\$50.34</u>
12% Tax	<u>\$21.60</u>
TOTAL HOTEL ROOMS	<u><u>\$251.91</u></u>

This is not an invoice. This is only an estimate and is subject to changes based on your contract, expected attendance and final counts.

Sub-Total	<u>\$251.91</u>
Less Deposits / Credits	<u>\$67.19</u>
BALANCE DUE	<u><u>\$184.72</u></u>

CARD SERVICES
 PO BOX 419734
 KANSAS CITY MO 64141-6734



Please Detach And Enclose Top Portion With Payment

New Balance	Payment Due Date	Past Due Amount	Minimum Payment	Amount Enclosed
0.00	10/28/22	0.00	0.00	\$

Make Check Payable To:
 Card Services

Please check box if making address change as indicated on the back

Card Services
 PO Box 875852
 Kansas City MO 64187-5852

MADISON COUNTY BOS 42429
 MADISON COUNTY BOS 0109
 PO BOX 608
 CANTON MS 39046-0608



4715621981999270 0000000 0000000

Account Number Ending In: XXXX XXXX XXXX 9270

1-2

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
 CARD SERVICES
 PO BOX 875852
 KANSAS CITY, MO 64187-5852

ACCOUNT INQUIRIES AND
 LOST OR STOLEN CARDS
 888-494-5141

CARD SERVICES
 PO BOX 419734
 KANSAS CITY MO 64141-6734

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

Transaction Information

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
09/20	09/22	2471705LRTQNPNYE5	DELTA AIR Baggage Fee JACKSON MS MCC: 3058 MERCHANT ZIP:	70.00
09/22	09/25	2471705LSTQPAEGYE	DELTA AIR Baggage Fee WASHINGTON DC MCC: 3058 MERCHANT ZIP:	70.00
10/03	10/03	000000000000COMPC	TOTAL PURCHASES \$140.00 TOTAL \$140.00	0.00

Interest Charge Calculation

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

Current Billing Period	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Type of Balance			
Purchases	0.00	0.00	0.00
Cash Advances	0.00	0.00	0.00

Periodic rates and APRs may vary. See your Cardmember Agreement for an explanation. There is a 25-day grace period for Purchases but not for Cash Advances. You can avoid additional finance charges on Purchases if you pay the New Balance within 25 days of the Statement Closing Date (which may not be the same as the Payment Due Date). See reverse side for important information and disclosures and, if an Annual Fee was posted above, regarding renewals.

BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill

If you think your bill is wrong or if you need more information about a transaction on your bill, write to us on a separate sheet at the address shown below as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error.

If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are

investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases.

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

SEND INQUIRIES AND BILLING ERROR NOTICES TO: Card Center, P.O. Box 419734, Kansas City, MO. 64141 (800) 821-5184. In the Kansas City area, call 816-843-2000. Telephoning us will not preserve your Billing Error Rights.

In order to be credited to your account on the date received, your payment must be accompanied by the top portion of your statement and must be received at P.O. Box 219736, Kansas City, Missouri 64121-9736 by 10:00 a.m. Payments received at such location after 10:00 a.m. will be credited on the following business day, and payments received at any other address will be credited promptly but may be delayed up to five (5) days.

Notice regarding electronic collection of your check. When you send us a check drawn on a consumer account as payment on your account, you consent to our converting the check to an electronic (ACH) debit to collect it. See your Cardholder Agreement for further information. If we are unable to collect the debit electronically, you consent to our creation of a paper draft in the amount of your original check, which we will send to your financial institution for collection.

EXPLANATION OF FINANCE CHARGES

1. Finance Charges. During the Billing Period that ends on the "Statement Closing Date" printed on the front of each Monthly Statement, your Account may, subject to stated exceptions and conditions, be assessed a Finance Charge for the applicable Billing Period. The Finance Charge may consist of one or more of the following: a cash advance fee finance charge (which is a fixed amount) and/or a periodic rate finance charge. Any periodic rate finance charge charged to your Account during the Current Billing Period is calculated by multiplying a monthly periodic rate times the "Cash Advance Average Daily Balance", the "Purchase Advance Average Daily Balance" and each "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" of your Account for the Current Billing Period and, if applicable, times the "Purchase Advance Average Daily Balance" of your Account for the immediately-preceding Billing Period (the "Previous Billing Period").

2. Balance Computation. The Cash Advance Average Daily Balance of your Account for the Current Billing Period is computed by adding together the "Cash Advance Daily Balance" for each day in the Current Billing Period and dividing that sum by the number of days in the Current Billing Period. The "Purchase Advance Average Daily Balance" of your Account for the Current Billing Period is computed by adding together the "Purchase Advance Daily Balance" for each day in the Current Billing Period (exclusive of Same-as-Cash Purchases and other Promotional items) and dividing that sum by the number of days in the Current Billing Period. The "Same-as-Cash Purchase (or Promotional Item) Average Daily Balance" for the Current Billing Period of each Same-as-Cash Purchase or Promotional item on your Account is computed by adding together the Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period.

The "Cash Advance Daily Balance", "Purchase Advance Daily Balance" and "Same-as-Cash Purchase (or Promotional Item) Daily Balance" for each day in the Current Billing Period are calculated as explained below. For purposes of such calculations, each qualifying Purchase made under a "Same-as-Cash Program" is referred to as a "Deferral" for the period of time (the "Deferral Period") during which no periodic rate finance charge is assessed to your account for the Same-as-Cash Purchase pursuant to the terms and conditions of the promotional program. The transaction information section on the front of each Monthly Statement will reflect the amount of each Same-as-Cash Purchase and Promotional item posted to your Account, together with the date on which the Deferral Period for a Same-as-Cash Purchase will expire.

A. If the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full within 25 days of the Statement Closing Date shown thereon, then: (i) the Cash Advance Daily Balance for each day of the Current Billing Period is calculated by taking the amount of all of your posted unpaid Cash Advances as of the beginning of that day, adding any new Cash Advances posted to your Account as of that day and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Cash Advances, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period will be zero, and the Purchase Advance Average Daily Balance will not be computed during the Current Billing Period.

B. If, however, the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was not paid in full on or before the Payment Due Date shown thereon, then (i) the Cash Advance Daily Balance for each day in the Current Billing Period is calculated in the same way as described in subsection 2.A (i) above, and (ii) the Purchase Advance Daily Balance for each day in the Current Billing Period is calculated by taking the amount of all posted unpaid Purchase Advances (exclusive of Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges on your Account as of the beginning of that day, adding any new Purchase Advances (other than Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your posted unpaid Purchase Advances (other than Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges.

C. Each Same-as-Cash Purchase (or Promotional Item) Daily Balance for each day in the Current Billing Period is equal to the difference between the original amount of the Same-as-Cash Purchase or Promotional item and the sum of all payments or credits posted to your Account prior to and as of that day that were applied against the Same-as-Cash Purchase or Promotional item. The Purchase Advance Average Daily Balance for the Previous Billing Period (exclusive of Same-as-Cash Purchases and Promotional items) is calculated by adding together the Purchase Advance Daily Balance for each day in the Previous Billing Period and dividing that sum by the number of days in the Previous Billing Period. The Purchase Advance Daily Balance for each day in the Previous Billing Period is calculated by taking the amount of all Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges first posted to your Account during the Previous Billing Period that remain unpaid as of the beginning of that day, adding any new Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges posted to your Account as of that day, and subtracting any portion of any payments or credits posted to your Account as of that day that were applied against your unpaid Purchase Advances (other than the Same-as-Cash Purchases and Promotional items) and return check charges and documentation charges. The balances for Same-as-Cash purchases will be included in the Purchase Advance Average Daily Balance when the applicable Deferral Period expires and will no longer appear on your Monthly Statement as a separate Same-as-Cash (or promotional item) Daily Balance.

3. Free Ride Period.

A. **Cash Advances.** A periodic rate finance charge applies to all Cash Advances from the date they are posted to your Account until paid in full.

B. **Same-as-Cash Purchases.** Although a periodic rate finance charge will accrue monthly on a Same-as-Cash Purchase from the date it is first posted to your Account, the accrued periodic rate finance charges will not be charged to your Account if the full amount of the Same-as-Cash Purchase is paid by the end of its Deferral Period. At the end of the Deferral Period, however, if the full amount of the Same-as-Cash Purchase has not been paid, the periodic rate finance charges that accrued on the Same-as-Cash Purchase during the prior Billing Periods of its Deferral period, and a periodic rate finance charge on the unpaid balance of the Same-as-Cash Purchase for the Current Billing Period, will be charged to your Account. A periodic rate finance charge on a Same-as-Cash Purchase whose Deferral Period has expired will continue to be charged to your Account during each following Billing Period in which any portion of the Same-as-Cash Purchase remains unpaid. On the front side of each Monthly Statement, the amount of the periodic rate finance charge for each Same-as-Cash Purchase whose Deferral Period has expired (i) appears in the transaction information section, and (ii), on the last page, is included in the "Account Summary" or the "Finance Charge" box, but will not be part of the "Finance Charge Computation" disclosed in the "Finance Charge Information" box. After expiration of the Deferral Period, Same-as-Cash Purchases will no longer be reported on your Monthly Statement.

C. **Other Purchase Advances.** Purchase Advances (including Promotional items, but excluding Same-as-Cash Purchases) and return check charges and documentation charges first posted to your Account during the Current Billing Period incur a periodic rate finance charge from the date they are posted to your Account until paid in full, unless (i) the New Balance (after subtracting all Deferrals) shown on your Previous Monthly Statement was zero or was paid in full on or before the Payment Due Date shown thereon, and (ii) the New Balance (after subtracting all Deferrals) shown on your Current Monthly Statement is paid in full on or before the Payment Due Date shown thereon. If the conditions described in (i) and (ii) above are both satisfied, you will avoid periodic rate finance charges on all Purchase Advances (including on Promotional items that are not Cash Advances, and other than accruals on Deferrals), return check charges and documentation charges first posted during the Current Billing Period. If the condition described in (i) above (relating to the payment of your prior balance) is satisfied, but the condition described in (ii) above (relating to the payment of your current balance) is not satisfied, then, at the beginning of the immediately-following Billing Period, a periodic rate finance charge will be assessed on all Purchase Advances (including Promotional items that are not Cash Advances, but excluding Deferrals) first posted to your Account during the Current Billing Period; the amount of such Finance Charge (exclusive of Finance Charges on Promotional items) will appear on your immediately-following Monthly Statement, and will show the dollar amount of the Current Billing Period Purchase Advance Average Daily Balance on which it was calculated (such Purchase Advance Average Daily Balance will be identified on the front of the last page of such following Monthly Statement as your "Average Daily Balance" for the "Previous Billing Period").

**PROCUREMENT CARD
MISSING DOCUMENT AFFIDAVIT**

Cardholder: Madison County Account Number: 9270

Signature of Department Supervisor: [Signature]

Item Description	Date of Purchase	Vendor	Cost
Baggage fee X2	9/26 + 9/22	Delta	\$70 each way

Detailed explanation of missing documentation:

Cannot locate Receipt

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: 10/11/2022;

SIGNATURE OF EMPLOYEE: [Signature]

This Date Personally Appeared Before Me, the undersigned authority, in and for Madison 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.

GIVEN UNDER MY HAND AND OFFICIAL SEAL, this the 11 day of Oct. 2022

[Signature]
Notary Public
Kasha M. Jackson
ID # 125954
Notary Public
Commission Expires April 3, 2023
MISSISSIPPI
MADISON COUNTY

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