

Summary of Account Activity		
Previous Balance	\$	5,075.44
Payments	-	5,075.44
Other Credits	-	781.19
Purchases/Debits	+	5,072.47
Cash Advances	+	0.00
Finance Charges	+	0.00
<b>New Balance</b>		<b>4,291.28</b>
Credit Limit		50,000.00
Available Credit		45,708.00

Payment Information	
Statement Closing Date	12/21/20
New Balance	4,291.28
Minimum Payment Due	4,291.28
Payment Due Date	01/15/21
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
			<b>TOTAL</b> ██████████ <b>\$5,075.44-</b>	
12/13	12/13	7471562PQEHM92P63	CK PAYMENT THANK YOU KANSAS CITY MO	5,075.44-
			<b>TOTAL</b> ██████████ <b>\$9.99</b>	
12/01	12/02	2449215P0S1ARXF6E	ANNOTATE.NET SIMPLIPHI 508-222-3005 MA MCC: 5045 MERCHANT ZIP: 02703 SALES TAX: \$ 0.00 TAX INCLUDED: 0	9.99 ✓
			<b>TOTAL</b> ██████████ <b>\$148.33</b>	
12/07	12/08	2444500P68PTE5XNE	KING SOOPERS #0058 COLORADO SPRI CO MCC: 5411 MERCHANT ZIP: 80906 SALES TAX: \$ 0.00 TAX INCLUDED: 2	100.00 ✓
12/07	12/08	2469216P62XJJZ188	SQ *SASQUATCH COOKIES* gosq.com CO MCC: 5499 MERCHANT ZIP: 80907 SALES TAX: \$ 1.46 TAX INCLUDED: 1 CUSTOMER CODE: 00011529215097128	17.73 ✓
12/07	12/08	2469216P62XJ54N8P	SQ *SASQUATCH COOKIES* gosq.com CO MCC: 5499 MERCHANT ZIP: 80907 SALES TAX: \$ 1.46 TAX INCLUDED: 1 CUSTOMER CODE: 00011529215097128	19.19
12/07	12/08	7469216P62XK34RGW	SQ *SASQUATCH COOKIES* gosq.com CREDIT MCC: 5999 MERCHANT ZIP: 80907 SALES TAX: \$ 0.00 TAX INCLUDED:	19.19-
12/16	12/17	2443106PF2DK9JBSQ	AMAZON.COM*KP8RA0583 AMZN AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 114-4518251-46730	9.98 ✓
12/18	12/20	2469216PH2XZ6GYBZ	AMZN Mktp US*8C4BN01J3 Amzn.com/bill WA MCC: 5942 MERCHANT ZIP: 98109 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 114-1148553-36610	20.62 ✓
			<b>TOTAL</b> ██████████ <b>\$383.30-</b>	
11/19	11/22	2438894NMJAWB4PX2	DISCRAFT 248-6242250 MI MCC: 5941 MERCHANT ZIP: 48393 SALES TAX: \$ 0.00 TAX INCLUDED: 0	311.70
11/20	11/22	7413746NNHF3SEX84	FOLLETT SCHOOL SOLUTIONS MCHENRY CREDIT MCC: 5942 MERCHANT ZIP: 60050 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: NOT GIVEN BY CH	762.00-
11/20	11/22	2437735NN0002HPM0	NATIONAL DANCE EDUCATION 301-5852880 MD MCC: 7911 MERCHANT ZIP: 20910 SALES TAX: \$ 0.00 TAX INCLUDED:	67.00

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**Transaction Information Continued**

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
			<b>TOTAL</b> [REDACTED] <b>\$4,516.26</b>	
11/20	11/22	2455930NMS66G6L4A	COLORADO ASSOC SCHOOL EXE303-7628762 CO MCC: 8220 MERCHANT ZIP:	680.00 ✓
12/01	12/03	2469216P12X6WBMF1	INDEED 203-564-2400 CT MCC: 5969 MERCHANT ZIP: 06901 SALES TAX: \$ 0.00 TAX INCLUDED:	169.63 ✓
12/03	12/03	2443106P22DKJH03M	CHIPOTLE ONLINE 180-024-4768 CA MCC: 5814 MERCHANT ZIP: 92660 SALES TAX: \$ 0.00 TAX INCLUDED:	31.37 ✓
12/04	12/06	2420429P3005J7LAT	FACEBK H7R3LX28V2 650-5434800 CA MCC: 7311 MERCHANT ZIP: 94025 SALES TAX: \$ 0.00 TAX INCLUDED: 0 CUSTOMER CODE: 420429000200589	400.00 ✓
12/06	12/06	2420429P5006165LL	FACEBK YK8UMX28V2 650-5434800 CA MCC: 7311 MERCHANT ZIP: 94025 SALES TAX: \$ 0.00 TAX INCLUDED: 0 CUSTOMER CODE: 420429000200589	18.91 ✓
12/08	12/08	2443106P72DJY61QY	CHIPOTLE ONLINE 180-024-4768 CA MCC: 5814 MERCHANT ZIP: 92660 SALES TAX: \$ 0.00 TAX INCLUDED:	43.39 ✓
12/08	12/10	2442733P8LM83FNQD	CHICK-FIL-A #02342 719-531-7320 CO MCC: 5814 MERCHANT ZIP: 80907 SALES TAX: \$ 2.66 TAX INCLUDED: 1	34.96 ✓
12/10	12/13	2442733PALM84PH72	CHICK-FIL-A #02342 719-531-7320 CO MCC: 5814 MERCHANT ZIP: 80907 SALES TAX: \$ 0.00 TAX INCLUDED:	45.77 ✓
12/14	12/16	2412157PE00AQYX1E	COLORADO COMPUTER SUPP 000-0000000 CO MCC: 7379 MERCHANT ZIP: 80907 SALES TAX: \$ 0.00 TAX INCLUDED: 2	2,407.22 ✓
12/14	12/16	2442733PELM83GQMS	CHICK-FIL-A #02342 719-531-7320 CO MCC: 5814 MERCHANT ZIP: 80907 SALES TAX: \$ 6.68 TAX INCLUDED: 1	87.68 ✓
12/17	12/18	2443106PG2DL1Y4S5	AMAZON.COM*1P51G4GV3 AMZN AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 112-1868263-37354	209.45
12/18	12/18	2443106PH2DZF3KM7	CHIPOTLE ONLINE 180-024-4768 CA MCC: 5814 MERCHANT ZIP: 92660 SALES TAX: \$ 0.00 TAX INCLUDED:	42.69 ✓
12/18	12/20	2443106PH2DKRYMQE	AMAZON.COM*AN7T15GJ3 AMZN AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109 SALES TAX: \$ 0.00 TAX INCLUDED: 2 CUSTOMER CODE: 112-1868263-37354	199.45
12/18	12/20	2443106PJ2MHGNUM0H	PIZZA HUT 034979 COLORADO SPRI CO MCC: 5812 MERCHANT ZIP: 80907 SALES TAX: \$ 0.00 TAX INCLUDED:	145.74 ✓

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**Interest Charge Calculation**

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

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

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

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