



Rewards
Bonus Points Available
3,745

Account Summary

Billing Cycle		01/01/23
Days In Billing Cycle		31
Previous Balance		\$782.08
Purchases	+	2,145.50
Cash	+	0.00
Special	+	\$0.00
Balance Transfers	+	\$0.00
Credits	-	\$0.00
Payments	-	\$782.08
Other Charges	+	\$0.00
Finance Charges	+	0.00
NEW BALANCE		\$2,145.50

Credit Summary

Total Credit Line	\$2,500.00
Available Credit Line	\$354.00
Available Cash	\$200.00
Amount Over Credit Line	\$0.00
Amount Past Due	\$0.00
Disputed Amount	\$0.00

Account Inquiries

- Customer Service: (800) 883-0131
Report Lost or Stolen Card: (813) 868-2891
- Visit us on the web at:
www.MyCardStatement.com
- Please send Billing Inquiries and Correspondence to:
PO BOX 105666 ATLANTA, GA 30348-5666

Payment Summary

NEW BALANCE	\$2,145.50
MINIMUM PAYMENT	\$2145.50
PAYMENT DUE DATE	01/26/2023

NOTE: Grace period to avoid a finance charge on purchases, pay entire new balance by payment due date. Finance charge accrues on cash advances until paid and will be billed on your next statement.

Important Information About Your Account

MANAGE YOUR CARD ACCOUNT ONLINE. IT'S FREE! IT'S EASY! SIMPLY GO TO WWW.MYCARDSTATEMENT.COM AND ENROLL IN OUR ONLINE SERVICE. YOU CAN REVIEW ACCOUNT INFORMATION, TRACK SPENDING, SET ALERT SERVICE, NOTIFICATIONS, DOWNLOAD FILES, AND MUCH MORE. MANAGING YOUR ACCOUNT IS FAST, SECURE, AND EASY WITH MYCARDSTATEMENT.COM. ENROLL TODAY!

PAY ONLINE OR VIEW YOUR ACCOUNT AT:

* THE TOTAL FINANCE CHARGE PAID ON YOUR ACCOUNT DURING THE PAST YEAR *
* WAS...\$ 15.60 *

PLEASE DETACH COUPON AND RETURN PAYMENT USING THE ENCLOSED ENVELOPE - ALLOW UP TO 7 DAYS FOR RECEIPT

TCM BANK NA
PO BOX 105666
ATLANTA GA 30348 - 5666

Account Number
0320

Check box to indicate name/address change on back of this coupon

AMOUNT OF PAYMENT ENCLOSED

Closing Date	New Balance	Total Minimum Payment Due	Payment Due Date
01/01/23	\$2,145.50	\$2145.50	01/26/2023

\$

WESTERN CASS FIRE P.D
STEPHANIE TOLIVER
PO BOX 67
CLEVELAND MO 64734-0067

MAKE CHECK PAYABLE TO:

VISA
PO BOX 4512
CAROL STREAM IL 60197-4512

IMPORTANT INFORMATION

Interest Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances and Credit Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below. Method A - Average Daily Balance (including new transactions). The Interest Charge on purchases begins from the date the transaction is posted to your account, and the Interest Charge on cash advances begins from the date you obtained the cash advance, or the first day of the billing cycle in which it is posted to your account, whichever is later. There is no grace period. The Interest Charges for a billing cycle are computed by applying the Periodic Rate to the "average daily balance" of your account. To get the average daily balance, we take the beginning balance of your account each day, add any new purchases or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

Method E - Average Daily Balance (excluding new transactions). To avoid incurring an additional Interest Charge on the balance of purchases (and cash advances if Method E is specified as applicable to cash advances) reflected on your monthly statement, you must pay the entire "New Balance" in full, shown on your monthly statement on or before the Payment Due Date. The Interest Charges for a billing cycle are computed by applying the Periodic Rate to the "average daily balance" of purchases (and if applicable, cash advances). To get the average daily balance, we take the beginning balance of your account each day (excluding new transactions) and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

Method F - Average Daily Balance (including new transactions). To avoid incurring additional Interest Charges on the beginning balance of cash advances (and purchases, if Method F is specified as applicable to purchases) reflected on your monthly statement you must pay the Beginning Balance shown on your monthly statement on or before the Payment Due Date. No grace period is provided for current cycle transactions. The Interest Charges for a billing cycle are computed by applying the Periodic Rate to the "average daily balance" of cash advances (and if applicable purchases). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases or cash advances and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

Method G - Average Daily Balance (including new transactions). To avoid incurring additional Interest Charges on the balance of purchases (and cash advances, if Method G is specified as applicable to cash advances) reflected on your monthly statement and, on any new purchases (and if applicable, cash advances) appearing on your next monthly statement, you must pay the entire "New Balance", in full, shown on your monthly statement on or before the Payment Due Date. The Interest Charges for a billing cycle are computed by applying the Periodic Rate to the "average daily balance" of purchases (and if applicable, cash advances). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance.

Payment Crediting and Credit Balance. Payments received by SPM at the location specified on the front of the statement after the phrase "Please Mail Your Payments to": will be credited as of the date of receipt to the account specified on the payment coupon. Payments made in person during normal business hours at branch locations where such payments are accepted will be treated as received on the same day. Payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request, in writing, a full refund. Submit your request to the address indicated on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to".

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account on which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing Date. The closing date is the last day of the billing cycle; all transactions received after the closing date will appear on your next statement.

Annual Fee. If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill, to the address listed on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to". You may use your card(s) during this 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

Negative Credit Reports. You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

BILLING RIGHTS SUMMARY

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at the address shown on the front of this billing statement after the phrase "Please send Billing Inquiries...to". In your letter, give us the following information:

- **Account Information:** Your name and account number.
- **Dollar Amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing(or electronically). You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing(or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries...to". While we investigate the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

(Rev 02-12)

Please use blue or black ink to complete form

NAME CHANGE

Last

First Middle

ADDRESS CHANGE

Street

City State ZIP Code

Home Phone () - Business Phone () -

SIGNATURE REQUIRED TO AUTHORIZE CHANGES Signature _____

WESTERN CASS FIRE P.D
STEPHANIE TOLIVER

TCM BANK NA

Account Number: #### #### 0320
Closing Date: 01/01/23
Credit Limit: \$2,500.00 Available Credit: \$354.00



26850

Cardholder Account Summary

Trans Date	Post Date	MCC Code	Reference Number	Description	Amount
12/01/22	12/02/22	7372	2449216233600000303808	GETSTREAMLINE.COM WEB WWW.GETSTREAM CA	\$115.00
12/02/22	12/02/22	0000	74440142336001161314006	ACH PMT THANK YOU	\$782.08 -
12/02/22	12/04/22	4900	24692162336102036540904	AIRGAS USA, LLC 866-935-3370 OK	\$161.63
				Past Due	
12/02/22	12/04/22	4900	24692162336102036540920	AIRGAS USA, LLC 866-935-3370 OK	\$161.63
				Past Due	
12/09/22	12/11/22	8099	24431062343400920000335	CONCENTRA INC billerpymnt PA	\$380.00
12/09/22	12/11/22	5192	24755422343283434942604	TRIBUNE AND TIMES 816-7930540 MO	\$56.06
12/10/22	12/11/22	4900	24692162344105946193524	AIRGAS USA, LLC 866-935-3370 OK	\$153.69
12/11/22	12/11/22	4814	24692162345106251143053	OOMA,INC 888-711-6662 CA	\$5.73
12/13/22	12/14/22	8931	24692162347108459445262	IN *MELISSA'S ADVISORY SE 816-9459016 MO	\$212.48
12/20/22	12/22/22	5812	24013392355002542132165	BRANDING IRON BBQ HARRISONVILLE MO	\$491.52
12/25/22	12/26/22	5734	24011342359000016809618	XERO US INV-4254804 HTTPSWWW.XERO CO	\$37.00
12/30/22	01/01/23	8999	24492152365894748544219	PAYPAL *VICTORIAMARTIN2 402-935-7733 CA	\$330.00
12/30/22	01/01/23	9402	24137462365001553964847	USPS PO 2800060720 ADRIAN MO	\$0.76
				No Receipt	
12/31/22	01/01/23	7361	24492152365852777478584	PAYPAL *BULLFIGHTER BULLF 402-935-7733 CA	\$40.00
				No Receipt	

Additional Information About Your Account

cRewards Bonus Points Information as of 12/31/22					
Rewards	Beginning Balance	Points Earned	Points Adjusted	Points Redeemed	Ending Balance
	1,969	1,776	0	0	3,745

Interest Charge Calculation/Plan Level Information						
Plan Description	ICM ¹	Balance Subject to Interest Rate	Periodic Rate	Annual Percentage Rate (APR) ²	Interest Charge	Ending Balance
CURRENT						
PURCHASES	G	\$ 0.00	2.0825%	24.99% (V)	\$ 0.00	
CASH	A	\$ 0.00	2.3325%	27.99% (V)	\$ 0.00	
FEES/INTEREST CHARGE					\$ 0.00	
TOTAL				0.00%	\$ 0.00	\$ 2,145.50

¹ ICM Interest Charge Method: See reverse side of Page 1 for explanation.
² Your Annual Percentage Rate (APR) is the annual interest rate on your account.
(V) = Variable Rate. If you have a variable rate account the periodic rate and Annual Percentage Rate (APR) may vary.

