



BL ACCT [REDACTED]
VILLAGE OF ELWOOD

Account Number: [REDACTED]

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Account Summary

Billing Cycle		01/14/2016
Days In Billing Cycle		31
Previous Balance		\$4,692.61
Purchases	+	\$2,983.26
Cash	+	\$0.00
Special	+	\$0.00
Credits	-	\$0.00
Payments	-	\$4,692.61-
Other Charges	+	\$0.00
Finance Charges	+	\$0.00

NEW BALANCE **\$2,983.26**

Credit Summary

Total Credit Line	\$50,000.00
Available Credit Line	\$47,016.74
Available Cash	\$0.00
Amount Over Credit Line	\$0.00
Amount Past Due	\$0.00
Disputed Amount	\$0.00

Account Inquiries



Call us at: (800) 221-5920
Lost or Stolen Card: (866) 839-3485



Write us at PO BOX 31535, TAMPA, FL 33631-3535

Payment Summary

NEW BALANCE **\$2,983.26**

MINIMUM PAYMENT **\$2,983.26**

PAYMENT DUE DATE **02/08/2016**

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.

Corporate Activity

			TOTAL CORPORATE ACTIVITY	\$4,692.61-
Trans Date	Post Date	Reference Number	Transaction Description	Amount
01/07	01/07	[REDACTED]	INTERNET PMT-THANK YOU	\$4,692.61-

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

FIRST MIDWEST BANK
PO BOX 565
JOLIET IL 60434-0565



Account Number [REDACTED]

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

AMOUNT OF PAYMENT ENCLOSED

Closing Date

01/14/16

New Balance

\$2,983.26

Total Minimum
Payment Due

\$2,983.26

Payment Due Date

02/08/16

\$

BL ACCT [REDACTED]
VILLAGE OF ELWOOD
JULIE FRIEBELE
401 E MISSISSIPPI AVE
ELWOOD IL 60421-9214



357

MAKE CHECK PAYABLE TO:

BANKCARD PROCESSING CENTER
PO BOX 31021
TAMPA FL 33631-3021

IMPORTANT INFORMATION

Finance Charge Calculation Methods and Computation of Average Daily Balance Subject to Finance Charge: The Finance 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 current transactions): The Finance Charge on purchases begins on the date the transaction posted to your account. The Finance Charge on Cash Advances begins on the date you obtained the cash advance, or the first day of the billing cycle within which it is posted to your account, whichever is later. There is no grace period.

The Finance 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 finance 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 current transactions): To avoid incurring an additional Finance 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 New Balance shown on your monthly statement on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

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Method G - Average Daily Balance (including current transactions): To avoid incurring an additional Finance Charge 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 New Balance, shown on your monthly statement, on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

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Payment Crediting and Credit Balance: Payments received at the location specified on the front of the statement after the phrase "MAKE CHECK PAYABLE TO" will be credited to the account specified on the payment coupon as of the date of receipt. Payments received at a different location or 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 Account Inquiries address on the front of this statement.

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. Submit your request to the Account Inquiries address on the front of this statement. 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

In Case of Errors or Inquiries About Your Bill: If you suspect there is an error on your account or you need information about a transaction on your bill, send your written inquiry to the Account Inquiries address on the front of this statement within 60 days of the date of the statement containing the transaction in question. You may telephone us, however a written request is required to 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.

Please provide a legal document evidencing your name change, such as a court document.
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 () -

Cell Phone () - E-mail Address

SIGNATURE REQUIRED

TO AUTHORIZE CHANGES Signature

BL ACCT: [REDACTED]
VILLAGE OF ELWOOD
Account Number: [REDACTED]
Page 3 of 4

Cardholder Account Summary

WILLIAM E OFFERMAN [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$643.85	Cash Advances \$0.00	Total Activity \$643.85
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
12/21	12/22	PPLN01	24692165355000786104278	WALMART.COM 800-966-6546 AR	\$456.71
12/21	12/22	PPLN01	24765015356006000646414	BIG APPLE PANCAKE JOLIET IL	\$27.19
12/26	12/28	PPLN01	24247605361100607359320	FORTUNE3 877-693-3227 FL	\$159.95

Cardholder Account Summary

MASSIMO BOSSO [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$637.88	Cash Advances \$0.00	Total Activity \$637.88
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
12/15	12/15	PPLN01	24692165349000493672525	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$376.02
12/21	12/23	PPLN01	24257955356701887240131	Heroes West Sports Grill Joliet IL	\$241.87
01/01	01/03	PPLN01	24231686002837000792705	DELTA SONIC CW 1828-01 JOLIET IL	\$19.99

Cardholder Account Summary

LARRY LOHMAR [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$556.48	Cash Advances \$0.00	Total Activity \$556.48
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
12/14	12/15	PPLN01	24323005348254507010182	DISCOUNT TWO WAY RADIO 310-224-6200 CA	\$79.20
12/15	12/16	PPLN01	24231685350837000730317	DELTA SONIC CW 1828-01 JOLIET IL	\$239.88
12/16	12/17	PPLN01	24138295350207000000032	SUNRISE ELECTRIC SUPPLY 630-543-1111 IL	\$13.85
01/05	01/06	PPLN01	24492156005894340468111	LEDSUPPLY 802-728-6031 VT	\$115.22
01/12	01/14	PPLN01	24071056013985381962276	SILVER DOLLAR RESTAURA ELWOOD IL	\$87.87
01/13	01/14	PPLN01	24498136013702281056025	CASEGUYZ.COM 708-458-8989 IL	\$20.46

Cardholder Account Summary

JAMIE MACK [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$39.84	Cash Advances \$0.00	Total Activity \$39.84
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
01/09	01/10	PPLN01	24224436010101076286400	BERKOT'S SUPER FOO WILMINGTON IL	\$35.24
01/13	01/14	PPLN01	24692166013000434492812	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$4.60

Cardholder Account Summary

ASHLEIGH SPACHT [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$523.28	Cash Advances \$0.00	Total Activity \$523.28
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
12/24	12/24	PPLN01	24692165358000211125671	APL* ITUNES.COM/BILL 866-712-7753 CA	\$42.49
01/01	01/03	PPLN01	24445006001300401956191	CDW DIRECT LLC 800-800-4239 IL	\$312.68
01/07	01/10	PPLN01	24717056008150082210155	TLF THE FLOWER LOFT INC 815-4765638 IL	\$115.00

Cardholder Account Detail Continued

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
01/12	01/12	PPLN01	24692166012000660941772	APL* ITUNES.COM/BILL 866-712-7753 CA	\$53.11

Cardholder Account Summary

JULIE FRIEBELE	Payments & Other Credits	Purchases & Other Charges	Cash Advances	Total Activity
	\$0.00	\$493.39	\$0.00	\$493.39

Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
12/18	12/20	PPLN01	24164075353091007121268	TARGET 00018812 SHOREWOOD IL	\$50.97
12/18	12/20	PPLN01	24427335352720027062282	JEWEL #3084 SHOREWOOD IL	\$33.98
12/18	12/21	PPLN01	24071055354985376470136	ROSATIS PIZZA - MANHAT MANHATTAN IL	\$301.23
12/23	12/24	PPLN01	24164075357418228196165	USPS 16253804229325818 ELWOOD IL	\$49.21
01/05	01/06	PPLN01	24164076005418228196565	USPS 16253804229325818 ELWOOD IL	\$58.00

Cardholder Account Summary

FRED HAYES	Payments & Other Credits	Purchases & Other Charges	Cash Advances	Total Activity
	\$0.00	\$88.54	\$0.00	\$88.54

Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
12/23	12/25	PPLN01	24164075358105121897259	STAPLES 00116152 SHOREWOOD IL	\$56.68
01/13	01/14	PPLN01	24692166013000448501681	Norton *NP1175222549 NORTON.COM/NS CA	\$31.86

Additional Information About Your Account

THE TOTAL FINANCE CHARGE PAID ON YOUR ACCOUNT DURING THE PAST YEAR WAS \$97.34.

Finance Charge Summary / Plan Level Information

Plan Name	Plan Description	FCM ¹	Average Daily Balance	Periodic Rate *	Corresponding APR	Finance Charges	Effective APR Fees **	Effective APR	Ending Balance
Purchases									
PPLN01 001	PURCHASE	G	\$0.00	0.77083%(M)	9.2500%(V)	\$0.00	\$0.00	0.0000%	\$2,983.26
Cash									
CPLN01 001	CASH	A	\$0.00	0.77083%(M)	9.2500%(V)	\$0.00	\$0.00	0.0000%	\$0.00

* Periodic Rate (M)=Monthly (D)=Daily

** includes cash advance and foreign currency fees

¹ FCM = Finance Charge Method

Days In Billing Cycle: 31

APR = Annual Percentage Rate

(V) = Variable Rate If you have a variable rate account the periodic rate and Annual Percentage Rate (APR) may vary.

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BILLING RIGHTS SUMMARY

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Please provide a legal document evidencing your name change, such as a court document.
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 (

)

-

Cell Phone (

)

-

E-mail Address

SIGNATURE REQUIRED

TO AUTHORIZE CHANGES Signature

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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.

Please provide a legal document evidencing your name change, such as a court document.
Please use blue or black ink to complete form

Street

Cell Phone () - E-mail Address _____

SIGNATURE REQUIRED TO AUTHORIZE CHANGES Signature _____

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NAME CHANGE

First

Middle

ADDRESS CHANGE

Street

City

State

ZIP Code

Home Phone () -

Business Phone () -

Cell Phone () -

E-mail Address _____

SIGNATURE REQUIRED

SIGNATURE REQUIRED TO AUTHORIZE CHANGES Signature _____

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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.

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Please provide a legal document evidencing your name change, such as a court document.

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 (

)

-

Cell Phone (

)

-

E-mail Address

SIGNATURE REQUIRED TO AUTHORIZE CHANGES

Signature

Finance Charge Calculation Methods and Computation of Average Daily Balance Subject to Finance Charge: The Finance 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:

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NAME CHANGE

Last

[illegible]

First

Middle

Middle

ADDRESS CHANGE

Street

Age Group	No (%)	Yes (%)	Don't know (%)	Refuse to answer (%)
18-24	15	45	35	5
25-34	20	40	30	10
35-44	25	35	25	15
45-54	30	30	20	20
55-64	35	25	15	25
65+	40	20	10	30

City

.....

State

ZIP Code

Home Phone (

[illegible]

Business Phone

()

Cell Phone

E-mail Address

SIGNATURE REQUIRED

SIGNATURE REQUIRED TO AUTHORIZE CHANGES Signature _____

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Please use blue or black ink to complete form

Street

City _____ State _____ ZIP Code _____

Home Phone () - Business Phone () -

Cell Phone () - E-mail Address

**SIGNATURE REQUIRED
TO AUTHORIZE CHANGES** Signature _____



BL ACCT [REDACTED]
VILLAGE OF ELWOOD
Account Number: [REDACTED]
Page 1 of 4



Account Summary

Billing Cycle		02/12/2016
Days In Billing Cycle		29
Previous Balance		\$2,983.26
Purchases	+	\$10,184.60
Cash	+	\$0.00
Special	+	\$0.00
Credits	-	\$1,704.50
Payments	-	\$2,983.26
Other Charges	+	\$0.00
Finance Charges	+	\$0.00
NEW BALANCE		\$8,480.10

Credit Summary

Total Credit Line	\$50,000.00
Available Credit Line	\$41,519.90
Available Cash	\$0.00
Amount Over Credit Line	\$0.00
Amount Past Due	\$0.00
Disputed Amount	\$0.00

Account Inquiries



Call us at: (800) 221-5920
Lost or Stolen Card: (866) 839-3485



Write us at PO BOX 31535, TAMPA, FL 33631-3535

Payment Summary

NEW BALANCE	\$8,480.10
MINIMUM PAYMENT	\$8,480.10
PAYMENT DUE DATE	03/08/2016

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.

Corporate Activity

TOTAL CORPORATE ACTIVITY					\$2,983.26-
Trans Date	Post Date	Reference Number	Transaction Description		Amount
02/06	02/07	[REDACTED]	INTERNET PMT-THANK YOU		\$2,983.26-

Cardholder Account Summary

WILLIAM E OFFERMAN [REDACTED]	Payments & Other Credits	Purchases & Other Charges	Cash Advances	Total Activity
	\$0.00	\$169.99	\$0.00	\$169.99

Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
01/24	01/26	PPLN01	24906416024022556911435	KLARNA *OVERSTOCK 801-9473100 UT	\$169.99

PLEASE DETACH COUPON AND RETURN PAYMENT USING THE ENCLOSED ENVELOPE - ALLOW UP TO [REDACTED]

FIRST MIDWEST BANK
PO BOX 565
JOLIET IL 60434-0565



Account Number [REDACTED]

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
02/12/16	\$8,480.10	\$8,480.10	03/08/16

\$

BL ACCT [REDACTED]
VILLAGE OF ELWOOD
JULIE FRIEBELE
401 E MISSISSIPPI AVE
ELWOOD IL 60421-9214



MAKE CHECK PAYABLE TO:

BANKCARD PROCESSING CENTER
PO BOX 31021
TAMPA FL 33631-3021

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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 () -

Cell Phone () -

E-mail Address

SIGNATURE REQUIRED

TO AUTHORIZE CHANGES Signature

Cardholder Account Summary

JULIE FRIEBELE [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$24.93	Cash Advances \$0.00	Total Activity \$24.93
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
01/26	01/27	PPLN01	24164076026418198197168	USPS 16253804229325818 ELWOOD IL	\$1.98
01/26	01/27	PPLN01	24164076026418198197150	USPS 16253804229325818 ELWOOD IL	\$22.95

Cardholder Account Summary

FRED HAYES [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$505.35	Cash Advances \$0.00	Total Activity \$505.35
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
01/16	01/17	PPLN01	24493986016602552618414	EB 5TH ANNUAL ITEA CO 801-413-7200 CA	\$75.00
01/16	01/17	PPLN01	24493986016602552620709	EB 5TH ANNUAL ITEA CO 801-413-7200 CA	\$75.00
01/16	01/17	PPLN01	24493986016602552624206	EB 5TH ANNUAL ITEA CO 801-413-7200 CA	\$75.00
01/20	01/21	PPLN01	24492156020894688599759	DiGITECINTE 407-299-1800 FL	\$25.00
01/20	01/22	PPLN01	24071056021985325538547	HITT MARKING DEVICES SANTA ANA CA	\$68.35
01/20	01/22	PPLN01	24258026021701290719261	IACP 800-843-4227 VA	\$150.00
02/09	02/11	PPLN01	24299106041001375685819	LAKE WELLS GARAGE LLC CHICAGO IL	\$37.00

Cardholder Account Summary

WILLIAM E OFFERMAN [REDACTED]	Payments & Other Credits \$456.71-	Purchases & Other Charges \$159.95	Cash Advances \$0.00	Total Activity \$296.76-
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
12/21	01/25	PPLN01	70000006025777025840012	TRFR FRAUD TRANSACTION [REDACTED]	\$456.71- (B)
02/04	02/07	PPLN01	24247606036100801592950	PURCH: 0. FORTUNE3 877-693-3227 FL [REDACTED]	\$159.95 (A)

(B) Fraudulent charge in January
reversed in February returning

Additional Information About Your Account

THE TOTAL FINANCE CHARGE PAID ON YOUR ACCOUNT DURING THE PAST YEAR WAS \$97.34.

Finance Charge Summary / Plan Level Information

Plan Name	Plan Description	FCM ¹	Average Daily Balance	Periodic Rate *	Corresponding APR	Finance Charges	Effective APR Fees **	Effective APR	Ending Balance
Purchases									
PPLN01 001	PURCHASE	G	\$0.00	0.77083%(M)	9.2500%(V)	\$0.00	\$0.00	0.0000%	\$8,480.10
Cash									
CPLN01 001	CASH	A	\$0.00	0.77083%(M)	9.2500%(V)	\$0.00	\$0.00	0.0000%	\$0.00

* Periodic Rate (M)=Monthly (D)=Daily

** includes cash advance and foreign currency fees

¹ FCM = Finance Charge Method

Days In Billing Cycle: 29

APR = Annual Percentage Rate

(V) = Variable Rate If you have a variable rate account the periodic rate and Annual Percentage Rate (APR) may vary.



BL ACCT [REDACTED]

VILLAGE OF ELWOOD

Account Number: [REDACTED]

Page 3 of 4

Cardholder Account Summary

MASSIMO BOSSO [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$144.92	Cash Advances \$0.00	Total Activity \$144.92
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
01/20	01/21	PPLN01	24736936020002597289188	SUSHIYA ASIAN CUISINE JOLIET IL	\$67.93
02/01	02/02	PPLN01	24231686033837000908544	DELTA SONIC CW 1828-01 JOLIET IL	\$19.99
02/08	02/10	PPLN01	24254776040275387431453	131 S DEARBORN PARKING CHICAGO IL	\$41.00
02/09	02/11	PPLN01	24299106041001366677908	203 N LASALLE PARKING CHICAGO IL	\$16.00

Cardholder Account Summary

LARRY LOHMAR [REDACTED]	Payments & Other Credits \$1,247.79-	Purchases & Other Charges \$2,823.05	Cash Advances \$0.00	Total Activity \$1,575.26
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
01/14	01/17	PPLN01	24138296015708000023549	SEARS ROEBUCK 2802 BOURBONNAIS IL	\$170.82
01/22	01/24	PPLN01	24247606023100581386107	INFINITE CORPORATE SOLUTI 513-272-1010 OH	\$1,247.79
01/22	01/24		74247606023100581386284	CREDIT VOUCHER INFINITE CORPORATE SOLUTI CINCINNATI OH	\$1,247.79-
01/27	01/28	PPLN01	24733096027206060102153	QC SUPPLY 402-352-3167 NE	\$436.07
01/27	01/28	PPLN01	24435656028206134100408	EASTERN MARINE WEBSITE 302-453-7327 DE	\$139.77
01/29	01/31	PPLN01	24247606030100991299669	INFINITE CORPORATE SOLUTI 513-272-1010 OH	\$667.46
01/28	01/31	PPLN01	24445746029100518570425	OFFICE DEPOT #2271 FRANKFORT IL	\$161.14

Cardholder Account Summary

JAMIE MACK [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$1,626.85	Cash Advances \$0.00	Total Activity \$1,626.85
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
01/30	01/31	PPLN01	24493986030207636205220	COLUMBIA SPORTSWEAR 411 800-622-6953 OR	\$1,421.42
01/29	02/01	PPLN01	24019516031589601863003	SUNNYBUNNYEASTEREGGS COM 417-8662339 MO	\$205.43

Cardholder Account Summary

ASHLEIGH SPACHT [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$4,729.56	Cash Advances \$0.00	Total Activity \$4,729.56
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
01/14	01/15	PPLN01	24493986014207636809625	COLUMBIA SPORTSWEAR 411 800-622-6953 OR	\$3,227.64
01/16	01/17	PPLN01	24692166016000796204554	ZAP*6PM.COM 888-676-2660 NV	\$372.92
01/16	01/17	PPLN01	24493986016207636807361	COLUMBIA SPORTSWEAR 411 800-622-6953 OR	\$57.37
01/20	01/22	PPLN01	24445746021100433368739	OFFICEMAX/OFFICE DEPOT608 JOLIET IL	\$266.14
01/29	01/31	PPLN01	24692166029000192504974	ZAP*6PM.COM 888-676-2660 NV	\$664.00
02/08	02/10	PPLN01	24299106040001232657416	TOWER SELF PARK CHICAGO IL	\$38.00
02/10	02/12	PPLN01	24445006042100550824989	T J MAXX #1398 NEW LENOX IL	\$30.34
02/11	02/12	PPLN01	24270746042445500269947	JOLIET FLORAL CO JOLIET IL	\$73.15

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First Midwest Bank

BL ACCT [REDACTED]
VILLAGE OF ELWOOD
Account Number: [REDACTED]
Page 1 of 4



Account Summary

Billing Cycle		03/14/2016
Days In Billing Cycle		31
Previous Balance		\$8,480.10
Purchases	+	\$3,563.78
Cash	+	\$0.00
Special	+	\$0.00
Credits	-	\$2,666.00-
Payments	-	\$8,480.10-
Other Charges	+	\$0.00
Finance Charges	+	\$0.00

NEW BALANCE \$897.78

Credit Summary

Total Credit Line	\$50,000.00
Available Credit Line	\$49,102.22
Available Cash	\$0.00
Amount Over Credit Line	\$0.00
Amount Past Due	\$0.00
Disputed Amount	\$0.00

Account Inquiries



Call us at: (800) 221-5920
Lost or Stolen Card: (866) 839-3485



Write us at PO BOX 31535, TAMPA, FL 33631-3535

Payment Summary

NEW BALANCE	\$897.78
MINIMUM PAYMENT	\$897.78
PAYMENT DUE DATE	04/08/2016

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.

Corporate Activity

TOTAL CORPORATE ACTIVITY				\$8,480.10-
Trans Date	Post Date	Reference Number	Transaction Description	Amount
03/08	03/08	[REDACTED]	INTERNET PMT-THANK YOU	\$8,480.10-

Cardholder Account Summary

MASSIMO BOSSO [REDACTED]	Payments & Other Credits	Purchases & Other Charges	Cash Advances	Total Activity
	\$0.00	\$152.11	\$0.00	\$152.11

Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
03/01	03/02	PPLN01	24231686062837001046371	DELTA SONIC CW 1828-01 JOLIET IL	\$19.99
03/07	03/09	PPLN01	24445006068200120474015	GFS STORE #0166 JOLIET IL	\$132.12

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

FIRST MIDWEST BANK
PO BOX 565
JOLIET IL 60434-0565



Account Number

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
03/14/16	\$897.78	\$897.78	04/08/16

\$

BL ACCT [REDACTED]
VILLAGE OF ELWOOD
ACCT PAYABLE
401 E MISSISSIPPI AVE
ELWOOD IL 60421-9214



MAKE CHECK PAYABLE TO:

BANKCARD PROCESSING CENTER
PO BOX 31021
TAMPA FL 33631-3021

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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 () -

Cell Phone () -

E-mail Address

SIGNATURE REQUIRED

TO AUTHORIZE CHANGES Signature



BL ACCT [REDACTED]
VILLAGE OF ELWOOD

Account Number: [REDACTED]

Page 3 of 4

Cardholder Account Summary

LARRY LOHMAR [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$96.73	Cash Advances \$0.00	Total Activity \$96.73
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
03/11	03/13	PPLN01	24231686072400040215552	HARBOR FREIGHT TOOLS 418 JOLIET IL	\$96.73

Cardholder Account Summary

JAMIE MACK [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$1,556.55	Cash Advances \$0.00	Total Activity \$1,556.55
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
02/13	02/14	PPLN01	24224436045101081687633	BERKOT'S #322 WILMINGTON IL	\$25.39
02/17	02/18	PPLN01	24427336048720024251308	BELLETTINI FOODS WILMINGTON IL	\$15.95
02/22	02/24	PPLN01	24071056054987155835126	AMCARNIVALMART-PARTYLN ST LOUIS MO	\$1,040.19
02/23	02/24	PPLN01	24164076054418200805480	USPS.COM EDDM 36102424 202-2687066 DC	\$295.18
03/02	03/03	PPLN01	24492156062713460025032	NUTS.COM, INC. 908-523-0333 NJ	\$37.51
03/03	03/04	PPLN01	24692166063000508770399	UPS*1ZDT136R0390001819 800-811-1648 GA	\$98.97
03/04	03/04	PPLN01	24431066064083034429638	TARGET.COM * 800-591-3869 MN	\$0.90
03/04	03/04	PPLN01	24431066064083034429638	TARGET.COM * 800-591-3869 MN	\$42.46

Cardholder Account Summary

ASHLEIGH SPACHT [REDACTED]	Payments & Other Credits \$2,496.01-	Purchases & Other Charges \$1,205.44	Cash Advances \$0.00	Total Activity \$1,290.57-
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
03/02	03/03	PPLN01	24493986062602454015019	EB BRANDING BEYOND TH 801-413-7200 CA	\$15.00
03/03	03/04	PPLN01	24692166063000741782037	APL*APPLE ONLINE STORE 800-676-2775 CA	\$121.13
03/03	03/04	PPLN01	24493986063602473685536	EB BRANDING BEYOND TH 801-413-7200 CA	\$15.00
03/03	03/06	PPLN01	24270766064069358859582	PERSONNEL CONCEPTS 800-333-3795 CA	\$390.00
03/03	03/06	PPLN01	24270766064069358738539	PERSONNEL CONCEPTS 800-333-3795 CA	\$609.95
03/05	03/07	PPLN01	24445006066100712853562	HOMEGOODS #311 SHOREWOOD IL	\$54.36
03/12	03/13	PPLN01	74493986072207636808548	CREDIT VOUCHER COLUMBIA SPORTSWEAR 411 8006226953 OR	\$2,496.01-

Cardholder Account Summary

FRED HAYES [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$393.00	Cash Advances \$0.00	Total Activity \$393.00
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
02/19	02/21	PPLN01	24512396051008383235755	JACK'S CAR WASH & OIL L JOLIET IL	\$15.00
03/04	03/06	PPLN01	24055236065837001054726	NASCAR-JOLIET JOLIET IL	\$18.00
03/09	03/10	PPLN01	24492156069894889766191	PAYPAL *ILLINOISASS 402-935-7733 CA	\$360.00

Cardholder Account Summary

WILLIAM E OFFERMAN [REDACTED]	Payments & Other Credits \$169.99-	Purchases & Other Charges \$159.95	Cash Advances \$0.00	Total Activity \$10.04-
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
02/26	02/28	PPLN01	24247606058101013857135	FORTUNE3 877-693-3227 FL [REDACTED]	\$159.95 A
01/24	03/07	PPLN01	70000006067777067320013	TRFR FRAUD TRANSACTION [REDACTED] PURCH: 0.	\$169.99- B

B fraudulent charge from Feb Reversed 1st March

A recurring

Additional Information About Your Account

THE TOTAL FINANCE CHARGE PAID ON YOUR ACCOUNT DURING THE PAST YEAR WAS \$97.34.

Finance Charge Summary / Plan Level Information

Finance Charge Summary / Plan Level Information									
Plan Name	Plan Description	FCM ¹	Average Daily Balance	Periodic Rate *	Corresponding APR	Finance Charges	Effective APR Fees **	Effective APR	Ending Balance
Purchases									
PPLN01 001	PURCHASE	G	\$0.00	0.79166%(M)	9.5000%(V)	\$0.00	\$0.00	0.0000%	\$897.78
Cash									
CPLN01 001	CASH	A	\$0.00	0.79166%(M)	9.5000%(V)	\$0.00	\$0.00	0.0000%	\$0.00
* Periodic Rate (M)=Monthly (D)=Daily							Days In Billing Cycle: 31		
** includes cash advance and foreign currency fees							APR = Annual Percentage Rate		
¹ FCM = Finance Charge Method									
(V) = Variable Rate If you have a variable rate account the periodic rate and Annual Percentage Rate (APR) may vary.									

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Please use blue or black ink to complete form

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Last

First

Middle

ADDRESS CHANGE

Street

City

State

ZIP Code

Home Phone () -

Business Phone () -

Cell Phone () -

E-mail Address

SIGNATURE REQUIRED

TO AUTHORIZE CHANGES

Signature

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Last

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SIGNATURE REQUIRED

TO AUTHORIZE CHANGES Signature

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Payment Crediting and Credit Balance: Payments received at the location specified on the front of the statement after the phrase "MAKE CHECK PAYABLE TO" will be credited to the account specified on the payment coupon as of the date of receipt. Payments received at a different location or 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 Account Inquiries address on the front of this statement.

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. Submit your request to the Account Inquiries address on the front of this statement. 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

In Case of Errors or Inquiries About Your Bill: If you suspect there is an error on your account or you need information about a transaction on your bill, send your written inquiry to the Account Inquiries address on the front of this statement within 60 days of the date of the statement containing the transaction in question. You may telephone us, however a written request is required to 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.

Please provide a legal document evidencing your name change, such as a court document.
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 ()

Cell Phone ()

E-mail Address

SIGNATURE REQUIRED

TO AUTHORIZE CHANGES Signature



BL ACCT [REDACTED]
VILLAGE OF ELWOOD
Account Number: [REDACTED]
Page 1 of 4



Account Summary

Billing Cycle	04/13/2016
Days In Billing Cycle	30
Previous Balance	\$897.78
Purchases	+ \$3,103.10
Cash	+ \$0.00
Special	+ \$0.00
Credits	- \$121.13-
Payments	- \$897.78-
Other Charges	+ \$0.00
Finance Charges	+ \$0.00

NEW BALANCE \$2,981.97

Credit Summary

Total Credit Line	\$50,000.00
Available Credit Line	\$47,018.03
Available Cash	\$0.00
Amount Over Credit Line	\$0.00
Amount Past Due	\$0.00
Disputed Amount	\$0.00

Account Inquiries



Call us at: (800) 221-5920
Lost or Stolen Card: (866) 839-3485



Write us at PO BOX 31535, TAMPA, FL 33631-3535

Payment Summary

NEW BALANCE	\$2,981.97
MINIMUM PAYMENT	\$2,981.97
PAYMENT DUE DATE	05/09/2016

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.

Corporate Activity

TOTAL CORPORATE ACTIVITY				\$897.78-
Trans Date	Post Date	Reference Number	Transaction Description	Amount
04/07	04/07	[REDACTED]	INTERNET PMT-THANK YOU	\$897.78-

Cardholder Account Summary

MASSIMO BOSSO [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$19.99	Cash Advances \$0.00	Total Activity \$19.99
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
04/01	04/03	PPLN01	24231686093837001364371	DELTA SONIC CW 1828-01 JOLIET IL	\$19.99

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

FIRST MIDWEST BANK
PO BOX 565
JOLIET IL 60434-0565



First Midwest Bank

Account Number
[REDACTED]

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
04/13/16	\$2,981.97	\$2,981.97	05/09/16

\$

BL ACCT [REDACTED]
VILLAGE OF ELWOOD
ACCT PAYABLE
401 E MISSISSIPPI AVE
ELWOOD IL 60421-9214



MAKE CHECK PAYABLE TO:

BANKCARD PROCESSING CENTER
PO BOX 31021
TAMPA FL 33631-3021

IMPORTANT INFORMATION

Finance Charge Calculation Methods and Computation of Average Daily Balance Subject to Finance Charge: The Finance 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 current transactions): The Finance Charge on purchases begins on the date the transaction posted to your account. The Finance Charge on Cash Advances begins on the date you obtained the cash advance, or the first day of the billing cycle within which it is posted to your account, whichever is later. There is no grace period.

The Finance 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 finance 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 current transactions): To avoid incurring an additional Finance 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 New Balance shown on your monthly statement on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance 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 and subtract any payments, credits, non-accruing fees, and unpaid finance charges. We do not add in any new purchases or cash advances. 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 current transactions): To avoid incurring an additional Finance Charge 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 New Balance, shown on your monthly statement, on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance 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 finance 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.

Payment Crediting and Credit Balance: Payments received at the location specified on the front of the statement after the phrase "MAKE CHECK PAYABLE TO" will be credited to the account specified on the payment coupon as of the date of receipt. Payments received at a different location or 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 Account Inquiries address on the front of this statement.

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. Submit your request to the Account Inquiries address on the front of this statement. 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

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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.

Please provide a legal document evidencing your name change, such as a court document.
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 ()

Cell Phone ()

E-mail Address

**SIGNATURE REQUIRED
TO AUTHORIZE CHANGES**

Signature



BL ACCT [REDACTED]
VILLAGE OF ELWOOD

Account Number: [REDACTED]

Page 3 of 4

Cardholder Account Summary

LARRY LOHMAR [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$537.97	Cash Advances \$0.00	Total Activity \$537.97
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
03/15	03/16	PPLN01	24492156075637000992226	AMERIMARINE AMERIMARINE.M FL	\$74.98
03/22	03/23	PPLN01	24755426082640823055411	ZORO TOOLS INC 855-2899676 IL	\$184.81
03/30	03/31	PPLN01	24231686091400011671632	HARBOR FREIGHT TOOLS 418 JOLIET IL	\$124.98
04/03	04/03	PPLN01	24692166094000185708806	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$5.08
04/06	04/06	PPLN01	24692166097000699658379	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$48.78
04/09	04/11	PPLN01	24761976101838000279878	FARM & FLEET OF KANKAK BOURBONNAIS IL	\$99.34

Cardholder Account Summary

JAMIE MACK [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$142.96	Cash Advances \$0.00	Total Activity \$142.96
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
03/15	03/16	PPLN01	24692166075000155504634	Amazon.com AMZN.COM/BILL WA	\$16.12
03/16	03/16	PPLN01	24692166076000326818110	Amazon.com AMZN.COM/BILL WA	\$76.44
03/16	03/17	PPLN01	24427336076720023544799	JEWEL #2488 BOURBONNAIS IL	\$12.82
04/08	04/10	PPLN01	24224436100101082384422	BERKOT'S #322 WILMINGTON IL	\$37.58

Cardholder Account Summary

ASHLEIGH SPACHT [REDACTED]	Payments & Other Credits \$121.13-	Purchases & Other Charges \$1,214.44	Cash Advances \$0.00	Total Activity \$1,093.31
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
03/15	03/16	PPLN01	24164076075418198198935	USPS 16253804229325818 ELWOOD IL	\$2.96
03/18	03/20	PPLN01	24445746079200170576865	OFFICEMAX/OFFICE DEPOT608 JOLIET IL	\$10.86
03/18	03/20	PPLN01	24445746079200170576949	OFFICEMAX/OFFICE DEPOT608 800-463-3768 IL	\$196.10
03/25	03/27	PPLN01	24431066085083103730275	OTTERBOX/LIFEPROOF 970-493-8446 CO	\$81.18
03/25	03/27	PPLN01	24692166085000446071839	COSTCO.COM *ONLINE 800-955-2292 WA	\$110.00
03/26	03/27	PPLN01	24493986086207636101620	COLUMBIA SPORTSWEAR 411 800-622-6953 OR	\$151.88
03/25	03/27	PPLN01	24399006085503099416643	BestBuyCom783387018502 888-237289 MN	\$68.49
03/30	03/30	PPLN01	24692166090000838196205	APL* ITUNES.COM/BILL 866-712-7753 CA	\$6.36
03/31	03/31	PPLN01	24430996091069365351315	PITNEY BOWES PI 800-243-7824 CT	\$100.98
03/30	03/31	PPLN01	24164076090418168199393	USPS 16253804229325818 ELWOOD IL	\$49.00
03/30	04/01	PPLN01	24138296091708000024353	SEARS.COM 9301 847-286-1940 IL	\$199.67
03/31	04/01	PPLN01	24445006092400151465136	WM SUPERCENTER #1256 JOLIET IL	\$86.99
03/31	04/01	PPLN01	24427336091720023904119	JEWEL #3124 JOLIET IL	\$13.46
04/07	04/08	PPLN01	24492156098894581950791	PRISMPAKINC 800-569-1266 PA	\$71.54
04/07	04/08	PPLN01	24164076098418188199698	USPS 16253804229325818 ELWOOD IL	\$17.62
04/11	04/12	PPLN01	24164076102418148199725	USPS 16253804229325818 ELWOOD IL	\$47.35
04/12	04/13	PPLN01	74692166103000364570344	CREDIT VOUCHER APL*APPLE ONLINE STORE 800-676-2775 CA	\$121.13-

Cardholder Account Summary

JULIE FRIEBELE [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$6.96	Cash Advances \$0.00	Total Activity \$6.96
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
03/14	03/15	PPLN01	24164076074418178198864	USPS 16253804229325818 ELWOOD IL	\$6.96

Cardholder Account Summary

FRED HAYES [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$993.73	Cash Advances \$0.00	Total Activity \$993.73
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
03/23	03/25	PPLN01	24013396084003410029565	LONDON BRIDGE TRADING COM	\$503.15
				LONDONBRIDGET VA	
03/31	04/03	PPLN01	24081626092700080452442	BOUND TREE MEDICAL LLC 800-2827904 OH	\$470.58
04/01	04/04	PPLN01	24789306094108400634909	ABM PARKING BRICKYARD 197 CHICAGO IL	\$10.00
04/05	04/08	PPLN01	24316056098648611040698	SHELL OIL 57445181100 PLAINFIELD IL	\$10.00

Cardholder Account Summary

WILLIAM E OFFERMAN [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$187.05	Cash Advances \$0.00	Total Activity \$187.05
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
03/26	03/28	PPLN01	24247606087101049269920	FORTUNE3 877-693-3227 FL	\$159.95
03/31	04/03	PPLN01	24257956092701884910139	CHICKEN N SPICE JOLIET IL	\$27.10

(A) recurring [REDACTED] OW

Finance Charge Summary / Plan Level Information

Plan Name	Plan Description	FCM ¹	Average Daily Balance	Periodic Rate *	Corresponding APR	Finance Charges	Effective APR Fees **	Effective APR	Ending Balance
Purchases PPLN01 001	PURCHASE	G	\$0.00	0.79166%(M)	9.5000%(V)	\$0.00	\$0.00	0.0000%	\$2,981.97
* Periodic Rate (M)=Monthly (D)=Daily ** includes cash advance and foreign currency fees ¹ FCM = Finance Charge Method (V) = Variable Rate If you have a variable rate account the periodic rate and Annual Percentage Rate (APR) may vary.							Days In Billing Cycle: 30 APR = Annual Percentage Rate		

Account Summary

Billing Cycle		05/15/2016
Days In Billing Cycle		32
Previous Balance		\$2,981.97
Purchases	+	\$1,601.42
Cash	+	\$0.00
Special	+	\$0.00
Credits	-	\$182.13-
Payments	-	\$2,981.97-
Other Charges	+	\$0.00
Finance Charges	+	\$0.00
NEW BALANCE		\$1,419.29

Credit Summary

Total Credit Line	\$50,000.00
Available Credit Line	\$48,580.71
Available Cash	\$0.00
Amount Over Credit Line	\$0.00
Amount Past Due	\$0.00
Disputed Amount	\$0.00

Account Inquiries

 Call us at: (800) 221-5920
 Lost or Stolen Card: (866) 839-3485


Write us at PO BOX 31535, TAMPA, FL 33631-3535

Payment Summary

NEW BALANCE	\$1,419.29
MINIMUM PAYMENT	\$1,419.29
PAYMENT DUE DATE	06/09/2016

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.

Corporate Activity

TOTAL CORPORATE ACTIVITY				\$2,981.97-
Trans Date	Post Date	Reference Number	Transaction Description	Amount
05/05	05/05	[REDACTED]	INTERNET PMT-THANK YOU	\$2,981.97-

Cardholder Account Summary

MASSIMO BOSSO [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$19.99	Cash Advances \$0.00	Total Activity \$19.99
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
05/01	05/02	PPLN01	24231686123837001491582	DELTA SONIC CW 1828-01 JOLIET IL	\$19.99

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

 FIRST MIDWEST BANK
 PO BOX 565
 JOLIET IL 60434-0565


Account Number [REDACTED]

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

AMOUNT OF PAYMENT ENCLOSED

Closing Date

05/15/16

New Balance

\$1,419.29

 Total Minimum
Payment Due

\$1,419.29

Payment Due Date

06/09/16

\$

 BL ACCT [REDACTED]
 VILLAGE OF ELWOOD
 ACCT PAYABLE
 401 E MISSISSIPPI AVE
 ELWOOD IL 60421-9214


MAKE CHECK PAYABLE TO:

 BANKCARD PROCESSING CENTER
 PO BOX 31021
 TAMPA FL 33631-3021

Finance Charge Calculation Methods and Computation of Average Daily Balance Subject to Finance Charge: The Finance 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:

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The Finance 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 finance 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.

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BILLING RIGHTS SUMMARY

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- ◆ 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.

Please provide a legal document evidencing your name change, such as a court document.
Please use blue or black ink to complete form

Last

First

Middle

Street

City

State

ZIP Code

Home Phone

Business Phone

Cell Phone

E-mail Address

SIGNATURE REQUIRED

SIGNATURE REQUIRED TO AUTHORIZE CHANGES Signature _____

**Cardholder Account Summary**

LARRY LOHMAR [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$464.41	Cash Advances \$0.00	Total Activity \$464.41
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
04/16	04/17	PPLN01	24692166107000272555768	CARHARTT 877-335-4272 MI	\$39.56
04/15	04/18	PPLN01	24269796108101136449416	HAYDENS CROSSING WILMINGTON IL	\$113.71
05/03	05/04	PPLN01	24431066124083701288869	AMAZON.COM AMZN.COM/BILL AMZN.COM/BILL WA	\$47.17
05/12	05/15	PPLN01	24610436134010184380901	THE HOME DEPOT #6925 SHOREWOOD IL	\$263.97

Cardholder Account Summary

JAMIE MACK [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$157.97	Cash Advances \$0.00	Total Activity \$157.97
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
04/14	04/15	PPLN01	24055236106206000000059	FREE PRESS NEWSPAPERS WILMINGTON IL	\$94.00
04/20	04/21	PPLN01	24427336111720026431116	BELLETTINI FOODS WILMINGTON IL	\$17.71
05/06	05/08	PPLN01	24445006128100811148696	DOLLAR GENERAL 15901 WILMINGTON IL	\$9.63
05/12	05/13	PPLN01	24224436134101074918005	BERKOT'S #315 MANHATTAN IL	\$36.63

Cardholder Account Summary

ASHLEIGH SPACHT [REDACTED]	Payments & Other Credits \$182.13-	Purchases & Other Charges \$442.22	Cash Advances \$0.00	Total Activity \$260.09
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
04/13	04/14		74431066104083200825764	CREDIT VOUCHER	\$75.87-
04/14	04/15	PPLN01	24164076105418148199904	OTTERBOX/LIFEPROOF FORT COLLINS CO	
04/25	04/27	PPLN01	24610436117004041757527	USPS 16253804229325818 ELWOOD IL	\$62.00
05/04	05/05	PPLN01	24164076125418198190742	ADOBE *ACROPRO SUBS 800-833-6687 CA	\$173.49
05/05	05/06	PPLN01	24445006126300401171346	USPS 16253804229325818 ELWOOD IL	\$88.99
05/05	05/06	PPLN01	24164076126418208190848	LAMINATOR.COM 800-323-4307 IL	\$21.37
05/10	05/11		74493986131207636401665	USPS 16253804229325818 ELWOOD IL	\$6.47
				CREDIT VOUCHER	\$106.26-
				COLUMBIA SPORTSWEAR 411 8006226953 OR	
05/12	05/13	PPLN01	24247606133300440963750	MANHATTA FIREHOUSE MANHATTAN IL	\$24.60
05/13	05/15	PPLN01	24453886135000016329171	KRAUS ELECTRONIC SYSTEM 815-6805975 IL	\$15.00
05/13	05/15	PPLN01	24453886135000016353726	KRAUS ELECTRONIC SYSTEM 815-6805975 IL	\$9.00
05/13	05/15	PPLN01	24055236135206000000096	FREE PRESS NEWSPAPERS WILMINGTON IL	\$23.00
05/13	05/15	PPLN01	24164076134418168191133	USPS 16253804229325818 ELWOOD IL	\$10.00
05/13	05/15	PPLN01	24164076134418168191141	USPS 16253804229325818 ELWOOD IL	\$8.30

Cardholder Account Summary

JULIE FRIEBELE [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$14.25	Cash Advances \$0.00	Total Activity \$14.25
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
04/29	05/01	PPLN01	24164076120418198190549	USPS 16253804229325818 ELWOOD IL	\$7.57
04/29	05/01	PPLN01	24164076120418198190531	USPS 16253804229325818 ELWOOD IL	\$6.68

Cardholder Account Summary

FRED HAYES [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$329.74	Cash Advances \$0.00	Total Activity \$329.74
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
04/29	04/29	PPLN01	24692166120000073754951	TASER TRAINING ACADEMY 480-905-2072 AZ	\$200.00
05/05	05/06	PPLN01	24055236127837001257549	NASCAR-JOLIET JOLIET IL	\$18.00
05/08	05/09	PPLN01	24224436130104020826060	BATTERIES PLUS 618 JOLIET IL	\$4.88
05/11	05/11	PPLN01	24435656132801011093552	GALLS 859-266-7227 KY	\$106.86

Cardholder Account Summary

WILLIAM E OFFERMAN [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$172.84	Cash Advances \$0.00	Total Activity \$172.84
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
04/26	04/28	PPLN01	24247606118100858088390	FORTUNE3 877-693-3227 FL	\$159.95
05/10	05/12	PPLN01	24767896132412601635586	COUNTRY AIRE REST ATLANTA IL [REDACTED]	\$12.89

① recurring ow

Finance Charge Summary / Plan Level Information

Plan Name	Plan Description	FCM ¹	Average Daily Balance	Periodic Rate *	Corresponding APR	Finance Charges	Effective APR Fees **	Effective APR	Ending Balance
Purchases									
PPLN01 001	PURCHASE	G	\$0.00	0.79166%(M)	9.5000%(V)	\$0.00	\$0.00	0.0000%	\$1,419.29
* Periodic Rate (M)=Monthly (D)=Daily							Days In Billing Cycle: 32		
** includes cash advance and foreign currency fees							APR = Annual Percentage Rate		
¹ FCM = Finance Charge Method									
(V) = Variable Rate If you have a variable rate account the periodic rate and Annual Percentage Rate (APR) may vary.									



BL ACCT [REDACTED]
VILLAGE OF ELWOOD
Account Number: [REDACTED]
Page 1 of 4



Account Summary

Billing Cycle		06/13/2016
Days In Billing Cycle		29
Previous Balance		\$1,419.29
Purchases	+	\$5,869.73
Cash	+	\$0.00
Special	+	\$0.00
Credits	-	\$72.22-
Payments	-	\$1,419.29-
Other Charges	+	\$0.00
Finance Charges	+	\$0.00

NEW BALANCE **\$5,797.51**

Credit Summary

Total Credit Line	\$50,000.00
Available Credit Line	\$44,202.49
Available Cash	\$0.00
Amount Over Credit Line	\$0.00
Amount Past Due	\$0.00
Disputed Amount	\$0.00

Account Inquiries



Call us at: (800) 221-5920
Lost or Stolen Card: (866) 839-3485



Write us at PO BOX 31535, TAMPA, FL 33631-3535

Payment Summary

NEW BALANCE **\$5,797.51**

MINIMUM PAYMENT **\$5,797.51**

PAYMENT DUE DATE **07/08/2016**

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.

Corporate Activity

TOTAL CORPORATE ACTIVITY **\$1,419.29-**

Trans Date	Post Date	Reference Number	Transaction Description	Amount
06/07	06/07	[REDACTED]	INTERNET PMT-THANK YOU	\$1,419.29-

Cardholder Account Summary

MASSIMO BOSSO
[REDACTED]

Payments & Other
Credits
\$0.00

Purchases & Other
Charges
\$211.35

Cash Advances
\$0.00

Total Activity
\$211.35

Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
05/16	05/17	PPLN01	24391216137613006380104	HERTZ RENT-A-CAR HERTZ PPAY OK	\$38.90 ✓
05/20	05/22	PPLN01	24391216142613599682257	HERTZ RENT-A-CAR TAMPA FL	\$13.00 ✓
05/26	05/27	PPLN01	24231686147837000037735	JEFF LUBE #2567 JOLIET IL	\$76.98 ✓
05/27	05/29	PPLN01	24493986149026213972830	HERTZ TOLL CHARGE 877.411.4300 AZ	\$10.43 ✓

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

FIRST MIDWEST BANK
PO BOX 565
JOLIET IL 60434-0565



Account Number
[REDACTED]

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

AMOUNT OF PAYMENT ENCLOSED

Closing Date

06/13/16

New Balance

\$5,797.51

**Total Minimum
Payment Due**

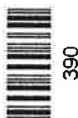
\$5,797.51

Payment Due Date

07/08/16



BL ACCT [REDACTED]
VILLAGE OF ELWOOD
ACCT PAYABLE
401 E MISSISSIPPI AVE
ELWOOD IL 60421-9214



MAKE CHECK PAYABLE TO:

BANKCARD PROCESSING CENTER
PO BOX 31021
TAMPA FL 33631-3021

IMPORTANT INFORMATION

Finance Charge Calculation Methods and Computation of Average Daily Balance Subject to Finance Charge: The Finance 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 current transactions): The Finance Charge on purchases begins on the date the transaction posted to your account. The Finance Charge on Cash Advances begins on the date you obtained the cash advance, or the first day of the billing cycle within which it is posted to your account, whichever is later. There is no grace period.

The Finance 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 finance 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 current transactions): To avoid incurring an additional Finance 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 New Balance shown on your monthly statement on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance 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 and subtract any payments, credits, non-accruing fees, and unpaid finance charges. We do not add in any new purchases or cash advances. 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 current transactions): To avoid incurring an additional Finance Charge 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 New Balance, shown on your monthly statement, on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance 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 finance 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.

Payment Crediting and Credit Balance: Payments received at the location specified on the front of the statement after the phrase "MAKE CHECK PAYABLE TO" will be credited to the account specified on the payment coupon as of the date of receipt. Payments received at a different location or 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 Account Inquiries address on the front of this statement.

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. Submit your request to the Account Inquiries address on the front of this statement. 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

In Case of Errors or Inquiries About Your Bill: If you suspect there is an error on your account or you need information about a transaction on your bill, send your written inquiry to the Account Inquiries address on the front of this statement within 60 days of the date of the statement containing the transaction in question. You may telephone us, however a written request is required to 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.

Please provide a legal document evidencing your name change, such as a court document.

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

Cell Phone

E-mail Address

SIGNATURE REQUIRED

SIGNATURE REQUIRED TO AUTHORIZE CHANGES Signature _____



Cardholder Account Detail Continued

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
05/27	05/30	PPLN01	24071056150987151450204	CHICK A DEE RESTAURANT WILMINGTON IL	\$21.32 ✓
06/01	06/02	PPLN01	24231686154837001632328	DELTA SONIC CW 1828-01 JOLIET IL	\$19.99 ✓
06/01	06/03	PPLN01	24269796154100923985841	SILVER DOLLAR RESTAURA ELWOOD IL	\$30.73 ✓

Cardholder Account Summary

LARRY LOHMAR [REDACTED]	Payments & Other Credits \$9.80-	Purchases & Other Charges \$698.72	Cash Advances \$0.00	Total Activity \$698.92
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
05/25	05/26	PPLN01	24632696147000731175258	MUNCHS SUPPLY 3 NEW LENOX IL	\$74.81 ✓
05/26	05/27	PPLN01	24275396148405401001783	JOHNSTONE SUPPLY JOLIET IL	\$44.21 ✓
05/27	05/29	PPLN01	24744556149140511788026	POWER DISTRIBUTORS OH COLUMBUS OH	\$52.17 ✓
05/27	05/29	PPLN01	24692166149000025558432	RED WING SHOE #706 CREST HILL IL	\$189.00 ✓
05/31	06/02	PPLN01	24445006153200165948531	GFS STORE #0166 JOLIET IL	\$131.70 ✓
06/01	06/02	PPLN01	24224436154101079125809	BERKOT'S #322 WILMINGTON IL	\$12.95 ✓
06/01	06/02	PPLN01	24224436154102011042797	FALETTIS MEAT WILMINGTON IL	\$66.64 ✓
06/03	06/05	PPLN01	24692166155000419018168	CARHARTT 877-335-4272 MI	\$127.44 ✓
06/04	06/05		74692166156000029844650	CREDIT VOUCHER	\$2.32 ✓
				CARHARTT 877-335-4272 MI	
06/04	06/05		74692166156000029844676	CREDIT VOUCHER	\$7.48 ✓
				CARHARTT 877-335-4272 MI	

Cardholder Account Summary

JAMIE MACK [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$1,598.70	Cash Advances \$0.00	Total Activity \$1,598.70
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
05/17	05/18	PPLN01	24164076138418168191246	USPS 16253804229325818 ELWOOD IL	\$214.98 ✓
05/21	05/23	PPLN01	24164076143255162175830	SUBWAY 00585984 ELWOOD IL	\$375.00 ✓
05/26	05/27	PPLN01	24164076147418120750146	USPS.COM EDDM 36102424 855-5458425 DC	\$282.30 ✓
06/03	06/03	PPLN01	24692166155000224404942	GIH*GLOBALINDUSTRIALEQ 800-645-2986 FL	\$549.25 ✓
06/08	06/09	PPLN01	24692166160000435357064	Amazon.com AMZN.COM/BILL WA	\$85.74 ✓
06/09	06/10	PPLN01	24224436162101075870655	BERKOT'S #315 MANHATTAN IL	\$25.39 ✓
06/09	06/10	PPLN01	24427336161720C38796257	MINIT MART ELWOOD ELWOOD IL	\$8.53 ✓
06/09	06/12	PPLN01	24445006162200216141911	GFS STORE #0166 JOLIET IL	\$57.51 ✓

Cardholder Account Summary

ASHLEIGH SPACHT [REDACTED]	Payments & Other Credits \$62.42-	Purchases & Other Charges \$1,150.18	Cash Advances \$0.00	Total Activity \$1,087.76
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
05/31	06/01	PPLN01	24226386152360601104669	WAL-MART #1256 JOLIET IL	\$13.55 ✓
06/02	06/05	PPLN01	24492156155869202714289	FRY'S.COM 877-688-7678 CA	\$41.36 ✓
06/03	06/05	PPLN01	24445746156100739275916	OFFICE DEPOT #1105 800-463-3768 IL	\$646.49 ✓
06/03	06/05	PPLN01	24445746156100739276096	OFFICE DEPOT #1105 800-463-3768 IL	\$192.86 ✓
06/03	06/05	PPLN01	24445746156100739276179	OFFICE DEPOT #1105 800-463-3768 IL	\$28.50 ✓
06/04	06/06		74445746157300487744311	CREDIT VOUCHER	\$46.50 ✓
				OFFICE DEPOT #1105 CAROL STREAM IL	
06/04	06/06		74445746157300487744493	CREDIT VOUCHER	\$13.87 ✓
				OFFICE DEPOT #1105 CAROL STREAM IL	
06/04	06/06		74445746157300487744568	CREDIT VOUCHER	\$2.05 ✓
				OFFICE DEPOT #1105 CAROL STREAM IL	
06/10	06/12	PPLN01	24164076162418168192235	USPS 16253804229325818 ELWOOD IL	\$6.45 ✓
06/13	06/13	PPLN01	24692166165000796821620	VISTAPR*VistaPrint.com 866-8936743 MA	\$181.13 ✓

Cardholder Account Detail Continued

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
06/13	06/13	PPLN01	24692166165000796821679	VISTAPR*VistaPrint.com 866-8936743 MA	\$39.84

Cardholder Account Summary

JULIE FRIEBELE [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$224.74	Cash Advances \$0.00	Total Activity \$224.74
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
05/20	05/22	PPLN01	24269796142101089970986	ROSATIS PIZZA - MANHAT MANHATTAN IL	\$223.74
05/25	05/26	PPLN01	24427336146720038688470	MINIT MART ELWOOD ELWOOD IL	\$1.00

Cardholder Account Summary

FRED HAYES [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$1,826.09	Cash Advances \$0.00	Total Activity \$1,826.09
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
05/24	05/26	PPLN01	24269796146100855619740	SPARKLE EXPRESS - JOLI JOLIET IL	\$20.00
05/30	05/31	PPLN01	24224436152101064515313	SPEEDWAY 01422 90 SHOREWOOD IL	\$12.00
06/02	06/03	PPLN01	24492156154637004953350	NATIONAL NIGHT OUT NATW.ORG PA	\$919.30
06/09	06/12	PPLN01	24142016162900016455479	POSITIVE PROMOTIONS INC 800-6352666 NY	\$874.79

Cardholder Account Summary

WILLIAM E OFFERMAN [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$159.95	Cash Advances \$0.00	Total Activity \$159.95
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
05/26	05/29	PPLN01	24247606148101011922008	FORTUNE3 877-693-3227 FL	\$159.95

OW [REDACTED]

Finance Charge Summary / Plan Level Information

Plan Name	Plan Description	FCM ¹	Average Daily Balance	Periodic Rate *	Corresponding APR	Finance Charges	Effective APR Fees **	Effective APR	Ending Balance
Purchases									
PPLN01 001	PURCHASE	G	\$0.00	0.79166%(M)	9.5000%(V)	\$0.00	\$0.00	0.0000%	\$5,797.51

* Periodic Rate (M)=Monthly (D)=Daily

** includes cash advance and foreign currency fees

¹ FCM = Finance Charge Method

Days In Billing Cycle: 29

APR = Annual Percentage Rate

(V) = Variable Rate If you have a variable rate account the periodic rate and Annual Percentage Rate (APR) may vary.

Account Summary

Billing Cycle		07/14/2016
Days In Billing Cycle		31
Previous Balance		\$5,797.51
Purchases	+	\$7,560.36
Cash	+	\$0.00
Special	+	\$0.00
Credits	-	\$223.18-
Payments	-	\$5,797.51-
Other Charges	+	\$0.00
Finance Charges	+	\$0.00

NEW BALANCE **\$7,337.18**

Credit Summary

Total Credit Line	\$50,000.00
Available Credit Line	\$42,662.82
Available Cash	\$0.00
Amount Over Credit Line	\$0.00
Amount Past Due	\$0.00
Disputed Amount	\$0.00

Account Inquiries


Call us at: (800) 221-5920
 Lost or Stolen Card: (866) 839-3485



Write us at PO BOX 31535, TAMPA, FL 33631-3535

Payment Summary

NEW BALANCE	\$7,337.18
MINIMUM PAYMENT	\$7,337.18
PAYMENT DUE DATE	08/08/2016

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.

Corporate Activity

				TOTAL CORPORATE ACTIVITY	\$5,797.51-
Trans Date	Post Date	Reference Number	Transaction Description	Amount	
07/07	07/07	[REDACTED]	INTERNET PMT-THANK YOU	\$5,797.51-	

Important Information About Your Account

NEW FRAUD PROTECTIONS COMING THIS SUMMER! TO FURTHER PROTECT YOU, YOU WILL BEGIN RECEIVING TEXTS AND/OR EMAILS THIS SUMMER ASKING YOU TO CONFIRM IF SUSPICIOUS PURCHASES ARE VALID OR NOT. WE WILL ONLY ASK YOU TO VERIFY IF YOU DID MAKE THE PURCHASE(S) OR NOT, WE WILL NOT ASK FOR ACCOUNT OR PERSONAL INFORMATION. KEEPING YOU PROTECTED IS IMPORTANT TO US AND WE ARE EXCITED TO OFFER THESE NEW ENHANCED FRAUD SERVICES TO YOU!

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

FIRST MIDWEST BANK
 PO BOX 565
 JOLIET IL 60434-0565



Account Number [REDACTED]

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
07/14/16	\$7,337.18	\$7,337.18	08/08/16

\$

BL ACCT [REDACTED]
 VILLAGE OF ELWOOD
 ACCT PAYABLE
 401 E MISSISSIPPI AVE
 ELWOOD IL 60421-9214



MAKE CHECK PAYABLE TO:

BANKCARD PROCESSING CENTER
 PO BOX 31021
 TAMPA FL 33631-3021

IMPORTANT INFORMATION

Finance Charge Calculation Methods and Computation of Average Daily Balance Subject to Finance Charge: The Finance 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 current transactions): The Finance Charge on purchases begins on the date the transaction posted to your account. The Finance Charge on Cash Advances begins on the date you obtained the cash advance, or the first day of the billing cycle within which it is posted to your account, whichever is later. There is no grace period.

The Finance 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 finance 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.

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Method G - Average Daily Balance (including current transactions): To avoid incurring an additional Finance Charge 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 New Balance, shown on your monthly statement, on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance 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 finance 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.

Payment Crediting and Credit Balance: Payments received at the location specified on the front of the statement after the phrase "MAKE CHECK PAYABLE TO" will be credited to the account specified on the payment coupon as of the date of receipt. Payments received at a different location or 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 Account Inquiries address on the front of this statement.

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. Submit your request to the Account Inquiries address on the front of this statement. 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

In Case of Errors or Inquiries About Your Bill: If you suspect there is an error on your account or you need information about a transaction on your bill, send your written inquiry to the Account Inquiries address on the front of this statement within 60 days of the date of the statement containing the transaction in question. You may telephone us, however a written request is required to 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.

Please provide a legal document evidencing your name change, such as a court document.

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 () -

Cell Phone () -

E-mail Address

SIGNATURE REQUIRED TO AUTHORIZE CHANGES

Signature

BL ACCT [REDACTED]
VILLAGE OF ELWOOD

Account Number: [REDACTED]

Page 3 of 4



Cardholder Account Summary

MASSIMO BOSSO [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$6.46	Cash Advances \$0.00	Total Activity \$6.46
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
06/14	06/15	PPLN01	24226386166360777545426	WAL-MART #1256 JOLIET IL	\$6.46

Cardholder Account Summary

LARRY LOHMAR [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$3,360.39	Cash Advances \$0.00	Total Activity \$3,360.39
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
06/17	06/19	PPLN01	24906416169027245591147	AW DIRECT 800-2433194 WI	\$169.28
06/17	06/19	PPLN01	24399006169503099463909	BestBuyCom786412015937 888-237289 MN	\$328.90
06/17	06/19	PPLN01	24399006169503099463917	BestBuyCom786412015988 888-237289 MN	\$328.90
06/17	06/19	PPLN01	24399006169503099475119	BestBuyCom786412016087 888-237289 MN	\$328.90
06/17	06/19	PPLN01	24399006169503099475127	BestBuyCom786412016147 888-237289 MN	\$100.00
06/17	06/19	PPLN01	24399006169503099489250	BestBuyCom786412016218 888-237289 MN	\$328.90
06/23	06/24	PPLN01	24224436176101076519875	BERKOT'S #322 WILMINGTON IL	\$45.07
06/23	06/24	PPLN01	24224436176102011365283	FALETTIS MEAT WILMINGTON IL	\$163.15
06/30	07/01	PPLN01	24226386182360979311650	SAMSLUB #8298 JOLIET IL	\$145.19
07/02	07/03	PPLN01	24226386185400000502906	SAMSLUB #8298 JOLIET IL	\$39.98
07/06	07/07	PPLN01	24224436189101071494236	BERKOT'S #315 MANHATTAN IL	\$51.96
07/08	07/10	PPLN01	24632696191000707600615	MUNCHS SUPPLY 3 NEW LENOX IL	\$1,110.82
07/12	07/13	PPLN01	24367246194324300321334	SHOW YOUR LOGO INC 888-2535800 IL	\$150.00
07/12	07/13	PPLN01	24231686195400021517119	HARBOR FREIGHT TOOLS 418 JOLIET IL	\$19.43
07/12	07/13	PPLN01	24226386195400001700127	SAMSLUB #8298 JOLIET IL	\$56.21
07/13	07/14	PPLN01	24427336195720025207805	JEWEL #3074 JOLIET IL	\$13.70

Cardholder Account Summary

JAMIE MACK [REDACTED]	Payments & Other Credits \$44.19-	Purchases & Other Charges \$879.64	Cash Advances \$0.00	Total Activity \$835.45
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
06/14	06/15	PPLN01	24224436167101072385520	BERKOT'S #322 WILMINGTON IL	\$6.08
06/20	06/22	PPLN01	24269796173100837676988	ROSATIS PIZZA - MANHAT MANHATTAN IL	\$61.27
06/23	06/24	PPLN01	24493986175026345550816	DIMENSIONS EDUCATIONAL R 402-474-7972 NE	\$31.95
06/25	06/26	PPLN01	24692166177000348631796	APL* ITUNES.COM/BILL 866-712-7753 CA	\$1.05
06/25	06/26	PPLN01	24692166177000578470352	REDBOX *DVD RENTAL 866-733-2693 IL	\$25.50
06/24	06/26		74692166176000988509068	CREDIT VOUCHER	\$44.19-
06/30	07/01	PPLN01	24692166132000344981859	GIH*GLOBALINDUSTRIALEQ 800-645-2986 FL	
				AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$147.04
06/29	07/01	PPLN01	24223696182980060987921	PLAYTIME SOCCER CREST HILL IL	\$162.95
07/01	07/01	PPLN01	24692166183000513892365	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$31.86
07/04	07/05	PPLN01	24692166186000482453089	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$31.88
07/05	07/06	PPLN01	24692166187000164850148	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$35.52
07/12	07/13	PPLN01	24164076194418142615345	USPS.COM EDDM 36102424 855-5458425 DC	\$282.30
07/12	07/14	PPLN01	24269796195100890764097	CITY PIZZA SUB COMPANY WILMINGTON IL	\$55.56
07/13	07/14	PPLN01	24164076195418208193350	USPS 16253804229325818 ELWOOD IL	\$6.68

Cardholder Account Summary

ASHLEIGH SPACHT [REDACTED]	Payments & Other Credits \$178.99-	Purchases & Other Charges \$1,633.20	Cash Advances \$0.00	Total Activity \$1,454.21
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
06/13	06/14	PPLN01	24427336165720037094437	MINIT MART ELWOOD ELWOOD IL	\$13.42
06/13	06/14	PPLN01	24164076165418148192302	USPS 16253804229325818 ELWOOD IL	\$77.64
06/13	06/15	PPLN01	24270766166069382501702	PERSONNEL CONCEPTS 800-333-3795 CA	\$326.84
06/16	06/17	PPLN01	24692166168000849678495	KENSINGTON.COM 800-243-2972 CA	\$152.98
06/17	06/20	PPLN01	24202986171701317685065	GATTOS RESAURANT 2 NEW LENNOX IL	\$371.78
06/18	06/20	PPLN01	24186166171286099902317	BURGER KING #9643 SHOREWOOD IL	\$12.04
06/20	06/22		74445746173100583390021	CREDIT VOUCHER	\$178.99-
				OFFICE DEPOT #1105 CAROL STREAM IL	
06/23	06/24	PPLN01	24445006176400167146240	WM SUPERCENTER #1256 JOLIET IL	\$10.53
06/23	06/24	PPLN01	24692166175000637554982	PELTSMART INC 434 JOLIET IL	\$15.77
06/27	06/29	PPLN01	24226386180370247271984	SAMS INTERNET 888-746-7726 AR	\$135.00
07/01	07/03	PPLN01	24692166183000099918642	NFPA NATL FIRE PROTECT 800-344-3555 MA	\$175.00
07/05	07/06	PPLN01	24492156187894676074400	PAYPAL *ROUTE66ASSO 402-935-7733 CA	\$50.00
07/07	07/08	PPLN01	24164076189418218193158	USPS 16253804229325818 ELWOOD IL	\$6.45
07/08	07/10	PPLN01	24493986190014000058631	BAUDVILLE INC. 8007280888 MI	\$168.75
07/13	07/13	PPLN01	24692166195000300206296	NNA*SERVICES LLC 800-876-6827 CA	\$117.00

Cardholder Account Summary

FRED HAYES [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$1,377.41	Cash Advances \$0.00	Total Activity \$1,377.41
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
06/14	06/15	PPLN01	24055226167206278710139	SMARTSIGN 718-797-1900 NY	\$879.82
06/23	06/24	PPLN01	24765016176207115529265	ONLINE SPORTS 760-839-9363 CA	\$147.59
06/28	06/30	PPLN01	24258026181701290713583	IACP 800-843-4227 VA	\$350.00

Cardholder Account Summary

WILLIAM E OFFERMAN [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$283.26	Cash Advances \$0.00	Total Activity \$283.26
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
06/14	06/15	PPLN01	24224436167104017514964	WILLIAMSON'S RESTA NEW LENOX IL	\$18.63
06/26	06/28	PPLN01	24247606179100828681585	FORTUNE3 877-693-3227 FL	\$159.95
06/30	07/01	PPLN01	24224436183104034969852	BIG FISH GRILLE WILMINGTON IL	\$104.68

Finance Charge Summary / Plan Level Information

Plan Name	Plan Description	FCM ¹	Average Daily Balance	Periodic Rate *	Corresponding APR	Finance Charges	Effective APR Fees **	Effective APR	Ending Balance
Purchases									
PPLN01 001	PURCHASE	G	\$0.00	0.79166%(M)	9.5000%(V)	\$0.00	\$0.00	0.0000%	\$7,337.18
* Periodic Rate (M)=Monthly (D)=Daily							Days In Billing Cycle: 31		
** includes cash advance and foreign currency fees							APR = Annual Percentage Rate		
¹ FCM = Finance Charge Method									
(V) = Variable Rate If you have a variable rate account the periodic rate and Annual Percentage Rate (APR) may vary.									



BL ACCT [REDACTED]
VILLAGE OF ELWOOD
Account Number: [REDACTED]
Page 1 of 5



PD 9/8/16
DIDNT ENTER
IN A/C 9/12/16
COP

Account Summary

Billing Cycle		08/14/2016
Days In Billing Cycle		31
Previous Balance		\$7,337.18
Purchases	+	\$13,076.45
Cash	+	\$0.00
Special	+	\$0.00
Credits	-	\$288.83
Payments	-	\$7,337.18
Other Charges	+	\$0.00
Finance Charges	+	\$0.00

NEW BALANCE \$12,787.62

Account Inquiries



Call us at: (800) 221-5920
Lost or Stolen Card: (866) 839-3485



Write us at PO BOX 31535, TAMPA, FL 33631-3535

Payment Summary

NEW BALANCE	\$12,787.62
MINIMUM PAYMENT	\$12,787.62
PAYMENT DUE DATE	09/08/2016

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.

Credit Summary

Total Credit Line	\$50,000.00
Available Credit Line	\$37,212.38
Available Cash	\$0.00
Amount Over Credit Line	\$0.00
Amount Past Due	\$0.00
Disputed Amount	\$0.00

Corporate Activity

TOTAL CORPORATE ACTIVITY \$7,337.18-

Trans Date	Post Date	Reference Number	Transaction Description	Amount
08/04	08/04	[REDACTED]	INTERNET PMT-THANK YOU	\$7,337.18-

Important Information About Your Account

NEW FRAUD PROTECTIONS COMING THIS SUMMER! TO FURTHER PROTECT YOU, YOU WILL BEGIN RECEIVING TEXTS AND/OR EMAILS THIS SUMMER ASKING YOU TO CONFIRM IF SUSPICIOUS PURCHASES ARE VALID OR NOT. WE WILL ONLY ASK YOU TO VERIFY IF YOU DID MAKE THE PURCHASE(S) OR NOT, WE WILL NOT ASK FOR ACCOUNT OR PERSONAL INFORMATION. KEEPING YOU PROTECTED IS IMPORTANT TO US AND WE ARE EXCITED TO OFFER THESE NEW ENHANCED FRAUD SERVICES TO YOU!

PLEASE DETACH COUPON AND RETURN PAYMENT USING THE ENCLOSED ENVELOPE - ALLOW UP TO 7 DAYS FOR RECEIPT 5005 5243

FIRST MIDWEST BANK
PO BOX 565
JOLIET IL 60434-0565



Account Number

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
08/14/16	\$12,787.62	\$12,787.62	09/08/16

\$

BL ACCT [REDACTED]
VILLAGE OF ELWOOD
ACCT PAYABLE
401 E MISSISSIPPI AVE
ELWOOD IL 60421-9214



5223

MAKE CHECK PAYABLE TO:

BANKCARD PROCESSING CENTER
PO BOX 31021
TAMPA FL 33631-3021

Finance Charge Calculation Methods and Computation of Average Daily Balance Subject to Finance Charge: The Finance 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:

The Finance 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 finance 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.

The Finance 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 and subtract any payments, credits, non-accruing fees, and unpaid finance charges. We do not add in any new purchases or cash advances. 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.

The Finance 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 finance 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.

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.

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. Submit your request to the Account Inquiries address on the front of this statement. 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.

BILLING RIGHTS SUMMARY

In your letter, give us the following information:

- 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.

NAME CHANGE

Last

First

Middle

ADDRESS CHANGE

Street

City

Slate

ZIP Code

Home Phone (

Business Phone

Cell Phone

E-mail Address

SIGNATURE REQUIRED

SIGNATURE REQUIRED TO AUTHORIZE CHANGES Signature _____

BL ACCT [REDACTED]

VILLAGE OF ELWOOD

Account Number: [REDACTED]

Page 3 of 5



Cardholder Account Summary

LARRY LOHMAR [REDACTED]	Payments & Other Credits \$23.59-	Purchases & Other Charges \$2,797.19	Cash Advances \$0.00	Total Activity \$2,773.60
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
07/12	07/15	PPLN01	24110396196556150600140	EMBROID ME 8156099001 IL	\$127.50
07/15	07/18	PPLN01	24480206199900013127612	ALLFUSES COM 317-8674404 IN	\$276.00
07/20	07/21	PPLN01	24765016202200634401163	KULLY SUPPLY 800-518-5388 MN	\$62.44
07/20	07/21	PPLN01	24224436203101075667086	BERKOT'S #322 WILMINGTON IL	\$14.08
07/20	07/21	PPLN01	24224436203102010586753	FALETTIS MEAT WILMINGTON IL	\$63.02
07/21	07/22	PPLN01	24367246203329700245594	SHOW YOUR LOGO INC 888-2535800 IL	\$166.03
07/22	07/24		74367246204320400266240	CREDIT VOUCHER	\$23.59-
				SHOW YOUR LOGO INC OSWEGO IL	
07/25	07/27	PPLN01	24610436208010179795262	THE HOME DEPOT #6925 SHOREWOOD IL	\$854.36
07/21	07/27	PPLN01	24110396208556151100021	EMBROID ME 8156099001 IL	\$75.00
07/27	07/28	PPLN01	24492156209894196832158	RADIOPARTS COM 754-900-4200 FL	\$40.02
07/27	07/28	PPLN01	24224436210101073306316	BERKOT'S #322 WILMINGTON IL	\$33.03
07/27	07/28	PPLN01	24224436210102009998440	FALETTIS MEAT WILMINGTON IL	\$40.31
07/27	07/28	PPLN01	24492156209894193739448	PAYPAL *STRADEFAREA 402-935-7733 CA	\$15.04
07/28	07/29	PPLN01	24492156210894214287465	THE ANTENNA FARM 406-224-3919 MT	\$54.30
07/28	07/29	PPLN01	24492156210715578540720	TECH TOOL SUPPLY, LLC 734-207-7700 MI	\$63.94
08/01	08/02	PPLN01	24607946214083740116453	CROWN AWARDS INC 800-227-1557 NY	\$91.95
08/04	08/05	PPLN01	24224436218101074627977	BERKOT'S #322 WILMINGTON IL	\$31.68
08/04	08/05	PPLN01	24224436218102010302956	FALETTIS MEAT WILMINGTON IL	\$24.69
08/05	08/07	PPLN01	24431066218026721119678	IR INDUSTRIAL 704-896-4504 NC	\$42.22
08/09	08/10	PPLN01	24323006222254671010280	DISCOUNT TWO WAY RADIO HARBOR CITY CA	\$91.00
08/10	08/11	PPLN01	24270746224465500347303	AP ELECTRIC & GENERATOR 847-5168882 WI	\$129.00
08/10	08/11	PPLN01	24224436224101072642632	BERKOT'S #322 WILMINGTON IL	\$34.85
08/10	08/11	PPLN01	24224436224102009920497	FALETTIS MEAT WILMINGTON IL	\$37.73
08/12	08/14	PPLN01	24493986225026949641268	TOOLUP.COM 702-873-4332 NV	\$429.00

Cardholder Account Summary

JAMIE MACK [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$4,616.80	Cash Advances \$0.00	Total Activity \$4,616.80
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
07/14	07/15	PPLN01	24224436197101075708532	BERKOT'S #315 MANHATTAN IL	\$24.95
07/14	07/17	PPLN01	24445006197200161589311	GFS STORE #0166 JOLIET IL	\$19.45
07/16	07/17	PPLN01	24692166198000546397708	REDBOX *DVD RENTAL 866-733-2693 IL	\$3.00
07/19	07/19	PPLN01	24692166201000744835967	COOL GLOW 888-909-4569 TX	\$95.99
07/19	07/20	PPLN01	24692166201000172888728	WALMART.COM 800-966-6546 AR	\$198.13
07/19	07/20	PPLN01	24692166201000171201287	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$21.24
07/19	07/20	PPLN01	24692166201000217708386	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$79.49
07/19	07/20	PPLN01	24906416201028302617437	FACEBOOK PATK69N452 650-6187714 CA	\$25.07
07/26	07/26	PPLN01	24692166208000733630331	APL* ITUNES.COM/BILL 866-712-7753 CA	\$29.73
07/25	07/26	PPLN01	24801666207980004666171	CHANNAHON GENERAL RENTAL 815-467-0173 IL	\$736.07
07/26	07/27	PPLN01	24055236208083755864329	WALMART.COM 8009666546 800-966-6546 AR	\$44.81
07/28	07/29	PPLN01	24013396210003859133990	SCORE SCORESPORTS.C CA	\$1,661.36
07/29	07/31	PPLN01	24692166211000746457263	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$36.51
07/31	08/01	PPLN01	24906416213028683942590	FACEBK W955L9S352 650-6187714 CA	\$24.93
08/01	08/03	PPLN01	24445006215100613151892	DOLLAR GENERAL 15901 WILMINGTON IL	\$16.59
08/02	08/03	PPLN01	24427336215720027872941	BELLETTINI FOODS WILMINGTON IL	\$132.32
08/03	08/03	PPLN01	24692166216000323411795	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$44.95
08/02	08/04	PPLN01	24445006216200221398189	GFS STORE #0166 JOLIET IL	\$310.02
08/02	08/04	PPLN01	24638576216980000204943	SUNSHINE FOODS ELWOOD IL	\$112.00
08/03	08/04	PPLN01	24906416216028802594675	FS *Readdle 877-3278914 CA	\$59.99

Cardholder Account Detail Continued

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
08/10	08/12	PPLN01	24789306224111200897125	WWW SOCCERONE COM 818-8873904 CA	\$940.20

Cardholder Account Summary

ASHLEIGH SPACHT [REDACTED]	Payments & Other Credits	Purchases & Other Charges	Cash Advances	Total Activity
	\$65.24-	\$3,442.89	\$0.00	\$3,377.65 ✓

Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
07/14	07/15	PPLN01	24692166196000328037011	WALMART.COM 800-966-6546 AR	\$39.88 ✓
07/14	07/15	PPLN01	24399006196295030729889	BEST BUY MHT 00003079 JOLIET IL	\$1,012.42 ✓
07/15	07/17	PPLN01	24445006198600223343657	HOBBY LOBBY ECOMM 405-745-1100 OK	\$20.41 ✓
07/20	07/21	PPLN01	24164076202091010937479	TARGET 00008946 JOLIET IL	\$136.34 ✓
07/27	07/29	PPLN01	24445746210100638271168	OFFICEMAX/OFFICE DEPOT608 JOLIET IL	\$276.92 ✓
07/30	07/31	PPLN01	24692166212000001021480	APL* ITUNES.COM/BILL 866-712-7753 CA	\$3.18 ✓
08/08	08/10	PPLN01	24610436222010179752000	THE HOME DEPOT #6919 FRANKFORT IL	\$67.80 ✓
08/10	08/10	PPLN01	24692166223000272441612	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$55.98 ✓
08/09	08/11	PPLN01	24610436223010183732278	THE HOME DEPOT #6919 FRANKFORT IL	\$48.84 ✓
08/10	08/11		74164076223091012434863	CREDIT VOUCHER	\$65.24 ✓
08/11	08/12	PPLN01	24492156224637002059464	TARGET 00008946 JOLIET IL	
08/11	08/12	PPLN01	24755426225122251136854	SP * IPADKIOSKS.COM IPADKIOSKSTOR MD	\$785.72 ✓
08/11	08/12	PPLN01	24755426225122251136854	WW GRAINGER 877-2022594 PA	\$171.67 ✓
08/11	08/12	PPLN01	24692166224000142573395	APL* ITUNES.COM/BILL 866-712-7753 CA	\$9.54 ✓
08/12	08/14	PPLN01	24610436226010182276183	HOMEDEPOT.COM 800-430-3376 GA	\$43.88 ✓
08/11	08/14	PPLN01	24610436225010183845888	HOMEDEPOT.COM 800-430-3376 GA	\$358.00 ✓
08/11	08/14	PPLN01	24610436225010183794748	HOMEDEPOT.COM 800-430-3376 GA	\$18.96 ✓
08/11	08/14	PPLN01	24269796226000749654924	HAYDENS CROSSING WILMINGTON IL	\$226.13 ✓
08/11	08/14	PPLN01	24717056225152257484687	TLF NAPERVILLE FLORIST 630-3550800 IL	\$167.22 ✓

Cardholder Account Summary

JULIE FRIEBELE [REDACTED]	Payments & Other Credits	Purchases & Other Charges	Cash Advances	Total Activity
	\$0.00	\$13.85	\$0.00	\$13.85 ✓

Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
07/19	07/20	PPLN01	24164076201418218193525	USPS 16253804229325818 ELWOOD IL	\$6.70 ✓
08/11	08/12	PPLN01	24164076224418198194256	USPS 16253804229325818 ELWOOD IL	\$7.15 ✓

Cardholder Account Summary

FRED HAYES [REDACTED]	Payments & Other Credits	Purchases & Other Charges	Cash Advances	Total Activity
	\$200.00-	\$2,013.49	\$0.00	\$1,813.49 ✓

Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
07/13	07/15	PPLN01	24110396196556327200063	FAST SIGNS CREST HILL IL	\$466.85 ✓
07/19	07/20	PPLN01	24055236202837001488563	NASCAR-JOLIET JOLIET IL	\$18.00 ✓
07/20	07/21	PPLN01	24492156202894030942509	PAYPAL *ILACP 402-935-7733 CA	\$315.00 ✓
07/21	07/22	PPLN01	24492156203894056673540	PAYPAL *DUPAGERAILR 402-935-7733 CA	\$50.00 ✓
07/26	07/28	PPLN01	24001756209200904200145	LEXISNEXIS RISK DAT 888-332-8244 FL	\$270.51 ✓
08/01	08/02	PPLN01	24445006215400169403774	SAMS CLUB #8298 JOLIET IL	\$241.08 ✓
08/01	08/03	PPLN01	24226386215360377017199	WAL-MART #1256 JOLIET IL	\$652.05 ✓
08/09	08/09		74692166222000719909631	CREDIT VOUCHER	\$200.00 ✓
				TASER TRAINING ACADEMY 480-905-2072 AZ	

BL ACCT [REDACTED]

VILLAGE OF ELWOOD

Account Number: [REDACTED]

Page 5 of 5

**Cardholder Account Summary**

WILLIAM E OFFERMAN [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$192.23	Cash Advances \$0.00	Total Activity \$192.23 ✓
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
07/21	07/24	PPLN01	24164076205531049618233	GOOSE ISLAND L20250346 CHICAGO IL	\$18.48 ✓
07/20	07/24	PPLN01	24692166204000589512629	ALAMO ALEHOUSE SAN ANTONIO TX	\$13.80 ✓
07/26	07/28	PPLN01	24247606209100927040059	FORTUNE3 877-693-3227 FL	\$159.95

Finance Charge Summary / Plan Level Information

Plan Name	Plan Description	FCM ¹	Average Daily Balance	Periodic Rate *	Corresponding APR	Finance Charges	Effective APR Fees **	Effective APR	Ending Balance
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Purchases

PPLN01 001	PURCHASE	G	\$0.00	0.79166%(M)	9.5000%(V)	\$0.00	\$0.00	0.0000%	\$12,787.62
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* Periodic Rate (M)=Monthly (D)=Daily

** includes cash advance and foreign currency fees

¹ FCM = Finance Charge Method

(V) = Variable Rate If you have a variable rate account the periodic rate and Annual Percentage Rate (APR) may vary.

Days In Billing Cycle: 31

APR = Annual Percentage Rate

Account Summary

Billing Cycle		09/13/2016
Days In Billing Cycle		30
Previous Balance		\$12,787.62
Purchases	+	\$7,748.99
Cash	+	\$0.00
Special	+	\$0.00
Credits	-	\$81.46-
Payments	-	\$12,787.62-
Other Charges	+	\$0.00
Finance Charges	+	\$0.00

NEW BALANCE **\$7,667.53**

Credit Summary

Total Credit Line	\$50,000.00
Available Credit Line	\$42,332.47
Available Cash	\$0.00
Amount Over Credit Line	\$0.00
Amount Past Due	\$0.00
Disputed Amount	\$0.00

Account Inquiries



Call us at: (800) 221-5920
Lost or Stolen Card: (866) 839-3485



Write us at PO BOX 31535, TAMPA, FL 33631-3535

Payment Summary

NEW BALANCE	\$7,667.53
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MINIMUM PAYMENT	\$7,667.53
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PAYMENT DUE DATE	10/11/2016
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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.

Corporate Activity

TOTAL CORPORATE ACTIVITY				\$12,787.62-
Trans Date	Post Date	Reference Number	Transaction Description	Amount
09/08	09/08		INTERNET PMT-THANK YOU	\$12,787.62-

Important Information About Your Account

NEW FRAUD PROTECTIONS COMING THIS SUMMER! TO FURTHER PROTECT YOU, YOU WILL BEGIN RECEIVING TEXTS AND/OR EMAILS THIS SUMMER ASKING YOU TO CONFIRM IF SUSPICIOUS PURCHASES ARE VALID OR NOT. WE WILL ONLY ASK YOU TO VERIFY IF YOU DID MAKE THE PURCHASE(S) OR NOT, WE WILL NOT ASK FOR ACCOUNT OR PERSONAL INFORMATION. KEEPING YOU PROTECTED IS IMPORTANT TO US AND WE ARE EXCITED TO OFFER THESE NEW ENHANCED FRAUD SERVICES TO YOU!

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

FIRST MIDWEST BANK
PO BOX 565
JOLIET IL 60434-0565

**First Midwest Bank**

Account Number

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

AMOUNT OF PAYMENT ENCLOSED

Closing Date

09/13/16

New Balance

\$7,667.53

**Total Minimum
Payment Due**

\$7,667.53

Payment Due Date


10/11/16

\$

BL ACCT [REDACTED]
VILLAGE OF ELWOOD
ACCT PAYABLE
401 E MISSISSIPPI AVE
ELWOOD IL 60421-9214



MAKE CHECK PAYABLE TO:


 BANKCARD PROCESSING CENTER
 PO BOX 31021
 TAMPA FL 33631-3021

IMPORTANT INFORMATION

Finance Charge Calculation Methods and Computation of Average Daily Balance Subject to Finance Charge: The Finance 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 current transactions): The Finance Charge on purchases begins on the date the transaction posted to your account. The Finance Charge on Cash Advances begins on the date you obtained the cash advance, or the first day of the billing cycle within which it is posted to your account, whichever is later. There is no grace period.

The Finance 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 finance 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 current transactions): To avoid incurring an additional Finance 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 New Balance shown on your monthly statement on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance 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 and subtract any payments, credits, non-accruing fees, and unpaid finance charges. We do not add in any new purchases or cash advances. 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 current transactions): To avoid incurring an additional Finance Charge 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 New Balance, shown on your monthly statement, on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance 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 finance 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.

Payment Crediting and Credit Balance: Payments received at the location specified on the front of the statement after the phrase "MAKE CHECK PAYABLE TO" will be credited to the account specified on the payment coupon as of the date of receipt. Payments received at a different location or 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 Account Inquiries address on the front of this statement.

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. Submit your request to the Account Inquiries address on the front of this statement. 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

In Case of Errors or Inquiries About Your Bill: If you suspect there is an error on your account or you need information about a transaction on your bill, send your written inquiry to the Account Inquiries address on the front of this statement within 60 days of the date of the statement containing the transaction in question. You may telephone us, however a written request is required to 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.

Please provide a legal document evidencing your name change, such as a court document.

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 () -

Cell Phone () -

E-mail Address

SIGNATURE REQUIRED

TO AUTHORIZE CHANGES Signature

BL ACCT [REDACTED]
VILLAGE OF ELWOOD

Account Number: [REDACTED]

Page 3 of 4



Cardholder Account Summary

LARRY LOHMAR [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$1,550.63	Cash Advances \$0.00	Total Activity \$1,550.63
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
08/15	08/16	PPLN01	24493986228081296280266	CRESCENT ELECTRIC 038 8157253020 IL	\$794.01
08/16	08/18	PPLN01	24138296230708000039080	SEARS ROEBUCK 7936 800-366-7278 TX	\$39.21
08/17	08/18	PPLN01	24224436231101071653615	BERKOT'S #322 WILMINGTON IL	\$30.29
08/17	08/18	PPLN01	24224436231102009600306	FALETTIS MEAT WILMINGTON IL	\$32.05
08/17	08/18	PPLN01	24692166230000663446650	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$32.11
08/18	08/19	PPLN01	24692166231000097962347	LOWES #02580* NEW LENOX IL	\$158.12
08/18	08/19	PPLN01	24692166231000084837007	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$76.49
08/26	08/28	PPLN01	24493986239026996554467	TOOLUP.COM 702-873-4332 NV	\$39.70
08/31	09/01	PPLN01	24493986244200437100049	TEC #129 JOLIET IL	\$141.32
09/07	09/08	PPLN01	24692166251000468577505	187530 187-739-4672 GA	\$36.95
09/09	09/11	PPLN01	24445006254400169783771	SAMS CLUB #8298 JOLIET IL	\$60.37
09/09	09/11	PPLN01	24269796254500891044472	SILVER DOLLAR RESTAURA ELWOOD IL	\$110.01

Cardholder Account Summary

JAMIE MACK [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$2,088.61	Cash Advances \$0.00	Total Activity \$2,088.61
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
08/15	08/16	PPLN01	24430996228091504004791	MICROSOFT *STORE BILL.MS.NET WA	\$116.86
08/17	08/18	PPLN01	24492156230894698937854	AZPONDS 800-722-8877 PA	\$119.98
08/17	08/18	PPLN01	24224436231101071654571	BERKOT'S #322 WILMINGTON IL	\$20.31
08/22	08/23	PPLN01	24492156235894826001958	EXPRESS MEDALS 860-436-2298 CT	\$51.88
08/22	08/23	PPLN01	24492156235894816280372	PAYPAL *MICHKESS 402-935-7733 CA	\$540.00
08/25	08/26	PPLN01	24492156238741338906868	SQ *FRONT PORCH CRA 877-417-4551 KY	\$137.15
08/25	08/26	PPLN01	24692166238000101512388	REDBOX *DVD RENTAL 866-733-2693 IL	\$13.50
08/30	08/31	PPLN01	24492156243894019258589	PAYPAL *MICHKESS 402-935-7733 CA	\$538.50
08/31	09/01	PPLN01	24692166244000365436565	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$14.52
08/31	09/01	PPLN01	24692166244000411202771	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$93.30
09/01	09/01	PPLN01	24692166245000529500321	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$25.39
08/31	09/01	PPLN01	24164076244418140459605	USPS.COM EDDM 36102424 855-5458425 DC	\$283.18
09/03	09/04	PPLN01	24692166247000243640732	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$14.95
09/07	09/08	PPLN01	24445006252400156173152	SAMS CLUB #8298 JOLIET IL	\$105.14
09/11	09/13	PPLN01	24638576256980000204928	SUNSHINE FOODS ELWOOD IL	\$4.65
09/11	09/13	PPLN01	24638576256980000204985	SUNSHINE FOODS ELWOOD IL	\$9.30

Cardholder Account Summary

ASHLEIGH SPACHT [REDACTED]	Payments & Other Credits \$81.46-	Purchases & Other Charges \$2,796.04	Cash Advances \$0.00	Total Activity \$2,714.58
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
08/19	08/21	PPLN01	24335516233006735019959	DOLPHIN CAR WASH III INC JOLIET IL	\$200.00
08/22	08/24	PPLN01	24445746236100212901750	OFFICEMAX/OFFICE DEPOT608 JOLIET IL	\$80.42
08/22	08/24	PPLN01	24445746236100212901834	OFFICEMAX/OFFICE DEPOT608 JOLIET IL	\$68.95
08/23	08/25	PPLN01	24610436237010187271087	THE HOME DEPOT #1962 JOLIET IL	\$42.08
08/24	08/25	PPLN01	24122546237740237580213	BP#8326605ELWOOD 640 ELWOOD IL	\$23.00
08/23	08/25	PPLN01	24445746237500558055484	OFFICE DEPOT #1105 800-463-3768 IL	\$573.36
08/24	08/25	PPLN01	24275396238402400309169	AMERICAN PLANNING ASSOCI 312-4319100 IL	\$508.00
08/25	08/28	PPLN01	24610436239010186008868	THE HOME DEPOT #1932 MATTESON IL	\$141.26

Cardholder Account Detail Continued

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
08/26	08/28	PPLN01	24445006240500678896217	HOMEGOODS #311 SHOREWOOD IL	\$83.68
08/29	08/30	PPLN01	24164076242418178194860	USPS 16253804229325818 ELWOOD IL	\$13.60
08/29	08/31	PPLN01	24610436243072024431433	DUNKIN #304027 Q35 JOLIET IL	\$27.38
08/30	08/31	PPLN01	24692166243000874093387	TCE*HRDIRECT/GNEIL 800-888-4040 FL	\$761.66
09/02	09/04	PPLN01	24445006247500674029469	I-PASS ONLINE #7031 800-824-7277 IL	\$50.00
09/02	09/04		74399006246295040096530	CREDIT VOUCHER	\$81.46
				BEST BUY MHI 00003079 JOLIET IL	
09/06	09/07	PPLN01	24427336250720023966826	JEWEL #3074 JOLIET IL	\$29.28
09/07	09/08	PPLN01	24692166251000524539564	Amazon.com AMZN.COM/BILL WA	\$46.98
09/08	09/08	PPLN01	24692166252000683407941	ULINE *SHIP SUPPLIES 800-295-5510 IL	\$84.96
09/07	09/09	PPLN01	24744556252204800507142	HAMBURGERSERIA 815-7252883 IL	\$50.44
09/08	09/09	PPLN01	24692166252000764317996	AmazonPrime Membership amzn.com/prme WA	\$10.99

Cardholder Account Summary

JULIE FRIEBELE [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$307.92	Cash Advances \$0.00	Total Activity \$307.92
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
08/16	08/17	PPLN01	24164076229418188194436	USPS 16253804229325818 ELWOOD IL	\$6.47
09/09	09/11	PPLN01	24412056253014000896456	AMERICAN PUBLIC WORKS 8164726100 MO	\$295.00
09/12	09/13	PPLN01	24164076256418218195326	USPS 16253804229325818 ELWOOD IL	\$6.45

Cardholder Account Summary

FRED HAYES [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$607.00	Cash Advances \$0.00	Total Activity \$607.00
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
08/18	08/19	PPLN01	24332396232008204186229	IL AS. OF CHIEFS POLICE 217-5233765 IL	\$500.00
08/19	08/21	PPLN01	24332396233008206893821	IL AS. OF CHIEFS POLICE 217-5233765 IL	\$100.00
08/24	08/26	PPLN01	24269796238100304901623	BECK STORM WASH WILMINGTON IL	\$7.00

Cardholder Account Summary

WILLIAM E OFFERMAN [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$398.79	Cash Advances \$0.00	Total Activity \$398.79
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
08/17	08/18	PPLN01	24431066231838000069249	CORNER BAKERY 0078 SCHAUMBURG IL	\$16.88
08/25	08/26	PPLN01	24692166238000078315047	LOWES #00118* BRADLEY IL	\$129.44
08/26	08/28	PPLN01	24247606240500926872488	FORTUNE3 877-693-3227 FL	\$159.95
09/05	09/06	PPLN01	24445006250400173394544	SAMS CLUB #8298 JOLIET IL	\$92.52

Finance Charge Summary / Plan Level Information

Plan Name	Plan Description	FCM ¹	Average Daily Balance	Periodic Rate *	Corresponding APR	Finance Charges	Effective APR Fees **	Effective APR	Ending Balance
Purchases									
PPLN01 001	PURCHASE	G	\$0.00	0.79166%(M)	9.5000%(V)	\$0.00	\$0.00	0.0000%	\$7,667.53
* Periodic Rate (M)=Monthly (D)=Daily							Days In Billing Cycle: 30		
** includes cash advance and foreign currency fees							APR = Annual Percentage Rate		
¹ FCM = Finance Charge Method									
(V) = Variable Rate If you have a variable rate account the periodic rate and Annual Percentage Rate (APR) may vary.									



BL ACCT [REDACTED]
VILLAGE OF ELWOOD
Account Number: [REDACTED]
Page 1 of 4



Account Summary

Billing Cycle		10/14/2016
Days In Billing Cycle		31
Previous Balance		\$7,667.53
Purchases	+	\$6,072.34
Cash	+	\$0.00
Special	+	\$0.00
Credits	-	\$217.79
Payments	-	\$7,667.53
Other Charges	+	\$0.00
Finance Charges	+	\$0.00

NEW BALANCE **\$5,854.55**

Credit Summary

Total Credit Line	\$50,000.00
Available Credit Line	\$44,145.45
Available Cash	\$0.00
Amount Over Credit Line	\$0.00
Amount Past Due	\$0.00
Disputed Amount	\$0.00

Account Inquiries



Call us at: (800) 221-5920
Lost or Stolen Card: (866) 839-3485



Write us at PO BOX 31535, TAMPA, FL 33631-3535

Payment Summary

NEW BALANCE	\$5,854.55
MINIMUM PAYMENT	\$5,854.55
PAYMENT DUE DATE	11/08/2016

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.

Corporate Activity

TOTAL CORPORATE ACTIVITY **\$7,667.53-**

Trans Date	Post Date	Reference Number	Transaction Description	Amount
10/10	10/10	[REDACTED]	INTERNET PMT-THANK YOU	\$7,667.53-

Cardholder Account Summary

MASSIMO BOSSO [REDACTED]	Payments & Other Credits	Purchases & Other Charges	Cash Advances	Total Activity
	\$0.00	\$83.86	\$0.00	\$83.86

Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
09/12	09/15	PPLN01	24391216258613182650042	HERTZ RENT-A-CAR CHARLOTTE NC	\$83.86

PLEASE DETACH COUPON AND RETURN PAYMENT USING THE ENCLOSED ENVELOPE - ALLOW UP TO 7 DAYS FOR RECEIPT 5252

FIRST MIDWEST BANK
PO BOX 565
JOLIET IL 60434-0565



Account Number [REDACTED]

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
10/14/16	\$5,854.55	\$5,854.55	11/08/16

\$

BL ACCT [REDACTED]
VILLAGE OF ELWOOD
ACCT PAYABLE
401 E MISSISSIPPI AVE
ELWOOD IL 60421-9214



MAKE CHECK PAYABLE TO:

BANKCARD PROCESSING CENTER
PO BOX 31021
TAMPA FL 33631-3021

IMPORTANT INFORMATION

Finance Charge Calculation Methods and Computation of Average Daily Balance Subject to Finance Charge: The Finance 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 current transactions): The Finance Charge on purchases begins on the date the transaction posted to your account. The Finance Charge on Cash Advances begins on the date you obtained the cash advance, or the first day of the billing cycle within which it is posted to your account, whichever is later. There is no grace period.

The Finance 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 finance 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 current transactions): To avoid incurring an additional Finance 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 New Balance shown on your monthly statement on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance 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 and subtract any payments, credits, non-accruing fees, and unpaid finance charges. We do not add in any new purchases or cash advances. 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 current transactions): To avoid incurring an additional Finance Charge 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 New Balance, shown on your monthly statement, on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance 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 finance 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.

Payment Crediting and Credit Balance: Payments received at the location specified on the front of the statement after the phrase "MAKE CHECK PAYABLE TO" will be credited to the account specified on the payment coupon as of the date of receipt. Payments received at a different location or 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 Account Inquiries address on the front of this statement.

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. Submit your request to the Account Inquiries address on the front of this statement. 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

In Case of Errors or Inquiries About Your Bill: If you suspect there is an error on your account or you need information about a transaction on your bill, send your written inquiry to the Account Inquiries address on the front of this statement within 60 days of the date of the statement containing the transaction in question. You may telephone us, however a written request is required to 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.

Please provide a legal document evidencing your name change, such as a court document.
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 () -

Cell Phone () -

E-mail Address

SIGNATURE REQUIRED

TO AUTHORIZE CHANGES Signature



Cardholder Account Summary

LARRY LOHMAR [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$2,024.78	Cash Advances \$0.00	Total Activity \$2,024.78 ✓
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
09/15	09/18	PPLN01	24610436260010182251043	THE HOME DEPOT #6925 SHOREWOOD IL	\$839.18
09/15	09/18	PPLN01	24610436260010182250938	THE HOME DEPOT #6925 SHOREWOOD IL	\$19.95
09/20	09/22	PPLN01	24480206265900017763122	ALLFUSES COM 317-8674404 IN	\$360.00
09/27	09/29	PPLN01	24431056272207934352850	HOME SPY USA 972-552-1363 TX	\$383.95
10/01	10/03	PPLN01	24692166276000414350115	LOWES #02580* NEW LENOX IL	\$153.53
10/04	10/05	PPLN01	24632696279000713233802	MUNCHS SUPPLY 3 NEW LENOX IL	\$19.56
10/08	10/09	PPLN01	24755426282642824032199	ZORO TOOLS INC 855-2899676 IL	\$248.61

Cardholder Account Summary

JAMIE MACK [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$2,157.84	Cash Advances \$0.00	Total Activity \$2,157.84
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
09/16	09/18	PPLN01	24055236261200000000046	BESSE SHIRT LETTERING 708-474-3599 IL	\$750.00
09/16	09/18	PPLN01	24164076260418198195506	USPS 16253804229325818 ELWOOD IL	\$8.30
09/16	09/19	PPLN01	24750766262900015200092	RACEWAY PIZZA N MORE ELWOOD IL	\$124.00
09/22	09/22	PPLN01	24692166266000520654956	APL* ITUNES.COM/BILL 866-712-7753 CA	\$53.11
09/23	09/25	PPLN01	24445006268100242039365	DOLLAR GENERAL 15901 WILMINGTON IL	\$20.33
09/27	09/28	PPLN01	24164076271091007975892	TARGET 00008425 ORLAND PARK IL	\$29.60
09/27	09/28	PPLN01	24164076271091007648937	TARGET 00008946 JOLIET IL	\$97.81
09/27	09/29	PPLN01	24610436272010183515947	THE HOME DEPOT #6919 FRANKFORT IL	\$34.24
09/27	09/29	PPLN01	24445006272200149570035	GFS STORE #0164 ORLAND PARK IL	\$76.97
10/02	10/03	PPLN01	24013396276000274369317	HASTY AWARDS HASTYAWARDS.C KS	\$598.55
10/06	10/07	PPLN01	24226386281400008539994	WAL-MART #2956 JOLIET IL	\$21.69
10/06	10/07	PPLN01	24427336280720027289096	BELLETTINI FOODS WILMINGTON IL	\$20.95
10/07	10/09	PPLN01	24445006282100226966288	DOLLAR GENERAL #17085 ELWOOD IL	\$16.85
10/06	10/09	PPLN01	24269796282000766170185	HAYDENS CROSSING WILMINGTON IL	\$282.58
10/11	10/12	PPLN01	24164076285418168196386	USPS 16253804229325818 ELWOOD IL	\$3.77
10/11	10/12	PPLN01	24164076285418208196420	USPS 16253804229325818 ELWOOD IL	\$10.09
10/12	10/13	PPLN01	24692166286000212735663	REDBOX *DVD RENTAL 866-733-2693 IL	\$9.00

Cardholder Account Summary

ASHLEIGH SPACHT [REDACTED]	Payments & Other Credits \$217.79-	Purchases & Other Charges \$851.72	Cash Advances \$0.00	Total Activity \$633.93 ✓
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
09/26	09/27	PPLN01	24692166270000145966805	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$44.52
09/27	09/28	PPLN01	24906416271030637479272	CRAINS CHIC SUBSCRIP 877-8121590 MI	\$59.00
09/28	09/28	PPLN01	24692166272000923853207	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$56.01
09/29	09/29	PPLN01	24692166273000460622733	APL* ITUNES.COM/BILL 866-712-7753 CA	\$111.54
09/28	09/29	PPLN01	24492156273637003593872	GRAFFLETOPIA.COM GRAFFLETOPIA. CA	\$29.00
09/28	09/30	PPLN01	74929276274081750009456	BLS*DEEP IT Bluesnap Inc	\$4.99
09/30	10/02	PPLN01	24493986274207636101275	COLUMBIA SPORTSWEAR 411 800-622-6953 OR	\$448.33
10/04	10/05	PPLN01	24164076278418218196138	USPS 16253804229325818 ELWOOD IL	\$18.16
10/06	10/07	PPLN01	24493986280207636603983	COLUMBIA SPORTSWEAR 411 800-622-6953 OR	\$37.18
10/06	10/07	PPLN01	24436546281008335458138	PLAQUEMAKER 866-8809617 IN	\$32.00
10/08	10/09	PPLN01	24692166282000036056092	AmazonPrime Membership amzn.com/prme WA	\$10.99

Cardholder Account Detail Continued

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
10/13	10/14		74493986287207636400875	CREDIT VOUCHER COLUMBIA SPORTSWEAR 411 8006226953 OR	\$217.79-

Cardholder Account Summary

JULIE FRIEBELE [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$230.22	Cash Advances \$0.00	Total Activity \$230.22 ✓
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
09/19	09/20	PPLN01	24270746264010511020225	IL Municipal League 217-5251220 IL	\$35.00
09/22	09/23	PPLN01	24431066267091538000461	WHITMORE ACE HDWE MANHATTAN IL	\$26.99
09/22	09/23	PPLN01	24427336266720024522364	JEWEEL #3192 ORLAND PARK IL	\$8.23
09/29	09/30	PPLN01	24692166273000847607175	IN *WILL COUNTY GOVERNMENT 815-7293535 IL	\$50.00
10/10	10/12	PPLN01	24121576285000284100046	ILLINOIS CITY COUNTY M 999-9999999 IL	\$110.00

Cardholder Account Summary

FRED HAYES [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$563.97	Cash Advances \$0.00	Total Activity \$563.97 ✓
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
09/16	09/18	PPLN01	24692166261000144833619	SOUTHWES 5262447636823 800-435-9792 TX HAYES/FRED W 101416 MDW / SAN WN W MDW WN O O	\$432.96
09/16	09/18	PPLN01	24692166261000144833627	SOUTHWES 5260698033671 800-435-9792 TX HAYES/FRED W 091616 DAL DAL WN Y	\$30.00
09/19	09/20	PPLN01	24492156263894534347375	ITOAORG 708-922-1280 IL	\$50.00
09/19	09/20	PPLN01	24492156263894534253755	ITOAORG 708-922-1280 IL	\$50.00
09/21	09/22	PPLN01	74007486266048907801713	Tzarmmedia.com 13027224141	\$1.00
09/21	09/22	PPLN01	74007486266048907867482	Tzarmmedia.com 13027224141	\$0.01

Cardholder Account Summary

WILLIAM E OFFERMAN [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$159.95	Cash Advances \$0.00	Total Activity \$159.95 ✓
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
09/26	09/28	PPLN01	24247606271500818878413	FORTUNE3 877-693-3227 FL	\$159.95 ✓

Finance Charge Summary / Plan Level Information

Plan Name	Plan Description	FCM ¹	Average Daily Balance	Periodic Rate *	Corresponding APR	Finance Charges	Effective APR Fees **	Effective APR	Ending Balance
PPLN01 001	PURCHASE	G	\$0.00	0.79166%(M)	9.5000%(V)	\$0.00	\$0.00	0.0000%	\$5,854.55

* Periodic Rate (M)=Monthly (D)=Daily

** includes cash advance and foreign currency fees

Days In Billing Cycle: 31

APR = Annual Percentage Rate

¹ FCM = Finance Charge Method

(V) = Variable Rate If you have a variable rate account the periodic rate and Annual Percentage Rate (APR) may vary.

of 4

PD on-line
VOIDED
CHECK #

Account Summary

Billing Cycle		11/13/2016
Days In Billing Cycle		30
Previous Balance		\$5,854.55
Purchases	+	\$7,840.47
Cash	+	\$0.00
Special	+	\$0.00
Credits	-	\$515.75-
Payments	-	\$5,854.55-
Other Charges	+	\$0.00
Finance Charges	+	\$0.00

NEW BALANCE	\$7,324.72
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Credit Summary

Total Credit Line	\$50,000.00
Available Credit Line	\$42,675.28
Available Cash	\$0.00
Amount Over Credit Line	\$0.00
Amount Past Due	\$0.00
Disputed Amount	\$0.00

Account Inquiries



Call us at: (800) 221-5920
Lost or Stolen Card: (866) 839-3485



Write us at PO BOX 31535, TAMPA, FL 33631-3535

Payment Summary

NEW BALANCE	\$7,324.72
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MINIMUM PAYMENT	\$7,324.72
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PAYMENT DUE DATE	12/08/2016
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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.

Corporate Activity

TOTAL CORPORATE ACTIVITY				\$5,854.55-
Trans Date	Post Date	Reference Number	Transaction Description	Amount
11/07	11/07		INTERNET PMT-THANK YOU	\$5,854.55-

Cardholder Account Summary

LARRY LOHMAR [REDACTED]	Payments & Other Credits \$467.58-	Purchases & Other Charges \$2,237.22	Cash Advances \$0.00	Total Activity \$1,769.64
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
10/15	10/16	PPLN01	24755426289642894011688	ZORO TOOLS INC 855-2899676 IL	\$267.79
10/15	10/16	PPLN01	24493986289191000303969	FARM & FLEET OF KANKAKEE BOURBONNAIS IL	\$163.84
10/14	10/16	PPLN01	24164076288418198196544	USPS 16253804229325818 ELWOOD IL	\$14.30

PLEASE DETACH COUPON AND RETURN PAYMENT USING THE ENCLOSED ENVELOPE - ALLOW UP TO 7 DAYS FOR RECEIPT 5418

FIRST MIDWEST BANK
PO BOX 565
JOLIET IL 60434-0565



Account Number

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

AMOUNT OF PAYMENT ENCLOSED

Closing Date

11/13/16

New Balance

\$7,324.72

**Total Minimum
Payment Due**

\$7,324.72

Payment Due Date

12/08/16

\$

BL ACCT [REDACTED]
VILLAGE OF ELWOOD
ACCT PAYABLE
401 E MISSISSIPPI AVE
ELWOOD IL 60421-9214



MAKE CHECK PAYABLE TO:

BANKCARD PROCESSING CENTER
PO BOX 31021
TAMPA FL 33631-3021

IMPORTANT INFORMATION

Finance Charge Calculation Methods and Computation of Average Daily Balance Subject to Finance Charge: The Finance 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 current transactions): The Finance Charge on purchases begins on the date the transaction posted to your account. The Finance Charge on Cash Advances begins on the date you obtained the cash advance, or the first day of the billing cycle within which it is posted to your account, whichever is later. There is no grace period.

The Finance 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 finance 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.

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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.

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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.

Please provide a legal document evidencing your name change, such as a court document.

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 () -

Cell Phone () -

E-mail Address

SIGNATURE REQUIRED

TO AUTHORIZE CHANGES Signature

BL ACCT [REDACTED]
VILLAGE OF ELWOOD

Account Number: [REDACTED]

Page 3 of 4



Cardholder Account Detail Continued

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
10/22	10/24	PPLN01	24692166297000605771058	LOWES #02580* NEW LENOX IL	\$118.98
10/23	10/25	PPLN01	24610436298010194243695	THE HOME DEPOT #6925 SHOREWOOD IL	\$782.80
10/24	10/25		74493986298081061303871	CREDIT VOUCHER	\$430.51-
				CRESCENT ELECTRIC 038 8157253020 IL	
10/24	10/26	PPLN01	24110396299556155300122	EMBROID ME 8156099001 IL	\$14.50
10/26	10/27	PPLN01	24445006301000762699508	USPS PO 1625380421 ELWOOD IL	\$13.95
10/28	10/30	PPLN01	24445006303000838271629	USPS PO 1625380421 ELWOOD IL	\$10.00
10/27	10/30		74610436302010183278768	CREDIT VOUCHER	\$37.07-
				THE HOME DEPOT #6925 SHOREWOOD IL	
11/01	11/01	PPLN01	24692166306000557524439	ROCKLER 800-279-4441 MN	\$68.97
10/31	11/02	PPLN01	24269796306500697781523	SILVER DOLLAR RESTAURA ELWOOD IL	\$90.32
11/02	11/03	PPLN01	24226386308400003210335	SAMSClub #8298 JOLIET IL	\$54.96
11/02	11/04	PPLN01	24445006308100187660623	MENARDS CREST HILL IL CREST HILL IL	\$596.81
11/02	11/06	PPLN01	24110396309556155700063	EMBROID ME 8156099001 IL	\$40.00

Cardholder Account Summary

JAMIE MACK [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$1,813.90	Cash Advances \$0.00	Total Activity \$1,813.90
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
10/23	10/23	PPLN01	24692166297000429899556	AMAZON MKTPLACE PMT'S AMZN.COM/BILL WA	\$34.95
10/23	10/23	PPLN01	24692166297000509640227	AMAZON MKTPLACE PMT'S AMZN.COM/BILL WA	\$55.80
10/23	10/24	PPLN01	24692166297000614176448	AMAZON MKTPLACE PMT'S AMZN.COM/BILL WA	\$41.95
10/23	10/24	PPLN01	24692166297000871983676	AMAZON MKTPLACE PMT'S AMZN.COM/BILL WA	\$7.65
10/25	10/27	PPLN01	24789306300623801344304	OTC BRANDS, INC. 800-2280475 NE	\$369.17
10/26	10/27	PPLN01	24445006301600195177749	USPS.COM EVERY DOOR DTML 800-344-7779 DC	\$214.37
10/26	10/27	PPLN01	24445006301000762699680	USPS PO 1625380421 ELWOOD IL	\$6.80
10/27	10/28	PPLN01	24692166301000166106151	Amazon.com AMZN.COM/BILL WA	\$24.37
10/28	10/30	PPLN01	24445006303100243823913	DOLLAR GENERAL #17085 ELWOOD IL	\$39.10
10/27	10/30	PPLN01	24445006302100219320739	DOLLAR GENERAL #17085 ELWOOD IL	\$50.60
10/28	10/30	PPLN01	24226386303400002750955	SAMSClub #8298 JOLIET IL	\$33.89
10/28	10/30	PPLN01	24445006303200198698235	GFS STORE #0166 JOLIET IL	\$167.65
10/28	10/30	PPLN01	24445006303400230249340	WM SUPERCENTER #1256 JOLIET IL	\$142.54
10/28	10/30	PPLN01	24445006303600221571962	USPS.COM EVERY DOOR DTML 800-344-7779 DC	\$70.40
10/31	11/02	PPLN01	24445006306100223719583	DOLLAR GENERAL #17085 ELWOOD IL	\$53.00
10/31	11/02	PPLN01	24226386306360479615494	SAMSClub #8298 JOLIET IL	\$163.46
11/01	11/02	PPLN01	24224436307101073298848	BERKOT'S #315 MANHATTAN IL	\$52.80
11/04	11/06	PPLN01	24224436310101079118359	BERKOT'S #322 WILMINGTON IL	\$10.15
11/04	11/06	PPLN01	24445006310000835217733	USPS PO 1625380421 ELWOOD IL	\$8.30
11/08	11/09	PPLN01	24445006314000705059468	USPS PO 1625380421 ELWOOD IL	\$22.95
11/10	11/13	PPLN01	24765186316980002011918	PAINTED PEACE 360-920-3064 WA	\$244.00

Cardholder Account Summary

ASHLEIGH SPACHT [REDACTED]	Payments & Other Credits \$48.17-	Purchases & Other Charges \$543.76	Cash Advances \$0.00	Total Activity \$495.59
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
10/17	10/18	PPLN01	24164076291418158196588	USPS 16253804229325818 ELWOOD IL	\$6.80
10/18	10/19	PPLN01	24269796293000741552843	SILVER DOLLAR RESTAURA ELWOOD IL	\$47.59
10/18	10/19	PPLN01	24445006293000697905251	USPS PO 1625380421 ELWOOD IL	\$22.95
10/19	10/20	PPLN01	24445006293300455016477	CDW DIRECT LLC 800-800-4239 IL	\$132.94
10/19	10/20		74692166293000453511266	CREDIT VOUCHER	\$10.99-
				AmazonPrime Membership amzn.com/prme WA	
10/20	10/21	PPLN01	24493986294207636501405	COLUMBIA SPORTSWEAR 411 800-622-6953 OR	\$49.93

Cardholder Account Detail Continued

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
10/19	10/21	PPLN01	24121576294000293190060	ILLINOIS CITY COUNTY M 999-9999999 IL	\$211.25
10/21	10/23	PPLN01	24445006296000782771672	USPS PO 1625380421 ELWOOD IL	\$4.35
10/22	10/23		74493986296207636900881	CREDIT VOUCHER	\$37.18-
				COLUMBIA SPORTSWEAR 411 8006226953	
				OR	
10/26	10/28	PPLN01	24445006301200172970768	GFS STORE #0166 JOLIET IL	\$67.95

Cardholder Account Summary

JULIE FRIEBELE [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$700.79	Cash Advances \$0.00	Total Activity \$700.79
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
10/13	10/16	PPLN01	24717056288152887116422	TLF THE FLOWER LOFT INC 815-4765638 IL	\$62.03
10/20	10/20	PPLN01	24692166294000673403728	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$564.40
11/03	11/06	PPLN01	24610436309004028021556	ADOBE *PDF PACK SUBS 800-833-6687 CA	\$74.36

Cardholder Account Summary

WILLIAM E OFFERMAN [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$159.95	Cash Advances \$0.00	Total Activity \$159.95
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
10/26	10/28	PPLN01	24247606301500697000166	FORTUNE3 877-693-3227 FL	\$159.95

Cardholder Account Summary

FRED HAYES [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$2,384.85	Cash Advances \$0.00	Total Activity \$2,384.85
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
10/19	10/21	PPLN01	24692166294000125791944	SOUTHWES 5262608238729 800-435-9792 TX HAYES/FRED W 101916 DAL DAL WN Y	\$40.00
10/20	10/23	PPLN01	24755426295272955587756	HILTON HOTEL SAN DIEGO SAN DIEGO CA	\$1,859.90
10/29	10/30	PPLN01	24692166303000949911230	TASER TRAINING ACADEMY 480-905-2072 AZ	\$225.00
11/02	11/03	PPLN01	24492156307894618959317	PAYPAL *ILACP 402-935-7733 CA	\$110.00
11/11	11/13	PPLN01	24269796317100416870462	CLEAN IMAGE CAR WASH PLAINFIELD IL	\$149.95

Finance Charge Summary / Plan Level Information

Plan Name	Plan Description	FCM ¹	Average Daily Balance	Periodic Rate *	Corresponding APR	Finance Charges	Effective APR Fees **	Effective APR	Ending Balance
PPLN01 001	PURCHASE	G	\$0.00	0.79166%(M)	9.5000%(V)	\$0.00	\$0.00	0.0000%	\$7,324.72
¹ Periodic Rate (M)=Monthly (D)=Daily ** includes cash advance and foreign currency fees ¹ FCM = Finance Charge Method (V) = Variable Rate If you have a variable rate account the periodic rate and Annual Percentage Rate (APR) may vary.						Days In Billing Cycle: 30 APR = Annual Percentage Rate			

BL ACCT [REDACTED]
VILLAGE OF ELWOOD

Account Number: [REDACTED]

Page 1 of 4

**Account Summary**

Billing Cycle	12/14/2016
Days In Billing Cycle	31
Previous Balance	\$7,324.72
Purchases	+ \$5,734.06
Cash	+ \$0.00
Special	+ \$0.00
Credits	- \$0.00
Payments	- \$7,324.72
Other Charges	+ \$0.00
Finance Charges	+ \$0.00

NEW BALANCE \$5,734.06**Account Inquiries**Call us at: (800) 221-5920
Lost or Stolen Card: (866) 839-3485

Write us at PO BOX 31535, TAMPA, FL 33631-3535

Payment Summary

NEW BALANCE	\$5,734.06
MINIMUM PAYMENT	\$5,734.06
PAYMENT DUE DATE	01/09/2017

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.

Credit Summary

Total Credit Line	\$50,000.00
Available Credit Line	\$44,265.94
Available Cash	\$0.00
Amount Over Credit Line	\$0.00
Amount Past Due	\$0.00
Disputed Amount	\$0.00

Corporate Activity

TOTAL CORPORATE ACTIVITY				\$7,324.72-
Trans Date	Post Date	Reference Number	Transaction Description	Amount
12/07	12/07	[REDACTED]	INTERNET PMT-THANK YOU	\$7,324.72-

Cardholder Account Summary

LARRY LOHMAR	Payments & Other Credits	Purchases & Other Charges	Cash Advances	Total Activity
[REDACTED]	\$0.00	\$509.07	\$0.00	\$509.07 ✓

Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
11/22	11/22	PPLN01	24431066327083035740127	TARGET.COM * 800-591-3869 MN	\$140.51
11/22	11/22	PPLN01	24431066327083035740127	TARGET.COM * 800-591-3869 MN	\$3.63
11/22	11/23	PPLN01	24055236327083709186114	WALMART.COM 8009666546 800-966-6546 AR	\$187.38
12/02	12/04	PPLN01	24269796338501003830121	SILVER DOLLAR RESTAURA ELWOOD IL	\$76.05

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

FIRST MIDWEST BANK
PO BOX 565
JOLIET IL 60434-0565

Account Number [REDACTED]

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

AMOUNT OF PAYMENT ENCLOSED

Closing Date

12/14/16

New Balance

\$5,734.06

Total Minimum
Payment Due

\$5,734.06

Payment Due Date

01/09/17

BL ACCT [REDACTED]
VILLAGE OF ELWOOD
ACCT PAYABLE
401 E MISSISSIPPI AVE
ELWOOD IL 60421-9214

MAKE CHECK PAYABLE TO:

BANKCARD PROCESSING CENTER
PO BOX 31021
TAMPA FL 33631-3021

IMPORTANT INFORMATION

Finance Charge Calculation Methods and Computation of Average Daily Balance Subject to Finance Charge: The Finance 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 current transactions): The Finance Charge on purchases begins on the date the transaction posted to your account. The Finance Charge on Cash Advances begins on the date you obtained the cash advance, or the first day of the billing cycle within which it is posted to your account, whichever is later. There is no grace period.

The Finance 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 finance 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 current transactions): To avoid incurring an additional Finance 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 New Balance shown on your monthly statement on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance 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 and subtract any payments, credits, non-accruing fees, and unpaid finance charges. We do not add in any new purchases or cash advances. 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 current transactions): To avoid incurring an additional Finance Charge 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 New Balance, shown on your monthly statement, on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance 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 finance 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.

Payment Crediting and Credit Balance: Payments received at the location specified on the front of the statement after the phrase "MAKE CHECK PAYABLE TO" will be credited to the account specified on the payment coupon as of the date of receipt. Payments received at a different location or 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 Account Inquiries address on the front of this statement.

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. Submit your request to the Account Inquiries address on the front of this statement. 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

In Case of Errors or Inquiries About Your Bill: If you suspect there is an error on your account or you need information about a transaction on your bill, send your written inquiry to the Account Inquiries address on the front of this statement within 60 days of the date of the statement containing the transaction in question. You may telephone us, however a written request is required to 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.

Please provide a legal document evidencing your name change, such as a court document.
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 () -

Cell Phone () -

E-mail Address

SIGNATURE REQUIRED

TO AUTHORIZE CHANGES Signature



BL ACCT [REDACTED]
VILLAGE OF ELWOOD

Account Number: [REDACTED]

Page 3 of 4

Cardholder Account Detail Continued

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
12/09	12/11	PPLN01	24110396345556157300314	EMBROID ME 8156099001 IL	\$101.50

Cardholder Account Summary

JAMIE MACK [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$2,998.06	Cash Advances \$0.00	Total Activity \$2,998.06 ✓
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
11/16	11/18	PPLN01	24445006322100201214391	DOLLAR GENERAL #17085 ELWOOD IL	\$4.32
11/21	11/22	PPLN01	24692166326000925619362	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$356.92
11/21	11/22	PPLN01	24013396326003041301373	HASTY AWARDS HASTYAWARDS.C KS	\$20.90
11/22	11/23	PPLN01	24431066328400213000018	MILLION DOLLAR MOMENTS GLENWOOD IL	\$150.00
11/24	11/24	PPLN01	24692166329000424894208	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$65.44
11/28	11/29	PPLN01	24445006334600227493073	USPS.COM EVERY DOOR DTML 800-344-7779 DC	\$284.06
11/30	11/30	PPLN01	24692166335000103716831	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$107.89
12/01	12/02	PPLN01	24427336336720023222095	JEWEL #3124 JOLIET IL	\$75.22
12/01	12/02	PPLN01	24692166336000165961258	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$98.61
12/01	12/02	PPLN01	24692166336000165973782	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$7.69
12/02	12/04	PPLN01	24445006338100255886401	DOLLAR GENERAL #17085 ELWOOD IL	\$19.98
12/02	12/04	PPLN01	24226386338360892249816	SAMSClub #8298 JOLIET IL	\$149.96
12/01	12/04	PPLN01	24445006337500626286028	BIG LOTS STORES - #1250 CREST HILL IL	\$58.31
12/02	12/04	PPLN01	24445006338400188099845	SAMS CLUB #8298 JOLIET IL	\$452.76
12/04	12/04	PPLN01	24431066339400218000010	MILLION DOLLAR MOMENTS GLENWOOD IL	\$420.00
12/03	12/05	PPLN01	24445006339100272475674	DOLLAR GENERAL 15901 WILMINGTON IL	\$16.05
12/05	12/06	PPLN01	24055236341200000000032	BESSE SHIRT LETTERING 708-474-3599 IL	\$701.00
12/07	12/07	PPLN01	24692166342000043371839	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$8.95

Cardholder Account Summary

ASHLEIGH SPACHT [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$1,190.39	Cash Advances \$0.00	Total Activity \$1,190.39 ✓
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
11/16	11/17	PPLN01	24445006322000782880810	USPS PO 1625380421 ELWOOD IL	\$6.45
11/22	11/24	PPLN01	24445746328500629170882	OFFICEMAX/OFFICE DEPOT608 JOLIET IL	\$44.97
11/22	11/24	PPLN01	24445746328500629170965	OFFICEMAX/OFFICE DEPOT608 JOLIET IL	\$181.41
11/27	11/28	PPLN01	24164076332091007933427	TARGET 00008672 BOLINGBROOK IL	\$50.71
11/30	11/30	PPLN01	24692166335000214177808	APL* ITUNES.COM/BILL 866-712-7753 CA	\$42.49
12/03	12/05	PPLN01	24445006339100272475757	DOLLAR GENERAL #17085 ELWOOD IL	\$3.05
12/05	12/06	PPLN01	24692166340000133625799	CAN*CANONUSA DIRECT 800-385-2155 NY	\$694.36
12/05	12/07	PPLN01	24610436341010194556697	THE HOME DEPOT #1939 BOLINGBROOK IL	\$21.60
12/09	12/11	PPLN01	24431066345898000099110	COSTCO WHSE #0647 ORLAND PARK IL	\$145.35

Cardholder Account Summary

JULIE FRIEBELE [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$759.06	Cash Advances \$0.00	Total Activity \$759.06 ✓
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
11/17	11/20	PPLN01	24110396323556016919201	WILL COUNTY CENTER 815-774-6073 IL	\$40.00
11/21	11/22	PPLN01	24270746327011235529223	IL Municipal League 217-5251220 IL	\$350.00
11/23	11/24	PPLN01	24445006329001045044932	USPS PO 1625380421 ELWOOD IL	\$25.88

Cardholder Account Detail Continued

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
12/02	12/04	PPLN01	24326846337207691700130	NIU OUTREACH 815-753-5927 IL	\$257.00
12/07	12/08	PPLN01	24445006343000937521454	USPS PO 1625380421 ELWOOD IL	\$58.23
12/13	12/14	PPLN01	24445006349000955804117	USPS PO 1625380421 ELWOOD IL	\$27.95

Cardholder Account Summary

WILLIAM E OFFERMAN [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$199.24	Cash Advances \$0.00	Total Activity \$199.24 ✓
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
11/17	11/21	PPLN01	24164076325531422473326	PUBLICAN ORD 20257952 CHICAGO IL	\$39.29
11/26	11/28	PPLN01	24247606332500871955790	FORTUNE3 877-693-3227 FL	\$159.95

Cardholder Account Summary

MARIAN T. GIBSON [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$21.00	Cash Advances \$0.00	Total Activity \$21.00 ✓
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
11/14	11/16	PPLN01	24299106320002151577628	PREFLIGHT RESERVATIONS - CHICAGO IL	\$21.00

Cardholder Account Summary

FRED HAYES [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$57.24	Cash Advances \$0.00	Total Activity \$57.24 ✓
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
11/18	11/20	PPLN01	24733096324200992301561	COMPLIANCE SIGNS.COM 800-578-1245 IL	\$34.08
12/07	12/08	PPLN01	24164076342741185956099	FEDEX 784886137720 MEMPHIS TN	\$23.16

Finance Charge Summary / Plan Level Information

Plan Name	Plan Description	FCM ¹	Average Daily Balance	Periodic Rate *	Corresponding APR	Finance Charges	Effective APR Fees **	Effective APR	Ending Balance
PPLN01	PURCHASE	G	\$0.00	0.79166%(M)	9.5000%(V)	\$0.00	\$0.00	0.0000%	\$5,734.06

* Periodic Rate (M)=Monthly (D)=Daily
 ** includes cash advance and foreign currency fees

Days In Billing Cycle: 31
 APR = Annual Percentage Rate

¹ FCM = Finance Charge Method

(V) = Variable Rate If you have a variable rate account the periodic rate and Annual Percentage Rate (APR) may vary.

QD 6/7/17

Account Summary

Billing Cycle		05/14/2017
Days In Billing Cycle		31
Previous Balance		\$4,128.87
Purchases	+	\$5,902.94
Cash	+	\$0.00
Special	+	\$0.00
Credits	-	\$1,109.14
Payments	-	\$4,128.87
Other Charges	+	\$0.00
Finance Charges	+	\$0.00

NEW BALANCE \$4,793.80

Account Inquiries



Call us at: (800) 221-5920
Lost or Stolen Card: (866) 839-3485



Write us at PO BOX 31535, TAMPA, FL 33631-3535

Payment Summary

NEW BALANCE \$4,793.80

MINIMUM PAYMENT	\$4,793.80
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PAYMENT DUE DATE	06/08/2017
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Credit Summary

Total Credit Line	\$50,000.00
Available Credit Line	\$45,206.20
Available Cash	\$0.00
Amount Over Credit Line	\$0.00
Amount Past Due	\$0.00
Disputed Amount	\$0.00

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.

Corporate Activity

TOTAL CORPORATE ACTIVITY				\$4,128.87-
Trans Date	Post Date	Reference Number	Transaction Description	Amount
05/08	05/08		INTERNET PMT-THANK YOU	\$4,128.87-

Cardholder Account Summary

LARRY LOHMAR [REDACTED]	Payments & Other Credits \$1,109.14-	Purchases & Other Charges \$3,539.28	Cash Advances \$0.00	Total Activity \$2,430.14 ✓
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
04/13	04/14	PPLN01	24492157103894436392497	FARMTEK 860-528-1119 CT	\$365.91
04/15	04/16	PPLN01	24755427105641053887813	ZORO TOOLS INC 855-2899676 IL	\$46.24
04/14	04/16	PPLN01	24492157104894458025396	PAYPAL *GAMA 402-935-7733 IL	\$74.65
04/13	04/16	PPLN01	24110397104556152400084	EMBROID ME 8156099001 IL	\$239.00

PLEASE DETACH COUPON AND RETURN PAYMENT USING THE ENCLOSED ENVELOPE - ALLOW UP TO 7 DAYS FOR RECEIPT 5420

FIRST MIDWEST BANK
PO BOX 565
JOLIET IL 60434-0565

**First Midwest Bank**

Account Number

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**

05/14/17

\$4,793.80

\$4,793.80

06/08/17

\$

BL ACCT [REDACTED]
VILLAGE OF ELWOOD
ACCT PAYABLE
401 E MISSISSIPPI AVE
ELWOOD IL 60421-9214



MAKE CHECK PAYABLE TO:

BANKCARD PROCESSING CENTER
PO BOX 31021
TAMPA FL 33631-3021

IMPORTANT INFORMATION

Finance Charge Calculation Methods and Computation of Average Daily Balance Subject to Finance Charge: The Finance 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 current transactions): The Finance Charge on purchases begins on the date the transaction posted to your account. The Finance Charge on Cash Advances begins on the date you obtained the cash advance, or the first day of the billing cycle within which it is posted to your account, whichever is later. There is no grace period.

The Finance 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 finance 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 current transactions): To avoid incurring an additional Finance 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 New Balance shown on your monthly statement on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance 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 and subtract any payments, credits, non-accruing fees, and unpaid finance charges. We do not add in any new purchases or cash advances. 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 current transactions): To avoid incurring an additional Finance Charge 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 New Balance, shown on your monthly statement, on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance 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 finance 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.

Payment Crediting and Credit Balance: Payments received at the location specified on the front of the statement after the phrase "MAKE CHECK PAYABLE TO" will be credited to the account specified on the payment coupon as of the date of receipt. Payments received at a different location or 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 Account Inquiries address on the front of this statement.

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. Submit your request to the Account Inquiries address on the front of this statement. 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

In Case of Errors or Inquiries About Your Bill: If you suspect there is an error on your account or you need information about a transaction on your bill, send your written inquiry to the Account Inquiries address on the front of this statement within 60 days of the date of the statement containing the transaction in question. You may telephone us, however a written request is required to 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.

Please provide a legal document evidencing your name change, such as a court document.
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 ()

Cell Phone ()

E-mail Address

SIGNATURE REQUIRED

TO AUTHORIZE CHANGES Signature



BL ACCT [REDACTED]
VILLAGE OF ELWOOD

Account Number: [REDACTED]

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Cardholder Account Detail Continued

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
04/17	04/18	PPLN01	24493987108207978300063	WARREN CAT #00 806-335-4430 TX	\$1,109.14
04/18	04/19	PPLN01	24231687109837003065042	DELTA SONIC CW 1828-01 JOLIET IL	\$89.97
04/24	04/25	PPLN01	24445007115400154279881	SAMS CLUB #8298 JOLIET IL	\$104.82
04/24	04/25	PPLN01	24226387114360595939687	WAL-MART #4529 NEW LENOX IL	\$13.30
04/24	04/26	PPLN01	24445007115200135838676	PARTY CITY MOKENA IL	\$52.54
04/26	04/27	PPLN01	24224437117101069212652	BERKOT'S #322 WILMINGTON IL	\$38.14
04/26	04/27	PPLN01	24224437117102009371889	FALETTIS MEAT WILMINGTON IL	\$60.31
05/03	05/04	PPLN01	24692167124000240521527	UPS (800) 811-1648 ROCKDALE IL	\$16.45
05/05	05/07	PPLN01	24445007126100270561173	DOLLAR GENERAL #17085 ELWOOD IL	\$7.29
05/05	05/07	PPLN01	24445007126000838315866	USPS PO 1625380421 ELWOOD IL	\$23.75
05/04	05/07		74493987125045978800037	CREDIT VOUCHER	\$1,109.14-
				WARREN CAT #00 AMARILLO TX	
05/08	05/09	PPLN01	24231687129400012372069	HARBOR FREIGHT TOOLS 418 JOLIET IL	\$77.64
05/08	05/09	PPLN01	24335497128900014582086	STROBES N MORE 401-3486844 RI	\$669.37
05/09	05/10	PPLN01	24412957129083759600609	REDNECK TRAILER SUP 4 309-862-1000 IL	\$440.76
05/13	05/14	PPLN01	24492157133741381448960	SQ *ALTERATIONS BY JOLIET IL	\$110.00

Cardholder Account Summary

JAMIE MACK [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$821.02	Cash Advances \$0.00	Total Activity \$821.02 ✓
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
04/21	04/23	PPLN01	24445007112000870986463	USPS PO 1625380421 ELWOOD IL	\$23.75
04/25	04/26	PPLN01	24431067116091653000636	MATTESON ACE COAL CITY IL	\$27.60
04/27	04/30	PPLN01	24445007118100256783759	DOLLAR GENERAL #17085 ELWOOD IL	\$29.16
05/02	05/03	PPLN01	24445007123000817109804	USPS PO 1625380421 ELWOOD IL	\$286.74
05/03	05/04	PPLN01	24445007124000833066474	USPS PO 1625380421 ELWOOD IL	\$23.75
05/05	05/07	PPLN01	24445007126400155484867	SAMS CLUB #8298 JOLIET IL	\$170.15
05/05	05/07	PPLN01	24224437126104037515833	BERKOT'S #313 BRAIDWOOD IL	\$11.36
05/08	05/08	PPLN01	24692167128000808721176	REDBOX *DVD RENTAL 866-733-2693 IL	\$6.00
05/10	05/10	PPLN01	24431067130083715389364	AMAZON.COM AMZN.COM/BILL AMZN.COM/BILL WA	\$192.67
05/10	05/11	PPLN01	24231687131556019525359	HARBOR FREIGHT CATALOG 800-444-3353 CA	\$49.84

Cardholder Account Summary

ASHLEIGH SPACHT [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$451.63	Cash Advances \$0.00	Total Activity \$451.63 ✓
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
04/14	04/16	PPLN01	24436547105008794339029	PLAQUEMAKER 866-8809617 IN	\$56.00
04/19	04/20	PPLN01	24445007110000811340418	USPS PO 1625380421 ELWOOD IL	\$23.85
05/01	05/03	PPLN01	24690297122017105613487	GATTO'S RESTAURANT AND BA NEW LENOX IL	\$371.78

Cardholder Account Summary

JULIE FRIEBELE [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$299.08	Cash Advances \$0.00	Total Activity \$299.08 ✓
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
04/20	04/21	PPLN01	24431067110083354411408	AMAZON.COM AMZN.COM/BILL AMZN.COM/BILL WA	\$141.72
04/22	04/24	PPLN01	24270747113013203856923	IL Municipal League 217-5251220 IL	\$59.00
04/25	04/27	PPLN01	24164077116105001487691	STAPLES 00116152 SHOREWOOD IL	\$22.40

Cardholder Account Detail Continued

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
05/10	05/11	PPLN01	24692167130000348638381	PAPER DIRECT 800-272-7377 CO	\$75.96

Cardholder Account Summary

WILLIAM E OFFERMAN [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$200.78	Cash Advances \$0.00	Total Activity \$200.78 ✓
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
04/17	04/19	PPLN01	24269797108500761826616	SILVER DOLLAR RESTAURA ELWOOD IL	\$40.83
04/26	04/28	PPLN01	24247607117500660677992	FORTUNE3 877-693-3227 FL	\$159.95

60-70-225

Cardholder Account Summary

MARIAN T. GIBSON [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$551.67	Cash Advances \$0.00	Total Activity \$551.67 ✓
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
05/02	05/04	PPLN01	24110397123556153200019	EMBROID ME 8156099001 IL	\$78.00
05/11	05/12	PPLN01	24013397131001633215079	WOLDHUIS FARMS SUNRISE GR GRANT PARK IL	\$449.92
05/12	05/14	PPLN01	24445007133000949675365	USPS PO 1625380421 ELWOOD IL	\$23.75

Cardholder Account Summary

FRED HAYES [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$39.48	Cash Advances \$0.00	Total Activity \$39.48 ✓
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
04/13	04/14	PPLN01	24692167104000754731029	THE UPS STORE 3669 PLAINFIELD IL	\$24.49
05/04	05/05	PPLN01	24692167124000467164696	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$14.99

Finance Charge Summary / Plan Level Information

Plan Name	Plan Description	FCM ¹	Average Daily Balance	Periodic Rate *	Corresponding APR	Finance Charges	Effective APR Fees **	Effective APR	Ending Balance
Purchases									
PPLN01 001	PURCHASE	G	\$0.00	0.81250%(M)	9.7500%(V)	\$0.00	\$0.00	0.0000%	\$4,793.80
* Periodic Rate (M)=Monthly (D)=Daily							Days In Billing Cycle: 31		
** includes cash advance and foreign currency fees							APR = Annual Percentage Rate		
¹ FCM = Finance Charge Method									
(V) = Variable Rate If you have a variable rate account the periodic rate and Annual Percentage Rate (APR) may vary.									



BL ACCT [REDACTED]
VILLAGE OF ELWOOD
Account Number: [REDACTED]

Page 1 of 4



Mayor Offerman's
Receipts Attached
-AS

Account Summary

Billing Cycle	04/13/2017
Days In Billing Cycle	30
Previous Balance	\$5,900.72
Purchases	+ \$4,176.88
Cash	+ \$0.00
Special	+ \$0.00
Credits	- \$48.01
Payments	- \$5,900.72
Other Charges	+ \$0.00
Finance Charges	+ \$0.00
NEW BALANCE	\$4,128.87

Account Inquiries



Call us at: (800) 221-5920
Lost or Stolen Card: (866) 839-3485



Write us at PO BOX 31535, TAMPA, FL 33631-3535

CHK# [REDACTED]

7/19/17

Payment Summary

NEW BALANCE	\$4,128.87
MINIMUM PAYMENT	\$4,128.87
PAYMENT DUE DATE	05/08/2017

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.

Credit Summary

Total Credit Line	\$50,000.00
Available Credit Line	\$45,871.13
Available Cash	\$0.00
Amount Over Credit Line	\$0.00
Amount Past Due	\$0.00
Disputed Amount	\$0.00

Corporate Activity

TOTAL CORPORATE ACTIVITY

\$5,900.72-

Trans Date	Post Date	Reference Number	Transaction Description	Amount
04/05	04/05	[REDACTED]	INTERNET PMT-THANK YOU	\$5,900.72-

Cardholder Account Summary

LARRY LOHMAR

Payments & Other
Credits
\$0.00

Purchases & Other
Charges
\$1,356.78

Cash Advances
\$0.00

Total Activity
\$1,356.78

Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
03/15	03/16	PPLN01	24733097074206060402066	QC SUPPLY 402-352-3167 NE	\$288.06
03/14	03/16	PPLN01	24040687074900010475323	WORKWEAR USA 800-2084045 IN	\$629.64
03/23	03/24	PPLN01	24493987082026963291933	TOOLUP.COM 702-873-4332 NV	\$199.40
03/30	03/31	PPLN01	24690297089001937946555	MDS Associates, Inc 716-668-4001 NY	\$49.73

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

FIRST MIDWEST BANK
PO BOX 565
JOLIET IL 60434-0565



Account Number

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
04/13/17	\$4,128.87	\$4,128.87	05/08/17

\$

BL ACCT [REDACTED]
VILLAGE OF ELWOOD
ACCT PAYABLE
401 E MISSISSIPPI AVE
ELWOOD IL 60421-9214



MAKE CHECK PAYABLE TO:

BANKCARD PROCESSING CENTER
PO BOX 31021
TAMPA, FL 33631-3021

IMPORTANT INFORMATION

Finance Charge Calculation Methods and Computation of Average Daily Balance Subject to Finance Charge: The Finance 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 current transactions): The Finance Charge on purchases begins on the date the transaction posted to your account. The Finance Charge on Cash Advances begins on the date you obtained the cash advance, or the first day of the billing cycle within which it is posted to your account, whichever is later. There is no grace period.

The Finance 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 finance 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 current transactions): To avoid incurring an additional Finance 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 New Balance shown on your monthly statement on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance 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 and subtract any payments, credits, non-accruing fees, and unpaid finance charges. We do not add in any new purchases or cash advances. 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 current transactions): To avoid incurring an additional Finance Charge 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 New Balance, shown on your monthly statement, on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance 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 finance 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.

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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.

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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.

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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.

Please provide a legal document evidencing your name change, such as a court document.

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 () -

Cell Phone () -

E-mail Address

SIGNATURE REQUIRED

TO AUTHORIZE CHANGES

Signature

BL ACCT [REDACTED]
VILLAGE OF ELWOOD

Account Number: [REDACTED]

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Cardholder Account Detail Continued

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
04/06	04/06	PPLN01	24692167096000984799143	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$189.95

Cardholder Account Summary

JAMIE MACK [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$1,158.77	Cash Advances \$0.00	Total Activity \$1,158.77 ✓
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
03/15	03/15	PPLN01	24431067074083045959868	TARGET COM * 800-591-3869 MN	\$0.30
03/15	03/15	PPLN01	24431067074083045959868	TARGET.COM * 800-591-3869 MN	\$42.46
03/15	03/15	PPLN01	24692167074000418331055	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$23.98
03/15	03/16	PPLN01	24692167074000823439014	IN *THE VEDETTE, INC 708-2583473 IL	\$15.00
03/15	03/16	PPLN01	24692167074000823439022	IN *THE VEDETTE, INC 708-2583473 IL	\$5.00
03/16	03/19	PPLN01	24789307076534502248357	OTC BRANDS, INC. 800-2280475 NE	\$67.86
03/21	03/22	PPLN01	24445007081600200113048	USPS.COM EVERY DOOR DTML 800-344-7779 DC	\$145.14
03/21	03/22	PPLN01	24445007081600200113121	USPS.COM EVERY DOOR DTML 800-344-7779 DC	\$70.98
03/22	03/23	PPLN01	24445007082600193756604	USPS.COM EVERY DOOR DTML 800-344-7779 DC	\$70.27
03/27	03/27	PPLN01	24692167086000618260738	APL* ITUNES.COM/BILL 866-712-7753 CA	\$2.11
03/30	03/31	PPLN01	24445007090600196281675	USPS.COM EVERY DOOR DTML 800-344-7779 DC	\$105.85
03/31	04/02	PPLN01	24445007091200149893863	GFS STORE #0166 JOLIET IL	\$9.29
03/31	04/02	PPLN01	24427337090720024875077	JEWEL #3074 JOLIET IL	\$89.07
03/31	04/02	PPLN01	24445007091000904253315	USPS.COM EVERY DOOR DTML 800-344-7779 DC	\$39.47
03/31	04/02	PPLN01	24445007091000904253232	USPS.COM EVERY DOOR DTML 800-344-7779 DC	\$141.25
04/02	04/04	PPLN01	24445007093100242280653	DOLLAR GENERAL 15901 WILMINGTON IL	\$6.11
04/03	04/04	PPLN01	24492157093894117304235	PAYPAL *ROUTE66ASSO 402-935-7733 CA	\$50.00
04/05	04/05	PPLN01	24692167095000364093290	Amazon.com AMZN.COM/BILL WA	\$32.59
04/06	04/07	PPLN01	24445007097400147692168	SAMS CLUB #8298 JOLIET IL	\$97.82
04/07	04/07	PPLN01	24692167097000606145856	REDBOX *DVDRESERVATION 866-733-2693 IL	\$1.50
04/07	04/09	PPLN01	24224437098101079988807	BERKOT'S #322 WILMINGTON IL	\$15.33
04/08	04/09	PPLN01	24692167098000588937204	REDBOX *DVD RENTAL 866-733-2693 IL	\$3.00
04/11	04/12	PPLN01	24692167101000468515976	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$10.99
04/11	04/12	PPLN01	24692167101000470323245	Amazon.com AMZN.COM/BILL WA	\$18.36
04/12	04/12	PPLN01	24692167102000587599355	Amazon.com AMZN.COM/BILL WA	\$44.81
04/11	04/12	PPLN01	24445007102000829632244	USPS PO 1625380421 ELWOOD IL	\$23.75
04/12	04/13	PPLN01	24055237102083702131348	WALMART.COM 8009666546 800-966-6546 AR	\$26.48

Cardholder Account Summary

ASHLEIGH SPACHT [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$1,199.81	Cash Advances \$0.00	Total Activity \$1,199.81 ✓
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
03/23	03/26	PPLN01	24610437083004031098484	ADOBE *ACROPRO SUBS 800-833-6687 CA	\$191.12
04/04	04/05	PPLN01	24445007095000840233088	USPS PO 1625380421 ELWOOD IL	\$23.75
04/05	04/06	PPLN01	24445007096000821329789	USPS PO 1625380421 ELWOOD IL	\$23.85
04/06	04/07	PPLN01	24692167096000230284924	COMED PAYMENT 800-334-7661 IL	\$961.09

Cardholder Account Summary

JULIE FRIEBELE [REDACTED]	Payments & Other Credits \$48.01-	Purchases & Other Charges \$200.62	Cash Advances \$0.00	Total Activity ✓ \$152.61
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
03/13	03/15	PPLN01	24445747073500520750209	OFFICE DEPOT #2271 FRANKFORT IL	\$93.97
03/13	03/15		74610437073004032566007	CREDIT VOUCHER	\$48.01-
04/06	04/07	PPLN01	24445007097000806463594	ADOBE *PDF PACK SUBS 800-833-6687 CA	\$6.65
04/06	04/09	PPLN01	24110397097556011505742	USPS PO 1625380421 ELWOOD IL	\$100.00
				WILL COUNTY CENTER 815-774-6073 IL	

Cardholder Account Summary

WILLIAM E OFFERMAN [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$237.15	Cash Advances \$0.00	Total Activity ✓ \$237.15
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
03/14	03/16	PPLN01	24801977074200288400382	THE FAT SHALLOT CHICAGO IL [REDACTED]	\$36.20
03/14	03/16	PPLN01	24760627074307500386347	131 S DEARBORN PARKING CHICAGO IL [REDACTED]	\$41.00
03/26	03/28	PPLN01	24247607086500607614709	FORTUNE3 877-693-3227 FL [REDACTED]	\$159.95

Monthly Charge

Cardholder Account Summary

MARIAN T. GIBSON [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$23.75	Cash Advances \$0.00	Total Activity ✓ \$23.75
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
04/06	04/07	PPLN01	24445007097000806464667	USPS PO 1625380421 ELWOOD IL	\$23.75

Finance Charge Summary / Plan Level Information

Plan Name	Plan Description	FCM ¹	Average Daily Balance	Periodic Rate *	Corresponding APR	Finance Charges	Effective APR Fees **	Effective APR	Ending Balance
Purchases									
PPLN01 001	PURCHASE	G	\$0.00	0.79166%(M)	9.5000%(V)	\$0.00	\$0.00	0.0000%	\$4,128.87
* Periodic Rate (M)=Monthly (D)=Daily							Days In Billing Cycle: 30		
** includes cash advance and foreign currency fees							APR = Annual Percentage Rate		
¹ FCM = Finance Charge Method									
(V) = Variable Rate If you have a variable rate account the periodic rate and Annual Percentage Rate (APR) may vary.									



BL ACCT [REDACTED]
VILLAGE OF ELWOOD
Account Number [REDACTED]
Page 1 of 4



Account Summary

Billing Cycle	01/15/2017
Days In Billing Cycle	32
Previous Balance	\$5,734.06
Purchases	+ \$3,506.18
Cash	+ \$0.00
Special	+ \$0.00
Credits	- \$802.11-
Payments	- \$5,734.06-
Other Charges	+ \$0.00
Finance Charges	+ \$0.00

NEW BALANCE \$2,704.07

Credit Summary

Total Credit Line	\$50,000.00
Available Credit Line	\$47,295.93
Available Cash	\$0.00
Amount Over Credit Line	\$0.00
Amount Past Due	\$0.00
Disputed Amount	\$0.00

Account Inquiries



Call us at: (800) 221-5920
Lost or Stolen Card: (866) 839-3485



Write us at PO BOX 31535, TAMPA, FL 33631-3535

Payment Summary

NEW BALANCE	\$2,704.07
MINIMUM PAYMENT	\$2,704.07
PAYMENT DUE DATE	02/09/2017

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.

Corporate Activity

TOTAL CORPORATE ACTIVITY				\$5,734.06-
Trans Date	Post Date	Reference Number	Transaction Description	Amount
01/09	01/09	[REDACTED]	INTERNET PMT-THANK YOU	\$5,734.06-

Cardholder Account Summary

LARRY LOHMAR [REDACTED]	Payments & Other Credits \$802.11-	Purchases & Other Charges \$1,620.50	Cash Advances \$0.00	Total Activity \$818.39
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
12/16	12/18	PPLN01	24231686352400012117688	HARBOR FREIGHT TOOLS 418 JOLIET IL	\$280.60
12/16	12/18	PPLN01	24765016352400073000660	MERICKA'S CREST HILL IL	\$230.52
12/31	01/01	PPLN01	24231687001400040357168	HARBOR FREIGHT TOOLS 418 JOLIET IL	\$204.59
12/31	01/01	PPLN01	24445007001400183347102	SAMS CLUB #8298 JOLIET IL	\$30.94

PLEASE DETACH COUPON AND RETURN PAYMENT USING THE ENCLOSED ENVELOPE - ALLOW UP TO 7 DAYS FOR RECEIPT 5062

FIRST MIDWEST BANK
PO BOX 565
JOLIET IL 60434-0565



Account Number [REDACTED]

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

AMOUNT OF PAYMENT ENCLOSED

Closing Date

01/15/17

New Balance

\$2,704.07

Total Minimum
Payment Due

\$2,704.07

Payment Due Date

02/09/17



BL ACCT [REDACTED]
VILLAGE OF ELWOOD
ACCT PAYABLE
401 E MISSISSIPPI AVE
ELWOOD IL 60421-9214



MAKE CHECK PAYABLE TO:

BANKCARD PROCESSING CENTER
PO BOX 31021
TAMPA FL 33631-3021

IMPORTANT INFORMATION

Finance Charge Calculation Methods and Computation of Average Daily Balance Subject to Finance Charge: The Finance 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 current transactions): The Finance Charge on purchases begins on the date the transaction posted to your account. The Finance Charge on Cash Advances begins on the date you obtained the cash advance, or the first day of the billing cycle within which it is posted to your account, whichever is later. There is no grace period.

The Finance 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 finance 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 current transactions): To avoid incurring an additional Finance 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 New Balance shown on your monthly statement on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance 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 and subtract any payments, credits, non-accruing fees, and unpaid finance charges. We do not add in any new purchases or cash advances. 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 current transactions): To avoid incurring an additional Finance Charge 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 New Balance, shown on your monthly statement, on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance 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 finance 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.

Payment Crediting and Credit Balance: Payments received at the location specified on the front of the statement after the phrase "MAKE CHECK PAYABLE TO" will be credited to the account specified on the payment coupon as of the date of receipt. Payments received at a different location or 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 Account Inquiries address on the front of this statement.

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. Submit your request to the Account Inquiries address on the front of this statement. 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

In Case of Errors or Inquiries About Your Bill: If you suspect there is an error on your account or you need information about a transaction on your bill, send your written inquiry to the Account Inquiries address on the front of this statement within 60 days of the date of the statement containing the transaction in question. You may telephone us, however a written request is required to 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.

Please provide a legal document evidencing your name change, such as a court document.
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 () -

Cell Phone () -

E-mail Address

SIGNATURE REQUIRED TO AUTHORIZE CHANGES

Signature



Cardholder Account Detail Continued

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
12/30	01/01	PPLN01	24445006366400177924966	SAMS CLUB #8298 JOLIET IL	\$417.88
12/30	01/01	PPLN01	24269796366500883913424	BECK STORM WASH WILMINGTON IL	\$9.00
01/05	01/06	PPLN01	24493987005026437053665	TOOLUP.COM 702-873-4332 NV	\$299.00
01/12	01/13	PPLN01	24445007013400147775659	WM SUPERCENTER #4529 NEW LENOX IL	\$147.97
01/13	01/15		74610437014010181076633	CREDIT VOUCHER THE HOME DEPOT #6925 SHOREWOOD IL	\$802.11-

Cardholder Account Summary

JAMIE MACK [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$620.71	Cash Advances \$0.00	Total Activity \$620.71
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
12/19	12/20	PPLN01	24445006355600263475467	USPS.COM EVERY DOOR DTML 800-344-7779 DC	\$284.06
12/20	12/22	PPLN01	24445006356100279375222	DOLLAR GENERAL #17085 ELWOOD IL	\$12.37
12/21	12/22	PPLN01	24224436357101076954073	BERKOT'S #322 WILMINGTON IL	\$10.67
12/21	12/22	PPLN01	24183106356900014800325	SUNSHINE FOODS ELWOOD IL	\$25.00
12/20	12/22	PPLN01	24750766356900015000218	RACEWAY PIZZA N MORE ELWOOD IL	\$25.00
12/20	12/22	PPLN01	24164076356255194780021	SUBWAY 00585984 ELWOOD IL	\$25.00
12/20	12/22	PPLN01	24269796356500891251371	SILVER DOLLAR RESTAURA ELWOOD IL	\$25.00
12/21	12/23	PPLN01	24445006357100287121062	DOLLAR GENERAL 15901 WILMINGTON IL	\$16.59
12/22	12/23	PPLN01	24445006358001141311544	USPS PO 1625380421 ELWOOD IL	\$6.47
01/04	01/05	PPLN01	24445007005000722837997	USPS PO 1625380421 ELWOOD IL	\$22.95
01/06	01/08	PPLN01	24224437007101072180782	BERKOT'S #322 WILMINGTON IL	\$24.52
01/09	01/10	PPLN01	24445007010000697059943	USPS PO 1625380421 ELWOOD IL	\$13.93
01/14	01/15	PPLN01	24224437015101073531421	BERKOT'S #315 MANHATTAN IL	\$25.39
01/14	01/15	PPLN01	24224437015101073642681	BERKOT'S #322 WILMINGTON IL	\$16.79
01/14	01/15	PPLN01	24692167014000386044956	PAPER DIRECT 800-272-7377 CO	\$86.97

Cardholder Account Summary

ASHLEIGH SPACHT [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$234.00	Cash Advances \$0.00	Total Activity \$234.00
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
12/20	12/21	PPLN01	24906416355033743080553	FREDPRYOR CAREERTRACK 800-5563012 KS	\$149.00
01/09	01/10	PPLN01	24436547010008566474453	PLAQUEMAKER 866-8809617 IN	\$32.00
01/09	01/11	PPLN01	24445007010100175310121	DOLLAR GENERAL #17085 ELWOOD IL	\$1.08
01/10	01/12	PPLN01	24639237011900011100026	PYRAMID TECHNOLOGIES 888-4797264 CT	\$51.92

Cardholder Account Summary

JULIE FRIEBELE [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$87.34	Cash Advances \$0.00	Total Activity \$87.34
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
12/22	12/23	PPLN01	24445006358001141311627	USPS PO 1625380421 ELWOOD IL	\$41.44
12/28	12/29	PPLN01	24445006364000803483528	USPS PO 1625380421 ELWOOD IL	\$6.47
12/29	12/30	PPLN01	24445006365000777411223	USPS PO 1625380421 ELWOOD IL	\$25.88
01/06	01/08	PPLN01	24445007007000780038601	USPS PO 1625380421 ELWOOD IL	\$13.55

Cardholder Account Summary

WILLIAM E OFFERMAN [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$159.95	Cash Advances \$0.00	Total Activity \$159.95
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
12/26	12/28	PPLN01	24247606362500677715979	FORTUNE3 877-693-3227 FL [REDACTED]	\$159.95

Cardholder Account Summary

MARIAN T. GIBSON [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$119.68	Cash Advances \$0.00	Total Activity \$119.68
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
12/14	12/15	PPLN01	24692166349000681242931	TCC*CARDS DIRECT 866-700-5030 TX	\$85.00
01/13	01/15	PPLN01	24122547013740013330260	BP#8326605ELWOOD 640 ELWOOD IL	\$34.68

Cardholder Account Summary

FRED HAYES [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$664.00	Cash Advances \$0.00	Total Activity \$664.00
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
12/15	12/18	PPLN01	24258026351701290713553	IACP 800-843-4227 VA	\$150.00
12/16	12/18	PPLN01	24492156351894968075974	PAYPAL *ILACP 402-935-7733 CA	\$79.00
01/04	01/04	PPLN01	24692167004000426406886	TASER TRAINING ACADEMY 480-905-2072 AZ	\$435.00

Additional Information About Your Account

THE TOTAL FINANCE CHARGE PAID ON YOUR ACCOUNT DURING THE PAST YEAR WAS \$0.00.

Finance Charge Summary / Plan Level Information

Plan Name	Plan Description	FCM ¹	Average Daily Balance	Periodic Rate *	Corresponding APR	Finance Charges	Effective APR Fees **	Effective APR	Ending Balance
Purchases									
PPLN01 001	PURCHASE	G	\$0.00	0.79166%(M)	9.5000%(V)	\$0.00	\$0.00	0.0000%	\$2,704.07
* Periodic Rate (M)=Monthly (D)=Daily							Days In Billing Cycle: 32		
** includes cash advance and foreign currency fees							APR = Annual Percentage Rate		
¹ FCM = Finance Charge Method									
(V) = Variable Rate If you have a variable rate account the periodic rate and Annual Percentage Rate (APR) may vary.									



BL ACCT [REDACTED]
VILLAGE OF ELWOOD
Account Number: [REDACTED]
Page 1 of 4



Account Summary

Billing Cycle	02/12/2017	
Days In Billing Cycle	28	
Previous Balance	\$2,704.07	
Purchases	+	\$8,201.85
Cash	+	\$0.00
Special	+	\$0.00
Credits	-	\$12.75-
Payments	-	\$2,704.07-
Other Charges	+	\$0.00
Finance Charges	+	\$0.00

NEW BALANCE **\$8,189.10**

Credit Summary

Total Credit Line	\$50,000.00
Available Credit Line	\$41,810.90
Available Cash	\$0.00
Amount Over Credit Line	\$0.00
Amount Past Due	\$0.00
Disputed Amount	\$0.00

Account Inquiries



Call us at: (800) 221-5920
Lost or Stolen Card: (866) 839-3485



Write us at PO BOX 31535, TAMPA, FL 33631-3535

Payment Summary

NEW BALANCE	\$8,189.10
MINIMUM PAYMENT	\$8,189.10
PAYMENT DUE DATE	03/09/2017

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.

Corporate Activity

TOTAL CORPORATE ACTIVITY **\$2,704.07-**

Trans Date	Post Date	Reference Number	Transaction Description	Amount
02/06	02/06	[REDACTED]	INTERNET PMT-THANK YOU	\$2,704.07-

Cardholder Account Summary

LARRY LOHMAR [REDACTED]	Payments & Other Credits	Purchases & Other Charges	Cash Advances	Total Activity
	\$0.00	\$4,190.80	\$0.00	\$4,190.80

Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
01/16	01/17	PPLN01	24492157016715121646242	TECH TOOL SUPPLY, LLC 734-207-7700 MI	\$40.94
01/20	01/22	PPLN01	24717057020260206666729	MILANOS BAKERY JOLIET IL	\$21.06
01/31	02/01	PPLN01	24733097031206060102387	QC SUPPLY 402-352-3167 NE	\$904.18
02/04	02/05	PPLN01	24445007036400186806251	SAMS CLUB #8298 JOLIET IL	\$149.62

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

FIRST MIDWEST BANK
PO BOX 565
JOLIET IL 60434-0565



Account Number [REDACTED]

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
02/12/17	\$8,189.10	\$8,189.10	03/09/17



BL ACCT [REDACTED]
VILLAGE OF ELWOOD
ACCT PAYABLE
401 E MISSISSIPPI AVE
ELWOOD IL 60421-9214



MAKE CHECK PAYABLE TO:

BANKCARD PROCESSING CENTER
PO BOX 31021
TAMPA FL 33631-3021

IMPORTANT INFORMATION

Finance Charge Calculation Methods and Computation of Average Daily Balance Subject to Finance Charge: The Finance 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 current transactions): The Finance Charge on purchases begins on the date the transaction posted to your account. The Finance Charge on Cash Advances begins on the date you obtained the cash advance, or the first day of the billing cycle within which it is posted to your account, whichever is later. There is no grace period.

The Finance 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 finance 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 current transactions): To avoid incurring an additional Finance 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 New Balance shown on your monthly statement on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance 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 and subtract any payments, credits, non-accruing fees, and unpaid finance charges. We do not add in any new purchases or cash advances. 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 current transactions): To avoid incurring an additional Finance Charge 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 New Balance, shown on your monthly statement, on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance 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 finance 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.

Payment Crediting and Credit Balance: Payments received at the location specified on the front of the statement after the phrase "MAKE CHECK PAYABLE TO" will be credited to the account specified on the payment coupon as of the date of receipt. Payments received at a different location or 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 Account Inquiries address on the front of this statement.

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. Submit your request to the Account Inquiries address on the front of this statement. 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

In Case of Errors or Inquiries About Your Bill: If you suspect there is an error on your account or you need information about a transaction on your bill, send your written inquiry to the Account Inquiries address on the front of this statement within 60 days of the date of the statement containing the transaction in question. You may telephone us, however a written request is required to 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.

Please provide a legal document evidencing your name change, such as a court document.
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

Cell Phone

E-mail Address

SIGNATURE REQUIRED

TO AUTHORIZE CHANGES Signature

Cardholder Account Summary

JULIE FRIEBELE [REDACTED]		Payments & Other Credits \$0.00	Purchases & Other Charges \$171.83	Cash Advances \$0.00	Total Activity \$171.83
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
01/23	01/24	PPLN01	24445007024000718086044	USPS PO 1625380421 ELWOOD IL	\$25.23
01/24	01/25	PPLN01	24445007025000731870159	USPS PO 1625380421 ELWOOD IL	\$6.65
01/30	01/31	PPLN01	24492157030717551870591	GRAMMARLY 888-318-6146 888-318-6146 CA	\$139.95

Cardholder Account Summary

WILLIAM E OFFERMAN [REDACTED]		Payments & Other Credits \$0.00	Purchases & Other Charges \$186.51	Cash Advances \$0.00	Total Activity \$186.51
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
01/19	01/22	PPLN01	24342857020700049884084	Roadhouse 52 Manhattan IL	\$26.56
01/26	01/29	PPLN01	24247607027500669725924	FORTUNE3 877-693-3227 FL	\$159.95

Cardholder Account Summary

MARIAN T. GIBSON [REDACTED]		Payments & Other Credits \$0.00	Purchases & Other Charges \$10.15	Cash Advances \$0.00	Total Activity \$10.15
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
02/03	02/05	PPLN01	24164077035255186439245	SUBWAY 00585984 ELWOOD IL	\$10.15

Cardholder Account Summary

FRED HAYES [REDACTED]		Payments & Other Credits \$0.00	Purchases & Other Charges \$1,584.96	Cash Advances \$0.00	Total Activity \$1,584.96
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
01/16	01/17	PPLN01	24430997016091504020379	MICROSOFT *STORE MSBILL.INFO WA	\$116.86
01/25	01/26	PPLN01	24164077025105241545902	STAPLES DIRECT 800-3333330 MA	\$132.70
01/26	01/27	PPLN01	24164077026105241545901	STAPLES DIRECT 800-3333330 MA	\$740.01
01/27	01/29	PPLN01	24492157027717446198161	EB 6TH ANNUAL ITEA CO 801-413-7200 CA	\$130.00
01/30	01/31	PPLN01	24445007030300396049286	ADSI 847-884-1940 IL	\$93.39
02/02	02/03	PPLN01	24492157033894270715741	PAYPAL *ILACP 402-935-7733 CA	\$360.00
02/03	02/05	PPLN01	24512397035010199740639	GAS N WASH SHOREWOOD SHOREWOOD IL	\$12.00

Additional Information About Your Account

THE TOTAL FINANCE CHARGE PAID ON YOUR ACCOUNT DURING THE PAST YEAR WAS \$0.00.

Finance Charge Summary / Plan Level Information

Plan Name	Plan Description	FCM ¹	Average Daily Balance	Periodic Rate *	Corresponding APR	Finance Charges	Effective APR Fees **	Effective APR	Ending Balance
Purchases									
PPLN01 001	PURCHASE	G	\$0.00	0.79166%(M)	9.5000%(V)	\$0.00	\$0.00	0.0000%	\$8,189.10
* Periodic Rate (M)=Monthly (D)=Daily							Days In Billing Cycle: 28		
** includes cash advance and foreign currency fees							APR = Annual Percentage Rate		
¹ FCM = Finance Charge Method									
(V) = Variable Rate If you have a variable rate account the periodic rate and Annual Percentage Rate (APR) may vary.									



BL ACCT [REDACTED]
VILLAGE OF ELWOOD

Account Number: [REDACTED]

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Cardholder Account Detail Continued

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
02/03	02/05	PPLN01	24431067035207741500233	CCTV SECURITY PROS 888-653-2288 NJ	\$3,000.00
02/10	02/12	PPLN01	24412957041014000464011	AMERICAN PUBLIC WORKS 8165955273 MO	\$75.00

Cardholder Account Summary

JAMIE MACK [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$926.46	Cash Advances \$0.00	Total Activity \$926.46
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
01/14	01/16	PPLN01	24445007015100204111807	DOLLAR GENERAL #17085 ELWOOD IL	\$33.69
01/17	01/17	PPLN01	24692167017000819768186	REDBOX *DVD RENTAL 866-733-2693 IL	\$3.00
01/18	01/19	PPLN01	24224437019101064198160	BERKOT'S #322 WILMINGTON IL	\$8.14
01/26	01/27	PPLN01	24431067026083316984107	AMAZON.COM AMZN.COM/BILL AMZN.COM/BILL WA	\$19.39
01/28	01/29	PPLN01	24431067028083301062545	AMAZON.COM AMZN.COM/BILL AMZN.COM/BILL WA	\$169.96
01/30	02/01	PPLN01	24789307031258201154393	OTC BRANDS, INC. 800-2280475 NE	\$52.07
01/31	02/01	PPLN01	24445007032600214055219	USPS.COM EVERY DOOR DTML 800-344-7779 DC	\$286.56
02/09	02/09	PPLN01	24692167040000980745253	Amazon.com AMZN.COM/BILL WA	\$135.97
02/08	02/09	PPLN01	24445007040000778464347	USPS PO 1625380421 ELWOOD IL	\$23.85
02/09	02/12	PPLN01	24445007041100253320805	DOLLAR GENERAL #17085 ELWOOD IL	\$39.80
02/10	02/12	PPLN01	24445007042200144980327	GFS STORE #0166 JOLIET IL	\$85.46
02/10	02/12	PPLN01	24226387042360765586232	WAL-MART #1256 JOLIET IL	\$60.40
02/11	02/12	PPLN01	24224437043102029985790	BERKOT'S #322 WILMINGTON IL	\$8.17

Cardholder Account Summary

ASHLEIGH SPACHT [REDACTED]	Payments & Other Credits \$12.75-	Purchases & Other Charges \$1,131.14	Cash Advances \$0.00	Total Activity \$1,118.39
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
01/15	01/16	PPLN01	24493987015207636007524	COLUMBIA SPORTSWEAR 411 800-622-6953 OR	\$203.89
01/18	01/19	PPLN01	24692167018000732195292	COSTCO.COM *ONLINE 800-955-2292 WA	\$110.00
01/18	01/19	PPLN01	24055237019286000000022	NELLY'S WILMINGTON IL	\$32.10
01/23	01/24	PPLN01	24445007024000718085962	USPS PO 1625380421 ELWOOD IL	\$23.75
01/23	01/24		74493987023207636502107	CREDIT VOUCHER COLUMBIA SPORTSWEAR 411 8006226953 OR	\$12.75-
01/25	01/26	PPLN01	24247607025300461292328	WILMINGTON PIZZARIA WILMINGTON IL	\$32.50
01/31	02/02	PPLN01	24110397032556159300193	EMBROID ME 8156099001 IL	\$16.31
01/31	02/02	PPLN01	24110397032556159300219	EMBROID ME 8156099001 IL	\$16.31
02/03	02/03	PPLN01	24231687034001108084156	BASS PRO STORE BOLINGBRO BOLINGBROOK IL	\$107.42
02/02	02/03	PPLN01	24492157033894276027000	INTERNATION 202-289-4262 DC	\$494.00
02/06	02/07	PPLN01	24445007038000723056911	USPS PO 1625380421 ELWOOD IL	\$23.85
02/06	02/08	PPLN01	24445007038500404850268	IL TOLLWAY-CALL CENTER 800-824-7277 IL	\$40.00
02/09	02/10	PPLN01	24427337040720021716929	JEWEL #3730 MINOOKA IL	\$31.01



BL ACCT [REDACTED]
VILLAGE OF ELWOOD
Account Number: [REDACTED]
Page 1 of 4



Account Summary

Billing Cycle	03/14/2017
Days In Billing Cycle	30
Previous Balance	\$8,189.10
Purchases	+ \$5,900.75
Cash	+ \$0.00
Special	+ \$0.00
Credits	- \$0.03
Payments	- \$8,189.10
Other Charges	+ \$0.00
Finance Charges	+ \$0.00

NEW BALANCE \$5,900.72

Credit Summary

Total Credit Line	\$50,000.00
Available Credit Line	\$44,099.28
Available Cash	\$0.00
Amount Over Credit Line	\$0.00
Amount Past Due	\$0.00
Disputed Amount	\$0.00

Account Inquiries



Call us at: (800) 221-5920
Lost or Stolen Card: (866) 839-3485



Write us at PO BOX 31535, TAMPA, FL 33631-3535

Payment Summary

NEW BALANCE \$5,900.72

MINIMUM PAYMENT \$5,900.72

PAYMENT DUE DATE 04/10/2017

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.

Corporate Activity

TOTAL CORPORATE ACTIVITY \$8,189.10-

Trans Date	Post Date	Reference Number	Transaction Description	Amount
03/03	03/03	[REDACTED]	INTERNET PMT-THANK YOU	\$8,189.10-

Cardholder Account Summary

LARRY LOHMAR

Payments & Other
Credits
\$0.00

Purchases & Other
Charges
\$1,480.97

Cash Advances
\$0.00

Total Activity
\$1,480.97

Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
02/13	02/14	PPLN01	24270747044442901000084	MAGID GLOVE SAFETY 800-8671083 IL	\$364.89
02/13	02/15	PPLN01	24009597045100290671610	CHIEF ARCHITECT INC 208-664-4204 ID	\$213.95
02/18	02/20	PPLN01	24692167050000877683770	LOWES #02580* NEW LENOX IL	\$44.86

PLEASE DETACH COUPON AND RETURN PAYMENT USING THE ENCLOSED ENVELOPE - ALLOW UP TO 7 DAYS FOR RECEIPT 5241

FIRST MIDWEST BANK
PO BOX 565
JOLIET IL 60434-0565



Account Number

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

AMOUNT OF PAYMENT ENCLOSED

Closing Date

03/14/17

New Balance

\$5,900.72

Total Minimum
Payment Due

\$5,900.72

Payment Due Date

04/10/17

\$

BL ACCT [REDACTED]
VILLAGE OF ELWOOD
ACCT PAYABLE
401 E MISSISSIPPI AVE
ELWOOD IL 60421-9214



MAKE CHECK PAYABLE TO:

BANKCARD PROCESSING CENTER
PO BOX 31021
TAMPA FL 33631-3021

IMPORTANT INFORMATION

Finance Charge Calculation Methods and Computation of Average Daily Balance Subject to Finance Charge: The Finance 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 current transactions): The Finance Charge on purchases begins on the date the transaction posted to your account. The Finance Charge on Cash Advances begins on the date you obtained the cash advance, or the first day of the billing cycle within which it is posted to your account, whichever is later. There is no grace period.

The Finance 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 finance 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 current transactions): To avoid incurring an additional Finance 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 New Balance shown on your monthly statement on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance 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 and subtract any payments, credits, non-accruing fees, and unpaid finance charges. We do not add in any new purchases or cash advances. 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 current transactions): To avoid incurring an additional Finance Charge 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 New Balance, shown on your monthly statement, on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance 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 finance 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.

Payment Crediting and Credit Balance: Payments received at the location specified on the front of the statement after the phrase "MAKE CHECK PAYABLE TO" will be credited to the account specified on the payment coupon as of the date of receipt. Payments received at a different location or 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 Account Inquiries address on the front of this statement.

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. Submit your request to the Account Inquiries address on the front of this statement. 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

In Case of Errors or Inquiries About Your Bill: If you suspect there is an error on your account or you need information about a transaction on your bill, send your written inquiry to the Account Inquiries address on the front of this statement within 60 days of the date of the statement containing the transaction in question. You may telephone us, however a written request is required to 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.

Please provide a legal document evidencing your name change, such as a court document.
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 () -

Cell Phone () -

E-mail Address

SIGNATURE REQUIRED

TO AUTHORIZE CHANGES Signature



Cardholder Account Detail Continued

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
02/17	02/21	PPLN01	24559307051900013787893	OBSERVINT TECHNOLOGIES 888-5729252 TX	\$137.29
02/24	02/26	PPLN01	24453447055130000674089	TALLEY 562-9068000 CA	\$206.69
02/24	02/26	PPLN01	24733097055206060900708	QC SUPPLY 402-352-3167 NE	\$125.64
02/28	02/28	PPLN01	24692167059000939329884	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$59.98
03/08	03/09	PPLN01	24226387067360053621089	SAMSClub #8298 JOLIET IL	\$269.52
03/08	03/10	PPLN01	24445007068200132536106	GFS STORE #0166 JOLIET IL	\$58.15

Cardholder Account Summary

JAMIE MACK [REDACTED]	Payments & Other Credits \$0.03-	Purchases & Other Charges \$2,791.25	Cash Advances \$0.00	Total Activity \$2,791.22
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
02/11	02/13	PPLN01	24445007043100342631772	DOLLAR GENERAL #17085 ELWOOD IL	\$10.18
02/11	02/13	PPLN01	24445007043100342631855	DOLLAR GENERAL #17085 ELWOOD IL	\$18.11
02/15	02/16	PPLN01	24427337046720023675325	BELLETTINI FOODS WILMINGTON IL	\$5.58
02/23	02/26	PPLN01	24445007055100261923767	DOLLAR GENERAL #17085 ELWOOD IL	\$15.12
02/24	02/26	PPLN01	24224437056101079762442	BERKOT'S #322 WILMINGTON IL	\$37.70
02/28	02/28	PPLN01	24692167059000953850294	REDBOX *DVD RENTAL 866-733-2693 IL	\$4.50
02/27	02/28	PPLN01	24445007059600207580528	USPS.COM EVERY DOOR DTML 800-344-7779 DC	\$286.39
03/01	03/02	PPLN01	24247607060300488027455	BESSE SHIRT LETTERING 708-474-3599 IL	\$149.50
03/01	03/03	PPLN01	24226387061370063654158	SAMSClub.COM 888-746-7726 AR	\$579.80
03/03	03/05	PPLN01	24427337062720027489292	BELLETTINI FOODS WILMINGTON IL	\$4.06
03/05	03/06	PPLN01	24692167064000790106150	REDBOX *DVD RENTAL 866-733-2693 IL	\$3.00
03/07	03/08	PPLN01	24055237066083303712904	WALMART.COM 8009666546 800-966-6546 AR	\$22.99
03/06	03/08	PPLN01	24019517066474301605044	SUNNYBUNNYEASTEREGGS.COM 417-8662339 MO	\$199.76
03/08	03/09	PPLN01	24226387067360053958960	WAL-MART #1256 JOLIET IL	\$61.17
03/08	03/09		74055237067083007276739	CREDIT VOUCHER WALMART.COM 8009666546 BENTONVILLE AR	\$0.03-
03/08	03/10	PPLN01	24445007068100280649539	DOLLAR GENERAL #17085 ELWOOD IL	\$17.16
03/08	03/10	PPLN01	24445007068200132536288	GFS STORE #0166 JOLIET IL	\$51.05
03/11	03/12	PPLN01	24427337070720026250166	BELLETTINI FOODS WILMINGTON IL	\$20.30
03/11	03/13	PPLN01	24445007071100270888399	DOLLAR GENERAL #17085 ELWOOD IL	\$10.18
03/10	03/13	PPLN01	24071057071987109505384	AMCARNIVALMART-PARTYLN ST LOUIS MO	\$1,294.70

Cardholder Account Summary

ASHLEIGH SPACHT [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$1,005.45	Cash Advances \$0.00	Total Activity \$1,005.45
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
02/09	02/15	PPLN01	24110397045556159800031	EMBROID ME 8156099001 IL	\$849.50
02/21	02/23	PPLN01	24073147053900019913993	POSTAGEINK.COM 800-9254465 SC	\$143.91
02/24	02/26	PPLN01	24445007056100364510858	DOLLAR GENERAL #17085 ELWOOD IL	\$12.04

Cardholder Account Summary

JULIE FRIEBELE [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$371.64	Cash Advances \$0.00	Total Activity \$371.64
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
02/22	02/24	PPLN01	24121577054000053220048	ILLINOIS CITY COUNTY M 999-9999999 IL	\$50.00
02/23	02/26	PPLN01	24717057055160552459612	TLF THE FLOWER LOFT INC 815-4765638 IL	\$73.50
03/01	03/02	PPLN01	24427337060720036536879	MINIT MART ELWOOD ELWOOD IL	\$1.00

Cardholder Account Detail Continued

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
03/03	03/05	PPLN01	24445007063000895809483	USPS PO 1625380421 ELWOOD IL	\$25.47
03/08	03/09	PPLN01	24445007068000826534114	USPS PO 1625380421 ELWOOD IL	\$30.55
03/12	03/14	PPLN01	24610437072004014871561	ADOBE *ACROPRO SUBS 800-833-6687 CA	\$191.12

Cardholder Account Summary

WILLIAM E OFFERMAN [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$159.95	Cash Advances \$0.00	Total Activity \$159.95
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
02/26	02/28	PPLN01	24247607058500596516414	FORTUNE3 877-693-3227 FL	\$159.95

Monthly Charge - AL

Cardholder Account Summary

MARIAN T. GIBSON [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$91.49	Cash Advances \$0.00	Total Activity \$91.49
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
02/15	02/17	PPLN01	24164077047255172091188	SUBWAY 00585984 ELWOOD IL	\$11.64
02/17	02/19	PPLN01	24269797049000950989848	SILVER DOLLAR RESTAURA ELWOOD IL	\$42.35
02/22	02/23	PPLN01	24445007054000814707009	USPS PO 1625380421 ELWOOD IL	\$37.50

Additional Information About Your Account

THE TOTAL FINANCE CHARGE PAID ON YOUR ACCOUNT DURING THE PAST YEAR WAS \$0.00.

Finance Charge Summary / Plan Level Information

Plan Name	Plan Description	FCM ¹	Average Daily Balance	Periodic Rate *	Corresponding APR	Finance Charges	Effective APR Fees **	Effective APR	Ending Balance
PPLN01 001	PURCHASE	G	\$0.00	0.79166%(M)	9.5000%(V)	\$0.00	\$0.00	0.0000%	\$5,900.72

* Periodic Rate (M)=Monthly (D)=Daily

** includes cash advance and foreign currency fees

¹ FCM = Finance Charge Method

Days In Billing Cycle: 30

APR = Annual Percentage Rate

(V) = Variable Rate. If you have a variable rate account the periodic rate and Annual Percentage Rate (APR) may vary.



Account Summary

Billing Cycle		09/13/2017
Days In Billing Cycle		30
Previous Balance		\$4,677.85
Purchases	+	\$5,067.98
Cash	+	\$0.00
Special	+	\$0.00
Credits	-	\$60.00-
Payments	-	\$4,677.85-
Other Charges	+	\$0.00
Finance Charges	+	\$0.00

NEW BALANCE **\$5,007.98**

Credit Summary

Total Credit Line	\$50,000.00
Available Credit Line	\$44,992.02
Available Cash	\$0.00
Amount Over Credit Line	\$0.00
Amount Past Due	\$0.00
Disputed Amount	\$0.00

Account Inquiries



Call us at: (800) 221-5920
Lost or Stolen Card: (866) 839-3485



Write us at PO BOX 31535, TAMPA, FL 33631-3535

Payment Summary

NEW BALANCE	\$5,007.98
MINIMUM PAYMENT	\$5,007.98
PAYMENT DUE DATE	10/10/2017

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.

Corporate Activity

TOTAL CORPORATE ACTIVITY				\$4,677.85-
Trans Date	Post Date	Reference Number	Transaction Description	Amount
09/08	09/08	[REDACTED]	INTERNET PMT-THANK YOU	\$4,677.85-

Cardholder Account Summary

LARRY LOHMAR [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$1,824.89	Cash Advances \$0.00	Total Activity \$1,824.89
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
08/24	08/25	PPLN01	24493987236191004119710	FARM & FLEET ROMEOVILLE ROMEOVILLE IL	\$359.73
08/26	08/28	PPLN01	24269797240000914692139	SILVER DOLLAR RESTAURA ELWOOD IL	\$91.61
09/07	09/08	PPLN01	24492157250894003767171	DUSTFREEPC 904-739-7201 FL	\$1,259.39

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

FIRST MIDWEST BANK
PO BOX 565
JOLIET IL 60434-0565



Account Number [REDACTED]

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
09/13/17	\$5,007.98	\$5,007.98	10/10/17



BL ACCT [REDACTED]
VILLAGE OF ELWOOD
ACCT PAYABLE
401 E MISSISSIPPI AVE
ELWOOD IL 60421-9214



MAKE CHECK PAYABLE TO:

BANKCARD PROCESSING CENTER
PO BOX 31021
TAMPA FL 33631-3021

IMPORTANT INFORMATION

Finance Charge Calculation Methods and Computation of Average Daily Balance Subject to Finance Charge: The Finance 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 current transactions): The Finance Charge on purchases begins on the date the transaction posted to your account. The Finance Charge on Cash Advances begins on the date you obtained the cash advance, or the first day of the billing cycle within which it is posted to your account, whichever is later. There is no grace period.

The Finance 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 finance 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 current transactions): To avoid incurring an additional Finance 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 New Balance shown on your monthly statement on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance 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 and subtract any payments, credits, non-accruing fees, and unpaid finance charges. We do not add in any new purchases or cash advances. 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 current transactions): To avoid incurring an additional Finance Charge 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 New Balance, shown on your monthly statement, on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance 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 finance 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.

Payment Crediting and Credit Balance: Payments received at the location specified on the front of the statement after the phrase "MAKE CHECK PAYABLE TO" will be credited to the account specified on the payment coupon as of the date of receipt. Payments received at a different location or 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 Account Inquiries address on the front of this statement.

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. Submit your request to the Account Inquiries address on the front of this statement. 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

In Case of Errors or Inquiries About Your Bill: If you suspect there is an error on your account or you need information about a transaction on your bill, send your written inquiry to the Account Inquiries address on the front of this statement within 60 days of the date of the statement containing the transaction in question. You may telephone us, however a written request is required to 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.

Please provide a legal document evidencing your name change, such as a court document.
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 () -

Cell Phone () -

E-mail Address

**SIGNATURE REQUIRED
TO AUTHORIZE CHANGES** Signature



Cardholder Account Detail Continued

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
09/09	09/10	PPLN01	24493987252191000898894	FARM & FLEET ROMEOVILLE ROMEOVILLE IL	\$114.16

Cardholder Account Summary

JULIE FRIEBELE [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$1,370.99	Cash Advances \$0.00	Total Activity \$1,370.99
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
08/15	08/16	PPLN01	24445007228001004336220	USPS PO 1625380421 ELWOOD IL	\$39.54
08/16	08/17	PPLN01	24436547229009053830642	EASY CLOCKING 888-7831493 FL	\$540.00
08/18	08/20	PPLN01	24445007231001049454314	USPS PO 1625380421 ELWOOD IL	\$19.77
09/06	09/07	PPLN01	24247607249300523285203	CANDLEWIC ECOM 215-230-3601 PA	\$60.24
09/06	09/07	PPLN01	24445007250001052830224	USPS PO 1625380421 ELWOOD IL	\$125.21
09/06	09/08	PPLN01	24445007250100242012865	DOLLAR GENERAL #17085 ELWOOD IL	\$3.00
09/07	09/08	PPLN01	24692167250100660085452	MTD*CUB CADET 877-428-2349 OH	\$257.47
09/06	09/08	PPLN01	24335497250400250740548	THE POND GUY, INC. 810-7657400 MI	\$239.99
09/08	09/10	PPLN01	24431067252091535000691	WHITMORE ACE HDWE MANHATTAN IL	\$29.77
09/12	09/13	PPLN01	24436547256009126440383	PLAQUEMAKER 866-8809617 IN	\$56.00

Cardholder Account Summary

MARIAN T. GIBSON [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$771.47	Cash Advances \$0.00	Total Activity \$771.47
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
08/17	08/18	PPLN01	24445007230000983033242	USPS PO 1625380421 ELWOOD IL	\$287.45
08/21	08/22	PPLN01	24226387234091000512059	WAL-MART #1256 JOLIET IL	\$29.38
08/25	08/27	PPLN01	24445007238100284790037	DOLLAR GENERAL #17085 ELWOOD IL	\$30.24
08/25	08/27	PPLN01	24445007238100284790110	DOLLAR GENERAL #17085 ELWOOD IL	\$49.46
08/26	08/28	PPLN01	24247607239500612942570	FORTUNE3 877-693-3227 FL	\$159.95
09/07	09/08	PPLN01	24492157250637361390924	SP * PONDGARDENER.COM SOLAR2RUN.COM TX	\$214.99

Cardholder Account Summary

FRED HAYES [REDACTED]	Payments & Other Credits \$60.00-	Purchases & Other Charges \$849.78	Cash Advances \$0.00	Total Activity \$789.78
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
08/19	08/21	PPLN01	24445007232100318215551	THINGS REMEMBERED 0416 JOLIET IL	\$22.00
08/26	08/27	PPLN01	24122547238740238590291	BP#8326605ELWOOD 640 ELWOOD IL	\$4.57
08/24	08/27	PPLN01	24258027237017036858638	IACP 800-843-4227 VA	\$350.00
08/31	09/01	PPLN01	24492157243894763803471	PAYPAL *ILLINOISLAW 402-935-7733 CA	\$60.00
09/01	09/03		74492157244894797067048	CREDIT VOUCHER PAYPAL *ILLINOISLAW 4029357733 CA	\$60.00-
09/07	09/08	PPLN01	24493987250026797124827	SAFELITE AUTOGLASS 614-210-9192 OH	\$337.27
09/12	09/13	PPLN01	24492157255715457821237	OPTICSPLANET, INC. 847-513-6201 IL	\$75.94

Cardholder Account Summary

TODD C. MATICHAK [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$250.85	Cash Advances \$0.00	Total Activity \$250.85
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
08/24	08/25	PPLN01	24226387237400005635582	SAMSClub #8298 JOLIET IL	\$136.34
08/27	08/28	PPLN01	24269797240000914692477	SILVER DOLLAR RESTAURA ELWOOD IL	\$114.51

Finance Charge Summary / Plan Level Information

Plan Name	Plan Description	FCM ¹	Average Daily Balance	Periodic Rate *	Corresponding APR	Finance Charges	Effective APR Fees **	Effective APR	Ending Balance
Purchases PPLN01 001	PURCHASE	G	\$0.00	0.81250%(M)	9.7500%(V)	\$0.00	\$0.00	0.0000%	\$5,007.98

* Periodic Rate (M)=Monthly (D)=Daily

** includes cash advance and foreign currency fees

¹ FCM = Finance Charge Method

Days In Billing Cycle: 30

APR = Annual Percentage Rate

(V) = Variable Rate If you have a variable rate account the periodic rate and Annual Percentage Rate (APR) may vary.

Account Summary

Billing Cycle	08/14/2017
Days In Billing Cycle	31
Previous Balance	\$3,115.08
Purchases	+ \$4,677.85
Cash	+ \$0.00
Special	+ \$0.00
Credits	- \$0.00
Payments	- \$3,115.08-
Other Charges	+ \$0.00
Finance Charges	+ \$0.00

NEW BALANCE \$4,677.85

Credit Summary

Total Credit Line	\$50,000.00
Available Credit Line	\$45,322.15
Available Cash	\$0.00
Amount Over Credit Line	\$0.00
Amount Past Due	\$0.00
Disputed Amount	\$0.00

Account Inquiries



Call us at: (800) 221-5920
 Lost or Stolen Card: (866) 839-3485



Write us at PO BOX 31535, TAMPA, FL 33631-3535

Payment Summary

NEW BALANCE	\$4,677.85
MINIMUM PAYMENT	\$4,677.85
PAYMENT DUE DATE	09/08/2017

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.

Corporate Activity

TOTAL CORPORATE ACTIVITY					\$3,115.08-
Trans Date	Post Date	Reference Number	Transaction Description	Amount	
08/08	08/08	[REDACTED]	INTERNET PMT-THANK YOU	\$3,115.08-	

Cardholder Account Summary

LARRY LOHMAR [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$615.50	Cash Advances \$0.00	Total Activity \$615.50
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
07/19	07/20	PPLN01	24367247200323800199513	SHOW YOUR LOGO INC 888-2535800 IL	\$324.02
07/25	07/26	PPLN01	24231687207837000001744	DELTA SONIC CW 1828-01 JOLIET IL	\$89.97
07/28	07/31	PPLN01	24061067211030011885834	THE CORNER GUARD STORE 800-516-4036 MN	\$191.85

PLEASE DETACH COUPON AND RETURN PAYMENT USING THE ENCLOSED ENVELOPE - ALLOW UP TO 7 DAYS FOR RECEIPT 5003

FIRST MIDWEST BANK
 PO BOX 565
 JOLIET IL 60434-0565

First Midwest Bank

Account Number [REDACTED]

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
08/14/17	\$4,677.85	\$4,677.85	09/08/17

\$

BL ACCT [REDACTED]
 VILLAGE OF ELWOOD
 ACCT PAYABLE
 401 E MISSISSIPPI AVE
 ELWOOD IL 60421-9214



349

MAKE CHECK PAYABLE TO:

|||||
 BANKCARD PROCESSING CENTER
 PO BOX 31021
 TAMPA FL 33631-3021

IMPORTANT INFORMATION

Finance Charge Calculation Methods and Computation of Average Daily Balance Subject to Finance Charge: The Finance 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 current transactions): The Finance Charge on purchases begins on the date the transaction posted to your account. The Finance Charge on Cash Advances begins on the date you obtained the cash advance, or the first day of the billing cycle within which it is posted to your account, whichever is later. There is no grace period.

The Finance 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 finance 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.

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BILLING RIGHTS SUMMARY

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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.

Please provide a legal document evidencing your name change, such as a court document.
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 () -

Cell Phone () -

E-mail Address

SIGNATURE REQUIRED

TO AUTHORIZE CHANGES Signature

BL ACCT [REDACTED]
VILLAGE OF ELWOOD

Account Number: [REDACTED]

Page 3 of 4



Cardholder Account Detail Continued

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
07/31	08/02	PPLN01	24632697213500523652809	WM F MEYER CO CREST HIL 815-729-1360 IL	\$9.66

Cardholder Account Summary

JULIE FRIEBELE [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$384.43	Cash Advances \$0.00	Total Activity \$384.43
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
07/31	08/01	PPLN01	24445007213001010691029	USPS PO 1625380421 ELWOOD IL	\$6.59
08/01	08/02	PPLN01	24445007214001027613767	USPS PO 1625380421 ELWOOD IL	\$8.50
08/02	08/04	PPLN01	24071057215432530000025	JOLIET REGION CHAMBER 815-7275371 IL	\$35.00
08/03	08/04	PPLN01	24445007216001028423586	USPS PO 1625380421 ELWOOD IL	\$23.75
08/04	08/06	PPLN01	24445007217100274574891	MENARDS CREST HILL IL CREST HILL IL	\$277.28
08/04	08/06	PPLN01	24445007217100274574974	MENARDS CREST HILL IL CREST HILL IL	\$26.72
08/10	08/11	PPLN01	24445007223000993264075	USPS PO 1625380421 ELWOOD IL	\$6.59

Cardholder Account Summary

MARIAN T. GIBSON [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$3,514.92	Cash Advances \$0.00	Total Activity \$3,514.92
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
07/14	07/16	PPLN01	24445007196100259024297	DOLLAR GENERAL #17085 ELWOOD IL	\$8.50
07/13	07/16	PPLN01	24445007195200162805450	GFS STORE #0166 JOLIET IL	\$97.38
07/15	07/16	PPLN01	24269797197000901736181	SILVER DOLLAR RESTAURA ELWOOD IL	\$459.70
07/25	07/27	PPLN01	24789307207350500305251	WWW SOCCERONE COM 818-8873904 CA	\$656.99
07/26	07/28	PPLN01	24247607208500642978856	FORTUNE3 877-693-3227 FL	\$159.95
07/31	07/31	PPLN01	24692167212100980293718	Amazon.com AMZN.COM/BILL WA	\$574.85
08/01	08/02	PPLN01	24013397213000126063104	SCORE SCORESPORTS.C CA	\$1,300.58
08/09	08/11	PPLN01	24445007222100246692683	DOLLAR GENERAL #17085 ELWOOD IL	\$6.00
08/09	08/11	PPLN01	24445007222100246692766	DOLLAR GENERAL #17085 ELWOOD IL	\$51.80
08/12	08/13	PPLN01	24013397224002433040053	WOLDHUIS FARMS SUNRISE GR GRANT PARK IL	\$179.40
08/11	08/13	PPLN01	24445007224001061972887	USPS PO 1625380421 ELWOOD IL	\$19.77

Cardholder Account Summary

FRED HAYES [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$163.00	Cash Advances \$0.00	Total Activity \$163.00
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
07/20	07/23	PPLN01	24388947202630153575950	SAFE KIDS WORLDWIDE 202-6620600 DC	\$85.00
08/01	08/03	PPLN01	24269797214500643036831	NASCAR CAR WASH - PLAINFI PLAINFIELD IL	\$18.00
08/03	08/04	PPLN01	24492157215637336160711	VIRTRU HTTPSWWW.VIRT DC	\$60.00

Finance Charge Summary / Plan Level Information									
Plan Name	Plan Description	FCM ¹	Average Daily Balance	Periodic Rate *	Corresponding APR	Finance Charges	Effective APR Fees **	Effective APR	Ending Balance
Purchases									
PPLN01 001	PURCHASE	G	\$0.00	0.81250%(M)	9.7500%(V)	\$0.00	\$0.00	0.0000%	\$4,677.85
* Periodic Rate (M)=Monthly (D)=Daily							Days In Billing Cycle: 31		
** includes cash advance and foreign currency fees							APR = Annual Percentage Rate		
¹ FCM = Finance Charge Method									
(V) - Variable Rate If you have a variable rate account the periodic rate and Annual Percentage Rate (APR) may vary.									



First Midwest Bank

BL ACCT [REDACTED]
VILLAGE OF ELWOOD
Account Number: [REDACTED]
Page 1 of 4



Account Summary

Billing Cycle		07/14/2017
Days In Billing Cycle		31
Previous Balance		\$6,723.23
Purchases	+	\$3,115.08
Cash	+	\$0.00
Special	+	\$0.00
Credits	-	\$0.00
Payments	-	\$6,723.23-
Other Charges	+	\$0.00
Finance Charges	+	\$0.00

NEW BALANCE **\$3,115.08**

Credit Summary

Total Credit Line	\$50,000.00
Available Credit Line	\$46,884.92
Available Cash	\$0.00
Amount Over Credit Line	\$0.00
Amount Past Due	\$0.00
Disputed Amount	\$0.00

Account Inquiries



Call us at: (800) 221-5920
Lost or Stolen Card: (866) 839-3485



Write us at PO BOX 31535, TAMPA, FL 33631-3535

Payment Summary

NEW BALANCE	\$3,115.08
MINIMUM PAYMENT	\$3,115.08
PAYMENT DUE DATE	08/08/2017

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.

Corporate Activity

TOTAL CORPORATE ACTIVITY **\$6,723.23-**

Trans Date	Post Date	Reference Number	Transaction Description	Amount
07/10	07/10	[REDACTED]	INTERNET PMT-THANK YOU	\$6,723.23-

Cardholder Account Summary

LARRY LOHMAR [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$702.98	Cash Advances \$0.00	Total Activity \$702.98
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
06/30	07/02	PPLN01	24906417181041329882290	B&H PHOTO 800-606-6969 800-2215743 NY	\$702.98

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

FIRST MIDWEST BANK
PO BOX 565
JOLIET IL 60434-0565



Account Number
[REDACTED]

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
07/14/17	\$3,115.08	\$3,115.08	08/08/17

\$

BL ACCT [REDACTED]
VILLAGE OF ELWOOD
ACCT PAYABLE
401 E MISSISSIPPI AVE
ELWOOD IL 60421-9214



357

MAKE CHECK PAYABLE TO:

|||||
BANKCARD PROCESSING CENTER
PO BOX 31021
TAMPA FL 33631-3021

IMPORTANT INFORMATION

Finance Charge Calculation Methods and Computation of Average Daily Balance Subject to Finance Charge: The Finance 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:

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The Finance 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 and subtract any payments, credits, non-accruing fees, and unpaid finance charges. We do not add in any new purchases or cash advances. 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 current transactions): To avoid incurring an additional Finance Charge 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 New Balance, shown on your monthly statement, on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance 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 finance 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.

Payment Crediting and Credit Balance: Payments received at the location specified on the front of the statement after the phrase "MAKE CHECK PAYABLE TO" will be credited to the account specified on the payment coupon as of the date of receipt. Payments received at a different location or 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 Account Inquiries address on the front of this statement.

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. Submit your request to the Account Inquiries address on the front of this statement. 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

In Case of Errors or Inquiries About Your Bill: If you suspect there is an error on your account or you need information about a transaction on your bill, send your written inquiry to the Account Inquiries address on the front of this statement within 60 days of the date of the statement containing the transaction in question. You may telephone us, however a written request is required to 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.

Please provide a legal document evidencing your name change, such as a court document.

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 ()

Cell Phone ()

E-mail Address

SIGNATURE REQUIRED

TO AUTHORIZE CHANGES Signature



Cardholder Account Summary

JAMIE MACK [REDACTED]		Payments & Other Credits \$0.00	Purchases & Other Charges \$641.15	Cash Advances \$0.00	Total Activity \$641.15
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
06/14	06/15	PPLN01	24492157165894331175315	ROCKSFEST.COM 608-630-4829 WI	\$84.99
06/15	06/16	PPLN01	24493987166026970768948	DIMENSIONS EDUCATIONAL R 402-474-7972 NE	\$74.18
06/16	06/18	PPLN01	24224437168101082518059	BERKOT'S #322 WILMINGTON IL	\$19.11
06/16	06/18	PPLN01	24445007168600213934048	USPS.COM EVERY DOOR DTML 800-344-7779 DC	\$287.45
06/19	06/21	PPLN01	24445007171200136698724	GFS STORE #0166 JOLIET IL	\$45.26
06/20	06/22	PPLN01	24445007172100238790909	DOLLAR GENERAL #17085 ELWOOD IL	\$8.65
06/20	06/22	PPLN01	24445007172100238791089	DOLLAR GENERAL #17085 ELWOOD IL	\$8.65
06/21	06/22	PPLN01	24224437173101068986232	BERKOT'S #322 WILMINGTON IL	\$10.15
06/21	06/22	PPLN01	24692167172100775958143	REDBOX *DVD RENTAL 866-733-2693 IL	\$7.50
06/22	06/23	PPLN01	24692167173100520461186	FOSTER SMITH MAIL ORDR 800-381-7179 WI	\$90.29
06/30	07/02	PPLN01	24204297181418728731234	FACEBK EEA2DNMP2 650-5434800 CA	\$4.92

Cardholder Account Summary

JULIE FRIEBELE [REDACTED]		Payments & Other Credits \$0.00	Purchases & Other Charges \$54.79	Cash Advances \$0.00	Total Activity \$54.79
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
06/15	06/16	PPLN01	24445007167000864861643	USPS PO 1625380421 ELWOOD IL	\$23.75
06/23	06/25	PPLN01	24445007175000859197698	USPS PO 1625380421 ELWOOD IL	\$7.29
06/28	06/29	PPLN01	24445007180000832658686	USPS PO 1625380421 ELWOOD IL	\$23.75

Cardholder Account Summary

MARIAN T. GIBSON [REDACTED]		Payments & Other Credits \$0.00	Purchases & Other Charges \$1,019.20	Cash Advances \$0.00	Total Activity \$1,019.20
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
06/13	06/15	PPLN01	24121577165000164130017	ILLINOIS CITY COUNTY M 999-9999999 IL	\$287.50
06/26	06/28	PPLN01	24247607178500617326608	FORTUNE3 877-693-3227 FL	\$159.95
07/07	07/09	PPLN01	24247607189500804966023	FORTUNE3 877-693-3227 FL	\$299.00
07/11	07/12	PPLN01	24906417192041759368395	EIG*StartLogic 866-5392854 MA	\$179.40
07/12	07/13	PPLN01	24906417193041805875350	EIG*StartLogic 866-5392854 MA	\$16.99
07/13	07/14	PPLN01	24445007195400145462425	WM SUPERCENTER #1256 JOLIET IL	\$46.02
07/13	07/14	PPLN01	24445007195000880496065	USPS PO 1625380421 ELWOOD IL	\$30.34

Cardholder Account Summary

FRED HAYES [REDACTED]		Payments & Other Credits \$0.00	Purchases & Other Charges \$696.96	Cash Advances \$0.00	Total Activity \$696.96
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
06/26	06/28	PPLN01	24269797178100335666872	NASCAR CAR WASH - PLAINFI PLAINFIELD IL	\$16.00
07/03	07/04	PPLN01	24692167184100618647586	WALMART.COM 800-966-6546 AR	\$342.89
07/04	07/05	PPLN01	24692167185100280020509	IN *CENTER MASS INC 734-4252195 MI	\$100.00
07/07	07/09	PPLN01	24755427189121891785866	WW GRAINGER 877-2022594 IL	\$238.07

Finance Charge Summary / Plan Level Information

Plan Name	Plan Description	FCM ¹	Average Daily Balance	Periodic Rate *	Corresponding APR	Finance Charges	Effective APR Fees **	Effective APR	Ending Balance
Purchases									
PPLN01 001	PURCHASE	G	\$0.00	0.81250%(M)	9.7500%(V)	\$0.00	\$0.00	0.0000%	\$3,115.08
* Periodic Rate (M)=Monthly (D)=Daily							Days In Billing Cycle: 31		
** includes cash advance and foreign currency fees							APR = Annual Percentage Rate		
¹ FCM = Finance Charge Method									
(V) = Variable Rate If you have a variable rate account the periodic rate and Annual Percentage Rate (APR) may vary.									



BL ACCT [REDACTED]
VILLAGE OF ELWOOD
Account Number: [REDACTED]
Page 1 of 4



CK # [REDACTED]
7/19/17

Account Summary

Billing Cycle	06/13/2017
Days In Billing Cycle	30
Previous Balance	\$4,793.80
Purchases	+ \$7,607.23
Cash	+ \$0.00
Special	+ \$0.00
Credits	- \$884.00
Payments	- \$4,793.80
Other Charges	+ \$0.00
Finance Charges	+ \$0.00

NEW BALANCE \$6,723.23

Credit Summary

Total Credit Line	\$50,000.00
Available Credit Line	\$43,276.77
Available Cash	\$0.00
Amount Over Credit Line	\$0.00
Amount Past Due	\$0.00
Disputed Amount	\$0.00

Account Inquiries



Call us at: (800) 221-5920
Lost or Stolen Card: (866) 839-3485



Write us at PO BOX 31535, TAMPA, FL 33631-3535

Payment Summary

NEW BALANCE	\$6,723.23
MINIMUM PAYMENT	\$6,723.23
PAYMENT DUE DATE	07/10/2017

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.

Corporate Activity

TOTAL CORPORATE ACTIVITY \$4,793.80-

Trans Date	Post Date	Reference Number	Transaction Description	Amount
06/07	06/07	[REDACTED]	INTERNET PMT-THANK YOU	\$4,793.80-

Cardholder Account Summary

LARRY LOHMAR

Payments & Other
Credits
\$0.00

Purchases & Other
Charges
\$2,361.94

Cash Advances
\$0.00

Total Activity
\$2,361.94

Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
05/17	05/18	PPLN01	24692167138000105935691	RED WING SHOE #706 CREST HILL IL	\$179.26
05/24	05/25	PPLN01	24412957144083704982673	REDNECK TRAILER SUP 4 309-862-1000 IL	\$10.09
06/05	06/07	PPLN01	24610437157010190767042	THE HOME DEPOT #6925 SHOREWOOD IL	\$247.22
06/06	06/07	PPLN01	24231687158400031605378	HARBOR FREIGHT TCOLS 418 JOLIET IL	\$33.96

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

FIRST MIDWEST BANK
PO BOX 565
JOLIET IL 60434-0565



Account Number

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

☐

AMOUNT OF PAYMENT ENCLOSED

Closing Date

06/13/17

New Balance

\$6,723.23

Total Minimum
Payment Due

\$6,723.23

Payment Due Date

07/10/17

\$

BL ACCT [REDACTED]
VILLAGE OF ELWOOD
ACCT PAYABLE
401 E MISSISSIPPI AVE
ELWOOD IL 60421-9214



311

MAKE CHECK PAYABLE TO:

BANKCARD PROCESSING CENTER
PO BOX 31021
TAMPA FL 33631-3021

IMPORTANT INFORMATION

Finance Charge Calculation Methods and Computation of Average Daily Balance Subject to Finance Charge: The Finance 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 current transactions): The Finance Charge on purchases begins on the date the transaction posted to your account. The Finance Charge on Cash Advances begins on the date you obtained the cash advance, or the first day of the billing cycle within which it is posted to your account, whichever is later. There is no grace period.

The Finance 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 finance 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 current transactions): To avoid incurring an additional Finance 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 New Balance shown on your monthly statement on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance 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 and subtract any payments, credits, non-accruing fees, and unpaid finance charges. We do not add in any new purchases or cash advances. 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 current transactions): To avoid incurring an additional Finance Charge 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 New Balance, shown on your monthly statement, on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance 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 finance 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.

Payment Crediting and Credit Balance: Payments received at the location specified on the front of the statement after the phrase "MAKE CHECK PAYABLE TO" will be credited to the account specified on the payment coupon as of the date of receipt. Payments received at a different location or 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 Account Inquiries address on the front of this statement.

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. Submit your request to the Account Inquiries address on the front of this statement. 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

In Case of Errors or Inquiries About Your Bill: If you suspect there is an error on your account or you need information about a transaction on your bill, send your written inquiry to the Account Inquiries address on the front of this statement within 60 days of the date of the statement containing the transaction in question. You may telephone us, however a written request is required to 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.

Please provide a legal document evidencing your name change, such as a court document.
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 () -

Cell Phone () -

E-mail Address

SIGNATURE REQUIRED

TO AUTHORIZE CHANGES Signature



BL ACCT [REDACTED]

VILLAGE OF ELWOOD

Account Number: [REDACTED]

Page 3 of 4

Cardholder Account Detail Continued

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
06/06	06/07	PPLN01	24492157157894097462618	KATOM RESTA 800-541-8683 TN	\$1,649.00
06/09	06/11	PPLN01	24207857161320500172763	WIRINGPRODUCTS, LTD. 775-4255526 NV	\$242.41

Cardholder Account Summary

JAMIE MACK [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$1,164.50	Cash Advances \$0.00	Total Activity \$1,164.50
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
05/17	05/18	PPLN01	24412957138286120000040	AHWLLC 815-584-2074 IL	\$52.74
05/20	05/21	PPLN01	24692167140000778295072	SQ *SAWYER DIRT, INC. Elwood IL	\$228.10
05/25	05/26	PPLN01	24445007146000849759454	USPS PO 1625380421 ELWOOD IL	\$23.85
05/27	05/28	PPLN01	24224437148101078616276	BERKOT'S #322 WILMINGTON IL	\$23.96
06/01	06/02	PPLN01	24492157152637003987763	YARDSALESEARCH.COM WWW.YARDSALES TX	\$9.99
06/01	06/02	PPLN01	24492157152637005345309	GSALR.COM GSALR.COM SA GSALR.COM TX	\$29.95
06/05	06/06	PPLN01	24692167156000635519152	Amazon.com AMZN.COM/BILL WA	\$59.48
06/05	06/06	PPLN01	24692167156000836179327	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$60.18
06/05	06/06	PPLN01	24445007157000819791228	USPS PO 1625380421 ELWOOD IL	\$23.75
06/07	06/08	PPLN01	24055237158083311269573	WALMART.COM 8009666546 800-966-6546 AR	\$69.60
06/08	06/08	PPLN01	24204297158809750131237	FACEBK 6GW36DANP2 650-5434800 CA	\$25.04
06/08	06/09	PPLN01	24445007160400144481674	WM SUPERCENTER #1256 JOLIET IL	\$28.30
06/09	06/11	PPLN01	24445007161100279716956	DOLLAR GENERAL #17085 ELWOOD IL	\$12.97
06/09	06/11	PPLN01	24445007161100279717038	DOLLAR GENERAL #17085 ELWOOD IL	\$7.02
06/08	06/11	PPLN01	24445007160200137121448	GFS STORE #0166 JOLIET IL	\$134.57
06/08	06/11	PPLN01	24750767160900011800292	RACEWAY PIZZA N MORE ELWOOD IL	\$375.00

Cardholder Account Summary

JULIE FRIEBELE [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$273.04	Cash Advances \$0.00	Total Activity \$273.04
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
05/18	05/19	PPLN01	24445007139000832973665	USPS PO 1625380421 ELWOOD IL	\$6.59
05/24	05/26	PPLN01	24610437145010194119088	THE HOME DEPOT #1962 JOLIET IL	\$83.96
05/25	05/26	PPLN01	24445007146000849759520	USPS PO 1625380421 ELWOOD IL	\$7.80
05/26	05/28	PPLN01	24610437147010187424949	THE HOME DEPOT #6925 SHOREWOOD IL	\$125.94
06/01	06/02	PPLN01	24445007153000846329830	USPS PO 1625380421 ELWOOD IL	\$23.75
06/06	06/08	PPLN01	24110397158556014641326	WILL COUNTY CENTER 815-774-6073 IL	\$25.00

Cardholder Account Summary

MARIAN T. GIBSON [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$366.05	Cash Advances \$0.00	Total Activity \$366.05
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
06/07	06/09	PPLN01	24247607159500687837651	FORTUNE3 877-693-3227 FL	\$159.95
06/09	06/11	PPLN01	24445007161100279718366	MENARDS JOLIET IL JOLIET IL	\$113.10
06/09	06/11	PPLN01	24445007161100279718440	MENARDS HOMER GLEN IL HOMER GLEN IL	\$93.00

Cardholder Account Summary

FRED HAYES [REDACTED]	Payments & Other Credits \$884.00-	Purchases & Other Charges \$3,441.70	Cash Advances \$0.00	Total Activity \$2,557.70 ✓
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
05/25	05/26	PPLN01	24492157145715905831444	RAPIDWRISTBANDS.COM 800-523-8078 TX	\$204.00
05/25	05/26	PPLN01	24492157145715905831451	RAPIDWRISTBANDS.COM 800-523-8078 TX	\$204.00
05/25	05/26	PPLN01	24231687145014000467284	DISCOUNTMUGS.COM 800-569-1980 FL	\$680.00
05/25	05/26	PPLN01	24492157145637007801309	NATIONAL NIGHT OUT NATW.ORG PA	\$712.30
05/25	05/26		74492157145715916712190	CREDIT VOUCHER	\$204.00-
				RAPIDWRISTBANDS.COM 8005238078 TX	
05/25	05/28	PPLN01	24142017146400008402786	POSITIVE PROMOTIONS INC 800-6352666 NY	\$63.40
05/25	05/28	PPLN01	24142017146900012003371	POSITIVE PROMOTIONS INC 800-6352666 NY	\$214.75
05/25	05/28	PPLN01	24013397146003900012950	PROMOTIONS NOW healthpromiti NJ	\$282.38
06/07	06/08	PPLN01	24906417158040431640702	4IMPRINT 877-4467746 WI	\$668.07
06/06	06/08	PPLN01	24269797158100340882856	NASCAR CAR WASH - PLAINFI PLAINFIELD IL	\$16.00
06/08	06/09	PPLN01	24906417159040478264688	4IMPRINT 877-4467746 WI	\$396.80
06/07	06/11		74231687161014001421573	CREDIT VOUCHER	\$680.00-
				DISCOUNTMUGS.COM 8005691980 FL	

Finance Charge Summary / Plan Level Information

Plan Name	Plan Description	FCM ¹	Average Daily Balance	Periodic Rate *	Corresponding APR	Finance Charges	Effective APR Fees **	Effective APR	Ending Balance
Purchases									
PPLN01001	PURCHASE	G	\$0.00	0.81250%(M)	9.7500%(V)	\$0.00	\$0.00	0.0000%	\$6,723.23
* Periodic Rate (M)=Monthly (D)=Daily							Days In Billing Cycle: 30		
** includes cash advance and foreign currency fees							APR = Annual Percentage Rate		
¹ FCM = Finance Charge Method									
(V) = Variable Rate If you have a variable rate account the periodic rate and Annual Percentage Rate (APR) may vary.									



BL ACCT [REDACTED]
VILLAGE OF ELWOOD
Account Number [REDACTED]
Page 1 of 4



Account Summary

Billing Cycle	12/14/2017
Days In Billing Cycle	31
Previous Balance	\$7,962.91
Purchases	+ \$6,376.45
Cash	+ \$0.00
Special	+ \$0.00
Credits	- \$0.00
Payments	- \$7,962.91-
Other Charges	+ \$0.00
Finance Charges	+ \$0.00

NEW BALANCE \$6,376.45

Credit Summary

Total Credit Line	\$50,000.00
Available Credit Line	\$43,623.55
Available Cash	\$0.00
Amount Over Credit Line	\$0.00
Amount Past Due	\$0.00
Disputed Amount	\$70.02

Account Inquiries



Call us at: (800) 221-5920
Lost or Stolen Card: (866) 839-3485



Write us at PO BOX 31535, TAMPA, FL 33631-3535

Payment Summary

NEW BALANCE	\$6,376.45
MINIMUM PAYMENT	\$6,306.43
PAYMENT DUE DATE	01/08/2018

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.

Corporate Activity

TOTAL CORPORATE ACTIVITY				\$7,962.91-
Trans Date	Post Date	Reference Number	Transaction Description	Amount
12/08	12/08	[REDACTED]	INTERNET PMT-THANK YOU	\$7,962.91-

Cardholder Account Summary

LARRY LOHMAR	Payments & Other Credits	Purchases & Other Charges	Cash Advances	Total Activity
[REDACTED]	\$0.00	\$3,367.05	\$0.00	\$3,367.05

Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
11/13	11/14	PPLN01	24436547318009245332731	CHRISTMAS DONE BRIGHT 615-2120055 TN	\$828.75
11/22	11/24	PPLN01	24692167327100190815062	THE HOME DEPOT 6925 SHOREWOOD IL	\$104.00
11/24	11/26	PPLN01	24138297329708000032820	SEARS ROEBUCK 2802 BOURBONNAIS IL	\$430.39

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

FIRST MIDWEST BANK
PO BOX 565
JOLIET IL 60434-0565



Account Number

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

Closing Date	New Balance	Total Minimum Payment Due	Payment Due Date
12/14/17	\$6,376.45	\$6,306.43	01/08/18



AMOUNT OF PAYMENT ENCLOSED

BL ACCT [REDACTED]
VILLAGE OF ELWOOD
ACCT PAYABLE
401 E MISSISSIPPI AVE
ELWOOD IL 60421-9214



MAKE CHECK PAYABLE TO:

BANKCARD PROCESSING CENTER
PO BOX 31021
TAMPA FL 33631-3021

IMPORTANT INFORMATION

Finance Charge Calculation Methods and Computation of Average Daily Balance Subject to Finance Charge: The Finance 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 current transactions): The Finance Charge on purchases begins on the date the transaction posted to your account. The Finance Charge on Cash Advances begins on the date you obtained the cash advance, or the first day of the billing cycle within which it is posted to your account, whichever is later. There is no grace period.

The Finance 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 finance 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 current transactions): To avoid incurring an additional Finance 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 New Balance shown on your monthly statement on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance 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 and subtract any payments, credits, non-accruing fees, and unpaid finance charges. We do not add in any new purchases or cash advances. 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 current transactions): To avoid incurring an additional Finance Charge 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 New Balance, shown on your monthly statement, on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance 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 finance 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.

Payment Crediting and Credit Balance: Payments received at the location specified on the front of the statement after the phrase "MAKE CHECK PAYABLE TO" will be credited to the account specified on the payment coupon as of the date of receipt. Payments received at a different location or 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 Account Inquiries address on the front of this statement.

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. Submit your request to the Account Inquiries address on the front of this statement. 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

In Case of Errors or Inquiries About Your Bill: If you suspect there is an error on your account or you need information about a transaction on your bill, send your written inquiry to the Account Inquiries address on the front of this statement within 60 days of the date of the statement containing the transaction in question. You may telephone us, however a written request is required to 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.

Please provide a legal document evidencing your name change, such as a court document.
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 () -

Cell Phone () -

E-mail Address

SIGNATURE REQUIRED

TO AUTHORIZE CHANGES Signature

BL ACCT [REDACTED]
VILLAGE OF ELWOOD

Account Number: [REDACTED]

Page 3 of 4



Cardholder Account Detail Continued

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
11/28	11/29	PPLN01	24492157332637994590942	ROADTECH MFG COMPANY WWW.BOSTONSAF MA	\$775.86
11/29	11/30	PPLN01	24207857333208700297543	EMBROID ME SHOREWOOD IL	\$72.50
11/30	12/01	PPLN01	24733097334206060700879	QC SUPPLY 402-352-3167 NE	\$719.22
12/01	12/03	PPLN01	24231687336837000765201	DELTA SONIC CW 1828-01 JOLIET IL	\$14.99
12/06	12/07	PPLN01	24412957340083704970423	REDNECK FIND AND SHIP 417-864-2342 MO	\$368.77
12/06	12/07	PPLN01	24412957340083303248361	REDNECK FIND AND SHIP 417-864-2342 MO	\$40.19
12/11	12/12	PPLN01	24412957345083704317752	REDNECK FIND AND SHIP 417-864-2342 MO	\$12.38

Cardholder Account Summary

JULIE FRIEBELE [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$2,695.85	Cash Advances \$0.00	Total Activity \$2,695.85
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
11/13	11/14	PPLN01	24445007318000994422611	USPS PO 1625380421 ELWOOD IL	\$8.70
11/13	11/15	PPLN01	24110397318556972301704	GOVERNMENT FINANCE 312-977-9700 IL	\$435.00
11/16	11/17	PPLN01	24489937320300546789066	LIFE TRIBUTES SYMPATHY ST 888-932-7658 MI	\$94.90
11/19	11/20	PPLN01	24692167323100284096359	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$342.80
11/20	11/21	PPLN01	24430997324091504024592	MICROSOFT *STORE 800-642-7676 WA	\$106.24
11/21	11/22	PPLN01	24445007326400153145906	WM SUPERCENTER #1256 JOLIET IL	\$184.52
11/21	11/22	PPLN01	24005947325300618263080	JOLIET WILL COUNTY CTR 815-774-6073 IL	\$40.00
11/21	11/23	PPLN01	24445007326200149315526	GFS STORE #0166 JOLIET IL	\$236.86
11/21	11/23	PPLN01	24071057326627115382237	AMCARNIVALMART-PARTYLN ST LOUIS MO	\$389.69
11/26	11/27	PPLN01	24226387331400006757794	WAL-MART #4529 NEW LENOX IL	\$31.92
11/24	11/27	PPLN01	24071057330627169225229	AMCARNIVALMART-PARTYLN ST LOUIS MO	\$22.70
11/29	11/30	PPLN01	24122547333740333740324	BP#8326605ELWOOD 640 ELWOOD IL	\$1.00
12/01	12/05	PPLN01	24445007336100304582845	DOLLAR GENERAL #17085 ELWOOD IL	\$21.00
12/04	12/06	PPLN01	24122547339743338190242	BP#8326605ELWOOD 640 ELWOOD IL	\$1.50
12/06	12/07	PPLN01	24399007340503152041964	BESTBUYCOM805517268634 888-BESTBUY MN	\$21.24
12/07	12/08	PPLN01	24445007342001184067190	USPS.COM EVERY DOOR DTML 800-344-7779 DC	\$291.17
12/09	12/10	PPLN01	24445007343100301377224	TST* HEROES WEST SPORTS G JOLIET IL	\$423.45
12/10	12/11	PPLN01	24436547345009295747777	PLAQUEMAKER 866-8809617 IN	\$43.16

Cardholder Account Summary

MARIAN T. GIBSON [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$203.55	Cash Advances \$0.00	Total Activity \$203.55
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
11/26	11/28	PPLN01	24247607331500575851062	FORTUNE3 877-693-3227 FL	\$159.95
11/29	11/30	PPLN01	24692167333100124150042	TTP*TAUNTONPUBLISHER 800-477-8727 CT	\$6.00
12/01	12/03	PPLN01	24445007336001219283299	USPS PO 1625380421 ELWOOD IL	\$6.59
12/01	12/05	PPLN01	24445007336100304583751	DOLLAR GENERAL #17085 ELWOOD IL	\$8.50
12/06	12/07	PPLN01	24692167340100030003443	ACCO BRANDS DIRECT 800-365-9327 NY	\$15.71
12/07	12/08	PPLN01	24445007342001184068677	USPS PO 1625380421 ELWOOD IL	\$6.80

Cardholder Account Summary

FRED HAYES [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$180.02	Cash Advances \$0.00	Total Activity \$180.02
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
12/04	12/06	PPLN01	24207857339329400572029	ILLINOIS ASSOCIATION OF C 217-5233765 IL	\$110.00
10/22	12/07	PPLN01	24692167295100182578213	DISPUTE	\$70.02

Additional Information About Your Account

THE ITEM(S) LISTED ABOVE HAS BEEN DISPUTED BY YOU. WHILE IT REMAINS IN YOUR STATEMENT BALANCE, IT IS NOT INCLUDED IN PAYMENT CALCULATIONS. PLEASE REFER TO THE LAST PAGE OF YOUR STATEMENT FOR IMPORTANT INFORMATION ON DISPUTED TRANSACTIONS.

Finance Charge Summary / Plan Level Information

Plan Name	Plan Description	FCM ¹	Average Daily Balance	Periodic Rate *	Corresponding APR	Finance Charges	Effective APR Fees **	Effective APR	Ending Balance
Purchases									
PPLN01 001	PURCHASE	G	\$0.00	0.81250%(M)	9.7500%(V)	\$0.00	\$0.00	0.0000%	\$6,376.45
* Periodic Rate (M)=Monthly (D)=Daily							Days In Billing Cycle: 31		
** includes cash advance and foreign currency fees							APR = Annual Percentage Rate		
¹ FCM = Finance Charge Method									
(V) = Variable Rate If you have a variable rate account the periodic rate and Annual Percentage Rate (APR) may vary.									

Account Summary

Billing Cycle	11/13/2017
Days In Billing Cycle	29
Previous Balance	\$5,801.82
Purchases	+ \$7,988.91
Cash	+ \$0.00
Special	+ \$0.00
Credits	- \$26.00-
Payments	- \$5,801.82-
Other Charges	+ \$0.00
Finance Charges	+ \$0.00

NEW BALANCE **\$7,962.91**

Account Inquiries



Call us at: (800) 221-5920
Lost or Stolen Card: (866) 839-3485



Write us at PO BOX 31535, TAMPA, FL 33631-3535

Payment Summary

NEW BALANCE	\$7,962.91
MINIMUM PAYMENT	\$7,962.91
PAYMENT DUE DATE	12/08/2017

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.

Credit Summary

Total Credit Line	\$50,000.00
Available Credit Line	\$42,037.09
Available Cash	\$0.00
Amount Over Credit Line	\$0.00
Amount Past Due	\$0.00
Disputed Amount	\$0.00

Corporate Activity

TOTAL CORPORATE ACTIVITY **\$5,801.82-**

Trans Date	Post Date	Reference Number	Transaction Description	Amount
11/09	11/09	[REDACTED]	INTERNET PMT-THANK YOU	\$5,801.82-

Cardholder Account Summary

LARRY LOHMAR

Payments & Other
Credits
\$0.00

Purchases & Other
Charges
\$3,246.93

Cash Advances
\$0.00

Total Activity
\$3,246.93

Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
10/23	10/24	PPLN01	24692167297100948110564	WHOLESALE ELECTRIC SUP JOLIET IL	\$221.86
10/22	10/24	PPLN01	24138297296708000024370	SEARS ROEBUCK 1740 JOLIET IL	\$33.98
10/23	10/25	PPLN01	24707807297030036210964	Specialty Electric Supply Joliet IL	\$280.00
10/24	10/26	PPLN01	24610437298010183243936	THE HOME DEPOT #6925 SHOREWOOD IL	\$147.39

PLEASE DETACH COUPON AND RETURN PAYMENT USING THE ENCLOSED ENVELOPE - ALLOW UP TO 7 DAYS FOR RECEIPT 5420

FIRST MIDWEST BANK
PO BOX 565
JOLIET IL 60434-0565

First Midwest Bank

Account Number [REDACTED]

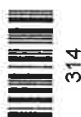
Check box to indicate
name/address change
on back of this coupon ☐

AMOUNT OF PAYMENT ENCLOSED

Closing Date	New Balance	Total Minimum Payment Due	Payment Due Date
11/13/17	\$7,962.91	\$7,962.91	12/08/17

\$

BL ACCT [REDACTED]
VILLAGE OF ELWOOD
ACCT PAYABLE
401 E MISSISSIPPI AVE
ELWOOD IL 60421-9214



MAKE CHECK PAYABLE TO:

BANKCARD PROCESSING CENTER
PO BOX 31021
TAMPA FL 33631-3021

IMPORTANT INFORMATION

Finance Charge Calculation Methods and Computation of Average Daily Balance Subject to Finance Charge: The Finance 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 current transactions): The Finance Charge on purchases begins on the date the transaction posted to your account. The Finance Charge on Cash Advances begins on the date you obtained the cash advance, or the first day of the billing cycle within which it is posted to your account, whichever is later. There is no grace period.

The Finance 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 finance 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 current transactions): To avoid incurring an additional Finance 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 New Balance shown on your monthly statement on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance 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 and subtract any payments, credits, non-accruing fees, and unpaid finance charges. We do not add in any new purchases or cash advances. 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 current transactions): To avoid incurring an additional Finance Charge 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 New Balance, shown on your monthly statement, on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance 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 finance 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.

Payment Crediting and Credit Balance: Payments received at the location specified on the front of the statement after the phrase "MAKE CHECK PAYABLE TO" will be credited to the account specified on the payment coupon as of the date of receipt. Payments received at a different location or 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 Account Inquiries address on the front of this statement.

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.

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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. Submit your request to the Account Inquiries address on the front of this statement. 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

In Case of Errors or Inquiries About Your Bill: If you suspect there is an error on your account or you need information about a transaction on your bill, send your written inquiry to the Account Inquiries address on the front of this statement within 60 days of the date of the statement containing the transaction in question. You may telephone us, however a written request is required to 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.

Please provide a legal document evidencing your name change, such as a court document.
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 () -

Cell Phone () -

E-mail Address

SIGNATURE REQUIRED TO AUTHORIZE CHANGES

Signature

BL ACCT [REDACTED]
VILLAGE OF ELWOOD

Account Number: [REDACTED]

Page 3 of 4



Cardholder Account Detail Continued

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
10/26	10/27	PPLN01	24431067299026407162422	IR INDUSTRIAL 704-896-4504 NC	\$78.93
10/29	10/30	PPLN01	24427337302720022246085	JEWEL #3776 NEW LENOX IL	\$39.08
10/30	10/31	PPLN01	24436547304009218464939	CHRISTMAS DONE BRIGHT 615-2120055 TN	\$1,026.00
10/29	10/31	PPLN01	24445747303100208015504	OFFICE DEPOT #2271 FRANKFORT IL	\$109.95
11/03	11/05	PPLN01	24755427308123089244066	HALL SIGNS INC 812-3329355 IN	\$425.01
11/06	11/07	PPLN01	24231687311837000627582	DELTA SONIC CW 1828-01 JOLIET IL	\$11.99
11/08	11/09	PPLN01	24755427312643122216882	ZORO TOOLS INC 855-2899676 IL	\$512.86
11/10	11/12	PPLN01	24231687315837000635557	DELTA SONIC CW 1828-01 JOLIET IL	\$359.88

Cardholder Account Summary

JULIE FRIEBELE [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$1,057.62	Cash Advances \$0.00	Total Activity \$1,057.62
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
10/16	10/17	PPLN01	24430997289091503000190	MICROSOFT *STORE 800-642-7676 WA	\$106.24
10/16	10/17	PPLN01	24207857289207200597513	EMBROID ME 815-6099001 IL	\$150.00
10/18	10/19	PPLN01	24492157291894367694582	PAYPAL *HERITAGECOR 402-935-7733 CA	\$52.24
10/30	10/31	PPLN01	24445007304001018776459	USPS PO 1625380421 ELWOOD IL	\$17.00
10/31	11/02	PPLN01	24445007305100239811779	DOLLAR GENERAL #17085 ELWOOD IL	\$52.25
10/31	11/02	PPLN01	24445007305100239811852	DOLLAR GENERAL #17085 ELWOOD IL	\$8.50
11/02	11/05	PPLN01	24445007307100217405261	DOLLAR GENERAL #17085 ELWOOD IL	\$17.40
11/08	11/09	PPLN01	24269797313001077800339	SILVER DOLLAR RESTAURA ELWOOD IL	\$105.88
11/08	11/10	PPLN01	24789307313028900239699	OTC BRANDS, INC. 800-2280475 NE	\$271.66
11/09	11/10	PPLN01	24445007314001007051516	USPS PO 1625380421 ELWOOD IL	\$59.31
11/09	11/12	PPLN01	24445007314100213850826	DOLLAR GENERAL #17085 ELWOOD IL	\$31.75
11/09	11/12	PPLN01	24789307314035500354280	OTC BRANDS, INC. 800-2280475 NE	\$49.97
11/10	11/12	PPLN01	24431067314083706216822	AMAZON.COM AMZN.COM/BILL AMZN.COM/BILL WA	\$135.42

Cardholder Account Summary

MARIAN T. GIBSON [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$1,066.30	Cash Advances \$0.00	Total Activity \$1,066.30
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
10/25	10/26	PPLN01	24445007299400141480319	WM SUPERCENTER #1256 JOLIET IL	\$113.87
10/25	10/27	PPLN01	24445007299200131900361	GFS STORE #0166 JOLIET IL	\$292.51
10/26	10/29	PPLN01	24247607300500661965070	FORTUNE3 877-693-3227 FL	\$159.95
11/01	11/02	PPLN01	24247607306001062800689	NEW CHINA RESTAURANT WILMINGTON IL	\$211.11
11/02	11/03	PPLN01	24445007307600064696417	USPS.COM EVERY DOOR DTML 800-344-7779 DC	\$288.86

Cardholder Account Summary

FRED HAYES [REDACTED]	Payments & Other Credits \$26.00-	Purchases & Other Charges \$2,465.43	Cash Advances \$0.00	Total Activity \$2,439.43
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
10/16	10/17	PPLN01	24071057289987196904860	ELITE K9 INC 2 270-5545515 KY	\$646.25
10/18	10/20	PPLN01	24603167292030042928483	PARTNERS AND PAWS LISLE IL	\$300.00
10/22	10/22	PPLN01	24692167295100182578213	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$70.02
10/26	10/27	PPLN01	24692167299200535373530	RESIDENCE INNS-DOWNTOW PHILADELPHIA PA	\$1,449.16
11/07	11/08		74071057311627188554433	CREDIT VOUCHER ELITE K9 INC 2 BOAZ KY	\$26.00-

Cardholder Account Summary

TODD C. MATICHAK [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$152.63	Cash Advances \$0.00	Total Activity \$152.63
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
10/30	11/01	PPLN01	24269797304500577340929	SILVER DOLLAR RESTAURA ELWOOD IL	\$152.63

Finance Charge Summary / Plan Level Information

Plan Name	Plan Description	FCM ¹	Average Daily Balance	Periodic Rate *	Corresponding APR	Finance Charges	Effective APR Fees **	Effective APR	Ending Balance
Purchases									
PPLN01 001	PURCHASE	G	\$0.00	0.81250%(M)	9.7500%(V)	\$0.00	\$0.00	0.0000%	\$7,962.91

* Periodic Rate (M)=Monthly (D)=Daily

** includes cash advance and foreign currency fees

¹ FCM = Finance Charge Method

Days In Billing Cycle: 29

APR = Annual Percentage Rate

(V) = Variable Rate If you have a variable rate account the periodic rate and Annual Percentage Rate (APR) may vary.

BL ACCT [REDACTED]
VILLAGE OF ELWOOD

Account Number: [REDACTED]

Page 1 of 4



Account Summary

Billing Cycle	10/15/2017
Days In Billing Cycle	32
Previous Balance	\$5,007.98
Purchases	+ \$5,801.82
Cash	+ \$0.00
Special	+ \$0.00
Credits	- \$0.00
Payments	- \$5,007.98
Other Charges	+ \$0.00
Finance Charges	+ \$0.00

NEW BALANCE \$5,801.82

Credit Summary

Total Credit Line	\$50,000.00
Available Credit Line	\$44,198.18
Available Cash	\$0.00
Amount Over Credit Line	\$0.00
Amount Past Due	\$0.00
Disputed Amount	\$0.00

Account Inquiries

Call us at: (800) 221-5920
Lost or Stolen Card: (866) 839-3485

Write us at PO BOX 31535, TAMPA, FL 33631-3535

Payment Summary

NEW BALANCE	\$5,801.82
MINIMUM PAYMENT	\$5,801.82
PAYMENT DUE DATE	11/09/2017

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.

Corporate Activity

TOTAL CORPORATE ACTIVITY				\$5,007.98-
Trans Date	Post Date	Reference Number	Transaction Description	Amount
09/26	09/26	[REDACTED]	INTERNET PMT-THANK YOU	\$5,007.98-

Cardholder Account Summary

LARRY LOHMAR [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$2,150.43	Cash Advances \$0.00	Total Activity \$2,150.43
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
09/12	09/14	PPLN01	24382247256000012687303	ALLFUSES COM 317-8674404 IN	\$216.00
09/12	09/14	PPLN01	24382247256000012687477	ALLFUSES COM 317-8674404 IN	\$129.00
09/18	09/20	PPLN01	24610437262010184458337	THE HOME DEPOT #6925 SHOREWOOD IL	\$1,316.63
09/20	09/21	PPLN01	24906417263044597254664	B&H PHOTO 800-606-6969 800-2215743 NY	\$149.00

PLEASE DETACH COUPON AND RETURN PAYMENT USING THE ENCLOSED ENVELOPE - ALLOW UP TO 7 DAYS FOR RECEIPT 5251

FIRST MIDWEST BANK
PO BOX 565
JOLIET IL 60434-0565

Account Number [REDACTED]

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

Closing Date

10/15/17

New Balance

\$5,801.82

Total Minimum
Payment Due

\$5,801.82

Payment Due Date

11/09/17

\$

AMOUNT OF PAYMENT ENCLOSED

BL ACCT [REDACTED]
VILLAGE OF ELWOOD
ACCT PAYABLE
401 E MISSISSIPPI AVE
ELWOOD IL 60421-9214

MAKE CHECK PAYABLE TO:

BANKCARD PROCESSING CENTER
PO BOX 31021
TAMPA FL 33631-3021

IMPORTANT INFORMATION

Finance Charge Calculation Methods and Computation of Average Daily Balance Subject to Finance Charge: The Finance 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 current transactions): The Finance Charge on purchases begins on the date the transaction posted to your account. The Finance Charge on Cash Advances begins on the date you obtained the cash advance, or the first day of the billing cycle within which it is posted to your account, whichever is later. There is no grace period.

The Finance 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 finance 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 current transactions): To avoid incurring an additional Finance 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 New Balance shown on your monthly statement on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance 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 and subtract any payments, credits, non-accruing fees, and unpaid finance charges. We do not add in any new purchases or cash advances. 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 current transactions): To avoid incurring an additional Finance Charge 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 New Balance, shown on your monthly statement, on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance 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 finance 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.

Payment Crediting and Credit Balance: Payments received at the location specified on the front of the statement after the phrase "MAKE CHECK PAYABLE TO" will be credited to the account specified on the payment coupon as of the date of receipt. Payments received at a different location or 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 Account Inquiries address on the front of this statement.

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. Submit your request to the Account Inquiries address on the front of this statement. 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

In Case of Errors or Inquiries About Your Bill: If you suspect there is an error on your account or you need information about a transaction on your bill, send your written inquiry to the Account Inquiries address on the front of this statement within 60 days of the date of the statement containing the transaction in question. You may telephone us, however a written request is required to 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.

Please provide a legal document evidencing your name change, such as a court document.
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 () -

Cell Phone () -

E-mail Address

**SIGNATURE REQUIRED
TO AUTHORIZE CHANGES** Signature _____



Cardholder Account Detail Continued

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
09/22	09/24	PPLN01	24013397265004459154917	DC DISTRIBUTING 717-2591669 PA	\$144.75
09/22	09/24	PPLN01	24906417265044665216320	AW DIRECT 800-2433194 WI	\$39.93
09/24	09/26	PPLN01	24138297268708000071672	SEARS ROEBUCK 1740 JOLIET IL	\$13.44
10/04	10/05	PPLN01	24013397277000731007929	THE CONSERVATION FOUNDATI NAPERVILLE IL	\$75.00
10/06	10/08	PPLN01	24492157279894970475797	RADIOPARTS COM 754-900-4200 FL	\$48.00
10/10	10/10	PPLN01	24692167283100156093193	ALLIED ELECTRONICS INC 800-433-5700 TX	\$18.68

Cardholder Account Summary

JULIE FRIEBELE [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$1,558.99	Cash Advances \$0.00	Total Activity \$1,558.99
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
09/18	09/19	PPLN01	24445007262600070071764	USPS.COM EVERY DOOR DTML 800-344-7779 DC	\$287.45
09/29	10/01	PPLN01	24692167272100299473404	IN *WILL COUNTY GOVERNMENT 815-7293535 IL	\$50.00
10/06	10/08	PPLN01	24692167279100822898534	AMAZON MKTPLCE PMTS AMZN.COM/BILL WA	\$272.95
10/10	10/11	PPLN01	24269797284001071521753	SILVER DOLLAR RESTAURA ELWOOD IL	\$76.39
10/10	10/11	PPLN01	24445007284000988702499	USPS PO 1625380421 ELWOOD IL	\$13.18
10/12	10/13	PPLN01	24906417285045506174699	SN *Morris Soccer Assoc. 815-3250709 IL	\$260.00
10/12	10/13	PPLN01	24906417285045506751652	SN *Morris Soccer Assoc. 815-3250709 IL	\$270.00
10/12	10/15	PPLN01	24258027286017031088116	TROPHY DEPOT INC 800-286-7096 NY	\$329.02

Cardholder Account Summary

MARIAN T. GIBSON [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$1,445.06	Cash Advances \$0.00	Total Activity \$1,445.06
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
09/13	09/14	PPLN01	24493987256026421462639	DIMENSIONS EDUCATIONAL R 402-474-7972 NE	\$120.00
09/13	09/14	PPLN01	24270747256015514677622	IL Municipal League 217-5251220 IL	\$85.00
09/15	09/17	PPLN01	24445007259100263183695	DOLLAR GENERAL #17085 ELWOOD IL	\$41.60
09/15	09/17	PPLN01	24445007259001061428219	USPS PO 1625380421 ELWOOD IL	\$6.59
09/19	09/20	PPLN01	24055237262207091100541	WRISTBANDEXPRESSCOM 262-745-5885 WI	\$23.75
09/20	09/20	PPLN01	24692167263100683383228	ULINE *SHIP SUPPLIES 800-295-5510 WI	\$50.74
09/20	09/21	PPLN01	24138297264400001710458	SERVISTAR FOREST LUMBER COUNTRY CLUB IL	\$200.00
09/21	09/21	PPLN01	24692167264100270512634	DBC*BLICK ART MATERIAL 800-447-1892 IL	\$41.30
09/21	09/22	PPLN01	24055237265206000000054	FREE PRESS NEWSPAPERS WILMINGTON IL	\$40.00
09/21	09/22	PPLN01	24445007265000987334396	USPS PO 1625380421 ELWOOD IL	\$6.59
09/22	09/24	PPLN01	24427337265720025941737	JEWEL #3720 LOCKPORT IL	\$158.00
09/26	09/27	PPLN01	24445007270000969112359	USPS PO 1625380421 ELWOOD IL	\$13.18
09/26	09/28	PPLN01	24247607270500576826223	FORTUNE3 877-693-3227 FL	\$159.95
09/28	10/01	PPLN01	24445007272100224024155	DOLLAR GENERAL #17085 ELWOOD IL	\$12.75
10/03	10/05	PPLN01	24110397277556796081291	AWARD EMBLEM MFG. C 6307390800 IL	\$196.75
10/04	10/05	PPLN01	24445007278000985373920	USPS.COM EVERY DOOR DTML 800-344-7779 DC	\$288.86

Cardholder Account Summary

FRED HAYES [REDACTED]	Payments & Other Credits \$0.00	Purchases & Other Charges \$647.34	Cash Advances \$0.00	Total Activity \$647.34
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Cardholder Account Detail

Trans Date	Post Date	Plan Name	Reference Number	Description	Amount
09/13	09/14	PPLN01	24493987256200419400055	PACKTRACK 954-914-3675 FL	\$100.00
09/14	09/15	PPLN01	24071057257987171713524	NORTH AMERICAN POLICE 866-2360753 MI	\$70.00
10/12	10/13	PPLN01	24247607285300526955484	WESTIN CHICAGO NORTHWEST ITASCA IL	\$477.34

Finance Charge Summary / Plan Level Information

Plan Name	Plan Description	FCM ¹	Average Daily Balance	Periodic Rate *	Corresponding APR	Finance Charges	Effective APR Fees **	Effective APR	Ending Balance
Purchases									
PPLN01 001	PURCHASE	G	\$0.00	0.81250%(M)	9.7500%(V)	\$0.00	\$0.00	0.0000%	\$5,801.82

* Periodic Rate (M)=Monthly (D)=Daily

** Includes cash advance and foreign currency fees

¹ FCM = Finance Charge Method

Days In Billing Cycle: 32

APR = Annual Percentage Rate

(V) = Variable Rate If you have a variable rate account the periodic rate and Annual Percentage Rate (APR) may vary.