



November 2014 Statement

Open Date: 10/16/2014 Closing Date: 11/14/2014

Account:



U.S. Bank Business Edge Cash Rewards Card
MT EVANS BOCES
TERRI L JONES (CPN 000370011)

Cardmember Service ☎ 1-866-485-4545
BUS 78 9

New Balance	\$609.85
Minimum Payment Due	\$60.00
Payment Due Date	12/10/2014
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$39.00 Late Fee and your APRs may be increased up to the Penalty APR of 28.99%.	

Cash Rewards	
Earned This Statement	\$4.75
Reward Dollars Available	\$129.27
For details, see your rewards summary.	

Activity Summary		
Previous Balance	+	\$103.49
Payments		\$0.00
Other Credits		\$0.00
Purchases	+	\$474.72
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged	+	\$29.00
Interest Charged	+	\$2.64
New Balance	=	\$609.85
Past Due		\$18.00
Minimum Payment Due		\$60.00
Credit Line		\$15,000.00
Available Credit		\$14,390.15
Days in Billing Period		30

Payment Options:



Mail payment coupon with a check



Pay online at usbank.com



Pay by phone 1-866-485-4545



Pay at your local U.S. Bank branch



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Cash Rewards Summary

Rewards Available Last Statement	\$124.52
Redemption Activity	\$0.00
Reward Dollars Earned	This Statement
Triple Rewards For Cellular Purchases	\$0.00
Triple Rewards For Gas Purchases	\$0.00
Triple Rewards For Office Supplies	\$0.00
Rewards for all other purchases	\$4.75

To Redeem:
 Login at usbank.com
 or call 1-866-485-4545

Redemption Options:
 U.S. Bank Rewards Card
 Statement Credit
 Direct Deposit to U.S. Bank
 Checking
 Savings
 Money Market

Total Earned	\$4.75
Total Reward Dollars Available	\$129.27

Important Messages

Paying Interest: You have a 24 to 30 day interest-free period for Purchases provided you have paid your previous balance in full by the Payment Due Date shown on your monthly Account statement. In order to avoid additional INTEREST CHARGES on Purchases, you must pay your new balance in full by the Payment Due Date shown on the front of your monthly Account statement.

There is no interest-free period for transactions that post to the Account as Advances or Balance Transfers except as provided in any Offer Materials. Those transactions are subject to interest from the date they post to the Account until the date they are paid in full.

***** IMPORTANT CARDMEMBER ALERT *****

We are concerned that we have not heard from you. Is everything OK? Your credit card PAYMENT HAS NOT BEEN RECEIVED and is late. We need to hear from you today because your account is currently past due. PLEASE CALL US at 1-866-790-5371 or GO ONLINE to WWW.USBANK.COM and login or enroll in Internet Banking to review your payment options.

Consolidate your debt into one monthly payment and save with a Balance Transfer. Check your mail for a great new offer or call Cardmember Service today for information on how a Balance Transfer can work for you. Call now and start saving.

Fast is great. Secure is even better. Introducing Visa Checkout which gives you both. Use Visa Checkout for a secure, simple, and fast way to buy online. Enroll your U.S. Bank Business Edge Card today at usbank.com/visacheckout.

Did you know...you're protected with zero fraud liability? That means if your U.S. Bank Business Edge credit card or its number is ever lost or stolen, you pay nothing for unauthorized charges if you notify U.S. Bank promptly. Certain conditions and limitations may apply.

Transactions

Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
11/06	11/05	0016	WPS 800-648-8857 CA	\$305.80	_____
11/10	11/06	1821	SAFeway STORE 00000109 EVERGREEN CO	\$9.22	_____
11/12	11/11	7379	SMILING MOOSE DELI EVERGREEN CO	\$38.02	_____
11/13	11/12	7182	MOUNTAIN TOOL AND FEED IDAHO SPRINGS CO	\$121.68	_____
TOTAL THIS PERIOD				\$474.72	



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Transactions

Fees

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
11/10	11/10		LATE FEE - PAYMENT DUE ON 11/10	\$29.00	
TOTAL FEES THIS PERIOD				\$29.00	

Interest Charged

Post Date	Transaction Description	Amount	Notation
11/14	INTEREST CHARGE ON PURCHASES	\$2.64	
TOTAL INTEREST THIS PERIOD		\$2.64	

2014 Totals Year-to-Date	
Total Fees Charged in 2014	\$68.00
Total Interest Charged in 2014	\$45.97

Company Approval

(This area for use by your company)

Signature/Approval: _____ Accounting Code: _____

Interest Charge Calculation

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

**APR for current and future transactions.

Balance Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
**BALANCE TRANSFER	\$0.00	\$0.00	YES	\$0.00	13.99%	
**PURCHASES	\$609.85	\$230.26	YES	\$2.64	13.99%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	20.99%	

Contact Us

Phone

Voice: 1-866-485-4545
TDD: 1-888-352-6455
Fax: 1-866-807-9053



Questions

Cardmember Service
P.O. Box 6353
 Fargo, ND 58125-6353



Mail payment coupon with a check

U.S. Bank
P.O. Box 790408
St. Louis, MO 63179-0408



Online

usbank.com