



P.O. Box 1234
 Anycity, MI 49505
 www.successcu.com
 616-285-5711

Business Credit Card Statement

Member Number 171123
 Statement Date 6/30/2021

A summary of all card accounts can be found after the last individual cardholder statement page.



*****AUTO**5-DIGIT 49546
 000001222 01 AV 0.423
 BUSINESS SUMMARYTEN
 6000 28TH ST SE
 GRAND RAPIDS MI 49546-6927



0005 01
 0002196

Cardholder Summary

Account #	171123-661	BUSINESS VISA 1	*****0632
Account Status Summary		Payment Information	
Previous Balance	\$0.00	Credit Limit	\$5,000.00
Payments, Credits, Benefits (-)	\$0.00	Available Credit	\$4,359.58
Purchases, Cash Adv, Bal Transfers (+)	\$640.42	Days in Billing Cycle	30
Interest Charges and Other Fees (+)	\$0.00	Payment Due Date	7/28/2021
Misc Adjustments	\$0.00	Amount Past Due Last Month	\$0.00
New Balance	\$640.42	This Month's Minimum Due	\$25.00
Late Fines Due	\$0.00	Minimum Payment	\$25.00
Payoff Amount	\$640.42	Late Fines Due	\$0.00
		Please Pay This Amount	\$25.00
		Number of Days Past Due	0
Fees and Interest Charges Summary			
Total Fees For This Period	.00	Interest Charged on Purchases	.00
Total Fees Charged in 2021	.00	Interest Charged on Cash Advances	.00
Total Interest Charged in 2021	.00	Interest Charged on Balance Transfers	.00
		Total Interest For This Period	.00

Transactions

POST	TRANS	TRANSACTION DESCRIPTION	LOCATION OF ACTIVITY	AMOUNT
Jun 12	Jun 11	GREAT AMERICAN DISPOSAL	906-7749006 , MI	544.00
Jun 14	Jun 12	THE HOME DEPOT 2726	TRAVERSE CITY, MI	96.42

Interest Charge Calculation

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

Type of Balance	Daily Rate	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charges	Transaction Fees	Total Balance Owed
BALANCE TRANSFER	.02369 %	8.650 %	\$0.00	\$0.00	\$0.00	\$0.00
CASH ADVANCE	.02369 %	8.650 %	\$0.00	\$0.00	\$0.00	\$0.00
PURCHASE	.02369 %	8.650 %	\$399.17	\$0.00	\$0.00	\$640.42

Cardholder Summary

Account # 171123-663 BUSINESS VISA 1 ***0657**

Account Status Summary

Previous Balance		\$199.73	Credit Limit	\$1,000.00
Payments, Credits, Benefits (-)		\$227.87	Available Credit	\$935.94
Purchases, Cash Adv, Bal Transfers (+)		\$92.20	Days in Billing Cycle	30
Interest Charges and Other Fees (+)		\$.00		
Misc Adjustments		\$.00	Payment Due Date	7/28/2021
New Balance		\$64.06		
Late Fines Due		\$.00		
Payoff Amount		\$64.06		

Payment Information

Amount Past Due Last Month	\$.00
This Month's Minimum Due	\$25.00
Minimum Payment	\$25.00
Late Fines Due	\$.00
Please Pay This Amount	\$25.00
Number of Days Past Due	0

Fees and Interest Charges Summary

Total Fees For This Period	.00	Interest Charged on Purchases	.00
Total Fees Charged in 2021	.00	Interest Charged on Cash Advances	.00
Total Interest Charged in 2021	.00	Interest Charged on Balance Transfers	.00
		Total Interest For This Period	.00

Transactions

POST	TRANS	TRANSACTION DESCRIPTION	LOCATION OF ACTIVITY	AMOUNT
Jun 01	Jun 01	PC CU TRANSFER	Transfer Acct: 171123-001	199.73 CR
Jun 02	Jun 01	KROGER #486	WARREN , MI	28.14
Jun 07	Jun 07	PC CU TRANSFER	Transfer Acct: 171123-001	28.14 CR
Jun 10	Jun 09	HOLIDAY STATIONS 0255	TRAVERSE CITY, MI	32.37
Jun 11	Jun 10	HOLIDAY STATIONS 0255	TRAVERSE CITY, MI	31.69

Interest Charge Calculation

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

Type of Balance	Daily Rate	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charges	Transaction Fees	Total Balance Owed
BALANCE TRANSFER	.02369 %	8.650 %	\$.00	\$.00	\$.00	\$.00
CASH ADVANCE	.02369 %	8.650 %	\$.00	\$.00	\$.00	\$.00
PURCHASE	.02369 %	8.650 %	\$48.48	\$.00	\$.00	\$64.06

Cardholder Summary

Account # 171123-664 BUSINESS VISA 1 ***0665**

Account Status Summary

Previous Balance		\$225.70	Credit Limit	\$500.00
Payments, Credits, Benefits (-)		\$556.84	Available Credit	\$500.00
Purchases, Cash Adv, Bal Transfers (+)		\$331.14	Days in Billing Cycle	30
Interest Charges and Other Fees (+)		\$.00		
Misc Adjustments		\$.00	Payment Due Date	7/28/2021
New Balance		\$.00		
Late Fines Due		\$.00		
Payoff Amount		\$.00		

Payment Information

Amount Past Due Last Month	\$.00
This Month's Minimum Due	\$.00
Minimum Payment	\$.00
Late Fines Due	\$.00
Please Pay This Amount	\$.00
Number of Days Past Due	0

Fees and Interest Charges Summary

Total Fees For This Period	.00	Interest Charged on Purchases	.00
Total Fees Charged in 2021	.00	Interest Charged on Cash Advances	.00
Total Interest Charged in 2021	1.38	Interest Charged on Balance Transfers	.00
		Total Interest For This Period	.00

Transactions

POST	TRANS	TRANSACTION DESCRIPTION	LOCATION OF ACTIVITY	AMOUNT
Jun 01	Jun 01	PC CU TRANSFER	Transfer Acct: 171123-001	225.70 CR
Jun 02	Jun 01	ACE HDWE	ACME , MI	7.41
Jun 03	Jun 02	HARBOR FREIGHT TOOLS 479	TRAVERSE CITY, MI	52.90
Jun 04	Jun 03	VILLAGE WASH	MESICK , MI	9.00
Jun 04	Jun 02	MARATHON PETRO6114	TRAVERSE CITY, MI	89.59
Jun 05	Jun 04	MARATHON PETRO6114	TRAVERSE CITY, MI	72.24
Jun 07	Jun 05	SPEEDWAY 08723 BRIDGEPORT	BRIDGEPORT , MI	100.00
Jun 07	Jun 07	PC CU TRANSFER	Transfer Acct: 171123-001	331.14 CR

**Interest Charge Calculation**

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

Type of Balance	Daily Rate	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charges	Transaction Fees	Total Balance Owed
BALANCE TRANSFER	.02369 %	8.650 %	\$.00	\$.00	\$.00	\$.00
CASH ADVANCE	.02369 %	8.650 %	\$.00	\$.00	\$.00	\$.00
PURCHASE	.02369 %	8.650 %	\$22.96	\$.00	\$.00	\$.00

Cardholder Summary

Account # 171123-667 BUSINESS VISA 1 *****1226

Account Status Summary

Previous Balance	\$145.39	Credit Limit	\$500.00
Payments, Credits, Benefits (-)	\$244.14	Available Credit	\$445.98
Purchases, Cash Adv, Bal Transfers (+)	\$152.77	Days in Billing Cycle	30
Interest Charges and Other Fees (+)	\$.00	Payment Due Date	7/28/2021
Misc Adjustments	\$.00		
New Balance	\$54.02		
Late Fines Due	\$.00		
Payoff Amount	\$54.02		

Payment Information

Amount Past Due Last Month	\$.00
This Month's Minimum Due	\$25.00
Minimum Payment	\$25.00
Late Fines Due	\$.00
Please Pay This Amount	\$25.00
Number of Days Past Due	0

Fees and Interest Charges Summary

Total Fees For This Period	.00	Interest Charged on Purchases	.00
Total Fees Charged in 2021	.00	Interest Charged on Cash Advances	.00
Total Interest Charged in 2021	.00	Interest Charged on Balance Transfers	.00
		Total Interest For This Period	.00

Transactions

POST	TRANS	TRANSACTION DESCRIPTION	LOCATION OF ACTIVITY	AMOUNT
Jun 05	Jun 04	KROGER FUEL 9486	WARREN , MI	98.79
Jun 07	Jun 07	PC CU TRANSFER	Transfer Acct: 171123-001	244.14 CR
Jun 14	Jun 11	SHELL OIL 10011895009	TRAVERSE CITY, MI	53.98

Interest Charge Calculation

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

Type of Balance	Daily Rate	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charges	Transaction Fees	Total Balance Owed
BALANCE TRANSFER	.02369 %	8.650 %	\$.00	\$.00	\$.00	\$.00
CASH ADVANCE	.02369 %	8.650 %	\$.00	\$.00	\$.00	\$.00
PURCHASE	.02369 %	8.650 %	\$37.21	\$.00	\$.00	\$54.02

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BUSINESS SUMMARYTEN
6000 28TH ST SE
GRAND RAPIDS MI 49546-6927

Business Credit Card Statement Summary

Member Number	171123	Statement Date	6/30/2021
Number of Active Cardholder Accounts	4	Total Minimum Due	\$75.00
Total Credit Card Limit	\$7,000.00	Total Late Fines Due	\$.00
Total Balances	(-) <u>\$758.50</u>	Total Amount To Be Paid	\$75.00
Total Available Credit (for active accounts only)	\$6,241.50		

Print change of address below.

New Address _____

City _____

State _____ Zip _____

Phone _____

Please detach and return this portion with your check or money order made payable to:

SUCCESS CREDIT UNION
PO BOX 1234
ANYCITY MI 49505-1234



IMPORTANT INFORMATION CONCERNING YOUR ACCOUNT

Finance Charges - Balance Computation

We figure the **Finance Charge** on your account by applying the periodic rate to the "average daily balance" of your account including current transactions. To avoid additional **Finance Charges** on your purchase balance and on new purchases next month, pay the Entire New Balance on this statement within 28 days after the Statement Closing Date on this Statement. Separate daily balances are kept for purchases and cash advances. We add the total of the daily balances for the statement period and divide by the number of days in the period. To get the daily balance for cash advances, we add new cash advances and subtract any payments or credits. To get the daily balance for purchases, we add new purchases and subtract any payments or credits. However, new purchases on this statement have not been added into the purchase balance if you paid the Entire New Balance on your last statement by the end of the grace period, or if you did not have a purchase balance on your last statement.

A **Finance Charge** will be imposed on Cash Advances from the date of the Cash Advance or from the first day of the billing cycle in which the Cash Advance is posted to your account, whichever is later and will otherwise be calculated in the same manner as explained above for Credit Purchases.

PAYMENTS

If your payments are less than the Previous Balance those payments apply first to unpaid **Finance Charges** and fees, then to principal balances. If your payments equal or exceed the Previous Balance, that balance is paid prior to any cash advance balance.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions About Your Bill....

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

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

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

Special Rule for Credit Card Purchases....

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

California residents "As required by law, 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 items of your credit obligations."

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Card Holder Disputes/Fraud Issues
PO Box 30945
Tampa, FL 33630-3495
Fax Number: 866-451-6263

CU Phone: 800-678-0987
Lost/Stolen(After Hours): 866-333-4740
Disputes: 800-600-5249