



ACCOUNTS PAYABLE

Account Number: XXXX XXXX XXXX 7856

ACCOUNT SUMMARY		PAYMENT INFORMATION	
Credit Limit	\$20,000.00	New Balance	\$72.00
Credit Available	\$19,928.00	Minimum Payment Due	\$72.00
Statement Closing Date	December 31, 2025	Payment Due Date	January 25, 2026
Days in Billing Cycle	31		
Previous Balance	\$72.00		
- Payments & Credits	\$72.00		
+ Purchases & Other Charges	\$72.00		
+ Cash Advances	\$0.00		
+ Finance Charges	\$0.00		
= New Balance	\$72.00		
Questions?	Call Cardmember Services 1-855-401-4743		
Or Write:	PO Box 332509		
	Murfreesboro, TN 37133-2509		
Or visit:	MyApexCard.com		

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS					
Tran Date	Post Date	Reference Number	Transaction Description	Amount	
			TOTAL XXXXXXXXXXXX 7856	\$72.00-	
12/25	12/25	F148200B700CHGDDA	AUTOMATIC PAYMENT - THANK YOU	72.00-	
		STEVE MARTIN	TOTAL XXXXXXXXXXXX 7864	\$72.00	
12/01	12/01	5550629AFGGJ1TD1N	PATRIOT SOFTWARE, LLC CANTON OH	72.00	

IMPORTANT ACCOUNT INFORMATION	
\$72.00 WILL BE DEDUCTED FROM YOUR ACCOUNT AND CREDITED AS YOUR AUTOMATIC PAYMENT ON 01/25/26.	

INTEREST CHARGE CALCULATION					
Your Annual Percentage Rate (APR) is the annual interest rate on your account					
Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Expiration Date	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	23.99% (v)	-	\$0.00	31	\$0.00
Cash Advances	21.00% (f)	-	\$0.00	31	\$0.00

(v) = variable (f) = fixed

Please detach bottom portion and submit with payment using enclosed envelope



ACCOUNTS PAYABLE
WALLACE COMMUNITY
PO BOX 398
WALLACE CA 95254- 0398
|||

Make Check
Payable to:

Cardmember Services
PO BOX 306005
Nashville TN 37230- 6005
|||

Payment Information	
Account Number:	XXXX XXXX XXXX 7856
Payment Due Date	January 25, 2026
New Balance	\$72.00
Minimum Payment Due	\$72.00
Past Due Amount	\$0.00
Amount Enclosed:	\$

How to Avoid Paying Interest on Purchases: Your due date is up to 25 days after the close of each billing cycle. If you pay the New Balance in full after each Billing Cycle by the due date shown on the Statement for that Billing Cycle, we will not make you pay Interest Charges on the Purchases made during the Billing Cycle shown on that Statement. This is called a grace period. If you do not take advantage of the grace period, we will charge Interest Charges starting on the day you made the Purchase. If you do not pay the full New Balance after any Billing Cycle by the due date shown on the Statement for that Billing Cycle, you will lose your grace period until you pay your full New Balance on time for two months in a row. You must pay Interest Charges on Cash Advances and on Balance Transfers from the date you obtain them, because there is no grace period for Cash Advances or Balance Transfers. You must pay Interest Charges on Promotional Offers from the date we disclose when we make the Promotional Offer. We may describe these Promotional Offers in your Account Opening Disclosures and other written materials we provide when opening your Account. After opening your Account, we will describe these Promotional Offers in your Statement or other promotional materials we may provide from time to time. You must pay Interest Charges on each unpaid amount until it is paid in full. Interest Charges are added to the proper Balance Category of your Account.

Balance Subject to Interest Rate (Average Daily Balance Including Current Transactions): We calculate the Interest Charges on your Account by applying a Daily Periodic Rate to the Average Daily Balance of each Balance Category in your Account. To get the Average Daily Balance, we start with the beginning amount of that Balance Category for each day, including any billed and unpaid Account transactions, Interest Charges and Fees. We add any new Account transactions, Fees, and debits for that day, and subtract any payments and credits. This gives us the "Daily Balance" for each Balance Category. We calculate the "Average Daily Balance" for each Balance Category by adding all the Daily Balances for each day in the Billing Cycle, and then dividing by the total number of days in the Billing Cycle. This gives us the Average Daily Balance for each Balance Category (including current transactions).

Making Payments: Payments must be made in U.S. dollars. Only checks or money orders should be sent by mail. Do not send cash payments to us through the mail. Mailed payments must be accompanied by payment stub provided with this statement or otherwise provide number of the credit card account where payment is to be applied. Mailed payments must be received by 5:00 p.m. on payment due date at the payment address shown on this statement. **Any checks or money orders with correspondence, special instructions or restrictive words, such as "paid in full," must be mailed to us at Apex Cardmember Services, 1 2 2 5 Garrison Dr. Suite 100, Murfreesboro, TN 37129, Attention: Cardmember Services, not the payment address shown on the statement.** When you provide a check or other negotiable instrument as payment, you authorize us either to use information from your item to make a one-time electronic fund transfer from your deposit account or to process the payment as a check transaction. If we process your payment as a check transaction, you understand and agree that we may convert your item into an electronic image that can be collected from your depository institution as a substitute check.

Your Billing Rights

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

If you think there is an error on your statement, write to us at Apex Cardmember Services, Attn: Cardmember Services, P O Box 332509, Murfreesboro, TN 37133. In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of Problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:
 - We cannot try to collect the amount in question, or report you as delinquent on that amount.
 - The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
 - While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
 - We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at Apex Cardmember Services, Attention: Cardmember Services, P O Box 332509, Murfreesboro, TN 37133. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Lost or Stolen Card; Unauthorized Use: If you notice the loss or theft of your credit card, or possible unauthorized use of your credit card, you should notify us immediately at 1-855-401-4743 or write to us at Cardmember Services, P O Box 332509, Murfreesboro, TN 37133. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

Notice of Negative Information Furnishing: 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.