

**SUMMARY OF ACCOUNT ACTIVITY**

Previous Balance	\$1,836.91
- Payments	\$1,500.00
- Other Credits	\$0.00
+ Purchases	\$1,611.62
+ Other Debits	\$0.00
+ Cash Advances	\$0.00
Past Due Amount	\$0.00
<b>Fees Charged</b>	<b>\$0.00</b>
<b>Interest Charged</b>	<b>\$3.22</b>

**New Balance \$1,951.75**

Account Number Ending In	0911
Credit Limit	\$20,000.00
Available Credit	\$17,940.00
Cash Advance Credit Limit	\$6,000.00
Available Credit for Cash Advance	\$6,000.00
Statement Closing Date	04/17/2023
Days this Billing Cycle	31

**PAYMENT INFORMATION**

New Balance	\$1,951.75
<b>Minimum Payment Due (MPD)</b>	<b>\$39.03</b>
<b>Payment Due Date</b>	<b>5/12/2023</b>

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$25 late fee.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more interest and it will take longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	9 years	\$3,054.00
\$64.00	3 years	\$2,317.00 ( Savings = \$737.00 )

If you would like information about credit counseling services, call (866) 791-4360.

**TO CONTACT US**

Please login to Online Banking  
at [firsttechfed.com](http://firsttechfed.com) or  
call 855.855.8805

Send notice of billing errors to:  
First Tech Federal Credit Union  
PO Box 2100, Beaverton, OR 97075-2100

New Balance	Payment Due Date	Amount Past Due	Minimum Payment Due
\$1,951.75	5/12/2023	\$0.00	\$39.03

See Reverse Side for Important Information and Billing Rights Summary

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First Tech Federal Credit Union  
PO Box 2100  
Beaverton, OR 97075-2100



**Account Number 5132 5500 0317 0911**

New Balance \$1,951.75  
**Payment Due Date 5/12/2023**  
**Minimum Payment Due \$39.03**

Please login to Online Banking at [firsttechfed.com](http://firsttechfed.com) and securely  
update your address or call 855.855.8805 to change address.

First Tech Federal Credit Union  
PO Box 2780  
Portland OR 97208-2780

+ 0747061 000007479 0EP201 00932311  
JOHN M TELFORD  
9210 SW WILSHIRE ST  
PORTLAND OR 97225-4062



513255000317091100000039030000195175

**How To Compute The Purchase Balance Upon Which We Assess Interest Charges.**

To avoid incurring additional interest charges on the balance of Purchases reflected on each periodic statement and on any new Purchases appearing on my next statement, I must pay the New Balance shown on each periodic statement on or before the Payment Due Date. The interest charges for a billing cycle are computed by applying the Monthly Periodic Rate to the *average daily balance* of purchases, which is determined by dividing the sum of the daily balances for the billing cycle by the number of days in the cycle. Each daily balance is determined by subtracting from the Previous Balance (the outstanding balance on my account at the beginning of the cycle) any payments as received and credits as posted to my Account, and excluding any unpaid interest charges. We do not add in new purchases.

**How To Compute The Advances Balance Upon Which Periodic Interest Charges Are Assessed.**

The interest charges on Cash Advances and Balance Transfers begin to accrue on the transaction date or the first day of the billing cycle in which it is posted to my Account, whichever is later. There is no "free ride" period (grace period). The interest charges for a billing cycle are computed by applying the Monthly Periodic Rate to the average daily balance during the billing cycle, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance is determined by adding to the Previous Balance (the outstanding balance on my Account at the beginning of the billing cycle) any new Cash Advances or Balance Transfers made on the Account, and subtracting any payments as received or credits as posted to my Account, but excluding any unpaid interest charges.

**Payment Crediting and Credit Balance.** We credit mailed payments as of the date received, if the payment is: 1. Received by 5pm local time at the address shown on the remittance portion of your monthly statement. 2. Paid with a check drawn on US dollars on a US financial institution or a US dollar money order. 3. Sent in the return envelope with only the remittance portion of your statement accompanying it. Payments received by mail after 5pm local time at the remittance address on any day including the Payment Due Date, but that otherwise meets the above requirements, will be credited as of the next business day. Payments made online or by phone will be credited as of the date of receipt if made by 5pm local time. Credit for any other payments may be delayed up to five days. Cash payments made with our tellers will only be accepted with valid identification.

**Payment Allocation.** Generally, your Minimum Payment will be applied first to interest, fees, and then balances with the highest ANNUAL PERCENTAGE RATE before balances with lower ANNUAL PERCENTAGE RATES. Payments made in excess of the Minimum Payment will be applied to balances with the highest ANNUAL PERCENTAGE RATE first, then in order of next highest to lowest. If your revolving balances have the same ANNUAL PERCENTAGE RATE, the Cash Advance balance will be paid first. If two promotional or protected balances have the same ANNUAL PERCENTAGE RATE, the oldest balance will be paid first. Your payments will be applied to balances as they appear on your monthly statement before being applied to new transactions. New transactions will be paid last once all other balances are paid in full and will be paid from highest to lowest ANNUAL PERCENTAGE RATE. In the case that the ANNUAL PERCENTAGE RATES are the same, the cash advance balance will be paid first. An example of a new transaction is a recent purchase or cash advance you made that has not yet been included in the New Balance as shown on your 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 to the address indicated on this statement after the phrase **"Please direct billing and other inquiries to"** within 30 days (or a billing cycle if it's shorter) of the annual fee being reflected on this billing 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.

**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.

**BILLING RIGHTS SUMMARY**

**What To Do If You Find A Mistake On Your Statement.** If you think there is an error on your statement, write to us at: First Tech Federal Credit Union, P.O. Box 2100, Beaverton, OR 97075-2100. In your letter please provide 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 wrong.  
**You must contact us:**
    - Within 60 days after the error appeared on your statement
    - At least 3 business days before an automated payment is scheduled if you want to stop payment on the amount you think is wrong.
- 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 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:

- 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.
- 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.
- 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 the address below. 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.

**Negative Credit Reports.** 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.

**PLEASE DIRECT BILLING AND OTHER INQUIRIES TO:**

First Technology Federal Credit Union  
PO Box 2100, Beaverton, OR 97075-2100

## TRANSACTIONS

Tran Date	Post Date	Description	Reference Number	Amount
Account 6504 JOHN M TELFORD				
03/17	03/19	NW NATURAL 8004224012 5032264211 OR	55429502QLY0M5WL2	101.28
03/17	03/19	BETHANYS TABLE PORTLAND OR	75369432QGRB7FNGH	7.00
03/17	03/19	ADOBE PRODUCTS 4085366000 CA	52704872QLQD1Q9BW	9.99
03/18	03/19	AMZN MKTP US*HC6RT19I0 AMZN.COM/BILL WA	55432862D5VMQS01B	29.46
03/18	03/19	AMZN MKTP US*HC6FP3YG0 AMZN.COM/BILL WA	55432862D5VX5HZ70	19.99
03/18	03/19	NETFLIX.COM NETFLIX.COM CA	75418232D4Y2JB8W7	19.99
03/19	03/20	PANERA BREAD #202153 O 503-643-5920 OR	55432862E5W2W5VH1	28.78
03/19	03/20	ATT* BILL PAYMENT 8003310500 TX	55500362FPLMB51WY	137.31
03/23	03/24	AMAZON.COM*H77RA2PE1 AMZN.COM/BILL WA	55432862J5X683ESD	6.99
03/23	03/24	IGG SOFT. BANKTIVITY KEIZER OR	82305092K0002N0KM	49.99
03/25	03/26	AMAZON.COM*H73XM1T82 A AMZN.COM/BILL WA	55310202L2DZXQXAE	21.54
03/25	03/26	GITHUB SAN FRANCISCO CA	82305092L000QTJPR	4.00
03/26	03/26	APPLE.COM/BILL 866-712-7753 CA	55432862M5XVQYLB1	9.99
03/25	03/27	JOY WOK RESTAURANT PORTLAND OR	85347052MWGN92RT7	33.45
03/27	03/28	PLANETTSHIRT UK LN	85383902P00019YM2	13.51
		2303 10.99 826 1.229299363		
03/29	03/30	AMAZON.COM*HY3LM01M1 A AMZN.COM/BILL WA	55310202R2DL45LQJ	16.95
03/30	03/31	PETCO 251 63502512 BEAVERTON OR	05410192TM7VNHY9K	31.99
03/30	03/31	TRADER JOE S #141 BEAVERTON OR	02305372S00QRZXF3	52.42
04/03	04/05	PPS-PHARMACY #0249 800-552-6694 OR	05436842Y2X60WJ2M	10.00
04/04	04/05	STATE FARM INSURANCE 8009566310 IL	52704872YLLQKZ0W4G	34.72
04/05	04/06	AMZN MKTP US*HS4LX56Q0 AMZN.COM/BILL WA	55432862Z60L96H83	26.50
04/05	04/06	CLOUDFLARE SAN FRANCISCO CA	82117552Z0000D4A7	9.15
04/06	04/06	PAYMENT - THANK YOU BEAVERTON OR	851325531EHM715Y1	-1,500.00
04/08	04/09	COMCAST CABLE COMM 800-COMCAST OR	55432863261ASBFP1	75.00
04/08	04/09	AMZN MKTP US*HS77E1SS1 AMZN.COM/BILL WA	55432863261A63RMS	17.95
04/10	04/11	ADOBE PHOTOGRAPHY PLAN 4085366000 CA	527048734LQE8XASY	9.99
04/11	04/12	FRED-MEYER #0035 BEAVERTON OR	0543684358PGY15A0	9.07
04/12	04/13	PORTLAND GENERAL ELECT 8005428818 OR	554295036LY3RJ03H	173.26
04/12	04/13	POCKET SAN FRANCISCO CA	82305093700022KZ0	4.99
04/13	04/14	CLOUDFLARE SAN FRANCISCO CA	82117553800002EVQ	9.15
04/16	04/17	AMZN MKTP US*HV68J1EH0 AMZN.COM/BILL WA	55432863A5SAY9J44	26.35
04/17	04/17	APPLE.COM/BILL 866-712-7753 CA	55432863B5SDVHL5F	16.99
04/17	04/17	APPLE.COM/BILL 866-712-7753 CA	55432863B5SEKALRL	7.99
04/17	04/17	AMZN MKTP US*HV5ZD31E0 AMZN.COM/BILL WA	55432863B5SQSJ4L	51.99

An amount preceded by a minus sign (-) is a credit or credit balance unless otherwise indicated.

Transactions continued on the next page

## TRANSACTIONS (continued)

Tran Date	Post Date	Description	Reference Number	Amount
Account 6496 MARY E TELFORD				
03/17	03/19	SQ *CORNELL FARM CAFE PORTLAND OR	55432862Q5VKZGMEW	16.80
03/18	03/19	KINDLE SVCS*HC1SP0W80 888-802-3080 WA	55432862D5VXGDAZM	3.99
03/18	03/19	TST* RADIO ROOM PORTLAND OR	55432862E5W1MFH57	16.80
03/22	03/23	FRED-MEYER #0035 BEAVERTON OR	05436842H8PGR3MEH	20.60
03/22	03/23	FRED MEYER FUEL 9035 BEAVERTON OR	05436842H8PGR3ML5	25.77
03/23	03/24	CSC SERVICEWORK BEAVERTON OR	55500362KBLW0FTJE	2.00
03/23	03/26	SCHWIETERTS CONES AND ASTORIA OR	85101592K01EW0D9L	26.42
03/23	03/26	PIG 'N PANCAKE-ASTORIA ASTORIA OR	55547502K61GJPX99	64.15
03/28	03/30	PPS-PHARMACY #0249 800-552-6694 OR	05436842R2X5VL5AW	10.00
03/29	03/30	SQ *PORTLAND GRAND CEN PORTLAND OR	55432862R5YTXAQ4R	10.95
03/29	03/30	FRED MEYER FUEL 9035 BEAVERTON OR	05436842R8PGY4RZQ	45.63
03/31	03/31	MED*EYE HEALTH NORTHWE 503-344-5115 OR	55432862S5Z4698HM	44.47
04/01	04/02	TST* LIL COOPERSTOWN - WEST LINN OR	55432862W5ZMSDDZG	9.60
04/01	04/02	FRED-MEYER #0035 BEAVERTON OR	05436842V8PH0DEL4	4.99
04/03	04/03	AMZN MKTP US*HY2SH4W11 AMZN.COM/BILL WA	55432862X5ZYQB77F	13.99
04/03	04/04	AMZN MKTP US*HS3PL51U0 AMZN.COM/BILL WA	55432862X603Y300A	9.99
04/03	04/04	TRADER JOE S #141 BEAVERTON OR	02305372Y00QWJ3TE	70.44
04/05	04/06	TARGET 00034132 PORTLAND OR	05410192Z2LRFY3JB	23.17
04/06	04/07	AMZN MKTP US*HS5UZ73U2 AMZN.COM/BILL WA	55432863060S9WGKD	16.99
04/07	04/10	SIAM LOTUS ASIAN KITCH BEAVERTON OR	851792433WGNBT2WT	34.12
04/10	04/10	APPLE.COM/BILL 866-712-7753 CA	55432863461W8N8FG	3.99
04/16	04/17	SQ *INSOMNIA COFFEE CO HILLSBORO OR	55432863A5SALTPDT	7.50
04/16	04/17	FRED-MEYER #0482 BEAVERTON OR	05436843A8PHJFGE9	11.98
04/16	04/17	FRED M FUEL #9482 Q7 BEAVERTON OR	05436843A8PHJFGGH	39.55

### FEES

TOTAL FEES FOR THIS PERIOD 0.00

### INTEREST CHARGED

04/17 04/17 Interest Charge on Purchases 3.22

04/17 04/17 Interest Charge on Cash Advances 0.00

TOTAL INTEREST FOR THIS PERIOD 3.22

An amount preceded by a minus sign (-) is a credit or credit balance unless otherwise indicated.

### 2023 TOTALS YEAR-TO-DATE

Total Fees charged in 2023	\$0.00
Total Interest charged in 2023	\$3.22

### INTEREST CHARGE CALCULATION

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

Type of Balance	Annual Percentage Rate (APR)	APR Expiration Date	Balance Subject to Interest Rate	INTEREST CHARGED
Purchases	11.490% (v)		\$336.91	\$3.22
Cash Advances	12.490% (v)		\$0.00	\$0.00
(v) = Variable Rate				



