

**SUMMARY OF ACCOUNT ACTIVITY**

Previous Balance	\$1,610.77
- Payments	\$1,610.77
- Other Credits	\$0.00
+ Purchases	\$2,090.35
+ 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>\$0.00</b>

**New Balance \$2,090.35**

Account Number Ending In	0911
Credit Limit	\$20,000.00
Available Credit	\$17,882.00
Cash Advance Credit Limit	\$6,000.00
Available Credit for Cash Advance	\$6,000.00
Statement Closing Date	02/15/2023
Days this Billing Cycle	28

**PAYMENT INFORMATION**

New Balance \$2,090.35

**Minimum Payment Due (MPD) \$41.80**

**Payment Due Date 3/12/2023**

**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	10 years	\$3,272.00
\$69.00	3 years	\$2,472.00 ( Savings = \$800.00 )

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
\$2,090.35	3/12/2023	\$0.00	\$41.80

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 \$2,090.35  
**Payment Due Date 3/12/2023**  
**Minimum Payment Due \$41.80**

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

+ 0727326 000007547 0EP201 00932311  
JOHN M TELFORD  
9210 SW WILSHIRE ST  
PORTLAND OR 97225-4062



513255000317091100000041800000209035

**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				
01/18	01/19	NETFLIX.COM NETFLIX.COM CA	75418230J4S063GVB	19.99
01/19	01/20	AMAZON.COM*B92P82FJ3 AMZN.COM/BILL WA	55432860K5SP7ZX6A	34.99
01/19	01/20	ATT* BILL PAYMENT 8003310500 TX	55500360LPLKE4L1L	137.29
01/19	01/22	COLUMBIA NW HEATING SCAPPOOSE OR	75454910LS66JTNZG	349.00
01/20	01/22	AMAZON.COM*265FY4L03 A AMZN.COM/BILL WA	55310200M2DZ3NPLN	14.98
01/23	01/25	PPS-PHARMACY #0249 800-552-6694 OR	05436840R2X5KQW03	10.00
01/25	01/26	PAYPRO NEKTONY 8883174868 NY	55429500TLRA9VHG3	9.95
01/25	01/26	GITHUB SAN FRANCISCO CA	82305090T000DSAM1	4.00
01/26	01/26	APPLE.COM/BILL 866-712-7753 CA	55432860S5WAYNQPE	9.99
01/27	01/27	AMAZON.COM*FE4N48CV3 AMZN.COM/BILL WA	55432860V5WLTWV35	17.95
01/30	01/30	PAYMENT - THANK YOU BEAVERTON OR	85132550YEHM6QPLT	-1,610.77
01/29	01/31	KHAO SAN - BETHANY PORTLAND OR	85454910YS66GZXH8	28.00
02/01	02/02	CONSUMERREPORTS.ORG 800-333-0663 NY	5543286105V4VWKPL	39.00
02/01	02/02	AMZN MKTP US*HV79D8ND3 AMZN.COM/BILL WA	5543286105V87K592	7.99
02/02	02/03	AMZN MKTP US*WN8GX6X33 AMZN.COM/BILL WA	5543286115VHYPX2T	9.95
02/02	02/03	AMAZON.COM*FW04E2343 A AMZN.COM/BILL WA	5531020112DZMXANM	5.99
02/03	02/05	AMZN MKTP US*LD8W11YQ3 AMZN.COM/BILL WA	55432861335AFTJLG	23.99
02/03	02/05	AMZN MKTP US*7Q92T3RW3 AMZN.COM/BILL WA	5531020122DZW0KMR	19.95
02/05	02/05	AMZN MKTP US*PA9032W43 AMZN.COM/BILL WA	55432861435LLJ02N	31.41
02/05	02/05	APPLE.COM/BILL 866-712-7753 CA	55432861435MQS5KA	17.98
02/06	02/06	ETSY.COM - NERDYCATHOM BROOKLYN NY	15270211500NV17R7	72.61
02/07	02/07	AMZN MKTP US*4675X8P23 AMZN.COM/BILL WA	554328616363SYB6K	33.30
02/08	02/08	COMCAST CABLE COMM 800-COMCAST OR	55432861736QVWT38	75.00
02/08	02/09	KAISER MEMBERSHIP SERV PORTLAND OR	553102018HXRMOV2K	450.00
02/09	02/10	TRADER JOE'S #141 QPS BEAVERTON OR	5548077195HW8EMQY	30.62
02/10	02/12	ADOBE PHOTOGRAPHY PLAN 4085366000 CA	527048719LQNXFL8	9.99
02/12	02/13	POCKET SAN FRANCISCO CA	82305091Q0000WM9D	4.99
02/13	02/14	PORTLAND GENERAL ELECT 8005428818 OR	55429501QLW152T9H	188.08
02/14	02/15	AMZN MKTP US*HE4QZ8LP2 AMZN.COM/BILL WA	55432861D5WF1M8KW	12.93
02/14	02/15	HALLMARKVIDEOGREETINGS KANSAS CITY MO	82711161E0002DL9W	4.99
Account 6496 MARY E TELFORD				
01/21	01/22	SQ *CLOUD CITY ICE CRE PORTLAND OR	55432860M5V8FQ91K	14.60
01/21	01/22	FRED MEYER FUEL 9035 BEAVERTON OR	05436840M8PGTP1SX	43.36
01/21	01/22	BB DINNER PORTLAND 231 PORTLAND OR	05436840NHETMW830	65.35
01/24	01/25	RED ROBIN NO 542 VANCOUVER WA	05436840R8PGTXVBH	21.71

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 (continued)				
01/26	01/27	PETCO 251 63502512 BEAVERTON OR	05410190SM7VNHZWP	33.99
01/26	01/27	TARGET 00003442 BEAVERTON OR	05410190S2LR7ADGM	14.41
01/26	01/27	SQ *PORTLAND GRAND CEN PORTLAND OR	55432860S5WFXE52X	20.70
01/26	01/27	AMAZON.COM*4H1EJ1SE3 AMZN.COM/BILL WA	55432860S5WF1H2QH	10.74
01/26	01/27	SQ *BRICKHAUS COFFEE BEAVERTON OR	55432860S5WF2EQR7	4.50
01/26	01/27	AMAZON.COM*J30FO9PG3 AMZN.COM/BILL WA	55432860S5WGEE64T	10.49
01/28	01/29	AMAZON.COM*711O49WC3 AMZN.COM/BILL WA	55432860W5WSZD509	13.88
01/28	01/29	FRED-MEYER #0035 BEAVERTON OR	05436840W8PGS0TVT	18.97
01/28	01/29	TRADER JOE'S #141 QPS BEAVERTON OR	55480770X5HW80S0X	36.38
02/05	02/07	COPPER RIVER RESTAURAN HILLSBORO OR	55506291561AL0QQ0	40.50
02/06	02/07	AMZN MKTP US*Y12N81RO3 AMZN.COM/BILL WA	55432861536213PFR	29.99
02/09	02/10	AMAZON.COM*2A50M6E93 AMZN.COM/BILL WA	5543286182XE4KRV4	31.88
02/10	02/10	APPLE.COM/BILL 866-712-7753 CA	5543286192XL1NXB4	3.99

### FEES

TOTAL FEES FOR THIS PERIOD 0.00

### INTEREST CHARGED

02/15	02/15	Interest Charge on Purchases	0.00
02/15	02/15	Interest Charge on Cash Advances	0.00

TOTAL INTEREST FOR THIS PERIOD 0.00

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	\$0.00

TOTAL \*FINANCE CHARGE\* PAID IN 2022 \$220.33

### 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	11.240% (v)		\$0.00	\$0.00
Cash Advances	12.240% (v)		\$0.00	\$0.00
(v) = Variable Rate				