



ACCOUNT NUMBER: 8996

SUMMARY OF ACCOUNT ACTIVITY	
Previous Balance	\$171.08
-Payments	\$171.08
-Other Credits	\$44.98
Total Credits	\$216.06
+Purchases	\$414.25
+Other Debits	\$0.00
+Cash Advances	\$0.00
+Fees Charged	\$0.00
+Interest Charged	\$0.00
Total Debits	\$414.25
New Balance	\$369.27
Account Number Ending In	8996
Credit Limit	\$1,000.00
Available Credit	\$630.73
Purchases & Fees	
Annual Interest Rate -	13.99%
Daily Interest Rate -	0.03%
Cash Advances	
Annual Interest Rate -	13.99%
Daily Interest Rate -	0.03%

PAYMENT INFORMATION	
New Balance	\$369.27
Minimum Payment Due	\$40.00
Payment Due Date	03/02/2026
Statement Period	13/12/2025 - 13/01/2026
Days this billing Cycle	32
Time to pay outstanding balance in full: If you make only the Minimum Payment each month, we estimate that it will take you 10 months to pay the outstanding balance of your account in full. Our estimation is based on the amount of your New Balance shown on the present statement and the terms and conditions of your Cardholder Agreement.	
CONTACT US	
Cardholder Service / Lost or Stolen: Canada and U.S.: 1.855.341.4643	
Send notice of billing errors to: BULKLEY VALLEY CREDIT UNION C/O Collabria #450, 110-9th Ave SW Calgary, AB T2P 0T1	
Email: info@collabriafinancial.com	
Website: collabriacreditcards.ca	

New Balance	Payment Due Date	Amount Past Due	Minimum Payment Due
\$369.27	03/02/2026	\$0.00	\$40.00

See reverse side for important information.

Please detach this portion and return with your payment to ensure proper credit. Retain upper portion for your records.

BULKLEY VALLEY CREDIT UNION
C/O Collabria
#450, 110-9th Ave SW
Calgary, AB T2P 0T1



ACCOUNT NUMBER: 8996
New Balance \$369.27
Payment Due Date **03/02/2026**
Minimum Payment Due **\$40.00**

ALEXANDER M CHAPLIN
3530 BABINE LAKE ROAD
PO BOX 123
TELKWA BC V0J 2X0

513610016108899600000040000000036927:

INFORMATION ABOUT YOUR ACCOUNT

Statement Period: Your statement covers activity on your account from the day after your previous statement was prepared to the last day of this statement period (Your Statement Period). If the date falls on a date for which we do not process statements (e.g., certain holidays) we will prepare it on our next statement processing date. Your Payment Due Date will be adjusted accordingly.

Errors in Your Statement: Please review the statement carefully. If you believe there is an error or omission on any account statement, you must contact Cardholder Services at 1.855.341.4643 (or the number on the back of your card) or info@collabriacreditcards.com, within 20 days from the Statement Date. If you do not notify us within the 30-day period, we will treat the account statement as complete and accurate.

Report Lost or Stolen Cards: If your card is lost or stolen, please call Cardholder Service immediately at 1.855.341.4643 (Canada and U.S.) or 1.647.252.9651 (International Collect).

Address Change: If you would like to change the address on your account, please contact Cardholder Service at 1.855.341.4643 (or the number on the back of your card) or write to us at Collabria Financial Services Inc., Suite 450, 110-9th Ave SW, Calgary, AB T2P 0T1.

Making Payments to a Canadian Dollar Account: You may pay the New Balance in full or in part at any time. However, you must pay at least the Minimum Payment by the Payment Due Date as it appears on the front of the statement each month. You may make your payment at most financial institutions in Canada either through a teller, by online banking, telephone banking, or ATM banking, or via autopay at your financial institution. You may also pay by calling Cardholder Service at 1.855.341.4643 (or the number on the back of your card), accessing your online account information at collabriacreditcards.ca/MyAccount, or mailing a cheque to Collabria, CP 6300 SUCC Centre Ville, Montreal, QC H3C 3L2. To ensure your payment is processed as quickly as possible, include the return portion of your statement. Please write your account number on the front of your cheque. Please remember to allow sufficient time for payments to reach us by the Payment Due Date. Payments sent to us by mail or made through another financial institution may take several days to reach us and are not credited to your account until we have processed them.

Making Payments to a US Dollar Account: You may pay the New Balance in full or in part at any time. However, you must pay at least the Minimum Payment by the Payment Due Date as it appears on the front of the statement each month. You may make your payment by calling Cardholder Service at 1.855.341.4643 (or the number on the back of your card) or accessing your online account information at collabriacreditcards.ca/MyAccount.

Applying Your Payments: We will apply your any payments you make in this order, to any of the following billed amounts that have appeared on your statement: (1) unpaid interests on Cash Advances, (2) Unpaid interests on Purchases,

(3) Unpaid Cash Advances made before the period covered by the Account statement, (4) Annual fees, (5) All other fees, (6) Foreign currency fees, (7) Unpaid Purchases recorded before the period covered by the Account statement, (8) Cash Advances during the period covered by the Account statement; and (9) Purchases recorded during the Account statement period. In any of the above categories, the amount with the lowest interest rate(s) are paid first before those with higher interest rate(s).

Missed Payments: Missing payments (which means not making at least the Minimum Payment by the next Statement Date) will affect your Annual Interest Rates as follows:

After we have provided you with a minimum of 30 days written notice (except as otherwise required by applicable law), all your Annual Interest Rates may increase if you default under any Card Agreement that you have with us because your payment to us is 90 days, or more days, past due. In this circumstance, we may automatically increase your Annual Interest Rates (including any promotional Annual Interest Rate) on all balances to the Delinquency Annual Interest Rate. Factors considered in determining your Delinquency Annual Interest Rate may include how long your account has been open, the timing or seriousness of a default under any Card Agreement that you have with us, or other indications of account performance. The Delinquency Annual Interest Rate takes effect as of the first day of the billing period in which you are 90 days delinquent. We may lower the Annual Interest Rate for new purchases and/or cash advances if you meet the terms of all Card Agreements that you have with us for twelve consecutive billing periods.

How We Charge Interest: You will avoid paying interest charges on Purchases listed on the front of this statement provided you pay in full the total balance indicated, at the latest, by the Payment Due Date as it appears on the front of the statement. Otherwise, interest charges will be calculated based on the average daily balance from the date on which the transaction was made, until they are paid in full, at the prevailing annual interest rate indicated on the statement of account. Interest charges on cash advances or balance transfers are calculated on the average daily balance from the date on which the transaction was made until receipt of full payment, at the prevailing annual interest rate indicated on the statement of account.

Foreign Currency Conversion: Transactions in a foreign currency (any currency other than your Card currency, as specified on the statement of account) are converted to the currency of your Card no later than the date we post the transaction to your credit card account at our exchange rate which is the benchmark rate that Collabria must pay on the date of conversion, plus an additional percentage described in the Card Carrier. We make the conversion on the date the transaction or refund is posted to your account.

O1AT1138 - 05/15/25

NEWS FROM BULKLEY VALLEY CREDIT UNION

Carrying a balance on another credit card? Simplify your payments with a balance transfer.
Learn more at collabriacreditcards.ca/bt.

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

TRANSACTIONS				
Tran Date	Post Date	Description	Reference Number	Amount
Account 8996				
01/01	01/01	PAYMENT - THANK YOU CALGARY XA	8513610QMEHMX1MZJ	-\$171.08
04/01	04/01	SANDMAN H SANDMAN VANC RICHMOND BC	5518136QM0JKXPQAB	\$158.70
05/01	05/01	THRIFTY FOODS #9465 VICTORIA BC	7525911QNST5SV88J	\$255.55
05/01	06/01	SANDMAN H SANDMAN VANC RICHMOND CREDIT	5518136QM0JKXPQEZ	-\$44.98
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST				
13/01	13/01	Interest Charge on Purchases		\$0.00
13/01	13/01	Interest Charge on Cash Advances		\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$0.00
2026 TOTALS YEAR-TO-DATE				
Total Fees Charged in 2026				\$0.00
Total Interest Charged in 2026				\$0.00

TOTAL *FINANCE CHARGE* PAID IN 2025 \$0.00

INTEREST CHARGED

The total dollar amount of interest charged on purchases and fees and cash advances is indicated below. Any purchases made during a specified time period under promotional rates are broken out in the section below.

Type of Balance	Annual Interest Rate	Interest Rate Expiration Date	INTEREST CHARGED
Purchases	13.99%		\$0.00
Cash Advances	13.99%		\$0.00