



ACCOUNT NUMBER: 4060510012017684

SUMMARY OF ACCOUNT ACTIVITY	
Previous Balance	\$273.53
-Payments	\$273.53
-Other Credits	\$0.00
<b>Total Credits</b>	<b>\$273.53</b>
+Purchases	\$85.46
+Other Debits	\$0.00
+Cash Advances	\$0.00
+Fees Charged	\$0.00
+Interest Charged	\$0.00
<b>Total Debits</b>	<b>\$85.46</b>
<b>New Balance</b>	<b>\$85.46</b>
Account Number Ending In	7684
Credit Limit	\$1,500.00
Available Credit	\$1,414.54
Annual Interest Rate - Purchases & Fees	19.90%
Annual Interest Rate - Cash Advances	19.90%
Statement Period	26/04/2019 - 27/05/2019
Days this Billing Cycle	31

PAYMENT INFORMATION	
New Balance	\$85.46
<b>Minimum Payment Due</b>	<b>\$40.00</b>
<b>Payment Due Date</b>	<b>21/06/2019</b>
CONTACT US	
For Cardholder Service, including reporting a lost or stolen card, please call: Canada and U.S.: 1.855.341.4643 International Collect: 1.647.252.9564	
Send notice of billing errors to: Alterna CU C/O Collabria PO Box 82029 RPO Connaught Calgary, AB T2R 0X1	
Email: <a href="mailto:info@collabriacreditcards.ca">info@collabriacreditcards.ca</a>	
Website: <a href="http://alterna.mycardinfo.com">alterna.mycardinfo.com</a>	

New Balance	Payment Due Date	Amount Past Due	Minimum Payment Due
\$85.46	21/06/2019	\$0.00	\$40.00

See reverse side for important information.

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

Alterna CU  
C/O Collabria  
PO Box 82029 RPO Connaught  
Calgary, AB T2R 0X1



ACCOUNT NUMBER: 4060510012017684

New Balance \$85.46  
Payment Due Date 21/06/2019  
Minimum Payment Due \$40.00

CODY T MCCOSHEN  
536 BARRICK HILL ROAD  
KANATA ON K2M 0B4

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## 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 Date). 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 Service at 1.855.341.4643 within 30 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 1.515.343.8995 (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 write to us at Collabria, PO Box 82029 RPO Connaught, Calgary, AB T2R 0X1. You may also download a "Name, Address or Phone Update Request Form" at mycardinfo.com.

**Removal from Mailing List:** If you do not wish to receive promotional material or be contacted by our telemarketers, please contact Cardholder Service at 1.855.341.4643 or write to us at Collabria, PO Box 82029 RPO Connaught, Calgary, AB T2R 0X1.

**Making Payments:** 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 auto-pay at your financial institution. You may also pay by calling Cardholder Service at 1.855.341.4643, accessing your online account information at mycardinfo.com, or mailing a cheque to Collabria, CP 6417 SUCC Centre Ville, Montréal, QC H3C 3L4. 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.

**Applying Your Payments:** We will apply your Minimum Payment in this order, to any of the following billed amounts that have appeared on your statement: **(1)** credit charges, **(2)** cash advances from a previous period, **(3)** regular purchases that carry credit charges, **(4)** cash advances during the period covered by the statement of account, and **(5)** regular purchases recorded during the statement period.

**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:

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 30 or more days past due or you make a payment to us that is not honoured. 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 30 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 six consecutive billing periods.

**How We Charge Interest:** You will avoid paying credit charges on regular purchases listed on the front of this statement provided you pay in full the total balance indicated, at the latest, on the payment due date stated on the front. Otherwise, credit charges will be calculated based on the average daily balance from the date of entry of the transactions on the statement of account, until they are paid in full, at the prevailing annual interest rate indicated on the statement of account. Credit charges on cash advances 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 are converted to Canadian dollars no later than the date we post the transaction to your credit card account at our exchange rate which is 2.5% over a benchmark rate that is in effect and that Collabria must pay on the date of conversion. We make the conversion on the date the transaction or refund is posted to your account.

**NEWS FROM ALTERNA SAVINGS**

Paying your credit card bill is easy and convenient when you sign up for Auto Pay.

At your option, your minimum payment amount or entire statement balance is automatically paid every month on your statement payment due date from your bank account.

Tip: Go to the website listed on the front of your statement to setup Auto Pay from your chequing or savings account.

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

TRANSACTIONS				
Tran Date	Post Date	Description	Reference Number	Amount
Account 4060 5100 1201 7684				
01/05	03/05	PAYPAL *GITHUB INC 4029357733 CA	24013943SSNMX0TN3	\$6.95
03/05	03/05	PAYMENT - THANK YOU CALGARY XA	74060513ZEHMRFMVH	-\$273.53
13/05	14/05	PERKINS PEMBROKE CD	740644945PVW0MT6P	\$39.50
17/05	19/05	Amazon.ca Prime Member amazon.ca/pri CD	7453788492XR0PEYG	\$9.03
26/05	27/05	PAYPAL *UDEMY 4029357733 CA	24013944JSTGMS3EM	\$29.98
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST				
27/05	27/05	Interest Charge on Purchases		\$0.00
27/05	27/05	Interest Charge on Cash Advances		\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$0.00

2019 TOTALS YEAR-TO-DATE	
Total Fees Charged in 2019	\$0.00
Total Interest Charged in 2019	\$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	Average Daily Balance Subject to Interest Rate	INTEREST CHARGED
Purchases	19.90%		\$0.00	\$0.00
Cash Advances	19.90%		\$0.00	\$0.00

**REWARDS**

POINTS PRIOR TO THIS STATEMENT	3,346
POINTS EARNED FOR THIS STATEMENT	85
POINTS ADJUSTED FOR THIS STATEMENT	40
POINTS REDEEMED DURING THIS STATEMENT	0
TOTAL POINTS AVAILABLE	3,471

