



**BANK-FUND STAFF FEDERAL
CREDIT UNION**

Cardholder Name
CHRISTINE O'CONNELL
KATHERINE SIERRA

Account Number
XXXX-XXXX-XXXX-6201



Page 1 of 4

03/2016

**THE PERFECT GIFT
FOR ANY OCCASION**

Looking for a gift that's just right? Consider
our BFSFCU® Visa® Prepaid Gift Card.
A gift that's perfect for any occasion.

Pick one up
at any of
our branches
today or call
us 24x7 at
202 212 6400
for more details.

QA9006ES

Account Information

Statement Closing Date	03/29/2016
Credit Limit	\$15,500.00
Available Credit	\$11,906.00
Cash Credit Limit	\$15,500.00
Available Cash	\$11,906.00

Account Summary

Previous Balance	\$3,917.12
- Payments	\$3,000.00
- Other Credits	\$63.99
+ Purchases	\$2,694.50
+ Cash Advances	\$0.00
+ Other Debits	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$21.17
= New Balance	\$3,568.80

Payment Information

Payment Due Date: 04/23/2016

Minimum Payment Due: \$72.00

New Balance: \$3,568.80

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to **\$25.00**.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. The table is based on your standard minimum payment and does not include any past due and overlimit amounts. 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	11 Years	\$4,798.00
\$111.00	3 Years	\$3,982.00 (Savings = \$816.00)

If you would like information about credit counseling services, call 1-866-685-6322.

✓ Remit Payment to:
BANK-FUND STAFF FCU
PO BOX 71050 CHARLOTTE NC 28272-1050

✉ Mail Inquiries To:
CUSTOMER SERVICE PO BOX 31112 TAMPA, FL
33631-3112

☎ Questions?
Call Customer Service: 866-820-5833
Lost or Stolen Card: 800-449-7728

Thank you for being our member

Detach the bottom portion and return payment using enclosed envelope to be received no later than by 5:00 p.m. on the due date. Please use blue or black ink.

BANK-FUND STAFF FCU
1725 I ST NW STE 150
WASHINGTON DC 20006-2406

Account Number XXXX-XXXX-XXXX-6201

New Balance \$3,568.80

Minimum Payment Due \$72.00

Pay your bill securely and
easily with our Online Banking

Payment Due Date													
April													
S	M	T	W	T	F	S							
					1	2							
3	4	5	6	7	8	9							
10	11	12	13	14	15	16							
17	18	19	20	21	22	23							
24	25	26	27	28	29	30							

☐ New address, phone number or e-mail?
Check the box to the left and print changes on back.

Amount Enclosed \$

VISA
PO BOX 71050
CHARLOTTE NC 28272-1050

CHRISTINE O'CONNELL
KATHERINE SIERRA
2309 RUSSELL ST
BERKELEY CA 94705-1925



000072000035688047982300209262014

Cardholder NameCHRISTINE O'CONNELL
KATHERINE SIERRA**Account Number**

XXXX-XXXX-XXXX-6201



Transactions					
Post Date	Trans Date	Reference	Description	Amount	
02/27	02/26	2442733EALM8DSMMK	BERKELEY BOWL MARKE BERKELEY CA	\$20.26	
02/27	02/26	2449215EAJH86V6L9	LYFT *RIDE THU 9PM LYFT.ME CA	\$27.56	
02/27	02/27	2469216EA00GZQD6E	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$59.96	
02/27	02/27	7469216EA00GLV34S	AMAZON MKTPLACE PMTS AMZN.COM/BIL CREDIT	\$58.99-	
02/29	02/29	2416407EDM7VP6WJP	UNLEASHPETCOCO00069880 858-4537845 CA	\$10.29	
02/29	02/29	2469216EQ00PRXD1M	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$84.18	
03/01	03/01	2401339EE0071AJZ3	JUPITER BERKELEY CA	\$18.17	
03/02	03/02	2449215EFJH89ZMDT	HILLARY FOR AMERICA HTTPSWWW.HILL NY	\$15.00	
03/04	03/04	2425477EGDPFT6P8V	MN NEIGHBORHOODS ORGAN 612-2463132 MN	\$30.00	
03/04	03/04	2433549EJS66HJ1GB	CITY CARSHARE 415-9958588 CA	\$107.76	
03/04	03/04	2444500EH00KJ58E9	CVS/PHARMACY #10121 BERKELEY CA	\$15.79	
03/04	03/04	2449215EGJH87QSZE	LYFT *RIDE THU 10AM LYFT.ME CA	\$7.11	
03/04	03/04	2449215EGJH89AXDW	LYFT *RIDE FRI 10AM LYFT.ME CA	\$15.43	
03/04	03/04	2449215EHJH83Z58N	LYFT *RIDE FRI 11AM LYFT.ME CA	\$6.98	
03/05	03/05	2449215EJJH877XY8	LYFT *RIDE FRI 4PM LYFT.ME CA	\$18.52	
03/06	03/06	2405523EK5ZXWSMLN	ROLLING STONE BAR GRILL LOS ANGELES CA	\$11.36	
03/06	03/06	2443106EKBLKT9159	HUDSONNEWS ST992 CARSON CA	\$44.00	
03/06	03/06	2490641EJ0N5NQM2L	ADY*Evernote 650-2570885 CA	\$2.99	
03/07	03/07	2449215ELJH84WJS6	LYFT *RIDE SUN 2PM LYFT.ME CA	\$36.07	
03/07	03/07	7454904EL2X77V58K	LA TABERNA LUPULO LL SAN JUAN PR	\$68.00	
03/09	03/09	7438893ENJAV4JT2X	V BAR SAN JUAN PR	\$14.96	
03/09	03/09	2443106EN8AE3HBYX	THE MARKET 5324 HOUSTON TX	\$14.55	
03/10	03/10	2449215ENJH83HDZV	INSTACART 888-246-7822 CA	\$108.54	
03/10	03/10	2449215ENJH845QAK	LYFT *RIDE THU 2AM LYFT.ME CA	\$37.69	
03/10	03/10	2449215ENJH863L1Y	LYFT *RIDE THU 8AM LYFT.ME CA	\$8.86	
03/11	03/11	2449215EPJH8B7MS4	LYFT *RIDE THU 9AM LYFT.ME CA	\$8.79	
03/12	03/12	2449215ERJH848WQ7	LYFT *CANCEL FEE LYFT.ME CA	\$5.00	
03/12	03/12	2449215ETJH8BDDXX	ORDERS@GOODEGGS.COM 415-483-7344 CA	\$44.37	
03/13	03/13	2449215ESJH8A5HSE	LYFT *RIDE SAT 2PM LYFT.ME CA	\$5.54	
03/13	03/13	2449215ETJH8630A7	HILLARY FOR AMERICA 844-432-2016 NY	\$11.00	
03/13	03/13	7449215ESJH88JVFM	LYFT *CANCEL FEE 85528002 CREDIT	\$5.00-	
03/15	03/15	2405523EW5SDM5YDF	PEGASUS BOOKS BERKELEY CA	\$32.84	
03/15	03/15	2407105EWWPQEQ7A2	NOMAD CAFE OAKLAND CA	\$11.75	
03/15	03/15	7479823EV31T7V584	PAYMENT - THANK YOU	\$3,000.00-	
03/16	03/16	2422443EY2Y2R15H3	LANE SPLITTER PIZZ BERKELEY CA	\$15.36	

THE PERFECT GIFT FOR ANY OCCASION

Whether it's a birthday, wedding, new baby, graduation, or a house warming, **BFSFCU's Visa® Prepaid Gift Card** is a gift that's perfect for any occasion.

- Choose the amount you wish to give, between \$25 and \$750
- Use at millions of locations worldwide that accept Visa
- Safer than cash

Pick one up at any of our branches today or call us 24x7 at 202 212 6400 for more details.



Transactions (continued)				
Post Date	Trans Date	Reference	Description	Amount
03/17	03/17	2449215EXJH88RYME	LYFT *RIDE WED 9AM LYFT.ME CA	\$14.83
03/17	03/17	2449215EYJH868PQE	LYFT *RIDE THU 10AM LYFT.ME CA	\$7.32
03/17	03/17	2449215EYJH87Q5N2	LYFT *RIDE THU 6PM LYFT.ME CA	\$7.03
03/17	03/17	2449215EYJH89ZDYK	LYFT *RIDE THU 9AM LYFT.ME CA	\$8.09
03/18	03/18	2401339EY02EQM9SW	JUPITER BERKELEY CA	\$54.18
03/18	03/18	2449215EZJH85GK5J	LYFT *RIDE THU 6PM LYFT.ME CA	\$7.43
03/18	03/18	2449215EZJH87Q6DJ	LYFT *RIDE FRI 10AM LYFT.ME CA	\$10.92
03/18	03/18	2449215F0JH87YNS6	POSTMATES BURMA SUPERS POSTMATES.COM CA	\$69.59
03/19	03/19	2449215EZJH8B51LL	SMARTFIN VIA INSTACART 800-793-9344 CA	\$94.04
03/19	03/19	2449215F0JH85TZ5L	LYFT *RIDE FRI 11AM LYFT.ME CA	\$7.22
03/19	03/19	2449398F05HW8WRY3	TRADER JOE'S #186 QPS BERKELEY CA	\$74.83
03/19	03/19	2475542F0M8KH577	LEDGERS LIQUORS BERKELEY CA	\$47.90
03/20	03/20	2401339F002RARYMH	ROYAL GROUND COFFEE HOUSE BERKELEY CA	\$5.95
03/20	03/20	2449215F1JH84LN35	LYFT *RIDE SUN 12PM LYFT.ME CA	\$9.41
03/20	03/20	2449215F1JH859GE5	POSTMATES TIP POSTMATES.COM CA	\$11.56
03/21	03/21	2425477F2DFM4JS3F	LONG LIFE VEGI HOUSE BERKELEY CA	\$17.04
03/21	03/21	2449215F2JH846LE5	LYFT *RIDE MON 10AM LYFT.ME CA	\$7.25
03/21	03/21	2449215F2JH85H7EX	LYFT *RIDE MON 6PM LYFT.ME CA	\$6.63
03/21	03/21	2449215F2JH8637W3	LYFT *RIDE SUN 2PM LYFT.ME CA	\$11.51
03/21	03/21	2449215F2JH87JSYA	LYFT *RIDE MON 10AM LYFT.ME CA	\$8.09
03/22	03/22	2449215F3JH82R8JN	LYFT *RIDE MON 7PM LYFT.ME CA	\$7.14
03/23	03/23	2422369F4LG2XE72T	BERKELEY DOG AND CAT HOSP BERKELEY CA	\$123.00
03/23	03/23	2422443F431TQ4S1H	LANE SPLITTER PIZZ BERKELEY CA	\$15.98
03/23	03/23	2469216F3004A00NQ	Amazon.com AMZN.COM/BILL WA	\$65.68
03/24	03/24	2425477F5DXKRE4E5	THE DOGTOR 855-4292555 CA	\$199.00
03/24	03/24	2444500F500KFTJT4	CVS/PHARMACY #10121 BERKELEY CA	\$10.00
03/24	03/24	2449215F4JH8ANSLZ	LYFT *RIDE WED 8PM LYFT.ME CA	\$7.63
03/24	03/24	2449215F5JH87573G	LYFT *RIDE THU 3PM LYFT.ME CA	\$58.56
03/24	03/24	2469216F500DA8Q9M	UNITED 0162920187138800-932-2732 TX	\$125.00
03/25	03/25	2406106F72AJK273X	BRASA ROTISSERIE MINNEAPOLIS MN	\$52.65
03/25	03/25	2470780F5WGV57FZ	AMERICAN AIRPORT TAXI 612-339-0890 MN	\$44.88
03/25	03/25	2490641F50NRRE3XN	ADY*Spotify 249533520089-646-8375380 NY	\$10.77
03/26	03/26	2422443F82Y2Z4X7A	MEMORY LANES MINNEAPOLIS MN	\$461.52
03/26	03/26	2442733F6LYJA7BBR	ROSEVILLE CUB FOODS ROSEVILLE MN	\$17.96
03/26	03/26	2449215F6JH87D6KR	LYFT *RIDE FRI 12PM LYFT.ME CA	\$6.38
03/26	03/26	2469216F6004FHR42	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$6.29
03/27	03/27	2416407F7M7VNML30	PETCO 602 63506026 ROSEVILLE MN	\$43.34
03/27	03/27	2426979F72Y1NEM7T	BAJA SOL ROSEVILLE ROSEVILLE MN	\$20.42
03/28	03/28	2449215F8LYHH7YZB	UBER TECHNOLOGIES INC 866-576-1039 CA	\$18.80
Fees				
TOTAL FEES FOR THIS PERIOD				\$0.00
Interest Charged				
03/29	03/29		Interest Charge on Purchases	\$21.17
03/29	03/29		Interest Charge on Cash Advances	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$21.17
TOTAL *FINANCE CHARGE* BILLED IN 2015				\$93.76
2016 Totals Year-to-Date				
Total fees charged in 2016				\$0.00
Total interest charged in 2016				\$69.47

Interest Charge Calculation				
Your Annual Percentage Rate (APR) is the annual interest rate on your account.				
Type of Balance	APR %	Balance Subject To Interest Rate	Interest Charge	Remaining Balance
Purchases	7.25% (V)	\$3,506.69	\$21.17	\$3,568.80
Cash Advances	7.25% (V)	\$0.00	\$0.00	\$0.00
Days in Billing Cycle: 32		(V) = Variable Rate		

Cardholder Name

CHRISTINE O'CONNELL

KATHERINE SIERRA

Account Number

XXXX-XXXX-XXXX-6201



Interest Charge Calculation (continued)				
Your Annual Percentage Rate (APR) is the annual interest rate on your account.				
Type of Balance	APR %	Balance Subject To Interest Rate	Interest Charge	Remaining Balance
See reverse side of page one for explanation of Interest Charge calculation. Credit Purchases calculated using Method G. Cash Advance Charges calculated using Method A.				

