

SUMMARY OF ACCOUNT ACTIVITY	
Previous Balance	\$270.75
-Payments	\$0.00
-Other Credits	\$0.00
<b>Total Credits</b>	<b>\$0.00</b>
+Purchases	\$1,258.41
+Other Debits	\$0.00
+Cash Advances	\$0.00
+Fees Charged	\$2.71
+Interest Charged	\$8.15
<b>Total Debits</b>	<b>\$1,269.27</b>
<b>New Balance</b>	<b>\$1,540.02</b>
Account Number Ending In	1831
Credit Limit	\$10,000.00
Available Credit	\$8,459.98
Annual Interest Rate - Purchases & Fees	19.90%
Annual Interest Rate - Cash Advances	19.90%
Statement Period	29/01/2020 - 27/02/2020
Days this Billing Cycle	30

PAYMENT INFORMATION	
New Balance	\$1,540.02
<b>Minimum Payment Due</b>	<b>\$80.00</b>
<b>Payment Due Date</b>	<b>23/03/2020</b>
CONTACT US	
Service aux titulaires de cartes:	
Canada et États-Unis: 1.855.341.4643	
Collecte Internationale: 1.647.252.9564	
Envoyer un avis d'erreur de facturation à:	
Mainstreet CU C/O Collabria	
PO Box 82029 RPO Connaught	
Calgary, AB T2R 0X1	
Courriel: info@collabriacreditcards.ca	
Site Internet: mainstreetcu.mycardinfo.com	

New Balance	Payment Due Date	Amount Past Due	Minimum Payment Due
\$1,540.02	23/03/2020	\$40.00	\$80.00

### NEWS FROM MAINSTREET CREDIT UNION

Shop online with peace-of-mind by signing up for fraud alerts! Your credit card offers real-time fraud text alerts to your mobile phone. Enroll in this free service by visiting mycardinfo.com and register today.

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

See reverse side for important information.

1138 MDH 003 7 20 200227 0 D PAGE 1 of 3 1 0 2586 0600 047N 01AB1138  
Please detach this portion and return with your payment to ensure proper credit. Retain upper portion for your records.

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



**ACCOUNT NUMBER: 5119280602001831**

New Balance \$1,540.02  
Payment Due Date 23/03/2020  
Minimum Payment Due \$80.00

COLLABRIA  
PAYMENT PROCESSING  
CP 6300 SUCC CENTRE VILLE  
MONTREAL QC H3C 3L2

HOSPITALITY ELEVEN  
ELEVEN HOSPITALITY  
36 BLACKBERRY CRES  
CALEDON ON L7C 3Z9

511928060200183100000080000000154002

## 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 Service at 1.855.341.4643 or [info@collabriacreditcards.ca](mailto:info@collabriacreditcards.ca), 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 1.647.252.9564 (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](http://mycardinfo.com).

**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 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](http://mycardinfo.com), or mailing a cheque to Collabria, CP 6300 SUCC Centre Ville, Montréal, 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, accessing your online account information at [mycardinfo.com](http://mycardinfo.com),

**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)** Late payment fees charged before the period covered by the Account statement, **(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 six 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, before the end of the Grace Period stated on the front. Otherwise, interest 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. 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.

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TRANSACTIONS				
Tran Date	Post Date	Description	Reference Number	Amount
<b>FEES</b>				
TOTAL FEES FOR THIS PERIOD				<b>\$2.71</b>
<b>INTEREST</b>				
27/02	27/02	Interest Charge on Purchases		\$8.15
27/02	27/02	Interest Charge on Cash Advances		\$0.00
TOTAL INTEREST FOR THIS PERIOD				<b>\$8.15</b>
18/02	20/02	WORLD WEB TECHNOLOGIES CALGARY AB	7525911E1ST0GTNYY	\$293.80

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TOTAL 511928XXXXXX1665 \$293.80

04/02	05/02	BLUE HORIZON POOLS SP 519-524-9804 ON	5541921DK5SQLLTD9	\$575.68
16/02	17/02	SQUARESPACE INC. 6465803456 NY	5542950DZJHTGDTFB	\$23.88
		2002 18.00 840 1.326666666		
16/02	17/02	WHISTLE MESSAGING, INC 3234761703 CA	5542950DZJHT80D0A	\$84.92
		2002 64.00 840 1.326875000		
19/02	19/02	TRIPADVISOR LLC NEEDHAM MA	1527021E200QF5WFF	\$102.58
20/02	21/02	EXPEDIA*HC COMP PYMT INTERNET CH	1537826E41PX11M33	\$147.04
25/02	26/02	QUICKBOOKS 888-829-8589 AB	5549053E85SGLNR92	\$30.51
17/02	17/02	FOREIGN TRANSACTION FEE - MERCHANDISE		\$0.59
17/02	17/02	FOREIGN TRANSACTION FEE - MERCHANDISE		\$2.12

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TOTAL 511928XXXXXX1673 \$967.32

2020 TOTALS YEAR-TO-DATE	
Total Fees Charged in 2020	\$12.03
Total Interest Charged in 2020	-\$66.84

WE HAVE NOT RECEIVED THE MINIMUM PAYMENT DUE  
ON YOUR LAST STATEMENT. IF THE PAYMENT HAS BEEN  
MADE, PLEASE DISREGARD THIS MESSAGE.

TOTAL \*FINANCE CHARGE\* PAID 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%		\$487.86	\$8.15
Cash Advances	19.90%		\$0.00	\$0.00

#### REWARDS

POINTS PRIOR TO THIS STATEMENT	20,016
POINTS EARNED FOR THIS STATEMENT	629
POINTS ADJUSTED FOR THIS STATEMENT	0
POINTS REDEEMED DURING THIS STATEMENT	0
TOTAL POINTS AVAILABLE	20,645

