

SUMMARY OF ACCOUNT ACTIVITY	
Previous Balance	\$1,540.02
-Payments	\$0.00
-Other Credits	\$27.09
Total Credits	\$27.09
+Purchases	\$2,632.63
+Other Debits	\$0.00
+Cash Advances	\$0.00
+Fees Charged	\$2.85
+Interest Charged	\$36.02
Total Debits	\$2,671.50
New Balance	\$4,184.43
Account Number Ending In	1831
Credit Limit	\$10,000.00
Available Credit	\$5,815.57
Annual Interest Rate - Purchases & Fees	19.90%
Annual Interest Rate - Cash Advances	19.90%
Statement Period	27/02/2020 - 29/03/2020
Days this Billing Cycle	31

PAYMENT INFORMATION	
New Balance	\$4,184.43
Minimum Payment Due	\$164.00
Payment Due Date	23/04/2020
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:	
Mainstreet CU C/O Collabria	
PO Box 82029 RPO Connaught	
Calgary, AB T2R 0X1	
Email: info@collabriacreditcards.ca	
Website: mainstreetcu.mycardinfo.com	

New Balance	Payment Due Date	Amount Past Due	Minimum Payment Due
\$4,184.43	23/04/2020	\$80.00	\$164.00

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

See reverse side for important information.

1138 MDH 003 7 20 200329 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 \$4,184.43
Payment Due Date 23/04/2020
Minimum Payment Due \$164.00

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

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

511928060200183100000164000000418443

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 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.

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 must pay on the date of conversion. We make the conversion on the date the transaction or refund is posted to your account.

TRANSACTIONS				
Tran Date	Post Date	Description	Reference Number	Amount
FEES				
TOTAL FEES FOR THIS PERIOD				\$2.85
INTEREST				
29/03	29/03	Interest Charge on Purchases		\$36.02
29/03	29/03	Interest Charge on Cash Advances		\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$36.02
29/02	02/03	PIONEER STN #175 ARTHUR ON	5518136EQDDZHB3V4	\$43.72
07/03	09/03	WAL-MART # 3126 GODERICH ON	5550380EL03R71MY0	\$41.20
12/03	13/03	CHINA PALACE CLINTON ON	5513442ERP975FWHQ	\$25.50
14/03	17/03	CDN TIRE STORE #00039 GODERICH ON	5513442EWP95DPMV8	\$62.83
16/03	17/03	BAYFIELD CONVENIENCE & BAYFIELD ON	5530658EX03P82379	\$4.51
16/03	17/03	FOODLAND 6742 BAYFIELD ON	5541921EX5SLYARXP	\$12.50
16/03	17/03	FOODLAND 6742 BAYFIELD ON CREDIT	5541921EX5SLYATQE	\$4.51-
16/03	18/03	WORLD WEB TECHNOLOGIES CALGARY AB	7525911EWST1Z8HRX	\$293.80
18/03	19/03	DOLLARAMA # 328 GODERICH ON	5513442EYP9600Y34	\$10.17
18/03	20/03	CDN TIRE STORE #00039 GODERICH ON	5513442EYP95AWXZH	\$35.00
18/03	20/03	CDN TIRE STORE #00039 GODERICH O CREDIT	5513442EYP95AWY3Q	\$22.58-
18/03	20/03	BAYFIELD GARAGE BAYFIELD ON	5513442EYP95DR8LM	\$42.51
18/03	20/03	WAL-MART # 3126 GODERICH ON	5550380EZ03R6P8YV	\$7.29
18/03	20/03	WAL-MART # 3126 GODERICH ON	5550380EZ03R6P8Y1	\$66.01
22/03	23/03	ZEHR'S GODERICH #32 GODERICH ON	5518136F2DDZ8TE01	\$13.63
22/03	23/03	FOOD BASICS #632 GODERICH ON	5520762F2R0PJ9HH0	\$57.63
25/03	26/03	ZEHR'S GODERICH #32 GODERICH ON	5518136F5DDXA9W7F	\$14.55
25/03	27/03	CDN TIRE STORE #00039 GODERICH ON	5513442F6P955SS00	\$47.66
25/03	27/03	WAL-MART # 3126 GODERICH ON	5550380F603PZHPEF	\$35.88
MUKESHKUMAR G PATEL				
TOTAL 511928XXXXXX1665 \$787.30				
03/03	04/03	BLUE HORIZON POOLS SP 519-524-9804 ON	5541921EF5SD6ASQ8	\$28.37
13/03	15/03	GOLD COAST LANDSCAPING BAYFIELD ON	5525956ET7W4J01EE	\$65.00
13/03	15/03	HURON RIDGE ACRES ZURICH ON	5541921ET5SW7HNJ6	\$46.07
14/03	16/03	WAL-MART # 3126 GODERICH ON	5550380EV03R0JHSB	\$57.83
16/03	17/03	SQUARESPACE INC. 6465803456 NY	5542950EWJHFFX1KR	\$25.17
		2003 18.00 840 1.398333333		
16/03	17/03	WHISTLE MESSAGING, INC 3234761703 CA	5542950EWJHF98XNG	\$89.48
		2003 64.00 840 1.398125000		
16/03	17/03	DOLLARAMA # 328 GODERICH ON	5513442EWP96BKVVS	\$102.22
16/03	18/03	CDN TIRE STORE #00039 GODERICH ON	5513442EXP95QMA0E	\$15.56
16/03	18/03	WAL-MART # 3126 GODERICH ON	5550380EX03RDVNFQ	\$46.69
17/03	18/03	NATIONAL SALES WINNIPEG MB	5530658EY03PAHHGP	\$1,239.27
20/03	20/03	TRIPADVISOR LLC NEEDHAM MA	1527021EZ01Q21AMK	\$102.58
17/03	17/03	FOREIGN TRANSACTION FEE - MERCHANDISE		\$0.62
17/03	17/03	FOREIGN TRANSACTION FEE - MERCHANDISE		\$2.23
HINA M PATEL				
TOTAL 511928XXXXXX1673 \$1,821.09				
2020 TOTALS YEAR-TO-DATE				
Total Fees Charged in 2020				\$14.88
Total Interest Charged in 2020				-\$30.82

YOUR ACCOUNT IS 60 DAYS OVERDUE. KINDLY MAKE
THE OVERDUE AMOUNT. IF YOU ARE UNABLE TO
MAKE PAYMENTS, PLEASE CONTACT US.

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%		\$2,173.81	\$36.02
Cash Advances	19.90%		\$0.00	\$0.00

REWARDS

POINTS PRIOR TO THIS STATEMENT	20,645
POINTS EARNED FOR THIS STATEMENT	1,303
POINTS ADJUSTED FOR THIS STATEMENT	0
POINTS REDEEMED DURING THIS STATEMENT	0
TOTAL POINTS AVAILABLE	21,948