moinstreët

SUMMARY OF ACCOUNT ACTIVITY	
Previous Balance	\$9,096.72
-Payments	\$9,096.72
-Other Credits	\$316.99
Total Credits	\$9,413.71
+Purchases	\$9,676.07
+Other Debits	\$0.00
+Cash Advances	\$0.00
+Fees Charged	\$2.70
+Interest Charged	\$0.00
Total Debits	\$9,678.77
New Balance	\$9,361.78
Account Number Ending In	1831
Credit Limit	\$10,000.00
Available Credit	\$638.22
Purchases & Fees	
Annual Interest Rate -	19.90%
Daily Interest Rate -	0.05%
Cash Advances	
Annual Interest Rate -	19.90%
Daily Interest Rate -	0.05%
-	

	ACCOUNT NUMBER: 1831		
PAYMENT INFORMATION			
New Balance	\$9,361.78		
Minimum Payment Due	\$187.00		
Payment Due Date	23/10/2020		
Statement Period	28/08/2020 - 28/09/2020		
Days this billing Cycle	31		
No-Interest Grace Period: 25 days after the last day of your Statement Period Time to pay outstanding balance in full: If you make only the Minimum Payment each month, we estimate that it will take you 46 years and 6 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			
Contact us			
	concrting a last or stalon aged inlease		

For Cardholder Service, including reporting a lost or stolen card, please

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
\$9,361.78	23/10/2020	\$0.00	\$187.00

See reverse side for important information.

1 0 2586 0600 047N O1AB1138 1138 MDH 003 7 20 200928 0 PAGE 1 of 3

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: 1831 New Balance \$9,361.78 23/10/2020 Payment Due Date \$187.00

Minimum Payment Due

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

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

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, 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.

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, 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,

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.

O1AM1138 - 1 - 09/06/2019

NEWS FROM MAINSTREET CREDIT UNION

From paper shredders to coffee filters, shop at discount and stationery stores to earn 50% more reward points. Find out more at www.collabriacreditcards.ca/office.

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

TRANS	SACTIO	NS		
Tran	Post		Reference	
Date	Date	Description	Number	Amount
FEES		TOTAL	FEEC FOR THE REPLOY	¢2.70
INTER	FST	TOTAL	FEES FOR THIS PERIOD	\$2.70
28/09	28/09	Interest Charge on Purchases		\$0.00
28/09	28/09	Interest Charge on Cash Advances		\$0.00
		3	INTEREST FOR THIS PERIOD	\$0.00
29/08	29/08	PAYMENT - THANK YOU CALGARY XA	8511928L5EHNN7AQJ	\$9,096.72-
		HOSPITALITY ELEVEN		
		TOTAL XX XXXXXXXXX 1831 \$9,096.72-		
28/09	28/09	REWARDS REDEMPTION		\$316.99-
		HOSPITALITY ELEVEN		
09/09	11/09	CDN TIRE STORE #00039 GODERICH ON	5513442LEP95DETJ4	\$74.51
09/09	11/09	WAL-MART # 3126 GODERICH ON	5550380LE03RDS98D	\$29.44
09/09	11/09	LCBO/RAO #0270 GODERICH ON	7525911LDSRV397J8	\$60.75
12/09	14/09	ELLIOTT'S LIQUIDATION CLINTON ON	7525911LGSRS9V21Z	\$319.11
14/09	16/09	ESSO CIRCLE K CLINTON ON	5513442LKP95J3KAR	\$58.05
15/09	16/09	PIZZAVILLE #38 BRAMPTON ON	5518136LKDEXF8AR2	\$14.68
15/09	17/09	WORLD WEB TECHNOLOGIES CALGARY AB	7525911LKST10BVK5	\$293.80
15/09	17/09	THE HOME DEPOT #7110 BRAMPTON ON	5521609LL03R9ZRLT	\$90.35
16/09	17/09	A 1 CASH AND CARRY COM MISSISSAUGA ON	5525956LL8765DB3W	\$304.45
16/09	17/09	KRISPY KREME #3017 MISSISSAUGA ON	5541921LM5SG9LGA2	\$13.50
16/09	18/09	CDN TIRE STORE #00411 BRAMPTON ON	5513442LMP95DMZK9	\$174.30
16/09	18/09	THE HOME DEPOT #7006 BRAMPTON ON	5521609LM03RA1LPK	\$66.59
16/09	18/09	THE HOME DEPOT #7132 MISSISSAUGA ON	5521609LM03RB3W98	\$45.18
17/09	20/09	GIANT TIGER #75 LISTOWEL ON	7525911LMSRY8Y01H	\$102.85
18/09	21/09	TRUE NORTH DISTRIBUTOR SARNIA ON	5513442LPP951Y76Z	\$2,538.90
		MUKESHKUMAR G PATEL		
		TOTAL XX XXXXXXXX 1849 \$4,186.46		
30/08	31/08	FOODLAND 6742 BAYFIELD ON	5541921L45V4SHE15	\$11.04
01/09	02/09	DOLLARAMA # 328 GODERICH ON	5513442L5P967F786	\$16.10
01/09	02/09	BLUE HORIZON POOLS AND GODERICH ON	7522768L506VVDQ2M	\$123.72
01/09	03/09	CDN TIRE STORE #00039 GODERICH ON	5513442L6P95E76TZ	\$61.38
01/09	03/09	WAL-MART # 3126 GODERICH ON	5550380L603RG7MK7	\$37.36
01/09	03/09	ELLIOTT'S LIQUIDATION CLINTON ON	7525911L5SRS98468	\$479.12
02/09	03/09	QUICKBOOKS 888-829-8589 AB	5549053L65SWJF3N4	\$39.55
02/09	04/09	HARMAN PETROL INC. EXETER ON	5513442L7P95HXAQ1	\$60.00
03/09	06/09	ELLIOTT'S LIQUIDATION CLINTON ON	7525911L7SRS9Q1W4	\$126.00
05/09	07/09	DOLLARAMA # 328 GODERICH ON	5513442L9P96EWMTH	\$20.29
05/09	07/09	WAL-MART # 3126 GODERICH ON	5550380LA03R4XGAZ	\$16.00
05/09	07/09	WAL-MART # 3126 GODERICH ON	5550380LA03R4XG8Y	\$35.94
11/09	14/09	BAYFIELD BERRY FARM BAYFIELD ON	5541921LH5SLBSFKS	\$19.21
13/09	14/09	HART - GODERICH GODERICH ON	5513442LHP96F68RG	\$54.18
13/09	14/09	SUBWAY 43167 BAYFIELD ON	1230501LH004EQPQ2	\$27.31

TRANSACTIONS (Continued)				
Tran Date	Post Date	Description	Reference Number	Amount
13/09	15/09	WAL-MART # 3126 GODERICH ON	5550380LJ03R5VL5N	\$7.97
13/09	15/09	GIANT TIGER #66 GODERICH ON	7525911LHSRXRX1D1	\$46.57
15/09	17/09	WAL*MART CANADA INC MISSISSAUGA ON	8544564LL135T341V	\$62.01
16/09	17/09	SQUARESPACE INC. 6465803456 NY	5542950LLJJ0NDH63	\$23.76
		2009 18.00 840 1.320000000		
16/09	17/09	WHISTLE MESSAGING, INC 3234761703 CA	5542950LLJJ09F90V	\$84.49
		2009 64.00 840 1.320156250		
16/09	17/09	SUBWAY 43167 BAYFIELD ON	1230501LL0050WJKY	\$14.10
19/09	21/09	EXPEDIA*HC COMP PYMT INTERNET CH	8537826LR0W0XADGM	\$3,178.26
20/09	21/09	ULTRAMAR # 42458 BLYTH ON	5518136LRGJYBHKXH	\$28.98
20/09	21/09	TRIPADVISOR LLC NEEDHAM MA	1527021LR00BKRL43	\$102.58
20/09	22/09	KFC/TACO BELL BRAMPTON ON	5518136LTDDWWRAGF	\$12.08
22/09	23/09	SQ *PPL AQUATIC, FITNE GOSQ.COM ON	5549053LS5SSFRL7V	\$642.97
23/09	24/09	IKEA VAUGHAN CONCORD ON	5513442LVP964JSHZ	\$149.61
26/09	28/09	AMAZON.CA PRIME MEMBER AMAZON.CA/PRI BC	5549053LY5STS5J8V	\$9.03
17/09	17/09	FOREIGN TRANSACTION FEE - MERCHANDISE		\$0.59
17/09	17/09	FOREIGN TRANSACTION FEE - MERCHANDISE		\$2.11

HINA M PATEL

TOTAL XX XXXXXXXX 1856 \$5,492.31

2020 TOTALS YEAR-TO-DATE			
Total Fees Charged in 2020	\$28.29		
Total Interest Charged in 2020	\$162.71		

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 31,699 POINTS EARNED FOR THIS STATEMENT 4,838 POINTS ADJUSTED FOR THIS STATEMENT POINTS REDEEMED DURING THIS STATEMENT 31,699 TOTAL POINTS AVAILABLE 4,856