

SUMMARY OF ACCOUNT ACTIVITY	
Previous Balance	\$5,903.66
-Payments	\$8,500.00
-Other Credits	\$573.80
<b>Total Credits</b>	<b>\$9,073.80</b>
+Purchases	\$3,810.68
+Other Debits	\$0.00
+Cash Advances	\$0.00
+Fees Charged	\$2.99
+Interest Charged	\$0.00
<b>Total Debits</b>	<b>\$3,813.67</b>
<b>New Balance</b>	<b>\$643.53</b>
Account Number Ending In	1831
Credit Limit	\$10,000.00
Available Credit	\$9,356.47
Annual Interest Rate - Purchases & Fees	19.90%
Annual Interest Rate - Cash Advances	19.90%
Statement Period	28/06/2020 - 29/07/2020
Days this Billing Cycle	31

PAYMENT INFORMATION	
New Balance	\$643.53
<b>Minimum Payment Due</b>	<b>\$40.00</b>
<b>Payment Due Date</b>	<b>23/08/2020</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:	
Mainstreet 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://mainstreetcu.mycardinfo.com">mainstreetcu.mycardinfo.com</a>	

New Balance	Payment Due Date	Amount Past Due	Minimum Payment Due
\$643.53	23/08/2020	\$0.00	\$40.00

### NEWS FROM MAINSTREET CREDIT UNION

Right now, your groceries earn you extra points. You'll automatically receive 50% more rewards points for every dollar spent to purchase groceries on your Collabria® credit card between May 1 and July 31, 2020. For details visit [www.collabriacreditcards.ca/grocery](http://www.collabriacreditcards.ca/grocery)

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.

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



**ACCOUNT NUMBER: 5119280602001831**

New Balance \$643.53  
Payment Due Date 23/08/2020  
Minimum Payment Due \$40.00

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

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

511928060200183100000040000000064353

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

TRANSACTIONS				
Tran Date	Post Date	Description	Reference Number	Amount
<b>FEES</b>				
TOTAL FEES FOR THIS PERIOD				<b>\$2.99</b>
<b>INTEREST</b>				
29/07	29/07	Interest Charge on Purchases		\$0.00
29/07	29/07	Interest Charge on Cash Advances		\$0.00
TOTAL INTEREST FOR THIS PERIOD				<b>\$0.00</b>
22/07	22/07	PAYMENT - THANK YOU CALGARY XA	8511928K1EHNMWAB3	\$8,500.00-
HOSPITALITY ELEVEN				
TOTAL XX XXXXXXXXXX 1831 \$8,500.00-				
27/06	29/06	ZEHR'S GODERICH #32 GODERICH ON	5518136J3DEWTQE5A	\$25.98
27/06	29/06	MURRAY S RONA GODERICH ON	5520762J3PYP29W4N	\$24.85
27/06	29/06	DOLLARAMA # 328 GODERICH ON	5513442J3P96BST5G	\$10.45
27/06	29/06	DOLLAR TREE #40265 GODERICH ON	5513442J3P96WTOT3	\$11.35
27/06	29/06	WAL-MART # 3126 GODERICH ON	5550380J403R1404R	\$62.44
27/06	30/06	CDN TIRE STORE #00039 GODERICH ON	5513442J5P95DMAAS	\$97.13
28/06	30/06	LCBO/RAO #0550 BAYFIELD ON	7525911J4SRY0PVVR	\$32.34
28/06	30/06	LCBO/RAO #0550 BAYFIELD ON	7525911J4SRY0PVVR	\$78.00
07/07	08/07	ZEHR'S GODERICH #32 GODERICH ON	5518136JDDEVTZ5ZQ	\$3.99
07/07	08/07	FOOD BASICS #632 GODERICH ON	5520762JDR0PJ9HH2	\$14.47
07/07	08/07	WING HONG RESTAURANT GODERICH ON	5513442JDP96KTV76	\$16.61
07/07	08/07	TSC STORES L.P. #1207 GODERICH ON	5513442JDP96ZT37A	\$39.54
07/07	09/07	WAL-MART # 3126 GODERICH ON	5550380JE03REALEY	\$23.06
10/07	12/07	FOODLAND 6742 BAYFIELD ON	5541921JH5SVHZNPV	\$13.21
10/07	13/07	LCBO/RAO #0550 BAYFIELD ON	7525911JGSRZP1XB2	\$212.00
10/07	13/07	BAYFIELD CONVENIENCE & BAYFIELD ON	5530658JJ03PSZPHR	\$4.28
13/07	14/07	WATSON'S HOME HARDWARE GODERICH ON	5513442JKP97B7T0A	\$14.68
13/07	14/07	TSC STORES L.P. #1207 GODERICH CREDIT	5513442JKP976YBME	\$413.39-
13/07	15/07	CDN TIRE STORE #00039 GODERICH O CREDIT	5513442JLP95D8BA5	\$132.18-
13/07	15/07	CDN TIRE GASBAR #01636 GODERICH ON	5513442JLP95QXVPK	\$23.40
13/07	15/07	WAL-MART # 3126 GODERICH ON CREDIT	5550380JL03RALBE0	\$28.23-
15/07	17/07	TRUE NORTH DISTRIBUTOR SARNIA ON	5513442JNP951EXJ5	\$978.12
15/07	17/07	WORLD WEB TECHNOLOGIES CALGARY AB	7525911JMST1V1JXR	\$293.80
20/07	22/07	WAL-MART # 3126 GODERICH ON	5550380JV03RBET90	\$58.50
26/07	27/07	CHINA PALACE CLINTON ON	5513442K0P96NF181	\$17.80
MUKESHKUMAR G PATEL				
TOTAL XX XXXXXXXXXX 1849 \$1,482.20				
27/06	29/06	BRENNAN FIRE EQUIPM... LONDON ON	8230009J30001R27E	\$194.87
30/06	01/07	DOLLARAMA # 328 GODERICH ON	5513442J6P96BAPZG	\$17.29
30/06	01/07	DOLLAR TREE #40265 GODERICH ON	5513442J6P97107V5	\$7.06
30/06	02/07	CDN TIRE STORE #00039 GODERICH ON	5513442J7P95Q068E	\$11.28
02/07	03/07	VISTAPR*VISTAPRINT.CA 866-8936743 ON	5549053J85SPXRDJ3	\$82.16
02/07	03/07	BLUE HORIZON POOLS AND GODERICH ON	7522768J8065SMLGH	\$178.48
03/07	05/07	DOLLARAMA # 328 GODERICH ON	5513442J9P96EGD1X	\$14.97
03/07	06/07	WAL-MART # 3126 GODERICH ON	5550380JB03R8TMPF	\$99.46
05/07	06/07	SHOPBIKE COFFEE ROASTE BAYFIELD ON	5525956JB4DE81W76	\$11.50
05/07	06/07	EXPEDIA*HC COMP PYMT INTERNET CH	5537826JQ2L6DZRYV	\$191.82
03/07	07/07	CDN TIRE STORE #00039 GODERICH ON	5513442JQP95DA2AK	\$124.28

TRANSACTIONS (Continued)				
Tran Date	Post Date	Description	Reference Number	Amount
10/07	13/07	LCBO/RAO #0550 BAYFIELD ON	7525911JGSRZP23T9	\$26.00
10/07	13/07	LCBO/RAO #0550 BAYFIELD ON	7525911JGSRZP23WQ	\$77.00
12/07	13/07	SQUARESPACE INC. 6465803456 NY	5542950JJJEZPAPR	\$9.54
		2007 7.00 840 1.362857142		
12/07	13/07	THE PINK FLAMINGO BAKE BAYFIELD ON	5513442JJP96BFE7B	\$11.30
13/07	15/07	WAL-MART # 3126 GODERICH ON	5550380JL03RALBGQ	\$58.64
14/07	15/07	TSC STORES L.P. #1207 GODERICH ON	5513442JLP96Z625P	\$11.52
14/07	15/07	DOMINOS PIZZA #10537 GODERICH ON	5541921JM5SSQNFOX	\$22.59
14/07	16/07	WAL-MART # 3126 GODERICH ON	5550380JM03RG8N64	\$192.43
15/07	16/07	BLUE HORIZON POOLS AND GODERICH ON	7522768JM06AFKXG9	\$63.00
16/07	17/07	SQUARESPACE INC. 6465803456 NY	5542950JNJHRGJQ1J	\$24.38
		2007 18.00 840 1.354444444		
16/07	17/07	WHISTLE MESSAGING, INC 3234761703 CA	5542950JNJHR3J0HV	\$86.69
		2007 64.00 840 1.354531250		
18/07	20/07	FOOD BASICS #632 GODERICH ON	5520762JRR0PJ9HH7	\$14.94
23/07	24/07	DOLLARAMA # 328 GODERICH ON	5513442JXP96AV30G	\$15.31
23/07	24/07	SOLO PETROLEUM (D & L GODERICH ON	5513442JXP96KKSG2	\$30.00
24/07	24/07	TRIPADVISOR LLC NEEDHAM MA	1527021JY0047NXBK	\$102.58
23/07	26/07	CDN TIRE STORE #00039 GODERICH ON	5513442JYP95FKJ2Z	\$39.52
23/07	26/07	WAL-MART # 3126 GODERICH ON	5550380JY03RDF67W	\$27.04
26/07	27/07	AMAZON.CA PRIME MEMBER AMAZON.CA/PRI BC	5549053K05SMS7S21	\$9.03
13/07	13/07	FOREIGN TRANSACTION FEE - MERCHANDISE		\$0.23
17/07	17/07	FOREIGN TRANSACTION FEE - MERCHANDISE		\$0.60
17/07	17/07	FOREIGN TRANSACTION FEE - MERCHANDISE		\$2.16

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TOTAL XX XXXXXXXXXX 1856 \$1,757.67

2020 TOTALS YEAR-TO-DATE	
Total Fees Charged in 2020	\$22.65
Total Interest Charged in 2020	\$129.91

#### 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	25,583
POINTS EARNED FOR THIS STATEMENT	1,618
POINTS ADJUSTED FOR THIS STATEMENT	289
POINTS REDEEMED DURING THIS STATEMENT	0
TOTAL POINTS AVAILABLE	27,490