

SUMMARY OF ACCOUNT ACTIVITY	
Previous Balance	\$643.53
-Payments	\$0.00
-Other Credits	\$143.45
Total Credits	\$143.45
+Purchases	\$8,560.90
+Other Debits	\$0.00
+Cash Advances	\$0.00
+Fees Charged	\$2.94
+Interest Charged	\$32.80
Total Debits	\$8,596.64
New Balance	\$9,096.72
Account Number Ending In	1831
Credit Limit	\$10,000.00
Available Credit	\$903.28
Annual Interest Rate - Purchases & Fees	19.90%
Annual Interest Rate - Cash Advances	19.90%
Statement Period	29/07/2020 - 28/08/2020
Days this Billing Cycle	31

PAYMENT INFORMATION	
New Balance	\$9,096.72
Minimum Payment Due	\$222.00
Payment Due Date	22/09/2020
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
\$9,096.72	22/09/2020	\$40.00	\$222.00

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.

See reverse side for important information.

1138 MDH 003 7 20 200828 0 D PAGE 1 of 5 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 \$9,096.72
Payment Due Date 22/09/2020
Minimum Payment Due \$222.00

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

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

511928060200183100000222000000909672

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.

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TRANSACTIONS				
Tran Date	Post Date	Description	Reference Number	Amount
FEES				
TOTAL FEES FOR THIS PERIOD				\$2.94
INTEREST				
28/08	28/08	Interest Charge on Purchases		\$32.80
28/08	28/08	Interest Charge on Cash Advances		\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$32.80
28/07	30/07	CDN TIRE STORE #00039 GODERICH ON	5513442K3P95E5VXD	\$59.81
28/07	30/07	WAL-MART # 3126 GODERICH ON	5550380K303REAZ3W	\$54.60
29/07	30/07	DOLLAR TREE #40265 GODERICH ON	5513442K3P96YQ8D8	\$25.53
29/07	31/07	CDN TIRE STORE #00039 GODERICH ON	5513442K4P95E7XBW	\$76.73
29/07	31/07	CDN TIRE STORE #00039 GODERICH ON	5513442K4P95E7XE6	\$42.10
29/07	31/07	WAL-MART # 3126 GODERICH ON	5550380K403REQFYE	\$11.32
02/08	03/08	REXALL PHARMACY #1594 GODERICH ON	5513442K7P96KNHWR	\$42.34
02/08	04/08	CDN TIRE STORE #00039 GODERICH ON	5513442K8P95DQSWK	\$20.32
02/08	04/08	CDN TIRE STORE #00039 GODERICH ON	5513442K8P95DQV1G	\$80.18
02/08	04/08	WAL-MART # 3126 GODERICH ON CREDIT	5550380K803R2TRX4	\$13.54-
02/08	04/08	WAL-MART # 3126 GODERICH ON	5550380K803R2TTOH	\$66.14
02/08	04/08	LCBO/RAO #0270 GODERICH ON	7525911K7SRV39P9E	\$133.85
02/08	04/08	BAYFIELD CONVENIENCE & BAYFIELD ON	5530658K903P84Z7P	\$4.05
03/08	04/08	PIZZA BY THE SQUARE BAYFIELD ON	5541921K95ST2LHW7	\$45.20
07/08	10/08	LCBO/RAO #0550 BAYFIELD ON	7525911KQSRZP8MER	\$92.90
08/08	10/08	ELLIOTT'S LIQUIDATION CLINTON ON	7525911KDSRS9K10R	\$253.49
08/08	10/08	BARTLIFF'S BAKERY & RE CLINTON ON	7525911KDST23X5E1	\$13.65
10/08	11/08	SHOPPERS DRUG MART #11 BRAMPTON ON	5513442KFP97A3XFF	\$27.19
10/08	11/08	COSTCO WHOLESALE W162 BRAMPTON ON	5513442KFP97720LV	\$217.31
10/08	11/08	SQ *PPL AQUATIC, FITNE GOSQ.COM ON	5549053KF5SETZTBW	\$115.26
10/08	11/08	A 1 CASH AND CARRY COM MISSISSAUGA ON	5525956KF7L76D476	\$567.89
10/08	12/08	CDN TIRE STORE #00411 BRAMPTON O CREDIT	5513442KGP95DPE1E	\$45.19-
10/08	12/08	CDN TIRE STORE #00411 BRAMPTON O CREDIT	5513442KGP95DPOPN	\$45.18-
10/08	12/08	THE BEER STORE #2005 BRAMPTON ON	7525911KFSRWPTSMN	\$24.50
11/08	12/08	FRESH FOOD CENTRE CALEDON ON	5518136KGDFS8AW0P	\$82.99
11/08	12/08	FOOD BASICS #895 BRAMPTON ON	5520762KGR1M4YS9R	\$20.72
11/08	12/08	LOWES #02493* BRAMPTON ON	5549053KG5SM8PM5V	\$101.34
11/08	13/08	PETROCAN CALEDON ON	5513442KHP95KTPWK	\$44.00
11/08	13/08	MCDONALD'S #40418 CALEDON VILLA ON	5513442KHP9530Q93	\$3.66
12/08	14/08	TRUE NORTH DISTRIBUTOR SARNIA ON	5513442KJP95104ZJ	\$1,941.22
17/08	18/08	HART - GODERICH GODERICH ON	5513442KNP96YGFFE	\$83.16
17/08	18/08	DOLLAR TREE #40265 GODERICH ON	5513442KNP974YMPP	\$7.11
17/08	18/08	TSC STORES L.P. #1207 GODERICH CREDIT	5513442KNP978EHKK	\$39.54-
17/08	19/08	CDN TIRE STORE #00039 GODERICH ON	5513442KPP95D2502	\$13.77
17/08	19/08	WAL-MART # 3126 GODERICH ON	5550380KP03RFBBLM	\$86.21
17/08	19/08	WORLD WEB TECHNOLOGIES CALGARY AB	7525911KNST0AM1WR	\$881.40
22/08	24/08	ELLIOTT'S LIQUIDATION CLINTON ON	7525911KVSRS9NMAL	\$92.89
25/08	26/08	REXALL PHARMACY #1594 GODERICH ON	5513442KYP96V8KVK	\$112.88
26/08	26/08	NESPRESSO CANADA 855-325-5781 QC	5549053KZ5SN085H1	\$280.95
25/08	27/08	CDN TIRE STORE #00039 GODERICH ON	5513442KZP95DXQZW	\$23.02
25/08	27/08	WAL-MART # 3126 GODERICH ON	5550380KZ03RQEX1T	\$53.19

TRANSACTIONS (Continued)				
Tran Date	Post Date	Description	Reference Number	Amount
		MUKESHKUMAR G PATEL		
		TOTAL XX XXXXXXXXXX 1849		\$5,659.42
02/08	03/08	QUICKBOOKS 888-829-8589 AB	5549053K75SEXMYNY	\$39.55
05/08	06/08	BAM*CANTEX DISTRIBUTIO VICTORIA BC	5530658KB03PDTPN5	\$12.66
05/08	06/08	BAM*CANTEX DISTRIBUTIO VICTORIA BC	5530658KB03PDTP55	\$92.95
05/08	07/08	WAL-MART # 3126 GODERICH ON	5550380KB03RK4L2Q	\$27.92
05/08	07/08	WAL-MART # 3126 GODERICH ON	5550380KB03RK4L4Z	\$2.24
07/08	09/08	FOODLAND 6742 BAYFIELD ON	5541921KD5STVB24Z	\$88.58
07/08	09/08	FOODLAND 6742 BAYFIELD ON	5541921KD5STVB25H	\$1.12
08/08	10/08	FOOD BASICS #632 GODERICH ON	5520762KDR0PJ9HH2	\$14.66
08/08	11/08	CDN TIRE GASBAR #01636 GODERICH ON	5513442KFP95QME9Y	\$62.36
08/08	11/08	WAL-MART # 3126 GODERICH ON	5550380KF03R4PGBF	\$75.18
12/08	13/08	SQUARESPACE INC. 6465803456 NY	5542950KHJJ17W76R	\$9.35
		2008 7.00 840 1.335714285		
15/08	17/08	ELLIOTT'S LIQUIDATION CLINTON ON	7525911KLSRS9JKY5	\$304.72
16/08	17/08	SQUARESPACE INC. 6465803456 NY	5542950KMJHDPYK8Y	\$23.89
		2008 18.00 840 1.327222222		
16/08	17/08	WHISTLE MESSAGING, INC 3234761703 CA	5542950KMJHD8M9DW	\$84.93
		2008 64.00 840 1.327031250		
18/08	19/08	FOODLAND 6742 BAYFIELD ON	5541921KR5SG04SXT	\$86.87
18/08	19/08	BLUE HORIZON POOLS AND GODERICH ON	7522768KP06NR6R81	\$60.92
18/08	19/08	EXPEDIA*HC COMP PYMT INTERNET CH	5537826KR09QFZFW1	\$1,435.75
19/08	20/08	TRIPADVISOR LLC NEEDHAM MA	1527021KR01DJANWY	\$102.58
19/08	21/08	LCBO/RAO #0550 BAYFIELD ON	7525911KRSRY9M6S8	\$37.08
22/08	24/08	HART - GODERICH GODERICH ON	5513442KVP96R441T	\$38.40
22/08	24/08	WAL-MART # 3126 GODERICH ON	5550380KW03R4S1Z6	\$30.84
26/08	27/08	AMAZON.CA PRIME MEMBER AMAZON.CA/PRI BC	5549053KZ5V4ELLP5	\$9.03
26/08	27/08	FOODLAND 6742 BAYFIELD ON	5541921L05SLLPA3K	\$15.95
26/08	28/08	LCBO/RAO #0550 BAYFIELD ON	7525911KZSRY7TSPB	\$100.50
13/08	13/08	FOREIGN TRANSACTION FEE - MERCHANDISE		\$0.23
17/08	17/08	FOREIGN TRANSACTION FEE - MERCHANDISE		\$0.59
17/08	17/08	FOREIGN TRANSACTION FEE - MERCHANDISE		\$2.12
		HINA M PATEL		
		TOTAL XX XXXXXXXXXX 1856		\$2,760.97

2020 TOTALS YEAR-TO-DATE	
Total Fees Charged in 2020	\$25.59
Total Interest Charged in 2020	\$162.71

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

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%		\$1,959.39	\$32.80
Cash Advances	19.90%		\$0.00	\$0.00

REWARDS

POINTS PRIOR TO THIS STATEMENT	27,490
POINTS EARNED FOR THIS STATEMENT	4,209
POINTS ADJUSTED FOR THIS STATEMENT	0
POINTS REDEEMED DURING THIS STATEMENT	0
TOTAL POINTS AVAILABLE	31,699

