

SUMMARY OF ACCOUNT ACTIVITY	
Previous Balance	\$4,059.69
-Payments	\$4,059.69
-Other Credits	\$175.32
Total Credits	\$4,235.01
+Purchases	\$3,471.83
+Other Debits	\$0.00
+Cash Advances	\$0.00
+Fees Charged	\$0.63
+Interest Charged	\$0.00
Total Debits	\$3,472.46
New Balance	\$3,297.14
Account Number Ending In	1831
Credit Limit	\$10,000.00
Available Credit	\$6,702.86
Annual Interest Rate - Purchases & Fees	19.90%
Annual Interest Rate - Cash Advances	19.90%
Statement Period	28/04/2020 - 29/05/2020
Days this Billing Cycle	31

PAYMENT INFORMATION	
New Balance	\$3,297.14
Minimum Payment Due	\$66.00
Payment Due Date	23/06/2020
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
\$3,297.14	23/06/2020	\$0.00	\$66.00

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

See reverse side for important information.

1138 MDH 003 7 20 200529 0 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 \$3,297.14
Payment Due Date 23/06/2020
Minimum Payment Due \$66.00

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

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

511928060200183100000066000000329714

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

TRANSACTIONS				
Tran Date	Post Date	Description	Reference Number	Amount
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.63
INTEREST				
29/05	29/05	Interest Charge on Purchases		\$0.00
29/05	29/05	Interest Charge on Cash Advances		\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$0.00
19/05	19/05	PAYMENT - THANK YOU CALGARY XA	8511928GZEHN6N6S	\$4,059.69-

HOSPITALITY ELEVEN

TOTAL XX XXXXXXXXXX 1831 \$4,059.69-

29/04	01/05	THE HOME DEPOT #7110 BRAMPTON ON	5521609G903R0Z29W	\$901.74
30/04	01/05	PIONEER STN #175 ARTHUR ON	5518136G9DDX8X8B0	\$30.01
04/05	05/05	SQ *CM SMALL ENGINE BAYFIELD ON	5549053GD5SQ6F70B	\$937.67
07/05	10/05	HOMEPLUS PRODUCTS 8663762690 BC	8512164GH0H76Z6M3	\$170.99
14/05	15/05	MURRAY S RONA GODERICH ON	5520762GPPYP29W4T	\$75.19
14/05	15/05	MURRAY S RONA GODERICH ON CREDIT	5520762GPPYP29W4T	\$59.46-
15/05	17/05	LOWES #03066* SARNIA ON	5549053GT5V3S9ZKK	\$512.55
19/05	20/05	DOLLARAMA # 328 GODERICH ON	5513442GWP95XZYNN	\$22.32
19/05	21/05	CDN TIRE STORE #00039 GODERICH ON	5513442GXP95BH8R6	\$77.94
19/05	21/05	CDN TIRE STORE #00039 GODERICH O CREDIT	5513442GXP95BH8VH	\$101.69-
19/05	21/05	WAL-MART # 3126 GODERICH ON	5550380GX03R8GXBT	\$13.54
19/05	21/05	WAL-MART # 3126 GODERICH ON	5550380GX03R8GX9N	\$58.91
22/05	24/05	MURRAY S RONA GODERICH ON	5520762GZPYP29W4T	\$96.56
25/05	26/05	MURRAY S RONA GODERICH ON	5520762H2PYP29W4N	\$93.09
25/05	26/05	TSC STORES L.P. #1207 GODERICH ON	5513442H2P96ZBYL8	\$6.31
25/05	26/05	WATSONS HOME HARDWARE GODERICH ON	5513442H2P9747F2Q	\$36.56
25/05	26/05	WATSONS HOME HARDWARE GODERICH ON	5513442H2P9747F94	\$13.07
25/05	26/05	HURON RIDGE ACRES ZURICH ON	5541921H25SEDD7GM	\$12.96
26/05	27/05	ZEHR'S GODERICH #32 GODERICH ON	5518136H3DEWJ0R3F	\$23.73
26/05	27/05	MURRAY S RONA GODERICH ON	5520762H3PYP29W4M	\$108.33
26/05	27/05	TSC STORES L.P. #1207 GODERICH ON	5513442H3P96NFLR1	\$40.28
26/05	29/05	H.O.JERRY (1983) LIMIT GODERICH ON	5513442H5P958XSE4	\$36.30
28/05	29/05	MURRAY S RONA GODERICH ON	5520762H5PYP29W4K	\$22.60
28/05	29/05	MURRAY S RONA GODERICH ON CREDIT	5520762H5PYP29W4K	\$14.17-
28/05	29/05	DOLLARAMA # 328 GODERICH ON	5513442H5P9666Q4D	\$1.70

MUKESHKUMAR G PATEL

TOTAL XX XXXXXXXXXX 1849 \$3,117.03

16/05	18/05	SQUARESPACE INC. 6465803456 NY	5542950GTJHS431TP	\$25.40
		2005 18.00 840 1.411111111		
19/05	20/05	EXPEDIA*HC COMP PYMT INTERNET CH	1537826GX1PWV13J1	\$41.70
24/05	25/05	ZEHR'S GODERICH #32 GODERICH ON	5518136H1DDXS89A0	\$16.95
24/05	25/05	TSC STORES L.P. #1207 GODERICH ON	5513442H1P96AA6Y4	\$25.24
26/05	27/05	DOLLARAMA # 328 GODERICH ON	5513442H3P963TFY0	\$11.30
28/05	29/05	VISTAPR*VISTAPRINT.CA 866-8936743 ON	5549053H55V31NGRZ	\$58.89
18/05	18/05	FOREIGN TRANSACTION FEE - MERCHANDISE		\$0.63

HINA M PATEL

TOTAL XX XXXXXXXXXX 1856 \$180.11

2020 TOTALS YEAR-TO-DATE

Total Fees Charged in 2020	\$18.82
Total Interest Charged in 2020	\$41.92

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	22,430
POINTS EARNED FOR THIS STATEMENT	1,648
POINTS ADJUSTED FOR THIS STATEMENT	57
POINTS REDEEMED DURING THIS STATEMENT	0
TOTAL POINTS AVAILABLE	24,135