

SUMMARY OF ACCOUNT ACTIVITY	
Previous Balance	\$7,892.01
-Payments	\$9,215.65
-Other Credits	\$156.15
Total Credits	\$9,371.80
+Purchases	\$1,741.22
+Other Debits	\$0.00
+Cash Advances	\$0.00
+Fees Charged	\$9.32
+Interest Charged	\$0.00
Total Debits	\$1,750.54
New Balance	\$270.75
Account Number Ending In	1831
Credit Limit	\$10,000.00
Available Credit	\$9,729.25
Annual Interest Rate - Purchases & Fees	19.90%
Annual Interest Rate - Cash Advances	19.90%
Statement Period	29/12/2019 - 29/01/2020
Days this Billing Cycle	31

PAYMENT INFORMATION	
New Balance	\$270.75
Minimum Payment Due	\$40.00
Payment Due Date	23/02/2020
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
\$270.75	23/02/2020	\$0.00	\$40.00

NEWS FROM MAINSTREET CREDIT UNION

Achieving a New Year's resolution has never been easier! Switch over to eStatements and receive all your banking information online. It's safe, free and reduces the amount of paper we use. Small steps are how we make big change.

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

See reverse side for important information.

1138 MDH 003 7 20 200129 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 \$270.75
Payment Due Date 23/02/2020
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

511928060200183100000040000000027075

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					\$9.32
INTEREST					
29/01	29/01	Interest Charge on Purchases			\$0.00
29/01	29/01	Interest Charge on Cash Advances			\$0.00
TOTAL INTEREST FOR THIS PERIOD					\$0.00
23/01	23/01	PAYMENT - THANK YOU CALGARY XA	8511928DQEHNN24EG		\$3,714.80-
HOSPITALITY ELEVEN					
TOTAL 511928XXXXXX1657 \$3,714.80-					
29/12	29/12	PAYMENT - THANK YOU CALGARY XA	8511928BDEHNNDRL		\$2,293.55-
29/12	29/12	*FINANCE CHARGE* PREV CYCLE PURCHASES			\$40.91-
31/12	31/12	AMZN MKTP CA*4168V10D3 WWW.AMAZON.CA ON	5549053BD5SP3MA7V		\$16.06
30/12	01/01	CDN TIRE STORE #00039 GODERICH ON	5513442BDP95H38F2		\$11.29
03/01	05/01	AMZN MKTP CA*F25IP0SI3 WWW.AMAZON.CA ON	5549053QK5SH4RVHM		\$42.85
11/01	13/01	COSTCO WHOLESALE W526 MISSISSAUGA ON	5513442QVP96WNRXP		\$48.74
11/01	13/01	A 1 CASH AND CARRY COM MISSISSAUGA ON	5525956QV7VJ5APT X		\$198.45
14/01	15/01	UNITED LBR HM HWR#1325 BOLTON ON CREDIT	5513442QYP95Z8A4G		\$54.22-
15/01	17/01	WORLD WEB TECHNOLOGIES CALGARY AB	7525911QZST0D2Q6X		\$293.80
19/01	20/01	COSTCO WHOLESALE W162 BRAMPTON O CREDIT	5513442D3P96FWH37		\$10.00-
19/01	20/01	COSTCO WHOLESALE W162 BRAMPTON ON	5513442D3P96FW4S2		\$147.66
20/01	20/01	PAYMENT - THANK YOU CALGARY XA	8511928D6EHNN09BK		\$540.92-
MUKESHKUMAR G PATEL					
TOTAL 511928XXXXXX1665 \$2,180.75-					
29/12	29/12	PAYMENT - THANK YOU CALGARY XA	8511928BDEHNNDRL		\$1,858.10-
29/12	29/12	*FINANCE CHARGE* PREV CYCLE PURCHASES			\$34.08-
30/12	31/12	DOLLARAMA # 328 GODERICH ON	5513442BQP96E3W84		\$11.07
30/12	31/12	CHINA WOK BUFFET GODERICH ON	5541921BQ5SKBAPWL		\$13.00
31/12	03/01	WORKINGCOUPLES.COM GRAND RAPIDS MI	8535353QJWGNK7F1S		\$15.61
		1912 12.00 840 1.300833333			
02/01	03/01	IDEAL SUPPLY GODERICH ON	5520762QJPXHF8J2T		\$21.66
02/01	05/01	CDN TIRE STORE #00039 GODERICH O CREDIT	5513442QKP95ETQM0		\$16.94-
02/01	05/01	CDN TIRE STORE #00039 GODERICH ON	5513442QKP95ETQWG		\$117.34
02/01	05/01	WAL-MART # 3126 GODERICH ON	5550380QK03RFHFT H		\$8.97
05/01	06/01	EXPEDIA*HC COMP PYMT INTERNET CH	7537826QN0A8TLZFD		\$138.75
07/01	08/01	BLUE HORIZON POOLS SP 519-524-9804 ON	5541921QP5SJPRRJK		\$90.41
10/01	12/01	PIONEER STN #175 ARTHUR ON	5518136QSDEV6NRBB		\$74.33
15/01	16/01	SQUARESPACE INC. 6465803456 NY	5542950QZJHY4K0ML		\$251.08
		2001 192.00 840 1.307708333			
15/01	17/01	WHISTLE MESSAGING, INC 3234761703 CA	5542950D0JHZGS5FE		\$83.56
		2001 64.00 840 1.305625000			
16/01	17/01	SQUARESPACE INC. 6465803456 NY	5542950D0JHZPLSFN		\$23.50
		2001 18.00 840 1.305555555			
19/01	20/01	TRIPADVISOR LLC NEEDHAM MA	1527021D30123YG0Q		\$102.58
20/01	20/01	PAYMENT - THANK YOU CALGARY XA	8511928D6EHNN09BK		\$808.28-
25/01	27/01	QUICKBOOKS ONLINE 888-829-8589 AB	5549053D95SWT83A8		\$30.51
03/01	03/01	FOREIGN TRANSACTION FEE - MERCHANDISE			\$0.39
16/01	16/01	FOREIGN TRANSACTION FEE - MERCHANDISE			\$6.27
17/01	17/01	FOREIGN TRANSACTION FEE - MERCHANDISE			\$2.08

TRANSACTIONS (Continued)				
Tran Date	Post Date	Description	Reference Number	Amount
17/01	17/01	FOREIGN TRANSACTION FEE - MERCHANDISE		\$0.58
		HINA M PATEL		
		TOTAL 511928XXXXXX1673		\$1,725.71-

2020 TOTALS YEAR-TO-DATE	
Total Fees Charged in 2020	\$9.32
Total Interest Charged in 2020	-\$74.99

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%		\$0.00	\$0.00
Cash Advances	19.90%		\$0.00	\$0.00

REWARDS	
POINTS PRIOR TO THIS STATEMENT	19,186
POINTS EARNED FOR THIS STATEMENT	830
POINTS ADJUSTED FOR THIS STATEMENT	0
POINTS REDEEMED DURING THIS STATEMENT	0
TOTAL POINTS AVAILABLE	20,016