

SUMMARY OF ACCOUNT ACTIVITY	
Previous Balance	\$3,297.14
-Payments	\$0.00
-Other Credits	\$143.17
<b>Total Credits</b>	<b>\$143.17</b>
+Purchases	\$2,660.86
+Other Debits	\$0.00
+Cash Advances	\$0.00
+Fees Charged	\$0.84
+Interest Charged	\$87.99
<b>Total Debits</b>	<b>\$2,749.69</b>
<b>New Balance</b>	<b>\$5,903.66</b>
Account Number Ending In	1831
Credit Limit	\$10,000.00
Available Credit	\$4,096.34
Annual Interest Rate - Purchases & Fees	19.90%
Annual Interest Rate - Cash Advances	19.90%
Statement Period	29/05/2020 - 28/06/2020
Days this Billing Cycle	31

PAYMENT INFORMATION	
New Balance	\$5,903.66
<b>Minimum Payment Due</b>	<b>\$184.00</b>
<b>Payment Due Date</b>	<b>23/07/2020</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
\$5,903.66	23/07/2020	\$66.00	\$184.00

### 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 \$5,903.66  
Payment Due Date 23/07/2020  
Minimum Payment Due \$184.00

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

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

511928060200183100000184000000590366

## 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>\$0.84</b>
<b>INTEREST</b>				
28/06	28/06	Interest Charge on Purchases		\$87.99
28/06	28/06	Interest Charge on Cash Advances		\$0.00
TOTAL INTEREST FOR THIS PERIOD				<b>\$87.99</b>
28/05	31/05	CDN TIRE STORE #00039 GODERICH ON	5513442H6P95QZYDV	\$173.20
28/05	02/06	WAL-MART # 3126 GODERICH ON	5550380H903R7DVL2	\$13.88
01/06	02/06	A 1 CASH AND CARRY COM MISSISSAUGA ON	5525956H94ZR79T59	\$203.28
02/06	03/06	SUBWAY # 25666 MISSISSAUGA ON	5541921HB5SF3JQN3	\$5.07
03/06	04/06	LOWES #02493* BRAMPTON ON	5549053HB5SLB32VL	\$149.02
03/06	04/06	LOWES #02493* BRAMPTON ON CREDIT	5549053HB5SLB339J	\$17.16-
04/06	05/06	MURRAY S RONA GODERICH ON	5520762HQPYP29W4K	\$75.60
04/06	05/06	MURRAY S RONA GODERICH ON	5520762HQPYP29W4K	\$17.96
04/06	05/06	TSC STORES L.P. #1207 GODERICH ON	5513442HQP96RDJKS	\$50.68
04/06	09/06	H.O.JERRY (1983) LIMIT GODERICH CREDIT	5513442HGP94SWNQB	\$8.50-
10/06	11/06	WATSONS HOME HARDWARE GODERICH ON	5513442HJP96Y0EAW	\$16.92
10/06	12/06	CDN TIRE GASBAR #01636 GODERICH ON	5513442HKP95BWHAQ	\$45.00
10/06	12/06	WAL-MART # 3126 GODERICH ON	5550380HK03RD9G18	\$34.47
11/06	12/06	PIZZA BY THE SQUARE BAYFIELD ON	5541921HL5SMKPZZ5	\$25.49
11/06	14/06	CDN TIRE STORE #00039 GODERICH ON	5513442HLP95E1APV	\$117.51
11/06	14/06	LCBO/RAO #0550 BAYFIELD ON	7525911HKSRYPJ3Y0	\$22.95
11/06	14/06	LCBO/RAO #0550 BAYFIELD ON	7525911HKSRYPJ413	\$65.63
15/06	16/06	MURRAY S RONA GODERICH ON	5520762HPPYP29W4G	\$22.87
15/06	16/06	DOLLAR TREE #40265 GODERICH ON	5513442HPP971NGSR	\$28.19
15/06	16/06	TSC STORES L.P. #1207 GODERICH ON	5513442HPP974RMHJ	\$469.88
15/06	17/06	CDN TIRE STORE #00039 GODERICH ON	5513442HRP95Q9PW9	\$324.29
15/06	17/06	CDN TIRE STORE #00039 GODERICH O CREDIT	5513442HRP95Q9R06	\$117.51-
15/06	17/06	WAL-MART # 3126 GODERICH ON	5550380HR03RBQTJJ	\$41.70
MUKESHKUMAR G PATEL				
TOTAL XX XXXXXXXXXX 1849 \$1,760.42				
03/06	04/06	BLUE HORIZON POOLS AND GODERICH ON	7522768HB05W9J9LZ	\$33.40
06/06	08/06	VERBEEK'S FARM AND GAR CLINTON ON	5513442HEP96X2PB5	\$113.00
07/06	08/06	EXPEDIA*HC COMP PYMT INTERNET CH	5537826HG2AVGQVSY	\$264.58
12/06	14/06	SQUARESPACE INC. 6465803456 NY	5542950HLJJ0L15NA	\$9.57
		2006 7.00 840 1.367142857		
12/06	14/06	VERBEEK'S FARM AND GAR CLINTON ON	5513442HLP95AY6FE	\$45.20
16/06	17/06	SQUARESPACE INC. 6465803456 NY	5542950HRJHB9WAQR	\$24.52
		2006 18.00 840 1.362222222		
18/06	21/06	YOUR DOLLAR STORE WITH BRAMPTON ON	7525911HSSRY77DRG	\$75.43
22/06	23/06	A 1 CASH AND CARRY COM MISSISSAUGA ON	5525956HY4ZYGXZ04	\$84.60
22/06	25/06	ESSO CIRCLE K BRAMPTON ON	5513442J0P95GLA88	\$50.00
26/06	28/06	PIONEER STN #175 ARTHUR ON	5518136J2DEW9XVEP	\$6.00
26/06	28/06	PIONEER STN #175 ARTHUR ON	5518136J2DEW9XVF7	\$41.94
26/06	28/06	AMAZON.CA PRIME MEMBER AMAZON.CA/PRI BC	5549053J25V5ZK3HG	\$9.03
14/06	14/06	FOREIGN TRANSACTION FEE - MERCHANDISE		\$0.23
17/06	17/06	FOREIGN TRANSACTION FEE - MERCHANDISE		\$0.61

**TRANSACTIONS (Continued)**

Tran Date	Post Date	Description	Reference Number	Amount
		HINA M PATEL		
		TOTAL XX XXXXXXXXXX 1856		\$758.11

**2020 TOTALS YEAR-TO-DATE**

Total Fees Charged in 2020	\$19.66
Total Interest Charged in 2020	\$129.91

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%		\$5,310.71	\$87.99
Cash Advances	19.90%		\$0.00	\$0.00

**REWARDS**

POINTS PRIOR TO THIS STATEMENT	24,135
POINTS EARNED FOR THIS STATEMENT	1,259
POINTS ADJUSTED FOR THIS STATEMENT	189
POINTS REDEEMED DURING THIS STATEMENT	0
TOTAL POINTS AVAILABLE	25,583