



CIBC Dividend® Visa Infinite* Card

Your account at a glance

Previous balance		\$1,035.51
Payments	\$1,408.86	
Other credits	50.00	
Total credits	-	\$1,458.86
Purchases	1,777.41	
Cash advances	0.00	
Interest	0.00	
Fees	0.00	
Total charges	+	\$1,777.41
Total balance	=	\$1,354.06

Your payment due this month

Amount Due¹	\$1,354.06
Minimum Payment²	\$10.00
Please pay this amount by Jul 11, 2022	

SHEA MCKINNEY

Account number
4500 0372 0580 9345

Statement Date
June 19, 2022

June statement period
May 20 to June 19, 2022

Contact us
Customer Service 1 800 465-4653
Lost/Stolen 1 800 663-4575
TTY 1 877 331-3338
Online www.cibc.com

Summary	Credit [†]	Cash [†]
Limit	\$10,000.00	\$10,000.00
Available	\$8,645.94	\$8,645.00

Interest rates	Annual
Regular purchases	20.99%
Cash advances	22.99%

Your Cash Back

As at last statement	+	55.85
This statement		
4% Cash Back	+	19.65
2% Cash Back	+	4.04
1% Cash Back	+	10.92
Cash Back redeemed	-	50.00
Total Cash Back	=	40.46

Cash back redeemed is credited within 5 days.
Refer to 'Your message centre' for details.



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Tear Off here

Please turn over - Transactions begin on page 2 →

CIBC Dividend Visa Infinite Card

Payment options

- Online Banking: www.cibc.com
- Telephone Banking: 1 800 465-CIBC (2422)
- CIBC bank machines and most financial institutions
- Mail: Return completed slip with your cheque or money order payable to CIBC.

For general inquiries call
1 800 465-4653

Do not staple or attach correspondence.

Account number	4500 0372 0580 9345
Amount Due	\$1,354.06
Minimum Payment due by Jul 11, 2022	\$10.00
Total payment enclosed	\$_____

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SHEA MCKINNEY
38355 SUMMITTS VIEW DR
SQUAMISH BC V8B 0T9

035287

CIBC
PO BOX 4595 STN A
TORONTO ON M5W 4X9

00004500037205809345000000013540600000000010003

Transactions from May 20 to June 19, 2022

Your payments

Trans date	Post date	Description	Amount(\$)
May 24	May 25	PAYMENT THANK YOU/PAIEMENT MERCI	1,408.86
Total payments			\$1,408.86

Your new charges and credits

Identifies Cash Back Multiplier transactions that have earned enhanced cash back rewards. Any returns/credits are deducted at the same rate(s).

Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4500 0372 0580 9345				
May 18	May 20	HOTEL THEODORE SEATTLE WA 271.84 USD @ 1.321917304**	Foreign Currency Transactions	359.35
May 19	May 20	SCHOOL DIST 48 SEA TO SKYSQUAMISH BC	Health and Education	14.00
May 21	May 24	SEA TO SKY GONDOLA SQUAMISH BC	Restaurants	9.65
May 23	May 25	HUSKY CLEVELAND 2215 SQUAMISH BC	Transportation	5.14
May 27	May 30	SAVE ON FOODS #979 SQUAMISH BC	Retail and Grocery	22.82
May 28	May 30	HIGH MOUNTAIN BREWING WHISTLER BC	Restaurants	83.27
May 29	May 30	MCDONALD'S #10429 SQUAMISH BC	Restaurants	24.16
May 29	Jun 01	PETROCAN-38471 CLEVELAND SQUAMISH BC	Transportation	106.81
May 30	May 31	NESTERS MARKET #088849 SQUAMISH BC	Retail and Grocery	27.48
May 30	Jun 01	STARBUCKS 04243 SQUAMISH BC	Restaurants	11.03
Jun 03	Jun 06	CHV43028 CLEARBROOK CH ABBOTSFORD BC	Transportation	100.96
Jun 03	Jun 06	NARAMATA GENERAL STORE NARAMATA BC	Retail and Grocery	23.62
Jun 03	Jun 06	BC LIQUOR #019 KEREMEOS BC	Retail and Grocery	47.16
Jun 04	Jun 06	NARAMATA GENERAL STORE NARAMATA BC	Retail and Grocery	83.67
Jun 05	Jun 06	UPPER BENCH ESTATE WINERY PENTICTON BC	Retail and Grocery	182.60
Jun 05	Jun 06	CHV43055 COQUIHALLA CH HOPE BC	Transportation	119.81
Jun 05	Jun 06	SQ *JUST BAKED Naramata BC	Restaurants	37.80
Jun 07	Jun 08	CASHBACK/REMISE EN ARGENT	Other Transactions	-50.00
Jun 08	Jun 10	SHOPPERS DRUG MART #02 SQUAMISH BC	Health and Education	12.13
Jun 11	Jun 13	SEA TO SKY GONDOLA SQUAMISH BC	Restaurants	2.69
Jun 15	Jun 15	IMPARK00010209U VANCOUVER BC	Transportation	14.25
Jun 15	Jun 16	CAN SODA SNACK VENDING TORONTO BC	Restaurants	2.00

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Information about your CIBC Dividend Visa Infinite Card account

If you find an error or irregularity (including possible unauthorized or fraudulent Transactions) in this statement you must tell us within 30 days of this Statement Date. If you do not, we may regard this statement as final (except for credits posted in error).

How we charge interest: If interest is charged on a Purchase, it is charged retroactively from the Transaction date. You have a minimum 21 day interest-free grace period for new Purchases. You can avoid interest on those new Purchases by paying your new balance in full by the payment due date.

Interest is charged on Cash Advances from the date they are taken. Interest is charged on Convenience Cheques and Balance Transfers from the date they are posted to your credit card account. We stop charging interest on the day we receive a payment which covers the amount of the Purchase, Cash Advance, Balance Transfer or Convenience Cheque, as the case may be, as described in the Application of Payments section of your CIBC Cardholder Agreement.

If you choose to convert an eligible Purchase into an Installment Plan, interest will be charged on that Installment Plan at the interest rate you agreed to at the time of conversion and in the manner set out in the Installment Plan Terms and Conditions.

Payment period extensions: If you didn't pay the Amount Due on your last monthly statement, we have extended your payment due date this month to give you extra time to make your payment. Interest will continue to accrue for the extended period. When we receive your

Amount Due, your payment due date will change back to your regular payment due date.

Your statement (including the Balance and Minimum Payment) only reflects Transactions that were posted as of the Statement Date. If you made a payment but it has not yet been posted, it will appear on your next monthly statement and any interest charges will be adjusted based on the transaction date and payment amount. The payment due date is determined under Eastern Standard Time (EST) meaning payments are considered received by us on the payment due date if made by 11:59pm EST. Payments made by mail or through another financial institution can take several days to be received by us. Please make your payments accordingly. Check CIBC Online Banking for the status of your payments and your most up to date Balance.

**Foreign currency Transactions, except Convenience Cheques, are converted to Canadian dollars on or after the Transaction date and no later than the Transaction posting date. At the time of currency conversion, you are charged the same conversion rate CIBC must pay, plus a fee of 2.5% of the converted amount, on both debits and credits. We convert a foreign currency Convenience Cheque or payment at our branch selling rate for Canadian dollars in effect at the time we process it.

¹ **Amount Due** is the amount you must pay if you want to avoid interest on your regular purchases shown on this statement.

² **Minimum Payment** is the minimum amount you must pay this month and it includes your monthly installment payments due (if applicable).

[†] Your cash limit forms part of your credit limit. It is not additional credit.

For more information, please refer to the CIBC Cardholder Agreement.

* Registered trademark of CIBC.








† Trademark of Visa International Service Association and used under license.

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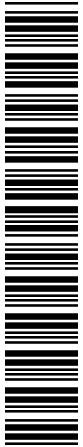


Prepared for: SHEA MCKINNEY May 20 to June 19, 2022 Account number: 4500 0372 0580 9345

Your new charges and credits (continued)










Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4500 0372 0580 9345				
Jun 15	Jun 16	 CAN SODA SNACK VENDING TORONTO BC	 Restaurants	2.75
Jun 15	Jun 16	NARAMATA COURTYARD NARAMATA BC	 Hotel, Entertainment and Recreation	427.14
Jun 15	Jun 17	STARBUCKS 04471 VANCOUVER BC	 Retail and Grocery	19.15
Jun 15	Jun 17	STARBUCKS 04471 VANCOUVER BC	 Retail and Grocery	10.96
Jun 16	Jun 17	 MCDONALD'S #29093 Q04 N,VANCOUVER BC	 Restaurants	27.01
Total for 4500 0372 0580 9345				\$1,727.41

** Denotes transaction in foreign currency



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CIBC CreditSmart™ Spend Report

Spend Categories	This month				Year-to-date	
	Transactions	Amount (\$)	Budget (\$)	Difference (\$)	Transactions	Amount (\$)
 Personal and Household Expenses	0	0.00	-	-	1	176.96
 Professional and Financial Services	0	0.00	-	-	5	31.60
 Retail and Grocery	8	417.46	-	-	18	1,024.21
 Transportation	5	346.97	-	-	10	1,634.08
 Hotel, Entertainment and Recreation	1	427.14	-	-	3	909.32
 Restaurants	9	200.36	-	-	18	526.78
 Health and Education	2	26.13	-	-	4	56.49
 Foreign Currency Transactions	1	359.35	-	-	15	1,051.39
 Other Transactions	1	-50.00	-	-	1	-50.00
Total	27	1,727.41			75	\$5,360.83

Transactions are assigned a spend category based on where the goods or services are purchased, not on what was purchased. For example, items purchased at a convenience store in a gas station will appear under Transportation, not Retail and Grocery.

A negative difference (-) means you spent more than you budgeted.

	Amount (\$)	Budget (\$)	Difference (\$)
 Total Monthly Budget	1,727.41	-	-

Reminder: If you only make the minimum payment every month, it will take approximately 11 year(s) and 4 month(s) to pay the total balance shown on this statement. This estimate assumes each statement period is 30 days and that you pay your minimum payment on time every month.

Your message centre

Time to Indulge! You've been rewarded for your purchases with cash back – just for you. You will see a credit for your cash back as follows:

- On Demand Cash Back Redemption: You will see a credit within 5 days of the date the redemption request is made.
- Annual Redemption: You will see a credit on your next statement for your cash back redeemed.

You can also view the credit for cash back redeemed in your transaction details on online and mobile banking.

Protect your card from unauthorized charges

CIBC's Fraud Alerts will notify you via text, phone or email to confirm suspicious activity. To stay on top of your card activity, update your mobile, email and other contact information on CIBC Online or Mobile Banking so we can connect with you quickly when it matters most.

Enhanced transaction details

Easily recognize your credit card transactions by clicking on them on CIBC Mobile or Online Banking to see additional merchant details including merchant contact details and address. Not using CIBC digital banking yet? Learn how to register at <http://cibc.com/howtoregister>