



May Statement for activity from Apr. 22, 2011 through May 24, 2011
 NELVA E BRUNSTING
 ELMER H BRUNSTING

Inquiries: 1-800-558-3424
 Page 2 of 3

Visa Select Rewards

Description of Activity	This Statement	Year to Date
Base Reward Points.....	0	5,255
Total	0	5,255

No points will be awarded until you bring your account current.

Transactions

Post Date	Trans Date	Ref. Nbr	Description of Transaction	Amount
Purchases and Other Debits				
04/25	04/22	2457	WHATABURGER 131 Q26 HOUSTON TX.....	\$14.75
04/25	04/22	2499	WHATABURGER 131 Q26 HOUSTON TX.....	\$2.80
04/25	04/23	1804	WALGREENS #3328 HOUSTON TX.....	\$21.00
04/25	04/21	0487	CVS PHARMACY #8912 HOUSTON TX.....	\$67.14
04/26	04/25	0196	KUHT - TV 713-7488888 TX.....	\$10.00
04/27	04/25	8771	CHEVRON 00108123 HOUSTON TX.....	\$38.00
04/28	04/26	9296	THE GOLF RANGE ON RICH HOUSTON TX.....	\$4.00
04/28	04/26	2444	TACO CABANA #148 HOUSTON TX.....	\$17.93
04/28	04/27	4982	WALGREENS #3328 HOUSTON TX.....	\$599.93
04/29	04/28	3252	KROGER #161 HOUSTON TX.....	\$62.85
05/02	04/30	3321	CORNELIUS 303 HOUSTON TX.....	\$12.90
05/02	04/30	5299	JASON'S DELI # 026 Q64 HOUSTON TX.....	\$11.77
05/02	04/30	4521	VALERO 527 HOUSTON TX.....	\$57.30
05/02	05/01	7799	KROGER #161 HOUSTON TX.....	\$5.81
05/02	04/28	1329	TACO CABANA #148 HOUSTON TX.....	\$17.06
05/02	04/28	7197	KFC W150100 31501000 HOUSTON TX.....	\$10.25
05/03	05/01	5750	DOMINO'S 6658 HOUSTON TX.....	\$20.00
05/03	05/02	5677	WALGREENS #3328 HOUSTON TX.....	\$52.21
05/05	05/04	0024	ANY LAB TEST NOW HOUSTON TX.....	\$59.00
05/05	05/04	4914	JASON'S DELI # 026 Q64 HOUSTON TX.....	\$17.06
05/05	05/04	9133	WALGREENS #3328 HOUSTON TX.....	\$17.58
05/05	05/04	6960	KROGER #161 HOUSTON TX.....	\$21.25
05/06	05/04	8639	MCDONALD'S F14136 HOUSTON TX.....	\$2.05
05/06	05/04	9296	THE GOLF RANGE ON RICH HOUSTON TX.....	\$8.00
05/06	05/04	7582	SUBWAY 00375527 HOUSTON TX.....	\$6.50
05/06	05/05	2862	WALGREENS #3328 HOUSTON TX.....	\$32.38
05/09	05/07	7584	ST JUDE MAIN DONATIONS 800-822-6344 TN.....	\$20.00
05/10	05/08	3841	WHATABURGER 131 Q26 HOUSTON TX.....	\$25.43
05/12	05/11	5145	LUBYS CAFE #0085 Q99 HOUSTON TX.....	\$25.93
05/12	05/11	5228	LUBYS CAFE #0085 Q99 HOUSTON TX.....	\$3.24
05/12	05/11	5301	WALGREENS #3328 HOUSTON TX.....	\$30.86
05/12	05/11	1753	MEDICAL ALERT C/O AMAC 866-502-2622 NY.....	\$34.95
05/13	05/11	0232	RANDALLS STORE00010660 HOUSTON TX.....	\$18.38
05/16	05/14	8059	KROGER #161 HOUSTON TX.....	\$24.49
05/16	05/15	8259	SONIC #4152 HOUSTON TX.....	\$10.89
05/19	05/17	0462	AU BON PAIN -MEMORIAL HOUSTON TX.....	\$19.60
05/19	05/18	8298	WALGREENS #5094 HOUSTON TX.....	\$47.61
05/19	05/18	2086	KROGER #161 HOUSTON TX.....	\$114.63
05/20	05/18	3861	VALERO 527 HOUSTON TX.....	\$8.61
05/20	05/18	5379	VALERO 527 HOUSTON TX.....	\$56.81
05/20	05/18	9988	SUBWAY 00375527 HOUSTON TX.....	\$6.82
05/23	05/19	3621	CAFE EXPRESS #11105 HOUSTON TX.....	\$18.80
05/23	05/20	5392	WALGREENS #3328 HOUSTON TX.....	\$19.78
Fees Charged				
05/19	05/19		LATE FEE - PAYMENT DUE ON 05/19	\$35.00
			TOTAL FEES FOR THIS PERIOD.....	\$35.00



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 NELVA E BRUNSTING
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Inquiries: 1-800-558-3424
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Transactions

Post Date	Trans Date	Ref. Nbr	Description of Transaction	Amount
Interest Charged				
05/24			INTEREST CHARGE.....	\$25.91
			TOTAL INTEREST FOR THIS PERIOD.....	\$25.91

2011 Totals Year-to-Date	
Total Fees Charged in 2011	\$85.00
Total Interest Charged in 2011	\$60.12

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

**APR for current and future transactions.

Balance Type	Balance By Type	Balance Subject to Interest	Variable	Interest	Annual Percentage Rate	Expires with Statement	Interest Free Period
**BALANCE TRANSFER	\$0.00	\$0.00	YES	\$0.00	9.24%		NO
**PURCHASES	\$3,716.73	\$3,101.59	YES	\$25.91	9.24%		YES
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	20.24%		NO

Important Messages

*** WE ARE HERE TO HELP ***

Your account is past due. Do you need our help? We understand that you may be feeling the effects of the current economic challenges, and want you to know that we have NEW PAYMENT RELIEF PROGRAMS available to help. PLEASE CALL US at 1-866-951-3862 or GO ONLINE to WWW.MYACCOUNTACCESS.COM and login or enroll in Online Account Access to review your new options.

ENROLL IN BALANCESHIELD BY CALLING 1-877-694-1285. With BalanceShield, your monthly payment will be paid for up to 12 months in the event of unexpected hardships like unemployment or disability. BalanceShield also cancels the total outstanding balance in the case of loss of life. Coverage costs just \$0.85 per \$100 of your monthly statement balance. ENROLL TODAY.

Each time you or a third party on your behalf, pays your bill by personal check, you authorize us to convert that payment into an electronic debit. If the check is processed electronically, the checking account will be debited for the amount on the check and the debit will appear on your account statement. If you have any questions, please contact us at the Inquiries phone number located on this statement.

To contact us regarding your account... 4037 6600 1389 6626

By Telephone:
Every Hour! Every Day!
 Voice: 1-800-558-3424
 TDD: 1-888-352-6455
 Fax: 1-866-616-1750

Send Inquiries to:
 Cardmember Service
 P.O. Box 6354
 Fargo, ND 58125-6354

Send Payments to:
 Cardmember Service
 P.O. Box 790408
 St. Louis, MO 63179-0408

Online
 visit our website:
 myaccountaccess.com



May Statement for activity from Apr. 22, 2011 through May 24, 2011
 NELVA E BRUNSTING
 ELMER H BRUNSTING

Inquiries: 1-800-558-3424
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Your Select Rewards Visa® Platinum Card account at a glance ...

Account: 4037 6600 1389 6626

Activity Summary	
Previous Balance	\$1,979.47
Payments	\$0.00
Other Credits	\$0.00
Purchases	\$1,676.35
Balance Transfers	\$0.00
Advances	\$0.00
Other Debits	\$0.00
Past Due Amount	\$97.00
Fees Charged	\$35.00
Interest Charged	\$25.91
New Balance	\$3,716.73
Credit Line	\$9,900.00
Available Credit	None
Statement Close Date	May 24, 2011
Days in Billing Cycle	33

Payment Information	
New Balance	\$3,716.73
Minimum Payment Due (Current Month)	\$98.00
Minimum Payment Due (Past Due)	\$97.00
Total New Minimum Payment Due	\$195.00
Payment Due Date	Jun. 19, 2011

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$35.00 Late Fee.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	10 years	\$5,307
\$118	3 years	\$4,269 (Savings= \$1,038)

If you would like information about credit counseling services, call 866-951-1391.

To reduce or avoid paying additional fees and interest charges on your purchase balance, pay the total new balance of \$3,716.73 by 06/19/11. Any cash balance or balance transfer balance will continue to accrue daily interest until the date your payment is received.

Continued on Next Page

Please detach and send coupon with check payable to: Cardmember Service

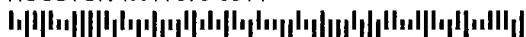
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To change your address or for Cardmember Service please call:
 1-800-558-3424 **Every Hour! Every Day!**

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NELVA E BRUNSTING
 ELMER H BRUNSTING
 13630 PINEROCK LN
 HOUSTON TX 77079-5914



Your Account Number:	4037 6600 1389 6626
Total New Balance:	\$3,716.73
Minimum Payment Due:	\$195.00
Payment Due Date	Enter Amount of Payment Enclosed
Jun. 19, 2011	

Cardmember Service

P.O. Box 790408
 St. Louis, MO 63179-0408



What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, please call us at the telephone number on the front of this statement, or write to us at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335.

In your letter or call, give us the following information:

- ▶ Account information: Your name and account number.
- ▶ Dollar amount: The dollar amount of the suspected error.
- ▶ Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. While we investigate whether or not there has been an error, the following are true:
 - ▶ We cannot try to collect the amount in question, or report you as delinquent on that amount.
 - ▶ The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
 - ▶ While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
 - ▶ We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Important Information Regarding Your Account

1. INTEREST CHARGE: Method of Computing Amount Subject to Interest: We calculate the periodic rate or interest portion of the **INTEREST CHARGE** by multiplying the applicable Daily Periodic Rate ("**DPR**") by the Average Daily Balance ("**ADB**") (including new transactions) of the Purchase, Advance and Balance Transfer categories subject to interest, and then adding together the resulting interest from each category. We determine the **ADB** separately for the Purchases, Advances and Balance Transfer categories. To get the **ADB** in each category, we add together the daily balances in those categories for the billing cycle and divide the result by the number of days in the billing cycle. We determine the daily balances each day by taking the beginning balance of those Account categories (including any billed but unpaid interest, fees, credit insurance and other charges), adding any new interest, fees, and charges, and subtracting any payments or credits applied against your Account balances that day. We add a Purchase, Advance or Balance Transfer to the appropriate balances for those categories on the later of the transaction date or the first day of the statement period. Billed but unpaid interest on Purchases, Advances and Balance Transfers is added to the appropriate balances for those categories each month on the statement date. Billed but unpaid Advance Transaction Fees are added to the Advance balance of your Account on the date they are charged to your Account. Any billed but unpaid fees on Purchases, credit insurance charges, and other charges are added to the Purchase balance of the Account on the date they are charged to the Account. Billed but unpaid fees on Balance Transfers are added to the Balance Transfer balance of the Account on the date they are charged to the Account. In other words, billed and unpaid interest, fees, and charges will be included in the **ADB** of your Account that accrues interest and will reduce the amount of credit available to you. Credit insurance charges are not included in the **ADB** calculation for Purchases until the first day of the billing cycle following the date the credit insurance premium is charged to the Account. Prior statement balances subject to an interest-free period that have been paid on or before the payment due date in the current billing cycle are not included in the **ADB** calculation.

2. Payment Information: Make checks payable to Cardmember Service. Use the enclosed return envelope to mail your payment to: Cardmember Service, P.O. Box 790408, St. Louis, MO 63179-0408. All payments by check or money order, in U.S. dollars and accompanied by a payment coupon will be credited to your Account on the day of receipt if received at this address by 5:00 p.m. CST on any banking day. Banking days are all calendar days except Saturday, Sunday, and federal holidays. Payments due over a Saturday, Sunday or federal holiday and received on those days will be credited on the day of receipt. Other types of mailed payments will be processed within five banking days of receipt by Cardmember Service and credited to your Account on the day of receipt.

3. Credit Reporting: We may report information on your Account to Credit Bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report.



June Statement for activity from May 25, 2011 through Jun. 22, 2011
 NELVA E BRUNSTING
 ELMER H BRUNSTING

Inquiries: 1-800-558-3424
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Your Select Rewards Visa® Platinum Card account at a glance ...

Account: 4037 6600 1389 6626

Activity Summary	
Previous Balance	\$3,716.73
Payments	\$3,911.73CR
Other Credits	\$0.00
Purchases	\$305.94
Balance Transfers	\$0.00
Advances	\$0.00
Other Debits	\$0.00
Past Due Amount	\$0.00
Fees Charged	\$65.00
Interest Charged	\$0.47CR
New Balance	\$175.47
Credit Line	\$9,900.00
Available Credit	\$9,724.53
Statement Close Date	Jun. 22, 2011
Days in Billing Cycle	29

Payment Information	
New Balance	\$175.47
Minimum Payment Due (Current Month)	\$30.00
Minimum Payment Due (Past Due)	\$0.00
Total New Minimum Payment Due	\$30.00
Payment Due Date	Jul. 19, 2011

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$35.00 Late Fee.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	6 months	\$185

If you would like information about credit counseling services, call 866-951-1391.

To reduce or avoid paying additional fees and interest charges on your purchase balance, pay the total new balance of \$175.47 by 07/19/11. Any cash balance or balance transfer balance will continue to accrue daily interest until the date your payment is received.

Continued on Next Page

Please detach and send coupon with check payable to: Cardmember Service

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To change your address or for Cardmember Service please call: 1-800-558-3424 **Every Hour! Every Day!**

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NELVA E BRUNSTING
 ELMER H BRUNSTING
 203 BLOOMINGDALE CIR
 VICTORIA TX 77904-3049



Your Account Number:	4037 6600 1389 6626
Total New Balance:	\$175.47
Minimum Payment Due:	\$30.00
Payment Due Date	Enter Amount of Payment Enclosed
Jul. 19, 2011	

Cardmember Service

P.O. Box 790408
 St. Louis, MO 63179-0408



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When you write or call, give us the following information:

- Account information: Your name and account number.
 - Dollar amount: The dollar amount of the suspected error.
 - Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.
- You must contact us within 60 days after the error appeared on your statement. While we investigate whether or not there has been an error, the following are true:
- We cannot try to collect the amount in question, or report you as delinquent on that amount.
 - The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
 - While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
 - We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Important Information Regarding Your Account

INTEREST CHARGE: Method of Computing Amount Subject to Interest: We calculate the periodic rate or interest portion of the **INTEREST CHARGE** by multiplying the applicable Daily Periodic Rate ("**DPR**") by the Average Daily Balance ("**ADB**") (including new transactions) of the Purchase, Advance and Balance Transfer categories subject to interest, and then adding together the resulting interest from each category. We determine the **ADB** separately for the Purchases, Advances and Balance Transfer categories. To get the **ADB** in each category, we add together the daily balances in those categories for the billing cycle and divide the result by the number of days in the billing cycle. We determine the daily balances each day by taking the beginning balance of those Account categories (including any billed but unpaid interest, fees, credit insurance and other charges), adding any new interest, fees, and charges, and subtracting any payments or credits applied against your account balances that day. We add a Purchase, Advance or Balance Transfer to the appropriate balances for those categories on the later of the transaction date or the first day of the statement period. Billed but unpaid interest on Purchases, Advances and Balance Transfers is added to the appropriate balances for those categories each month on the statement date. Billed but unpaid Advance Transaction Fees are added to the Advance balance of your Account on the date they are charged to your Account. Any billed but unpaid fees on Purchases, credit insurance charges, and other charges are added to the Purchase balance of the Account on the date they are charged to the Account. Billed but unpaid fees on Balance Transfers are added to the Balance Transfer balance of the Account on the date they are charged to the Account. In other words, billed and unpaid interest, fees, and charges will be included in the **ADB** of your Account that accrues interest and will reduce the amount of credit available to you. Credit insurance charges are not included in the **ADB** calculation for Purchases until the first day of the billing cycle following the date the credit insurance premium is charged to the Account. Prior statement balances subject to an interest-free period that have been paid on or before the payment due date in the current billing cycle are not included in the **ADB** calculation.

2. Payment Information: Make checks payable to Cardmember Service. Use the enclosed return envelope to mail your payment to: Cardmember Service, P.O. Box 790408, St. Louis, MO 63179-0408. All payments by check or money order, in U.S. dollars and accompanied by a payment coupon will be credited to your Account on the day of receipt if received at this address by 5:00 p.m. CST on any banking day. Banking days are all calendar days except Saturday, Sunday, and federal holidays. Payments due over a Saturday, Sunday or federal holiday and received on those days will be credited on the day of receipt. Other types of mailed payments will be processed within five banking days of receipt by Cardmember Service and credited to your Account on the day of receipt.

3. Credit Reporting: We may report information on your Account to Credit Bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.



June Statement for activity from May 25, 2011 through Jun. 22, 2011
 NELVA E BRUNSTING
 ELMER H BRUNSTING

Inquiries: 1-800-558-3424
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Visa Select Rewards

Description of Activity	This Statement	Year to Date
Base Reward Points.....	306	5,561
Total	306	5,561

For rewards program inquiries and redemptions, call 1-888-229-8864 from 8:00 am to 11:00 pm (CST) Monday through Friday, 8:00 am to 9:00 pm (CST) Saturday and Sunday. Automated account information is available 24 hours a day, 7 days a week.

Transactions

Post Date	Trans Date	Ref. Nbr	Description of Transaction	Amount
Payments and Other Credits				
05/25	05/24	0069	PAYMENT THANK YOU.....	\$1,852.24CR
05/26	05/26	ET	PAYMENT THANK YOU.....	\$1,864.49CR
06/17	06/17	0000	PAYMENT THANK YOU.....	\$195.00CR
Purchases and Other Debits				
05/26	05/24	1939	TACO CABANA #148 HOUSTON TX.....	\$11.55
05/26	05/24	0250	RANDALLS STORE00010660 HOUSTON TX.....	\$25.17
05/26	05/25	0178	KUHT - TV 713-7488888 TX.....	\$10.00
05/27	05/26	2237	JASON'S DELI # 026 Q64 HOUSTON TX.....	\$10.35
05/31	05/30	4834	WALGREENS #3328 HOUSTON TX.....	\$5.00
05/31	05/30	1458	KROGER #161 HOUSTON TX.....	\$12.98
06/01	05/30	0289	RANDALLS STORE00010660 HOUSTON TX.....	\$22.26
06/02	05/31	3510	WALGREENS #5094 HOUSTON TX.....	\$36.78
06/02	05/31	6850	CAFE EXPRESS #11105 HOUSTON TX.....	\$20.21
06/02	06/01	8721	TX MED CTR-G2 GARAGE HOUSTON TX.....	\$3.00
06/03	06/01	0117	RANDALLS STORE00010132 HOUSTON TX.....	\$5.58
06/03	06/02	3764	WALGREENS #3328 HOUSTON TX.....	\$42.43
06/06	06/02	0915	THE HOME DEPOT #6985 HOUSTON TX.....	\$21.59
06/06	06/02	9466	SUBWAY 00375527 HOUSTON TX.....	\$7.58
06/08	06/06	2427	WHATABURGER 138 Q26 HOUSTON TX.....	\$5.93
06/13	06/09	1676	MHMC-CAFETERIA HOUSTON TX.....	\$6.58
06/14	06/13	0615	MEDICAL ALERT C/O AMAC 866-502-2622 NY.....	\$34.95
06/20	06/19	0103	QUIZNOS SUB #1043 HOUSTON TX.....	\$24.00
Fees Charged				
06/02			COPY REQUEST FEE.....	\$65.00
			TOTAL FEES FOR THIS PERIOD.....	\$65.00
Interest Charged				
05/26			INTEREST REVERSAL.....	\$0.47CR
			TOTAL INTEREST FOR THIS PERIOD.....	\$0.47CR

2011 Totals Year-to-Date	
Total Fees Charged in 2011	\$150.00
Total Interest Charged in 2011	\$59.65



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 NELVA E BRUNSTING
 ELMER H BRUNSTING

Inquiries: 1-800-558-3424
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Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

**APR for current and future transactions.

Balance Type	Balance By Type	Balance Subject to Interest	Variable	Interest	Annual Percentage Rate	Expires with Statement	Interest Free Period
**BALANCE TRANSFER	\$0.00	\$0.00	YES	\$0.00	9.24%		NO
**PURCHASES	\$175.47	\$0.00	YES	\$0.00	9.24%		YES
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	20.24%		NO

Important Messages

Reward yourself! Your credit card offers rich rewards like travel, gift cards and cash back. Check out all the rewards available to you by visiting the Rewards Center online or call 1-888-229-8864.

BalanceShield offers Protection from the Unexpected!
 Get peace of mind knowing your minimum monthly payment can be paid for up to 12 months in the event of hardships like unemployment or disability. These and other benefits cost only \$0.85 per \$100 of your statement balance each month. ENROLL TODAY BY CALLING 877-694-1285.

Each time you or a third party on your behalf, pays your bill by personal check, you authorize us to convert that payment into an electronic debit. If the check is processed electronically, the checking account will be debited for the amount on the check and the debit will appear on your account statement. If you have any questions, please contact us at the Inquiries phone number located on this statement.

To contact us regarding your account... 4037 6600 1389 6626

By Telephone:
Every Hour! Every Day!
 Voice: 1-800-558-3424
 TDD: 1-888-352-6455
 Fax: 1-866-616-1750

Send Inquiries to:
 Cardmember Service
 P.O. Box 6354
 Fargo, ND 58125-6354

Send Payments to:
 Cardmember Service
 P.O. Box 790408
 St. Louis, MO 63179-0408

Online
 visit our website:
myaccountaccess.com



July Statement for activity from Jun. 23, 2011 through Jul. 22, 2011
 NELVA E BRUNSTING
 ELMER H BRUNSTING

Inquiries: 1-800-558-3424
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Your Select Rewards Visa® Platinum Card account at a glance ... Account: 4037 6600 1389 6626

Activity Summary	
Previous Balance	\$175.47
Payments	\$175.47 ^{CR}
Other Credits	\$0.00
Purchases	\$1,172.08
Balance Transfers	\$0.00
Advances	\$0.00
Other Debits	\$0.00
Past Due Amount	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$1,172.08
Credit Line	\$9,900.00
Available Credit	\$8,727.92
Statement Close Date	Jul. 22, 2011
Days in Billing Cycle	30

Payment Information		
New Balance		\$1,172.08
Minimum Payment Due (Current Month)		\$30.00
Minimum Payment Due (Past Due)		\$0.00
Total New Minimum Payment Due		\$30.00
Payment Due Date		Aug. 19, 2011
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$35.00 Late Fee.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	3 years	\$1,357
\$37	3 years	\$1,346 (Savings= \$11)
If you would like information about credit counseling services, call 866-951-1391.		

To reduce or avoid paying additional fees and interest charges on your purchase balance, pay the total new balance of \$1,172.08 by 08/19/11. Any cash balance or balance transfer balance will continue to accrue daily interest until the date your payment is received.

Continued on Next Page

Please detach and send coupon with check payable to: Cardmember Service

0240376600138966260000030000001172080



To change your address or for Cardmember Service please call:
 1-800-558-3424 **Every Hour! Every Day!**

Your Account Number:	4037 6600 1389 6626
Total New Balance:	\$1,172.08
Minimum Payment Due:	\$30.00
Payment Due Date	Enter Amount of Payment Enclosed
Aug. 19, 2011	

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NELVA E BRUNSTING
 ELMER H BRUNSTING
 203 BLOOMINGDALE CIR
 VICTORIA TX 77904-3049

Cardmember Service
 P.O. Box 790408
 St. Louis, MO 63179-0408



What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, please call us at the telephone number on the front of this statement, or write to us at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335.

In your letter or call, give us the following information:

- ▶ Account information: Your name and account number.
- ▶ Dollar amount: The dollar amount of the suspected error.
- ▶ Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. While we investigate whether or not there has been an error, the following are true:
 - ▶ We cannot try to collect the amount in question, or report you as delinquent on that amount.
 - ▶ The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
 - ▶ While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
 - ▶ We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Important Information Regarding Your Account

1. **INTEREST CHARGE:** Method of Computing Amount Subject to Interest: We calculate the periodic rate or interest portion of the **INTEREST CHARGE** by multiplying the applicable Daily Periodic Rate ("**DPR**") by the Average Daily Balance ("**ADB**") (including new transactions) of the Purchase, Advance and Balance Transfer categories subject to interest, and then adding together the resulting interest from each category. We determine the **ADB** separately for the Purchases, Advances and Balance Transfer categories. To get the **ADB** in each category, we add together the daily balances in those categories for the billing cycle and divide the result by the number of days in the billing cycle. We determine the daily balances each day by taking the beginning balance of those Account categories (including any billed but unpaid interest, fees, credit insurance and other charges), adding any new interest, fees, and charges, and subtracting any payments or credits applied against your Account balances that day. We add a Purchase, Advance or Balance Transfer to the appropriate balances for those categories on the later of the transaction date or the first day of the statement period. Billed but unpaid interest on Purchases, Advances and Balance Transfers is added to the appropriate balances for those categories each month on the statement date. Billed but unpaid Advance Transaction Fees are added to the Advance balance of your Account on the date they are charged to your Account. Any billed but unpaid fees on Purchases, credit insurance charges, and other charges are added to the Purchase balance of the Account on the date they are charged to the Account. Billed but unpaid fees on Balance Transfers are added to the Balance Transfer balance of the Account on the date they are charged to the Account. In other words, billed and unpaid interest, fees, and charges will be included in the **ADB** of your Account that accrues interest and will reduce the amount of credit available to you. Credit insurance charges are not included in the **ADB** calculation for Purchases until the first day of the billing cycle following the date the credit insurance premium is charged to the Account. Prior statement balances subject to an interest-free period that have been paid on or before the payment due date in the current billing cycle are not included in the **ADB** calculation.

2. **Payment Information:** Make checks payable to Cardmember Service. Use the enclosed return envelope to mail your payment to: Cardmember Service, P.O. Box 790408, St. Louis, MO 63179-0408. All payments by check or money order, in U.S. dollars and accompanied by a payment coupon will be credited to your Account on the day of receipt if received at this address by 5:00 p.m. CST on any banking day. Banking days are all calendar days except Saturday, Sunday, and federal holidays. Payments due over a Saturday, Sunday or federal holiday and received on those days will be credited on the day of receipt. Other types of mailed payments will be processed within five banking days of receipt by Cardmember Service and credited to your Account on the day of receipt.

3. **Credit Reporting:** We may report information on your Account to Credit Bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report.



July Statement for activity from Jun. 23, 2011 through Jul. 22, 2011
 NELVA E BRUNSTING
 ELMER H BRUNSTING

Inquiries: 1-800-558-3424
 Page 2 of 3

Visa Select Rewards

Description of Activity	This Statement	Year to Date
Base Reward Points.....	1,172	6,733
Total	1,172	6,733

For rewards program inquiries and redemptions, call 1-888-229-8864 from 8:00 am to 11:00 pm (CST) Monday through Friday, 8:00 am to 9:00 pm (CST) Saturday and Sunday. Automated account information is available 24 hours a day, 7 days a week.

Transactions

Post Date	Trans Date	Ref. Nbr	Description of Transaction	Amount
Payments and Other Credits				
07/15	07/15	URE	PAYMENT THANK YOU.....	\$175.47CR
Purchases and Other Debits				
06/23	06/21	6665	CHICK-FIL-A #00943 KATY TX.....	\$8.34
06/24	06/23	2300	JASON'S DELI # 046 Q64 KATY TX.....	\$3.24
06/27	06/25	1182	WALGREENS #3328 HOUSTON TX.....	\$28.60
06/27	06/25	1332	RANDALLS STORE00010660 HOUSTON TX.....	\$113.15
06/30	06/28	7240	MCDONALD'S F14136 HOUSTON TX.....	\$9.18
06/30	06/29	4891	JASON'S DELI # 026 Q64 HOUSTON TX.....	\$12.31
06/30	06/29	3170	KROGER #161 HOUSTON TX.....	\$14.90
07/01	06/29	7046	HEDWIG VILLAGE CITGO HOUSTON TX.....	\$10.00
07/01	06/30	5150	KROGER #161 HOUSTON TX.....	\$29.33
07/05	07/04	8293	WALGREENS #3328 HOUSTON TX.....	\$527.99
07/07	07/05	5020	KROGER #161 HOUSTON TX.....	\$12.39
07/07	07/05	1995	TACO CABANA #148 HOUSTON TX.....	\$10.70
07/08	07/06	4454	JASON'S DELI # 026 Q64 HOUSTON TX.....	\$6.37
07/08	07/06	8151	SUBWAY 00375527 HOUSTON TX.....	\$8.98
07/08	07/06	3296	CVSPHARMACY #7486 Q03 HOUSTON TX.....	\$27.25
07/08	07/07	9024	LUBYS CAFE #0085 Q99 HOUSTON TX.....	\$8.65
07/08	07/07	8045	KROGER #161 HOUSTON TX.....	\$3.90
07/11	07/08	0047	ALL PRO EYEGLASS REPAI HOUSTON TX.....	\$48.00
07/13	07/11	1997	MHMC-CAFETERIA HOUSTON TX.....	\$6.03
07/13	07/12	9542	MEDICAL ALERT C/O AMAC 866-502-2622 NY.....	\$34.95
07/14	07/12	5362	CHEVRON 00200423 HOUSTON TX.....	\$20.00
07/18	07/16	8635	WALGREENS #3328 HOUSTON TX.....	\$60.36
07/18	07/16	0276	RANDALLS STORE00010660 HOUSTON TX.....	\$84.33
07/18	07/14	0753	MHMC-CAFETERIA HOUSTON TX.....	\$6.67
07/20	07/19	1168	HEB #471 HOUSTON TX.....	\$15.13
07/20	07/19	8373	WALGREENS #5094 HOUSTON TX.....	\$57.00
07/21	07/19	8478	SUBWAY 00375527 HOUSTON TX.....	\$4.33

2011 Totals Year-to-Date	
Total Fees Charged in 2011	\$150.00
Total Interest Charged in 2011	\$59.65



July Statement for activity from Jun. 23, 2011 through Jul. 22, 2011
 NELVA E BRUNSTING
 ELMER H BRUNSTING

Inquiries: 1-800-558-3424
 Page 3 of 3

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

** APR for current and future transactions.

Balance Type	Balance By Type	Balance Subject to Interest	Variable	Interest	Annual Percentage Rate	Expires with Statement	Interest Free Period
** BALANCE TRANSFER	\$0.00	\$0.00	YES	\$0.00	9.24%		NO
** PURCHASES	\$1,172.08	\$0.00	YES	\$0.00	9.24%		YES
** ADVANCES	\$0.00	\$0.00	YES	\$0.00	20.24%		NO

Important Messages


Reward yourself! Your credit card offers rich rewards like travel, gift cards and cash back. Check out all the rewards available to you by visiting the Rewards Center online or call 1-888-229-8864.

ENROLL IN BALANCESHIELD BY CALLING 1-877-694-1285. With BalanceShield, your monthly payment will be paid for up to 12 months in the event of unexpected hardships like unemployment or disability. BalanceShield also cancels the total outstanding balance in the case of loss of life. Coverage costs just \$0.85 per \$100 of your monthly statement balance. ENROLL TODAY.


Each time you or a third party on your behalf, pays your bill by personal check, you authorize us to convert that payment into an electronic debit. If the check is processed electronically, the checking account will be debited for the amount on the check and the debit will appear on your account statement. If you have any questions, please contact us at the Inquiries phone number located on this statement.

To contact us regarding your account... 4037 6600 1389 6626

 **By Telephone:**
Every Hour! Every Day!
 Voice: 1-800-558-3424
 TDD: 1-888-352-6455
 Fax: 1-866-616-1750

 **Send Inquiries to:**
 Cardmember Service
 P.O. Box 6354
 Fargo, ND 58125-6354

 **Send Payments to:**
 Cardmember Service
 P.O. Box 790408
 St. Louis, MO 63179-0408

 **Online**
 visit our website:
myaccountaccess.com



September Statement for activity from Aug. 24, 2011 through Sep. 22, 2011
 NELVA E BRUNSTING
 ELMER H BRUNSTING

Inquiries: 1-800-558-3424
 ELN 3 56 8 14 Page 1 of 3

Your Select Rewards Visa® Platinum Card account at a glance ...

Account: 4037 6600 1389 6626

Activity Summary

Previous Balance	\$790.04
Payments.....	\$790.04CR
Other Credits	\$0.00
Purchases.....	\$687.84
Balance Transfers	\$0.00
Advances.....	\$0.00
Other Debits	\$0.00
Past Due Amount	\$0.00
Fees Charged.....	\$0.00
Interest Charged.....	\$0.00
New Balance	\$687.84
Credit Line	\$9,900.00
Available Credit.....	\$9,212.16
Statement Close Date.....	Sep. 22, 2011
Days in Billing Cycle	30

Payment Information

New Balance	\$687.84
Minimum Payment Due (Current Month)	\$30.00
Minimum Payment Due (Past Due)	\$0.00
Total New Minimum Payment Due	\$30.00
Payment Due Date.....	Oct. 19, 2011

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$35.00 Late Fee.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	23 months	\$756

If you would like information about credit counseling services, call 866-951-1391.

To reduce or avoid paying additional fees and interest charges on your purchase balance, pay the total new balance of \$687.84 by 10/19/11. Any cash balance or balance transfer balance will continue to accrue daily interest until the date your payment is received.

Continued on Next Page

Please detach and send coupon with check payable to: Cardmember Service

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To change your address or for Cardmember Service please call: 1-800-558-3424 **Every Hour! Every Day!**

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NELVA E BRUNSTING
 ELMER H BRUNSTING
 203 BLOOMINGDALE CIR
 VICTORIA TX 77904-3049



Your Account Number:	4037 6600 1389 6626
Total New Balance:	\$687.84
Minimum Payment Due:	\$30.00
Payment Due Date	Enter Amount of Payment Enclosed
Oct. 19, 2011	

Cardmember Service
 P.O. Box 790408
 St. Louis, MO 63179-0408



What To Do If You Think You Find A Mistake On Your Statement

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In your letter or call, give us the following information:

- ▶ Account information: Your name and account number.
 - ▶ Dollar amount: The dollar amount of the suspected error.
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 - ▶ The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
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 - ▶ We can apply any unpaid amount against your credit limit.

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To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Important Information Regarding Your Account

1. INTEREST CHARGE: Method of Computing Amount Subject to Interest: We calculate the periodic rate or interest portion of the **INTEREST CHARGE** by multiplying the applicable Daily Periodic Rate ("**DPR**") by the Average Daily Balance ("**ADB**") (including new transactions) of the Purchase, Advance and Balance Transfer categories subject to interest, and then adding together the resulting interest from each category. We determine the **ADB** separately for the Purchases, Advances and Balance Transfer categories. To get the **ADB** in each category, we add together the daily balances in those categories for the billing cycle and divide the result by the number of days in the billing cycle. We determine the daily balances each day by taking the beginning balance of those Account categories (including any billed but unpaid interest, fees, credit insurance and other charges), adding any new interest, fees, and charges, and subtracting any payments or credits applied against your Account balances that day. We add a Purchase, Advance or Balance Transfer to the appropriate balances for those categories on the later of the transaction date or the first day of the statement period. Billed but unpaid interest on Purchases, Advances and Balance Transfers is added to the appropriate balances for those categories each month on the statement date. Billed but unpaid Advance Transaction Fees are added to the Advance balance of your Account on the date they are charged to your Account. Any billed but unpaid fees on Purchases, credit insurance charges, and other charges are added to the Purchase balance of the Account on the date they are charged to the Account. Billed but unpaid fees on Balance Transfers are added to the Balance Transfer balance of the Account on the date they are charged to the Account. In other words, billed and unpaid interest, fees, and charges will be included in the **ADB** of your Account that accrues interest and will reduce the amount of credit available to you. Credit insurance charges are not included in the **ADB** calculation for Purchases until the first day of the billing cycle following the date the credit insurance premium is charged to the Account. Prior statement balances subject to an interest-free period that have been paid on or before the payment due date in the current billing cycle are not included in the **ADB** calculation.

2. Payment Information: Make checks payable to Cardmember Service. Use the enclosed return envelope to mail your payment to: Cardmember Service, P.O. Box 790408, St. Louis, MO 63179-0408. All payments by check or money order, in U.S. dollars and accompanied by a payment coupon will be credited to your Account on the day of receipt if received at this address by 5:00 p.m. CST on any banking day. Banking days are all calendar days except Saturday, Sunday, and federal holidays. Payments due over a Saturday, Sunday or federal holiday and received on those days will be credited on the day of receipt. Other types of mailed payments will be processed within five banking days of receipt by Cardmember Service and credited to your Account on the day of receipt.

3. Credit Reporting: We may report information on your Account to Credit Bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report.



September Statement for activity from Aug. 24, 2011 through Sep. 22, 2011
 NELVA E BRUNSTING
 ELMER H BRUNSTING

Inquiries: 1-800-558-3424
 Page 2 of 3

Visa Select Rewards

Description of Activity	This Statement	Year to Date
Base Reward Points.....	688	8,211
Total	688	8,211

For rewards program inquiries and redemptions, call 1-888-229-8864 from 8:00 am to 11:00 pm (CST) Monday through Friday, 8:00 am to 9:00 pm (CST) Saturday and Sunday. Automated account information is available 24 hours a day, 7 days a week.

Transactions

Post Date	Trans Date	Ref. Nbr	Description of Transaction	Amount
Payments and Other Credits				
09/16	09/16	URE	PAYMENT THANK YOU.....	\$790.04cr
Purchases and Other Debits				
08/24	08/22	7875	SUBWAY 00467548 HOUSTON TX.....	\$10.83
08/24	08/22	0790	RANDALLS STORE00010660 HOUSTON TX.....	\$18.84
08/24	08/23	2462	WALGREENS #3328 HOUSTON TX.....	\$17.36
08/25	08/24	6198	LUBYS CAFE #0085 Q99 HOUSTON TX.....	\$3.24
08/25	08/24	6271	LUBYS CAFE #0085 Q99 HOUSTON TX.....	\$5.28
08/26	08/24	7076	SUBWAY 00467548 HOUSTON TX.....	\$11.15
08/26	08/24	0727	RANDALLS STORE00010660 HOUSTON TX.....	\$56.87
08/26	08/25	8586	TARGET 00014357 HOUSTON TX.....	\$4.24
08/29	08/26	8945	59 DINER HOUSTON TX.....	\$28.63
08/29	08/26	0042	ONCOLOGY CONSULTANTS HOUSTON TX.....	\$4.12
08/29	08/26	0029	ONCOLOGY CONSULTANTS P HOUSTON TX.....	\$118.00
08/29	08/27	2319	RANDALLS STORE00010116 HOUSTON TX.....	\$6.79
08/29	08/25	6596	CHICK-FIL-A #00181 HOUSTON TX.....	\$14.66
08/29	08/26	1656	KROGER #161 HOUSTON TX.....	\$36.81
08/30	08/28	0477	RANDALLS STORE00010660 HOUSTON TX.....	\$31.55
09/01	08/30	2448	WALGREENS #5094 HOUSTON TX.....	\$31.37
09/01	08/30	6769	KROGER #161 HOUSTON TX.....	\$6.09
09/06	09/02	6523	WALGREENS #3328 HOUSTON TX.....	\$10.00
09/07	09/06	3905	WALGREENS #3328 HOUSTON TX.....	\$23.50
09/08	09/07	3773	WALGREENS #3328 HOUSTON TX.....	\$12.62
09/14	09/13	6884	MEDICAL ALERT C/O AMAC 866-502-2622 NY.....	\$34.95
09/15	09/13	8361	WALGREENS #3328 HOUSTON TX.....	\$17.98
09/15	09/13	2569	EXXONMOBIL 47304530 HOUSTON TX.....	\$20.00
09/16	09/14	8126	WALGREENS #3328 HOUSTON TX.....	\$2.69
09/16	09/15	0874	WALGREENS #5094 HOUSTON TX.....	\$91.06
09/20	09/19	1010	WALGREENS #13142 HOUSTON TX.....	\$10.00
09/21	09/20	5359	WILCREST PHILL10065282 HOUSTON TX.....	\$20.00
09/22	09/20	1959	RANDALLS STORE00010660 HOUSTON TX.....	\$25.72
09/22	09/21	8686	WALGREENS #3328 HOUSTON TX.....	\$13.49

2011 Totals Year-to-Date	
Total Fees Charged in 2011	\$150.00
Total Interest Charged in 2011	\$59.65



September Statement for activity from Aug. 24, 2011 through Sep. 22, 2011
 NELVA E BRUNSTING
 ELMER H BRUNSTING

Inquiries: 1-800-558-3424
 Page 3 of 3

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

** APR for current and future transactions.

Balance Type	Balance By Type	Balance Subject to Interest	Variable	Interest	Annual Percentage Rate	Expires with Statement	Interest Free Period
**BALANCE TRANSFER	\$0.00	\$0.00	YES	\$0.00	9.24%		NO
**PURCHASES	\$687.84	\$0.00	YES	\$0.00	9.24%		YES
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	20.24%		NO

Important Messages

Reward yourself! Your credit card offers rich rewards like travel, gift cards and cash back. Check out all the rewards available to you by visiting the Rewards Center online or call 1-888-229-8864.

ENROLL IN BALANCESHIELD BY CALLING 1-877-694-1285. With BalanceShield, your monthly payment will be paid for up to 12 months in the event of unexpected hardships like unemployment or disability. BalanceShield also cancels the total outstanding balance in the case of loss of life. Coverage costs just \$0.85 per \$100 of your monthly statement balance. ENROLL TODAY.

Each time you or a third party on your behalf, pays your bill by personal check, you authorize us to convert that payment into an electronic debit. If the check is processed electronically, the checking account will be debited for the amount on the check and the debit will appear on your account statement. If you have any questions, please contact us at the Inquiries phone number located on this statement.

To contact us regarding your account... 4037 6600 1389 6626

By Telephone:
Every Hour! Every Day!
 Voice: 1-800-558-3424
 TDD: 1-888-352-6455
 Fax: 1-866-616-1750

Send Inquiries to:
 Cardmember Service
 P.O. Box 6354
 Fargo, ND 58125-6354

Send Payments to:
 Cardmember Service
 P.O. Box 790408
 St. Louis, MO 63179-0408

Online
 visit our website:
myaccountaccess.com