



Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY	
Credit Limit	\$2,000.00
Available Credit	\$1,752.00
Statement Closing Date	January 10, 2022
Days in Billing Cycle	31
Previous Balance	\$68.83
- Payments & Credits	\$68.83
+ Purchases & Other Charges	\$247.38
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$247.38
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Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to:

PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at: www.fsbank.com/contact-us/

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New Balance \$247.38
Minimum Payment Due \$10.00
Payment Due Date February 07, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	2 years	\$278.00

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
12/23	12/23	7465621B5EHMSHR53	PAYMENT-MAIL THANK YOU SEARCY AR	68.83-
12/14	12/14	2416407AW2LR7XF15	TARGET 00022046 BRYANT AR	54.93
12/14	12/14	2444500AXBLP3AS0R	WM SUPERCENTER #3230 BRYANT AR	92.54
12/14	12/14	2469216AW2XE558N0	AMER ASSOC NOTARIES 713-644-2299 TX	46.90
12/21	12/21	2442733B3M83E1ZRD	FOOD GIANT #3444 BRYANT AR	53.01
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
01/10	01/10		Interest Charge on Purchases	0.00
01/10	01/10		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

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Please detach bottom portion and submit with payment using enclosed envelope

Payable to:



1160 0001 AFJ

First Security Bank 314 N Spring St. Searcy AR 72143-7703

Make Check

61

 Payment Information

Card Number: XXXX XXXX XXXX Payment Due Date Past Due Amount Sumon Sumon

First Security Bank PO Box 1509 Searcy AR 72145-1509

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Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

Average Daily Balance (including new transactions). The Interest Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account (including new transactions). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases, balance transfers and/or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. To avoid incurring additional Interest Charges on the balance of purchases reflected on your monthly statement and, on any new purchases appearing on your next monthly statement, you must pay the entire "New Balance", in full, shown on your monthly statement on or before the Payment Due Date. The Interest Charge on purchases and/or balance transfers begins from the date the transaction is posted to your account. The Interest Charge on cash advances begins from the date the transaction is completed. The grace period for the New Balance of purchases extends to the Payment Due Date. There is no grace period for cash advances and balance transfers.

Payment Crediting and Credit Balance. Payments received by 5PM at the location specified on the front of the statement after the phrase "Please Mail Your Payments to": will be credited as of the date of receipt to the account specified on the payment coupon. Payments made in person during normal business hours at branch locations where such payments are accepted will be treated as received on the same day. Payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request, in writing, a full refund. Submit your request to the address indicated on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to"

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing date: The closing date is the last day of the billing cycle, all transactions after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill, to the address listed on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to.". You may use your card(s) during the 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

Negative Credit Reports: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

BILLING RIGHTS SUMMARY

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

If you think there is an error on your statement, write to us at the address shown on the front of this billing statement after the phrase "Please send Billing Inquiries...to". In your letter, 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 your 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. You must notify us of any potential errors in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question. 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:

- 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 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 (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



- To report a Lost or Stolen Card, or for any inquiries (including after hours)
 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance	\$15.16
Current Earned	\$2.47
Cash Back Adjusted	\$0.00
Ending Balance	\$17.63
Cash Back Payout Date	10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	31	\$0.00
Cash Advances	9.99% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY	
Credit Limit	\$2,000.00
Available Credit	\$1,817.00
Statement Closing Date	February 10, 2022
Days in Billing Cycle	31
Previous Balance	\$247.38
- Payments & Credits	\$247.38
+ Purchases & Other Charges	\$172.35
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$172.35
Customer Service: (877) 611-3118	

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DAVE	TIMES.	INICADI	MATION
PATIV		INFOR	MATION

New Balance \$172.35
Minimum Payment Due \$10.00
Payment Due Date March 07, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	19 months	\$187.00

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Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRAN	SACTIO	ONS		
Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/27	01/27	7465621DBEHMST1Y8	PAYMENT-MAIL THANK YOU SEARCY AR	247.38-
02/07	02/07	2420429DNQT20KX2E	W. Atlee Burpee Company 215-6744900 PA	57.06
02/07	02/07	2449216DP0000VT9Q	FERRY-MORSE GARDN HTTPSFERRYMOR MA	115.29
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
02/10	02/10		Interest Charge on Purchases	0.00
02/10	02/10		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

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Please detach bottom portion and submit with payment using enclosed envelope

Payable to:



First Security Bank 314 N Spring St. Searcy AR 72143-7703

Make Check

60

 Payment Information

Card Number: XXXX XXXX XXXX Payment Due Date March 07, 2022

New Balance \$172.35

Minimum Payment Due Past Due Amount \$0.00

Amount Enclosed: \$

First Security Bank PO Box 1509 Searcy AR 72145-1509

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By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

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BILLING RIGHTS SUMMARY

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- 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.)
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(Rev 01-19)



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- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance	\$17.63
Current Earned	\$1.72
Cash Back Adjusted	\$0.00
Ending Balance	\$19.35
Cash Back Payout Date	10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	31	\$0.00
Cash Advances	9.99% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY	
Credit Limit	\$2,000.00
Available Credit	\$1,647.00
Statement Closing Date	March 10, 2022
Days in Billing Cycle	28
Previous Balance	\$172.35
- Payments & Credits	\$172.35
+ Purchases & Other Charges	\$197.45
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$197.45
Customer Service: (877) 611-3118	

Customer Service: (877) 611-3118
Report Lost or Stolen Card: (877) 611-3118

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PAYMENT INFORMATION	
New Balance	\$197.45
Minimum Payment Due	\$10.00

Payment Due Date April 07, 2022

Late Payment Warning: If we do not receive your minimum payment by

the date listed above, you may have to pay a late fee up to \$29.

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	22 months	\$216.00

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/24	02/24	7465621E7EHMSTESY	PAYMENT-MAIL THANK YOU SEARCY AR	172.35-
02/10	02/11	2444500DS00TP5ZNJ	DOLLAR TREE BRYANT AR	10.99
02/15	02/15	2412157DZ001Q0QTQ	DOLLARSEED.COM 000-0000000 NY	159.00
02/26	02/26	2405523EAPLLPDVDT	AT&T COR DF 800-331-0500 TX	27.46
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
03/10	03/10		Interest Charge on Purchases	0.00
03/10	03/10		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

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Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703

> Make Check Payable to:

> > First Security Bank PO Box 1509 Searcy AR 72145-1509

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Payment Information

Card Number:

New Balance

Payment Due Date

Past Due Amount

Amount Enclosed:

Minimum Payment Due

XXXX XXXX XXXX

April 07, 2022

\$197.45

\$10.00 \$0.00

Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

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(Rev 01-19)



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Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance	\$19.35
Current Earned	\$1.97
Cash Back Adjusted	\$0.00
Ending Balance	\$21.32
Cash Back Payout Date	10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	28	\$0.00
Cash Advances	9.99% (f)	\$0.00	28	\$0.00

(v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY	
Credit Limit	\$2,000.00
Available Credit	\$1,366.00
Statement Closing Date	April 10, 2022
Days in Billing Cycle	31
Previous Balance	\$197.45
- Payments & Credits	\$197.45
+ Purchases & Other Charges	\$633.97
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$633.97

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to: PO Box 1509, Searcy, AR 72145-1509 Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

PATIVIENT INFORMATION	NT INFORMATION	
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New Balance \$633.97 Minimum Payment Due \$19.02 **Payment Due Date** May 07, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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 years	\$808.00	
\$20.00	3 years	\$737.00 (Savings = \$71.00)	

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/28	03/28	7465621F7EHMSBFJH	PAYMENT-MAIL THANK YOU SEARCY AR	197.45-
03/10	03/11	2412157EN0021WRVT	DOLLARSEED.COM 000-0000000 NY	155.00
03/17	03/17	2449398EWLQA6X9FA	LAKESHORE LEARNING MATER 310-537-8600 CA	224.09
03/25	03/25	2445501F443A80KXL	WAL-MART #3230 BRYANT AR	127.67
03/25	03/25	2445501F443A80LD3	WAL-MART #3230 BRYANT AR	81.47
04/01	04/01	2469216FB2XM88K5T	LOWES #02471* BRYANT AR	45.74
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
04/10	04/10		Interest Charge on Purchases	0.00
			Transactions continued on next page	

Please detach bottom portion and submit with payment using enclosed envelope



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First Security Bank 314 N Spring St. Searcy AR 72143-7703

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PAGE 1 of 2

SALINE CO LIBRARY 1800 SMITHERS BENTON AR 72015-3108 դիդյրժիունիրով||իմորկիլոլ||իդոնիկրորկինի Payment Information

XXXX XXXX XXXX Card Number: May 07, 2022 **Payment Due Date** \$633.97 **New Balance** Minimum Payment Due \$19.02 Past Due Amount \$0.00

70

Make Check Amount Enclosed: Payable to:

1 0 4308 0000 CSBK O1AA1160

First Security Bank PO Box 1509 Searcy AR 72145-1509

թիվորմակիկիկորդություններ

Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

Average Daily Balance (including new transactions). The Interest Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account (including new transactions). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases, balance transfers and/or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. To avoid incurring additional Interest Charges on the balance of purchases reflected on your monthly statement and, on any new purchases appearing on your next monthly statement, you must pay the entire "New Balance", in full, shown on your monthly statement on or before the Payment Due Date. The Interest Charge on cash advances begins from the date the transaction is completed. The grace period for the New Balance of purchases extends to the Payment Due Date. There is no grace period for cash advances and balance transfers.

Payment Crediting and Credit Balance. Payments received by 5PM at the location specified on the front of the statement after the phrase "Please Mail Your Payments to": will be credited as of the date of receipt to the account specified on the payment coupon. Payments made in person during normal business hours at branch locations where such payments are accepted will be treated as received on the same day. Payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request, in writing, a full refund. Submit your request to the address indicated on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to"

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing date: The closing date is the last day of the billing cycle, all transactions after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill, to the address listed on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to.". You may use your card(s) during the 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

Negative Credit Reports: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

BILLING RIGHTS SUMMARY

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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 your believe is wrong and why you believe it is a mistake.

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- 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:

- 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 ATM or with a check that accesses your credit card account do not qualify.
- 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 (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



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 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

TRANSACTIONS (continued)

	Tran Date	Post Date	Reference Number	Transaction Description	Amount
	Date	Date	Reference Number	Halisaction Description	Amount
				INTEREST CHARGED	
C	04/10	04/10		Interest Charge on Cash Advances	0.00
				TOTAL INTEREST FOR THIS PERIOD	0.00

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance \$21.32
Current Earned \$6.34
Cash Back Adjusted \$0.00
Ending Balance \$27.66
Cash Back Payout Date 10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	31	\$0.00
Cash Advances	9.99% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY	
Credit Limit	\$2,000.00
Available Credit	\$1,314.00
Statement Closing Date	May 10, 2022
Days in Billing Cycle	30
Previous Balance	\$633.97
- Payments & Credits	\$633.97
+ Purchases & Other Charges	\$425.67
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$425.67

Customer Service: (877) 611-3118
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PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

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New Balance \$425.67
Minimum Payment Due \$12.78
Payment Due Date June 07, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	4 years	\$520.00	
\$14.00	3 years	\$494.00 (Savings = \$26.00)	

If you would like information about credit counseling services, call 1-202-514-4100 $\,$

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
05/02	05/02	7465621GAEHMS6QQE	PAYMENT-MAIL THANK YOU SEARCY AR	633.97-
04/11	04/11	2444500FNBLNF4X4V	WM SUPERCENTER #3230 BRYANT AR	8.69
04/12	04/12	2412157FP0031QETH	DOLLARSEED.COM 000-0000000 NY	270.00
04/12	04/12	2444500FPEJ2G1560	DOLLAR-GENERAL #2020 BRYANT AR	15.38
04/21	04/21	2444500G0BLNALK5F	WM SUPERCENTER #3230 BRYANT AR	25.61
05/04	05/04	2444500GDBLNG3ZLS	WM SUPERCENTER #3230 BRYANT AR	19.74
05/04	05/04	2469216GQ2Y01Z1E6	LOWES #02471* BRYANT AR	18.03
05/06	05/06	2422638GF2LR73SAT	WAL-MART #3230 BRYANT AR	21.17
05/09	05/09	2449216GH000NY8G3	SP TRUELEAFMARKET HTTPSTRUELEAF UT	47.05
			TOTAL FEES FOR THIS PERIOD	0.00

Transactions continued on next page

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Please detach bottom portion and submit with payment using enclosed envelope

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First Security Bank 314 N Spring St. Searcy AR 72143-7703 Payment Information

Card Number: XXXX XXXX XXXX
Payment Due Date
New Balance \$425.67
Minimum Payment Due
Past Due Amount \$0.00

Make Check Amount Enclosed: Payable to:

First Security Bank PO Box 1509 Searcy AR 72145-1509

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Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

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By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing date: The closing date is the last day of the billing cycle, all transactions after the closing date will appear on your next statement.

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BILLING RIGHTS SUMMARY

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 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 your believe is wrong and why you believe it is a mistake.

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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
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- 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:

- 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 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.

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(Rev 01-19)



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- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

TRANSACTIONS (continued)

Date	Date	Reference Number	Transaction Description	Amount
			INTEREST CHARGED	
05/10	05/10		Interest Charge on Purchases	0.00
05/10	05/10		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Totals 2022 Year-to-Date				
Total fees charged in 2022	\$0.00			
Total interest charged in 2022	\$0.00			

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance \$27.66
Current Earned \$4.26
Cash Back Adjusted \$0.00
Ending Balance \$31.92
Cash Back Payout Date 10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	30	\$0.00
Cash Advances	9.99% (f)	\$0.00	30	\$0.00

(v) = variable (f) = fixed





(Savings = \$12.00)

SALINE CO LIBRARY

Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY	
Credit Limit	\$2,000.00
Available Credit	\$1,633.00
Statement Closing Date	June 10, 2022
Days in Billing Cycle	31
Previous Balance	\$425.67
- Payments & Credits	\$425.67
+ Purchases & Other Charges	\$366.56
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$366.56

Customer Service: (877) 611-3118
Report Lost or Stolen Card: (877) 611-3118
Please send Billing Inquiries and Correspondence to:
PO Box 1509, Searcy, AR 72145-1509
Email your questions and information through a secure email at:

Email your questions and information through a secure email at: www.fsbank.com/contact-us/

If you would like information about credit counseling services, call 1-202-514-4100

\$12.00

PAYMENT INFORMATION

New Balance \$366.56

Minimum Payment Due \$11.00

Payment Due Date July 07, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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 You will pay off the And you will end up additional charges paying an estimated balance shown on this using this card and statement in about... total of... each month you pay. Only the minimum 4 years \$438.00 payment \$426.00

3 years

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
05/24	05/24	7465621H0EHMSPF2D	PAYMENT-MAIL THANK YOU SEARCY AR	425.67-
05/09	05/11	2412157GJ003V3GJF	DOLLARSEED.COM 000-0000000 NY	260.00
05/13	05/13	2420429GM005NP35T	Microsoft*Store 425-6816830 WA	9.99
05/16	05/16	2445501GR43A86PQD	WAL-MART #3230 BRYANT AR	6.19
05/17	05/17	2444500GSBLNK9DE2	WM SUPERCENTER #3230 BRYANT AR	16.45
05/26	05/26	2444571H28PWL3FER	KROGER #629 BENTON AR	73.93
			TOTAL FEES FOR THIS PERIOD	0.00
06/10	06/10		INTEREST CHARGED Interest Charge on Purchases	0.00
00/10	00/10		o beldesse andreas 2000 floor Consultation (Consultation State Consultation Consult	0.00
			Transactions continued on next page	
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Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703

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 Payment Information

Card Number: XXXX XXXX XXXX Payment Due Date New Balance \$366.56
Minimum Payment Due \$11.00
Past Due Amount \$0.00

Amount Enclosed: \$

Make Check Amount Enclosed: Payable to:

First Security Bank PO Box 1509 Searcy AR 72145-1509

վարդայիդիոլիգուհենությակայիցերհիակվերի

Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

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Dollar Amount: The dollar amount of the suspected error

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- 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 ATM or with a check that accesses your credit card account do not qualify.
- You must not yet have fully paid for the purchase.

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(Rev 01-19)



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TRANSACTIONS (continued)

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
			INTEREST CHARGED	
06/10	06/10			0.00
00/10	00/10		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance \$31.92
Current Earned \$3.67
Cash Back Adjusted \$0.00
Ending Balance \$35.59
Cash Back Payout Date 10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	31	\$0.00
Cash Advances	9.99% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY	
Credit Limit	\$2,000.00
Available Credit	\$1,733.00
Statement Closing Date	July 10, 2022
Days in Billing Cycle	30
Previous Balance	\$366.56
- Payments & Credits	\$366.56
+ Purchases & Other Charges	\$235.08
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$235.08
Customer Service: (877) 611-3118	

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to: PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

PAYMENT INFORMA	TION
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New Balance \$235.08 Minimum Payment Due \$10.00 **Payment Due Date** August 07, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	2 years	\$263.00	

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/29	06/29	7465621J4EHMSEQXX	PAYMENT-MAIL THANK YOU SEARCY AR	366.56-
06/13	06/13	2449216HL000P1A4X	SP TRUELEAFMARKET HTTPSTRUELEAF UT	137.34
06/16	06/16	2444500HRBLXHHX4E	WM SUPERCENTER #3230 BRYANT AR	23.26
06/28	06/28	2413746J45SF745FZ	HOBBY-LOBBY #777 BENTON AR	46.92
07/02	07/02	2405523J72DYRYVNS	WALMART.COM AA 800-966-6546 AR	27.56
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
07/10	07/10		Interest Charge on Purchases	0.00
07/10	07/10		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

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PAGE 1 of 2

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Please detach bottom portion and submit with payment using enclosed envelope

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First Security Bank 314 N Spring St. Searcy AR 72143-7703 Payment Information

XXXX XXXX XXXX Card Number: August 07, 2022 **Payment Due Date New Balance** \$235.08 \$10.00 Minimum Payment Due Past Due Amount \$0.00

Make Check Payable to:

Amount Enclosed:

First Security Bank PO Box 1509 Searcy AR 72145-1509

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SALINE CO LIBRARY 1800 SMITHERS BENTON AR 72015-3108 ԱյդՈհեկլենթիցիիներիՈՒՈւելիերիդեկենիիկութ

Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

Average Daily Balance (including new transactions). The Interest Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account (including new transactions). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases, balance transfers and/or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. To avoid incurring additional Interest Charges on the balance of purchases reflected on your monthly statement and, on any new purchases appearing on your next monthly statement, you must pay the entire "New Balance", in full, shown on your monthly statement on or before the Payment Due Date. The Interest Charge on cash advances begins from the date the transaction is completed. The grace period for the New Balance of purchases extends to the Payment Due Date. There is no grace period for cash advances and balance transfers.

Payment Crediting and Credit Balance. Payments received by 5PM at the location specified on the front of the statement after the phrase "Please Mail Your Payments to": will be credited as of the date of receipt to the account specified on the payment coupon. Payments made in person during normal business hours at branch locations where such payments are accepted will be treated as received on the same day. Payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request, in writing, a full refund. Submit your request to the address indicated on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to"

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing date: The closing date is the last day of the billing cycle, all transactions after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill, to the address listed on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to.". You may use your card(s) during the 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

Negative Credit Reports: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

BILLING RIGHTS SUMMARY

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

If you think there is an error on your statement, write to us at the address shown on the front of this billing statement after the phrase "Please send Billing Inquiries...to". In your letter, give us the following information:

Account Information:
 Your name and account number

<u>Dollar Amount:</u> The dollar amount of the suspected error

• Description of Problem: If you think there is an error on your bill, describe what your 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. You must notify us of any potential errors in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question. 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:

- 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 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 (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



- To report a Lost or Stolen Card, or for any inquiries (including after hours)
 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance	\$35.59
Current Earned	\$2.35
Cash Back Adjusted	\$0.00
Ending Balance	\$37.94
Cash Back Payout Date	10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	30	\$0.00
Cash Advances	9.99% (f)	\$0.00	30	\$0.00

(v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

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_					

Credit Limit	\$2,000.00
Available Credit	\$1,601.00
Statement Closing Date	August 10, 2022
Days in Billing Cycle	31
Previous Balance	\$235.08
- Payments & Credits	\$235.08
+ Purchases & Other Charges	\$398.60
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$398.60

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to:

PO Box 1509, Searcy, AR 72145-1509 Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

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New Balance \$398.60 Minimum Payment Due \$11.96 **Payment Due Date** September 07, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	4 years	\$482.00	
\$13.00	3 years	\$463.00 (Savings = \$19.00)	

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran	Post	Defense Number	Torontin Description	
Date	Date	Reference Number	Transaction Description	Amount
07/20	07/20	7465621JTEHMSJ8F5	PAYMENT-MAIL THANK YOU SEARCY AR	235.08-
07/11	07/11	2405523JG2DZ6V0QM	WALMART.COM AA 800-966-6546 AR	29.39
07/12	07/12	2416407JH2LRFKX78	TARGET 00022046 BRYANT AR	19.77
07/13	07/13	2422638JK2LR7PA3G	WAL-MART #3230 BRYANT AR	21.33
07/18	07/18	2405523JP2DJXQSXS	WALMART.COM AA 800-966-6546 AR	37.49
07/19	07/19	2449216JR000NEGQT	SP TRUELEAFMARKET HTTPSTRUELEAF UT	126.37
07/25	07/25	2400097JYG4TAN5VW	THE UPS STORE 2945 501-7787447 AR	87.71
07/26	07/26	2469216JZ2XV7NVHB	WALMART.COM AA 800-966-6546 AR	38.21
07/28	07/28	2444500K58PX7YWYL	WALMART.COM AA 8009666546 AR	38.33
			TOTAL FEES FOR THIS PERIOD	0.00

Transactions continued on next page

1160 AFJ 7 10 220810 0 PAGE 1 of 2 1 0 4308 0000 CSBK O1AA1160

Please detach bottom portion and submit with payment using enclosed envelope



SALINE CO LIBRARY 1800 SMITHERS

First Security Bank 314 N Spring St. Searcy AR 72143-7703 Payment Information

XXXX XXXX XXXX Card Number: **Payment Due Date** September 07, 2022 \$398.60 **New Balance** Minimum Payment Due \$11.96 Past Due Amount \$0.00 \$

Make Check Amount Enclosed: Payable to:

BENTON AR 72015-3108 հիմըոկկիվիկիվիլիլիցնինգրգրդիվիցնիրնի

First Security Bank PO Box 1509 Searcy AR 72145-1509

իկլենինկվայիինայիկինիկինիկնարկանիկինիկի

Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

Average Daily Balance (including new transactions). The Interest Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account (including new transactions). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases, balance transfers and/or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. To avoid incurring additional Interest Charges on the balance of purchases reflected on your monthly statement and, on any new purchases appearing on your next monthly statement, you must pay the entire "New Balance", in full, shown on your monthly statement on or before the Payment Due Date. The Interest Charge on cash advances begins from the date the transaction is completed. The grace period for the New Balance of purchases extends to the Payment Due Date. There is no grace period for cash advances and balance transfers.

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By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing date: The closing date is the last day of the billing cycle, all transactions after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill, to the address listed on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to.". You may use your card(s) during the 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

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BILLING RIGHTS SUMMARY

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 Dollar Amount:
 Your name and account number
 The dollar amount of the suspected error

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- 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:

- 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 ATM or with a check that accesses your credit card account do not qualify.
- 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 (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



- To report a Lost or Stolen Card, or for any inquiries (including after hours)
 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

TRANSACTIONS (continued)

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
			INTEREST CHARGED	
08/10	08/10		Interest Charge on Purchases	0.00
08/10	08/10		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Totals 2022 Year-to-Date				
Total fees charged in 2022	\$0.00			
Total interest charged in 2022	\$0.00			

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance	\$37.94
Current Earned	\$3.99
Cash Back Adjusted	\$0.00
Ending Balance	\$41.93
Cash Back Payout Date	10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	31	\$0.00
Cash Advances	9.99% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed





Account Number ending in:

Card Number ending in

ACCOUNT SUMMARY

Credit Limit	\$2,000.00
Available Credit	\$1,618.00
Statement Closing Date	September 10, 2022
Days in Billing Cycle	31
Previous Balance	\$398.60
- Payments & Credits	\$398.60
+ Purchases & Other Charges	\$381.85
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$381.85

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to: PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

PAYMENT INFORMATION

New Balance \$381.85

Minimum Payment Due \$11.46

Payment Due Date October 07, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	4 years	\$459.00	
\$12.00	3 years	\$444.00 (Savings = \$15.00)	

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
	100000000000000000000000000000000000000		**************************************	
08/22	08/22	7465621KSEHMSKM03	PAYMENT-MAIL THANK YOU SEARCY AR	398.60-
08/16	08/16	2413746KMEJDEJ86A	FIVE BELOW 5001 BRYANT AR	106.85
08/26	08/26	2455930KYS66KJT7S	ARKANSAS LIBRARY ASSOCIAT870-2602285 AR	275.00
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
09/10	09/10		Interest Charge on Purchases	0.00
09/10	09/10		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

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Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703 Payment Information

Card Number: XXXX

Card Number: XXXX XXXX XXXX

Payment Due Date October 07, 2022

New Balance \$381.85

Minimum Payment Due \$11.46

Past Due Amount \$0.00

\$

Make Check Amount Enclosed: Payable to:

First Security Bank PO Box 1509 Searcy AR 72145-1509

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Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

Average Daily Balance (including new transactions). The Interest Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account (including new transactions). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases, balance transfers and/or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. To avoid incurring additional Interest Charges on the balance of purchases reflected on your monthly statement and, on any new purchases appearing on your next monthly statement, you must pay the entire "New Balance", in full, shown on your monthly statement on or before the Payment Due Date. The Interest Charge on cash advances begins from the date the transaction is completed. The grace period for the New Balance of purchases extends to the Payment Due Date. There is no grace period for cash advances and balance transfers.

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By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing date: The closing date is the last day of the billing cycle, all transactions after the closing date will appear on your next statement.

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BILLING RIGHTS SUMMARY

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If you think there is an error on your statement, write to us at the address shown on the front of this billing statement after the phrase "Please send Billing Inquiries...to". In your letter, give us the following information:

Account Information:
 Dollar Amount:
 Your name and account number
 The dollar amount of the suspected error

• Description of Problem: If you think there is an error on your bill, describe what your 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. You must notify us of any potential errors in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question. 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:

- 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 ATM or with a check that accesses your credit card account do not qualify.
- 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 (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



- To report a Lost or Stolen Card, or for any inquiries (including after hours)
 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

Totals 2022 Year-to-Date	97
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance	\$41.93
Current Earned	\$3.82
Cash Back Adjusted	\$0.00
Ending Balance	\$45.75
Cash Back Payout Date	10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	31	\$0.00
Cash Advances	9.99% (f)	\$0.00	31	\$0.00

⁽v) = variable (f) = fixed





Account Number ending in:

Card Number ending in

ACCOUNT SUMMARY	
Credit Limit	\$2,000.00
Available Credit	\$1,779.00
Statement Closing Date	October 10, 2022
Days in Billing Cycle	30
Previous Balance	\$381.85
- Payments & Credits	\$430.29
+ Purchases & Other Charges	\$269.25
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to:

PO Box 1509, Searcy, AR 72145-1509 Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

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New Balance \$220.81

Minimum Payment Due \$10.00

Payment Due Date November 07, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	2 years	\$245.00

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

\$220.81

TRANSACTIONS

= New Balance

Tran Date	Post Date	Reference Number	Transaction Description	Amount
A STATE OF THE PARTY OF	100000000000000000000000000000000000000			
09/26	09/26	7465621LXEHMS774R	PAYMENT-MAIL THANK YOU SEARCY AR	381.85-
10/05	10/10		CASH BACK REWARD	48.44-
09/13	09/13	2420429LG04LJAL80	Etsy.com - 904Custom 718-8557955 NY	25.45
09/13	09/13	2445501LG43A7YSXN	WAL-MART #3230 BRYANT AR	33.09
09/30	09/30	2413746M25SGT9SAG	HOBBY-LOBBY #777 BENTON AR	40.38
09/30	09/30	2416407M12LRFX5E9	TARGET 00022046 BRYANT AR	82.28
09/30	09/30	2444571M18PXT7QYL	KROGER #629 BENTON AR	21.99
10/04	10/04	2416407M52LRFLJE9	TARGET 00022046 BRYANT AR	14.27
10/04	10/04	2444500M95SD0PRN7	WALMART.COM 8009666546 BENTONVILLE AR	49.62
10/05	10/05	2443565M62DYKBSWK	GURNEYS SEED & NURSERY 513-354-1482 OH	2.17
			TOTAL FEES FOR THIS PERIOD	0.00

Transactions continued on next page

1160 AFJ 001 7 10 221010 0 PAGE 1 of 2 10 4308 0000 CSBK 01AA1160

Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703 Payment Information

Card Number: XXXX XXXX XXXX
Payment Due Date
New Balance \$220.81
Minimum Payment Due
Past Due Amount \$10.00

\$

Make Check Amount Enclosed: Payable to:

First Security Bank PO Box 1509 Searcy AR 72145-1509

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Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

Average Daily Balance (including new transactions). The Interest Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account (including new transactions). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases, balance transfers and/or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. To avoid incurring additional Interest Charges on the balance of purchases reflected on your monthly statement and, on any new purchases appearing on your next monthly statement, you must pay the entire "New Balance", in full, shown on your monthly statement on or before the Payment Due Date. The Interest Charge on cash advances begins from the date the transaction is completed. The grace period for the New Balance of purchases extends to the Payment Due Date. There is no grace period for cash advances and balance transfers.

Payment Crediting and Credit Balance. Payments received by 5PM at the location specified on the front of the statement after the phrase "Please Mail Your Payments to": will be credited as of the date of receipt to the account specified on the payment coupon. Payments made in person during normal business hours at branch locations where such payments are accepted will be treated as received on the same day. Payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request, in writing, a full refund. Submit your request to the address indicated on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to".

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing date: The closing date is the last day of the billing cycle, all transactions after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill, to the address listed on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to.". You may use your card(s) during the 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

Negative Credit Reports: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

BILLING RIGHTS SUMMARY

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

If you think there is an error on your statement, write to us at the address shown on the front of this billing statement after the phrase "Please send Billing Inquiries...to". In your letter, give us the following information:

Account Information:
 Dollar Amount:
 Your name and account number
 The dollar amount of the suspected error

• Description of Problem: If you think there is an error on your bill, describe what your 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. You must notify us of any potential errors in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question. 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:

- 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 ATM or with a check that accesses your credit card account do not qualify.
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If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



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TRANSACTIONS (continued)

Date Date	Post	Reference Number	Transaction Description	Amount
			INTEREST CHARGED	
10/10	10/10		Interest Charge on Purchases	0.00
10/10	10/10		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance	\$45.75
Current Earned	\$2.69
Cash Back Adjusted	\$0.00
Cash Back Amount	\$48.44
Ending Balance	\$0.00
Cash Back Payout Date	10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	30	\$0.00
Cash Advances	9.99% (f)	\$0.00	30	\$0.00

⁽v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY

Credit Limit	\$2,000.00
Available Credit	\$1,430.00
Statement Closing Date	November 10, 2022
Days in Billing Cycle	31
Previous Balance	\$220.81
- Payments & Credits	\$220.81
+ Purchases & Other Charges	\$569.06
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$569.06

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to: PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

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New Balance \$569.06
Minimum Payment Due \$17.08
Payment Due Date December 07, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	5 years		
\$18.00	3 years	\$661.00 (Savings = \$57.00)	

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
10/28	10/28	7465621MXEHMSYRRH	PAYMENT-MAIL THANK YOU SEARCY AR	220.81-
10/12	10/12	2475542ME4EBVJ8H7	DOUBLETREE BY HILTON FORT FORT SMITH AR	40.00
10/14	10/14	2423168MGM0H465R6	CHILI'S FT. SMITH FT. SMITH AR	18.70
10/15	10/15	2424760MG8PY7JR42	5TH STREET CAFE FORT SMITH AR	16.32
10/15	10/15	2442733MHLM7XJYGY	CHICK-FIL-A #01390 FORT SMITH AR	9.03
10/15	10/15	2475542MH7LSTE6NK	WYNDHAM FORT SMITH AR	6.00
10/16	10/16	2469216MJ3350BY29	BRICKTOWN BREWERY FT S FORT SMITH AR	25.74
10/22	10/22	2405523MP2DZN1WE5	WALMART.COM 800-966-6546 AR	41.28
10/25	10/25	2444500MVBLNLP5JT	WM SUPERCENTER #3230 BRYANT AR	133.63
10/25	10/25	2469216MS2ZSFJG21	LOWES #02471* BRYANT AR	14.26
			A MARKET COLUMN COLUMN ACCOUNTS AND A THE REAL PORT OF A COLUMN ACCOUNTS AND ACCOUN	

Transactions continued on next page

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Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703 **Payment Information**

Card Number: XXXX XXXX XXXX Payment Due Date New Balance \$569.06 Minimum Payment Due Past Due Amount Enclosed: \$

Make Check Amount Enclosed: Payable to:

First Security Bank PO Box 1509

Searcy AR 72145-1509

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Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

Average Daily Balance (including new transactions). The Interest Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account (including new transactions). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases, balance transfers and/or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. To avoid incurring additional Interest Charges on the balance of purchases reflected on your monthly statement and, on any new purchases appearing on your next monthly statement, you must pay the entire "New Balance", in full, shown on your monthly statement on or before the Payment Due Date. The Interest Charge on cash advances begins from the date the transaction is completed. The grace period for the New Balance of purchases extends to the Payment Due Date. There is no grace period for cash advances and balance transfers.

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By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing date: The closing date is the last day of the billing cycle, all transactions after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill, to the address listed on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to.". You may use your card(s) during the 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

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BILLING RIGHTS SUMMARY

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 Dollar Amount:
 Your name and account number
 The dollar amount of the suspected error

• Description of Problem: If you think there is an error on your bill, describe what your 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. You must notify us of any potential errors in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question. 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.

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- 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 ATM or with a check that accesses your credit card account do not qualify.
- 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 (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



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 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

TRANSACTIONS (continued)

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
10/26	10/26	2444500MWEJ247A7Z	DOLLAR-GENERAL #2020 BRYANT AR	104.51
11/01	11/01	2444500N2BLNEFVVA	WM SUPERCENTER #3230 BRYANT AR	106.17
11/08	11/08	2444500N9BLNJVJ35	WM SUPERCENTER #3230 BRYANT AR	53.42
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
11/10	11/10		Interest Charge on Purchases	0.00
11/10	11/10		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Totals 2022 Year-to-Date			
Total fees charged in 2022	\$0.00		
Total interest charged in 2022	\$0.00		

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance	\$0.00
Current Earned	\$5.69
Cash Back Adjusted	\$0.00
Ending Balance	\$5.69
Cash Back Payout Date	10/2023

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	31	\$0.00
Cash Advances	9.99% (f)	\$0.00	31	\$0.00

⁽v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY

Credit Limit	\$2,000.00
Available Credit	\$677.00
Statement Closing Date	December 10, 2022
Days in Billing Cycle	30
Previous Balance	\$569.06
- Payments & Credits	\$569.06
+ Purchases & Other Charges	\$1,185.81
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$1,185.81

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to:

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

PO Box 1509, Searcy, AR 72145-1509

PAYMENT INFORMATION

New Balance \$1,185.81
Minimum Payment Due \$35.58
Payment Due Date January 07, 2023

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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 \$1,571.00	
Only the minimum payment	8 years		
\$38.00	3 years	\$1,377.00 (Savings = \$194.00)	

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
11/22	11/22	7465621NNEHMSPRPT	PAYMENT-MAIL THANK YOU SEARCY AR	569.06-
11/15	11/15	2449216NF00137VMB	SP TRUELEAFMARKET HTTPSTRUELEAF UT	385.08
11/17	11/17	2413746NJ5SGKK3TD	HOBBY-LOBBY #777 BENTON AR	105.95
11/24	11/24	2469216NR31ZNH1AM	CONTAINERSTORE.COM 800-733-3532 TX	282.99
11/29	11/29	2405523NX2DZQZ1DP	WALMART.COM 800-966-6546 AR	42.11
12/01	12/01	2405523NZ2DZW9Z3N	WALMART.COM 800-966-6546 AR	9.16
12/01	12/01	2469216NZ2XSAEGYX	WALMART.COM 800-966-6546 AR	9.35
12/03	12/03	2469216P12Z5LGQ1V	THE ASSOCIATION FOR RU 206-453-3579 WA	75.00

Transactions continued on next page

1160 AFJ 001 7 10 221209 0 PAGE 1 of 2 1 0 4308 0000 CSBK 01AA1160

Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703 Payment Information

Card Number: XXXX XXXX XXXX Payment Due Date Salance S

Make Check Amount Enclosed: Payable to:

First Security Bank PO Box 1509 Searcy AR 72145-1509

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1800 SMITHERS
BENTON AR 72015-3108

Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

Average Daily Balance (including new transactions). The Interest Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account (including new transactions). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases, balance transfers and/or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. To avoid incurring additional Interest Charges on the balance of purchases reflected on your monthly statement and, on any new purchases appearing on your next monthly statement, you must pay the entire "New Balance", in full, shown on your monthly statement on or before the Payment Due Date. The Interest Charge on cash advances begins from the date the transaction is completed. The grace period for the New Balance of purchases extends to the Payment Due Date. There is no grace period for cash advances and balance transfers.

Payment Crediting and Credit Balance. Payments received by 5PM at the location specified on the front of the statement after the phrase "Please Mail Your Payments to": will be credited as of the date of receipt to the account specified on the payment coupon. Payments made in person during normal business hours at branch locations where such payments are accepted will be treated as received on the same day. Payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request, in writing, a full refund. Submit your request to the address indicated on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to".

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing date: The closing date is the last day of the billing cycle, all transactions after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill, to the address listed on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to.". You may use your card(s) during the 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

Negative Credit Reports: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

BILLING RIGHTS SUMMARY

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Account Information:
 Dollar Amount:
 Your name and account number
 The dollar amount of the suspected error

• Description of Problem: If you think there is an error on your bill, describe what your 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. You must notify us of any potential errors in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question. 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:

- 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 ATM or with a check that accesses your credit card account do not qualify.
- 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 (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



- To report a Lost or Stolen Card, or for any inquiries (including after hours)
 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

TRANSACTIONS (continued)

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
12/06	12/06	2422638P52LR6P3LV	WAL-MART #3230 BRYANT AR	204.11
12/07	12/07	2416407P52LRFP1SA	TARGET 00022046 BRYANT AR	23.06
12/07	12/07	2449216P5001AW1R5	LIBRARYWORKS/MODLIBAWD WWW.LIBRARYWO MD	49.00
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
12/10	12/10		Interest Charge on Purchases	0.00
12/10	12/10		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance \$5.69
Current Earned \$11.86
Cash Back Adjusted \$0.00
Ending Balance \$17.55
Cash Back Payout Date 10/2023

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	30	\$0.00
Cash Advances	9.99% (f)	\$0.00	30	\$0.00

(v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY	
Credit Limit	\$2,500.00
Available Credit	\$2,500.00
Statement Closing Date	January 19, 2022
Days in Billing Cycle	31
Previous Balance	\$1,028.56
- Payments & Credits	\$1,028.56
+ Purchases & Other Charges	\$0.00
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to:

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

PO Box 1509, Searcy, AR 72145-1509

PAYMENT INFORMATION	
New Balance	

New Balance \$0.00
Minimum Payment Due \$0.00
Payment Due Date February 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	0 months	\$0.00	

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

\$0.00

TRANSACTIONS

= New Balance

Tran Post	
Hall Fost	
Date Date Reference Number Transaction Description	Amount
01/07 01/07 7465621QPEHMSR6TH PAYMENT-MAIL THANK YOU SEARCY AR	1,028.56-
TOTAL FEES FOR THIS PERIOD	0.00
INTEREST CHARGED	
01/19 01/19 Interest Charge on Purchases	0.00
01/19 01/19 Interest Charge on Cash Advances	0.00
TOTAL INTEREST FOR THIS PERIOD	0.00

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

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Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703 Payment Information

Card Number: XXXX XXXX XXXX

Payment Due Date: February 16

Payment Due Date February 16, 2022

New Balance \$0.00

Minimum Payment Due \$0.00

Past Due Amount \$0.00

Make Check
Payable to:

Amount Enclosed:

First Security Bank PO Box 1509 Searcy AR 72145-1509

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Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

Average Daily Balance (including new transactions). The Interest Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account (including new transactions). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases, balance transfers and/or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. To avoid incurring additional Interest Charges on the balance of purchases reflected on your monthly statement and, on any new purchases appearing on your next monthly statement, you must pay the entire "New Balance", in full, shown on your monthly statement on or before the Payment Due Date. The Interest Charge on purchases and/or balance transfers begins from the date the transaction is posted to your account. The Interest Charge on cash advances begins from the date the transaction is completed. The grace period for the New Balance of purchases extends to the Payment Due Date. There is no grace period for cash advances and balance transfers.

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 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 ATM or with a check that accesses your credit card account do not qualify.
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(Rev 01-19)



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 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

Beginning Balance	\$11.07
Current Earned	\$0.00
Cash Back Adjusted	\$0.00
Ending Balance	\$11.07
Cash Back Payout Date	10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	31	\$0.00
Cash Advances	9.99% (f)	\$0.00	31	\$0.00

⁽v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY	
Credit Limit	\$2,500.00
Available Credit	\$2,288.00
Statement Closing Date	February 19, 2022
Days in Billing Cycle	31
Previous Balance	\$0.00
- Payments & Credits	\$0.00
+ Purchases & Other Charges	\$211.70
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$211.70
Customer Service: (877) 611-3118	
Dt1t	

Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to: PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at: www.fsbank.com/contact-us/

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New Balance \$211.70 Minimum Payment Due \$10.00 March 16, 2022 **Payment Due Date**

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	2 years	\$234.00

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
02/06	02/06	2443099DNBMBV22MM	DNH*GODADDY.COM https://www.g AZ	211.70
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
02/19	02/19		Interest Charge on Purchases	0.00
02/19	02/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

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Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703 Payment Information

XXXX XXXX XXXX Card Number: March 16, 2022 **Payment Due Date New Balance** \$211.70 Minimum Payment Due \$10.00 \$0.00 Past Due Amount

5224

Make Check Payable to:

Amount Enclosed:

First Security Bank PO Box 1509 Searcy AR 72145-1509

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SALINE COUNTY LIBRARY 5224 ROB WALTON 1800 SMITHERS BENTON AR 72015-3108 մանակինդրիայլիաննիվուգիլըկիրիՍկաՍիՍնակիլըսհգիՍ

Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

Average Daily Balance (including new transactions). The Interest Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account (including new transactions). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases, balance transfers and/or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. To avoid incurring additional Interest Charges on the balance of purchases reflected on your monthly statement and, on any new purchases appearing on your next monthly statement, you must pay the entire "New Balance", in full, shown on your monthly statement on or before the Payment Due Date. The Interest Charge on cash advances begins from the date the transaction is completed. The grace period for the New Balance of purchases extends to the Payment Due Date. There is no grace period for cash advances and balance transfers.

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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 your believe is wrong and why you believe it is a mistake.

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- 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 ATM or with a check that accesses your credit card account do not qualify.
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(Rev 01-19)



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Beginning Balance	\$11.07
Current Earned	\$2.12
Cash Back Adjusted	\$0.00
Ending Balance	\$13.19
Cash Back Payout Date	10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	31	\$0.00
Cash Advances	9.99% (f)	\$0.00	31	\$0.00

⁽v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY

Credit Limit	\$2,500.00
Available Credit	\$608.00
Statement Closing Date	March 19, 2022
Days in Billing Cycle	28
Previous Balance	\$211.70
- Payments & Credits	\$211.70
+ Purchases & Other Charges	\$1,891.92
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$1,891.92

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to:

PO Box 1509, Searcy, AR 72145-1509 Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

PAYMENT INFORMATION

New Balance	\$1,891.92
Minimum Payment Due	\$56.76
Payment Due Date	April 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	\$2,549.00
\$61.00	3 years	\$2,197.00 (Savings = \$352.00)

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
03/02	03/02	7465621EDEHMS9N4V	PAYMENT-MAIL THANK YOU SEARCY AR	211.70-
02/25	02/25	2422638E9BLH02GH8	WAL-MART #0085 BENTON AR	90.61
03/01	03/01	2413746EDEJE06KWR	OFFICE DEPOT #2155 BENTON AR	463.70
03/01	03/01	2422638EDBLH5EYP2	WAL-MART #0085 BENTON AR	282.19
03/02	03/02	2413746EEEJDTN7J9	OFFICE DEPOT #2155 BENTON AR	549.55
03/02	03/02	2490641ED444ABK20	Microsoft*Store msbill.info WA	54.68
03/16	03/16	2405522EV60TDHL0B	MCLARTY NISSAN OF BENTON BENTON AR	451.19
			TOTAL FEES FOR THIS PERIOD	0.00

Transactions continued on next page

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Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703 Payment Information
Card Number: XXXX XXXX XXXX

Payment Due Date April 16, 2022
New Balance \$1,891.92
Minimum Payment Due \$56.76
Past Due Amount \$0.00

Make Check Am Payable to:

Amount Enclosed: \$

Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

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Payment Crediting and Credit Balance. Payments received by 5PM at the location specified on the front of the statement after the phrase "Please Mail Your Payments to": will be credited as of the date of receipt to the account specified on the payment coupon. Payments made in person during normal business hours at branch locations where such payments are accepted will be treated as received on the same day. Payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request, in writing, a full refund. Submit your request to the address indicated on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to"

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing date: The closing date is the last day of the billing cycle, all transactions after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill, to the address listed on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to.". You may use your card(s) during the 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

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BILLING RIGHTS SUMMARY

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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 your 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. You must notify us of any potential errors in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

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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.
- 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.

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- 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 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.

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(Rev 01-19)



- To report a Lost or Stolen Card, or for any inquiries (including after hours)
 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

TRANSACTIONS (continued)

Date	Date	Reference Number	Transaction Description	Amount
			INTEREST CHARGED	
03/19	03/19		Interest Charge on Purchases	0.00
03/19	03/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Totals 2022 Year-to-Date	·
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance	\$13.19
Current Earned	\$18.92
Cash Back Adjusted	\$0.00
Ending Balance	\$32.11
Cash Back Payout Date	10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	28	\$0.00
Cash Advances	9.99% (f)	\$0.00	28	\$0.00

(v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY	
Credit Limit	\$2,500.00
Available Credit	\$165.00
Statement Closing Date	April 19, 2022
Days in Billing Cycle	31
Previous Balance	\$1,891.92
- Payments & Credits	\$1,891.92
+ Purchases & Other Charges	\$2,334.28
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$2,334.28
Customer Caprice: (077) 614 2110	

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to: PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

New Balance \$2,334.28
Minimum Payment Due \$70.03
Payment Due Date May 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	You will pay off the balance shown on this	And you will end up paying an estimated
each month you pay	statement in about	total of
Only the minimum payment	11 years	\$3,161.00
\$75.00	3 years	\$2,712.00 (Savings = \$449.00)

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
03/30	03/30	7465621F9EHMSVE75	PAYMENT-MAIL THANK YOU SEARCY AR	1,891.92-
03/20	03/20	2443099EZ2D9PYV93	DMI* DELL BUS ONLINE ROUND ROCK TX	1,361.41
04/06	04/06	2444500FHBLN56YSP	WM SUPERCENTER #85 BENTON AR	206.72
04/12	04/12	2444500FPBLNE6Y7F	WM SUPERCENTER #85 BENTON AR	406.31
04/14	04/14	2469216FR2XYSLT1F	APPLE.COM/US 800-676-2775 CA	359.84
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
04/19	04/19		Interest Charge on Purchases	0.00
04/19	04/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Please detach bottom portion and submit with payment using enclosed envelope

PAGE 1 of 2



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First Security Bank 314 N Spring St. Searcy AR 72143-7703

7 19 220419 0

Payment Information

Card Number: XXXX XXXX XXXX Payment Due Date New Balance \$2,334.28 Minimum Payment Due Past Due Amount \$0.00

5007

Make Check Payable to: Amount Enclosed:

First Security Bank PO Box 1509 Searcy AR 72145-1509

1 0 4308 0000 CSBK O1AA1160

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 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 ATM or with a check that accesses your credit card account do not qualify.
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(Rev 01-19)



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Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

Beginning Balance	\$32.11
Current Earned	\$23.34
Cash Back Adjusted	\$0.00
Ending Balance	\$55.45
Cash Back Payout Date	10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	31	\$0.00
Cash Advances	9.99% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed





Account Number ending in

Card Number ending in:

ACCOUNT SUMMARY	
Credit Limit	\$2,500.00
Available Credit	\$1,421.00
Statement Closing Date	May 19, 2022
Days in Billing Cycle	30
Previous Balance	\$2,334.28
- Payments & Credits	\$2,525.69
+ Purchases & Other Charges	\$1,269.44
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$1,078.03
Customer Service: (877) 611-3118	

Report Lost or Stolen Card: (877) 611-3118
Please send Billing Inquiries and Correspondence to: PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

PAYMENT INFORMATION	PA	MEN.	ΓINF	ORMA	TION
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New Balance \$1,078.03
Minimum Payment Due \$32.35
Payment Due Date June 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	You will pay off the balance shown on this	And you will end up paying an estimated
using this card and each month you pay	statement in about	total of
Only the minimum payment	8 years	\$1,422.00
\$35.00	3 years	\$1,252.00 (Savings = \$170.00)

If you would like information about credit counseling services, call 1-202-514-4100 $\,$

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
05/05	05/05	7465621GDEHMS55DJ	PAYMENT-MAIL THANK YOU SEARCY AR	2,334.28-
04/27	04/27	7422638G6BLH3YN5G	WAL-MART #0085 BENTON AR CREDIT	191.41-
05/02	05/02	2444500GBBLNEBPHT	WM SUPERCENTER #85 BENTON AR	191.41
05/04	05/04	2444500GDBLNG40EW	WM SUPERCENTER #85 BENTON AR	34.61
05/11	05/11	2444500GLBLNJV6PA	WM SUPERCENTER #85 BENTON AR	282.19
05/14	05/14	2443099GN2DL6B0JK	DMI* DELL BUS ONLINE 800-456-3355 TX	761.23
			TOTAL FEES FOR THIS PERIOD	0.00
05/19	05/19		INTEREST CHARGED Interest Charge on Purchases	0.00
			Transactions continued on next page	
1160 (0001 AFJ	001 7 19 220519 0	PAGE 1 of 2	

Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703

2143-7703

Past Due Amount

Make Check
Payable to:

\$ \$

Card Number:

New Balance Minimum Payment Due

Payment Due Date

Payment Information

XXXX XXXX XXXX

June 16, 2022

\$1,078.03

\$32.35

\$0.00

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 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 your believe is wrong and why you believe it is a mistake.

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- 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.)
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(Rev 01-19)



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TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
05/19	05/19		INTEREST CHARGED Interest Charge on Cash Advances TOTAL INTEREST FOR THIS PERIOD	0.00 0.00

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance	\$55.45
Current Earned	\$10.78
Cash Back Adjusted	\$0.00
Ending Balance	\$66.23
Cash Back Payout Date	10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	30	\$0.00
Cash Advances	9.99% (f)	\$0.00	30	\$0.00

⁽v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY	
Credit Limit	\$5,000.00
Available Credit	\$3,266.00
Statement Closing Date	June 19, 2022
Days in Billing Cycle	31
Previous Balance	\$1,078.03
- Payments & Credits	\$1,078.03
+ Purchases & Other Charges	\$1,733.10
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$1.733.10

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 New Balance
 \$1,733.10

 Minimum Payment Due
 \$52.00

 Payment Due Date
 July 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	\$2,329.00
\$56.00	3 years	\$2,013.00 (Savings = \$316.00)

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TRANSACTIONS

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
06/02	06/02	7465621H9EHMSKYM9	PAYMENT-MAIL THANK YOU SEARCY AR	1,078.03-
05/20	05/20	2445501GW43A486AV	WAL-MART #0085 BENTON AR	25.86
05/22	05/22	2443099GYR3SD8ZLS	APPLE.COM/US 800-692-7753 CA	227.50
05/24	05/24	2494300H02DZVK6ZD	CANON DIRECT 631-330-3000 NY	68.90
05/27	05/27	2443099H32D9MP5Z0	DMI* DELL BUS ONLINE 800-456-3355 TX	170.61
06/03	06/03	2469216HA2XM07T4D	LOWES #02471* BRYANT AR	421.01
06/17	06/17	2469216HR2XYKE5HY	APPLE.COM/US 800-676-2775 CA	819.22
			TOTAL FEES FOR THIS PERIOD	0.00

Transactions continued on next page

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Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703 **Payment Information**

Card Number: XXXX XXXX XXXX

Payment Due Date
New Balance \$1,733.10

Minimum Payment Due Past Due Amount \$52.00

Make Check Payable to: Amount Enclosed:

First Security Bank PO Box 1509 Searcy AR 72145-1509

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Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

Average Daily Balance (including new transactions). The Interest Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account (including new transactions). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases, balance transfers and/or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. To avoid incurring additional Interest Charges on the balance of purchases reflected on your monthly statement and, on any new purchases appearing on your next monthly statement, you must pay the entire "New Balance", in full, shown on your monthly statement on or before the Payment Due Date. The Interest Charge on cash advances begins from the date the transaction is completed. The grace period for the New Balance of purchases extends to the Payment Due Date. There is no grace period for cash advances and balance transfers.

Payment Crediting and Credit Balance. Payments received by 5PM at the location specified on the front of the statement after the phrase "Please Mail Your Payments to": will be credited as of the date of receipt to the account specified on the payment coupon. Payments made in person during normal business hours at branch locations where such payments are accepted will be treated as received on the same day. Payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request, in writing, a full refund. Submit your request to the address indicated on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to"

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing date: The closing date is the last day of the billing cycle, all transactions after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill, to the address listed on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to.". You may use your card(s) during the 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

Negative Credit Reports: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

BILLING RIGHTS SUMMARY

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

If you think there is an error on your statement, write to us at the address shown on the front of this billing statement after the phrase "Please send Billing Inquiries...to". In your letter, 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 your 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. You must notify us of any potential errors in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question. 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:

- 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 ATM or with a check that accesses your credit card account do not qualify.
- 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 (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



- To report a Lost or Stolen Card, or for any inquiries (including after hours)
 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

TRANSACTIONS (continued)

Date	Post Date	Reference Number	Transaction Description	Amount
			INTEREST CHARGED	
06/19	06/19		Interest Charge on Purchases	0.00
06/19	06/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Totals 2022 Year-to-Date	·
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance	\$66.23
Current Earned	\$17.33
Cash Back Adjusted	\$0.00
Ending Balance	\$83.56
Cash Back Payout Date	10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	31	\$0.00
Cash Advances	9.99% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY	
Credit Limit	\$5,000.00
Available Credit	\$4,256.00
Statement Closing Date	July 19, 2022
Days in Billing Cycle	30
Previous Balance	\$1,733.10
- Payments & Credits	\$3,466.20
+ Purchases & Other Charges	\$2,307.30
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$574.20

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to: PO Box 1509, Searcy, AR 72145-1509 Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

PAYMENT INFORMATION	
New Balance	\$574.20
Minimum Payment Due	\$17.23
Payment Due Date	August 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	5 years	\$725.00	
\$19.00	3 years	\$667.00 (Savings = \$58.00)	

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran	Post			_
Date	Date	Reference Number	Transaction Description	Amount
06/30	06/30	7465621J5EHMSV1NX	PAYMENT-MAIL THANK YOU SEARCY AR	1,733.10-
06/30	06/30	7465621J5EHMSV1NX	PAYMENT-MAIL THANK YOU SEARCY AR	1,733.10-
06/28	06/28	2420429J3GP0EEYF2	Teamviewer.com 800-9514573 FL	574.20
06/30	07/03	F465600J8000RT546	ADJUSTMENT-PAYMENTS	1,733.10
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
07/19	07/19		Interest Charge on Purchases	0.00
07/19	07/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

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Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703 Payment Information

XXXX XXXX XXXX Card Number: August 16, 2022 **Payment Due Date New Balance** \$574.20 \$17.23 Minimum Payment Due Past Due Amount \$0.00 \$

Make Check Amount Enclosed: Payable to:

SALINE COUNTY LIBRARY ROB WALTON 1800 SMITHERS BENTON AR 72015-3108 լելի Սվիդ մի իլիակի հեր ՍՍի Սկկի ՍԽՍՍի վի ՍՍիդուիլու Լ

First Security Bank PO Box 1509 Searcy AR 72145-1509 -իժրիկիիրիարդիիգերգրկրակլերդիիկիկիրի

Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

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By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

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BILLING RIGHTS SUMMARY

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 Dollar Amount:
 Your name and account number
 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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- 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 ATM or with a check that accesses your credit card account do not qualify.
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(Rev 01-19)



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- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

Beginning Balance	\$83.56
Current Earned	\$5.74
Cash Back Adjusted	\$0.00
Ending Balance	\$89.30
Cash Back Payout Date	10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	30	\$0.00
Cash Advances	9.99% (f)	\$0.00	30	\$0.00

⁽v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Available Credit	\$4,249.00
Statement Closing Date	August 19, 2022
Days in Billing Cycle	31
Previous Balance	\$574.20
- Payments & Credits	\$0.00
+ Purchases & Other Charges	\$169.72
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$6.20
= New Balance	\$750.12

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to: PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

PAYMENT INFORMATION

New Balance \$750.12

Minimum Payment Due \$39.22

Payment Due Date September 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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 years	\$962.00	
\$24.00	3 years	\$871.00 (Savings = \$91.00)	

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
07/18	07/20	2413746JREJQ6B3E8	OFFICE DEPOT #2155 BENTON AR	169.72
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
08/19	08/19		Interest Charge on Purchases	6.20
08/19	08/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	6.20

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Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703 Payment Information

Card Number: XXXX XXXX XXXX

Payment Due Date September 16, 2022

New Balance \$750.12

Minimum Payment Due \$39.22

Past Due Amount \$17.23

\$

Make Check Amount Enclosed: Payable to:

Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

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 Dollar Amount:
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 The dollar amount of the suspected error

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- 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 ATM or with a check that accesses your credit card account do not qualify.
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(Rev 01-19)



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 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$6.20

Beginning Balance	\$89.30
Current Earned	\$1.70
Cash Back Adjusted	\$0.00
Ending Balance	\$91.00
Cash Back Payout Date	10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$743.92	31	\$6.20
Cash Advances	9.99% (f)	\$0.00	31	\$0.00

⁽v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Available Credit	\$3,637.00
Statement Closing Date	September 19, 2022
Days in Billing Cycle	31
Previous Balance	\$750.12
- Payments & Credits	\$1,500.24
+ Purchases & Other Charges	\$2,084.12
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$29.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$1,363.00

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to: PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

PAYMENT INFORMATION

New Balance \$1,363.00
Minimum Payment Due \$40.89
Payment Due Date October 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	9 years	\$1,816.00
\$44.00	3 years	\$1,579.00 (Savings = \$237.00)

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
09/12	09/12	7465621LFEHMS4S99	PAYMENT-MAIL THANK YOU SEARCY AR	750.12-
09/14	09/14	7465621LHEHMS8PZ5	PAYMENT-MAIL THANK YOU SEARCY AR	750.12-
09/01	09/01	2413746L5EJHD68G5	OFFICE DEPOT #2155 BENTON AR	249.13
09/09	09/09	2420429LQ04E2MAYY	Teamviewer.com 800-9514573 FL	1,050.84
09/15	09/15	2413746LKEJQ96QHQ	OFFICE DEPOT #2155 BENTON AR	49.84
09/15	09/15	2413746LKEJQ96QP2	OFFICE DEPOT #2155 800-463-3768 AR	634.36
09/16	09/16	2438894LLJAX01385	2COCOM*EASEUS.COM 888-2471614 GA	99.95
			FEES	
09/19	09/19		LATE FEE	29.00
			Transactions continued on next page	

Please detach bottom portion and submit with payment using enclosed envelope

PAGE 1 of 2



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First Security Bank 314 N Spring St. Searcy AR 72143-7703

7 19 220919 0

Payment Information

Card Number: XXXX XXXX XXXX Payment Due Date New Balance \$1,363.00 Minimum Payment Due Past Due Amount Enclosed: \$

Make Check Amount Enclosed: Payable to:

First Security Bank

1 0 4308 0000 CSBK O1AA1160

SALINE COUNTY LIBRARY
ROB WALTON
1800 SMITHERS
BENTON AR 72015-3108

Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

Average Daily Balance (including new transactions). The Interest Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account (including new transactions). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases, balance transfers and/or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. To avoid incurring additional Interest Charges on the balance of purchases reflected on your monthly statement and, on any new purchases appearing on your next monthly statement, you must pay the entire "New Balance", in full, shown on your monthly statement on or before the Payment Due Date. The Interest Charge on purchases and/or balance transfers begins from the date the transaction is posted to your account. The Interest Charge on cash advances begins from the date the transaction is completed. The grace period for the New Balance of purchases extends to the Payment Due Date. There is no grace period for cash advances and balance transfers.

Payment Crediting and Credit Balance. Payments received by 5PM at the location specified on the front of the statement after the phrase "Please Mail Your Payments to": will be credited as of the date of receipt to the account specified on the payment coupon. Payments made in person during normal business hours at branch locations where such payments are accepted will be treated as received on the same day. Payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request, in writing, a full refund. Submit your request to the address indicated on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to".

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing date: The closing date is the last day of the billing cycle, all transactions after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill, to the address listed on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to.". You may use your card(s) during the 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

Negative Credit Reports: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

BILLING RIGHTS SUMMARY

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Account Information:
 Dollar Amount:
 Your name and account number
 The dollar amount of the suspected error

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You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question. 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:

- 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 ATM or with a check that accesses your credit card account do not qualify.
- 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 (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



- To report a Lost or Stolen Card, or for any inquiries (including after hours)
 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description		Amount
Date	Date	Reference Number	Transaction Description		Amount
			FEES TOTAL FEES FOR THIS PERIO	OD C	29.00
			INTEREST CHARGED		
09/19	09/19		Interest Charge on Purchases		0.00
09/19	09/19		Interest Charge on Cash Advance	ces	0.00
			TOTAL INTEREST FOR THIS F	PERIOD	0.00
		_			
			Totals 2022 Year-to-	Date	
		Ī	otal fees charged in 2022	\$29.00	
		1	otal interest charged in 2022	\$6.20	

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance	\$91.00
Current Earned	\$20.84
Cash Back Adjusted	\$0.00
Ending Balance	\$111.84
Cash Back Payout Date	10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	31	\$0.00
Cash Advances	9.99% (f)	\$0.00	31	\$0.00

⁽v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY	
Credit Limit	\$5,000.00
Available Credit	\$3,594.00
Statement Closing Date	October 19, 2022
Days in Billing Cycle	30
Previous Balance	\$1,363.00
- Payments & Credits	\$1,476.92
+ Purchases & Other Charges	\$207.65
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to: PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

ΡΑΥ	MENT	INFORM	MATION

New Balance \$93.73 Minimum Payment Due \$10.00 Payment Due Date November 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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 months	\$98.00

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

\$93.73

TRANSACTIONS

= New Balance

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
10/03	10/03	7465621M4EHMSKKXT	PAYMENT-MAIL THANK YOU SEARCY AR	1,363.00-
10/11	10/19		CASH BACK REWARD	113.92-
09/26	09/26	2445388LY02NY1376	Mclarty Nissan of Benton Benton AR	94.03
10/11	10/11	2444500MDBLNG2V05	WM SUPERCENTER #85 BENTON AR	113.62
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
10/19	10/19		Interest Charge on Purchases	0.00
10/19	10/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

1160 AFJ 7 19 221019 0 PAGE 1 of 2 1 0 4308 0000 CSBK O1AA1160

Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703 Payment Information

XXXX XXXX XXXX Card Number: November 16, 2022 **Payment Due Date New Balance** \$93.73 Minimum Payment Due \$10.00 Past Due Amount \$0.00

\$

Make Check Amount Enclosed: Payable to:

First Security Bank

PO Box 1509 Searcy AR 72145-1509 յուլՍիլՍերելվել||ուլՍիւեհելեՍ||ուՍեւգիլՍելՍեՍեւեի

SALINE COUNTY LIBRARY ROB WALTON 1800 SMITHERS BENTON AR 72015-3108 արկիկմակրիիկիկկնիլիաիկիարդույհիկութակի

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- 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 ATM or with a check that accesses your credit card account do not qualify.
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(Rev 01-19)



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 call the First Security Bank Customer Service Center at: (877) 611-3118
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Totals 2022 Year-to-Date	
Total fees charged in 2022	\$29.00
Total interest charged in 2022	\$6.20

Beginning Balance	\$111.84
Current Earned	\$2.08
Cash Back Adjusted	\$0.00
Cash Back Amount	\$113.92
Ending Balance	\$0.00
Cash Back Payout Date	10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	30	\$0.00
Cash Advances	9.99% (f)	\$0.00	30	\$0.00

⁽v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Available Credit	\$3,519.00
Statement Closing Date	November 19, 2022
Days in Billing Cycle	31
Previous Balance	\$93.73
- Payments & Credits	\$93.73
+ Purchases & Other Charges	\$1,480.47
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$1,480.47

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to: PO Box 1509, Searcy, AR 72145-1509

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www.fsbank.com/contact-us/

PAYMENT INFORMATION

New Balance \$1,480.47
Minimum Payment Due \$44.42
Payment Due Date December 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	9 years	\$1,979.00
\$48.00	3 years	\$1,720.00 (Savings = \$259.00)

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
10/31	10/31	7465621N0EHMSB5NW	PAYMENT-MAIL THANK YOU SEARCY AR	93.73-
10/20	10/20	2443099MM2DJS4EM9	DMI* DELL SALES & SERVIC 800-624-9897 TX	1,312.49
11/06	11/06	2420429N6000TR5JR	Microsoft*Subscription 425-6816830 WA	99.99
11/08	11/08	2449398N90T0QR1JW	OCCUPATIONAL SAFETY A 629-481-1207 FL	67.99
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
11/19	11/19		Interest Charge on Purchases	0.00
11/19	11/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

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Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703 **Payment Information**

Card Number: XXXX XXXX XXXX Payment Due Date New Balance \$1,480.47 Minimum Payment Due Past Due Amount Enclosed: \$

Make Check Amount Enclosed: Payable to:

First Security Bank PO Box 1509 Searcy AR 72145-1509

<u> Վիիսիմիիոսկոսին Ելիրիոսոնին Եւիսինի</u>

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 Your name and account number
 The dollar amount of the suspected error

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- 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 ATM or with a check that accesses your credit card account do not qualify.
- You must not yet have fully paid for the purchase.

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(Rev 01-19)



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Totals 2022 Year-to-Date	
Total fees charged in 2022	\$29.00
Total interest charged in 2022	\$6.20

Beginning Balance	\$0.00
Current Earned	\$14.80
Cash Back Adjusted	\$0.00
Ending Balance	\$14.80
Cash Back Payout Date	10/2023

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	31	\$0.00
Cash Advances	9.99% (f)	\$0.00	31	\$0.00

⁽v) = variable (f) = fixed





Account Number ending in

Card Number ending in:

ACCOUNT SUMMARY	
Credit Limit	\$5,000.00
Available Credit	\$4,974.00
Statement Closing Date	December 19, 2022
Days in Billing Cycle	30
Previous Balance	\$1,480.47
- Payments & Credits	\$1,480.47
+ Purchases & Other Charges	\$25.15
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00

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Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

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New Balance \$25.15

Minimum Payment Due \$10.00

Payment Due Date January 16, 2023

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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 months	\$25.00

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Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

\$0.00

\$0.00 \$25.15

TRANSACTIONS

+ FEE CHARGED

= New Balance

+ INTEREST CHARGED

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
12/05	12/05	7465621P3EHMS645X	PAYMENT-MAIL THANK YOU SEARCY AR	1,480.47-
12/12	12/12	2413746PB2XGV2299	OFFICE DEPOT #2155 BENTON AR	25.15
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
12/19	12/19		Interest Charge on Purchases	0.00
12/19	12/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$29.00
Total interest charged in 2022	\$6.20

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Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703 Payment Information

Card Number: XXXX XXXX XXXX Payment Due Date January 16, 2023
New Balance \$25.15
Minimum Payment Due \$10.00
Past Due Amount \$0.00

\$

Make Check Amount Enclosed: Payable to:

First Security Bank PO Box 1509 Searcy AR 72145-1509

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SALINE COUNTY LIBRARY
ROB WALTON
1800 SMITHERS
BENTON AR 72015-3108

Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

Average Daily Balance (including new transactions). The Interest Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account (including new transactions). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases, balance transfers and/or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. To avoid incurring additional Interest Charges on the balance of purchases reflected on your monthly statement and, on any new purchases appearing on your next monthly statement, you must pay the entire "New Balance", in full, shown on your monthly statement on or before the Payment Due Date. The Interest Charge on purchases and/or balance transfers begins from the date the transaction is posted to your account. The Interest Charge on cash advances begins from the date the transaction is completed. The grace period for the New Balance of purchases extends to the Payment Due Date. There is no grace period for cash advances and balance transfers.

Payment Crediting and Credit Balance. Payments received by 5PM at the location specified on the front of the statement after the phrase "Please Mail Your Payments to": will be credited as of the date of receipt to the account specified on the payment coupon. Payments made in person during normal business hours at branch locations where such payments are accepted will be treated as received on the same day. Payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request, in writing, a full refund. Submit your request to the address indicated on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to".

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing date: The closing date is the last day of the billing cycle, all transactions after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill, to the address listed on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to.". You may use your card(s) during the 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

Negative Credit Reports: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

BILLING RIGHTS SUMMARY

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

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Account Information:
 Dollar Amount:
 Your name and account number
 The dollar amount of the suspected error

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You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question. 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:

- 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 ATM or with a check that accesses your credit card account do not qualify.
- You must not yet have fully paid for the purchase.

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(Rev 01-19)



- To report a Lost or Stolen Card, or for any inquiries (including after hours)
 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

Beginning Balance	\$14.80
Current Earned	\$0.25
Cash Back Adjusted	\$0.00
Ending Balance	\$15.05
Cash Back Payout Date	10/2023

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	30	\$0.00
Cash Advances	9.99% (f)	\$0.00	30	\$0.00

⁽v) = variable (f) = fixed





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Credit Limit \$5,000.00 **Available Credit** \$2,731.00 Statement Closing Date January 19, 2022 Days in Billing Cycle 31 **Previous Balance** \$813.10 Payments & Credits \$813.10 \$2,268.81 + Purchases & Other Charges + Balance Transfer \$0.00 + Cash Advances \$0.00 + FEE CHARGED \$0.00 + INTEREST CHARGED \$0.00 = New Balance \$2,268.81

Customer Service: (877) 611-3118

Report Lost or Stolen Card: (877) 611-3118

Please send Billing Inquiries and Correspondence to:

PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

PAYMENT INFORMATION

New Balance \$2,268.81

Minimum Payment Due \$68.07

Payment Due Date February 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	11 years	\$3,071.00	
\$73.00	3 years	\$2,635.00 (Savings = \$436.00)	

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
12/27	12/27	2443106B92DBKQFD7	TARGET.COM * 800-591-3869 MN	4.37
12/27	12/27	2469216B92Y1A05SW	4IMPRINT, INC 4IMPRINT.COM WI	1,710.91
12/28	12/28	2444500BB00SNFXG4	DOLLAR TREE BENTON AR	5.47
12/29	12/29	2443106BB2DJJ6Q8R	SIGNSONTHECHEAP.COM 866-664-9239 TX	49.86
12/29	12/29	2469216BB2XNFZJV3	DRI*PRINTPLACE 877-405-3949 CA	397.30
01/06	01/06	2413746QPEJABELRS	OFFICE DEPOT #2155 BENTON AR	26.90
01/09	01/09	2449216QT000KL3Q9	STREAMYARD.COM HTTPSSTREAMYA DE	25.00
01/10	01/10	2449216QS000XB6A6	LIBRARYWORKS.COM WWW.LIBRARYWO MD	49.00
01/12	01/12	7465621QWEHMSRPG4	PAYMENT-MAIL THANK YOU SEARCY AR	813.10-
			TOTAL FEES FOR THIS PERIOD	0.00

Transactions continued on next page

5319

Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703 Payment Information
Card Number: XXX

Card Number: XXXX XXXX XXXX
Payment Due Date February 16, 2022
New Balance \$2,268.81
Minimum Payment Due \$68.07
Past Due Amount \$0.00

Make Check Payable to: Amount Enclosed:

First Security Bank PO Box 1509 Searcy AR 72145-1509

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By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

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Account Information:
 Your name and account number

Dollar Amount: The dollar amount of the suspected error

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- 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.

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- 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 ATM or with a check that accesses your credit card account do not qualify.
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(Rev 01-19)



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 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

Date	Post Date	Reference Number	Transaction Description	Amount
			INTEREST CHARGED	
01/19	01/19		Interest Charge on Purchases	0.00
01/19	01/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance	\$16.94
Current Earned	\$22.69
Cash Back Adjusted	\$0.00
Ending Balance	\$39.63
Cash Back Payout Date	10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	31	\$0.00
Cash Advances	9.99% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed





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Credit Limit	\$5,000.00
Available Credit	\$2,924.00
Statement Closing Date	February 19, 2022
Days in Billing Cycle	31
Previous Balance	\$2,268.81
- Payments & Credits	\$2,340.34
+ Purchases & Other Charges	\$2,146.86
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$2,075.33

Customer Service: (877) 611-3118

Report Lost or Stolen Card: (877) 611-3118

Please send Billing Inquiries and Correspondence to:

PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

PAYMENT INFORMATION

New Balance	\$2,075.33
Minimum Payment Due	\$62.26
Payment Due Date	March 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	\$2,803.00	
\$67.00	3 years	\$2,411.00 (Savings = \$392.00)	

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran	Post	02/4725 FM 100		12 19
Date	Date	Reference Number	Transaction Description	Amount
12/07	01/21	F430800D5000SAA01	ADJUSTMENT-PURCHASES	50.30-
01/21	01/21	2444500D6BLMSGB2Z	WM SUPERCENTER #85 BENTON AR	20.12
01/25	01/25	2490641D941NB4YZ1	FS *livereacting 877-3278914 CA	19.99
01/28	01/28	2478930DEPLDEKSWQ	OTC BRANDS INC 800-2280475 NE	74.98
01/31	01/31	2443106DF2DKFJH0B	SIGNSONTHECHEAP.COM 866-664-9239 TX	167.66
02/01	02/01	2449215DGS0ZWFB0K	FONTSPRING *69821358 302-479-7922 DE	254.00
02/01	02/01	2469216DG2XGL1AJJ	VISTAPR*VistaPrint.com 866-8936743 MA	353.26
02/02	02/02	2444500DJ00R1SPKR	DOLLAR TREE BENTON AR	10.94
02/02	02/02	7465621DHEHMSRKQP	PAYMENT-MAIL THANK YOU SEARCY AR	2,268.81-
02/04	02/04	2444500DLBLM9N6GL	WM SUPERCENTER #3230 BRYANT AR	21.23

Transactions continued on next page

1160 0001 AFJ 001 7 19 220218 0 PAGE 1 of 2 10 4308 0000 CSBK 01AA1160 5223

Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703 Payment Information

Card Number: XXXX XXXX XXXX

Payment Due Date March 16, 2

Payment Due DateMarch 16, 2022New Balance\$2,075.33Minimum Payment Due\$62.26Past Due Amount\$0.00

Make Check Payable to:

Amount Enclosed: \$

First Security Bank PO Box 1509 Searcy AR 72145-1509

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- 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 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 (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



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Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
02/07	02/07	2444500DP00PE5QH1	DOLLAR TREE BENTON AR	13.40
02/07	02/07	2445501DN43A475YA	WAL-MART #0085 BENTON AR	46.43
02/08	02/08	2444500DR00RBK5R7	DOLLAR TREE BENTON AR	32.81
02/08	02/08	7460905DP00056E95	REMARKABLE OSLO NO	531.18
02/11	02/11	7444500DVBLPAVMS9	WM SUPERCENTER #85 BENTON AR CREDIT	21.23-
02/14	02/14	2449215DXMHKL46XW	SQ *BENTON EVENT CE 415-375-3176 AR	500.00
02/14	02/14	2449216DX000R38MQ	STREAMYARD.COM HTTPSSTREAMYA DE	25.00
02/15	02/15	2478930DZTS2N1N6L	OTC BRANDS INC 800-2280475 NE	17.31
02/16	02/16	2413746E05SDJ9SJM	HOBBY-LOBBY #777 BENTON AR	6.54
02/16	02/16	2444500E000RZHRV7	DOLLAR TREE BENTON AR	10.94
02/16	02/16	2445501DZ43A474DJ	WAL-MART #0085 BENTON AR	41.07
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
02/19	02/19		Interest Charge on Purchases	0.00
02/19	02/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance \$39.63
Current Earned \$20.75
Cash Back Adjusted \$0.00
Ending Balance \$60.38
Cash Back Payout Date 10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	31	\$0.00
Cash Advances	9.99% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY

KARI LAPP

Credit Limit	\$5,000.00
Available Credit	\$2,327.00
Statement Closing Date	March 19, 2022
Days in Billing Cycle	28
Previous Balance	\$2,075.33
- Payments & Credits	\$2,075.33
+ Purchases & Other Charges	\$2,637.44
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$2,637,44

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to:

PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

PAYMENT INFORMATION

New Balance	\$2,637.44
Minimum Payment Due	\$79.13
Payment Due Date	April 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	11 years	\$3,581.00		
\$85.00	3 years	\$3,064.00 (Savings = \$517.00)		

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/22	02/22	2469216E52X83KQA3	DRI*PRINTPLACE 877-405-3949 CA	35.49
02/25	02/25	2490641E843MNYKP4	FS *livereacting 877-3278914 CA	19.99
03/01	03/01	7460905EQ000AXTW0	REMARKABLE OSLO NO	702.17
03/07	03/07	2449216EJ000LM96Q	LIBRARYWORKS.COM WWW.LIBRARYWO MD	49.00
03/09	03/09	2449216EL000LMM92	STREAMYARD.COM HTTPSSTREAMYA DE	25.00
03/09	03/09	2449216EL000NVXYV	BLUE MOON CRYSTAL faith@bluemoo AR	65.63
03/09	03/09	7465621ELEHMSKBP4	PAYMENT-MAIL THANK YOU SEARCY AR	2,075.33-
03/10	03/10	2444500ENHEWPBP7S	Dollar Tree, Inc. 877-530-8733 VA	43.75
03/12	03/12	2401134EP0016ATA0	LOOKOURWAY.COM LOOKOURWAY.CO CA	920.98
03/16	03/16	2444500EW00SBTG5G	DOLLAR TREE BENTON AR	15.04

Transactions continued on next page

1160 0001 AFJ 001 7 19 220318 0 PAGE 1 of 2 10 4308 0000 CSBK 01AA1160 5166

Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703

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Make Check Amount Enclosed: Payable to:

First Security Bank PO Box 1509 Searcy AR 72145-1509

Payment Information

Card Number:

New Balance Minimum Payment Due

Payment Due Date

Past Due Amount

XXXX XXXX XXXX

April 16, 2022

\$2,637.44

\$79.13

\$0.00

Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

Average Daily Balance (including new transactions). The Interest Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account (including new transactions). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases, balance transfers and/or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. To avoid incurring additional Interest Charges on the balance of purchases reflected on your monthly statement and, on any new purchases appearing on your next monthly statement, you must pay the entire "New Balance", in full, shown on your monthly statement on or before the Payment Due Date. The Interest Charge on cash advances begins from the date the transaction is completed. The grace period for the New Balance of purchases extends to the Payment Due Date. There is no grace period for cash advances and balance transfers.

Payment Crediting and Credit Balance. Payments received by 5PM at the location specified on the front of the statement after the phrase "Please Mail Your Payments to": will be credited as of the date of receipt to the account specified on the payment coupon. Payments made in person during normal business hours at branch locations where such payments are accepted will be treated as received on the same day. Payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request, in writing, a full refund. Submit your request to the address indicated on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to".

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing date: The closing date is the last day of the billing cycle, all transactions after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill, to the address listed on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to.". You may use your card(s) during the 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

Negative Credit Reports: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

BILLING RIGHTS SUMMARY

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

If you think there is an error on your statement, write to us at the address shown on the front of this billing statement after the phrase "Please send Billing Inquiries...to". In your letter, give us the following information:

Account Information:
 Your name and account number

<u>Dollar Amount:</u> The dollar amount of the suspected error

• Description of Problem: If you think there is an error on your bill, describe what your 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. You must notify us of any potential errors in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question. 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:

- 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 ATM or with a check that accesses your credit card account do not qualify.
- 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 (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



- To report a Lost or Stolen Card, or for any inquiries (including after hours)
 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

TRANSACTIONS (continued)

Date	Post Date	Reference Number	Transaction Description	Amount
03/16	03/16	2469216EV2XNG7QZH	ANYPROMO.COM 909-628-9955 CA	440.17
03/17	03/17	2469216EW2XL5AN5A	WALMART.COM AA 800-966-6546 AR	209.81
03/17	03/17	2469216EW2XL5G22H	WALMART.COM AA 800-966-6546 AR	29.56
03/17	03/17	2469216EW2XW9YLQM	MICHAELS #9490 800-642-4235 TX	80.85
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
03/19	03/19		Interest Charge on Purchases	0.00
03/19	03/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Totals 2022 Year-to-Date							
Total fees charged in 2022	\$0.00						
Total interest charged in 2022	\$0.00						

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance \$60.38
Current Earned \$26.37
Cash Back Adjusted \$0.00
Ending Balance \$86.75
Cash Back Payout Date \$10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	28	\$0.00
Cash Advances	9.99% (f)	\$0.00	28	\$0.00

(v) = variable (f) = fixed





ACCOUNT SUMMARY	
Credit Limit	\$5,000.00
Available Credit	\$2,667.00
Statement Closing Date	April 19, 2022
Days in Billing Cycle	31
Previous Balance	\$2,637.44
- Payments & Credits	\$3,431.53
+ Purchases & Other Charges	\$2,837.96
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$2,043.87

Customer Service: (877) 611-3118
Report Lost or Stolen Card: (877) 611-3118
Please send Billing Inquiries and Correspondence to:
PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

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New Balance \$2,043.87
Minimum Payment Due \$61.32
Payment Due Date May 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	\$2,759.00
\$66.00	3 years	\$2,374.00 (Savings = \$385.00)

If you would like information about credit counseling services, call 1-202-514-4100 $\,$

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/20	03/20	2478930F00P92NSJH	OTC BRANDS INC 800-2280475 NE	34.98
03/21	03/21	2444500F1EJ18TNS6	DOLLAR-GENERAL #0293 ALEXANDER AR	35.30
03/22	03/22	2449216F1000564WT	UNSOLVED CASE FIL HTTPSUNSOLVED FL	26.99
03/22	03/22	2469216F12XH4Q5PM	ANYPROMO.COM 909-628-9955 CA	331.14
03/22	03/22	2469216F12XXAVSEN	4IMPRINT, INC 4IMPRINT.COM WI	720.56
03/24	03/24	7444500F4HEZVYV66	Dollar Tree, Inc. Chesapeake VA CREDIT	10.94-
03/24	03/24	7460905F40000PZVM	REMARKABLE OSLO NO CREDIT	702.17-
03/25	03/25	2490641F445JZQ23E	FS *livereacting 877-3278914 CA	19.99
03/26	03/26	7469216F52XSWL96B	WALMART.COM 800-966- CREDIT	80.98-
03/27	03/27	2475542F73GJ7XYZP	OLLIES BARGAIN OUTLET 341 NORTH LITTLE AR	39.38

Transactions continued on next page

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Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703

Make Check

Payment Information

Card Number: XXXX XXXX XXXX

Payment Due Date May 16, 2022

New Balance \$2,043.87

Minimum Payment Due \$61.32

Past Due Amount \$0.00

Make Check Amount Enclosed: Payable to:

First Security Bank PO Box 1509 Searcy AR 72145-1509

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Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

Average Daily Balance (including new transactions). The Interest Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account (including new transactions). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases, balance transfers and/or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. To avoid incurring additional Interest Charges on the balance of purchases reflected on your monthly statement and, on any new purchases appearing on your next monthly statement, you must pay the entire "New Balance", in full, shown on your monthly statement on or before the Payment Due Date. The Interest Charge on cash advances begins from the date the transaction is completed. The grace period for the New Balance of purchases extends to the Payment Due Date. There is no grace period for cash advances and balance transfers.

Payment Crediting and Credit Balance. Payments received by 5PM at the location specified on the front of the statement after the phrase "Please Mail Your Payments to": will be credited as of the date of receipt to the account specified on the payment coupon. Payments made in person during normal business hours at branch locations where such payments are accepted will be treated as received on the same day. Payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request, in writing, a full refund. Submit your request to the address indicated on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to".

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing date: The closing date is the last day of the billing cycle, all transactions after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill, to the address listed on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to.". You may use your card(s) during the 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

Negative Credit Reports: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

BILLING RIGHTS SUMMARY

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

If you think there is an error on your statement, write to us at the address shown on the front of this billing statement after the phrase "Please send Billing Inquiries...to". In your letter, 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 your 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. You must notify us of any potential errors in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question. 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:

- 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 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 (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



- To report a Lost or Stolen Card, or for any inquiries (including after hours)
 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
03/28	03/28	2443106F85SED9ZHY	MURRYS DINNER PLAYHO LITTLE ROCK AR	50.00
03/28	03/28	2469216F82XVT7BSQ	MICHAELS STORES 4819 LITTLE ROCK AR	13.02
03/29	03/29	2445501F843A47735	WAL-MART #0085 BENTON AR	4.90
03/31	03/31	2444500FBBLN22PL6	WM SUPERCENTER #85 BENTON AR	39.24
03/31	03/31	2445501FA43A47B2X	WAL-MART #0085 BENTON AR	26.41
03/31	03/31	2478930FB22FWXRHJ	OTC BRANDS INC 800-2280475 NE	119.47
04/01	04/01	2469216FB2XTATGJ5	SQ *J3L Benton AR	68.72
04/09	04/09	2449216FK000N2Q6E	STREAMYARD.COM HTTPSSTREAMYA DE	25.00
04/10	04/10	2444500FM00NWZB8J	DIRT CHEAP JACKSONVILLE JACKSONVILLE AR	73.80
04/11	04/11	2444500FN00SB6N5P	DOLLAR TREE BENTON AR	38.28
04/11	04/11	2449216FM000VAMSJ	PRIORITYPRINTSERVICE HTTPSWWW.THRE AZ	578.34
04/11	04/11	2469216FM2X6PKNEK	APPLE.COM/BILL 866-712-7753 CA	7.99
04/12	04/12	2469216FN2XXWXREQ	DRI*PRINTPLACE 877-405-3949 CA	584.45
04/14	04/14	7465621FREHMSP4DT	PAYMENT-MAIL THANK YOU SEARCY AR	2,637.44-
			TOTAL FEES FOR THIS PERIOD	0.00
			INTERFOL ON A DOED	
04/40	04/40		INTEREST CHARGED	0.00
04/19	04/19		Interest Charge on Purchases	0.00
04/19	04/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance \$86.75
Current Earned \$20.44
Cash Back Adjusted \$0.00
Ending Balance \$107.19
Cash Back Payout Date 10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	31	\$0.00
Cash Advances	9.99% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed





1	
ACCOUNT SUMMARY	
Credit Limit	\$5,000.00
Available Credit	\$3,575.00
Statement Closing Date	May 19, 2022
Days in Billing Cycle	30
Previous Balance	\$2,043.87
- Payments & Credits	\$2,043.87
+ Purchases & Other Charges	\$1,424.63
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$1,424.63

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to:

PO Box 1509, Searcy, AR 72145-1509 Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

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New Balance \$1,424.63
Minimum Payment Due \$42.74
Payment Due Date June 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	9 years	\$1,902.00	
\$46.00	3 years	\$1,655.00 (Savings = \$247.00)	

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran	Post	Reference Number	Transaction Description	Amount
Date	Date	Reference Number	Transaction Description	Amount
04/19	04/20	2413746FYEJQX56P9	FIVE BELOW 5001 BRYANT AR	32.41
04/19	04/20	2422638FYBLGZ0G3P	WAL-MART #0085 BENTON AR	107.91
04/19	04/20	2443106FX2DL1J3Y8	SIGNSONTHECHEAP.COM 866-664-9239 TX	88.60
04/21	04/21	2469216FZ2X68XTWM	4IMPRINT, INC 4IMPRINT.COM WI	736.96
04/21	04/21	2478930G04MM832HQ	OTC BRANDS INC 800-2280475 NE	60.15
04/23	04/23	7460905G10005XBNT	REMARKABLE OSLO NO	7.99
04/25	04/25	2444500G400TT9GJR	DOLLAR TREE BENTON AR	21.88
04/25	04/25	2444571G38PVHV63V	KROGER #629 BENTON AR	2.77
04/25	04/25	2490641G347NDK7X6	FS *livereacting 877-3278914 CA	19.99
04/26	04/26	2422638G5BLH4G6YN	WAL-MART #0085 BENTON AR	7.42

Transactions continued on next page

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Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703

Make Check

Payment Information

Card Number: XXXX XXXX XXXX

Payment Due Date June 16, 2022
New Balance \$1,424.63
Minimum Payment Due \$42.74
Past Due Amount \$0.00

Payable to:

Amount Enclosed:

First Security Bank PO Box 1509 Searcy AR 72145-1509

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Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

Average Daily Balance (including new transactions). The Interest Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account (including new transactions). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases, balance transfers and/or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. To avoid incurring additional Interest Charges on the balance of purchases reflected on your monthly statement and, on any new purchases appearing on your next monthly statement, you must pay the entire "New Balance", in full, shown on your monthly statement on or before the Payment Due Date. The Interest Charge on cash advances begins from the date the transaction is completed. The grace period for the New Balance of purchases extends to the Payment Due Date. There is no grace period for cash advances and balance transfers.

Payment Crediting and Credit Balance. Payments received by 5PM at the location specified on the front of the statement after the phrase "Please Mail Your Payments to": will be credited as of the date of receipt to the account specified on the payment coupon. Payments made in person during normal business hours at branch locations where such payments are accepted will be treated as received on the same day. Payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request, in writing, a full refund. Submit your request to the address indicated on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to".

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing date: The closing date is the last day of the billing cycle, all transactions after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill, to the address listed on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to.". You may use your card(s) during the 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

Negative Credit Reports: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

BILLING RIGHTS SUMMARY

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

If you think there is an error on your statement, write to us at the address shown on the front of this billing statement after the phrase "Please send Billing Inquiries...to". In your letter, 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 your 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. You must notify us of any potential errors in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question. 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:

- 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 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 (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



- To report a Lost or Stolen Card, or for any inquiries (including after hours)
 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
04/26	04/26	2443106G42DYL759S	SIGNSONTHECHEAP.COM 866-664-9239 TX	127.23
05/04	05/04	2444571GQ8PW6X75P	KROGER #629 BENTON AR	11.95
05/04	05/04	2444571GQ8PW6X78A	KROGER #629 BENTON AR	69.71
05/05	05/05	2405523GD2DK9D5L2	WALMART.COM AA 800-966-6546 AR	20.22
05/05	05/05	2444571GD8PWR16RR	KROGER #629 BENTON AR	6.50
05/05	05/05	2494301GE09FNFZGZ	THE HOME DEPOT #1405 BENTON AR	43.73
05/09	05/09	2449216GH000P8382	STREAMYARD.COM HTTPSSTREAMYA DE	25.00
05/13	05/13	7465621GMEHMV0T6S	PAYMENT-MAIL THANK YOU SEARCY AR	2,043.87-
05/16	05/16	2413746GTEJBW2838	FIVE BELOW 5001 BRYANT AR	12.91
05/17	05/17	2449215GTLVYD2MV6	CUSTOM ENGRAVING PLTS 727-228-3690 MN	21.30
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
05/19	05/19		Interest Charge on Purchases	0.00
05/19	05/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Totals 2022 Year-to-Date				
Total fees charged in 2022	\$0.00			
Total interest charged in 2022	\$0.00			

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance \$107.19
Current Earned \$14.25
Cash Back Adjusted \$0.00
Ending Balance \$121.44
Cash Back Payout Date 10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	30	\$0.00
Cash Advances	9.99% (f)	\$0.00	30	\$0.00

(v) = variable (f) = fixed





KARI LAPP Card Number ending in: Account Number ending in:

ACCOUNT SUMMARY	
Credit Limit	\$5,000.00
Available Credit	\$1,216.00
Statement Closing Date	June 19, 2022
Days in Billing Cycle	31
Previous Balance	\$1,424.63
- Payments & Credits	\$1,424.63
+ Purchases & Other Charges	\$3,783.52
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$3,783.52

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to: PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

PATIMENT INFURIMATION	IT INFORMATION	NT	PAYM
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New Balance \$3,783.52 Minimum Payment Due \$113.51 **Payment Due Date** July 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	13 years	\$5,167.00
\$122.00	3 years	\$4,395.00 (Savings = \$772.00)

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
05/20	05/20	2443106GW2D9KT95Y	TARGET.COM * 800-591-3869 MN	24.68
05/23	05/23	7460905GZ0006JFMX	REMARKABLE OSLO NO	7.99
05/24	05/24	2444500H100SBD6B9	DOLLAR TREE BENTON AR	68.36
05/24	05/24	2494301H109FVGFQD	THE HOME DEPOT #1405 BENTON AR	6.54
05/25	05/25	2469216H12XFG9KQJ	4IMPRINT, INC 4IMPRINT.COM WI	1,294.34
05/25	05/25	2478930H28SQ264V0	OTC BRANDS INC 800-2280475 NE	120.06
05/25	05/25	2490641H149WQLWR4	FS *livereacting 877-3278914 CA	19.99
05/27	05/27	2443106H32DJWPWA8	SIGNSONTHECHEAP.COM 866-664-9239 TX	570.13
06/01	06/01	2444571H88PXXVY8X	KROGER #629 BENTON AR	3.43
06/01	06/01	2494301H909FVBB1H	THE HOME DEPOT #1405 BENTON AR	10.90
			Transactions continued on next page	

1160 0001 AFJ 7 19 220619 0 PAGE 1 of 2 1 0 4308 0000 CSBK O1AA1160 4924

Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703

Make Check

Payment Information XXXX XXXX XXXX Card Number: July 16, 2022 **Payment Due Date New Balance** \$3,783.52 Minimum Payment Due \$113.51 Past Due Amount \$0.00

Amount Enclosed: Payable to:

KARI LAPP 4924 1800 SMITHERS BENTON AR 72015-3108 վիրոինիսոնիցվիիութիկիլիիոններոխնելի

First Security Bank PO Box 1509 Searcy AR 72145-1509

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Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

Average Daily Balance (including new transactions). The Interest Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account (including new transactions). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases, balance transfers and/or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. To avoid incurring additional Interest Charges on the balance of purchases reflected on your monthly statement and, on any new purchases appearing on your next monthly statement, you must pay the entire "New Balance", in full, shown on your monthly statement on or before the Payment Due Date. The Interest Charge on cash advances begins from the date the transaction is completed. The grace period for the New Balance of purchases extends to the Payment Due Date. There is no grace period for cash advances and balance transfers.

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By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing date: The closing date is the last day of the billing cycle, all transactions after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill, to the address listed on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to.". You may use your card(s) during the 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

Negative Credit Reports: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

BILLING RIGHTS SUMMARY

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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 your believe is wrong and why you believe it is a mistake.

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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.
- 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.

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- 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 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 (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



- To report a Lost or Stolen Card, or for any inquiries (including after hours)
 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

Account Number ending in: Card Number ending in

TRANSACTIONS (continued)

KARI LAPP

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
06/03	06/03	2432684HB60H5FA27	AMER LIB ASSOC-CAREER 3122804237 IL	190.00
06/03	06/03	2469216HA2XM92X3J	CBI*FLIPPINGBOOK LTD. 800-799-9570 IL	1,070.00
06/06	06/06	2444571HD8PVZZNEQ	KROGER #629 BENTON AR	18.67
06/07	06/07	2444571HE8PWYN0LH	KROGER #629 BENTON AR	12.45
06/09	06/09	2449216HG000RWKHQ	STREAMYARD.COM HTTPSSTREAMYA DE	25.00
06/09	06/09	7465621HGEHMSX3HB	PAYMENT-MAIL THANK YOU SEARCY AR	1,424.63-
06/10	06/10	2422638HJBLH16EN3	WAL-MART #0085 BENTON AR	24.68
06/10	06/10	2444571HH8PXBVF9V	KROGER #629 BENTON AR	126.24
06/11	06/11	2444500HK2XDZ86Q9	DOLLAR-GENERAL #0513 LITTLE ROCK AR	1.36
06/11	06/11	2444500HK2XDZ866K	DOLLAR-GENERAL #0513 LITTLE ROCK AR	4.42
06/13	06/13	2444571HL8PW3XDHB	KROGER #629 BENTON AR	49.69
06/14	06/14	2443106HM2DKJ38J7	SIGNSONTHECHEAP.COM 866-664-9239 TX	134.59
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
06/19	06/19		Interest Charge on Purchases	0.00
06/19	06/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Totals 2022 Year-to-Date		
Total fees charged in 2022	\$0.00	
Total interest charged in 2022	\$0.00	

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance \$121.44
Current Earned \$37.84
Cash Back Adjusted \$0.00
Ending Balance \$159.28
Cash Back Payout Date 10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	31	\$0.00
Cash Advances	9.99% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed





KARI LAPP Account Number ending in:

Card Number ending in:

Credit Limit	\$5,000.00
Available Credit	\$2,843.00
Statement Closing Date	July 19, 2022
Days in Billing Cycle	30
Previous Balance	\$3,783.52
- Payments & Credits	\$3,783.52
+ Purchases & Other Charges	\$2,120.38
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$2,120.38

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to: PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

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New Balance	\$2,120.38
Minimum Payment Due	\$63.62
Payment Due Date	August 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	\$2,865.00	
\$68.00	3 years	\$2,463.00 (Savings = \$402.00)	

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/21	06/21	2413746HXEJD2ADFX	FIVE BELOW 5001 BRYANT AR	18.68
06/21	06/21	2416407HW2LRFSWM2	TARGET 00022046 BRYANT AR	14.27
06/25	06/25	2490641J04Q17KB3W	FS *livereacting 877-3278914 CA	19.99
06/29	06/29	2449216J4000M3V2X	WAVE.VIDEO/AGENCY HTTPSWAVE.VID MA	576.00
06/30	06/30	2405523J52DL356YJ	WALMART.COM AA 800-966-6546 AR	13.04
06/30	06/30	2444500JA5SQHAZ8W	WALMART.COM AA 8009666546 AR	11.18
07/07	07/07	2444500JD00VWNNX3	PAPA JOHN'S 3683 918-576-7301 AR	58.96
07/09	07/09	2449216JE000TAR2A	STREAMYARD.COM HTTPSSTREAMYA DE	25.00
07/11	07/11	2490641JG4D4G16TD	Steam Purchase 425-9522985 WA	24.99
07/11	07/11	7465621JGEHMSHPQ0	PAYMENT-MAIL THANK YOU SEARCY AR	3,783.52-

Transactions continued on next page

1160 AFJ 001 7 19 220719 0 PAGE 1 of 2 1 0 4308 0000 CSBK 01AA1160

Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703 Payment Information

Card Number: XXXX XXXX XXXX Payment Due Date August 16, 2022
New Balance \$2,120.38
Minimum Payment Due \$63.62
Past Due Amount \$0.00

Make Check Amount Enclosed: Payable to:

First Security Bank PO Box 1509 Searcy AR 72145-1509

թիցումիկեցիցին ինկականիկին իրկարության ինկին հա

Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

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By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing date: The closing date is the last day of the billing cycle, all transactions after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill, to the address listed on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to.". You may use your card(s) during the 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

Negative Credit Reports: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

BILLING RIGHTS SUMMARY

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Account Information:
 Dollar Amount:
 Your name and account number
 The dollar amount of the suspected error

• Description of Problem: If you think there is an error on your bill, describe what your 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. You must notify us of any potential errors in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question. 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.
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- · 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:

- 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 ATM or with a check that accesses your credit card account do not qualify.
- 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 (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



- To report a Lost or Stolen Card, or for any inquiries (including after hours)
 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
07/12	07/12	2469216JH2X91L54J	DRI*PRINTPLACE 877-405-3949 CA	465.88
07/13	07/13	2449215JJLW2P7SJ5	VISTAPRINT 866-207-4955 MA	528.21
07/14	07/14	2469216JK2XZFAAT7	DRI*PRINTPLACE 877-405-3949 CA	364.18
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
07/19	07/19		Interest Charge on Purchases	0.00
07/19	07/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance \$159.28
Current Earned \$21.20
Cash Back Adjusted \$0.00
Ending Balance \$180.48
Cash Back Payout Date 10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	30	\$0.00
Cash Advances	9.99% (f)	\$0.00	30	\$0.00

(v) = variable (f) = fixed





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Credit Limit \$5,000.00 **Available Credit** \$1,817.00 Statement Closing Date August 19, 2022 Days in Billing Cycle 31 **Previous Balance** \$2,120.38 Payments & Credits \$2,120.38 \$3,009.36 + Purchases & Other Charges + Balance Transfer \$0.00 + Cash Advances \$0.00 + FEE CHARGED \$0.00 + INTEREST CHARGED \$0.00 \$3,009.36 = New Balance

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to: PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

PAYMENT INFORMATION

New Balance \$3,009.36
Minimum Payment Due \$90.29
Payment Due Date September 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	12 years	\$4,096.00	
\$97.00	3 years	\$3,496.00 (Savings = \$600.00)	

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/19	07/20	2413746JTEJD2XMK1	FIVE BELOW 5001 BRYANT AR	9.61
07/19	07/20	2416407JR2LR7NX84	TARGET 00022046 BRYANT AR	26.90
07/25	07/25	2413746JY8PZS2H9D	USPS.COM EVERY DOOR DTML 800-344-7779 DC	101.35
07/25	07/25	2444571JY8PVTZYPS	KROGER FUEL #5637 BENTON AR	18.45
07/25	07/25	2469216JY2XBTN8JQ	IN *MYSALINE.COM 501-7443479 AR	200.00
07/25	07/25	2490641JY4E1505QA	FS *livereacting 877-3278914 CA	19.99
07/27	07/27	2413746K101QB8KQV	USPS PO 0400630502 ALEXANDER AR	404.29
07/27	07/27	2444571K08PW27JYM	KROGER #629 BENTON AR	16.39
07/27	07/27	2449216K10000GGBY	PLUMPAPER.COM WWW.PLUMPAPER CA	65.08
07/29	07/29	2413746K35SFVVFGJ	HOBBY-LOBBY #777 BENTON AR	29.94
			- 100 mm - 1	

Transactions continued on next page

1160 AFJ 001 7 19 220819 0 PAGE 1 of 2 1 0 4308 0000 CSBK 01AA1160

Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703

Make Check

Payable to:

Payment Information

Card Number: XXXX XXXX XXXX Payment Due Date New Balance \$3,009.36 Minimum Payment Due Past Due Amount Enclosed: \$\$

First Security Bank PO Box 1509 Searcy AR 72145-1509

Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

Average Daily Balance (including new transactions). The Interest Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account (including new transactions). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases, balance transfers and/or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. To avoid incurring additional Interest Charges on the balance of purchases reflected on your monthly statement and, on any new purchases appearing on your next monthly statement, you must pay the entire "New Balance", in full, shown on your monthly statement on or before the Payment Due Date. The Interest Charge on cash advances begins from the date the transaction is completed. The grace period for the New Balance of purchases extends to the Payment Due Date. There is no grace period for cash advances and balance transfers.

Payment Crediting and Credit Balance. Payments received by 5PM at the location specified on the front of the statement after the phrase "Please Mail Your Payments to": will be credited as of the date of receipt to the account specified on the payment coupon. Payments made in person during normal business hours at branch locations where such payments are accepted will be treated as received on the same day. Payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request, in writing, a full refund. Submit your request to the address indicated on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to".

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing date: The closing date is the last day of the billing cycle, all transactions after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill, to the address listed on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to.". You may use your card(s) during the 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

Negative Credit Reports: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

BILLING RIGHTS SUMMARY

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

If you think there is an error on your statement, write to us at the address shown on the front of this billing statement after the phrase "Please send Billing Inquiries...to". In your letter, give us the following information:

Account Information:
 Dollar Amount:
 Your name and account number
 The dollar amount of the suspected error

• Description of Problem: If you think there is an error on your bill, describe what your 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. You must notify us of any potential errors in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question. 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:

- 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 ATM or with a check that accesses your credit card account do not qualify.
- 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 (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



- To report a Lost or Stolen Card, or for any inquiries (including after hours)
 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
07/29	07/29	2416407K22LR7PD4Z	TARGET 00022046 BRYANT AR	58.27
07/29	07/29	2444571K28PXBDX9H	KROGER #629 BENTON AR	45.40
07/30	07/30	2444571K38PW1VTLM	KROGER #629 BENTON AR	46.32
07/30	07/30	2444571K38PW1VTP9	KROGER #629 BENTON AR	51.72
08/01	08/01	2444571K58PX7YVGL	KROGER #629 BENTON AR	15.74
08/01	08/01	2494301K609FM4987	THE HOME DEPOT #1405 BENTON AR	10.83
08/03	08/03	2413746K85SESYZQD	HOBBY-LOBBY #777 BENTON AR	15.30
08/05	08/05	2475542KA7L5VTFPL	HILTON GARDEN INN 501-3291444 AR	673.10
08/08	08/08	7408342KQ0007E53X	SHOT IN THE DARK BARRIE CD	53.99
08/08	08/08	7465621KQEHMSQH5H	PAYMENT-MAIL THANK YOU SEARCY AR	2,120.38-
08/09	08/09	2413746KEEJDGE9KY	FIVE BELOW 5001 BRYANT AR	25.88
08/09	08/09	2449216KD000TBZTW	STREAMYARD.COM HTTPSSTREAMYA DE	25.00
08/16	08/16	2490641KL4FHDJ46H	WAVE - *HARRIS CHAMBER TE850-3051408 FL	496.00
08/17	08/17	2401134KM00168THM	SP LOOKOURWAY.COM LOOKOURWAY.CO CA	274.81
08/17	08/17	2455930KMS66JSBKW	ARKANSAS LIBRARY ASSOCIAT870-2602285 AR	325.00
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
08/19	08/19		Interest Charge on Purchases	0.00
08/19	08/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance \$180.48
Current Earned \$30.09
Cash Back Adjusted \$0.00
Ending Balance \$210.57
Cash Back Payout Date 10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge	
Purchases	9.99% (f)	\$0.00	31	\$0.00	
Cash Advances	9.99% (f)	\$0.00	31	\$0.00	

(v) = variable (f) = fixed





ACCOUNT SUMMARY

Credit Limit \$5,000.00 **Available Credit** \$4,045.00 Statement Closing Date September 19, 2022 Days in Billing Cycle 31 **Previous Balance** \$3,009.36 Payments & Credits \$3,009.36 \$955.00 + Purchases & Other Charges + Balance Transfer \$0.00 + Cash Advances \$0.00 + FEE CHARGED \$0.00 + INTEREST CHARGED \$0.00 \$955.00 = New Balance

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to: PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

PAYMENT INFORMATION

New Balance \$955.00
Minimum Payment Due \$28.65
Payment Due Date October 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	7 years	\$1,252.00	
\$31.00	3 years	\$1,109.00 (Savings = \$143.00)	

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
08/19	08/20	2469216KP2XEPKV7T	DRI*PRINTPLACE 877-405-3949 CA	173.37
08/25	08/25	2444571KX8PWP0BRY	KROGER #637 BENTON AR	2.97
08/25	08/25	2490641KX4G31MZJB	FS *livereacting 877-3278914 CA	19.99
08/31	08/31	2449215L3MNPHNTEE	EB ARKAST-ARKANSAS PO 801-413-7200 CA	43.08
08/31	08/31	2455930L3S66KZ0AW	ARKANSAS LIBRARY ASSOCIAT870-2602285 AR	325.00
09/01	09/01	2413746L5EJHD680E	OFFICE DEPOT #2155 BENTON AR	63.42
09/02	09/02	2413746L62XGMSNKY	OFFICE DEPOT #2155 BENTON AR	109.32
09/07	09/07	2413746LB5SEN8W4X	HOBBY-LOBBY #777 BENTON AR	12.02
09/07	09/07	7465621LAEHMSA599	PAYMENT-MAIL THANK YOU SEARCY AR	3,009.36-
09/09	09/09	2449216LQ000XTR0P	STREAMYARD.COM HTTPSSTREAMYA DE	25.00

Transactions continued on next page

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Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703 Payment Information

Card Number: XXXX XXXX XXXX Payment Due Date New Balance \$955.00 Minimum Payment Due Past Due Amount \$0.00

\$

Make Check Payable to: Amount Enclosed:

First Security Bank PO Box 1509 Searcy AR 72145-1509

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Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

Average Daily Balance (including new transactions). The Interest Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account (including new transactions). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases, balance transfers and/or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. To avoid incurring additional Interest Charges on the balance of purchases reflected on your monthly statement and, on any new purchases appearing on your next monthly statement, you must pay the entire "New Balance", in full, shown on your monthly statement on or before the Payment Due Date. The Interest Charge on cash advances begins from the date the transaction is completed. The grace period for the New Balance of purchases extends to the Payment Due Date. There is no grace period for cash advances and balance transfers.

Payment Crediting and Credit Balance. Payments received by 5PM at the location specified on the front of the statement after the phrase "Please Mail Your Payments to": will be credited as of the date of receipt to the account specified on the payment coupon. Payments made in person during normal business hours at branch locations where such payments are accepted will be treated as received on the same day. Payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request, in writing, a full refund. Submit your request to the address indicated on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to".

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing date: The closing date is the last day of the billing cycle, all transactions after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill, to the address listed on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to.". You may use your card(s) during the 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

Negative Credit Reports: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

BILLING RIGHTS SUMMARY

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

If you think there is an error on your statement, write to us at the address shown on the front of this billing statement after the phrase "Please send Billing Inquiries...to". In your letter, give us the following information:

Account Information:
 Dollar Amount:
 Your name and account number
 The dollar amount of the suspected error

• Description of Problem: If you think there is an error on your bill, describe what your 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. You must notify us of any potential errors in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question. 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:

- 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 ATM or with a check that accesses your credit card account do not qualify.
- 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 (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



- To report a Lost or Stolen Card, or for any inquiries (including after hours)
 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

TRANSACTIONS (c	ontinued)
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Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
09/12	09/12	2413746LG5SEK4JLG	HOBBY-LOBBY #777 BENTON AR	8.74
09/12	09/12	2413746LG5SEK4JTL	HOBBY-LOBBY #777 BENTON AR	18.35
09/12	09/12	2444571LF8PVJH6XA	KROGER #629 BENTON AR	13.10
09/13	09/13	2444571LG8PW0PQXQ	KROGER #629 BENTON AR	10.92
09/14	09/14	2449216LH000T4LH7	LIBRARYWORKS/MODLIBAWD WWW.LIBRARYWO MD	49.00
09/16	09/16	2469216LK335DTF7L	DBC*BLICK ART MATERIAL 800-447-1892 IL	80.72
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
09/19	09/19		Interest Charge on Purchases	0.00
09/19	09/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance \$210.57 **Current Earned** \$9.55 Cash Back Adjusted \$0.00 **Ending Balance** \$220.12 Cash Back Payout Date 10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	31	\$0.00
Cash Advances	9.99% (f)	\$0.00	31	\$0.00

⁽v) = variable (f) = fixed





Account Number ending in: KARI LAPP Card Number ending in:

10000										
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Credit Limit \$5,000.00 **Available Credit** \$1,292.00 October 19, 2022 Statement Closing Date Days in Billing Cycle 30 **Previous Balance** \$955.00 Payments & Credits \$1,214.80 \$3,967.71 + Purchases & Other Charges + Balance Transfer \$0.00 + Cash Advances \$0.00 + FEE CHARGED \$0.00 + INTEREST CHARGED \$0.00 \$3,707.91 = New Balance

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to:

PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

PAYMENT INFORMATION

New Balance \$3,707.91 Minimum Payment Due \$111.24 **Payment Due Date** November 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	12 years	\$5,063.00
\$120.00	3 years	\$4,307.00 (Savings = \$756.00)

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Date	Date	Reference Number	Transaction Description	Amount
09/20	09/20	2413746LREJBQEP4V	FIVE BELOW 5001 BRYANT AR	21.43
09/20	09/20	2416407LP2LRFLBN4	TARGET 00022046 BRYANT AR	42.82
09/20	09/20	2469216LP36AZ7VW1	DRI*PRINTPLACE 877-405-3949 CA	17.45
09/21	09/21	2449215LRLSLZ815M	VISTAPRINT 866-207-4955 MA	222.01
09/23	09/23	2469216LS2Z1KKRD7	4IMPRINT, INC 4IMPRINT.COM WI	762.55
09/24	09/24	2449216LW0003PKGW	BUFFER PLAN HTTPSBUFFER.C CA	119.99
09/25	09/25	2490641LW4J4Y68PW	FS *livereacting 877-3278914 CA	19.99
09/26	09/26	2449216LX00130P8W	BUFFER PLAN HTTPSBUFFER.C CA	360.00
09/27	09/27	2444571LY8PW3YY69	KROGER #629 BENTON AR	3.48
09/27	09/27	2444571LY8PW3YY8W	KROGER #629 BENTON AR	137.64

Transactions continued on next page

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Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703

Card Number: **Payment Due Date**

November 16, 2022 \$3,707.91 **New Balance** Minimum Payment Due \$111.24 Past Due Amount \$0.00

\$

XXXX XXXX XXXX

Payment Information

Make Check Amount Enclosed:

Payable to:

First Security Bank PO Box 1509 Searcy AR 72145-1509

ինկիրհեցնվելինիցը գրվենումիցի գնկին ինչերնին

KARI LAPP 1800 SMITHERS BENTON AR 72015-3108 ԴՈսՄիլՄիլՄիլիկիլիլիլդիիրմրդսիիսսիրիեցիկ

Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

Average Daily Balance (including new transactions). The Interest Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account (including new transactions). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases, balance transfers and/or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. To avoid incurring additional Interest Charges on the balance of purchases reflected on your monthly statement and, on any new purchases appearing on your next monthly statement, you must pay the entire "New Balance", in full, shown on your monthly statement on or before the Payment Due Date. The Interest Charge on cash advances begins from the date the transaction is completed. The grace period for the New Balance of purchases extends to the Payment Due Date. There is no grace period for cash advances and balance transfers.

Payment Crediting and Credit Balance. Payments received by 5PM at the location specified on the front of the statement after the phrase "Please Mail Your Payments to": will be credited as of the date of receipt to the account specified on the payment coupon. Payments made in person during normal business hours at branch locations where such payments are accepted will be treated as received on the same day. Payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request, in writing, a full refund. Submit your request to the address indicated on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to".

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing date: The closing date is the last day of the billing cycle, all transactions after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill, to the address listed on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to.". You may use your card(s) during the 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

Negative Credit Reports: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

BILLING RIGHTS SUMMARY

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

If you think there is an error on your statement, write to us at the address shown on the front of this billing statement after the phrase "Please send Billing Inquiries...to". In your letter, give us the following information:

Account Information:
 Dollar Amount:
 Your name and account number
 The dollar amount of the suspected error

• Description of Problem: If you think there is an error on your bill, describe what your 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. You must notify us of any potential errors in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question. 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:

- 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 ATM or with a check that accesses your credit card account do not qualify.
- 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 (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



- To report a Lost or Stolen Card, or for any inquiries (including after hours)
 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
09/29	09/29	2444571M08PWK39P9	KROGER #629 BENTON AR	29.52
09/30	09/30	2405523M12DK5QHLJ	WALMART.COM AA 800-966-6546 AR	8.66
10/03	10/03	2444571M48PWND2LV	KROGER #629 BENTON AR	43.70
10/03	10/03	2444571M48PWND2PF	KROGER #629 BENTON AR	25.24
10/03	10/03	2469216M435Y1HAGX	DRI*PRINTPLACE 877-405-3949 CA	331.63
10/07	10/07	2444571M88PXMNG0R	KROGER #637 BENTON AR	77.25
10/09	10/09	2449216MA000RXB4W	STREAMYARD.COM HTTPSSTREAMYA DE	25.00
10/11	10/11	2449215MQLYB3VY4Q	VISTAPRINT 866-207-4955 MA	518.62
10/13	10/13	7465621MEEHMSWLK5	PAYMENT-MAIL THANK YOU SEARCY AR	955.00-
10/14	10/14	2454045MF66BX06LK	THE EGG OF FT. SMITH 626-4220066 AR	43.06
10/14	10/14	2469216MF316KP7K8	BRICKTOWN BREWERY FT S FORT SMITH AR	36.96
10/14	10/14	2469216MF316KP785	BRICKTOWN BREWERY FT S FORT SMITH AR	16.18
10/15	10/15	2424760MG8PY7JR1F	5TH STREET CAFE FORT SMITH AR	30.78
10/15	10/15	2446816MG0001DWRE	ROLANDO'S RESTAURANTE FT FORT SMITH AR	45.17
10/16	10/16	2468720MH0VZ8TE54	R LANDRYS NEW ORLEANS CA FORT SMITH AR	37.57
10/16	10/16	2469216MJ3350BY3H	BRICKTOWN BREWERY FT S FORT SMITH AR	59.90
10/16	10/16	2475542MJMAJ9SV23	WYNDHAM 479-7831000 AR	466.62
10/17	10/17	2469216MJ33NM84RE	4IMPRINT, INC 4IMPRINT.COM WI	254.18
10/18	10/18	2444571MK8PW3YAHB	KROGER #629 BENTON AR	210.31
10/18	10/19		CASH BACK REWARD	259.80-
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
10/19	10/19		Interest Charge on Purchases	0.00
10/19	10/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance \$220.12 **Current Earned** \$39.68 Cash Back Adjusted \$0.00 Cash Back Amount \$259.80 **Ending Balance** \$0.00 Cash Back Payout Date 10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	30	\$0.00
Cash Advances	9.99% (f)	\$0.00	30	\$0.00

(v) = variable (f) = fixed





ACCOUNT SUMMARY

Credit Limit \$5,000.00 **Available Credit** \$3,432.00 Statement Closing Date November 19, 2022 Days in Billing Cycle 31 **Previous Balance** \$3,707.91 Payments & Credits \$3,707.91 \$1,459.10 + Purchases & Other Charges + Balance Transfer \$0.00 + Cash Advances \$0.00 + FEE CHARGED \$0.00 + INTEREST CHARGED \$0.00 \$1,459.10 = New Balance

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to:

PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

PAYMENT INFORMATION

New Balance \$1,459.10
Minimum Payment Due \$43.78
Payment Due Date December 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	9 years	\$1,950.00
\$47.00	3 years	\$1,695.00 (Savings = \$255.00)

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
10/25	10/25	2490641MS4L5D93YQ	FS *livereacting 877-3278914 CA	19.99
11/01	11/01	2444500N2BLNEFSF9	WM SUPERCENTER #85 BENTON AR	5.44
11/01	11/01	2444571N18PXZ0BZW	KROGER #629 BENTON AR	13.68
11/01	11/01	2445501N143A47HN3	WAL-MART #0085 BENTON AR	35.33
11/03	11/03	2449216N30018SJMA	PLUMPAPER.COM WWW.PLUMPAPER CA	79.83
11/04	11/04	2469216N52XYPK7YA	HYATT REGENCY INDIANAP INDIANAPOLIS IN	663.39
11/07	11/07	2413746N85SH3648R	HOBBY-LOBBY #777 BENTON AR	17.50
11/07	11/07	2444571N78PWMY9TY	KROGER #629 BENTON AR	68.05
11/07	11/07	2449215N7MLPR35S5	VISTAPRINT 866-207-4955 MA	52.49
11/08	11/08	2444571N88PWL3G8Z	KROGER #637 BENTON AR	30.21

Transactions continued on next page

1160 AFJ 001 7 19 221118 0 PAGE 1 of 2 1 0 4308 0000 CSBK 01AA1160

Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703

ty Bank Card Number: XXXX XXXX XXXX

Payment Due Date
New Balance
Minimum Payment Due
Past Due Amount

December 16, 2022
\$1,459.10
\$43.78
\$9.00

\$

Make Check Amount Enclosed:

Payable to:

First Security Bank PO Box 1509 Searcy AR 72145-1509

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By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

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- 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 ATM or with a check that accesses your credit card account do not qualify.
- 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 (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



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- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

Tran Date	Post Date	Reference Number	Transaction Description	Amount
11/09	11/09	2449216N9000SXAXP	STREAMYARD.COM HTTPSSTREAMYA DE	25.00
11/10	11/10	2444571NA8PX6HPXY	KROGER #629 BENTON AR	133.21
11/10	11/10	2489630NB0GHAQ89N	TF PUBLISHING 317-2901333 IN	22.99
11/14	11/14	7465621NEEHMSSN64	PAYMENT-MAIL THANK YOU SEARCY AR	3,707.91-
11/15	11/15	2413746NGEJAF4P57	FIVE BELOW 5001 BRYANT AR	23.07
11/15	11/15	2416407NF2LRFMT28	TARGET 00022046 BRYANT AR	18.67
11/15	11/15	2449216NF0016KQ94	LIBRARYWORKS/MODLIBAWD WWW.LIBRARYWO MD	49.00
11/17	11/17	2449215NHML97LJVA	VISTAPRINT 866-207-4955 MA	201.25
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
11/19	11/19		Interest Charge on Purchases	0.00
11/19	11/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Totals 2022 Year-to-Date				
Total fees charged in 2022	\$0.00			
Total interest charged in 2022	\$0.00			

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance \$0.00 **Current Earned** \$14.59 Cash Back Adjusted \$0.00 **Ending Balance** \$14.59 Cash Back Payout Date 10/2023

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	31	\$0.00
Cash Advances	9.99% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed





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Credit Limit \$5,000.00 **Available Credit** \$4,095.00 Statement Closing Date December 19, 2022 Days in Billing Cycle **Previous Balance** \$1,459.10 Payments & Credits \$1,567.37 \$1,013.09 + Purchases & Other Charges + Balance Transfer \$0.00 + Cash Advances \$0.00 + FEE CHARGED \$0.00 + INTEREST CHARGED \$0.00 \$904.82 = New Balance

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to:

PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

PAYMENT INFORMATION

New Balance \$904.82
Minimum Payment Due \$27.15
Payment Due Date January 16, 2023

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	7 years	\$1,183.00	
\$29.00	3 years	\$1,051.00 (Savings = \$132.00)	

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran	Post	Defense Number	Tananadian Danadalian	TT
Date	Date	Reference Number	Transaction Description	Amount
11/22	11/22	2444571NN8PZH81GK	KROGER #637 BENTON AR	5.76
11/23	11/23	2444500NR012ETJJ3	DOLLAR TREE BENTON AR	45.12
11/23	11/23	2444571NP8R1Q8672	KROGER #629 BENTON AR	1.22
11/28	11/28	2444500NXHEXEFRB6	Dollar Tree, Inc. Chesapeake VA	108.27
11/29	11/29	2413746NY5SFXRA5E	HOBBY-LOBBY #777 BENTON AR	2.59
11/29	11/29	2444571NX8PXLH1MM	KROGER #629 BENTON AR	3.54
11/29	11/29	2449215NXLR3SJZ5B	VISTAPRINT 866-207-4955 MA	123.17
11/30	11/30	2413746NZ5SGQLDJZ	HOBBY-LOBBY #777 BENTON AR	31.50
11/30	11/30	2413746NZ5SGQLDM9	HOBBY-LOBBY #777 BENTON AR	16.37
12/05	12/05	2444500P400W94R4Z	DOLLAR TREE BENTON AR	164.06

Transactions continued on next page

1160 AFJ 001 7 19 221219 0 PAGE 1 of 2 1 0 4308 0000 CSBK 01AA1160

Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703 Payment Information

Card Number: XXXX XXXX XXXX

Payment Due Date January 16, 2023

New Balance \$904.82

Minimum Payment Due \$27.15

Past Due Amount \$0.00

\$

Make Check Amount Enclosed: Payable to:

ayable to:

First Security Bank PO Box 1509 Searcy AR 72145-1509

իկիիսուհրվովիրիակիրականիկարհանակումիկ

KARI LAPP 1800 SMITHERS BENTON AR 72015-3108

Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

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- 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 ATM or with a check that accesses your credit card account do not qualify.
- 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 (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



- To report a Lost or Stolen Card, or for any inquiries (including after hours)
 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
12/05	12/05	7465621P3EHMS642S	PAYMENT-MAIL THANK YOU SEARCY AR	1,459.10-
12/08	12/08	2449215P6MLDGRWEY	VISTAPRINT 866-207-4955 MA	354.24
12/09	12/09	2449216P70010BV2F	STREAMYARD.COM HTTPSSTREAMYA DE	25.00
12/12	12/12	7444500PBHF1FXRV2	Dollar Tree, Inc. Chesapeake VA CREDIT	108.27-
12/13	12/13	2422638PQBLH69N9Q	WAL-MART #0085 BENTON AR	10.81
12/13	12/13	2445501PB43A4AEW8	WAL-MART #0085 BENTON AR	6.86
12/14	12/14	2471705PD51JGF8QJ	KWIK KOPY BRYANT AR	37.90
12/15	12/15	2413746PE5SGAJ7E8	HOBBY-LOBBY #777 BENTON AR	76.68
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
12/19	12/19		Interest Charge on Purchases	0.00
12/19	12/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Totals 2022 Year-to-Date				
Total fees charged in 2022	\$0.00			
Total interest charged in 2022	\$0.00			

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance	\$14.59
Current Earned	\$9.05
Cash Back Adjusted	\$0.00
Ending Balance	\$23.64
Cash Back Payout Date	10/2023

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	30	\$0.00
Cash Advances	9.99% (f)	\$0.00	30	\$0.00

⁽v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY	
Credit Limit	\$8,000.00
Available Credit	\$2,096.00
Statement Closing Date	January 19, 2022
Days in Billing Cycle	31
Previous Balance	\$875.66
- Payments & Credits	\$875.66
+ Purchases & Other Charges	\$5,903.04
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to: PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at: www.fsbank.com/contact-us/

A C NIT	INFORM	
/I I I I I		/1/12 1 1 1 1 1 1 1 1 1

New Balance \$5,903.04 Minimum Payment Due \$177.10 February 16, 2022 **Payment Due Date**

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	14 years	\$8,101.00
\$190.00	3 years	\$6,857.00 (Savings = \$1,244.00)

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

\$5,903.04

TRANSACTIONS

= New Balance

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
01/07	01/07	7465621QPEHMSR6NE	PAYMENT-MAIL THANK YOU SEARCY AR	875.66-
12/20	12/20	2444571B28PWWQQPV	KROGER #629 BENTON AR	33.77
12/20	12/20	2444571B28PWWQQS4	KROGER #637 BENTON AR	57.37
12/20	12/20	2469216B32Y20N3H4	KUM&GO 0166 BENTON BENTON AR	2.38
12/22	12/22	2444571B48PYD32E1	KROGER #637 BENTON AR	30.36
01/06	01/06	2478930QPLZ6HT21Z	GRANDPAD INC HOPKINS MN	5,495.00
01/07	01/07	2469216QP2Y0S4AXA	INTUIT *QuickBooks Payrol CL.INTUIT.COM CA	229.00
01/08	01/08	2401134QR0010SNZ3	ZOOM.US 888-799-9666 WWW.ZOOM.US CA	16.39
01/13	01/13	2469216QX2XX1YPWM	DRI*PRINTPLACE 877-405-3949 CA	38.77
			TOTAL FEES FOR THIS PERIOD	0.00

Transactions continued on next page

0001 AFJ 7 19 220119 0 PAGE 1 of 2 1 0 4308 0000 BLC1 O1AA1160 589

Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703

XXXX XXXX XXXX Card Number: February 16, 2022 **Payment Due Date** \$5,903.04 **New Balance** Minimum Payment Due \$177.10 \$0.00 Past Due Amount Amount Enclosed:

Payment Information

Make Check Payable to:

First Security Bank PO Box 1509 Searcy AR 72145-1509

ժվիկըգուկցկիրՍկիրթվիցՍլդեկովիցկիկորդիլկՄև

SALINE C LIBRARY 589 PATTY HECTOR 1800 SMITHERS BENTON AR 72015-3108 լիկովրել|իդՈւնուինոկորելիկ||ՈւներլՈՈւկոլ||իլ

Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

Average Daily Balance (including new transactions). The Interest Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account (including new transactions). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases, balance transfers and/or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. To avoid incurring additional Interest Charges on the balance of purchases reflected on your monthly statement and, on any new purchases appearing on your next monthly statement, you must pay the entire "New Balance", in full, shown on your monthly statement on or before the Payment Due Date. The Interest Charge on cash advances begins from the date the transaction is completed. The grace period for the New Balance of purchases extends to the Payment Due Date. There is no grace period for cash advances and balance transfers.

Payment Crediting and Credit Balance. Payments received by 5PM at the location specified on the front of the statement after the phrase "Please Mail Your Payments to": will be credited as of the date of receipt to the account specified on the payment coupon. Payments made in person during normal business hours at branch locations where such payments are accepted will be treated as received on the same day. Payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request, in writing, a full refund. Submit your request to the address indicated on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to".

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing date: The closing date is the last day of the billing cycle, all transactions after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill, to the address listed on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to.". You may use your card(s) during the 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

Negative Credit Reports: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

BILLING RIGHTS SUMMARY

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

If you think there is an error on your statement, write to us at the address shown on the front of this billing statement after the phrase "Please send Billing Inquiries...to". In your letter, 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 your 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. You must notify us of any potential errors in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question. 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.

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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:

- 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 ATM or with a check that accesses your credit card account do not qualify.
- 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 (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



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- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

Date	Date	Reference Number	Transaction Description	Amount
			INTEREST CHARGED	
01/19	01/19		Interest Charge on Purchases	0.00
01/19	01/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance	\$12.18
Current Earned	\$59.03
Cash Back Adjusted	\$0.00
Ending Balance	\$71.21
Cash Back Payout Date	10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	31	\$0.00
Cash Advances	9.99% (f)	\$0.00	31	\$0.00

⁽v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY	ACC	:OU	NT.	SUN	ИΜΑ	RY
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Credit Limit	\$8,000.00
Available Credit	\$5,655.00
Statement Closing Date	February 19, 2022
Days in Billing Cycle	31
Previous Balance	\$5,903.04
- Payments & Credits	\$5,903.04
+ Purchases & Other Charges	\$1,452.41
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$1,452.41

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to: PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

PAYMENT INFORMATION

New Balance \$1,452.41
Minimum Payment Due \$43.58
Payment Due Date March 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	9 years	\$1,940.00
\$47.00	3 years	\$1,687.00 (Savings = \$253.00)

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
02/02	02/02	7465621DHEHMSRKN0	PAYMENT-MAIL THANK YOU SEARCY AR	5,903.04-
02/07	02/07	2469216DN2XBHDJYA	INTUIT *QuickBooks Online CL.INTUIT.COM CA	1,097.00
02/08	02/08	2401134DP001DWKMQ	ZOOM.US 888-799-9666 WWW.ZOOM.US CA	16.39
02/11	02/11	2449215DSMLVK39DS	UPLIFT DESK 800-349-3839 TX	119.22
02/15	02/15	2469216DY2XWH0RW0	CHECKS IN THE MAIL INC 800-733-4443 TX	74.80
02/16	02/16	2455930DZS66L50S7	ARKANSAS LIBRARY ASSOCIAT870-2602285 AR	145.00
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
02/19	02/19		Interest Charge on Purchases	0.00
			Transactions continued on next page	
1160 0	001 AFJ	001 7 19 220218 0	PAGE 1 of 2 1 0 4308 0000 BLC1 O1AA1160 557	

Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703 Payment Information

Card Number: XXXX XXXX XXXX Payment Due Date March 16, 2022
New Balance \$1,452.41
Minimum Payment Due Past Due Amount \$0.00

Make Check Payable to: Amount Enclosed: \$

First Security Bank
PO Box 1509
Searcy AR 72145-1509

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By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing date: The closing date is the last day of the billing cycle, all transactions after the closing date will appear on your next statement.

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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 your 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. You must notify us of any potential errors in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question. 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.

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- 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 ATM or with a check that accesses your credit card account do not qualify.
- 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 (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



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- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/19	02/19		INTEREST CHARGED Interest Charge on Cash Advances TOTAL INTEREST FOR THIS PERIOD	0.00 0.00

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance	\$71.21
Current Earned	\$14.52
Cash Back Adjusted	\$0.00
Ending Balance	\$85.73
Cash Back Payout Date	10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	31	\$0.00
Cash Advances	9.99% (f)	\$0.00	31	\$0.00

⁽v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY	
Credit Limit	\$8,000.00
Available Credit	\$5,719.00
Statement Closing Date	March 19, 2022
Days in Billing Cycle	28
Previous Balance	\$1,452.41
- Payments & Credits	\$1,452.41
+ Purchases & Other Charges	\$2,280.92
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$2,280.92
Customer Coming: (077) 644 2440	

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to: PO Box 1509, Searcy, AR 72145-1509

 $\label{thm:equation} \mbox{Email your questions and information through a secure email at:} \\$

www.fsbank.com/contact-us/

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 New Balance
 \$2,280.92

 Minimum Payment Due
 \$68.43

 Payment Due Date
 April 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	11 years	\$3,087.00	
\$74.00	3 years	\$2,650.00 (Savings = \$437.00)	

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount			
Date	Date	Reference Number	Transaction Description	Amount			
03/02	03/02	7465621EDEHMS9NEQ	PAYMENT-MAIL THANK YOU SEARCY AR	1,452.41-			
02/17	02/20	2471705E34Q5NAS5N	ASHLEYFURNITUREHOMESTORE.866-4363393 WI	475.75			
02/18	02/20	2420298E30W07XS4V	ACR 800-310-7554 MD	264.00			
02/19	02/20	2469216E22X9B493L	AMERLIBASSOC ECOMMERCE 866-746-7252 IL	153.00			
02/28	02/28	2476062EQ8PQNYFWK	ARKANSAS SHRM STATE COUNC501-5377345 AR	275.00			
03/07	03/07	2455930EJS66LSQJ4	ARKANSAS LIBRARY ASSOCIAT870-2602285 AR	25.00			
03/07	03/07	2469216EJ2XL9PB58	INTUIT *QuickBooks Payrol CL.INTUIT.COM CA	225.00			
03/09	03/09	2401134EL000HMA3A	ZOOM.US 888-799-9666 WWW.ZOOM.US CA	16.42			
03/09	03/09	2444500EMHEWL4QYB	USPS STAMPS ENDICIA 888-434-0055 DC	250.00			
03/14	03/14	2444500ESHEWYY2F7	USPS STAMPS ENDICIA 888-434-0055 DC	250.00			
	Transactions continued on next page						

7 19 220318 0 PAGE 1 of 2 1 0 4308 0000 BLC1 O1AA1160 554

Please detach bottom portion and submit with payment using enclosed envelope



0001 AFJ

First Security Bank 314 N Spring St. Searcy AR 72143-7703 **Payment Information**

Card Number: XXXX XXXX XXXX

Payment Due Date
New Balance \$2,280.92

Minimum Payment Due \$68.43

Past Due Amount \$0.00

Make Check Amount Enclosed: Payable to:

rayable to. First Securi

First Security Bank PO Box 1509 Searcy AR 72145-1509

<u> Վիիիկգութարբակիի իրիարիկիրիր Արիգուդի</u>կա

Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

Average Daily Balance (including new transactions). The Interest Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account (including new transactions). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases, balance transfers and/or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. To avoid incurring additional Interest Charges on the balance of purchases reflected on your monthly statement and, on any new purchases appearing on your next monthly statement, you must pay the entire "New Balance", in full, shown on your monthly statement on or before the Payment Due Date. The Interest Charge on cash advances begins from the date the transaction is completed. The grace period for the New Balance of purchases extends to the Payment Due Date. There is no grace period for cash advances and balance transfers.

Payment Crediting and Credit Balance. Payments received by 5PM at the location specified on the front of the statement after the phrase "Please Mail Your Payments to": will be credited as of the date of receipt to the account specified on the payment coupon. Payments made in person during normal business hours at branch locations where such payments are accepted will be treated as received on the same day. Payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request, in writing, a full refund. Submit your request to the address indicated on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to".

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing date: The closing date is the last day of the billing cycle, all transactions after the closing date will appear on your next statement.

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Dollar Amount: The dollar amount of the suspected error

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- 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:

- 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 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 (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



- To report a Lost or Stolen Card, or for any inquiries (including after hours)
 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/16	03/16	2444500EWHEWT6RRM	USPS STAMPS ENDICIA 888-434-0055 DC	100.00
03/16	03/16	2444500EWHEWT6RV9	USPS STAMPS ENDICIA 888-434-0055 DC	50.00
03/16	03/16	2444500EWHEWT6RXW	USPS STAMPS ENDICIA 888-434-0055 DC	100.00
03/16	03/16	2444500EWHEWT6T30	USPS STAMPS ENDICIA 888-434-0055 DC	15.00
03/17	03/17	2469216EW2X6P1GVZ	AMER ASSOC NOTARIES 713-644-2299 TX	81.75
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
03/19	03/19		Interest Charge on Purchases	0.00
03/19	03/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance \$85.73

Current Earned \$22.81

Cash Back Adjusted \$0.00

Ending Balance \$108.54

Cash Back Payout Date 10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	28	\$0.00
Cash Advances	9.99% (f)	\$0.00	28	\$0.00

(v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY	
Credit Limit	\$8,000.00
Available Credit	\$4,230.00
Statement Closing Date	April 19, 2022
Days in Billing Cycle	31
Previous Balance	\$2,280.92
- Payments & Credits	\$2,280.92
+ Purchases & Other Charges	\$3,397.56
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$3,397.56
Customor Sonico: (977) 611 2119	

Customer Service: (877) 611-3118
Report Lost or Stolen Card: (877) 611-3118
Please send Billing Inquiries and Correspondence to:
PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

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New Balance \$3,397.56
Minimum Payment Due \$101.93
Payment Due Date May 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	12 years	\$4,633.00	
\$110.00	3 years	\$3,946.00 (Savings = \$687.00)	

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
04/06	04/06	7465621FGEHMSKQKD	PAYMENT-MAIL THANK YOU SEARCY AR	2,280.92-
03/23	03/23	2444500F3HEWVPN2J	USPS STAMPS ENDICIA 888-434-0055 DC	250.00
03/23	03/23	2469216F22XP9KADP	EFILE/FORMSTAX 877-713-2411 FL	216.00
03/23	03/23	2469216F22XP9K9K5	EFILE/FORMSTAX 877-713-2411 FL	1.00
03/29	03/29	2444500F9HEWJ2KLN	USPS STAMPS ENDICIA 888-434-0055 DC	100.00
03/29	03/29	2444500F9HEWJ2KSA	USPS STAMPS ENDICIA 888-434-0055 DC	100.00
03/29	03/29	2444500F9HEWJ2KWX	USPS STAMPS ENDICIA 888-434-0055 DC	100.00
03/29	03/29	2444500F9HEWJ2KZG	USPS STAMPS ENDICIA 888-434-0055 DC	50.00
03/30	03/30	2444500FABLMXDLLT	WM SUPERCENTER #85 BENTON AR	1,779.53
03/30	03/30	2444500F98PVE9PJ8	CHICAGO BOOKS & JOURNALS CHICAGO IL	39.55

Transactions continued on next page

1160 0001 AFJ 001 7 19 220419 0 PAGE 1 of 2 1 0 4308 0000 BLC1 O1AA1160 509

509

Please detach bottom portion and submit with payment using enclosed envelope



SALINE C LIBRARY

First Security Bank 314 N Spring St. Searcy AR 72143-7703 Payment Information

Card Number: XXXX XXXX XXXX

Payment Due Date
New Balance \$3,397.56
Minimum Payment Due
Past Due Amount \$0.00

Make Check Payable to:

Amount Enclosed:

First Security Bank
PO Box 1509
Searcy AR 72145-1509

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 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 ATM or with a check that accesses your credit card account do not qualify.
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(Rev 01-19)



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Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
04/05	04/05	2416407FF2LR7HWHG	TARGET 00022046 BRYANT AR	50.14
04/05	04/05	2444500FGHEWZZR6V	USPS STAMPS ENDICIA 888-434-0055 DC	250.00
04/07	04/07	2469216FH2XET84A0	INTUIT *QuickBooks Payrol CL.INTUIT.COM CA	237.00
04/08	04/08	2401134FJ0018Q06V	ZOOM.US 888-799-9666 WWW.ZOOM.US CA	16.39
04/12	04/12	2469216FN2XXWYY4N	EFILE/FORMSTAX 877-713-2411 FL	7.95
04/13	04/13	2444500FRHEWPWE68	USPS STAMPS ENDICIA 888-434-0055 DC	100.00
04/13	04/13	2444500FRHEWPWE8V	USPS STAMPS ENDICIA 888-434-0055 DC	100.00
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGER	
04/40	04/40		INTEREST CHARGED	0.00
04/19	04/19		Interest Charge on Purchases	0.00
04/19	04/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance \$108.54
Current Earned \$33.98
Cash Back Adjusted \$0.00
Ending Balance \$142.52
Cash Back Payout Date 10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	31	\$0.00
Cash Advances	9.99% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY	
Credit Limit	\$8,000.00
Available Credit	\$334.00
Statement Closing Date	May 19, 2022
Days in Billing Cycle	30
Previous Balance	\$3,397.56
- Payments & Credits	\$3,397.56
+ Purchases & Other Charges	\$7,500.64
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$7,500.64
Customer Service: (877) 611-3118	

Customer Service: (877) 611-3118
Report Lost or Stolen Card: (877) 611-3118
Please send Billing Inquiries and Correspondence to:
PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

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 New Balance
 \$7,500.64

 Minimum Payment Due
 \$225.02

 Payment Due Date
 June 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	15 years	\$10,313.00
\$242.00	3 years	\$8,712.00 (Savings = \$1,601.00)

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
04/29	04/29	7465621G7EHMS8913	PAYMENT-MAIL THANK YOU SEARCY AR	3,397.56-
04/19	04/20	2490641FX479FK1S0	SMK*SURVEYMONKEY.COM 971-2311154 CA	372.00
04/21	04/21	2432545G0S66KYLBQ	DEMCO INC 800-9624463 WI	196.94
04/21	04/21	2444500G0HEWX7WBF	USPS STAMPS ENDICIA 888-434-0055 DC	50.00
04/21	04/21	2444500G0HEWX7W41	USPS STAMPS ENDICIA 888-434-0055 DC	250.00
04/21	04/21	2444500G0HEWX7W6B	USPS STAMPS ENDICIA 888-434-0055 DC	100.00
04/21	04/21	2444500G0HEWX7W8Y	USPS STAMPS ENDICIA 888-434-0055 DC	400.00
04/27	04/27	2490641G547VE6AVF	CKO*www.istockphoto.com 866-4786251 WA	1,399.30
04/27	04/27	2490641G547V7Y76L	SMK*WUFOO.COM CHARGE 813-4213676 CA	349.00
05/06	05/06	2444500GFHEXFAYEY	USPS STAMPS ENDICIA 888-434-0055 DC	150.00

Transactions continued on next page

1160 0001 AFJ 001 7 19 220519 0 PAGE 1 of 2 1 0 4308 0000 BLC1 O1AA1160 517

Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703 Payment Information

Card Number: XXXX XXXX XXXX Payment Due Date Payment Due Past Due Amount XXXX XXXX XXXX XXXX Payment Due S225.02 \$25.02

Make Check Amount Enclosed: Payable to:

First Security Bank PO Box 1509 Searcy AR 72145-1509

իրիկանների վիակարկինությունների արտեսիների

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By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

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 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 your believe is wrong and why you believe it is a mistake.

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- 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.

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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:

- 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 ATM or with a check that accesses your credit card account do not qualify.
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(Rev 01-19)



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Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
05/06	05/06	2444500GFHEXFAYH7	USPS STAMPS ENDICIA 888-434-0055 DC	150.00
05/06	05/06	2444500GFHEXFAYNV	USPS STAMPS ENDICIA 888-434-0055 DC	100.00
05/06	05/06	2469216GE2XS1EHKA	DRI*PRINTPLACE 877-405-3949 CA	717.74
05/07	05/07	2449215GFLYFA03D2	VISTAPRINT 866-207-4955 MA	903.38
05/07	05/07	2469216GF2XAWJK30	INTUIT *QuickBooks Payrol CL.INTUIT.COM CA	245.00
05/08	05/08	2401134GG0012GZE8	ZOOM.US 888-799-9666 WWW.ZOOM.US CA	16.39
05/10	05/10	2449216GJ000VZDGT	SP OWL LABS HTTPSOWLLABS. MA	1,092.67
05/11	05/11	2444500GLHEWR29K4	USPS STAMPS ENDICIA 888-434-0055 DC	100.00
05/11	05/11	2444500GLHEWR29MP	USPS STAMPS ENDICIA 888-434-0055 DC	250.00
05/12	05/12	2444500GMHEWLVXBF	USPS STAMPS ENDICIA 888-434-0055 DC	200.00
05/12	05/12	2444500GMHEWLVX69	USPS STAMPS ENDICIA 888-434-0055 DC	150.00
05/12	05/12	2444500GMHEWLVX8W	USPS STAMPS ENDICIA 888-434-0055 DC	100.00
05/16	05/16	2444571GR8PW63W62	KROGER #637 BENTON AR	49.22
05/17	05/17	2449398GS0T0NJDA4	OCCUPATIONAL SAFETY A 629-481-1207 FL	59.00
05/18	05/18	2444500GVHEWX9DB7	USPS STAMPS ENDICIA 888-434-0055 DC	100.00
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGER	
05/40	05/40		INTEREST CHARGED	0.00
05/19	05/19		Interest Charge on Purchases	0.00
05/19	05/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance \$142.52
Current Earned \$75.01
Cash Back Adjusted \$0.00
Ending Balance \$217.53
Cash Back Payout Date 10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	30	\$0.00
Cash Advances	9.99% (f)	\$0.00	30	\$0.00

(v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY	
Credit Limit	\$8,000.00
Available Credit	\$5,181.00
Statement Closing Date	June 19, 2022
Days in Billing Cycle	31
Previous Balance	\$7,500.64
- Payments & Credits	\$7,500.64
+ Purchases & Other Charges	\$2,818.65
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$2,818.65

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to: PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

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New Balance \$2,818.65
Minimum Payment Due \$84.56
Payment Due Date July 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	11 years	\$3,832.00
\$91.00	3 years	\$3,274.00 (Savings = \$558.00)

If you would like information about credit counseling services, call 1-202-514-4100 $\,$

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
06/02	06/02	7465621H9EHMSKYQ2	PAYMENT-MAIL THANK YOU SEARCY AR	7,500.64-
05/20	05/20	2479865GX0ZX30X4K	ARKANSAS FLAG AND BANN 501-375-7633 AR	165.51
05/24	05/24	2401134H0000LGR18	FILTERBUY.COM HTTPSFILTERBU AL	274.27
05/24	05/24	2444500H1HEWTZ4A1	Dollar Tree, Inc. 877-530-8733 VA	30.62
06/03	06/03	2447474HB9E6VQ6L9	SOUTHWEST VACATIONS RES. SOUTHWEST WI	1,060.86
06/06	06/06	2444500HEHEWN91BQ	USPS STAMPS ENDICIA 888-434-0055 DC	250.00
06/06	06/06	2444500HEHEWN9193	USPS STAMPS ENDICIA 888-434-0055 DC	100.00
06/07	06/07	2469216HE2XXA81A5	INTUIT *QuickBooks Payrol CL.INTUIT.COM CA	245.00
06/08	06/08	2401134HF0011VK7B	ZOOM.US 888-799-9666 WWW.ZOOM.US CA	16.39

Transactions continued on next page

Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703 Payment Information

Card Number: XXXX XXXX XXXX

Payment Due Date
New Balance \$2,818.65
Minimum Payment Due
Past Due Amount \$0.00

Make Check Payable to: Amount Enclosed:

First Security Bank PO Box 1509 Searcy AR 72145-1509

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Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

Average Daily Balance (including new transactions). The Interest Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account (including new transactions). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases, balance transfers and/or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. To avoid incurring additional Interest Charges on the balance of purchases reflected on your monthly statement and, on any new purchases appearing on your next monthly statement, you must pay the entire "New Balance", in full, shown on your monthly statement on or before the Payment Due Date. The Interest Charge on cash advances begins from the date the transaction is completed. The grace period for the New Balance of purchases extends to the Payment Due Date. There is no grace period for cash advances and balance transfers.

Payment Crediting and Credit Balance. Payments received by 5PM at the location specified on the front of the statement after the phrase "Please Mail Your Payments to": will be credited as of the date of receipt to the account specified on the payment coupon. Payments made in person during normal business hours at branch locations where such payments are accepted will be treated as received on the same day. Payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request, in writing, a full refund. Submit your request to the address indicated on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to".

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing date: The closing date is the last day of the billing cycle, all transactions after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill, to the address listed on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to.". You may use your card(s) during the 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

Negative Credit Reports: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

BILLING RIGHTS SUMMARY

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

If you think there is an error on your statement, write to us at the address shown on the front of this billing statement after the phrase "Please send Billing Inquiries...to". In your letter, 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 your 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. You must notify us of any potential errors in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question. 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:

- 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 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 (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



- To report a Lost or Stolen Card, or for any inquiries (including after hours)
 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
06/10	06/10	2432300HH61L7YGMT	CPH INSURANCE 800-875-1911 IL	176.00
06/13	06/13	2444500HMHEWNNAPF	USPS STAMPS ENDICIA 888-434-0055 DC	250.00
06/15	06/15	2444500HPHEWKQSRN	USPS STAMPS ENDICIA 888-434-0055 DC	250.00
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
06/19	06/19		Interest Charge on Purchases	0.00
06/19	06/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance \$217.53
Current Earned \$28.19
Cash Back Adjusted \$0.00
Ending Balance \$245.72
Cash Back Payout Date 10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	31	\$0.00
Cash Advances	9.99% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed





+ FEE CHARGED + INTEREST CHARGED Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY	
Credit Limit	\$8,000.00
Available Credit	\$3,609.00
Statement Closing Date	July 19, 2022
Days in Billing Cycle	30
Previous Balance	\$2,818.65
- Payments & Credits	\$5,637.30
+ Purchases & Other Charges	\$7,093.96
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00

New Balance
 Customer Service: (877) 611-3118
 Report Lost or Stolen Card: (877) 611-3118
 Please send Billing Inquiries and Correspondence to:

PO Box 1509, Searcy, AR 72145-1509 Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

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New Balance \$4,275.31

Minimum Payment Due \$128.26

Payment Due Date August 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	13 years	\$5,848.00	
\$138.00	3 years	\$4,966.00 (Savings = \$882.00)	

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

\$0.00

\$0.00

\$4,275.31

TRANSACTIONS

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
06/30	06/30	7465621J5EHMSV1S0	PAYMENT-MAIL THANK YOU SEARCY AR	2,818.65-
06/30	06/30	7465621J5EHMSV1S0	PAYMENT-MAIL THANK YOU SEARCY AR	2,818.65-
06/20	06/20	2444500HWHEWT3027	USPS STAMPS ENDICIA 888-434-0055 DC	250.00
06/24	06/24	2469216HZ2XD4MXKM	4IMPRINT, INC 4IMPRINT.COM WI	1,394.21
06/24	06/24	2469216J02X5JPEJ7	SOUTHWES 5262135036663800-435-9792 TX	747.47
06/29	06/29	2469216J42XPYNK4M	AMER ASSOC NOTARIES 713-644-2299 TX	91.66
06/30	07/03	F465600J8000RT546	ADJUSTMENT-PAYMENTS	2,818.65
07/07	07/07	2469216JQ2XP5L6PM	INTUIT *QBooks Payroll CL.INTUIT.COM CA	241.00
07/08	07/08	2401134JD001QVME1	ZOOM.US 888-799-9666 WWW.ZOOM.US CA	16.39

Transactions continued on next page

1160 AFJ 001 7 19 220719 0 PAGE 1 of 2 1 0 4308 0000 BLC1 O1AA1160

Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703 **Payment Information**

Card Number: XXXX XXXX XXXX Payment Due Date New Balance \$4,275.31

Minimum Payment Due \$128.26

Past Due Amount \$0.00

Amount Enclosed: \$

Make Check Amount Enclosed: Payable to:

First Security Bank PO Box 1509 Searcy AR 72145-1509

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SALINE C LIBRARY
PATTY HECTOR
1800 SMITHERS
BENTON AR 72015-3108

Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

Average Daily Balance (including new transactions). The Interest Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account (including new transactions). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases, balance transfers and/or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. To avoid incurring additional Interest Charges on the balance of purchases reflected on your monthly statement and, on any new purchases appearing on your next monthly statement, you must pay the entire "New Balance", in full, shown on your monthly statement on or before the Payment Due Date. The Interest Charge on cash advances begins from the date the transaction is completed. The grace period for the New Balance of purchases extends to the Payment Due Date. There is no grace period for cash advances and balance transfers.

Payment Crediting and Credit Balance. Payments received by 5PM at the location specified on the front of the statement after the phrase "Please Mail Your Payments to": will be credited as of the date of receipt to the account specified on the payment coupon. Payments made in person during normal business hours at branch locations where such payments are accepted will be treated as received on the same day. Payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request, in writing, a full refund. Submit your request to the address indicated on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to".

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing date: The closing date is the last day of the billing cycle, all transactions after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill, to the address listed on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to.". You may use your card(s) during the 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

Negative Credit Reports: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

BILLING RIGHTS SUMMARY

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

If you think there is an error on your statement, write to us at the address shown on the front of this billing statement after the phrase "Please send Billing Inquiries...to". In your letter, give us the following information:

Account Information:
 Dollar Amount:
 Your name and account number
 The dollar amount of the suspected error

• Description of Problem: If you think there is an error on your bill, describe what your 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. You must notify us of any potential errors in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question. 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:

- 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 ATM or with a check that accesses your credit card account do not qualify.
- 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 (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



- To report a Lost or Stolen Card, or for any inquiries (including after hours)
 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
07/12	07/12	2469216JH2X924SAW	DRI*PRINTPLACE 877-405-3949 CA	91.33
07/13	07/13	2444500JKHEWLP9R6	USPS STAMPS ENDICIA 888-434-0055 DC	250.00
07/18	07/18	2444500JRBLNXSEGX	WM SUPERCENTER #85 BENTON AR	1,193.25
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
07/19	07/19		Interest Charge on Purchases	0.00
07/19	07/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance \$245.72
Current Earned \$42.75
Cash Back Adjusted \$0.00
Ending Balance \$288.47
Cash Back Payout Date 10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	30	\$0.00
Cash Advances	9.99% (f)	\$0.00	30	\$0.00

(v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY

Credit Limit	\$8,000.00
Available Credit	\$4,739.00
Statement Closing Date	August 19, 2022
Days in Billing Cycle	31
Previous Balance	\$4,275.31
- Payments & Credits	\$4,275.31
+ Purchases & Other Charges	\$3,260.01
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$3,260.01

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to: PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

PAYMENT INFORMATION

New Balance	\$3,260.01
Minimum Payment Due	\$97.81
Payment Due Date	September 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	12 years	\$4,443.00
\$105.00	3 years	\$3,787.00 (Savings = \$656.00)

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
08/08	08/08	7465621KQEHMSQH27	PAYMENT-MAIL THANK YOU SEARCY AR	4,275.31-
07/19	07/20	2444500JR8PW3PTLF	FSP*CENTRAL ARKANSAS HUMA501-224-4840 AR	115.00
07/20	07/20	2444500JSHEWDYKFV	USPS STAMPS ENDICIA 888-434-0055 DC	100.00
07/20	07/20	2444500JSHEWDYKJ4	USPS STAMPS ENDICIA 888-434-0055 DC	100.00
07/20	07/20	2444500JSHEWDYKLG	USPS STAMPS ENDICIA 888-434-0055 DC	100.00
07/20	07/20	2444500JSHEWDYKNT	USPS STAMPS ENDICIA 888-434-0055 DC	400.00
07/20	07/20	2444500JSHEWDYKWF	USPS STAMPS ENDICIA 888-434-0055 DC	50.00
07/20	07/20	2444500JSHEWDYKZ2	USPS STAMPS ENDICIA 888-434-0055 DC	100.00
07/20	07/20	2444500JSHEWDYL1Q	USPS STAMPS ENDICIA 888-434-0055 DC	100.00
07/27	07/27	2443654K10QE2MN8F	SOCIETYFORHUMANRESOURCE 800-2837476 VA	229.00

Transactions continued on next page

1160 AFJ 001 7 19 220819 0 PAGE 1 of 2 1 0 4308 0000 BLC1 O1AA1160

Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703 **Payment Information**

Card Number: XXXX XXXX XXXX Payment Due Date New Balance \$3,260.01
Minimum Payment Due Past Due Amount \$0.00

Amount Enclosed: \$

Make Check Amount Enclosed: Payable to:

First Security Bank PO Box 1509 Searcy AR 72145-1509

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Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

Average Daily Balance (including new transactions). The Interest Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account (including new transactions). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases, balance transfers and/or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. To avoid incurring additional Interest Charges on the balance of purchases reflected on your monthly statement and, on any new purchases appearing on your next monthly statement, you must pay the entire "New Balance", in full, shown on your monthly statement on or before the Payment Due Date. The Interest Charge on cash advances begins from the date the transaction is completed. The grace period for the New Balance of purchases extends to the Payment Due Date. There is no grace period for cash advances and balance transfers.

Payment Crediting and Credit Balance. Payments received by 5PM at the location specified on the front of the statement after the phrase "Please Mail Your Payments to": will be credited as of the date of receipt to the account specified on the payment coupon. Payments made in person during normal business hours at branch locations where such payments are accepted will be treated as received on the same day. Payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request, in writing, a full refund. Submit your request to the address indicated on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to".

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing date: The closing date is the last day of the billing cycle, all transactions after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill, to the address listed on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to.". You may use your card(s) during the 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

Negative Credit Reports: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

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Account Information:
 Dollar Amount:
 Your name and account number
 The dollar amount of the suspected error

• Description of Problem: If you think there is an error on your bill, describe what your 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. You must notify us of any potential errors in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question. 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:

- 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 ATM or with a check that accesses your credit card account do not qualify.
- 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 (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



- To report a Lost or Stolen Card, or for any inquiries (including after hours)
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- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
07/27	07/27	2444500K08PW27K9B	FSP*CENTRAL ARKANSAS HUMA501-224-4840 AR	75.00
07/27	07/27	2475542K07L2W8Y0E	ARKANSAS SHRM STATE COUNC479-5247128 AR	375.00
08/04	08/04	2444500K9HEWDJZ17	USPS STAMPS ENDICIA 888-434-0055 DC	250.00
08/04	08/04	2455930K8S66HVSJB	ARKANSAS LIBRARY ASSOCIAT870-2602285 AR	325.00
08/04	08/04	2455930K8S66HVSJJ	ARKANSAS LIBRARY ASSOCIAT870-2602285 AR	275.00
08/05	08/05	2405523K92DK7X1SN	WALMART.COM AA 800-966-6546 AR	43.74
08/07	08/07	2469216KB2XXF013W	INTUIT *QBooks Payroll CL.INTUIT.COM CA	305.00
08/08	08/08	2401134KQ0015NPQ7	ZOOM.US 888-799-9666 WWW.ZOOM.US CA	16.39
08/08	08/08	2449398KQ5ZZ2N646	LIBRARY JUICE ACADEMY 218-260-6115 CA	200.00
08/09	08/09	2432545KES66LX6KY	DEMCO INC 800-9624463 WI	100.88
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
08/19	08/19		Interest Charge on Purchases	0.00
08/19	08/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance \$288.47
Current Earned \$32.60
Cash Back Adjusted \$0.00
Ending Balance \$321.07
Cash Back Payout Date 10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	31	\$0.00
Cash Advances	9.99% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY

Credit Limit	\$8,000.00
Available Credit	\$4,041.00
Statement Closing Date	September 19, 2022
Days in Billing Cycle	31
Previous Balance	\$3,260.01
- Payments & Credits	\$3,260.01
+ Purchases & Other Charges	\$3,258.25
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$3,258.25

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to: PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

PAYMENT INFORMATION

\$3,258.25 New Balance Minimum Payment Due \$97.75 Payment Due Date October 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	12 years	\$4,440.00
\$105.00	3 years	\$3,785.00 (Savings = \$655.00)

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
08/31	08/31	7465621L3EHMS8J0J	PAYMENT-MAIL THANK YOU SEARCY AR	3,260.01-
08/27	08/27	2405523KZ2DKYG6J2	WALMART.COM AA 800-966-6546 AR	89.67
08/29	08/29	2401134L1001349RZ	EVERYLIBRARY INSTITUTE WWW.EVERYLIBR IL	125.00
08/31	08/31	2444500L400SKEYB0	USPS STAMPS ENDICIA 888-434-0055 DC	250.00
08/31	08/31	2444500L400SKEYGN	USPS STAMPS ENDICIA 888-434-0055 DC	250.00
09/02	09/02	2444500L6HEWRGRX9	USPS STAMPS ENDICIA 888-434-0055 DC	100.00
09/02	09/02	2469216L533HK2KXL	4IMPRINT, INC 4IMPRINT.COM WI	366.60
09/06	09/06	2420429L9036WVQWJ	eBay R 09-08963-98292 San Jose CA	25.26
09/07	09/07	2469216LA2X89F2M8	INTUIT *QBooks Payroll CL.INTUIT.COM CA	305.00
09/08	09/08	2401134LB00165TK4	ZOOM.US 888-799-9666 WWW.ZOOM.US CA	16.39
			Transactions continued on next page	

1160 7 19 220919 0 PAGE 1 of 2 1 0 4308 0000 BLC1 O1AA1160

Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703 Payment Information

XXXX XXXX XXXX Card Number: October 16, 2022 **Payment Due Date** \$3,258.25 **New Balance** \$97.75 Minimum Payment Due Past Due Amount \$0.00 \$

Make Check Amount Enclosed:

Payable to:

First Security Bank PO Box 1509 Searcy AR 72145-1509

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 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 ATM or with a check that accesses your credit card account do not qualify.
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If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



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Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
09/09	09/09	2444500LDHEWF5EYJ	USPS STAMPS ENDICIA 888-434-0055 DC	250.00
09/09	09/09	2449215LDRTSTB31Y	PAYPAL *LIBRARYMARK LIBRA402-935-7733 MO	250.00
09/09	09/09	2449215LDRTST4Z6F	PAYPAL *LIBRARYMARK LIBRA402-935-7733 MO	250.00
09/13	09/13	2449215LGLSJ4A7EG	VISTAPRINT 866-207-4955 MA	233.18
09/13	09/13	2469216LG31KJD27D	DRI*PRINTPLACE 877-405-3949 CA	497.15
09/15	09/15	2444500LKHEWK88RX	USPS STAMPS ENDICIA 888-434-0055 DC	250.00
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
09/19	09/19		Interest Charge on Purchases	0.00
09/19	09/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance	\$321.07
Current Earned	\$32.58
Cash Back Adjusted	\$0.00
Ending Balance	\$353.65
Cash Back Payout Date	10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	31	\$0.00
Cash Advances	9.99% (f)	\$0.00	31	\$0.00

⁽v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY

Credit Limit	\$8,000.00
Available Credit	\$4,189.00
Statement Closing Date	October 19, 2022
Days in Billing Cycle	30
Previous Balance	\$3,258.25
- Payments & Credits	\$3,653.96
+ Purchases & Other Charges	\$4,206.19
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$3,810.48

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to: PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

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New Balance \$3,810.48
Minimum Payment Due \$114.32
Payment Due Date November 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	13 years	\$5,205.00
\$123.00	3 years	\$4,426.00 (Savings = \$779.00)

If you would like information about credit counseling services, call 1-202-514-4100

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TRANSACTIONS

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
10/03	10/03	7465621M4EHMSKL0W	PAYMENT-MAIL THANK YOU SEARCY AR	3,258.25-
10/16	10/19		CASH BACK REWARD	395.71-
09/20	09/20	2444500LP8PXE4AB8	USPS STAMPS ENDICIA 888-434-0055 DC	250.00
09/20	09/20	2444500LP8PXE4A0R	USPS STAMPS ENDICIA 888-434-0055 DC	250.00
09/20	09/20	2444500LP8PXE4A3B	USPS STAMPS ENDICIA 888-434-0055 DC	100.00
09/20	09/20	2444500LP8PXE4A8Z	USPS STAMPS ENDICIA 888-434-0055 DC	100.00
09/26	09/26	2444500LYHEWB8TTK	USPS STAMPS ENDICIA 888-434-0055 DC	250.00
10/06	10/06	2444500M8BLNLTG8E	WM SUPERCENTER #3230 BRYANT AR	40.46
10/06	10/06	2444500M8EJ37YWDT	DOLLAR-GENERAL #8028 ALEXANDER AR	30.77
10/07	10/07	2469216M82YZNTGL8	INTUIT *QBooks Payroll CL.INTUIT.COM CA	285.00
			Transactions continued on next page	

Please detach bottom portion and submit with payment using enclosed envelope

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First Security Bank 314 N Spring St. Searcy AR 72143-7703

7 19 221019 0

Payment Information

Card Number: XXXX XXXX XXXX Payment Due Date New Balance \$3,810.48 Minimum Payment Due Past Due Amount Enclosed: \$

Make Check Amount Enclosed: Payable to:

1 0 4308 0000 BLC1 O1AA1160

First Security Bank
PO Box 1509
Searcy AR 72145-1509

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- We cannot try to collect the amount in question, or report you as delinquent on that amount.
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 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.)
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- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
10/08	10/08	2401134M90019GEJA	ZOOM.US 888-799-9666 WWW.ZOOM.US CA	16.39
10/10	10/10	2426979MQEJ6FN57B	CHICKEN SALAD CHICK - 182 BENTON AR	171.86
10/10	10/10	2444571MB8PXPBB1D	KROGER #637 BENTON AR	63.02
10/11	10/11	2469216MD2ZZAAZHL	SOUTHWES 5262175562999800-435-9792 TX	1,937.92
10/14	10/14	2444500MGHEWJWYQE	USPS STAMPS ENDICIA 888-434-0055 DC	50.00
10/16	10/16	2475542MJMAJ9SV56	WYNDHAM 479-7831000 AR	411.15
10/16	10/16	2475542MJMAJ9SW09	WYNDHAM 479-7831000 AR	249.62
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
10/19	10/19			0.00
			Interest Charge on Purchases	0.00
10/19	10/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance	\$353.65
Current Earned	\$42.06
Cash Back Adjusted	\$0.00
Cash Back Amount	\$395.71
Ending Balance	\$0.00
Cash Back Payout Date	10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	30	\$0.00
Cash Advances	9.99% (f)	\$0.00	30	\$0.00

(v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY

Credit Limit	\$8,000.00
Available Credit	\$6,255.00
Statement Closing Date	November 19, 2022
Days in Billing Cycle	31
Previous Balance	\$3,810.48
- Payments & Credits	\$4,493.89
+ Purchases & Other Charges	\$1,744.80
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$1,061.39

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to: PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

PAYMENT INFORMATION

New Balance \$1,061.39

Minimum Payment Due \$31.85

Payment Due Date December 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	8 years	\$1,399.00
\$34.00	3 years	\$1,233.00 (Savings = \$166.00)

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
11/10	11/10	7465621NAEHMV2N82	PAYMENT-MAIL THANK YOU SEARCY AR	3,810.48-
10/27	10/27	2444500MXHEWDW4XL	USPS STAMPS ENDICIA 888-434-0055 DC	250.00
11/04	11/04	2444500N5HEWX55Z9	USPS STAMPS ENDICIA 888-434-0055 DC	250.00
11/07	11/07	2469216N72Z9JGSTK	INTUIT *QBooks Payroll CL.INTUIT.COM CA	295.00
11/08	11/08	2401134N80017A2DF	ZOOM.US 888-799-9666 WWW.ZOOM.US CA	16.39
11/10	11/10	2444500NBHEWZTF94	USPS STAMPS ENDICIA 888-434-0055 DC	250.00
11/16	11/16	2469216NG35WFWWPS	STAMPS.COM 855-608-2677 TX	39.98
11/16	11/16	2469216NG35WFWXJK	STAMPS.COM 855-608-2677 TX	643.43
11/17	11/17	7469216NH2X8XDEES	STAMPS.COM 855-608- CREDIT	643.43-
11/17	11/17	7469216NH2X8XDFTQ	STAMPS.COM 855-608- CREDIT	39.98-

Transactions continued on next page

1160 AFJ 001 7 19 221118 0 PAGE 1 of 2 1 0 4308 0000 BLC1 O1AA1160

Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703 Payment Information

Card Number: XXXX XXXX XXXX Payment Due Date New Balance \$1,061.39
Minimum Payment Due \$31.85
Past Due Amount \$0.00

Amount Enclosed: \$

Make Check Payable to: Amount Enclosed:

First Security Bank PO Box 1509 Searcy AR 72145-1509

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SALINE C LIBRARY
PATTY HECTOR
1800 SMITHERS
BENTON AR 72015-3108

Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

Average Daily Balance (including new transactions). The Interest Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account (including new transactions). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases, balance transfers and/or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. To avoid incurring additional Interest Charges on the balance of purchases reflected on your monthly statement and, on any new purchases appearing on your next monthly statement, you must pay the entire "New Balance", in full, shown on your monthly statement on or before the Payment Due Date. The Interest Charge on cash advances begins from the date the transaction is completed. The grace period for the New Balance of purchases extends to the Payment Due Date. There is no grace period for cash advances and balance transfers.

Payment Crediting and Credit Balance. Payments received by 5PM at the location specified on the front of the statement after the phrase "Please Mail Your Payments to": will be credited as of the date of receipt to the account specified on the payment coupon. Payments made in person during normal business hours at branch locations where such payments are accepted will be treated as received on the same day. Payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request, in writing, a full refund. Submit your request to the address indicated on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to".

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing date: The closing date is the last day of the billing cycle, all transactions after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill, to the address listed on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to.". You may use your card(s) during the 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

Negative Credit Reports: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

BILLING RIGHTS SUMMARY

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

If you think there is an error on your statement, write to us at the address shown on the front of this billing statement after the phrase "Please send Billing Inquiries...to". In your letter, give us the following information:

Account Information:
 Dollar Amount:
 Your name and account number
 The dollar amount of the suspected error

• Description of Problem: If you think there is an error on your bill, describe what your 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. You must notify us of any potential errors in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question. 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:

- 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 ATM or with a check that accesses your credit card account do not qualify.
- 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 (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



- To report a Lost or Stolen Card, or for any inquiries (including after hours)
 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
11/19	11/19		Interest Charge on Purchases	0.00
11/19	11/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00
			= 4 1 0000 W	

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance\$0.00Current Earned\$10.61Cash Back Adjusted\$0.00Ending Balance\$10.61Cash Back Payout Date10/2023

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	31	\$0.00
Cash Advances	9.99% (f)	\$0.00	31	\$0.00

⁽v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY

Credit Limit	\$8,000.00
Available Credit	\$5,250.00
Statement Closing Date	December 19, 2022
Days in Billing Cycle	30
Previous Balance	\$1,061.39
- Payments & Credits	\$1,061.39
+ Purchases & Other Charges	\$2,450.54
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$2,450.54

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to: PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

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New Balance \$2,450.54
Minimum Payment Due \$73.52
Payment Due Date January 16, 2023

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	11 years	\$3,322.00
\$79.00	3 years	\$2,847.00 (Savings = \$475.00)

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran	Post						
Date	Date	Reference Number	Transaction Description	Amount			
12/05	12/05	7465621P3EHMS63ZS	PAYMENT-MAIL THANK YOU SEARCY AR	1,061.39-			
11/18	11/20	2469216NJ2Y0722M3	STAMPS.COM 855-608-2677 TX	683.41			
11/23	11/23	2401134NP000HDFGT	FILTERBUY.COM HTTPSFILTERBU AL	274.27			
12/07	12/07	2469216P52ZYBA234	INTUIT *QBooks Payroll CL.INTUIT.COM CA	290.00			
12/08	12/08	2401134P6001FDY39	ZOOM.US 888-799-9666 WWW.ZOOM.US CA	16.39			
12/13	12/13	2444500PQHEYG9P4J	USPS STAMPS ENDICIA 888-434-0055 DC	250.00			
12/14	12/14	2442733PDLM8NW22K	HARP'S BENTON AR	86.47			
12/15	12/15	2444500PEHEY01BDT	USPS STAMPS ENDICIA 888-434-0055 DC	250.00			
12/16	12/16	2444500PFHEYNVBSH	USPS STAMPS ENDICIA 888-434-0055 DC	100.00			
	Transactions continued on next page						

1160 AFJ 001 7 19 221219 0 PAGE 1 of 2 1 0 4308 0000 BLC1 O1AA1160

Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703 Payment Information

Card Number: XXXX XXXX XXXX Payment Due Date New Balance \$2,450.54 Minimum Payment Due Past Due Amount Amount Enclosed: \$

Make Check Amount Enclosed: Payable to:

First Security Bank PO Box 1509 Searcy AR 72145-1509

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SALINE C LIBRARY
PATTY HECTOR
1800 SMITHERS
BENTON AR 72015-3108

Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

Average Daily Balance (including new transactions). The Interest Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account (including new transactions). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases, balance transfers and/or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. To avoid incurring additional Interest Charges on the balance of purchases reflected on your monthly statement and, on any new purchases appearing on your next monthly statement, you must pay the entire "New Balance", in full, shown on your monthly statement on or before the Payment Due Date. The Interest Charge on cash advances begins from the date the transaction is completed. The grace period for the New Balance of purchases extends to the Payment Due Date. There is no grace period for cash advances and balance transfers.

Payment Crediting and Credit Balance. Payments received by 5PM at the location specified on the front of the statement after the phrase "Please Mail Your Payments to": will be credited as of the date of receipt to the account specified on the payment coupon. Payments made in person during normal business hours at branch locations where such payments are accepted will be treated as received on the same day. Payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request, in writing, a full refund. Submit your request to the address indicated on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to".

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing date: The closing date is the last day of the billing cycle, all transactions after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill, to the address listed on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to.". You may use your card(s) during the 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

Negative Credit Reports: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

BILLING RIGHTS SUMMARY

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Account Information:
 Dollar Amount:
 Your name and account number
 The dollar amount of the suspected error

• Description of Problem: If you think there is an error on your bill, describe what your 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. You must notify us of any potential errors in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question. 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:

- 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 ATM or with a check that accesses your credit card account do not qualify.
- 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 (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



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 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
12/16	12/16	2444500PFHEYNVBX4	USPS STAMPS ENDICIA 888-434-0055 DC	100.00
12/16	12/16	2444500PFHEYNVBZE	USPS STAMPS ENDICIA 888-434-0055 DC	300.00
12/16	12/16	2444500PFHEYNVQ1T	USPS STAMPS ENDICIA 888-434-0055 DC	100.00
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
12/19	12/19		Interest Charge on Purchases	0.00
12/19	12/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Totals 2022 Year-to-Date			
Total fees charged in 2022	\$0.00		
Total interest charged in 2022	\$0.00		

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance	\$10.61
Current Earned	\$24.51
Cash Back Adjusted	\$0.00
Ending Balance	\$35.12
Cash Back Payout Date	10/2023

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	30	\$0.00
Cash Advances	9.99% (f)	\$0.00	30	\$0.00

⁽v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Available Credit	\$1,263.00
Statement Closing Date	January 19, 2022
Days in Billing Cycle	31
Previous Balance	\$382.42
- Payments & Credits	\$382.42
+ Purchases & Other Charges	\$3,734.45
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$3,734.45

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to: PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at: www.fsbank.com/contact-us/

PAYMENT INFORMATION

New Balance \$3,734.45
Minimum Payment Due \$112.04
Payment Due Date February 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	13 years	\$5,099.00
\$120.00	3 years	\$4,338.00 (Savings = \$761.00)

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
01/07	01/07	7465621QPEHMSR6KB	PAYMENT-MAIL THANK YOU SEARCY AR	382.42-
12/28	12/28	2420429BA00294A8G	Microsoft 425-6816830 WA	7.99
01/06	01/06	2469216QN2XZV751Y	AMERICAN LIBRARY ASSOC 860-347-6933 IL	539.10
01/06	01/06	2478930QPLZ6HT227	GRANDPAD INC HOPKINS MN	2,355.00
01/14	01/14	2469216QY2X7BZZTA	VERIZONWRLSS*RTCCR VB 800-922-0204 FL	832.36
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
01/19	01/19		Interest Charge on Purchases	0.00
01/19	01/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Please detach bottom portion and submit with payment using enclosed envelope

PAGE 1 of 2



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First Security Bank 314 N Spring St. Searcy AR 72143-7703

7 19 220119 0

Payment Information

Card Number: XXXX XXXX XXXX Payment Due Date February 16, 2022

New Balance \$3,734.45

Minimum Payment Due Past Due Amount \$0.00

Amount Enclosed: \$

591

Make Check Payable to:

> First Security Bank PO Box 1509 Searcy AR 72145-1509

1 0 4308 0000 BLC1 O1AA1160

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Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

Average Daily Balance (including new transactions). The Interest Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account (including new transactions). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases, balance transfers and/or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. To avoid incurring additional Interest Charges on the balance of purchases reflected on your monthly statement and, on any new purchases appearing on your next monthly statement, you must pay the entire "New Balance", in full, shown on your monthly statement on or before the Payment Due Date. The Interest Charge on cash advances begins from the date the transaction is completed. The grace period for the New Balance of purchases extends to the Payment Due Date. There is no grace period for cash advances and balance transfers.

Payment Crediting and Credit Balance. Payments received by 5PM at the location specified on the front of the statement after the phrase "Please Mail Your Payments to": will be credited as of the date of receipt to the account specified on the payment coupon. Payments made in person during normal business hours at branch locations where such payments are accepted will be treated as received on the same day. Payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request, in writing, a full refund. Submit your request to the address indicated on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to".

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing date: The closing date is the last day of the billing cycle, all transactions after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill, to the address listed on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to.". You may use your card(s) during the 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

Negative Credit Reports: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

BILLING RIGHTS SUMMARY

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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 your 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. You must notify us of any potential errors in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question. 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.

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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:

- 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 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 (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



- To report a Lost or Stolen Card, or for any inquiries (including after hours)
 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance	\$5.80
Current Earned	\$37.34
Cash Back Adjusted	\$0.00
Ending Balance	\$43.14
Cash Back Payout Date	10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	31	\$0.00
Cash Advances	9.99% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY	
Credit Limit	\$5,000.00
Available Credit	\$2,862.00
Statement Closing Date	February 19, 2022
Days in Billing Cycle	31
Previous Balance	\$3,734.45
- Payments & Credits	\$3,778.20
+ Purchases & Other Charges	\$1,573.46
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$1,529.71
O	

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to: PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at: www.fsbank.com/contact-us/

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New Balance \$1,529.71 Minimum Payment Due \$45.90 March 16, 2022 **Payment Due Date**

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	9 years	\$2,047.00
\$49.00	3 years	\$1,777.00 (Savings = \$270.00)

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
02/02	02/02	7465621DHEHMSRKTD	PAYMENT-MAIL THANK YOU SEARCY AR	3,734.45-
01/19	01/20	2444500D4HEWEWWBW	Dollar Tree, Inc. 877-530-8733 VA	39.36
01/20	01/20	2444500D5HEWH4F3Y	Dollar Tree, Inc. 877-530-8733 VA	654.06
01/24	01/24	2444571D88PTPGKT2	KROGER #637 BENTON AR	24.16
01/27	01/27	2432545DQS66MFRYL	DEMCO INC 800-9624463 WI	103.78
01/27	01/27	7444500DQHF40HLD4	Dollar Tree, Inc. Chesapeake VA CREDIT	43.75-
02/09	02/09	2449216DT0002K5HJ	LIBRARYWORKS.COM WWW.LIBRARYWO MD	49.00
02/12	02/12	2469216DV2XXGVK6Y	AMERICAN LIBRARY ASSOC 860-347-6933 IL	188.10
02/14	02/14	2449216DY0000GNRK	LIBRARYWORKS.COM WWW.LIBRARYWO MD	490.00
02/16	02/16	2455930DZS66L50V1	ARKANSAS LIBRARY ASSOCIAT870-2602285 AR	25.00
			Transactions continued on next page	

Transactions continued on next page

0001 AFJ 7 19 220218 0 PAGE 1 of 2 1 0 4308 0000 BLC1 O1AA1160 559

Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703 Payment Information

XXXX XXXX XXXX Card Number: **Payment Due Date** March 16, 2022 \$1,529.71 **New Balance** Minimum Payment Due \$45.90 \$0.00 Past Due Amount

Make Check Amount Enclosed: Payable to:

SALINE C LIBRARY 559 LEIGH ESPEY 1800 SMITHERS BENTON AR 72015-3108 թյուլկուդըուդելերիՍեւլեկ|||||||||||||||||||||||||||

First Security Bank PO Box 1509 Searcy AR 72145-1509

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Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

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- 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.

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- 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 ATM or with a check that accesses your credit card account do not qualify.
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(Rev 01-19)



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 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

TRANSACTIONS (continued)

iran	Post			
Date	Date	Reference Number	Transaction Description	Amount
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
02/19	02/19		Interest Charge on Purchases	0.00
02/19	02/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance \$43.14
Current Earned \$15.30
Cash Back Adjusted \$0.00
Ending Balance \$58.44
Cash Back Payout Date 10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	31	\$0.00
Cash Advances	9.99% (f)	\$0.00	31	\$0.00

⁽v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY	
Credit Limit	\$5,000.00
Available Credit	\$3,947.00
Statement Closing Date	March 19, 2022
Days in Billing Cycle	28
Previous Balance	\$1,529.71
- Payments & Credits	\$1,529.71
+ Purchases & Other Charges	\$1,052.56
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$1,052.56

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to: PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

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New Balance \$1,052.56

Minimum Payment Due \$31.58

Payment Due Date April 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	8 years	\$1,387.00	
\$34.00	3 years	\$1,223.00 (Savings = \$164.00)	

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
03/02	03/02	7465621EDEHMS9NB9	PAYMENT-MAIL THANK YOU SEARCY AR	1,529.71-
02/18	02/20	2420298E30W07XS4L	ACR 800-310-7554 MD	140.00
02/18	02/20	2420298E30W07XS5B	ACR 800-310-7554 MD	140.00
02/18	02/20	2420298E30W07XS65	ACR 800-310-7554 MD	328.00
02/21	02/21	2469216E42XZ11R34	VZWRLSS*APOCC VISB 800-922-0204 FL	400.27
03/08	03/08	2444571EK8PVTQ4XN	KROGER #637 BENTON AR	44.29
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
03/19	03/19		Interest Charge on Purchases	0.00
			Transactions continued on next page	
1160 0	001 AFJ	001 7 19 220318 0	PAGE 1 of 2 1 0 4308 0000 BLC1 O1AA1160 556	

Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703 Payment Information

Card Number: XXXX XXXX XXXX

Payment Due Date April 16, 2022

New Balance \$1,052.56

Minimum Payment Due \$31.58

Past Due Amount \$0.00

Make Check Amount Enclosed: Payable to:

First Security Bank PO Box 1509 Searcy AR 72145-1509

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 Your name and account number

<u>Dollar Amount:</u> The dollar amount of the suspected error

• Description of Problem: If you think there is an error on your bill, describe what your believe is wrong and why you believe it is a mistake.

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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.
- 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.

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- 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 ATM or with a check that accesses your credit card account do not qualify.
- 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 (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



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TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/19	03/19		INTEREST CHARGED Interest Charge on Cash Advances TOTAL INTEREST FOR THIS PERIOD	0.00 0.00

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance	\$58.44
Current Earned	\$10.53
Cash Back Adjusted	\$0.00
Ending Balance	\$68.97
Cash Back Payout Date	10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	28	\$0.00
Cash Advances	9.99% (f)	\$0.00	28	\$0.00

⁽v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY						
Credit Limit	\$5,000.00					
Available Credit	\$4,457.00					
Statement Closing Date	April 19, 2022					
Days in Billing Cycle	31					
Previous Balance	\$1,052.56					
- Payments & Credits	\$1,052.56					
+ Purchases & Other Charges	\$542.41					
+ Balance Transfer	\$0.00					
+ Cash Advances	\$0.00					
+ FEE CHARGED	\$0.00					
+ INTEREST CHARGED	\$0.00					
= New Balance	\$542.41					
Customer Caprice: (077) 614 2110						

Customer Service: (877) 611-3118
Report Lost or Stolen Card: (877) 611-3118
Please send Billing Inquiries and Correspondence to:
PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

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New Balance \$542.41
Minimum Payment Due \$16.28
Payment Due Date May 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	5 years	\$681.00	
\$18.00	3 years	\$630.00 (Savings = \$51.00)	

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TRANSACTIONS

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
04/06	04/06	7465621FGEHMSKQG0	PAYMENT-MAIL THANK YOU SEARCY AR	1,052.56-
03/21	03/21	2469216F02XN0Z1WQ	VZWRLSS*APOCC VISB 800-922-0204 FL	400.35
03/28	03/28	2444571F78PV26WZN	KROGER #637 BENTON AR	44.06
04/06	04/06	2449216FG000RDLN1	LIBRARYWORKS.COM WWW.LIBRARYWO MD	49.00
04/07	04/07	2449216FH000K1GAL	LIBRARYWORKS.COM WWW.LIBRARYWO MD	49.00
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
04/19	04/19		Interest Charge on Purchases	0.00
04/19	04/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Please detach bottom portion and submit with payment using enclosed envelope

PAGE 1 of 2

511



0001 AFJ

First Security Bank 314 N Spring St. Searcy AR 72143-7703

7 19 220419 0

Payment Information

Card Number: XXXX XXXX XXXX
Payment Due Date May 16, 2022
New Balance \$542.41
Minimum Payment Due \$16.28
Past Due Amount \$0.00

511

Make Check Amount Enclosed: Payable to:

1 0 4308 0000 BLC1 O1AA1160

First Security Bank PO Box 1509 Searcy AR 72145-1509

Ուվիիրըումյունը միդիսումինին կումիրիկութ

Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

Average Daily Balance (including new transactions). The Interest Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account (including new transactions). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases, balance transfers and/or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. To avoid incurring additional Interest Charges on the balance of purchases reflected on your monthly statement and, on any new purchases appearing on your next monthly statement, you must pay the entire "New Balance", in full, shown on your monthly statement on or before the Payment Due Date. The Interest Charge on cash advances begins from the date the transaction is completed. The grace period for the New Balance of purchases extends to the Payment Due Date. There is no grace period for cash advances and balance transfers.

Payment Crediting and Credit Balance. Payments received by 5PM at the location specified on the front of the statement after the phrase "Please Mail Your Payments to": will be credited as of the date of receipt to the account specified on the payment coupon. Payments made in person during normal business hours at branch locations where such payments are accepted will be treated as received on the same day. Payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request, in writing, a full refund. Submit your request to the address indicated on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to".

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing date: The closing date is the last day of the billing cycle, all transactions after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill, to the address listed on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to.". You may use your card(s) during the 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

Negative Credit Reports: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

BILLING RIGHTS SUMMARY

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

If you think there is an error on your statement, write to us at the address shown on the front of this billing statement after the phrase "Please send Billing Inquiries...to". In your letter, 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 your 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. You must notify us of any potential errors in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question. 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:

- 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 ATM or with a check that accesses your credit card account do not qualify.
- 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 (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



- To report a Lost or Stolen Card, or for any inquiries (including after hours)
 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance	\$68.97
Current Earned	\$5.42
Cash Back Adjusted	\$0.00
Ending Balance	\$74.39
Cash Back Payout Date	10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	31	\$0.00
Cash Advances	9.99% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY	
Credit Limit	\$5,000.00
Available Credit	\$1,221.00
Statement Closing Date	May 19, 2022
Days in Billing Cycle	30
Previous Balance	\$542.41
- Payments & Credits	\$542.41
+ Purchases & Other Charges	\$3,778.82
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$3,778.82
Customer Service: (877) 611-3118	

Customer Service: (877) 611-3118
Report Lost or Stolen Card: (877) 611-3118
Please send Billing Inquiries and Correspondence to:
PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

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New Balance \$3,778.82
Minimum Payment Due \$113.37
Payment Due Date June 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	You will pay off the balance shown on this statement in about	And you will end up paying an estimated total of
each month you pay Only the minimum	13 years	\$5,161.00
payment		\$4,389.00
\$122.00	3 years	(Savings = \$772.00)

If you would like information about credit counseling services, call 1-202-514-4100 $\,$

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
04/29	04/29	7465621G7EHMS88Y0	PAYMENT-MAIL THANK YOU SEARCY AR	542.41-
04/21	04/21	2469216FZ2XMTVJJF	VZWRLSS*APOCC VISB 800-922-0204 FL	400.42
04/28	04/28	2449216G6000SLVPL	LIBRARYWORKS.COM WWW.LIBRARYWO MD	49.00
05/05	05/05	2449216GD0014S80N	LIBRARYWORKS.COM WWW.LIBRARYWO MD	49.00
05/06	05/06	2476062GF8PQNG1EY	House of Imprint 714-6305661 CA	3,190.48
05/09	05/09	2444571GH8PVRDNQW	KROGER #629 BENTON AR	35.23
05/09	05/09	2469216GH2X5X34F5	SQ *SUPERIOR TROPHIES Benton AR	54.69
			TOTAL FEES FOR THIS PERIOD	0.00

Transactions continued on next page

1160 0001 AFJ 001 7 19 220519 0 PAGE 1 of 2 10 4308 0000 BLC1 O1AA1160 519

Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703

Card Number: XXXX XXXX XXXX
Payment Due Date June 16,

Payment Information

Payment Due Date
New Balance
Minimum Payment Due
Past Due Amount
Amount Enclosed:

June 16, 2022
\$3,778.82

\$113.37

\$0.00

Make Check Payable to:

> First Security Bank PO Box 1509 Searcy AR 72145-1509

<u> Կուսիի եսկիի հուլիկի իրին հարտեսնի իրի ազմիրի</u>

SALINE C LIBRARY 519
LEIGH ESPEY
1800 SMITHERS
BENTON AR 72015-3108
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By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing date: The closing date is the last day of the billing cycle, all transactions after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill, to the address listed on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to.". You may use your card(s) during the 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

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BILLING RIGHTS SUMMARY

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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 your believe is wrong and why you believe it is a mistake.

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- 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:

- 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 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 (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



- To report a Lost or Stolen Card, or for any inquiries (including after hours)
 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

TRANSACTIONS (continued)

Date	Date	Reference Number	Transaction Description	Amount
			INTEREST CHARGED	
05/19	05/19		Interest Charge on Purchases	0.00
05/19	05/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance	\$74.39
Current Earned	\$37.79
Cash Back Adjusted	\$0.00
Ending Balance	\$112.18
Cash Back Payout Date	10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	30	\$0.00
Cash Advances	9.99% (f)	\$0.00	30	\$0.00

(v) = variable (f) = fixed





Account Number ending in

Card Number ending in:

ACCOUNT SUMMARY	
Credit Limit	\$5,000.00
Available Credit	\$3,787.00
Statement Closing Date	June 19, 2022
Days in Billing Cycle	31
Previous Balance	\$3,778.82
- Payments & Credits	\$3,778.82
+ Purchases & Other Charges	\$1,212.99
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$1,212.99

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to: PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

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New Balance \$1,212.99
Minimum Payment Due \$36.39
Payment Due Date July 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	8 years	\$1,609.00		
\$39.00	3 years	\$1,409.00 (Savings = \$200.00)		

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/02	06/02	7465621H9EHMSKYF3	PAYMENT-MAIL THANK YOU SEARCY AR	3,778.82-
05/21	05/21	2469216GX2XR105QG	VZWRLSS*APOCC VISB 800-922-0204 FL	400.30
06/01	06/01	2405523H82DKDM8QB	WALMART.COM AA 800-966-6546 AR	27.55
06/03	06/03	2449216HA000XTSB8	HALF PRICE BANNERS HTTPSWWW.HALF MO	572.14
06/04	06/04	2405523HQBLLSRNLF	BENTON ICE, LLC BENTON AR	3.00
06/04	06/04	2469216HQ2XMYQHQ8	IN *RON COLEMAN MINING JESSIEVILLE AR	210.00
			TOTAL FEES FOR THIS PERIOD	0.00
06/19	06/19		INTEREST CHARGED Interest Charge on Purchases	0.00
			Transactions continued on next page	
			- -	
1160 (0001 AFJ	001 7 19 220619 0	PAGE 1 of 2 1 0 4308 0000 BLC1 O1AA1160 539	

Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703 **Payment Information**

Card Number: XXXX XXXX XXXX Payment Due Date New Balance \$1,212.99
Minimum Payment Due Past Due Amount \$0.00

Make Check Amount Enclosed: Payable to:

539

First Security Bank PO Box 1509 Searcy AR 72145-1509

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Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

Average Daily Balance (including new transactions). The Interest Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account (including new transactions). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases, balance transfers and/or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. To avoid incurring additional Interest Charges on the balance of purchases reflected on your monthly statement and, on any new purchases appearing on your next monthly statement, you must pay the entire "New Balance", in full, shown on your monthly statement on or before the Payment Due Date. The Interest Charge on cash advances begins from the date the transaction is completed. The grace period for the New Balance of purchases extends to the Payment Due Date. There is no grace period for cash advances and balance transfers.

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By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

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BILLING RIGHTS SUMMARY

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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 your believe is wrong and why you believe it is a mistake.

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- 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:

- 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 ATM or with a check that accesses your credit card account do not qualify.
- 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 (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



- To report a Lost or Stolen Card, or for any inquiries (including after hours)
 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
06/19	06/19		INTEREST CHARGED Interest Charge on Cash Advances TOTAL INTEREST FOR THIS PERIOD	0.00 0.00

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance	\$112.18
Current Earned	\$12.13
Cash Back Adjusted	\$0.00
Ending Balance	\$124.31
Cash Back Payout Date	10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	31	\$0.00
Cash Advances	9.99% (f)	\$0.00	31	\$0.00

⁽v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY	
Credit Limit	\$5,000.00
Available Credit	\$1,683.00
Statement Closing Date	July 19, 2022
Days in Billing Cycle	30
Previous Balance	\$1,212.99
- Payments & Credits	\$2,425.98
+ Purchases & Other Charges	\$4,529.92
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$3,316,93

Customer Service: (877) 611-3118
Report Lost or Stolen Card: (877) 611-3118
Please send Billing Inquiries and Correspondence to:
PO Box 1509, Searcy, AR 72145-1509
Email your questions and information through a socure amail at:

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

PAYMENT INFORMATI	ION
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New Balance \$3,316.93
Minimum Payment Due \$99.51
Payment Due Date August 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	12 years	\$4,521.00		
\$107.00	3 years	\$3,853.00 (Savings = \$668.00)		

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
06/30	06/30	7465621J5EHMSV1XD	PAYMENT-MAIL THANK YOU SEARCY AR	1,212.99-
06/30	06/30	7465621J5EHMSV1XD	PAYMENT-MAIL THANK YOU SEARCY AR	1,212.99-
06/21	06/21	2469216HW2XQV8B5G	VZWRLSS*APOCC VISB 800-922-0204 FL	400.32
06/22	06/22	2476062HY8PQNEP6T	House of Imprint 714-6305661 CA	2,804.00
06/23	06/23	7460905HY0006W6F2	REMARKABLE OSLO NO	7.99
06/23	06/23	2494301HZ09G4MGD3	THE HOME DEPOT #1405 BENTON AR	63.21
06/28	06/28	2494301J409G5L6DZ	THE HOME DEPOT #1405 BENTON AR	28.28
06/30	07/03	F465600J8000RT546	ADJUSTMENT-PAYMENTS	1,212.99
07/08	07/08	2469216JD2XR17GJY	SQ *SUPERIOR TROPHIES Benton AR	13.13
			TOTAL FEES FOR THIS PERIOD	0.00

Transactions continued on next page

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Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703 Payment Information

Card Number: XXXX XXXX XXXX Payment Due Date New Balance \$3,316.93
Minimum Payment Due \$99.51
Past Due Amount \$0.00
Amount Enclosed: \$

Make Check Amount Enclosed: Payable to:

First Security Bank PO Box 1509 Searcy AR 72145-1509

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Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

Average Daily Balance (including new transactions). The Interest Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account (including new transactions). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases, balance transfers and/or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. To avoid incurring additional Interest Charges on the balance of purchases reflected on your monthly statement and, on any new purchases appearing on your next monthly statement, you must pay the entire "New Balance", in full, shown on your monthly statement on or before the Payment Due Date. The Interest Charge on purchases and/or balance transfers begins from the date the transaction is posted to your account. The Interest Charge on cash advances begins from the date the transaction is completed. The grace period for the New Balance of purchases extends to the Payment Due Date. There is no grace period for cash advances and balance transfers.

Payment Crediting and Credit Balance. Payments received by 5PM at the location specified on the front of the statement after the phrase "Please Mail Your Payments to": will be credited as of the date of receipt to the account specified on the payment coupon. Payments made in person during normal business hours at branch locations where such payments are accepted will be treated as received on the same day. Payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request, in writing, a full refund. Submit your request to the address indicated on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to".

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing date: The closing date is the last day of the billing cycle, all transactions after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill, to the address listed on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to.". You may use your card(s) during the 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

Negative Credit Reports: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

BILLING RIGHTS SUMMARY

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

If you think there is an error on your statement, write to us at the address shown on the front of this billing statement after the phrase "Please send Billing Inquiries...to". In your letter, give us the following information:

Account Information:
 Dollar Amount:
 Your name and account number
 The dollar amount of the suspected error

• Description of Problem: If you think there is an error on your bill, describe what your 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. You must notify us of any potential errors in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question. 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:

- 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 ATM or with a check that accesses your credit card account do not qualify.
- 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 (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



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 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

TRANSACTIONS (continued)

Date	Post Date	Reference Number	Transaction Description	Amount
			INTEREST CHARGED	
07/19	07/19		Interest Charge on Purchases	0.00
07/19	07/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance	\$124.31
Current Earned	\$33.17
Cash Back Adjusted	\$0.00
Ending Balance	\$157.48
Cash Back Payout Date	10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	30	\$0.00
Cash Advances	9.99% (f)	\$0.00	30	\$0.00

(v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Available Credit	\$3,936.00
Statement Closing Date	August 19, 2022
Days in Billing Cycle	31
Previous Balance	\$3,316.93
- Payments & Credits	\$3,316.93
+ Purchases & Other Charges	\$1,063.21
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$1,063.21

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to: PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

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New Balance \$1,063.21
Minimum Payment Due \$31.90
Payment Due Date September 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	8 years	\$1,402.00	
\$34.00	3 years	\$1,235.00 (Savings = \$167.00)	

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

FUSL			
Date	Reference Number	Transaction Description	Amount
08/08	7465621KQEHMSQGZ4	PAYMENT-MAIL THANK YOU SEARCY AR	3,316.93-
07/21	2469216JS2XGFZBJW	VZWRLSS*APOCC VISB 800-922-0204 FL	400.48
07/23	7460905JW0006WF6M	REMARKABLE OSLO NO	7.99
07/25	2432545JZS66KFJJ3	DEMCO INC 800-9624463 WI	187.46
08/18	2469216KN2XJLBJSQ	DRI*PRINTPLACE 877-405-3949 CA	467.28
		TOTAL FEES FOR THIS PERIOD	0.00
		INTEREST CHARGED	
08/19		Interest Charge on Purchases	0.00
08/19		Interest Charge on Cash Advances	0.00
		TOTAL INTEREST FOR THIS PERIOD	0.00
	08/08 07/21 07/23 07/25 08/18	Date Reference Number 08/08 7465621KQEHMSQGZ4 07/21 2469216JS2XGFZBJW 07/23 7460905JW0006WF6M 07/25 2432545JZS66KFJJ3 08/18 2469216KN2XJLBJSQ	Date Reference Number Transaction Description 08/08 7465621KQEHMSQGZ4 PAYMENT-MAIL THANK YOU SEARCY AR 07/21 2469216JS2XGFZBJW VZWRLSS*APOCC VISB 800-922-0204 FL 07/23 7460905JW0006WF6M REMARKABLE OSLO NO 07/25 2432545JZS66KFJJ3 DEMCO INC 800-9624463 WI 08/18 2469216KN2XJLBJSQ DRI*PRINTPLACE 877-405-3949 CA TOTAL FEES FOR THIS PERIOD INTEREST CHARGED 08/19 Interest Charge on Purchases 08/19 Interest Charge on Cash Advances

7 19 220819 0 PAGE 1 of 2 1 0 4308 0000 BLC1 O1AA1160

Please detach bottom portion and submit with payment using enclosed envelope



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First Security Bank 314 N Spring St. Searcy AR 72143-7703 **Payment Information**

Card Number: XXXX XXXX XXXX Payment Due Date New Balance \$1,063.21 Minimum Payment Due Past Due Amount Enclosed: \$\$

Make Check Payable to:

First Security Bank PO Box 1509 Searcy AR 72145-1509

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Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

Average Daily Balance (including new transactions). The Interest Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account (including new transactions). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases, balance transfers and/or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. To avoid incurring additional Interest Charges on the balance of purchases reflected on your monthly statement and, on any new purchases appearing on your next monthly statement, you must pay the entire "New Balance", in full, shown on your monthly statement on or before the Payment Due Date. The Interest Charge on purchases and/or balance transfers begins from the date the transaction is posted to your account. The Interest Charge on cash advances begins from the date the transaction is completed. The grace period for the New Balance of purchases extends to the Payment Due Date. There is no grace period for cash advances and balance transfers.

Payment Crediting and Credit Balance. Payments received by 5PM at the location specified on the front of the statement after the phrase "Please Mail Your Payments to": will be credited as of the date of receipt to the account specified on the payment coupon. Payments made in person during normal business hours at branch locations where such payments are accepted will be treated as received on the same day. Payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request, in writing, a full refund. Submit your request to the address indicated on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to".

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing date: The closing date is the last day of the billing cycle, all transactions after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill, to the address listed on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to.". You may use your card(s) during the 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

Negative Credit Reports: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

BILLING RIGHTS SUMMARY

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

If you think there is an error on your statement, write to us at the address shown on the front of this billing statement after the phrase "Please send Billing Inquiries...to". In your letter, give us the following information:

Account Information:
 Dollar Amount:
 Your name and account number
 The dollar amount of the suspected error

• Description of Problem: If you think there is an error on your bill, describe what your 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. You must notify us of any potential errors in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question. 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:

- 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 ATM or with a check that accesses your credit card account do not qualify.
- 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 (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



- To report a Lost or Stolen Card, or for any inquiries (including after hours)
 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance	\$157.48
Current Earned	\$10.63
Cash Back Adjusted	\$0.00
Ending Balance	\$168.11
Cash Back Payout Date	10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	31	\$0.00
Cash Advances	9.99% (f)	\$0.00	31	\$0.00

⁽v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Available Credit	\$4,100.00
Statement Closing Date	September 19, 2022
Days in Billing Cycle	31
Previous Balance	\$1,063.21
- Payments & Credits	\$1,063.21
+ Purchases & Other Charges	\$899.45
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$899.45

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to: PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

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New Balance \$899.45 Minimum Payment Due \$26.99 Payment Due Date October 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	7 years	\$1,175.00
\$29.00	3 years	\$1,045.00 (Savings = \$130.00)

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran	Post			•
Date	Date	Reference Number	Transaction Description	Amount
08/31	08/31	7465621L3EHMS8HSQ	PAYMENT-MAIL THANK YOU SEARCY AR	1,063.21-
08/21	08/21	2469216KT2XK4FHV1	VZWRLSS*APOCC VISB 800-922-0204 FL	400.46
08/23	08/23	7460905KV0006FKFG	REMARKABLE OSLO NO	7.99
09/08	09/08	2469216LB2XMXTG9S	AMERLIBASSOC ECOMMERCE 866-746-7252 IL	491.00
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
09/19	09/19		Interest Charge on Purchases	0.00
09/19	09/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

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Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703 Payment Information

XXXX XXXX XXXX Card Number: October 16, 2022 **Payment Due Date** \$899.45 **New Balance** \$26.99 Minimum Payment Due Past Due Amount \$0.00

\$

Make Check Amount Enclosed:

Payable to:

First Security Bank PO Box 1509 Searcy AR 72145-1509

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Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

Average Daily Balance (including new transactions). The Interest Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account (including new transactions). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases, balance transfers and/or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. To avoid incurring additional Interest Charges on the balance of purchases reflected on your monthly statement and, on any new purchases appearing on your next monthly statement, you must pay the entire "New Balance", in full, shown on your monthly statement on or before the Payment Due Date. The Interest Charge on purchases and/or balance transfers begins from the date the transaction is posted to your account. The Interest Charge on cash advances begins from the date the transaction is completed. The grace period for the New Balance of purchases extends to the Payment Due Date. There is no grace period for cash advances and balance transfers.

Payment Crediting and Credit Balance. Payments received by 5PM at the location specified on the front of the statement after the phrase "Please Mail Your Payments to": will be credited as of the date of receipt to the account specified on the payment coupon. Payments made in person during normal business hours at branch locations where such payments are accepted will be treated as received on the same day. Payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request, in writing, a full refund. Submit your request to the address indicated on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to".

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing date: The closing date is the last day of the billing cycle, all transactions after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill, to the address listed on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to.". You may use your card(s) during the 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

Negative Credit Reports: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

BILLING RIGHTS SUMMARY

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

If you think there is an error on your statement, write to us at the address shown on the front of this billing statement after the phrase "Please send Billing Inquiries...to". In your letter, give us the following information:

Account Information:
 Dollar Amount:
 Your name and account number
 The dollar amount of the suspected error

• Description of Problem: If you think there is an error on your bill, describe what your 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. You must notify us of any potential errors in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question. 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:

- 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 ATM or with a check that accesses your credit card account do not qualify.
- 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 (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



- To report a Lost or Stolen Card, or for any inquiries (including after hours)
 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance	\$168.11
Current Earned	\$8.99
Cash Back Adjusted	\$0.00
Ending Balance	\$177.10
Cash Back Payout Date	10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	31	\$0.00
Cash Advances	9.99% (f)	\$0.00	31	\$0.00

⁽v) = variable (f) = fixed





Account Number ending in

Card Number ending in:

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Available Credit	\$4,067.00
Statement Closing Date	October 19, 2022
Days in Billing Cycle	30
Previous Balance	\$899.45
- Payments & Credits	\$1,087.76
+ Purchases & Other Charges	\$1,121.07
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$932.76

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to: PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

ΡΔΥΝ	/FNT	INFORM	MOITAN

New Balance \$932.76 Minimum Payment Due \$27.99 Payment Due Date November 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	7 years	\$1,221.00
\$30.00	3 years	\$1,084.00 (Savings = \$137.00)

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Post			
Date	Reference Number	Transaction Description	Amount
10/03	7465621M4EHMSKKSQ	PAYMENT-MAIL THANK YOU SEARCY AR	899.45-
10/19		CASH BACK REWARD	188.31-
09/21	2469216LR2X9S06BR	VZWRLSS*APOCC VISB 800-922-0204 FL	400.23
09/23	7460905LS0006TL7J	REMARKABLE OSLO NO	2.99
09/29	2471705M07XZTMF79	KWIK KOPY BRYANT AR	717.85
		TOTAL FEES FOR THIS PERIOD	0.00
		INTEREST CHARGED	
10/19		Interest Charge on Purchases	0.00
10/19		Interest Charge on Cash Advances	0.00
		TOTAL INTEREST FOR THIS PERIOD	0.00
	Date 10/03 10/19 09/21 09/23 09/29	Date Reference Number 10/03 7465621M4EHMSKKSQ 10/19 09/21 09/21 2469216LR2X9S06BR 09/23 7460905LS0006TL7J 09/29 2471705M07XZTMF79	Date Reference Number Transaction Description 10/03 7465621M4EHMSKKSQ PAYMENT-MAIL THANK YOU SEARCY AR 10/19 CASH BACK REWARD 09/21 2469216LR2X9S06BR VZWRLSS*APOCC VISB 800-922-0204 FL 09/23 7460905LS0006TL7J REMARKABLE OSLO NO 09/29 2471705M07XZTMF79 KWIK KOPY BRYANT AR TOTAL FEES FOR THIS PERIOD 10/19 Interest Charge on Purchases 10/19 Interest Charge on Cash Advances

7 19 221019 0 PAGE 1 of 2 1 0 4308 0000 BLC1 O1AA1160

Please detach bottom portion and submit with payment using enclosed envelope



1160

First Security Bank 314 N Spring St. Searcy AR 72143-7703 Payment Information

XXXX XXXX XXXX Card Number: November 16, 2022 **Payment Due Date** \$932.76 **New Balance** \$27.99 Minimum Payment Due Past Due Amount \$0.00

Make Check Payable to:

Amount Enclosed:

SALINE C LIBRARY LEIGH ESPEY 1800 SMITHERS BENTON AR 72015-3108 իրիկաիլիաիկանգնորիընկինննիաիկինդույնոնդիկվ

First Security Bank PO Box 1509 Searcy AR 72145-1509 հգ/կլինգրգինը նիկարկնինգգիլինինիկինիցիաինի

Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

Average Daily Balance (including new transactions). The Interest Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account (including new transactions). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases, balance transfers and/or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. To avoid incurring additional Interest Charges on the balance of purchases reflected on your monthly statement and, on any new purchases appearing on your next monthly statement, you must pay the entire "New Balance", in full, shown on your monthly statement on or before the Payment Due Date. The Interest Charge on purchases and/or balance transfers begins from the date the transaction is posted to your account. The Interest Charge on cash advances begins from the date the transaction is completed. The grace period for the New Balance of purchases extends to the Payment Due Date. There is no grace period for cash advances and balance transfers.

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By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing date: The closing date is the last day of the billing cycle, all transactions after the closing date will appear on your next statement.

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BILLING RIGHTS SUMMARY

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 Dollar Amount:
 Your name and account number
 The dollar amount of the suspected error

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- 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 ATM or with a check that accesses your credit card account do not qualify.
- 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 (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



- To report a Lost or Stolen Card, or for any inquiries (including after hours)
 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance	\$177.10
Current Earned	\$11.21
Cash Back Adjusted	\$0.00
Cash Back Amount	\$188.31
Ending Balance	\$0.00
Cash Back Payout Date	10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	30	\$0.00
Cash Advances	9.99% (f)	\$0.00	30	\$0.00

⁽v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Available Credit	\$4,596.00
Statement Closing Date	November 19, 2022
Days in Billing Cycle	31
Previous Balance	\$932.76
- Payments & Credits	\$932.76
+ Purchases & Other Charges	\$403.21
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$403.21

Customer Service: (877) 611-3118
Report Lost or Stolen Card: (877) 611-3118
Please send Billing Inquiries and Correspondence to:
PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

PAYMENT INFORMATION

New Balance \$403.21

Minimum Payment Due \$12.10

Payment Due Date December 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	4 years	\$488.00	
\$13.00	3 years	\$468.00 (Savings = \$20.00)	

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
10/31	10/31	7465621N0EHMSB5KT	PAYMENT-MAIL THANK YOU SEARCY AR	932.76-
10/21	10/21	2469216MN361TR5JS	VZWRLSS*APOCC VISB 800-922-0204 FL	400.22
10/23	10/23	7460905MR0005Y40B	REMARKABLE OSLO NO	2.99
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
11/19	11/19		Interest Charge on Purchases	0.00
11/19	11/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

1160 AFJ 001 7 19 221118 0 PAGE 1 of 2 1 0 4308 0000 BLC1 O1AA1160

Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703 Payment Information

Card Number: XXXX XXXX XXXX Payment Due Date New Balance \$403.21 Minimum Payment Due Past Due Amount Enclosed: \$0.00

Make Check Amount Enclosed: Payable to:

SALINE C LIBRARY
LEIGH ESPEY
1800 SMITHERS
BENTON AR 72015-3108
||Indulpy|||Indulpy|||Indulpy|||Indulpy|||Indulpy|||Indulpy|||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Indulpy||Ind

Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

Average Daily Balance (including new transactions). The Interest Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account (including new transactions). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases, balance transfers and/or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. To avoid incurring additional Interest Charges on the balance of purchases reflected on your monthly statement and, on any new purchases appearing on your next monthly statement, you must pay the entire "New Balance", in full, shown on your monthly statement on or before the Payment Due Date. The Interest Charge on purchases and/or balance transfers begins from the date the transaction is posted to your account. The Interest Charge on cash advances begins from the date the transaction is completed. The grace period for the New Balance of purchases extends to the Payment Due Date. There is no grace period for cash advances and balance transfers.

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By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing date: The closing date is the last day of the billing cycle, all transactions after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill, to the address listed on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to.". You may use your card(s) during the 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

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BILLING RIGHTS SUMMARY

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Account Information:
 Dollar Amount:
 Your name and account number
 The dollar amount of the suspected error

• Description of Problem: If you think there is an error on your bill, describe what your 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. You must notify us of any potential errors in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question. 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.

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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:

- 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 ATM or with a check that accesses your credit card account do not qualify.
- 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 (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



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 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance	\$0.00
Current Earned	\$4.03
Cash Back Adjusted	\$0.00
Ending Balance	\$4.03
Cash Back Payout Date	10/2023

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	31	\$0.00
Cash Advances	9.99% (f)	\$0.00	31	\$0.00

⁽v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Available Credit	\$4,197.00
Statement Closing Date	December 19, 2022
Days in Billing Cycle	30
Previous Balance	\$403.21
- Payments & Credits	\$403.21
+ Purchases & Other Charges	\$802.85
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$802.85

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to: PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

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New Balance \$802.85

Minimum Payment Due \$24.09

Payment Due Date January 16, 2023

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	7 years	\$1,041.00
\$26.00	3 years	\$932.00 (Savings = \$109.00)

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
12/05	12/05	7465621P3EHMS6490	PAYMENT-MAIL THANK YOU SEARCY AR	403.21-
11/21	11/21	2469216NM2ZP53VJW	VZWRLSS*APOCC VISB 800-922-0204 FL	400.29
11/23	11/23	2432545NTS66MFG8W	DEMCO INC 800-9624463 WI	208.42
11/23	11/23	7460905NP0007A7ZQ	REMARKABLE OSLO NO	2.99
12/06	12/06	2444500P5BLNVM218	WM SUPERCENTER #85 BENTON AR	114.25
12/14	12/14	2449216PQ0010Q6WJ	LIBRARYWORKS/MODLIBAWD WWW.LIBRARYWO MD	49.00
12/15	12/15	2413746PE01JAYKKQ	USPS PO 0407650315 BENTON AR	27.90
			TOTAL FEES FOR THIS PERIOD	0.00

Transactions continued on next page

1160 AFJ 001 7 19 221219 0 PAGE 1 of 2 1 0 4308 0000 BLC1 O1AA1160

Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703 Payment Information

Card Number: XXXX XXXX XXXX Payment Due Date January 16, 2023

New Balance \$802.85

Minimum Payment Due \$24.09

Past Due Amount \$0.00

Amount Enclosed: \$

Make Check Amount Enclosed: Payable to:

First Security Bank PO Box 1509 Searcy AR 72145-1509

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Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

Average Daily Balance (including new transactions). The Interest Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account (including new transactions). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases, balance transfers and/or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. To avoid incurring additional Interest Charges on the balance of purchases reflected on your monthly statement and, on any new purchases appearing on your next monthly statement, you must pay the entire "New Balance", in full, shown on your monthly statement on or before the Payment Due Date. The Interest Charge on purchases and/or balance transfers begins from the date the transaction is posted to your account. The Interest Charge on cash advances begins from the date the transaction is completed. The grace period for the New Balance of purchases extends to the Payment Due Date. There is no grace period for cash advances and balance transfers.

Payment Crediting and Credit Balance. Payments received by 5PM at the location specified on the front of the statement after the phrase "Please Mail Your Payments to": will be credited as of the date of receipt to the account specified on the payment coupon. Payments made in person during normal business hours at branch locations where such payments are accepted will be treated as received on the same day. Payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request, in writing, a full refund. Submit your request to the address indicated on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to".

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing date: The closing date is the last day of the billing cycle, all transactions after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill, to the address listed on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to.". You may use your card(s) during the 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

Negative Credit Reports: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

BILLING RIGHTS SUMMARY

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

If you think there is an error on your statement, write to us at the address shown on the front of this billing statement after the phrase "Please send Billing Inquiries...to". In your letter, give us the following information:

Account Information:
 Dollar Amount:
 Your name and account number
 The dollar amount of the suspected error

• Description of Problem: If you think there is an error on your bill, describe what your 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. You must notify us of any potential errors in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question. 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:

- 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 ATM or with a check that accesses your credit card account do not qualify.
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(Rev 01-19)



- To report a Lost or Stolen Card, or for any inquiries (including after hours)
 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

TRANSACTIONS (continued)

Date	Post Date	Reference Number	Transaction Description	Amount
			INTEREST CHARGED	
12/19	12/19		Interest Charge on Purchases	0.00
12/19	12/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Totals 2022 Year-to-Date			
Total fees charged in 2022	\$0.00		
Total interest charged in 2022	\$0.00		

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance	\$4.03
Current Earned	\$8.03
Cash Back Adjusted	\$0.00
Ending Balance	\$12.06
Cash Back Payout Date	10/2023

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	30	\$0.00
Cash Advances	9.99% (f)	\$0.00	30	\$0.00

⁽v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY	
Credit Limit	\$500.00
Available Credit	\$500.00
Statement Closing Date	January 19, 2022
Days in Billing Cycle	31
Previous Balance	\$56.04
- Payments & Credits	\$56.04
+ Purchases & Other Charges	\$0.00
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$0.00
Customer Service: (877) 611-3118	
1220	

Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to: PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

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New Balance \$0.00 Minimum Payment Due \$0.00 February 16, 2022 **Payment Due Date**

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	0 months	\$0.00	

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Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
01/07	01/07	7465621QPEHMSR6WL	PAYMENT-MAIL THANK YOU SEARCY AR	56.04-
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
01/19	01/19		Interest Charge on Purchases	0.00
01/19	01/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

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Please detach bottom portion and submit with payment using enclosed envelope

Payable to:



First Security Bank 314 N Spring St. Searcy AR 72143-7703

Card Number: XXXX XXXX XXXX **Payment Due Date** February 16, 2022 **New Balance** Minimum Payment Due Past Due Amount Make Check Amount Enclosed:

Payment Information

\$0.00

\$0.00 \$0.00

SALINE COUNTY LIBRARY 1800 SMITHERS BENTON AR 72015-3108 մեՄՍՈլիվելըիՄՈլեգրվՍիուլՄեգեորոՄՈլելըույդ

First Security Bank PO Box 1509 Searcy AR 72145-1509

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BILLING RIGHTS SUMMARY

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 Dollar Amount:
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 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 ATM or with a check that accesses your credit card account do not qualify.
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(Rev 01-19)



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 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

Beginning Balance	\$2.11
Current Earned	\$0.00
Cash Back Adjusted	\$0.00
Ending Balance	\$2.11
Cash Back Payout Date	10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	31	\$0.00
Cash Advances	9.99% (f)	\$0.00	31	\$0.00

⁽v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY	
Credit Limit	\$500.00
Available Credit	\$287.00
Statement Closing Date	February 19, 2022
Days in Billing Cycle	31
Previous Balance	\$0.00
- Payments & Credits	\$0.00
+ Purchases & Other Charges	\$212.92
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$212.92
Customer Service: (877) 611-3118	

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to: PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at: www.fsbank.com/contact-us/

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New Balance \$212.92
Minimum Payment Due \$10.00
Payment Due Date March 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	2 years	\$235.00	

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
02/01	02/01	2469216DG2XZQVGF9	LOWES #02471* BRYANT AR	212.92
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
02/19	02/19		Interest Charge on Purchases	0.00
02/19	02/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

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PAGE 1 of 2

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Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703 Payment Information
Card Number: XXXX

Card Number: XXXX XXXX XXXX

Payment Due Date March 16, 2022

New Balance \$212.92

Minimum Payment Due \$10.00

Past Due Amount \$0.00

Make Check Payable to: Amount Enclosed:

SALINE COUNTY LIBRARY

1800 SMITHERS
BENTON AR 72015-3108

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First Security Bank PO Box 1509 Searcy AR 72145-1509

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 Your name and account number

Dollar Amount: The dollar amount of the suspected error

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(Rev 01-19)



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- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

Beginning Balance	\$2.11
Current Earned	\$2.13
Cash Back Adjusted	\$0.00
Ending Balance	\$4.24
Cash Back Payout Date	10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	31	\$0.00
Cash Advances	9.99% (f)	\$0.00	31	\$0.00

⁽v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY	
Credit Limit	\$500.00
Available Credit	\$277.00
Statement Closing Date	March 19, 2022
Days in Billing Cycle	28
Previous Balance	\$212.92
- Payments & Credits	\$212.92
+ Purchases & Other Charges	\$107.08
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$107.08
Customer Caprice: (077) 644 2440	

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to: PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

PA	۱Y۱	ΛEΝ	ıΤ	IN	IFO	RN	ΛΑΤ	TION

New Balance \$107.08
Minimum Payment Due \$10.00
Payment Due Date April 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	12 months	\$113.00

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran	Post	D.C. N. L.	T	
Date	Date	Reference Number	Transaction Description	Amount
03/02	03/02	7465621EDEHMS9N7Y	PAYMENT-MAIL THANK YOU SEARCY AR	212.92-
03/03	03/03	2494300EEWHL2NYK3	SHERWIN WILLIAMS 707158 BENTON AR	51.47
03/10	03/10	2427539EMS66D7GGM	BROWNS SMALL ENGINE INC BENTON AR	38.28
03/11	03/11	2444500EPBLNAR6NP	WM SUPERCENTER #85 BENTON AR	17.33
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
03/19	03/19		Interest Charge on Purchases	0.00
03/19	03/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

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001 7 19 220318 0

PAGE 1 of 2

1 0 4308 0000 CSBK O1AA1160

5168

Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703

...

Payment Information

Card Number: XXXX XXXX XXXX Payment Due Date April 16, 2022
New Balance \$10.00
Past Due Amount \$0.00

Make Check Amount Enclosed: Payable to:

First Security Bank
PO Box 1509
Searcy AR 72145-1509

ուսակիիի հարդիի հումիակիի կախուկինին հայա

Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

Average Daily Balance (including new transactions). The Interest Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account (including new transactions). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases, balance transfers and/or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. To avoid incurring additional Interest Charges on the balance of purchases reflected on your monthly statement and, on any new purchases appearing on your next monthly statement, you must pay the entire "New Balance", in full, shown on your monthly statement on or before the Payment Due Date. The Interest Charge on cash advances begins from the date the transaction is completed. The grace period for the New Balance of purchases extends to the Payment Due Date. There is no grace period for cash advances and balance transfers.

Payment Crediting and Credit Balance. Payments received by 5PM at the location specified on the front of the statement after the phrase "Please Mail Your Payments to": will be credited as of the date of receipt to the account specified on the payment coupon. Payments made in person during normal business hours at branch locations where such payments are accepted will be treated as received on the same day. Payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request, in writing, a full refund. Submit your request to the address indicated on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to".

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing date: The closing date is the last day of the billing cycle, all transactions after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill, to the address listed on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to.". You may use your card(s) during the 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

Negative Credit Reports: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

BILLING RIGHTS SUMMARY

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

If you think there is an error on your statement, write to us at the address shown on the front of this billing statement after the phrase "Please send Billing Inquiries...to". In your letter, 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 your 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. You must notify us of any potential errors in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question. 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:

- 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 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 (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



- To report a Lost or Stolen Card, or for any inquiries (including after hours)
 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

Beginning Balance	\$4.24
Current Earned	\$1.07
Cash Back Adjusted	\$0.00
Ending Balance	\$5.31
Cash Back Payout Date	10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	28	\$0.00
Cash Advances	9.99% (f)	\$0.00	28	\$0.00

(v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY	
Credit Limit	\$500.00
Available Credit	\$8.00
Statement Closing Date	April 19, 2022
Days in Billing Cycle	31
Previous Balance	\$107.08
- Payments & Credits	\$107.08
+ Purchases & Other Charges	\$390.96
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$390.96

Customer Service: (877) 611-3118
Report Lost or Stolen Card: (877) 611-3118
Please send Billing Inquiries and Correspondence to:
PO Box 1509, Searcy, AR 72145-1509
Email your questions and information through a secure email at:

Email your questions and information through a secure email at

www.fsbank.com/contact-us/

PAYMENT INFORMATION

New Balance \$390.96
Minimum Payment Due \$11.73
Payment Due Date May 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	4 years	\$472.00
\$13.00	3 years	\$454.00 (Savings = \$18.00)

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

te Reference Number	Transaction Description	Amount
	Control of the Contro	107.08-
	BROWNS SMALL ENGINE INC BENTON AR	115.12
	WAL-MART #3230 BRYANT AR	44.07
0 2401134F9000VWDQJ	FILTERBUY.COM HTTPSFILTERBU AL	205.54
8 2469216FJ2XFRL3N1	LOWES #02471* BRYANT AR	26.23
	TOTAL FEES FOR THIS PERIOD	0.00
	INTEREST CHARGED	
9	Interest Charge on Purchases	0.00
9	Interest Charge on Cash Advances	0.00
	TOTAL INTEREST FOR THIS PERIOD	0.00
	29 2422638F92LR1K2SH 30 2401134F9000VWDQJ	20 2427539EXS66DRR30 BROWNS SMALL ENGINE INC BENTON AR 29 2422638F92LR1K2SH WAL-MART #3230 BRYANT AR 30 2401134F9000VWDQJ FILTERBUY.COM HTTPSFILTERBU AL 30 2469216FJ2XFRL3N1 LOWES #02471* BRYANT AR 30 TOTAL FEES FOR THIS PERIOD INTEREST CHARGED 30 Interest Charge on Purchases 30 Interest Charge on Cash Advances

Please detach bottom portion and submit with payment using enclosed envelope

PAGE 1 of 2



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First Security Bank 314 N Spring St. Searcy AR 72143-7703

7 19 220419 0

Payment Information

Card Number: XXXX XXXX XXXX

Payment Due Date May 16, 2022

New Balance \$390.96

Minimum Payment Due \$11.73

Past Due Amount \$0.00

5008

Make Check Payable to:

1 0 4308 0000 CSBK O1AA1160

Amount Enclosed:

Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

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By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing date: The closing date is the last day of the billing cycle, all transactions after the closing date will appear on your next statement.

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BILLING RIGHTS SUMMARY

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

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Account Information:
 Your name and account number

<u>Dollar Amount:</u> The dollar amount of the suspected error

• Description of Problem: If you think there is an error on your bill, describe what your 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. You must notify us of any potential errors in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

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- 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 ATM or with a check that accesses your credit card account do not qualify.
- 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 (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



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 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

Beginning Balance	\$5.31
Current Earned	\$3.91
Cash Back Adjusted	\$0.00
Ending Balance	\$9.22
Cash Back Payout Date	10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	31	\$0.00
Cash Advances	9.99% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed





Account Number ending in:

New Balance

Minimum Payment Due

Payment Due Date

Card Number ending in:

ACCOUNT SUMMARY	
Credit Limit	\$500.00
Available Credit	\$376.00
Statement Closing Date	May 19, 2022
Days in Billing Cycle	30
Previous Balance	\$390.96
- Payments & Credits	\$390.96
+ Purchases & Other Charges	\$101.17
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$101.17
Customer Service: (877) 611-3118	
Report Lost or Stolen Card: (877) 611-3118	

Please send Billing Inquiries and Correspondence to:

You will pay off the balance shown on this statement in about...

11 months

Late Payment Warning: If we do not receive your minimum payment by

the date listed above, you may have to pay a late fee up to \$29. 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

> And you will end up paying an estimated total of...

\$101.17

June 16, 2022

\$10.00

each month you pay. Only the minimum payment

If you make no

additional charges

using this card and

PAYMENT INFORMATION

pay off your balance. For Example:

\$106.00

If you would like information about credit counseling services, call 1-202-514-4100

PO Box 1509, Searcy, AR 72145-1509 Email your questions and information through a secure email at: www.fsbank.com/contact-us/

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS					
Tran Date	Post Date	Reference Number	Transaction Description	Amount	
04/29	04/29	7465621G7EHMS88SX	PAYMENT-MAIL THANK YOU SEARCY AR	390.96-	
04/19	04/20	2469216FX2XAB2YW1	LOWES #02471* BRYANT AR	101.17	
			TOTAL FEES FOR THIS PERIOD	0.00	
			INTEREST CHARGED		
05/19	05/19		Interest Charge on Purchases	0.00	
05/19	05/19		Interest Charge on Cash Advances	0.00	
			TOTAL INTEREST FOR THIS PERIOD	0.00	

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

1160 0001 AFJ 001 7 19 220519 0 PAGE 1 of 2

1 0 4308 0000 CSBK O1AA1160

5022

Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703 Payment Information Card Number:

XXXX XXXX XXXX June 16, 2022 **Payment Due Date** \$101.17 **New Balance** \$10.00 Minimum Payment Due Past Due Amount \$0.00

Make Check Payable to:

Amount Enclosed:

First Security Bank PO Box 1509

Searcy AR 72145-1509

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SALINE COUNTY LIBRARY 5022 1800 SMITHERS BENTON AR 72015-3108 նդրիսերիկրիլինենիիկիններիկիլիրիլերիայինթյի

Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

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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 your believe is wrong and why you believe it is a mistake.

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- 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 ATM or with a check that accesses your credit card account do not qualify.
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(Rev 01-19)



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- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

Beginning Balance	\$9.22
Current Earned	\$1.01
Cash Back Adjusted	\$0.00
Ending Balance	\$10.23
Cash Back Payout Date	10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	30	\$0.00
Cash Advances	9.99% (f)	\$0.00	30	\$0.00

⁽v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY	
Credit Limit	\$500.00
Available Credit	\$103.00
Statement Closing Date	June 19, 2022
Days in Billing Cycle	31
Previous Balance	\$101.17
- Payments & Credits	\$101.17
+ Purchases & Other Charges	\$396.17
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$396.17

Customer Service: (877) 611-3118
Report Lost or Stolen Card: (877) 611-3118
Please send Billing Inquiries and Correspondence to:
PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

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New Balance \$396.17
Minimum Payment Due \$11.89
Payment Due Date July 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	4 years	\$479.00
\$13.00	3 years	\$460.00 (Savings = \$19.00)

If you would like information about credit counseling services, call 1-202-514-4100 $\,$

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
06/02	06/02	7465621H9EHMSKYJ6	PAYMENT-MAIL THANK YOU SEARCY AR	101.17-
05/19	05/20	2445501GV43A85DZ4	WAL-MART #3230 BRYANT AR	22.26
06/02	06/02	2469216H92XYA9Q5M	LOWES #02471* BRYANT AR	158.64
06/08	06/08	2443105HGRQEDA1KG	O'REILLY AUTO PARTS 756 BRYANT AR	19.77
06/08	06/08	2443105HGRQED9T2H	O'REILLY AUTO PARTS 756 BRYANT AR	42.82
06/09	06/09	2445501HG43A4FZFJ	WAL-MART #0085 BENTON AR	45.66
06/16	06/16	2413746HP8R16SMZ8	TIRE TOWN OF BENTON INC BENTON AR	107.02
			TOTAL FEES FOR THIS PERIOD	0.00

Transactions continued on next page

1160 0001 AFJ 001 7 19 220619 0 PAGE 1 of 2 1 0 4308 0000 CSBK 01AA1160 4926

Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703

Make Check

Payment Information

Card Number: XXXX XXXX XXXX

Payment Due Date July 16, 2022

New Balance \$396.17

Minimum Payment Due \$11.89

Past Due Amount \$0.00

Make Check Amount Enclosed: \$
Payable to:

First Security Bank PO Box 1509 Searcy AR 72145-1509

<u>Իկրեմի մակիի գինդիկի Ալիմինի միարարակների գիլի</u>։

Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

Average Daily Balance (including new transactions). The Interest Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account (including new transactions). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases, balance transfers and/or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. To avoid incurring additional Interest Charges on the balance of purchases reflected on your monthly statement and, on any new purchases appearing on your next monthly statement, you must pay the entire "New Balance", in full, shown on your monthly statement on or before the Payment Due Date. The Interest Charge on cash advances begins from the date the transaction is completed. The grace period for the New Balance of purchases extends to the Payment Due Date. There is no grace period for cash advances and balance transfers.

Payment Crediting and Credit Balance. Payments received by 5PM at the location specified on the front of the statement after the phrase "Please Mail Your Payments to": will be credited as of the date of receipt to the account specified on the payment coupon. Payments made in person during normal business hours at branch locations where such payments are accepted will be treated as received on the same day. Payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request, in writing, a full refund. Submit your request to the address indicated on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to".

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing date: The closing date is the last day of the billing cycle, all transactions after the closing date will appear on your next statement.

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BILLING RIGHTS SUMMARY

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Account Information:
 Your name and account number

Dollar Amount: The dollar amount of the suspected error

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- 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.

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- 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.)
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(Rev 01-19)



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 call the First Security Bank Customer Service Center at: (877) 611-3118
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TRANSACTIONS (continued)

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
			INTEREST CHARGED	_
06/19	06/19		Interest Charge on Purchases	0.00
06/19	06/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance \$10.23
Current Earned \$3.96
Cash Back Adjusted \$0.00
Ending Balance \$14.19
Cash Back Payout Date 10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	31	\$0.00
Cash Advances	9.99% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY	
Credit Limit	\$500.00
Available Credit	\$500.00
Statement Closing Date	July 19, 2022
Days in Billing Cycle	30
Previous Balance	\$396.17
- Payments & Credits	\$792.34
+ Purchases & Other Charges	\$396.17
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$0.00
0 1 0 : (077) 011 0110	

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to:

PO Box 1509, Searcy, AR 72145-1509 Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

TRANSACTIONS

PAYMENT	INFORMATION	
Now Ralanco		

\$0.00 Minimum Payment Due \$0.00 **Payment Due Date** August 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	0 months	\$0.00	

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

Tran	Post				
Date	Date	Reference Number	Transaction Description		Amount
06/30	06/30	7465621J5EHMSV20E	PAYMENT-MAIL THANK YOU SEARCY	AR	396.17-
06/30	06/30	7465621J5EHMSV20E	PAYMENT-MAIL THANK YOU SEARCY	AR	396.17-
06/30	07/03	F465600J8000RT546	ADJUSTMENT-PAYMENTS		396.17
			TOTAL FEES FOR THIS PERIOD		0.00
			INTEREST CHARGED		

07/19 07/19 Interest Charge on Purchases 0.00 07/19 07/19 Interest Charge on Cash Advances 0.00 TOTAL INTEREST FOR THIS PERIOD 0.00

1160 AFJ 4 19 220719 0 PAGE 1 of 2

1 0 4308 0000 CSBK O1AA1160

Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703 Payment Information XXXX XXXX XXXX Card Number: **Payment Due Date** August 16, 2022 \$0.00 **New Balance** Minimum Payment Due \$0.00 Past Due Amount \$0.00 \$

Make Check Payable to:

Amount Enclosed:

First Security Bank PO Box 1509 Searcy AR 72145-1509

SALINE COUNTY LIBRARY 1800 SMITHERS BENTON AR 72015-3108 ՈՒՈՍԵՈՒԻ ԱՄԵՐՈՒՈՒՈՒՈՐԻ ԱՐԵՐՈՒՈՒՈՐԻ ԱՐԵՐՈՒՈՐԻ ԱՐԵՐՈՒՈՐԻ ԱՐԵՐՈՐԻ ԱՐԵՐՈՒՈՐԻ ԱՐԵՐՈՐԻ ԱՐԵՐԻ ԱՐԵՐԻ

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BILLING RIGHTS SUMMARY

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 Dollar Amount:
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 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 ATM or with a check that accesses your credit card account do not qualify.
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(Rev 01-19)



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 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

Totals 2022 Year-to-Date	97
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

Beginning Balance	\$14.19
Current Earned	\$0.00
Cash Back Adjusted	\$0.00
Ending Balance	\$14.19
Cash Back Payout Date	10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	30	\$0.00
Cash Advances	9.99% (f)	\$0.00	30	\$0.00

⁽v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY	
Credit Limit	\$500.00
Available Credit	\$413.00
Statement Closing Date	August 19, 2022
Days in Billing Cycle	31
Previous Balance	\$0.00
- Payments & Credits	\$0.00
+ Purchases & Other Charges	\$86.26
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$86.26
Customer Consider (077) C44 2440	

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to:

PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

DΛ	VΜ	T IN	JEC	NDM	ΙΛΤ	ION	
		 		, , , , , ,			

New Balance \$86.26
Minimum Payment Due \$10.00
Payment Due Date September 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	9 months	\$90.00

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
Date	Date	Reference Number	Transaction Description	Amount
07/26	07/26	2469216JZ2Y16D28H	LOWES #02471* BRYANT AR	69.24
08/17	08/17	2445501KM43A47RBE	WAL-MART #0085 BENTON AR	17.02
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
08/19	08/19		Interest Charge on Purchases	0.00
08/19	08/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Totals 2022 Year-to-Date	7
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

1160 AFJ 001 7 19 220819 0

PAGE 1 of 2

1 0 4308 0000 CSBK O1AA1160

Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703 Payment Information

Card Number: XXXX XXXX XXXX

Payment Due Date September 16, 2022

New Balance \$86.26

Minimum Payment Due \$10.00

Past Due Amount \$0.00

\$

Make Check Payable to: Amount Enclosed:

First Security Bank PO Box 1509 Searcy AR 72145-1509

լլյուներերությունը անկարկին անհանգիրի հանկանին այն այն անկաների և այն անկան անկան անկան անկան անկան այն անկան

SALINE COUNTY LIBRARY
1800 SMITHERS
BENTON AR 72015-3108

Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

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 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.)
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(Rev 01-19)



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 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

Beginning Balance	\$14.19
Current Earned	\$0.86
Cash Back Adjusted	\$0.00
Ending Balance	\$15.05
Cash Back Payout Date	10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	31	\$0.00
Cash Advances	9.99% (f)	\$0.00	31	\$0.00

⁽v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY

Credit Limit	\$500.00
Available Credit	\$248.00
Statement Closing Date	September 19, 2022
Days in Billing Cycle	31
Previous Balance	\$86.26
- Payments & Credits	\$86.26
+ Purchases & Other Charges	\$251.71
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$251.71

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to:

PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

PAYMENT INFORMATION

New Balance \$251.71
Minimum Payment Due \$10.00
Payment Due Date October 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	2 years	\$283.00

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
08/31	08/31	7465621L3EHMS8HXF	PAYMENT-MAIL THANK YOU SEARCY AR	86.26-
08/22	08/22	2432688KV173NQT0Q	ADVANCE AUTO PARTS #5776 BENTON AR	10.93
08/29	08/29	2444500L2BLNJJX8A	WM SUPERCENTER #3230 BRYANT AR	120.73
09/15	09/15	2445501LJ43A47NJR	WAL-MART #0085 BENTON AR	120.05
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
09/19	09/19		Interest Charge on Purchases	0.00
09/19	09/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

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PAGE 1 of 2

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Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703

....

 Payment Information

Card Number: XXXX XXXX XXXX
Payment Due Date October 16, 2022

New Balance \$251.71
Minimum Payment Due Past Due Amount \$0.00

\$

Make Check Amount Enclosed: Payable to:

First Security Bank PO Box 1509 Searcy AR 72145-1509

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Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

Average Daily Balance (including new transactions). The Interest Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account (including new transactions). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases, balance transfers and/or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. To avoid incurring additional Interest Charges on the balance of purchases reflected on your monthly statement and, on any new purchases appearing on your next monthly statement, you must pay the entire "New Balance", in full, shown on your monthly statement on or before the Payment Due Date. The Interest Charge on purchases and/or balance transfers begins from the date the transaction is posted to your account. The Interest Charge on cash advances begins from the date the transaction is completed. The grace period for the New Balance of purchases extends to the Payment Due Date. There is no grace period for cash advances and balance transfers.

Payment Crediting and Credit Balance. Payments received by 5PM at the location specified on the front of the statement after the phrase "Please Mail Your Payments to": will be credited as of the date of receipt to the account specified on the payment coupon. Payments made in person during normal business hours at branch locations where such payments are accepted will be treated as received on the same day. Payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request, in writing, a full refund. Submit your request to the address indicated on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to".

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing date: The closing date is the last day of the billing cycle, all transactions after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill, to the address listed on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to.". You may use your card(s) during the 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

Negative Credit Reports: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

BILLING RIGHTS SUMMARY

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

If you think there is an error on your statement, write to us at the address shown on the front of this billing statement after the phrase "Please send Billing Inquiries...to". In your letter, give us the following information:

Account Information:
 Dollar Amount:
 Your name and account number
 The dollar amount of the suspected error

• Description of Problem: If you think there is an error on your bill, describe what your 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. You must notify us of any potential errors in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question. 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:

- 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 ATM or with a check that accesses your credit card account do not qualify.
- 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 (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



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 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

Totals 2022 Year-to-Date	ng
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

Beginning Balance	\$15.05
Current Earned	\$2.52
Cash Back Adjusted	\$0.00
Ending Balance	\$17.57
Cash Back Payout Date	10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	31	\$0.00
Cash Advances	9.99% (f)	\$0.00	31	\$0.00

⁽v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY	
Credit Limit	\$500.00
Available Credit	\$293.00
Statement Closing Date	October 19, 2022
Days in Billing Cycle	30
Previous Balance	\$251.71
- Payments & Credits	\$271.55
+ Purchases & Other Charges	\$226.73
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00

= New Balance Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to:

PO Box 1509, Searcy, AR 72145-1509 Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

+ INTEREST CHARGED

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- 44 T	VI — IV I	INCOR	MAILON

New Balance \$206.89 Minimum Payment Due \$10.00 **Payment Due Date** November 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	\$228.00	

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

\$0.00

\$206.89

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
10/03	10/03	7465621M4EHMSKKP9	PAYMENT-MAIL THANK YOU SEARCY AR	251.71-
10/11	10/19		CASH BACK REWARD	19.84-
09/20	09/20	2444500LRBLNGD8T6	WM SUPERCENTER #3230 BRYANT AR	16.89
09/30	09/30	2469216M133JQVRPM	LOWES #02471* BRYANT AR	75.75
10/03	10/03	2469216M435SLBGBB	LOWES #02471* BRYANT AR	30.11
10/11	10/11	2444500MDBLNG2S17	WM SUPERCENTER #85 BENTON AR	103.98
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
10/19	10/19		Interest Charge on Purchases	0.00
10/19	10/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

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Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703 Payment Information

XXXX XXXX XXXX Card Number: November 16, 2022 **Payment Due Date** \$206.89 **New Balance** Minimum Payment Due \$10.00 Past Due Amount \$0.00 \$

Make Check Amount Enclosed:

Payable to:

First Security Bank PO Box 1509 Searcy AR 72145-1509

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SALINE COUNTY LIBRARY 1800 SMITHERS BENTON AR 72015-3108 րիրդիկդիիրիրովիրականներիրկիկիկիկիկիկինիների

Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

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By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

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BILLING RIGHTS SUMMARY

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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.
- · 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.

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- 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 ATM or with a check that accesses your credit card account do not qualify.
- 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 (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



- To report a Lost or Stolen Card, or for any inquiries (including after hours)
 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

Totals 2022 Year-to-Date	37
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

Beginning Balance	\$17.57
Current Earned	\$2.27
Cash Back Adjusted	\$0.00
Cash Back Amount	\$19.84
Ending Balance	\$0.00
Cash Back Payout Date	10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	30	\$0.00
Cash Advances	9.99% (f)	\$0.00	30	\$0.00

⁽v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY

Credit Limit	\$500.00
Available Credit	\$244.00
Statement Closing Date	November 19, 2022
Days in Billing Cycle	31
Previous Balance	\$206.89
- Payments & Credits	\$206.89
+ Purchases & Other Charges	\$255.42
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$255.42

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to:

PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

PAYMENT INFORMATION

New Balance \$255.42
Minimum Payment Due \$10.00
Payment Due Date December 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	2 years	\$288.00	

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
10/31	10/31	7465621N0EHMSB5TZ	PAYMENT-MAIL THANK YOU SEARCY AR	206.89-
10/27	10/27	2445501MW43A8BZ26	WAL-MART #3230 BRYANT AR	33.92
11/04	11/04	2444500N5BLNWH66K	WM SUPERCENTER #3230 BRYANT AR	76.48
11/07	11/07	2469216N72ZFPLFB3	SQ *P&P LOCKSMITH Benton AR	26.25
11/08	11/08	2422638N9BLH4JR5B	WAL-MART #0085 BENTON AR	111.76
11/08	11/08	2445501N843A47RM5	WAL-MART #0085 BENTON AR	7.01
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
11/19	11/19		Interest Charge on Purchases	0.00
11/19	11/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

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Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703 Payment Information

Card Number: XXXX XXXX XXXX

Payment Due Date December 16,

Payment Due Date
New Balance
Minimum Payment Due
Past Due Amount

December 16, 2022
\$255.42

\$10.00

\$10.00

Make Check Payable to:

Amount Enclosed: \$

SALINE COUNTY LIBRARY
1800 SMITHERS
BENTON AR 72015-3108

First Security Bank PO Box 1509 Searcy AR 72145-1509

Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

Average Daily Balance (including new transactions). The Interest Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account (including new transactions). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases, balance transfers and/or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. To avoid incurring additional Interest Charges on the balance of purchases reflected on your monthly statement and, on any new purchases appearing on your next monthly statement, you must pay the entire "New Balance", in full, shown on your monthly statement on or before the Payment Due Date. The Interest Charge on purchases and/or balance transfers begins from the date the transaction is posted to your account. The Interest Charge on cash advances begins from the date the transaction is completed. The grace period for the New Balance of purchases extends to the Payment Due Date. There is no grace period for cash advances and balance transfers.

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By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

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BILLING RIGHTS SUMMARY

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 Dollar Amount:
 Your name and account number
 The dollar amount of the suspected error

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- 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 ATM or with a check that accesses your credit card account do not qualify.
- 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 (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



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 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

Totals 2022 Year-to-Date	80
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

Beginning Balance	\$0.00
Current Earned	\$2.55
Cash Back Adjusted	\$0.00
Ending Balance	\$2.55
Cash Back Payout Date	10/2023

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	31	\$0.00
Cash Advances	9.99% (f)	\$0.00	31	\$0.00

⁽v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY

Credit Limit	\$500.00
Available Credit	\$315.00
Statement Closing Date	December 19, 2022
Days in Billing Cycle	30
Previous Balance	\$255.42
- Payments & Credits	\$255.42
+ Purchases & Other Charges	\$184.84
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$184.84

Customer Service: (877) 611-3118
Report Lost or Stolen Card: (877) 611-3118
Please send Billing Inquiries and Correspondence to:

PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

PAYMENT INFORMATION

New Balance \$184.84
Minimum Payment Due \$10.00
Payment Due Date January 16, 2023

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	21 months	\$201.00	

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/05	12/05	7465621P3EHMS64QD	PAYMENT-MAIL THANK YOU SEARCY AR	255.42-
12/01	12/01	2422638P0BLGXSWEL	WAL-MART #0085 BENTON AR	78.32
12/01	12/01	2422638P0BLGXVZV8	WAL-MART #0085 BENTON AR	8.72
12/15	12/15	2422638PE2LR4QKVR	WAL-MART #3230 BRYANT AR	36.38
12/15	12/15	2422638PE2LR8AAZF	WAL-MART #3230 BRYANT AR	61.42
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
12/19	12/19		Interest Charge on Purchases	0.00
12/19	12/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

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Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703 Payment Information

Card Number: XXXX XXXX XXXX

Payment Due Date: 16

Payment Due Date January 16, 2023

New Balance \$184.84

Minimum Payment Due \$10.00

Past Due Amount \$0.00

Make Check Payable to: Amount Enclosed: \$

First Security Bank PO Box 1509 Searcy AR 72145-1509

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Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

Average Daily Balance (including new transactions). The Interest Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account (including new transactions). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases, balance transfers and/or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. To avoid incurring additional Interest Charges on the balance of purchases reflected on your monthly statement and, on any new purchases appearing on your next monthly statement, you must pay the entire "New Balance", in full, shown on your monthly statement on or before the Payment Due Date. The Interest Charge on purchases and/or balance transfers begins from the date the transaction is posted to your account. The Interest Charge on cash advances begins from the date the transaction is completed. The grace period for the New Balance of purchases extends to the Payment Due Date. There is no grace period for cash advances and balance transfers.

Payment Crediting and Credit Balance. Payments received by 5PM at the location specified on the front of the statement after the phrase "Please Mail Your Payments to": will be credited as of the date of receipt to the account specified on the payment coupon. Payments made in person during normal business hours at branch locations where such payments are accepted will be treated as received on the same day. Payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request, in writing, a full refund. Submit your request to the address indicated on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to".

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing date: The closing date is the last day of the billing cycle, all transactions after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill, to the address listed on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to.". You may use your card(s) during the 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

Negative Credit Reports: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

BILLING RIGHTS SUMMARY

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

If you think there is an error on your statement, write to us at the address shown on the front of this billing statement after the phrase "Please send Billing Inquiries...to". In your letter, give us the following information:

Account Information:
 Dollar Amount:
 Your name and account number
 The dollar amount of the suspected error

• Description of Problem: If you think there is an error on your bill, describe what your 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. You must notify us of any potential errors in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question. 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:

- 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 ATM or with a check that accesses your credit card account do not qualify.
- 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 (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



- To report a Lost or Stolen Card, or for any inquiries (including after hours)
 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

Totals 2022 Year-to-Date		
Total fees charged in 2022	\$0.00	
Total interest charged in 2022	\$0.00	

Beginning Balance	\$2.55
Current Earned	\$1.85
Cash Back Adjusted	\$0.00
Ending Balance	\$4.40
Cash Back Payout Date	10/2023

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	30	\$0.00
Cash Advances	9.99% (f)	\$0.00	30	\$0.00

⁽v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Available Credit	\$4,394.00
Statement Closing Date	January 19, 2022
Days in Billing Cycle	31
Previous Balance	\$483.02
 Payments & Credits 	\$483.02
+ Purchases & Other Charges	\$605.04
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$605.04

Customer Service: (877) 611-3118

Report Lost or Stolen Card: (877) 611-3118

Please send Billing Inquiries and Correspondence to:

PO Box 1509, Searcy, AR 72145-1509

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www.fsbank.com/contact-us/

PAYMENT INFORMATION

New Balance \$605.04 Minimum Payment Due \$18.16 **Payment Due Date** February 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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 years	\$768.00
\$20.00	3 years	\$703.00 (Savings = \$65.00)

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/12	01/12	7465621QWEHMSRPK7	PAYMENT-MAIL THANK YOU SEARCY AR	483.02-
12/28	12/28	2469216BA2XEG35FS	NINTENDO *AMERICAUS 800-255-3700 WA	19.99
12/29	12/29	2413746BQ5SDS9PGN	HOBBY-LOBBY #777 BENTON AR	50.51
12/29	12/29	2444500BQBLN5545A	WM SUPERCENTER #85 BENTON AR	10.89
01/03	01/03	2401134QK000NNDMJ	AB* ABEBOOKS.CO J634IH HTTPSWWW.ABEB WA	45.10
01/03	01/03	2401134QK000NNQZ5	AB* ABEBOOKS.CO J634IG HTTPSWWW.ABEB WA	46.11
01/05	01/05	2420429QM00DDHM2L	Microsoft*Store 800-6427676 WA	7.99
01/05	01/05	2469216QM2XA3VXQR	PARTYCITY.COM 800-727-8924 IL	20.78

Transactions continued on next page

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PAGE 1 of 2

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Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703 Payment Information

XXXX XXXX XXXX Card Number: **Payment Due Date** February 16, 2022 \$605.04 **New Balance** Minimum Payment Due \$18.16 \$0.00 Past Due Amount

Make Check Payable to:

Amount Enclosed:

SALINE C LIBRARY 1800 SMITHERS BENTON AR 72015-3108 ՍՍՈՆԵՈՍԱՈՒՈՒՈՒՈՒՈՐՈՒՈՒՈՒՈՒԵՐԻ ՄԻՆՈՒ

First Security Bank PO Box 1509 Searcy AR 72145-1509

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Average Daily Balance (including new transactions). The Interest Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account (including new transactions). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases, balance transfers and/or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. To avoid incurring additional Interest Charges on the balance of purchases reflected on your monthly statement and, on any new purchases appearing on your next monthly statement, you must pay the entire "New Balance", in full, shown on your monthly statement on or before the Payment Due Date. The Interest Charge on cash advances begins from the date the transaction is completed. The grace period for the New Balance of purchases extends to the Payment Due Date. There is no grace period for cash advances and balance transfers.

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By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing date: The closing date is the last day of the billing cycle, all transactions after the closing date will appear on your next statement.

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BILLING RIGHTS SUMMARY

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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 your believe is wrong and why you believe it is a mistake.

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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
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- 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:

- 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 ATM or with a check that accesses your credit card account do not qualify.
- 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 (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



- To report a Lost or Stolen Card, or for any inquiries (including after hours)
 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
01/10	01/10	2449216QS000T8DYE	BOOMWHACKERS HTTPSBOOMWHAC TX	114.25
01/11	01/11	2422638QWBLH3B1RR	WAL-MART #0085 BENTON AR	103.48
01/15	01/15	2443106QZ2D9X52RB	TARGET.COM * 800-591-3869 MN	185.94
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
01/19	01/19		Interest Charge on Purchases	0.00
01/19	01/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance \$27.37

Current Earned \$6.05

Cash Back Adjusted \$0.00

Ending Balance \$33.42

Cash Back Payout Date 10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	31	\$0.00
Cash Advances	9.99% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY	
Credit Limit	\$5,000.00
Available Credit	\$4,742.00
Statement Closing Date	February 19, 2022
Days in Billing Cycle	31
Previous Balance	\$605.04
- Payments & Credits	\$605.04
+ Purchases & Other Charges	\$257.58
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$257.58

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118

Please send Billing Inquiries and Correspondence to:

PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

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New Balance	\$257.58
Minimum Payment Due	\$10.00
Payment Due Date	March 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	2 years	\$291.00

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS						
Tran Date	Post Date	Reference Number	Transaction Description	Amount		
02/02	02/02	7465621DHEHMSRKJX	PAYMENT-MAIL THANK YOU SEARCY AR	605.04-		
01/24	01/24	2413746D95SDDJM48	HOBBY-LOBBY #777 BENTON AR	7.85		
01/24	01/24	2444500D9BLMMXV39	WM SUPERCENTER #85 BENTON AR	2.15		
01/27	01/27	2478930DQPGD9H92Y	FUN EXPRESS 800-2280122 NE	61.31		
01/31	01/31	2445501DF43A7PYJ0	WAL-MART #3230 BRYANT AR	41.29		
02/05	02/05	2420429DL0068KNAQ	Microsoft*Realms Plus Mon425-6816830 WA	7.99		
02/14	02/14	2444571DX8PW8KX52	KROGER #629 BENTON AR	17.96		
02/15	02/15	2478930DZTS2MJJS5	FUN EXPRESS 800-2280122 NE	119.03		
			TOTAL FEES FOR THIS PERIOD	0.00		
			INTEREST CHARGED			
02/19	02/19		Interest Charge on Purchases	0.00		
			Transactions continued on next page			
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Please detach bottom portion and submit with payment using enclosed envelope

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First Security Bank 314 N Spring St. Searcy AR 72143-7703

> N F ke Check

Payment Information

Card Number: XXXX XXXX XXXX

Payment Due Date March 16, 2022

New Balance \$257.58

Minimum Payment Due \$10.00

Past Due Amount \$0.00

Make Check Amount Enclosed: Payable to:

First Security Bank PO Box 1509 Searcy AR 72145-1509

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Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

Average Daily Balance (including new transactions). The Interest Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account (including new transactions). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases, balance transfers and/or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. To avoid incurring additional Interest Charges on the balance of purchases reflected on your monthly statement and, on any new purchases appearing on your next monthly statement, you must pay the entire "New Balance", in full, shown on your monthly statement on or before the Payment Due Date. The Interest Charge on cash advances begins from the date the transaction is completed. The grace period for the New Balance of purchases extends to the Payment Due Date. There is no grace period for cash advances and balance transfers.

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By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

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BILLING RIGHTS SUMMARY

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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 your believe is wrong and why you believe it is a mistake.

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- 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 ATM or with a check that accesses your credit card account do not qualify.
- 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 (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



- To report a Lost or Stolen Card, or for any inquiries (including after hours)
 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
			INTEREST CHARGED	
02/19	02/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Totals 2022 Year-to-Date					
Total fees charged in 2022	\$0.00				
Total interest charged in 2022	\$0.00				

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance \$33.42
Current Earned \$2.58
Cash Back Adjusted \$0.00
Ending Balance \$36.00
Cash Back Payout Date 10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	Type of Balance ANNUAL PERCENTAGE RATE (APR)		Days in Billing Cycle	Interest Charge	
Purchases	9.99% (f)	\$0.00	31	\$0.00	
Cash Advances	9.99% (f)	\$0.00	31	\$0.00	

(v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY	
Credit Limit	\$5,000.00
Available Credit	\$4,593.00
Statement Closing Date	March 19, 2022
Days in Billing Cycle	28
Previous Balance	\$257.58
- Payments & Credits	\$257.58
+ Purchases & Other Charges	\$148.97
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$148.97

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to:

PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

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New Balance \$148.97 Minimum Payment Due \$10.00 **Payment Due Date** April 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	16 months	\$160.00		

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/09	03/09	7465621ELEHMSKBS7	PAYMENT-MAIL THANK YOU SEARCY AR	257.58-
02/25	02/25	2444571E88PVRWLLH	KROGER #629 BENTON AR	23.49
03/03	03/03	2422638EF2LR2NJL4	WAL-MART #3230 BRYANT AR	117.49
03/05	03/05	2420429EG002MX7A9	Microsoft*Realms Plus Mon425-6816830 WA	7.99
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
03/19	03/19		Interest Charge on Purchases	0.00
03/19	03/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

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PAGE 1 of 2

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Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703 Payment Information

XXXX XXXX XXXX Card Number: April 16, 2022 **Payment Due Date** \$148.97 **New Balance** \$10.00 Minimum Payment Due Past Due Amount \$0.00

Make Check Payable to:

Amount Enclosed:

SALINE C LIBRARY 1800 SMITHERS BENTON AR 72015-3108 իրժյՈնգելիվՈրիկՈրՈւյիՈւիՈւիլուիոյիելՈւյիկիվՈ

First Security Bank PO Box 1509 Searcy AR 72145-1509

<u>ԿոլՍիրժիվ||իժկոլիՍիլՍիլիսերոՍժեկ||Իրկել||իՎի</u>

Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

Average Daily Balance (including new transactions). The Interest Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account (including new transactions). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases, balance transfers and/or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. To avoid incurring additional Interest Charges on the balance of purchases reflected on your monthly statement and, on any new purchases appearing on your next monthly statement, you must pay the entire "New Balance", in full, shown on your monthly statement on or before the Payment Due Date. The Interest Charge on cash advances begins from the date the transaction is completed. The grace period for the New Balance of purchases extends to the Payment Due Date. There is no grace period for cash advances and balance transfers.

Payment Crediting and Credit Balance. Payments received by 5PM at the location specified on the front of the statement after the phrase "Please Mail Your Payments to": will be credited as of the date of receipt to the account specified on the payment coupon. Payments made in person during normal business hours at branch locations where such payments are accepted will be treated as received on the same day. Payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request, in writing, a full refund. Submit your request to the address indicated on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to"

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing date: The closing date is the last day of the billing cycle, all transactions after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill, to the address listed on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to.". You may use your card(s) during the 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

Negative Credit Reports: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

BILLING RIGHTS SUMMARY

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

If you think there is an error on your statement, write to us at the address shown on the front of this billing statement after the phrase "Please send Billing Inquiries...to". In your letter, 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 your 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. You must notify us of any potential errors in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question. 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 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.

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(Rev 01-19)



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- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance	\$36.00
Current Earned	\$1.49
Cash Back Adjusted	\$0.00
Ending Balance	\$37.49
Cash Back Payout Date	10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge	
Purchases	9.99% (f)	\$0.00	28	\$0.00	
Cash Advances	9.99% (f)	\$0.00	28	\$0.00	

(v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY	
Credit Limit	\$5,000.00
Available Credit	\$959.00
Statement Closing Date	April 19, 2022
Days in Billing Cycle	31
Previous Balance	\$148.97
- Payments & Credits	\$148.97
+ Purchases & Other Charges	\$3,890.83
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to: PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

= New Balance

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New Balance \$3,890.83
Minimum Payment Due \$116.73
Payment Due Date May 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	13 years	\$5,316.00		
\$126.00	3 years	\$4,519.00 (Savings = \$797.00)		

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

\$3,890.83

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
04/14	04/14	7465621FREHMSP4GW	PAYMENT-MAIL THANK YOU SEARCY AR	148.97-
03/18	03/20	2449398EXLQAG2341	LAKESHORE LEARNING MATER 310-537-8600 CA	258.09
03/23	03/23	2401134F20018K90K	DYNAMIC DISCS WWW.DYNAMICDI KS	184.88
03/23	03/23	2449216F30003PN79	SQUISHY CIRCUITS HTTPSSQUISHYC MN	35.12
03/28	03/28	2449216F7000Y03F2	SQUISHY CIRCUITS HTTPSSQUISHYC MN	66.71
03/29	03/29	2449215F8RTRZYHHV	PAYPAL *CRAFTWHACK CRAFTW402-935-7733 CA	8.00
03/30	03/30	2478930FA1YMNGQPR	FUN EXPRESS 800-2280122 NE	128.85
03/31	03/31	2444500FBBLN22NJM	WM SUPERCENTER #85 BENTON AR	13.90
03/31	03/31	2444500FBEJ26T3EY	DOLLAR-GENERAL #9420 BENTON AR	19.69
03/31	03/31	2444500FB00VBFBSH	DOLLAR TREE BENTON AR	38.28

Transactions continued on next page

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Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703

Make Check

Payment Information

Card Number: XXXX XXXX XXXX Payment Due Date New Balance \$3,890.83
Minimum Payment Due \$116.73
Past Due Amount \$0.00
Amount Enclosed: \$

Payable to:

First Security Bank PO Box 1509 Searcy AR 72145-1509

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Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

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By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

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BILLING RIGHTS SUMMARY

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Account Information:
 Your name and account number

<u>Dollar Amount:</u> The dollar amount of the suspected error

• Description of Problem: If you think there is an error on your bill, describe what your believe is wrong and why you believe it is a mistake.

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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.
- 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.

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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:

- 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 ATM or with a check that accesses your credit card account do not qualify.
- 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 (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



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 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
03/31	03/31	2449215FALVSADXRR	TEACHERSPAYTEACHERS.COM 646-588-0910 NY	5.99
03/31	03/31	2449215FARTVNQW53	PAYPAL *ATLANTICLOG 402-935-7733 PA	208.03
03/31	03/31	2469216FA2XBVEV18	IMAGESTUFF.COM 805-445-9891 CA	608.81
04/05	04/05	2443099FF2M6YD1G2	MICROSOFT*REALMS PLUS MON MSBILL.INFO WA	7.99
04/07	04/07	2445501FH43A47A5V	WAL-MART #0085 BENTON AR	143.37
04/08	04/08	2449216FJ00108FHW	GLOWFORGE STORE HTTPSGLOWFORG WA	551.15
04/09	04/09	2449215FKRSAYFF6W	MYCRAFTSOURCE 501-232-2288 AR	58.62
04/12	04/12	2449215FNRTHBGDWA	MYCRAFTSOURCE 501-232-2288 AR	1.80
04/12	04/12	2449215FNRTHQQ76A	MYCRAFTSOURCE 501-232-2288 AR	2.89
04/14	04/14	2469216FT2X6L14G2	THE HOME DEPOT 1405 BENTON AR	207.05
04/18	04/18	2401134FW0013PHAY	SP GUMBALL.COM swilliams@gum CA	172.56
04/18	04/18	2401134FX0000ZVLX	GLOWFORGE.COM GLOWFORGE.COM WA	239.00
04/18	04/18	2469216FW2XNLX7BD	IN *IMAGINATION PLAYGROUN401-5299404 RI	930.05
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
04/19	04/19		Interest Charge on Purchases	0.00
NEW YORK	II STANIA LITTER			
04/19	04/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance \$37.49
Current Earned \$38.91
Cash Back Adjusted \$0.00
Ending Balance \$76.40
Cash Back Payout Date 10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	31	\$0.00
Cash Advances	9.99% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY	
Credit Limit	\$5,000.00
Available Credit	\$4,374.00
Statement Closing Date	May 19, 2022
Days in Billing Cycle	30
Previous Balance	\$3,890.83
- Payments & Credits	\$3,919.88
+ Purchases & Other Charges	\$625.71
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$596.66

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to: PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

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New Balance \$596.66 Minimum Payment Due \$17.90 **Payment Due Date** June 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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 years	\$756.00		
\$19.00	3 years	\$693.00 (Savings = \$63.00)		

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
05/05	05/05	7465621GDEHMS55GM	PAYMENT-MAIL THANK YOU SEARCY AR	3,890.83-
04/19	04/20	2444500FYBLN6MX4B	WM SUPERCENTER #85 BENTON AR	132.41
04/19	04/20	2444500FY00TNBQE0	DOLLAR TREE BENTON AR	18.32
04/25	04/25	2449215G3LXWHQJZB	TEACHERSPAYTEACHERS.COM 646-588-0910 NY	30.80
04/27	04/27	2444500G6BLN8PVJD	WM SUPERCENTER #85 BENTON AR	9.24
04/27	04/27	2494301G609FVEYM0	THE HOME DEPOT #1405 BENTON AR	43.66
04/27	04/27	7494301G609FVEWEZ	THE HOME DEPOT #1405 BENTON AR CREDIT	29.05-
05/03	05/03	2444500GQBLND3JQ0	WM SUPERCENTER #85 BENTON AR	160.37
05/05	05/05	2420429GD00697E7Y	Microsoft*Realms Plus Mon425-6816830 WA	7.99
05/09	05/09	2445501GH43A47PLE	WAL-MART #0085 BENTON AR	34.96
			Transactions continued on next page	

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Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703

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SALINE C LIBRARY 1800 SMITHERS BENTON AR 72015-3108 ով||||||իլիվով|ինակերըել||ըլերելեոլիցակիլ-իգիունգ Payment Information

XXXX XXXX XXXX Card Number: June 16, 2022 **Payment Due Date** \$596.66 **New Balance** \$17.90 Minimum Payment Due Past Due Amount \$0.00

Make Check Amount Enclosed: Payable to:

First Security Bank PO Box 1509 Searcy AR 72145-1509

ոյների կիստանանակիր իրկանին կանակի

Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

Average Daily Balance (including new transactions). The Interest Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account (including new transactions). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases, balance transfers and/or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. To avoid incurring additional Interest Charges on the balance of purchases reflected on your monthly statement and, on any new purchases appearing on your next monthly statement, you must pay the entire "New Balance", in full, shown on your monthly statement on or before the Payment Due Date. The Interest Charge on cash advances begins from the date the transaction is completed. The grace period for the New Balance of purchases extends to the Payment Due Date. There is no grace period for cash advances and balance transfers.

Payment Crediting and Credit Balance. Payments received by 5PM at the location specified on the front of the statement after the phrase "Please Mail Your Payments to": will be credited as of the date of receipt to the account specified on the payment coupon. Payments made in person during normal business hours at branch locations where such payments are accepted will be treated as received on the same day. Payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request, in writing, a full refund. Submit your request to the address indicated on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to".

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing date: The closing date is the last day of the billing cycle, all transactions after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill, to the address listed on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to.". You may use your card(s) during the 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

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 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.
- 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.

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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:

- 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 ATM or with a check that accesses your credit card account do not qualify.
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If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



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- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
05/10	05/10	2494301GK09FVFEYJ	THE HOME DEPOT #1405 BENTON AR	10.90
05/10	05/10	2494301GK09FVFQ31	THE HOME DEPOT #1405 BENTON AR	50.17
05/11	05/11	2413746GL5SE2HM20	HOBBY-LOBBY #777 BENTON AR	10.03
05/11	05/11	2444500GLBLNJV3K2	WM SUPERCENTER #85 BENTON AR	35.46
05/16	05/16	2413746GT5SE5X5LN	HOBBY-LOBBY #777 BENTON AR	18.01
05/16	05/16	2426979GT00XYA98G	GOODWILL - 5241 - BENTON BENTON AR	11.44
05/16	05/16	2445501GR43A47VZR	WAL-MART #0085 BENTON AR	26.95
05/17	05/17	2413746GS5SE4YY9L	HOBBY-LOBBY #777 BENTON AR	25.00
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
05/19	05/19		Interest Charge on Purchases	0.00
05/19	05/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance \$76.40
Current Earned \$5.97
Cash Back Adjusted \$0.00
Ending Balance \$82.37
Cash Back Payout Date 10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	30	\$0.00
Cash Advances	9.99% (f)	\$0.00	30	\$0.00

(v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

1	
ACCOUNT SUMMARY	
Credit Limit	\$5,000.00
Available Credit	\$4,725.00
Statement Closing Date	June 19, 2022
Days in Billing Cycle	31
Previous Balance	\$596.66
- Payments & Credits	\$596.66
+ Purchases & Other Charges	\$245.58
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$245.58
Customer Service: (877) 611-3118	
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Customer Service: (877) 611-3118
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PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

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New Balance \$245.58
Minimum Payment Due \$10.00
Payment Due Date July 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	2 years	\$276.00

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
06/07	06/07	7465621HEEHMSWMJG	PAYMENT-MAIL THANK YOU SEARCY AR	596.66-
05/19	05/20	2479338GV01THM86Q	STK*Shutterstock 866-6633954 NY	29.00
06/01	06/01	2422638H9BLGYYZBB	WAL-MART #0085 BENTON AR	70.80
06/05	06/05	2420429HQ001TJES1	Microsoft*Realms Plus Mon425-6816830 WA	7.99
06/07	06/07	2469216HE2XT4R0GE	APPLE.COM/BILL 866-712-7753 CA	9.99
06/08	06/08	2445501HF43AKMPPX	WAL-MART #3230 BRYANT AR	67.96
06/08	06/08	2449216HF000VG4PY	CRICUT WWW.CRICUT.CO UT	10.72
06/13	06/13	2444500HMBLXG08KV	WM SUPERCENTER #85 BENTON AR	20.70
06/17	06/17	2480197HTM4H74EAZ	ELLISON EDUCATIONAL EQUI 800-253-2238 CA	28.42
			TOTAL FEES FOR THIS PERIOD	0.00

Transactions continued on next page

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PAGE 1 of 2

538

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538

Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703 Payment Information

Card Number: XXXX XXXX XXXX

Payment Due Date
New Balance \$245.58

Minimum Payment Due
Past Due Amount \$0.00

Make Check Payable to: Amount Enclosed:

First Security Bank PO Box 1509 Searcy AR 72145-1509

~649-6-66-6446-4464466-444644666

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By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

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- 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.

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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 ATM or with a check that accesses your credit card account do not qualify.
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(Rev 01-19)



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Date	Post Date	Reference Number	Transaction Description	Amount
			INTEREST CHARGED	
06/19	06/19		Interest Charge on Purchases	0.00
06/19	06/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Totals 2022 Year-to-Date				
Total fees charged in 2022	\$0.00			
Total interest charged in 2022	\$0.00			

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance \$82.37
Current Earned \$2.46
Cash Back Adjusted \$0.00
Ending Balance \$84.83
Cash Back Payout Date 10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	31	\$0.00
Cash Advances	9.99% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed





Account Number ending in:

Card Number ending in

ACCOUNT SUMMARY Credit Limit \$5,000.00 Available Credit \$637.00 Statement Closing Date July 19, 2022 Days in Billing Cycle 30 Previous Balance \$245.58 - Payments & Credits \$245.58 + Purchases & Other Charges \$4,362.62

+ Balance Transfer \$0.00 + Cash Advances \$0.00 + FEE CHARGED \$0.00 + INTEREST CHARGED \$0.00

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PO Box 1509, Searcy, AR 72145-1509 Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

= New Balance

DAV	MENT	INICODI	MOITAN

New Balance \$4,362.62
Minimum Payment Due \$130.88
Payment Due Date August 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	13 years	\$5,969.00
\$141.00	3 years	\$5,067.00 (Savings = \$902.00)

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\$4,362.62

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/13	07/13	7465621JJEHMSXJJE	PAYMENT-MAIL THANK YOU SEARCY AR	245.58-
06/19	06/20	2479338HS01NJSWJZ	STK*Shutterstock 866-6633954 NY	29.00
06/20	06/20	2444500HWBLPW0FEP	WM SUPERCENTER #85 BENTON AR	37.45
06/20	06/20	2449215HVLW8GYDKM	CUSTOM ENGRAVING PLTS 727-228-3690 MN	64.92
06/21	06/21	2449215HXRS2DYP3P	PAYPAL *MICHELLEAST 402-935-7733 CA	34.00
06/22	06/22	2444571HX8PWBMG21	KROGER #637 BENTON AR	10.18
06/22	06/22	2449216HX0010MLGS	SP GLOWFORGE STORE HTTPSGLOWFORG WA	2,227.12
06/23	06/23	2494301HZ09G4MGDB	THE HOME DEPOT #1405 BENTON AR	64.23
06/24	06/24	2478930J1QFB7ZK2R	FUN EXPRESS 800-2280122 NE	173.14
06/29	06/29	2444500J5BLPLHLZJ	WM SUPERCENTER #85 BENTON AR	24.79
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Transactions continued on next page

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Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703 Payment Information

Card Number: XXXX XXXX XXXX Payment Due Date New Balance \$4,362.62 Minimum Payment Due Past Due Amount \$0.00

\$

Make Check Amount Enclosed: Payable to:

First Security Bank PO Box 1509 Searcy AR 72145-1509

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SALINE C LIBRARY 1800 SMITHERS BENTON AR 72015-3108

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 Dollar Amount:
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- 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 ATM or with a check that accesses your credit card account do not qualify.
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Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
06/29	06/29	2444500J500TZ4NV6	DOLLAR TREE BENTON AR	25.98
06/29	06/29	2494301J509G5KK36	THE HOME DEPOT #1405 BENTON AR	3.64
07/01	07/01	2449216J6001ASRJH	SP GLOWFORGE STORE HTTPSGLOWFORG WA	159.81
07/05	07/05	2420429JA08KPNW7A	Etsy.com - LazeredCreatio718-8557955 NY	1.15
07/05	07/05	2443099JA2M701YZP	MICROSOFT*REALMS PLUS MON MSBILL.INFO WA	7.99
07/06	07/06	2413746JQ5SENKMQM	HOBBY-LOBBY #777 BENTON AR	1,059.13
07/06	07/06	2416407JB2LRFP1PY	TARGET 00022046 BRYANT AR	186.29
07/13	07/13	2443106JJ2DB5JZAB	TARGET.COM * 800-591-3869 MN	15.37
07/13	07/13	2449215JJLW2JWV75	TEACHERSPAYTEACHERS.COM 646-588-0910 NY	11.00
07/15	07/15	2413746JM2XG355TR	OFFICE DEPOT #2155 BENTON AR	41.66
07/15	07/15	2422638JMBLH0Z5R5	WAL-MART #0085 BENTON AR	10.92
07/18	07/18	2401134JP00152T8Z	SP YOTO USA HTTPSYOTOUSA. CA	126.95
07/18	07/18	2422638JRBLH4DTKQ	WAL-MART #0085 BENTON AR	47.90
			TOTAL FEES FOR THIS PERIOD	0.00
			INTERFOL CHARCER	
07/19	07/19		INTEREST CHARGED	0.00
	A		Interest Charge on Purchases	0.00
07/19	07/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Totals 2022 Year-to-Date				
Total fees charged in 2022	\$0.00			
Total interest charged in 2022	\$0.00			

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance \$84.83 **Current Earned** \$43.63 Cash Back Adjusted \$0.00 **Ending Balance** \$128.46 Cash Back Payout Date 10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	30	\$0.00
Cash Advances	9.99% (f)	\$0.00	30	\$0.00

(v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Available Credit	\$4,247.00
Statement Closing Date	August 19, 2022
Days in Billing Cycle	31
Previous Balance	\$4,362.62
- Payments & Credits	\$4,362.62
+ Purchases & Other Charges	\$501.56
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$501.56

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to:

PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

PAYMENT INFORMATION

New Balance \$501.56
Minimum Payment Due \$15.05
Payment Due Date September 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	5 years	\$625.00	
\$16.00	3 years	\$582.00 (Savings = \$43.00)	

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
08/15	08/15	7465621KKEHMSW52D	PAYMENT-MAIL THANK YOU SEARCY AR	4,362.62-
07/22	07/22	2449215JVMLH6ZRZ5	NATIONAL ASSOCIATION FOR 202-232-8777 DC	69.00
07/30	07/30	2449216K40000K5ZW	CRICUT WWW.CRICUT.CO UT	10.64
08/03	08/03	2413746K85SESYZ1H	HOBBY-LOBBY #777 BENTON AR	25.62
08/03	08/03	2422638K8BLGXX2ZE	WAL-MART #0085 BENTON AR	17.67
08/03	08/03	2444500K800SDXSFA	DOLLAR TREE BENTON AR	5.47
08/05	08/05	2420429K9001JZQGS	Microsoft*Realms Plus Mon425-6816830 WA	7.99
08/08	08/08	2413746KDEJQ26FRH	OFFICE DEPOT #2155 BENTON AR	27.33

Transactions continued on next page

Please detach bottom portion and submit with payment using enclosed envelope

PAGE 1 of 2

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SALINE C LIBRARY 1800 SMITHERS

BENTON AR 72015-3108

AFJ

1160

First Security Bank 314 N Spring St. Searcy AR 72143-7703

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7 19 220819 0

Payment Information

Card Number: XXXX XXXX XXXX

Payment Due Date September 16, 2022

New Balance \$501.56

Minimum Payment Due \$15.05

Past Due Amount \$0.00

Make Check Payable to:

1 0 4308 0000 BLC1 O1AA1160

Amount Enclosed: \$

First Security Bank PO Box 1509 Searcy AR 72145-1509

թանությալում ումերի արևակիի իրկում են իրկինանա

Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

Average Daily Balance (including new transactions). The Interest Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account (including new transactions). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases, balance transfers and/or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. To avoid incurring additional Interest Charges on the balance of purchases reflected on your monthly statement and, on any new purchases appearing on your next monthly statement, you must pay the entire "New Balance", in full, shown on your monthly statement on or before the Payment Due Date. The Interest Charge on cash advances begins from the date the transaction is completed. The grace period for the New Balance of purchases extends to the Payment Due Date. There is no grace period for cash advances and balance transfers.

Payment Crediting and Credit Balance. Payments received by 5PM at the location specified on the front of the statement after the phrase "Please Mail Your Payments to": will be credited as of the date of receipt to the account specified on the payment coupon. Payments made in person during normal business hours at branch locations where such payments are accepted will be treated as received on the same day. Payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request, in writing, a full refund. Submit your request to the address indicated on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to".

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing date: The closing date is the last day of the billing cycle, all transactions after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill, to the address listed on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to.". You may use your card(s) during the 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

Negative Credit Reports: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

BILLING RIGHTS SUMMARY

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

If you think there is an error on your statement, write to us at the address shown on the front of this billing statement after the phrase "Please send Billing Inquiries...to". In your letter, give us the following information:

Account Information:
 Dollar Amount:
 Your name and account number
 The dollar amount of the suspected error

• Description of Problem: If you think there is an error on your bill, describe what your 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. You must notify us of any potential errors in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question. 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:

- 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 ATM or with a check that accesses your credit card account do not qualify.
- 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 (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



- To report a Lost or Stolen Card, or for any inquiries (including after hours)
 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
08/08	08/08	2426979KD00X5G5TT	GOODWILL - 5241 - BENTON BENTON AR	2.98
08/16	08/16	2449215KLLRXPL5NA	VISTAPRINT 866-207-4955 MA	75.08
08/17	08/17	2425940KM07N7B28M	Creality3D Hong Kong HK	259.78
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
08/19	08/19		Interest Charge on Purchases	0.00
08/19	08/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance \$128.46
Current Earned \$5.02
Cash Back Adjusted \$0.00
Ending Balance \$133.48
Cash Back Payout Date 10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	31	\$0.00
Cash Advances	9.99% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Available Credit	\$3,187.00
Statement Closing Date	September 19, 2022
Days in Billing Cycle	31
Previous Balance	\$501.56
- Payments & Credits	\$501.56
+ Purchases & Other Charges	\$1,707.16
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$1,707.16

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to:

PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

PAYMENT INFORMATION

New Balance \$1,707.16
Minimum Payment Due \$51.22
Payment Due Date October 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	\$2,293.00	
\$55.00	3 years	\$1,983.00 (Savings = \$310.00)	

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
08/31	08/31	7465621L3EHMS8HP9	PAYMENT-MAIL THANK YOU SEARCY AR	501.56-
08/19	08/20	2413746KR2XGGAFN1	OFFICE DEPOT #1079 800-463-3768 TX	251.55
08/24	08/24	2449215KXRS1XX94N	MYCRAFTSOURCE 501-232-2288 AR	521.02
08/25	08/25	2413746KYEJE36LXW	OFFICE DEPOT #2155 BENTON AR	108.78
08/26	08/26	2419433KY0FVK028R	ACCUCUT 402-934-1110 NE	120.98
08/30	08/30	2449216L30000JERE	CRICUT WWW.CRICUT.CO UT	10.64
09/02	09/02	2413746L62XGMSNHB	OFFICE DEPOT #2155 BENTON AR	161.71
09/02	09/02	2444500L6BLP6GYVJ	WM SUPERCENTER #85 BENTON AR	57.27
09/05	09/05	2443099L82M6Y605N	MICROSOFT*REALMS PLUS MON MSBILL.INFO WA	7.99
09/06	09/06	2405523L92DK0RQP3	WALMART.COM AA 800-966-6546 AR	126.91

Transactions continued on next page

1160 AFJ 001 7 19 220919 0 PAGE 1 of 2 1 0 4308 0000 BLC1 O1AA1160

Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703 Payment Information

Card Number: XXXX XXXX XXXX Payment Due Date New Balance \$1,707.16 Minimum Payment Due Past Due Amount Enclosed: \$

Make Check Payable to:

First Security Bank PO Box 1509 Searcy AR 72145-1509

SALINE C LIBRARY
1800 SMITHERS
BENTON AR 72015-3108

Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

Average Daily Balance (including new transactions). The Interest Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account (including new transactions). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases, balance transfers and/or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. To avoid incurring additional Interest Charges on the balance of purchases reflected on your monthly statement and, on any new purchases appearing on your next monthly statement, you must pay the entire "New Balance", in full, shown on your monthly statement on or before the Payment Due Date. The Interest Charge on cash advances begins from the date the transaction is completed. The grace period for the New Balance of purchases extends to the Payment Due Date. There is no grace period for cash advances and balance transfers.

Payment Crediting and Credit Balance. Payments received by 5PM at the location specified on the front of the statement after the phrase "Please Mail Your Payments to": will be credited as of the date of receipt to the account specified on the payment coupon. Payments made in person during normal business hours at branch locations where such payments are accepted will be treated as received on the same day. Payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request, in writing, a full refund. Submit your request to the address indicated on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to".

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing date: The closing date is the last day of the billing cycle, all transactions after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill, to the address listed on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to.". You may use your card(s) during the 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

Negative Credit Reports: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

BILLING RIGHTS SUMMARY

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

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Account Information:
 Dollar Amount:
 Your name and account number
 The dollar amount of the suspected error

• Description of Problem: If you think there is an error on your bill, describe what your 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. You must notify us of any potential errors in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question. 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:

- 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 ATM or with a check that accesses your credit card account do not qualify.
- 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 (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



- To report a Lost or Stolen Card, or for any inquiries (including after hours)
 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
09/07	09/07	2449215LALYFEXJBX	TEACHERSPAYTEACHERS.COM 646-588-0910 NY	6.00
09/08	09/08	2401134LB0017EK00	SP GUMBALL.COM swilliams@gum CA	186.60
09/15	09/15	2475542LK4PDL1YBX	WYNDHAM 479-7831000 AR	147.71
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
09/19	09/19		Interest Charge on Purchases	0.00
09/19	09/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance \$133.48
Current Earned \$17.07
Cash Back Adjusted \$0.00
Ending Balance \$150.55
Cash Back Payout Date 10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	31	\$0.00
Cash Advances	9.99% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed





Account Number ending in

Card Number ending in:

ACCOUNT SUMMARY

\$5,000.00
\$4,081.00
October 19, 2022
30
\$1,707.16
\$2,014.23
\$1,028.87
\$0.00
\$0.00
\$0.00
\$0.00
\$721.80

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to: PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

PAYMENT INFORMATION

New Balance \$721.80

Minimum Payment Due \$21.66

Payment Due Date November 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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 years	\$929.00
\$23.00	3 years	\$838.00 (Savings = \$91.00)

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
727 757 757	Date			
10/07	10/07	7465621M8EHMSDJM6	PAYMENT-MAIL THANK YOU SEARCY AR	1,707.16-
10/18	10/19		CASH BACK REWARD	159.36-
09/19	09/20	2413746LPEJ97AL2B	OFFICE DEPOT #2155 BENTON AR	78.36
09/19	09/20	2445501LN43A47L0D	WAL-MART #0085 BENTON AR	26.99
09/21	09/21	2444500LTBLNH12N4	WM SUPERCENTER #85 BENTON AR	10.33
09/21	09/21	2444500LT00ST2FGZ	DOLLAR TREE BENTON AR	27.34
09/23	09/23	2405523LS2DYREVD9	WALMART.COM AA 800-966-6546 AR	33.38
09/30	09/30	2449216M200046FFZ	CRICUT WWW.CRICUT.CO UT	10.64
10/04	10/04	2444500M6BLNFXN7W	WM SUPERCENTER #85 BENTON AR	30.92
10/04	10/04	2455930M5S66QS5RX	ARKANSAS LIBRARY ASSOCIAT870-2602285 AR	375.00
			Transactions continued on next page	

Please detach bottom portion and submit with payment using enclosed envelope

PAGE 1 of 2



1160

First Security Bank 314 N Spring St. Searcy AR 72143-7703

7 19 221019 0

Payment Information

Card Number: XXXX XXXX XXXX

Payment Due Date New Balance \$721.80

Minimum Payment Due \$21.66

Past Due Amount \$0.00

Make Check Payable to:

1 0 4308 0000 BLC1 O1AA1160

Amount Enclosed: \$

First Security Bank PO Box 1509 Searcy AR 72145-1509

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Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

Average Daily Balance (including new transactions). The Interest Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account (including new transactions). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases, balance transfers and/or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. To avoid incurring additional Interest Charges on the balance of purchases reflected on your monthly statement and, on any new purchases appearing on your next monthly statement, you must pay the entire "New Balance", in full, shown on your monthly statement on or before the Payment Due Date. The Interest Charge on cash advances begins from the date the transaction is completed. The grace period for the New Balance of purchases extends to the Payment Due Date. There is no grace period for cash advances and balance transfers.

Payment Crediting and Credit Balance. Payments received by 5PM at the location specified on the front of the statement after the phrase "Please Mail Your Payments to": will be credited as of the date of receipt to the account specified on the payment coupon. Payments made in person during normal business hours at branch locations where such payments are accepted will be treated as received on the same day. Payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request, in writing, a full refund. Submit your request to the address indicated on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to".

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing date: The closing date is the last day of the billing cycle, all transactions after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill, to the address listed on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to.". You may use your card(s) during the 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

Negative Credit Reports: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

BILLING RIGHTS SUMMARY

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

If you think there is an error on your statement, write to us at the address shown on the front of this billing statement after the phrase "Please send Billing Inquiries...to". In your letter, give us the following information:

Account Information:
 Dollar Amount:
 Your name and account number
 The dollar amount of the suspected error

• Description of Problem: If you think there is an error on your bill, describe what your 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. You must notify us of any potential errors in writing (or electronically). You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question. 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:

- 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 ATM or with a check that accesses your credit card account do not qualify.
- 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 (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



- To report a Lost or Stolen Card, or for any inquiries (including after hours)
 call the First Security Bank Customer Service Center at: (877) 611-3118
- Please send Billing Inquiries and Correspondence to: PO BOX 1509, Searcy, AR 72145-1509

Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
10/05	10/05	2420429M600372R8Z	Microsoft*Realms Plus Mon425-6816830 WA	7.99
10/11	10/11	7475542MJ4EBFWRR8	WYNDHAM 479-7831 CREDIT	147.71-
10/14	10/14	2475542MG7LSN8K6P	DOUBLETREE BY HILTON FORT FORT SMITH AR	13.99
10/15	10/15	2424760MG8PY7JPWJ	5TH STREET CAFE FORT SMITH AR	20.11
10/15	10/15	2446816MG0001DWJJ	ROLANDO'S RESTAURANTE FT FORT SMITH AR	23.18
10/16	10/16	2468720MH0VZ8TE5B	R LANDRYS NEW ORLEANS CA FORT SMITH AR	23.81
10/16	10/16	2469216MJ3350BY21	BRICKTOWN BREWERY FT S FORT SMITH AR	17.76
10/16	10/16	2475542MJMAJ9SVZF	WYNDHAM 479-7831000 AR	295.42
10/18	10/18	2422638MLBLH1466X	WAL-MART #0085 BENTON AR	22.71
10/18	10/18	2444500ML00S3T0DZ	DOLLAR TREE BENTON AR	10.94
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
10/19	10/19		Interest Charge on Purchases	0.00
10/19	10/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Totals 2022 Year-to-Date			
Total fees charged in 2022	\$0.00		
Total interest charged in 2022	\$0.00		

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance	\$150.55
Current Earned	\$8.81
Cash Back Adjusted	\$0.00
Cash Back Amount	\$159.36
Ending Balance	\$0.00
Cash Back Payout Date	10/2022

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	30	\$0.00
Cash Advances	9.99% (f)	\$0.00	30	\$0.00

⁽v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Available Credit	\$4,084.00
Statement Closing Date	November 19, 2022
Days in Billing Cycle	31
Previous Balance	\$721.80
- Payments & Credits	\$721.80
+ Purchases & Other Charges	\$794.90
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$794.90

Customer Service: (877) 611-3118 Report Lost or Stolen Card: (877) 611-3118 Please send Billing Inquiries and Correspondence to: PO Box 1509, Searcy, AR 72145-1509

Email your questions and information through a secure email at:

www.fsbank.com/contact-us/

PAYMENT INFORMATION

New Balance \$794.90
Minimum Payment Due \$23.85
Payment Due Date December 16, 2022

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	7 years	\$1,030.00
\$26.00	3 years	\$923.00 (Savings = \$107.00)

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
11/04	11/04	7465621N4EHMSYHPG	PAYMENT-MAIL THANK YOU SEARCY AR	721.80-
10/18	10/20	2478930MLSYQYY9EA	FUN EXPRESS 800-2280122 NE	197.71
10/21	10/21	2478930MRVAZAD1SD	FUN EXPRESS 800-2280122 NE	267.39
10/25	10/25	2413746MV5SEBMGYB	HOBBY-LOBBY #777 BENTON AR	11.63
10/26	10/26	2416407MV2LRFKZFF	TARGET 00022046 BRYANT AR	21.96
10/27	10/27	2449216MW0010GL70	SP SQUISHY CIRCUITS HTTPSSQUISHYC MN	183.49
10/30	10/30	2449216N00000P0A0	CRICUT WWW.CRICUT.CO UT	10.64
11/03	11/03	2444500N4BLNGNKH4	WM SUPERCENTER #85 BENTON AR	15.12
11/05	11/05	2420429N5003M69PA	Microsoft*Subscription 425-6816830 WA	7.99
11/07	11/07	2444500N800V4B2WP	DOLLAR TREE BENTON AR	16.41

Transactions continued on next page

1160 AFJ 001 7 19 221118 0 PAGE 1 of 2 1 0 4308 0000 BLC1 O1AA1160

Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703 Payment Information

Card Number: XXXX XXXX XXXX
Payment Due Date December 16, 2022
New Balance \$794.90
Minimum Payment Due \$23.85
Past Due Amount \$0.00

\$

Make Check Amount Enclosed: Payable to:

First Security Bank PO Box 1509

Searcy AR 72145-1509

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Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

Average Daily Balance (including new transactions). The Interest Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account (including new transactions). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases, balance transfers and/or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. To avoid incurring additional Interest Charges on the balance of purchases reflected on your monthly statement and, on any new purchases appearing on your next monthly statement, you must pay the entire "New Balance", in full, shown on your monthly statement on or before the Payment Due Date. The Interest Charge on cash advances begins from the date the transaction is completed. The grace period for the New Balance of purchases extends to the Payment Due Date. There is no grace period for cash advances and balance transfers.

Payment Crediting and Credit Balance. Payments received by 5PM at the location specified on the front of the statement after the phrase "Please Mail Your Payments to": will be credited as of the date of receipt to the account specified on the payment coupon. Payments made in person during normal business hours at branch locations where such payments are accepted will be treated as received on the same day. Payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request, in writing, a full refund. Submit your request to the address indicated on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to".

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing date: The closing date is the last day of the billing cycle, all transactions after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill, to the address listed on the front of this statement after the phrase "Please send Billing Inquiries and Correspondence to.". You may use your card(s) during the 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

Negative Credit Reports: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

BILLING RIGHTS SUMMARY

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- 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 ATM or with a check that accesses your credit card account do not qualify.
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(Rev 01-19)



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Tran	Post			
Date	Date	Reference Number	Transaction Description	Amount
11/15	11/15	2413746NG5SGG68JH	HOBBY-LOBBY #777 BENTON AR	39.34
11/15	11/15	2444500NGBLNLPK3Y	WM SUPERCENTER #85 BENTON AR	13.65
11/15	11/15	2444500NG00S8MSW4	DOLLAR TREE BENTON AR	9.57
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
11/19	11/19		Interest Charge on Purchases	0.00
11/19	11/19		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Totals 2022 Year-to-Date			
Total fees charged in 2022	\$0.00		
Total interest charged in 2022	\$0.00		

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance	\$0.00
Current Earned	\$7.95
Cash Back Adjusted	\$0.00
Ending Balance	\$7.95
Cash Back Payout Date	10/2023

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	31	\$0.00
Cash Advances	9.99% (f)	\$0.00	31	\$0.00

⁽v) = variable (f) = fixed





Account Number ending in:

Card Number ending in:

ACCOUNT SUMMARY

Credit Limit	\$5,000.00
Available Credit	\$1,493.00
Statement Closing Date	December 19, 2022
Days in Billing Cycle	30
Previous Balance	\$794.90
- Payments & Credits	\$794.90
+ Purchases & Other Charges	\$3,487.28
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ FEE CHARGED	\$0.00
+ INTEREST CHARGED	\$0.00
= New Balance	\$3,487.28

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www.fsbank.com/contact-us/

PAYMENT INFORMATION

New Balance \$3,487.28 Minimum Payment Due \$104.62 **Payment Due Date** January 16, 2023

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$29.

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	12 years	\$4,757.00	
\$113.00	3 years	\$4,051.00 (Savings = \$706.00)	

If you would like information about credit counseling services, call 1-202-514-4100

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
12/05	12/05	7465621P3EHMS64FG	PAYMENT-MAIL THANK YOU SEARCY AR	794.90-
11/18	11/20	2413746NK5SGSW9DK	HOBBY-LOBBY #777 BENTON AR	78.29
11/18	11/20	2444500NKBLPEYSED	WM SUPERCENTER #85 BENTON AR	43.01
11/22	11/22	2449216NN001Q8449	SP GLOWFORGE STORE HTTPSGLOWFORG WA	2,262.99
11/30	11/30	2449216NZ0000N2QH	CRICUT WWW.CRICUT.CO UT	10.64
12/01	12/01	2413746P0EJFF0DXH	FIVE BELOW 5001 BRYANT AR	15.38
12/01	12/01	2413746P05SGYG159	HOBBY-LOBBY #777 BENTON AR	14.11
12/01	12/01	2444500P0BLNYMPYV	WM SUPERCENTER #85 BENTON AR	44.87
12/01	12/01	2494301P009FM4DRL	THE HOME DEPOT #1405 BENTON AR	35.61
12/05	12/05	2420429P30016FY3A	Microsoft*Subscription 425-6816830 WA	7.99
			Transactions continued on next page	

1160 7 19 221219 0 PAGE 1 of 2 1 0 4308 0000 BLC1 O1AA1160

Please detach bottom portion and submit with payment using enclosed envelope



First Security Bank 314 N Spring St. Searcy AR 72143-7703 Payment Information

XXXX XXXX XXXX Card Number: January 16, 2023 **Payment Due Date New Balance** \$3,487.28 \$104.62 Minimum Payment Due Past Due Amount \$0.00

Make Check Amount Enclosed: Payable to:

First Security Bank PO Box 1509 Searcy AR 72145-1509

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SALINE C LIBRARY 1800 SMITHERS BENTON AR 72015-3108 յեկոկիդըիկինուհինոցկիլիինոնկինոնկուկի

Interests Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances, Balance Transfers and Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below.

Average Daily Balance (including new transactions). The Interest Charges for a billing cycle are computed by applying the monthly Periodic Rate to the "average daily balance" of your account (including new transactions). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases, balance transfers and/or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the average daily balance. To avoid incurring additional Interest Charges on the balance of purchases reflected on your monthly statement and, on any new purchases appearing on your next monthly statement, you must pay the entire "New Balance", in full, shown on your monthly statement on or before the Payment Due Date. The Interest Charge on cash advances begins from the date the transaction is completed. The grace period for the New Balance of purchases extends to the Payment Due Date. There is no grace period for cash advances and balance transfers.

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By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account in which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call the customer service number on the front of this billing statement.

Closing date: The closing date is the last day of the billing cycle, all transactions after the closing date will appear on your next statement.

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Negative Credit Reports: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

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 Dollar Amount:
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 The dollar amount of the suspected error

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- · 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.

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- 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 ATM or with a check that accesses your credit card account do not qualify.
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If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing (or electronically) at the address shown on the front of this billing statement following the phrase "Please send Billing Inquiries... to". 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.

(Rev 01-19)



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Post			
Date	Reference Number	Transaction Description	Amount
12/05	2449216P300103BKX	SP GLOWFORGE STORE HTTPSGLOWFORG WA	542.50
12/06	2444571P48R017Q19	KROGER #637 BENTON AR	40.79
12/07	2449216P5000V42NJ	SP GLOWFORGE STORE HTTPSGLOWFORG WA	321.58
12/16	2413746PF2XKRX1E8	OFFICE DEPOT #2155 BENTON AR	69.52
		TOTAL FEES FOR THIS PERIOD	0.00
		INTEREST CHARGED	
12/19		Interest Charge on Purchases	0.00
12/19		Interest Charge on Cash Advances	0.00
		TOTAL INTEREST FOR THIS PERIOD	0.00
	Date 12/05 12/06 12/07 12/16	Date Reference Number 12/05 2449216P300103BKX 12/06 2444571P48R017Q19 12/07 2449216P5000V42NJ 12/16 2413746PF2XKRX1E8	Date Reference Number Transaction Description 12/05 2449216P300103BKX SP GLOWFORGE STORE HTTPSGLOWFORG WA 12/06 2444571P48R017Q19 KROGER #637 BENTON AR 12/07 2449216P5000V42NJ SP GLOWFORGE STORE HTTPSGLOWFORG WA 12/16 2413746PF2XKRX1E8 OFFICE DEPOT #2155 BENTON AR TOTAL FEES FOR THIS PERIOD INTEREST CHARGED 12/19 Interest Charge on Purchases Interest Charge on Cash Advances

Totals 2022 Year-to-Date			
Total fees charged in 2022	\$0.00		
Total interest charged in 2022	\$0.00		

CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE

Beginning Balance \$7.95
Current Earned \$34.87
Cash Back Adjusted \$0.00
Ending Balance \$42.82
Cash Back Payout Date 10/2023

INTEREST CHARGE CALCULATION

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

Type of Balance	ANNUAL PERCENTAGE RATE (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	9.99% (f)	\$0.00	30	\$0.00
Cash Advances	9.99% (f)	\$0.00	30	\$0.00

⁽v) = variable (f) = fixed