



SALINE CO LIBRARY

Account Number ending in: [REDACTED]

Card Number ending in: [REDACTED]

**ACCOUNT SUMMARY**

Credit Limit	\$2,000.00
Available Credit	\$1,348.00
Statement Closing Date	January 10, 2023
Days in Billing Cycle	31
Previous Balance	\$1,185.81
- Payments & Credits	\$1,185.81
+ Purchases & Other Charges	\$616.19
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
<b>+ FEE CHARGED</b>	<b>\$0.00</b>
<b>+ INTEREST CHARGED</b>	<b>\$0.00</b>
= New Balance	\$616.19

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/](http://www.fsbank.com/contact-us/)

**PAYMENT INFORMATION**

New Balance	\$616.19
<b>Minimum Payment Due</b>	<b>\$18.49</b>
<b>Payment Due Date</b>	<b>February 07, 2023</b>

**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	\$783.00
\$20.00	3 years	\$716.00 (Savings = \$67.00)

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
12/27	12/27	7465621PTEHMSTV4G	PAYMENT-MAIL THANK YOU SEARCY AR	1,185.81-
12/10	12/11	2449398P8LQQ2E3AJ	LAKESHORE LEARNING MATER 310-537-8600 CA	137.75
12/13	12/13	2445501PB43AQYTL9	WAL-MART #3230 BRYANT AR	77.47
12/15	12/15	2422638PE2LR0Q1Y6	WAL-MART #3230 BRYANT AR	119.75
12/17	12/17	2469216PF2YHB4X0D	CONTAINERSTORE.COM 800-733-3532 TX	182.82
12/21	12/21	2442733PKM83LF1FN	FOOD GIANT #3444 BRYANT AR	43.72
01/03	01/03	24455010343AB341D	WAL-MART #3230 BRYANT AR	27.85
01/05	01/05	2422638062LR46SDH	WAL-MART #3230 BRYANT AR	26.83
<b>TOTAL FEES FOR THIS PERIOD</b>				<b>0.00</b>

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 [REDACTED]
<b>Payment Due Date</b>	<b>February 07, 2023</b>
<b>New Balance</b>	<b>\$616.19</b>
Minimum Payment Due	\$18.49
Past Due Amount	\$0.00

Make Check  
Payable to:

Amount Enclosed:

\$

SALINE CO LIBRARY  
 1800 SMITHERS  
 BENTON AR 72015-3108



First Security Bank  
 PO Box 1509  
 Searcy AR 72145-1509



## IMPORTANT INFORMATION

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

You must contact us within 60 days after the error appeared on your statement. 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.

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

Bank Better

**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
<b>INTEREST CHARGED</b>				
01/10	01/10		Interest Charge on Purchases	0.00
01/10	01/10		Interest Charge on Cash Advances	0.00
<b>TOTAL INTEREST FOR THIS PERIOD</b>				<b>0.00</b>

<b>Totals 2023 Year-to-Date</b>	
Total fees charged in 2023	\$0.00
Total interest charged in 2023	\$0.00

**CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE**

Beginning Balance	\$17.55
Current Earned	\$6.16
Cash Back Adjusted	\$0.00
Ending Balance	\$23.71
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

**Paying Interest and Grace Period:** We will not charge any further interest on your purchase balance if you pay the full statement balance by the **Payment Due Date**.



SALINE CO LIBRARY

Account Number ending in: [REDACTED]

Card Number ending in: [REDACTED]

**ACCOUNT SUMMARY**

Credit Limit \$2,000.00  
 Available Credit \$305.00  
 Statement Closing Date February 10, 2023  
 Days in Billing Cycle 31  
 Previous Balance \$616.19  
 - Payments & Credits \$913.56  
 + Purchases & Other Charges \$1,894.85  
 + Balance Transfer \$0.00  
 + Cash Advances \$0.00  
 + **FEE CHARGED \$0.00**  
 + **INTEREST CHARGED \$0.00**  
 = New Balance \$1,597.48

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/](http://www.fsbank.com/contact-us/)

**PAYMENT INFORMATION**

New Balance \$1,597.48  
 Minimum Payment Due \$47.93  
 Payment Due Date **March 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...
Only the minimum payment	9 years	\$2,141.00
\$52.00	3 years	\$1,855.00 (Savings = \$286.00)

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
01/23	01/23	74656210PEH MV1YAB	PAYMENT-MAIL THANK YOU SEARCY AR	616.19-
01/10	01/11	24226380B2LR3WS0L	WAL-MART #3230 BRYANT AR	35.44
01/14	01/14	24692160E2ZQFQ95G	AMZN Mktp US*OD7FI06N3 Amzn.com/bill WA	115.44
01/14	01/14	24692160E2Z25FB79	AMERICAN LIBRARY ASSOC 860-347-6933 IL	314.10
01/17	01/17	24226380J2LR42DYH	WAL-MART #3230 BRYANT AR	161.49
01/17	01/17	24906410H4TXVX6XN	DRI*Gallup orderfind.com MN	175.73
01/18	01/18	24431060J2DL6DYDA	AMZN MKTP US*HO4NW9VO3 AM AMZN.COM/BILL WA	65.90
01/22	01/22	24692160N350NXKSS	AMZN Mktp US*HJ3RG93U3 Amzn.com/bill WA	24.71
01/23	01/23	24692160P351D4PR5	AMZN Mktp US*DH7Z71023 Amzn.com/bill WA	9.88
01/24	01/24	24445000TBLMXD8J7	WM SUPERCENTER #3230 BRYANT AR	22.27

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 [REDACTED]  
 Payment Due Date **March 07, 2023**  
 New Balance \$1,597.48  
 Minimum Payment Due \$47.93  
 Past Due Amount \$0.00

Make Check  
Payable to:

Amount Enclosed:

\$

SALINE CO LIBRARY  
 1800 SMITHERS  
 BENTON AR 72015-3108



First Security Bank  
 PO Box 1509  
 Searcy AR 72145-1509





## IMPORTANT INFORMATION

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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**

#### **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 you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. 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.

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

Bank Better

**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/25	01/25	24137460S5SEDEMZ4	HOBBY-LOBBY #0088 LITTLE ROCK AR	87.02
01/25	01/25	24137460S5SEDEN1R	HOBBY-LOBBY #0088 LITTLE ROCK AR	199.88
01/25	01/25	24164070T2LRFPP5S	TARGET 00011148 LITTLE ROCK AR	57.18
01/25	01/25	24164070T2LRFPP62	TARGET 00011148 LITTLE ROCK AR	14.12
01/25	01/25	24445000SHEW079Q8	Dollar Tree, Inc. Chesapeake VA	100.26
01/25	01/25	24493980S5HW7YE86	TRADER JOE'S #756 QPS LITTLE ROCK AR	24.38
01/27	01/27	24113430WHEYXLYH0	The Webstaurant Store Inc717-392-7472 PA	425.14
01/27	01/27	24137460W5SFJD46P	HOBBY-LOBBY #777 BENTON AR	21.83
02/04	02/04	741134314HEZW32HL	The Webstaurant Store Inc717-3927 CREDIT	283.25-
02/04	02/04	7416407142LRQ6283	TARGET 00022046 BRYANT AR CREDIT	14.12-
02/04	02/04	242316814RBGHEBHA	FAMILY DOLLAR #13375 MABELVALE AR	40.08
<b>TOTAL FEES FOR THIS PERIOD</b>				<b>0.00</b>
<b>INTEREST CHARGED</b>				
02/10	02/10		Interest Charge on Purchases	0.00
02/10	02/10		Interest Charge on Cash Advances	0.00
<b>TOTAL INTEREST FOR THIS PERIOD</b>				<b>0.00</b>

Totals 2023 Year-to-Date	
Total fees charged in 2023	\$0.00
Total interest charged in 2023	\$0.00

**CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE**

Beginning Balance	\$23.71
Current Earned	\$15.97
Cash Back Adjusted	\$0.00
Ending Balance	\$39.68
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

**Paying Interest and Grace Period:** We will not charge any further interest on your purchase balance if you pay the full statement balance by the Payment Due Date.



SALINE CO LIBRARY

Account Number ending in [REDACTED]

Card Number ending in: [REDACTED]

**ACCOUNT SUMMARY**

Credit Limit	\$2,000.00
Available Credit	\$1,208.00
Statement Closing Date	March 10, 2023
Days in Billing Cycle	28
Previous Balance	\$1,597.48
- Payments & Credits	\$1,597.48
+ Purchases & Other Charges	\$389.58
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ <b>FEE CHARGED</b>	<b>\$0.00</b>
+ <b>INTEREST CHARGED</b>	<b>\$0.00</b>
= New Balance	\$389.58

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/](http://www.fsbank.com/contact-us/)

**PAYMENT INFORMATION**

New Balance	\$389.58
Minimum Payment Due	\$11.69
Payment Due Date	April 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...
Only the minimum payment	4 years	\$470.00
\$13.00	3 years	\$453.00 (Savings = \$17.00)

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
03/07	03/07	746562122EHMSF6KT	PAYMENT-MAIL THANK YOU SEARCY AR	1,597.48-
02/07	02/11	24445001B8PXNZF7	WALMART.COM 8009666546 BENTONVILLE AR	92.10
02/16	02/16	24164071F2LR7GG5W	TARGET 00022046 BRYANT AR	104.13
02/18	02/18	24055231H2DYNSAVH	WALMART.COM 800-966-6546 AR	57.06
02/20	02/20	24692161K32HA5SXT	AMER ASSOC NOTARIES 713-644-2299 TX	41.65
02/20	02/20	24692161K32LJKDFS	Amazon.com*HP4WN5LF1 Amzn.com/bill WA	10.96
02/21	02/21	24455011L43A7RNJD	WAL-MART #3230 BRYANT AR	31.87
02/28	02/28	24692161V2Z0SYGVX	AMZN Mkt US*HD4ZV8EC2 Amzn.com/bill WA	39.76
03/04	03/04	24692161Z323BJZ93	AMZN Mkt US*HD1H44WC2 Amzn.com/bill WA	12.05
<b>TOTAL FEES FOR THIS PERIOD</b>				<b>0.00</b>

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 [REDACTED]
Payment Due Date	April 07, 2023
New Balance	\$389.58
Minimum Payment Due	\$11.69
Past Due Amount	\$0.00

Make Check Payable to:

Amount Enclosed:

\$

SALINE CO LIBRARY  
 1800 SMITHERS  
 BENTON AR 72015-3108



First Security Bank  
 PO Box 1509  
 Searcy AR 72145-1509



## IMPORTANT INFORMATION

**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.

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### **BILLING RIGHTS SUMMARY**

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

Bank Better

**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
<b>INTEREST CHARGED</b>				
03/10	03/10		Interest Charge on Purchases	0.00
03/10	03/10		Interest Charge on Cash Advances	0.00
<b>TOTAL INTEREST FOR THIS PERIOD</b>				<b>0.00</b>

<b>Totals 2023 Year-to-Date</b>	
Total fees charged in 2023	\$0.00
Total interest charged in 2023	\$0.00

**CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE**

Beginning Balance	\$39.68
Current Earned	\$3.90
Cash Back Adjusted	\$0.00
Ending Balance	\$43.58
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	28	\$0.00
Cash Advances	9.99% (f)	\$0.00	28	\$0.00

(v) = variable (f) = fixed

**Paying Interest and Grace Period:** We will not charge any further interest on your purchase balance if you pay the full statement balance by the **Payment Due Date**.





SALINE CO LIBRARY

Account Number ending in: [REDACTED]

Card Number ending in: [REDACTED]

**ACCOUNT SUMMARY**

Credit Limit \$2,000.00  
 Available Credit \$604.00  
 Statement Closing Date April 10, 2023  
 Days in Billing Cycle 31  
 Previous Balance \$389.58  
 - Payments & Credits \$0.00  
 + Purchases & Other Charges \$997.39  
 + Balance Transfer \$0.00  
 + Cash Advances \$0.00  
 + **FEE CHARGED \$0.00**  
 + **INTEREST CHARGED \$8.05**  
 = New Balance \$1,395.02

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/](http://www.fsbank.com/contact-us/)

**PAYMENT INFORMATION**

New Balance \$1,395.02  
 Minimum Payment Due \$53.19  
 Payment Due Date **May 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...
Only the minimum payment	9 years	\$1,857.00
\$45.00	3 years	\$1,620.00 (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 Date	Post Date	Reference Number	Transaction Description	Amount
03/14	03/14	24445002ABLN68LNW	WM SUPERCENTER #3230 BRYANT AR	152.15
03/16	03/16	24445002Q00SYPPPL	DOLLAR TREE BRYANT AR	23.35
03/19	03/19	24692162E33A0RJYZ	AMZN Mktp US*HC2Y21HA1 Amzn.com/bill WA	16.47
03/19	03/19	24692162E33Q38AVS	AMZN Mktp US*HC3US8EG2 Amzn.com/bill WA	51.63
03/21	03/21	24226382H2LR5LKGZ	WAL-MART #3230 BRYANT AR	58.04
03/23	03/23	24137462KEJE8E013	U-HAUL MOVING & STORAGE A LITTLE ROCK AR	36.82
03/23	03/23	24455012J43A7SSHK	WAL-MART #3230 BRYANT AR	37.89
03/24	03/24	24493982K5SLXZ7G5	DIGITALBUYER.COM 8004082718 CA	402.14
03/28	03/28	24445002RBLNE3XAZ	WM SUPERCENTER #3230 BRYANT AR	26.61
04/04	04/04	24455012Y43A8361Q	WAL-MART #3230 BRYANT AR	38.13

Transactions continued on next page

1160 AFJ 001 7 10 230410 0 D PAGE 1 of 2 10 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 [REDACTED]  
 Payment Due Date **May 07, 2023**  
 New Balance \$1,395.02  
 Minimum Payment Due \$53.19  
 Past Due Amount \$11.69

Make Check Payable to:

Amount Enclosed: \$

SALINE CO LIBRARY  
 1800 SMITHERS  
 BENTON AR 72015-3108



First Security Bank  
 PO Box 1509  
 Searcy AR 72145-1509



## IMPORTANT INFORMATION

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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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Bank Better

**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
04/05	04/05	24269792Z8R0ZSY15	GOODWILL - 5236 - BRYANT BRYANT AR	23.68
04/05	04/05	24445002Z5SQB6FP1	WALMART.COM 8009666546 800-966-6546 AR	71.31
04/05	04/05	24455012Z43A47J7Y	WAL-MART #0085 BENTON AR	59.17
<b>TOTAL FEES FOR THIS PERIOD</b>				<b>0.00</b>
<b>INTEREST CHARGED</b>				
04/10	04/10		Interest Charge on Purchases	8.05
04/10	04/10		Interest Charge on Cash Advances	0.00
<b>TOTAL INTEREST FOR THIS PERIOD</b>				<b>8.05</b>

<b>Totals 2023 Year-to-Date</b>	
Total fees charged in 2023	\$0.00
Total interest charged in 2023	\$8.05

**CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE**

Beginning Balance	\$43.58
Current Earned	\$9.97
Cash Back Adjusted	\$0.00
Ending Balance	\$53.55
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)	\$966.18	31	\$8.05
Cash Advances	9.99% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed

**Paying Interest and Grace Period:** We will not charge any further interest on your purchase balance if you pay the full statement balance by the Payment Due Date.



SALINE CO LIBRARY

Account Number ending in: [REDACTED]

Card Number ending in: [REDACTED]

**ACCOUNT SUMMARY**

Credit Limit \$2,000.00  
 Available Credit \$632.00  
 Statement Closing Date May 10, 2023  
 Days in Billing Cycle 30  
 Previous Balance \$1,395.02  
 - Payments & Credits \$460.89  
 + Purchases & Other Charges \$414.21  
 + Balance Transfer \$0.00  
 + Cash Advances \$0.00  
 + **FEE CHARGED \$0.00**  
 + **INTEREST CHARGED \$10.72**  
 = New Balance \$1,359.06

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/](http://www.fsbank.com/contact-us/)

**PAYMENT INFORMATION**

New Balance \$1,359.06  
 Minimum Payment Due \$40.78  
 Payment Due Date June 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...
Only the minimum payment	9 years	\$1,811.00
\$44.00	3 years	\$1,579.00 (Savings = \$232.00)

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

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**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
04/28	04/28	74656213NEHMSSR4S	PAYMENT-MAIL THANK YOU SEARCY AR	389.58-
04/08	04/11	7444500332XYSLZVH	WALMART.COM 8009666546 BENTONVILL CREDIT	71.31-
04/13	04/13	242316838RBGHEPZM	FAMILY DOLLAR #13375 MABELVALE AR	24.05
04/18	04/18	24455013Q43A7Z5FM	WAL-MART #3230 BRYANT AR	15.61
04/19	04/19	24445003EBLNH1853	WM SUPERCENTER #3230 BRYANT AR	13.14
04/21	04/21	24455013F43A895AQ	WAL-MART #3230 BRYANT AR	15.29
04/22	04/22	24427333GM83HBH4W	FOOD GIANT #3444 BRYANT AR	55.24
04/25	04/25	24455013K43A7Y3QJ	WAL-MART #3230 BRYANT AR	26.75
05/04	05/04	24231683X2LRB3L9K	PETSMART #2723 BENTON AR	21.86

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 [REDACTED]  
 Payment Due Date June 07, 2023  
 New Balance \$1,359.06  
 Minimum Payment Due \$40.78  
 Past Due Amount \$0.00

Make Check Payable to:

Amount Enclosed:

\$

SALINE CO LIBRARY  
 1800 SMITHERS  
 BENTON AR 72015-3108



First Security Bank  
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 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.
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(Rev 01-19)



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Bank Better



**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
05/05	05/05	24137463Y5SG0D03A	HOBBY-LOBBY #777 BENTON AR	56.82
05/09	05/09	244450042BLNTBA0S	WM SUPERCENTER #3230 BRYANT AR	156.61
05/09	05/09	24445004200VEBLGF	DOLLAR TREE BRYANT AR	28.84
<b>TOTAL FEES FOR THIS PERIOD</b>				<b>0.00</b>
<b>INTEREST CHARGED</b>				
05/10	05/10		Interest Charge on Purchases	10.72
05/10	05/10		Interest Charge on Cash Advances	0.00
<b>TOTAL INTEREST FOR THIS PERIOD</b>				<b>10.72</b>

<b>Totals 2023 Year-to-Date</b>	
Total fees charged in 2023	\$0.00
Total interest charged in 2023	\$18.77

**CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE**

Beginning Balance	\$53.55
Current Earned	\$3.43
Cash Back Adjusted	\$0.00
Ending Balance	\$56.98
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)	\$1,287.21	30	\$10.72
Cash Advances	9.99% (f)	\$0.00	30	\$0.00

(v) = variable (f) = fixed

**Paying Interest and Grace Period:** We will not charge any further interest on your purchase balance if you pay the full statement balance by the Payment Due Date.



SALINE COUNTY LIBRARY

Account Number ending in: [REDACTED]

Card Number ending in: [REDACTED]

**ACCOUNT SUMMARY**

Credit Limit	\$5,000.00
Available Credit	\$2,742.00
Statement Closing Date	January 19, 2023
Days in Billing Cycle	31
Previous Balance	\$25.15
- Payments & Credits	\$25.15
+ Purchases & Other Charges	\$2,257.98
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
<b>+ FEE CHARGED</b>	<b>\$0.00</b>
<b>+ INTEREST CHARGED</b>	<b>\$0.00</b>
= New Balance	\$2,257.98

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/](http://www.fsbank.com/contact-us/)

**PAYMENT INFORMATION**

New Balance	\$2,257.98
<b>Minimum Payment Due</b>	<b>\$67.74</b>
<b>Payment Due Date</b>	<b>February 16, 2023</b>

**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	\$3,056.00
\$73.00	3 years	\$2,623.00 (Savings = \$433.00)

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
01/09	01/09	746562109EHMS930A	PAYMENT-MAIL THANK YOU SEARCY AR	25.15-
12/21	12/21	2443099PK2DJZWL8M	DMI* DELL BUS ONLINE 800-456-3355 TX	1,367.18
12/22	12/22	2443099PL2DJKWJBX	DMI* DELL BUS ONLINE 800-456-3355 TX	187.56
01/17	01/17	24692160H311FN1YW	AMZN Mktp US*VI07738F3 Amzn.com/bill WA	656.24
01/17	01/17	24692160H314PKE7P	AMZN Mktp US*5R8E303M3 Amzn.com/bill WA	47.00
<b>TOTAL FEES FOR THIS PERIOD</b>				<b>0.00</b>
<b>INTEREST CHARGED</b>				
01/19	01/19		Interest Charge on Purchases	0.00
01/19	01/19		Interest Charge on Cash Advances	0.00
<b>TOTAL INTEREST FOR THIS PERIOD</b>				<b>0.00</b>

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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 [REDACTED]
<b>Payment Due Date</b>	<b>February 16, 2023</b>
<b>New Balance</b>	<b>\$2,257.98</b>
Minimum Payment Due	\$67.74
Past Due Amount	\$0.00

Make Check Payable to:

Amount Enclosed:

\$

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

First Security Bank  
 PO Box 1509  
 Searcy AR 72145-1509



## IMPORTANT INFORMATION

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

You must contact us within 60 days after the error appeared on your statement. 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.

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

Bank Better

Totals 2023 Year-to-Date	
Total fees charged in 2023	\$0.00
Total interest charged in 2023	\$0.00

**CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE**

Beginning Balance	\$15.05
Current Earned	\$22.58
Cash Back Adjusted	\$0.00
Ending Balance	\$37.63
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

**Paying Interest and Grace Period:** We will not charge any further interest on your purchase balance if you pay the full statement balance by the **Payment Due Date.**





SALINE COUNTY LIBRARY

Account Number ending in: [REDACTED]

Card Number ending in: [REDACTED]

**ACCOUNT SUMMARY**

Credit Limit \$5,000.00  
 Available Credit \$489.00  
 Statement Closing Date February 19, 2023  
 Days in Billing Cycle 31  
 Previous Balance \$2,257.98  
 - Payments & Credits \$0.00  
 + Purchases & Other Charges \$2,226.05  
 + Balance Transfer \$0.00  
 + Cash Advances \$0.00  
 + **FEE CHARGED \$0.00**  
 + **INTEREST CHARGED \$26.67**  
 = New Balance \$4,510.70

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/](http://www.fsbank.com/contact-us/)

**PAYMENT INFORMATION**

New Balance \$4,510.70  
 Minimum Payment Due \$201.03  
 Payment Due Date **March 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	13 years	\$6,149.00
\$146.00	3 years	\$5,239.00 (Savings = \$910.00)

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
01/20	01/20	24692160L33N3GG58	AMZN Mktp US*OI5ZE3ZQ3 Amzn.com/bill WA	92.27
01/23	01/23	24692160P359XPZ88	AMZN Mktp US*8Y6YL5AB3 Amzn.com/bill WA	145.00
01/24	01/24	24430990R2DKNT5JV	DMI* DELL BUS ONLINE 800-456-3355 TX	43.74
02/08	02/08	24692161734AX8B6P	AMZN Mktp US*9J8QA5W03 Amzn.com/bill WA	61.19
02/08	02/08	246921617346PSMQD	AMZN Mktp US*XW5F29R63 Amzn.com/bill WA	82.74
02/09	02/09	24692161834HT2AR4	APPLE.COM/US 800-676-2775 CA	882.66
02/09	02/09	24692161834Y69H3Y	AMZN Mktp US*HE64M3NX0 Amzn.com/bill WA	726.24
02/09	02/09	2469216183500Y3HP	AMZN Mktp US*AI77M84G3 Amzn.com/bill WA	49.20
02/10	02/10	2469216193545BQSK	AMZN Mktp US*ED3383RP3 Amzn.com/bill WA	101.46
02/16	02/16	24431061F2DJZ2AV3	AMZN MKTP US*HE7SD0821 AM AMZN.COM/BILL WA	41.55

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 [REDACTED]  
 Payment Due Date **March 16, 2023**  
 New Balance \$4,510.70  
 Minimum Payment Due \$201.03  
 Past Due Amount \$67.74

Make Check Payable to:

Amount Enclosed: \$

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

First Security Bank  
 PO Box 1509  
 Searcy AR 72145-1509





## IMPORTANT INFORMATION

**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.

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

You must contact us within 60 days after the error appeared on your statement. 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.

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

Bank Better

**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
<b>TOTAL FEES FOR THIS PERIOD</b>				<b>0.00</b>
<b>INTEREST CHARGED</b>				
02/19	02/19		Interest Charge on Purchases	26.67
02/19	02/19		Interest Charge on Cash Advances	0.00
<b>TOTAL INTEREST FOR THIS PERIOD</b>				<b>26.67</b>

<b>Totals 2023 Year-to-Date</b>	
Total fees charged in 2023	\$0.00
Total interest charged in 2023	\$26.67

**CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE**

Beginning Balance	\$37.63
Current Earned	\$22.26
Cash Back Adjusted	\$0.00
Ending Balance	\$59.89
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)	\$3,201.47	31	\$26.67
Cash Advances	9.99% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed

**Paying Interest and Grace Period:** We will not charge any further interest on your purchase balance if you pay the full statement balance by the Payment Due Date.



SALINE COUNTY LIBRARY

Account Number ending in: [REDACTED]

Card Number ending in: [REDACTED]

**ACCOUNT SUMMARY**

Credit Limit \$5,000.00  
 Available Credit \$4,137.00  
 Statement Closing Date March 19, 2023  
 Days in Billing Cycle 28  
 Previous Balance \$4,510.70  
 - Payments & Credits \$4,510.70  
 + Purchases & Other Charges \$833.95  
 + Balance Transfer \$0.00  
 + Cash Advances \$0.00  
 + **FEE CHARGED \$29.00**  
 + **INTEREST CHARGED \$0.00**  
 = New Balance \$862.95

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/](http://www.fsbank.com/contact-us/)

**PAYMENT INFORMATION**

New Balance \$862.95  
 Minimum Payment Due \$25.89  
 Payment Due Date April 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	\$1,124.00
\$28.00	3 years	\$998.00 (Savings = \$126.00)

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
02/27	02/27	74656211SEHMS4HG7	PAYMENT-MAIL THANK YOU SEARCY AR	2,257.98-
03/09	03/09	746562124EHMSND5T	PAYMENT-MAIL THANK YOU SEARCY AR	2,252.72-
02/24	02/24	24692161P35A1SLKE	AMZN Mktp US*HP8OJ6882 Amzn.com/bill WA	61.19
02/24	02/24	24692161P35KJ9Q6R	AMZN Mktp US*HD1EA1A20 Amzn.com/bill WA	27.34
02/25	02/25	24692161R3688G06V	AMZN Mktp US*HP08F6KT2 Amzn.com/bill WA	189.74
02/26	02/26	24692161T2XRE85G0	AMZN Mktp US*HD46718U0 Amzn.com/bill WA	65.50
02/26	02/26	24692161T2XRG4YY6	AMZN Mktp US*HP84L3WH2 Amzn.com/bill WA	10.93
03/15	03/15	24453882B03A483WP	Mclarty Nissan of Benton Benton AR	106.29
03/17	03/17	24116412Q2DYLBFNT	NEWEGG INC. 800-390-1119 CA	372.96

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

**Payment Information**

Card Number: XXXX XXXX XXXX [REDACTED]  
 Payment Due Date April 16, 2023  
 New Balance \$862.95  
 Minimum Payment Due \$25.89  
 Past Due Amount \$0.00

Make Check Payable to:

Amount Enclosed: \$

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



First Security Bank  
 PO Box 1509  
 Searcy AR 72145-1509



## IMPORTANT INFORMATION

**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:** Your name and account number
- **Dollar Amount:** The dollar amount of the suspected error
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. 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.

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

Bank Better



**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
<b>FEES</b>				
03/19	03/19		LATE FEE	29.00
<b>TOTAL FEES FOR THIS PERIOD</b>				<b>29.00</b>
<b>INTEREST CHARGED</b>				
03/19	03/19		Interest Charge on Purchases	0.00
03/19	03/19		Interest Charge on Cash Advances	0.00
<b>TOTAL INTEREST FOR THIS PERIOD</b>				<b>0.00</b>

<b>Totals 2023 Year-to-Date</b>	
Total fees charged in 2023	\$29.00
Total interest charged in 2023	\$26.67

**CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE**

Beginning Balance	\$59.89
Current Earned	\$8.34
Cash Back Adjusted	\$0.00
Ending Balance	\$68.23
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	28	\$0.00
Cash Advances	9.99% (f)	\$0.00	28	\$0.00

(v) = variable (f) = fixed

**Paying Interest and Grace Period:** We will not charge any further interest on your purchase balance if you pay the full statement balance by the **Payment Due Date**.





SALINE COUNTY LIBRARY

Account Number ending in: [REDACTED]

Card Number ending in: [REDACTED]

**ACCOUNT SUMMARY**

Credit Limit \$5,000.00  
 Available Credit \$3,894.00  
 Statement Closing Date April 19, 2023  
 Days in Billing Cycle 31  
 Previous Balance \$862.95  
 - Payments & Credits \$0.00  
 + Purchases & Other Charges \$235.37  
 + Balance Transfer \$0.00  
 + Cash Advances \$0.00  
 + **FEE CHARGED \$0.00**  
 + **INTEREST CHARGED \$7.45**  
 = New Balance \$1,105.77

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/](http://www.fsbank.com/contact-us/)

**PAYMENT INFORMATION**

New Balance \$1,105.77  
 Minimum Payment Due \$58.29  
 Payment Due Date May 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	8 years	\$1,451.00
\$36.00	3 years	\$1,280.00 (Savings = \$171.00)

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
04/12	04/12	2469216362Z56S8EB	LOWES #02471* BRYANT AR	235.37
			<b>TOTAL FEES FOR THIS PERIOD</b>	<b>0.00</b>
			<b>INTEREST CHARGED</b>	
04/19	04/19		Interest Charge on Purchases	7.45
04/19	04/19		Interest Charge on Cash Advances	0.00
			<b>TOTAL INTEREST FOR THIS PERIOD</b>	<b>7.45</b>

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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 [REDACTED]  
 Payment Due Date May 16, 2023  
 New Balance \$1,105.77  
 Minimum Payment Due \$58.29  
 Past Due Amount \$25.89

Make Check Payable to:

Amount Enclosed: \$

[REDACTED]

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



First Security Bank  
 PO Box 1509  
 Searcy AR 72145-1509



## IMPORTANT INFORMATION

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

You must contact us within 60 days after the error appeared on your statement. 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.

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

Bank Better

Totals 2023 Year-to-Date	
Total fees charged in 2023	\$29.00
Total interest charged in 2023	\$34.12

**CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE**

Beginning Balance	\$68.23
Current Earned	\$2.35
Cash Back Adjusted	\$0.00
Ending Balance	\$70.58
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)	\$894.69	31	\$7.45
Cash Advances	9.99% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed

**Paying Interest and Grace Period:** We will not charge any further interest on your purchase balance if you pay the full statement balance by the **Payment Due Date.**





SALINE COUNTY LIBRARY

Account Number ending in: [REDACTED]

Card Number ending in: [REDACTED]

**ACCOUNT SUMMARY**

Credit Limit	\$5,000.00
Available Credit	\$2,246.00
Statement Closing Date	May 19, 2023
Days in Billing Cycle	30
Previous Balance	\$1,105.77
- Payments & Credits	\$1,105.77
+ Purchases & Other Charges	\$2,724.47
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
<b>+ FEE CHARGED</b>	<b>\$29.00</b>
<b>+ INTEREST CHARGED</b>	<b>\$0.00</b>
= New Balance	\$2,753.47

Customer Service: (877) 611-3118  
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 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/](http://www.fsbank.com/contact-us/)

**PAYMENT INFORMATION**

New Balance	\$2,753.47
<b>Minimum Payment Due</b>	<b>\$82.61</b>
<b>Payment Due Date</b>	<b>June 16, 2023</b>

**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	\$3,741.00
\$89.00	3 years	\$3,194.00 (Savings = \$547.00)

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
05/08	05/08	746562140EHMSPD0J	PAYMENT-MAIL THANK YOU SEARCY AR	862.95-
05/16	05/16	746562148EHMSG2H0	PAYMENT-MAIL THANK YOU SEARCY AR	242.82-
04/21	04/21	24137463G2XMTW2VB	OFFICE DEPOT #2155 BENTON AR	192.47
05/16	05/16	2413746492XKJN8TJ	OFFICE DEPOT #2155 BENTON AR	645.30
05/17	05/17	240113449000Y2PE4	SP LOREX HTTPSWWW.LORE CA	1,886.70
<b>FEES</b>				
05/19	05/19		LATE FEE	29.00
<b>TOTAL FEES FOR THIS PERIOD</b>				<b>29.00</b>

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 [REDACTED]
<b>Payment Due Date</b>	<b>June 16, 2023</b>
<b>New Balance</b>	<b>\$2,753.47</b>
Minimum Payment Due	\$82.61
Past Due Amount	\$0.00
Amount Enclosed:	\$ [REDACTED]

Make Check Payable to:

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

First Security Bank  
 PO Box 1509  
 Searcy AR 72145-1509



## IMPORTANT INFORMATION

**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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- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. 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.
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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)



- 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

Bank Better

**TRANSACTIONS (continued)**

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

<b>Totals 2023 Year-to-Date</b>	
Total fees charged in 2023	\$58.00
Total interest charged in 2023	\$34.12

**CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE**

Beginning Balance	\$70.58
Current Earned	\$27.24
Cash Back Adjusted	\$0.00
Ending Balance	\$97.82
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

**Paying Interest and Grace Period:** We will not charge any further interest on your purchase balance if you pay the full statement balance by the **Payment Due Date**.





KARI LAPP

Account Number ending in: [REDACTED]

Card Number ending in: [REDACTED]

**ACCOUNT SUMMARY**

Credit Limit \$5,000.00  
 Available Credit \$1,907.00  
 Statement Closing Date January 19, 2023  
 Days in Billing Cycle 31  
 Previous Balance \$904.82  
 - Payments & Credits \$904.82  
 + Purchases & Other Charges \$2,916.36  
 + Balance Transfer \$0.00  
 + Cash Advances \$0.00  
 + **FEE CHARGED \$0.00**  
 + **INTEREST CHARGED \$0.00**  
 = New Balance \$2,916.36

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/](http://www.fsbank.com/contact-us/)

**PAYMENT INFORMATION**

New Balance \$2,916.36  
 Minimum Payment Due \$87.50  
 Payment Due Date February 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	\$3,967.00
\$94.00	3 years	\$3,388.00 (Savings = \$579.00)

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
01/03	01/03	2413746042XENM865	OFFICE DEPOT #2155 BENTON AR	43.30
01/03	01/03	242263804BLH4G9T1	WAL-MART #0085 BENTON AR	8.58
01/05	01/05	2413746065SEWZKJP	HOBBY-LOBBY #777 BENTON AR	8.74
01/09	01/09	244921609000PY7FW	STREAMYARD.COM HTTPSSTREAMYA DE	25.00
01/09	01/09	24692160935HK12QK	4IMPRINT, INC 4IMPRINT.COM WI	332.68
01/11	01/11	24137460QEJAGB4E1	FIVE BELOW 5001 BRYANT AR	61.15
01/11	01/11	24164070B2LRFKWW3	TARGET 00022046 BRYANT AR	9.89
01/12	01/12	24011340Q001F3229	PODBEAN.COM HTTPSWWW.PODB NY	108.00
01/12	01/12	24492150QLRE8YTEG	VISTAPRINT 866-207-4955 MA	354.23
01/12	01/12	24692160Q2Y88723Q	4IMPRINT, INC 4IMPRINT.COM WI	494.51

Transactions continued on next page

1160 AFJ 001 7 19 230119 0 PAGE 1 of 2 10 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 [REDACTED]  
 Payment Due Date February 16, 2023  
 New Balance \$2,916.36  
 Minimum Payment Due \$87.50  
 Past Due Amount \$0.00

Make Check Payable to:

Amount Enclosed:

\$

KARI LAPP  
 1800 SMITHERS  
 BENTON AR 72015-3108

First Security Bank  
 PO Box 1509  
 Searcy AR 72145-1509



## IMPORTANT INFORMATION

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

You must contact us within 60 days after the error appeared on your statement. 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.

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

Bank Better

**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/13	01/13	24137460E01EF5KVR	USPS PO 0407650315 BENTON AR	894.23
01/13	01/13	24692160D2YS946JM	AMZN Mktp US*ND3F44KM3 Amzn.com/bill WA	42.02
01/13	01/13	74656210DEHMSANMF	PAYMENT-MAIL THANK YOU SEARCY AR	904.82-
01/17	01/17	24137460JEJDKH25M	FIVE BELOW 5001 BRYANT AR	21.43
01/17	01/17	24137460J5SEJ9YDA	HOBBY-LOBBY #777 BENTON AR	89.44
01/17	01/17	24164070H2LRG04J8	TARGET 00022046 BRYANT AR	22.51
01/17	01/17	24492160H000TKADK	LIBRARYWORKS/MODLIBAWD WWW.LIBRARYWO MD	49.00
01/17	01/17	24692160H3138MJP9	AMZN Mktp US*XAGNB0P93 Amzn.com/bill WA	192.62
01/18	01/18	24455010J43A48JJN	WAL-MART #0085 BENTON AR	159.03
			<b>TOTAL FEES FOR THIS PERIOD</b>	<b>0.00</b>
			<b>INTEREST CHARGED</b>	
01/19	01/19		Interest Charge on Purchases	0.00
01/19	01/19		Interest Charge on Cash Advances	0.00
			<b>TOTAL INTEREST FOR THIS PERIOD</b>	<b>0.00</b>

Totals 2023 Year-to-Date	
Total fees charged in 2023	\$0.00
Total interest charged in 2023	\$0.00

**CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE**

Beginning Balance	\$23.64
Current Earned	\$29.16
Cash Back Adjusted	\$0.00
Ending Balance	\$52.80
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

**Paying Interest and Grace Period:** We will not charge any further interest on your purchase balance if you pay the full statement balance by the Payment Due Date.





KARI LAPP

Account Number ending in: [REDACTED]

Card Number ending in: [REDACTED]

**ACCOUNT SUMMARY**

Credit Limit	\$5,000.00
Available Credit	\$3,046.00
Statement Closing Date	February 19, 2023
Days in Billing Cycle	31
Previous Balance	\$2,916.36
- Payments & Credits	\$2,916.36
+ Purchases & Other Charges	\$1,715.47
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
+ <b>FEE CHARGED</b>	<b>\$0.00</b>
+ <b>INTEREST CHARGED</b>	<b>\$0.00</b>
= New Balance	\$1,715.47

Customer Service: (877) 611-3118  
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 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/](http://www.fsbank.com/contact-us/)

**PAYMENT INFORMATION**

New Balance	\$1,715.47
Minimum Payment Due	\$51.47
Payment Due Date	March 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	10 years	\$2,305.00
\$55.00	3 years	\$1,993.00 (Savings = \$312.00)

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
01/19	01/20	24137460L5SE6W82E	HOBBY-LOBBY #777 BENTON AR	19.62
01/19	01/20	24455010K43A49A2N	WAL-MART #0085 BENTON AR	19.62
01/21	01/21	24692160M33WB0JBR	AMZN Mktp US*HR8M81IH0 Amzn.com/bill WA	137.70
01/26	01/26	24445710S8PVXVNV3	KROGER #629 BENTON AR	39.95
01/28	01/28	24692160W2ZQW4N3R	AMZN Mktp US*W25WR8613 Amzn.com/bill WA	63.98
01/29	01/29	24692160X2X92GAB4	AMZN Mktp US*1T3862TS3 Amzn.com/bill WA	107.31
01/30	01/30	24692160Y2XPE08JG	AMZN Mktp US*6G91H0C73 Amzn.com/bill WA	69.96
02/02	02/02	246921611309TLNTF	DRI*PRINTPLACE 877-405-3949 CA	208.09
02/03	02/03	244450013BLNH29MV	WM SUPERCENTER #85 BENTON AR	151.31
02/07	02/07	247893017BZ7MZM4H	OTC BRANDS INC 800-2280475 NE	440.29

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 [REDACTED]
Payment Due Date	March 16, 2023
New Balance	\$1,715.47
Minimum Payment Due	\$51.47
Past Due Amount	\$0.00

Make Check  
Payable to:

Amount Enclosed:

\$ [REDACTED]

KARI LAPP  
 1800 SMITHERS  
 BENTON AR 72015-3108



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)



- 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

Bank Better



**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/08	02/08	241374618016ZNEDY	USPS PO 0407650315 BENTON AR	53.20
02/08	02/08	746562117EHMSPEMM	PAYMENT-MAIL THANK YOU SEARCY AR	2,916.36-
02/09	02/09	244921618000WJSGL	STREAMYARD.COM HTTPSSTREAMYA DE	25.00
02/10	02/10	2444571198PY89E3D	KROGER #637 BENTON AR	12.62
02/11	02/11	24204291A0042Z320	FACEBK PQGBSJ7EB2 650-5434800 CA	29.99
02/13	02/13	24431061D2DYSXF3B	AMAZON.COM*HE5CA5FM2 AMZN AMZN.COM/BILL WA	22.74
02/13	02/13	24431061Q2DA4B55T	TARGET.COM * 800-591-3869 MN	48.76
02/15	02/15	24692161E2ZTXGAM5	AMZN Mktp US*HP42Q74M0 Amzn.com/bill WA	5.90
02/16	02/16	24492161F000RPF1A	QP* QP* FOLKMANISI HTTPSQUIVERS. UT	205.97
02/16	02/16	24692161F30995EA2	AMZN Mktp US*HE58G7B91 Amzn.com/bill WA	53.46
<b>TOTAL FEES FOR THIS PERIOD</b>				<b>0.00</b>
<b>INTEREST CHARGED</b>				
02/19	02/19		Interest Charge on Purchases	0.00
02/19	02/19		Interest Charge on Cash Advances	0.00
<b>TOTAL INTEREST FOR THIS PERIOD</b>				<b>0.00</b>

Totals 2023 Year-to-Date	
Total fees charged in 2023	\$0.00
Total interest charged in 2023	\$0.00

**CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE**

Beginning Balance	\$52.80
Current Earned	\$17.15
Cash Back Adjusted	\$0.00
Ending Balance	\$69.95
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

**Paying Interest and Grace Period:** We will not charge any further interest on your purchase balance if you pay the full statement balance by the Payment Due Date.



KARI LAPP

Account Number ending in: [REDACTED]

Card Number ending in: [REDACTED]

**ACCOUNT SUMMARY**

Credit Limit \$5,000.00  
 Available Credit \$2,642.00  
 Statement Closing Date March 19, 2023  
 Days in Billing Cycle 28  
 Previous Balance \$1,715.47  
 - Payments & Credits \$1,717.47  
 + Purchases & Other Charges \$2,359.57  
 + Balance Transfer \$0.00  
 + Cash Advances \$0.00  
 + **FEE CHARGED \$0.00**  
 + **INTEREST CHARGED \$0.00**  
 = New Balance \$2,357.57

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/](http://www.fsbank.com/contact-us/)

**PAYMENT INFORMATION**

New Balance \$2,357.57  
 Minimum Payment Due \$70.73  
 Payment Due Date April 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	\$3,193.00
\$76.00	3 years	\$2,739.00 (Savings = \$454.00)

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

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**TRANSACTIONS**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/21	02/21	24011341M0002W6BN	ARKIE TRAV* (1 OF 1 PA HTTPSWWW.ARKI AR	100.00
02/21	02/21	24164071L2LR7GXJ4	TARGET 00022046 BRYANT AR	51.35
02/21	02/21	24692161L339DJNXX	AMZN Mktp US*HP0FP3040 Amzn.com/bill WA	10.80
02/21	02/21	24692161L33942XN1	AMZN Mktp US*HP9696070 Amzn.com/bill WA	52.26
02/22	02/22	24492151MLSE4FM3V	VISTAPRINT 866-207-4955 MA	268.31
02/22	02/22	24692161M33Y0RSXT	AMZN Mktp US*HP4AH6AX2 Amzn.com/bill WA	195.71
02/22	02/22	24692161M340AKZHS	AMZN Mktp US*HP53L21N1 Amzn.com/bill WA	42.73
02/24	02/24	24332391V0QYLXJBT	SUPPORTPDFFILLER.COM 855-7501663 MA	2.00
02/26	02/26	74332391V0D08EP4F	SUPPORTPDFFILLER.COM 855-7501 CREDIT	2.00-
02/26	02/26	24692161T2XQJKVXH	AMZN Mktp US*HP7DZ4I12 Amzn.com/bill WA	76.53

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 [REDACTED]  
 Payment Due Date April 16, 2023  
 New Balance \$2,357.57  
 Minimum Payment Due \$70.73  
 Past Due Amount \$0.00  
 Amount Enclosed: \$

Make Check Payable to:

KARI LAPP  
 1800 SMITHERS  
 BENTON AR 72015-3108



First Security Bank  
 PO Box 1509  
 Searcy AR 72145-1509



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

You must contact us within 60 days after the error appeared on your statement. 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.

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

Bank Better



**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/27	02/27	24492161S000R1NV5	LIBRARYWORKS/MODLIBAWD WWW.LIBRARYWO MD	49.00
02/28	02/28	24801661W0FV3SASG	GAMEXCHANGE BENTON, AR BENTON AR	93.37
02/28	02/28	24692161V2YRZVXR8	AMZN Mktp US*HD4IG6UY0 Amzn.com/bill WA	76.51
03/02	03/02	24492161X001QHR4K	NICHE ACADEMY HTTPSWWW.NICH UT	200.00
03/06	03/06	24692162133DB56P5	AMZN Mktp US*H55AQ7332 Amzn.com/bill WA	199.55
03/07	03/07	246921622345DRFQG	AMZN Mktp US*H53IC4GS2 Amzn.com/bill WA	6.55
03/07	03/07	246921622345J657Y	AMZN Mktp US*H55GQ5HW1 Amzn.com/bill WA	25.13
03/08	03/08	242263824BLH52JLR	WAL-MART #0085 BENTON AR	17.86
03/09	03/09	2413746255SF3PY11	HOBBY-LOBBY #777 BENTON AR	40.53
03/09	03/09	2413746255SF3PY3A	HOBBY-LOBBY #777 BENTON AR	18.98
03/10	03/10	244921525LRAJNSYJ	VISTAPRINT 866-207-4955 MA	449.51
03/10	03/10	244921525MN4AH0B0	VISTAPRINT 866-207-4955 MA	91.87
03/13	03/13	746562128EHMV1DSQ	PAYMENT-MAIL THANK YOU SEARCY AR	1,715.47-
03/14	03/14	24137462A5SFDJLZV	HOBBY-LOBBY #777 BENTON AR	25.67
03/14	03/14	24445002ABLN68KDV	WM SUPERCENTER #85 BENTON AR	34.34
03/14	03/14	24445002A00TB4V9H	DOLLAR TREE BENTON AR	13.67
03/15	03/15	24445002BBLNEYKR1	WM SUPERCENTER #85 BENTON AR	32.81
03/15	03/15	24445712A8PXPKEH8	KROGER #629 BENTON AR	108.67
03/15	03/15	24492162A000V1H6X	SP UNSOLVED CASE FIL HTTPSUNSOLVED FL	53.98
03/16	03/16	24492152BRTLHGTYM	MYCRAFTSOURCE 501-232-2288 AR	21.88
<b>TOTAL FEES FOR THIS PERIOD</b>				<b>0.00</b>
<b>INTEREST CHARGED</b>				
03/19	03/19		Interest Charge on Purchases	0.00
03/19	03/19		Interest Charge on Cash Advances	0.00
<b>TOTAL INTEREST FOR THIS PERIOD</b>				<b>0.00</b>

Totals 2023 Year-to-Date	
Total fees charged in 2023	\$0.00
Total interest charged in 2023	\$0.00

**CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE**

Beginning Balance	\$69.95
Current Earned	\$23.58
Cash Back Adjusted	\$0.00
Ending Balance	\$93.53
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	28	\$0.00
Cash Advances	9.99% (f)	\$0.00	28	\$0.00

(v) = variable (f) = fixed

**Paying Interest and Grace Period:** We will not charge any further interest on your purchase balance if you pay the full statement balance by the Payment Due Date.



KARI LAPP

Account Number ending in: [REDACTED]

Card Number ending in: [REDACTED]

**ACCOUNT SUMMARY**

Credit Limit \$5,000.00  
 Available Credit \$375.00  
 Statement Closing Date April 19, 2023  
 Days in Billing Cycle 31  
 Previous Balance \$2,357.57  
 - Payments & Credits \$0.00  
 + Purchases & Other Charges \$2,229.87  
 + Balance Transfer \$0.00  
 + Cash Advances \$0.00  
 + **FEE CHARGED \$0.00**  
 + **INTEREST CHARGED \$31.67**  
 = New Balance \$4,619.11

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/](http://www.fsbank.com/contact-us/)

**PAYMENT INFORMATION**

New Balance \$4,619.11  
 Minimum Payment Due \$207.19  
 Payment Due Date **May 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	13 years	\$6,298.00
\$149.00	3 years	\$5,365.00 (Savings = \$933.00)

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
03/22	03/22	24445002JBLNAQGT0	WM SUPERCENTER #85 BENTON AR	30.06
03/22	03/22	24492152HLW0ZKP6L	VISTAPRINT 866-207-4955 MA	58.61
03/22	03/22	24692162H357359W0	AMZN Mktp US*HC1D25DO2 Amzn.com/bill WA	82.00
03/23	03/23	24455012J43A4799X	WAL-MART #0085 BENTON AR	26.83
03/24	03/24	24692162K2XWF1HJJ	4IMPRINT, INC 4IMPRINT.COM WI	379.38
03/26	03/26	24332392P0EJRSZWH	SUPPORTPDFFILLER.COM 855-7501663 MA	144.00
03/27	03/27	24137462PEJAZMX6Q	FIVE BELOW 5001 BRYANT AR	16.02
03/27	03/27	24137462P5SEY8D52	HOBBY-LOBBY #777 BENTON AR	56.79
04/01	04/01	24137462V8R3A9TKG	BIG LOTS STORES - #5163 BENTON AR	541.38
04/03	04/03	24643732Y0VYTAYAT	RED DOOR BOOK 507-772-5098 AR	400.00

Transactions continued on next page

1160 AFJ 001 7 19 230419 0 D PAGE 1 of 2 10 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 [REDACTED]  
 Payment Due Date **May 16, 2023**  
 New Balance \$4,619.11  
 Minimum Payment Due \$207.19  
 Past Due Amount \$70.73

Make Check Payable to:

Amount Enclosed: \$

KARI LAPP  
 1800 SMITHERS  
 BENTON AR 72015-3108



First Security Bank  
 PO Box 1509  
 Searcy AR 72145-1509





## IMPORTANT INFORMATION

**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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- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

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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)



- 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

Bank Better

**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
04/03	04/03	24137462X8R3LE7G7	BIG LOTS STORES - #1143 HOT SPRINGS AR	262.78
04/05	04/05	24692162Z3ZSHSAE	FORMSWIFT.COM/CHARGE 888-311-2977 CA	1.95
04/07	04/07	244450032BLPXTPD0	WM SUPERCENTER #85 BENTON AR	109.38
04/12	04/12	2469216362YKTXW45	FORMSWIFT.COM/CHARGE 888-311-2977 CA	37.00
04/18	04/18	24164073Q2LRFSK3P	TARGET 00022046 BRYANT AR	63.69
04/18	04/18	24793383Q00QE2SE3	Arkansas Library Associa Austin TX	20.00
<b>TOTAL FEES FOR THIS PERIOD</b>				<b>0.00</b>
<b>INTEREST CHARGED</b>				
04/19	04/19		Interest Charge on Purchases	31.67
04/19	04/19		Interest Charge on Cash Advances	0.00
<b>TOTAL INTEREST FOR THIS PERIOD</b>				<b>31.67</b>

<b>Totals 2023 Year-to-Date</b>	
Total fees charged in 2023	\$0.00
Total interest charged in 2023	\$31.67

**CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE**

Beginning Balance	\$93.53
Current Earned	\$22.30
Cash Back Adjusted	\$0.00
Ending Balance	\$115.83
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)	\$3,801.42	31	\$31.67
Cash Advances	9.99% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed

**Paying Interest and Grace Period:** We will not charge any further interest on your purchase balance if you pay the full statement balance by the **Payment Due Date**.



KARI LAPP

Account Number ending in: [REDACTED]

Card Number ending in: [REDACTED]

**ACCOUNT SUMMARY**

Credit Limit	\$5,000.00
Available Credit	\$4,551.00
Statement Closing Date	May 19, 2023
Days in Billing Cycle	30
Previous Balance	\$4,619.11
- Payments & Credits	\$6,976.68
+ Purchases & Other Charges	\$2,351.55
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
<b>+ FEE CHARGED</b>	<b>\$29.00</b>
<b>+ INTEREST CHARGED</b>	<b>\$0.00</b>
= New Balance	\$22.98

Customer Service: (877) 611-3118  
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 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/](http://www.fsbank.com/contact-us/)

**PAYMENT INFORMATION**

New Balance	\$22.98
Minimum Payment Due	\$10.00
Payment Due Date	June 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	\$23.00

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
04/18	04/20	24137463DEJBHQ4TN	FIVE BELOW 5001 BRYANT AR	5.49
04/24	04/24	74656213JEHMSB976	PAYMENT-MAIL THANK YOU SEARCY AR	2,357.57-
04/25	04/25	24492153KRSAHAAD5	PAYPAL *LIGHTLYSKET 402-935-7733 CA	5.65
04/25	04/25	24492153KT9XA5AYW	VISTAPRINT 866-207-4955 MA	239.01
04/29	04/29	24431063P2DK5W1L1	SIGNSONTHECHEAP.COM 866-664-9239 TX	94.61
05/01	05/01	24137463SEJQQ35LG	FIVE BELOW 5001 BRYANT AR	15.38
05/01	05/01	24137463SEJQQ35P4	FIVE BELOW 5001 BRYANT AR	74.88
05/01	05/01	24164073T2LRFPJ03	TARGET 00022046 BRYANT AR	80.85
05/01	05/01	24445713T8PZ111P6	KROGER #629 BENTON AR	11.08
05/10	05/10	24692164231EYP5MZ	DRI*PRINTPLACE 877-405-3949 CA	88.88
05/12	05/12	246921644328PQB65	FORMSWIFT.COM/CHARGE 888-311-2977 CA	37.00

Transactions continued on next page

1160 AFJ 001 7 19 230519 0 PAGE 1 of 2 10 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 [REDACTED]
Payment Due Date	June 16, 2023
New Balance	\$22.98
Minimum Payment Due	\$10.00
Past Due Amount	\$0.00

Make Check  
Payable to:

Amount Enclosed: \$

KARI LAPP  
 1800 SMITHERS  
 BENTON AR 72015-3108



First Security Bank  
 PO Box 1509  
 Searcy AR 72145-1509





## IMPORTANT INFORMATION

**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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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

Bank Better



**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
05/12	05/12	2471705454ZJ9Y639	KWIK KOPY BRYANT AR	879.00
05/15	05/15	24445004800SLZVFT	DOLLAR TREE BENTON AR	34.18
05/15	05/15	24445004800SLZVMF	DOLLAR TREE BENTON AR	9.57
05/15	05/15	2444571478PYBXKK2	KROGER #629 BENTON AR	214.99
05/15	05/15	24943014809FV5ZX1	THE HOME DEPOT #1405 BENTON AR	54.52
05/15	05/15	746562147EHMSKGTP	PAYMENT-MAIL THANK YOU SEARCY AR	2,357.57-
05/16	05/16	241374649EJQP87WS	FIVE BELOW 5001 BRYANT AR	10.99
05/16	05/16	2416407482LR7H5WR	TARGET 00022046 BRYANT AR	41.04
05/16	05/16	746562148EHMSG2DM	PAYMENT-MAIL THANK YOU SEARCY AR	2,261.54-
05/18	05/18	24692164A2Y0ZB7VQ	DRI*PRINTPLACE 877-405-3949 CA	454.43
<b>FEES</b>				
05/19	05/19		LATE FEE	29.00
<b>TOTAL FEES FOR THIS PERIOD</b>				<b>29.00</b>
<b>INTEREST CHARGED</b>				
05/19	05/19		Interest Charge on Purchases	0.00
05/19	05/19		Interest Charge on Cash Advances	0.00
<b>TOTAL INTEREST FOR THIS PERIOD</b>				<b>0.00</b>

<b>Totals 2023 Year-to-Date</b>	
Total fees charged in 2023	\$29.00
Total interest charged in 2023	\$31.67

**CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE**

Beginning Balance	\$115.83
Current Earned	\$23.52
Cash Back Adjusted	\$0.00
Ending Balance	\$139.35
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

**Paying Interest and Grace Period:** We will not charge any further interest on your purchase balance if you pay the full statement balance by the Payment Due Date.



SALINE C LIBRARY

Account Number ending in: [REDACTED]

Card Number ending in: [REDACTED]

**ACCOUNT SUMMARY**

Credit Limit	\$8,000.00
Available Credit	\$2,750.00
Statement Closing Date	January 19, 2023
Days in Billing Cycle	31
Previous Balance	\$2,450.54
- Payments & Credits	\$2,450.54
+ Purchases & Other Charges	\$4,999.85
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
<b>+ FEE CHARGED</b>	<b>\$0.00</b>
<b>+ INTEREST CHARGED</b>	<b>\$0.00</b>
= New Balance	\$4,999.85

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/](http://www.fsbank.com/contact-us/)

**PAYMENT INFORMATION**

New Balance	\$4,999.85
<b>Minimum Payment Due</b>	<b>\$150.00</b>
<b>Payment Due Date</b>	<b>February 16, 2023</b>

**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	\$6,851.00
\$161.00	3 years	\$5,808.00 (Savings = \$1,043.00)

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
01/09	01/09	746562109EHMS92P3	PAYMENT-MAIL THANK YOU SEARCY AR	2,450.54
12/19	12/20	2442733PJLM8PKBN5	HARP'S BENTON AR	61.53
12/19	12/20	2444571PH8PYLTQHT	KROGER #629 BENTON AR	79.09
12/19	12/20	2444571PH8PYLTQL4	KROGER #637 BENTON AR	73.21
12/20	12/20	2444571PJ8PZSS0D5	KROGER #637 BENTON AR	43.84
12/20	12/20	2469216PJ31A0VG6X	STAMPS.COM 855-608-2677 TX	59.98
12/21	12/21	2444500PK8R1JNERB	CHICAGO BOOKS & JOURNALS CHICAGO IL	85.46
01/07	01/07	241215708HR5TXMER	TIGERDIRECTFORBUSI 800-8008300 CA	3,690.23
01/07	01/07	24692160733X0BNAR	INTUIT *QBooks Payroll CL.INTUIT.COM CA	295.00
01/08	01/08	2401134080017K4GE	ZOOM.US 888-799-9666 WWW.ZOOM.US CA	16.39

Transactions continued on next page

1160 AFJ 001 7 19 230119 0 PAGE 1 of 2 10 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 [REDACTED]
<b>Payment Due Date</b>	<b>February 16, 2023</b>
<b>New Balance</b>	<b>\$4,999.85</b>
Minimum Payment Due	\$150.00
Past Due Amount	\$0.00

Make Check Payable to:

Amount Enclosed:

\$

SALINE C LIBRARY  
 PATTY HECTOR  
 1800 SMITHERS  
 BENTON AR 72015-3108

First Security Bank  
 PO Box 1509  
 Searcy AR 72145-1509



## IMPORTANT INFORMATION

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

You must contact us within 60 days after the error appeared on your statement. 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.

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

Bank Better

**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
01/11	01/11	24231680B2DF1WGWF	HARBOR FREIGHT TOOLS 805-388-1000 CA	95.12
01/11	01/11	24445000QHEW78SB7	USPS STAMPS ENDICIA 888-434-0055 DC	250.00
01/11	01/11	24445000QHEW78SDG	USPS STAMPS ENDICIA 888-434-0055 DC	250.00
<b>TOTAL FEES FOR THIS PERIOD</b>				<b>0.00</b>
<b>INTEREST CHARGED</b>				
01/19	01/19		Interest Charge on Purchases	0.00
01/19	01/19		Interest Charge on Cash Advances	0.00
<b>TOTAL INTEREST FOR THIS PERIOD</b>				<b>0.00</b>

<b>Totals 2023 Year-to-Date</b>	
Total fees charged in 2023	\$0.00
Total interest charged in 2023	\$0.00

**CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE**

Beginning Balance	\$35.12
Current Earned	\$50.00
Cash Back Adjusted	\$0.00
Ending Balance	\$85.12
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	31	\$0.00
Cash Advances	9.99% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed

**Paying Interest and Grace Period:** We will not charge any further interest on your purchase balance if you pay the full statement balance by the Payment Due Date.





SALINE C LIBRARY

Account Number ending in: [REDACTED]

Card Number ending in: [REDACTED]

**ACCOUNT SUMMARY**

Credit Limit \$8,000.00  
 Available Credit \$4,445.00  
 Statement Closing Date February 19, 2023  
 Days in Billing Cycle 31  
 Previous Balance \$4,999.85  
 - Payments & Credits \$4,999.85  
 + Purchases & Other Charges \$3,554.14  
 + Balance Transfer \$0.00  
 + Cash Advances \$0.00  
 + **FEE CHARGED \$0.00**  
 + **INTEREST CHARGED \$0.00**  
 = New Balance \$3,554.14

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/](http://www.fsbank.com/contact-us/)

**PAYMENT INFORMATION**

New Balance \$3,554.14  
 Minimum Payment Due \$106.63  
 Payment Due Date **March 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	\$4,850.00
\$115.00	3 years	\$4,128.00 (Savings = \$722.00)

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
02/08	02/08	746562117EHMSPET0	PAYMENT-MAIL THANK YOU SEARCY AR	4,999.85-
01/19	01/20	24445000LHEW63767	USPS STAMPS ENDICIA 888-434-0055 DC	250.00
01/20	01/20	24427330MLM8RKHSW	HARP'S BENTON AR	53.18
01/26	01/26	24445000VHEW5PJDA	USPS STAMPS ENDICIA 888-434-0055 DC	300.00
01/26	01/26	24692160S2Y4T8PWF	AMZN Mktp US*NG2M60GH3 Amzn.com/bill WA	179.09
01/28	01/28	24431060W2DZ31XHE	AMAZON.COM*MD4VW6MQ3 AMZN AMZN.COM/BILL WA	164.00
01/28	01/28	24692160W2ZB975WZ	AMZN Mktp US*JZ6O80DF3 Amzn.com/bill WA	166.90
01/30	01/30	24692160Y2XPYJMDf	AMZN Mktp US*NZ3D48BC3 Amzn.com/bill WA	245.22
02/04	02/04	244921513MLR9KMV7	WF WAYFAIR3870518293 866-263-8325 MA	161.86
02/07	02/07	24692161633QLVZL	INTUIT *QBooks Online CL.INTUIT.COM CA	1,210.00

Transactions continued on next page

1160 AFJ 001 7 19 230219 0 PAGE 1 of 2 10 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**

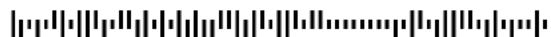
Card Number: XXXX XXXX XXXX [REDACTED]  
 Payment Due Date **March 16, 2023**  
 New Balance **\$3,554.14**  
 Minimum Payment Due \$106.63  
 Past Due Amount \$0.00

Make Check Payable to:

Amount Enclosed: \$

SALINE C LIBRARY  
 PATTY HECTOR  
 1800 SMITHERS  
 BENTON AR 72015-3108

First Security Bank  
 PO Box 1509  
 Searcy AR 72145-1509



## IMPORTANT INFORMATION

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

You must contact us within 60 days after the error appeared on your statement. 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.

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

Bank Better

**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/08	02/08	244450018HEXGHZS7	USPS STAMPS ENDICIA 888-434-0055 DC	100.00
02/08	02/08	244450018HEXGHZWS	USPS STAMPS ENDICIA 888-434-0055 DC	10.00
02/08	02/08	24692161734AMH6RP	AMZN Mktp US*VO52R4T83 Amzn.com/bill WA	146.13
02/09	02/09	244450019HEW6A9Z1	USPS STAMPS ENDICIA 888-434-0055 DC	250.00
02/14	02/14	24692161D2YGT2QTQ	AMZN Mktp US*HE3UR2F82 Amzn.com/bill WA	9.82
02/14	02/14	24692161D2YGVVJ0W	AMZN Mktp US*HE84X8OH2 Amzn.com/bill WA	41.55
02/16	02/16	24011341F000BJL0X	ZOOM.US 888-799-9666 WWW.ZOOM.US CA	16.39
02/16	02/16	24445001GHEW3FWV4	USPS STAMPS ENDICIA 888-434-0055 DC	250.00
<b>TOTAL FEES FOR THIS PERIOD</b>				<b>0.00</b>
<b>INTEREST CHARGED</b>				
02/19	02/19		Interest Charge on Purchases	0.00
02/19	02/19		Interest Charge on Cash Advances	0.00
<b>TOTAL INTEREST FOR THIS PERIOD</b>				<b>0.00</b>

Totals 2023 Year-to-Date	
Total fees charged in 2023	\$0.00
Total interest charged in 2023	\$0.00

**CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE**

Beginning Balance	\$85.12
Current Earned	\$35.54
Cash Back Adjusted	\$0.00
Ending Balance	\$120.66
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

**Paying Interest and Grace Period:** We will not charge any further interest on your purchase balance if you pay the full statement balance by the Payment Due Date.



SALINE C LIBRARY

Account Number ending in: [REDACTED]

Card Number ending in: [REDACTED]

**ACCOUNT SUMMARY**

Credit Limit \$8,000.00  
 Available Credit \$4,803.00  
 Statement Closing Date March 19, 2023  
 Days in Billing Cycle 28  
 Previous Balance \$3,554.14  
 - Payments & Credits \$3,554.14  
 + Purchases & Other Charges \$3,196.18  
 + Balance Transfer \$0.00  
 + Cash Advances \$0.00  
 + **FEE CHARGED \$0.00**  
 + **INTEREST CHARGED \$0.00**  
 = New Balance \$3,196.18

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/](http://www.fsbank.com/contact-us/)

**PAYMENT INFORMATION**

New Balance \$3,196.18  
 Minimum Payment Due \$95.89  
 Payment Due Date April 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	\$4,354.00
\$103.00	3 years	\$3,713.00 (Savings = \$641.00)

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
03/07	03/07	746562122EHMSF6TZ	PAYMENT-MAIL THANK YOU SEARCY AR	3,554.14
02/22	02/22	24789301NDVJVY0MZ	GrandPad Inc 800-7149412 MN	756.00
02/22	02/22	24789301NDVJVY0NT	GrandPad Inc 800-7149412 MN	756.00
02/22	02/22	24789301NDVJVY0N7	GrandPad Inc 800-7149412 MN	756.00
02/23	02/23	24445001PHEW5ZYBT	USPS STAMPS ENDICIA 888-434-0055 DC	250.00
02/26	02/26	24692161T2XGMYN97	AMZN Mktp US*HD7738H50 Amzn.com/bill WA	46.47
03/02	03/02	24692161X31206VSK	STAMPS.COM 855-608-2677 TX	119.96
03/04	03/04	24692161Z329HJY84	AMZN Mktp US*HD53D7Y22 Amzn.com/bill WA	121.20
03/07	03/07	24692162234AF3NNV	INTUIT *QBooks Payroll CL.INTUIT.COM CA	300.00
03/08	03/08	2401134230019RQWK	ZOOM.US 888-799-9666 WWW.ZOOM.US CA	17.49

Transactions continued on next page

1160 AFJ 001 7 19 230319 0 PAGE 1 of 2 10 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 [REDACTED]  
 Payment Due Date April 16, 2023  
 New Balance \$3,196.18  
 Minimum Payment Due \$95.89  
 Past Due Amount \$0.00

Make Check Payable to:

Amount Enclosed: \$

\$

SALINE C LIBRARY  
 PATTY HECTOR  
 1800 SMITHERS  
 BENTON AR 72015-3108



First Security Bank  
 PO Box 1509  
 Searcy AR 72145-1509





## IMPORTANT INFORMATION

**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:** Your name and account number
- **Dollar Amount:** The dollar amount of the suspected error
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. 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.

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

Bank Better

**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/09	03/09	24692162435S0AGHL	AMZN Mktp US*H52UD9YO1 Amzn.com/bill WA	7.67
03/09	03/09	24793382400D9SWD3	Arkansas Library Associa Austin TX	25.00
03/12	03/12	2469216272YSS5LX3	AMZN Mktp US*HG6OD9XS1 Amzn.com/bill WA	17.56
03/15	03/15	24204292ABNEQ1KQH	eBay R 15-09807-83222 408-3766151 CA	22.83
<b>TOTAL FEES FOR THIS PERIOD</b>				<b>0.00</b>
<b>INTEREST CHARGED</b>				
03/19	03/19		Interest Charge on Purchases	0.00
03/19	03/19		Interest Charge on Cash Advances	0.00
<b>TOTAL INTEREST FOR THIS PERIOD</b>				<b>0.00</b>

<b>Totals 2023 Year-to-Date</b>	
Total fees charged in 2023	\$0.00
Total interest charged in 2023	\$0.00

**CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE**

Beginning Balance	\$120.66
Current Earned	\$31.96
Cash Back Adjusted	\$0.00
Ending Balance	\$152.62
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	28	\$0.00
Cash Advances	9.99% (f)	\$0.00	28	\$0.00

(v) = variable (f) = fixed

**Paying Interest and Grace Period:** We will not charge any further interest on your purchase balance if you pay the full statement balance by the Payment Due Date.



SALINE C LIBRARY

Account Number ending in: [REDACTED]

Card Number ending in: [REDACTED]

**ACCOUNT SUMMARY**

Credit Limit \$8,000.00  
 Available Credit \$2,372.00  
 Statement Closing Date April 19, 2023  
 Days in Billing Cycle 31  
 Previous Balance \$3,196.18  
 - Payments & Credits \$0.00  
 + Purchases & Other Charges \$2,395.40  
 + Balance Transfer \$0.00  
 + Cash Advances \$0.00  
 + **FEE CHARGED \$0.00**  
 + **INTEREST CHARGED \$35.54**  
 = New Balance \$5,627.12

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/](http://www.fsbank.com/contact-us/)

**PAYMENT INFORMATION**

New Balance \$5,627.12  
 Minimum Payment Due \$261.83  
 Payment Due Date **May 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	14 years	\$7,684.00
\$182.00	3 years	\$6,536.00 (Savings = \$1,148.00)

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	24445002GHEWHTM59	USPS STAMPS ENDICIA 888-434-0055 DC	250.00
03/20	03/20	24692162F34QD0N46	STAMPS.COM 855-608-2677 TX	59.98
03/21	03/21	24445002HHEWBJKY1	USPS STAMPS ENDICIA 888-434-0055 DC	250.00
04/02	04/02	24692162W31G1RN49	AMZN Mktg US*HS6N72T10 Amzn.com/bill WA	8.77
04/03	04/03	24445002YHEWS8V6P	USPS STAMPS ENDICIA 888-434-0055 DC	250.00
04/05	04/05	24492152ZT9RRTRZL	WF WAYFAIR3897234603 866-263-8325 MA	129.05
04/06	04/06	244450031HEWN6PHL	USPS STAMPS ENDICIA 888-434-0055 DC	50.00
04/07	04/07	24692163134TH82A5	INTUIT *QBooks Payroll CL.INTUIT.COM CA	285.00
04/08	04/08	24011343200177LL9	ZOOM.US 888-799-9666 WWW.ZOOM.US CA	17.49
04/13	04/13	244450038HEWSNRFR	USPS STAMPS ENDICIA 888-434-0055 DC	100.00

Transactions continued on next page

1160 AFJ 001 7 19 230419 0 D PAGE 1 of 2 10 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 [REDACTED]  
 Payment Due Date **May 16, 2023**  
 New Balance \$5,627.12  
 Minimum Payment Due \$261.83  
 Past Due Amount \$95.89

Make Check Payable to:

Amount Enclosed: \$

\$

SALINE C LIBRARY  
 PATTY HECTOR  
 1800 SMITHERS  
 BENTON AR 72015-3108



First Security Bank  
 PO Box 1509  
 Searcy AR 72145-1509



## IMPORTANT INFORMATION

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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:** The dollar amount of the suspected error
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. 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:

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)



- 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

Bank Better



**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
04/13	04/13	244450038HEWSNRJB	USPS STAMPS ENDICIA 888-434-0055 DC	100.00
04/13	04/13	244450038HEWSNRLW	USPS STAMPS ENDICIA 888-434-0055 DC	100.00
04/13	04/13	244450038HEWSNRSJ	USPS STAMPS ENDICIA 888-434-0055 DC	25.00
04/13	04/13	244450038HEWSNRX5	USPS STAMPS ENDICIA 888-434-0055 DC	50.00
04/15	04/15	2443565392E0MTQ8N	BUILD.COM 800-375-3403 CA	348.11
04/18	04/18	24906413Q506RV31S	SMK*SURVEYMONKEY.COM 971-2311154 CA	372.00
<b>TOTAL FEES FOR THIS PERIOD</b>				<b>0.00</b>
<b>INTEREST CHARGED</b>				
04/19	04/19		Interest Charge on Purchases	35.54
04/19	04/19		Interest Charge on Cash Advances	0.00
<b>TOTAL INTEREST FOR THIS PERIOD</b>				<b>35.54</b>

<b>Totals 2023 Year-to-Date</b>	
Total fees charged in 2023	\$0.00
Total interest charged in 2023	\$35.54

**CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE**

Beginning Balance	\$152.62
Current Earned	\$23.95
Cash Back Adjusted	\$0.00
Ending Balance	\$176.57
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)	\$4,266.41	31	\$35.54
Cash Advances	9.99% (f)	\$0.00	31	\$0.00

(v) = variable (f) = fixed

**Paying Interest and Grace Period:** We will not charge any further interest on your purchase balance if you pay the full statement balance by the Payment Due Date.



SALINE C LIBRARY

Account Number ending in: [REDACTED]

Card Number ending in: [REDACTED]

**ACCOUNT SUMMARY**

Credit Limit \$8,000.00  
 Available Credit \$5,373.00  
 Statement Closing Date May 19, 2023  
 Days in Billing Cycle 30  
 Previous Balance \$5,627.12  
 - Payments & Credits \$5,627.12  
 + Purchases & Other Charges \$2,597.83  
 + Balance Transfer \$0.00  
 + Cash Advances \$0.00  
 + **FEE CHARGED \$29.00**  
 + **INTEREST CHARGED \$0.00**  
 = New Balance \$2,626.83

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/](http://www.fsbank.com/contact-us/)

**PAYMENT INFORMATION**

New Balance \$2,626.83  
 Minimum Payment Due \$78.81  
 Payment Due Date June 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	\$3,566.00
\$85.00	3 years	\$3,047.00 (Savings = \$519.00)

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
04/26	04/26	74656213LEHMSKVB8	PAYMENT-MAIL THANK YOU SEARCY AR	3,196.18-
05/16	05/16	746562148EHMSG2FP	PAYMENT-MAIL THANK YOU SEARCY AR	2,430.94-
04/21	04/21	24445003GHEWKKYV0	USPS STAMPS ENDICIA 888-434-0055 DC	250.00
04/21	04/21	24445003GHEWKKZ0Q	USPS STAMPS ENDICIA 888-434-0055 DC	250.00
04/27	04/27	24906413M50RTM293	SMK*WUFOO.COM CHARGE 813-4213676 CA	349.00
05/02	05/02	24692163S34Y6LAV9	STAMPS.COM 855-608-2677 TX	142.41
05/04	05/04	24445003XHEWRN7K8	USPS STAMPS ENDICIA 888-434-0055 DC	50.00
05/07	05/07	24692163Z2YYZ4MZX	INTUIT *QBooks Payroll CL.INTUIT.COM CA	285.00
05/08	05/08	2401134400016VVYS	ZOOM.US 888-799-9666 WWW.ZOOM.US CA	17.49
05/10	05/10	244450043HEX4K4FK	USPS STAMPS ENDICIA 888-434-0055 DC	250.00

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 [REDACTED]  
 Payment Due Date June 16, 2023  
 New Balance \$2,626.83  
 Minimum Payment Due \$78.81  
 Past Due Amount \$0.00

Make Check Payable to:

Amount Enclosed: \$

[REDACTED]

SALINE C LIBRARY  
 PATTY HECTOR  
 1800 SMITHERS  
 BENTON AR 72015-3108



First Security Bank  
 PO Box 1509  
 Searcy AR 72145-1509



## IMPORTANT INFORMATION

**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.

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

You must contact us within 60 days after the error appeared on your statement. 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.

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

Bank Better

**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
05/10	05/10	24692164231EYPBQ	DRI*PRINTPLACE 877-405-3949 CA	403.93
05/11	05/11	244450044HEX6RLST	USPS STAMPS ENDICIA 888-434-0055 DC	100.00
05/16	05/16	244450049HEWD3T44	USPS STAMPS ENDICIA 888-434-0055 DC	250.00
05/16	05/16	244450049HEWD3T9J	USPS STAMPS ENDICIA 888-434-0055 DC	250.00
<b>FEES</b>				
05/19	05/19		LATE FEE	29.00
			<b>TOTAL FEES FOR THIS PERIOD</b>	<b>29.00</b>
<b>INTEREST CHARGED</b>				
05/19	05/19		Interest Charge on Purchases	0.00
05/19	05/19		Interest Charge on Cash Advances	0.00
			<b>TOTAL INTEREST FOR THIS PERIOD</b>	<b>0.00</b>

<b>Totals 2023 Year-to-Date</b>	
Total fees charged in 2023	\$29.00
Total interest charged in 2023	\$35.54

**CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE**

Beginning Balance	\$176.57
Current Earned	\$25.98
Cash Back Adjusted	\$0.00
Ending Balance	\$202.55
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

**Paying Interest and Grace Period:** We will not charge any further interest on your purchase balance if you pay the full statement balance by the **Payment Due Date**.





SALINE C LIBRARY

Account Number ending in: [REDACTED]

Card Number ending in: [REDACTED]

**ACCOUNT SUMMARY**

Credit Limit \$5,000.00  
 Available Credit \$39.00  
 Statement Closing Date January 19, 2023  
 Days in Billing Cycle 31  
 Previous Balance \$802.85  
 - Payments & Credits \$802.85  
 + Purchases & Other Charges \$4,960.30  
 + Balance Transfer \$0.00  
 + Cash Advances \$0.00  
 + **FEE CHARGED \$0.00**  
 + **INTEREST CHARGED \$0.00**  
 = New Balance \$4,960.30

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/](http://www.fsbank.com/contact-us/)

**PAYMENT INFORMATION**

New Balance \$4,960.30  
 Minimum Payment Due \$148.81  
 Payment Due Date February 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	14 years	\$6,796.00
\$160.00	3 years	\$5,762.00 (Savings = \$1,034.00)

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
01/09	01/09	746562109EHMS92S4	PAYMENT-MAIL THANK YOU SEARCY AR	802.85-
12/21	12/21	2469216PK31LGQ1QK	VZWRLSS*APOCC VISB 800-922-0204 FL	400.32
12/22	12/22	2413746PL5SGHBQKE	USPS.COM EVERY DOOR DTML 800-344-7779 DC	550.72
12/22	12/22	2469216PL32XHTJ4X	DRI*PRINTPLACE 877-405-3949 CA	1,108.64
12/23	12/23	7460905PM0006QPM7	REMARKABLE OSLO NO	2.99
01/06	01/06	2478930087YE0ZABG	GrandPad Inc 800-7149412 MN	756.00
01/06	01/06	2478930087YE0ZAQ2	GrandPad Inc 800-7149412 MN	756.00
01/12	01/12	24137460D0198JJD1	USPS PO 0442780909 HOT SPRINGS AR	560.81
01/12	01/12	24789300D8NHX2E0G	GrandPad Inc 800-7149412 MN	756.00
01/17	01/17	24431060J2DKSNR11	AMAZON.COM*YA6329AQ3 AMZN AMZN.COM/BILL WA	68.82

Transactions continued on next page

1160 AFJ 001 7 19 230119 0 PAGE 1 of 2 10 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 [REDACTED]  
 Payment Due Date February 16, 2023  
 New Balance \$4,960.30  
 Minimum Payment Due \$148.81  
 Past Due Amount \$0.00

Make Check Payable to:

Amount Enclosed: \$

\$

SALINE C LIBRARY  
 LEIGH ESPEY  
 1800 SMITHERS  
 BENTON AR 72015-3108



First Security Bank  
 PO Box 1509  
 Searcy AR 72145-1509



## IMPORTANT INFORMATION

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

You must contact us within 60 days after the error appeared on your statement. 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.

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

Bank Better

**TRANSACTIONS (continued)**

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

<b>Totals 2023 Year-to-Date</b>	
Total fees charged in 2023	\$0.00
Total interest charged in 2023	\$0.00

**CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE**

Beginning Balance	\$12.06
Current Earned	\$49.60
Cash Back Adjusted	\$0.00
Ending Balance	\$61.66
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

**Paying Interest and Grace Period:** We will not charge any further interest on your purchase balance if you pay the full statement balance by the Payment Due Date.





SALINE C LIBRARY

Account Number ending in: [REDACTED]

Card Number ending in: [REDACTED]

**ACCOUNT SUMMARY**

Credit Limit	\$5,000.00
Available Credit	\$4,863.00
Statement Closing Date	February 19, 2023
Days in Billing Cycle	31
Previous Balance	\$4,960.30
- Payments & Credits	\$4,960.30
+ Purchases & Other Charges	\$136.18
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
<b>+ FEE CHARGED</b>	<b>\$0.00</b>
<b>+ INTEREST CHARGED</b>	<b>\$0.00</b>
= New Balance	\$136.18

Customer Service: (877) 611-3118  
 Report Lost or Stolen Card: (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/](http://www.fsbank.com/contact-us/)

**PAYMENT INFORMATION**

New Balance	\$136.18
<b>Minimum Payment Due</b>	<b>\$10.00</b>
<b>Payment Due Date</b>	<b>March 16, 2023</b>

**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 months	\$145.00

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
02/13	02/13	74656211QEHSLLB4	PAYMENT-MAIL THANK YOU SEARCY AR	4,960.30-
01/20	01/20	24692160L33Q5SW38	AMZN Mktp US*5ZOXI3JE3 Amzn.com/bill WA	30.70
01/23	01/23	74609050P0006B8QE	REMARKABLE OSLO NO	2.99
02/14	02/14	24492161D001BWXG7	LIBRARYWORKS/MODLIBAWD WWW.LIBRARYWO MD	49.00
02/16	02/16	24445001F8PWA28VN	CHICAGO BOOKS & JOURNALS CHICAGO IL	53.49
			<b>TOTAL FEES FOR THIS PERIOD</b>	<b>0.00</b>
			<b>INTEREST CHARGED</b>	
02/19	02/19		Interest Charge on Purchases	0.00
02/19	02/19		Interest Charge on Cash Advances	0.00
			<b>TOTAL INTEREST FOR THIS PERIOD</b>	<b>0.00</b>

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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 [REDACTED]
<b>Payment Due Date</b>	<b>March 16, 2023</b>
<b>New Balance</b>	<b>\$136.18</b>
Minimum Payment Due	\$10.00
Past Due Amount	\$0.00

Make Check  
Payable to:

Amount Enclosed: \$

[REDACTED]

SALINE C LIBRARY  
 LEIGH ESPEY  
 1800 SMITHERS  
 BENTON AR 72015-3108



First Security Bank  
 PO Box 1509  
 Searcy AR 72145-1509





## IMPORTANT INFORMATION

**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.

**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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- **Dollar Amount:** The dollar amount of the suspected error
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

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

Bank Better

Totals 2023 Year-to-Date	
Total fees charged in 2023	\$0.00
Total interest charged in 2023	\$0.00

**CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE**

Beginning Balance	\$61.66
Current Earned	\$1.36
Cash Back Adjusted	\$0.00
Ending Balance	\$63.02
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

**Paying Interest and Grace Period:** We will not charge any further interest on your purchase balance if you pay the full statement balance by the **Payment Due Date.**



SALINE C LIBRARY

Account Number ending in [REDACTED]

Card Number ending in: [REDACTED]

**ACCOUNT SUMMARY**

Credit Limit	\$5,000.00
Available Credit	\$3,832.00
Statement Closing Date	March 19, 2023
Days in Billing Cycle	28
Previous Balance	\$136.18
- Payments & Credits	\$136.18
+ Purchases & Other Charges	\$1,167.42
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
<b>+ FEE CHARGED</b>	<b>\$0.00</b>
<b>+ INTEREST CHARGED</b>	<b>\$0.00</b>
= New Balance	\$1,167.42

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/](http://www.fsbank.com/contact-us/)

**PAYMENT INFORMATION**

New Balance	\$1,167.42
Minimum Payment Due	\$35.03
Payment Due Date	April 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	8 years	\$1,546.00
\$38.00	3 years	\$1,356.00 (Savings = \$190.00)

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
03/07	03/07	746562122EHMSF6NW	PAYMENT-MAIL THANK YOU SEARCY AR	136.18-
02/21	02/21	24692161L33E13NJ5	VZWLSS*APOCC VISB 800-922-0204 FL	800.50
02/23	02/23	74609051N0006KF2Z	REMARKABLE OSLO NO	2.99
03/03	03/03	24692161Y31V73QTQ	ATT*BILL PAYMENT 800-288-2020 TX	264.01
03/08	03/08	2444571238PX3VKMQ	KROGER #629 BENTON AR	99.92
			<b>TOTAL FEES FOR THIS PERIOD</b>	<b>0.00</b>
			<b>INTEREST CHARGED</b>	
03/19	03/19		Interest Charge on Purchases	0.00
03/19	03/19		Interest Charge on Cash Advances	0.00
			<b>TOTAL INTEREST FOR THIS PERIOD</b>	<b>0.00</b>

1160 AFJ 001 7 19 230319 0 PAGE 1 of 2 10 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 [REDACTED]
Payment Due Date	April 16, 2023
New Balance	\$1,167.42
Minimum Payment Due	\$35.03
Past Due Amount	\$0.00

Make Check Payable to:

Amount Enclosed: \$

\$

SALINE C LIBRARY  
 LEIGH ESPEY  
 1800 SMITHERS  
 BENTON AR 72015-3108



First Security Bank  
 PO Box 1509  
 Searcy AR 72145-1509



## IMPORTANT INFORMATION

**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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- **Dollar Amount:** The dollar amount of the suspected error
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

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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.
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

Bank Better



Totals 2023 Year-to-Date	
Total fees charged in 2023	\$0.00
Total interest charged in 2023	\$0.00

**CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE**

Beginning Balance	\$63.02
Current Earned	\$11.67
Cash Back Adjusted	\$0.00
Ending Balance	\$74.69
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	28	\$0.00
Cash Advances	9.99% (f)	\$0.00	28	\$0.00

(v) = variable (f) = fixed

**Paying Interest and Grace Period:** We will not charge any further interest on your purchase balance if you pay the full statement balance by the **Payment Due Date**.



SALINE C LIBRARY

Account Number ending in [REDACTED]

Card Number ending in: [REDACTED]

**ACCOUNT SUMMARY**

Credit Limit \$5,000.00  
 Available Credit \$3,947.00  
 Statement Closing Date April 19, 2023  
 Days in Billing Cycle 31  
 Previous Balance \$1,167.42  
 - Payments & Credits \$1,167.42  
 + Purchases & Other Charges \$1,052.10  
 + Balance Transfer \$0.00  
 + Cash Advances \$0.00  
 + **FEE CHARGED \$0.00**  
 + **INTEREST CHARGED \$0.00**  
 = New Balance \$1,052.10

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/](http://www.fsbank.com/contact-us/)

**PAYMENT INFORMATION**

New Balance \$1,052.10  
 Minimum Payment Due \$31.57  
 Payment Due Date **May 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	8 years	\$1,386.00
\$34.00	3 years	\$1,222.00 (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 Date	Post Date	Reference Number	Transaction Description	Amount
04/17	04/17	74656213BEHMSSA2N	PAYMENT-MAIL THANK YOU SEARCY AR	1,167.42-
03/21	03/21	24692162G34MWX3L3	VZWLSS*APOCC VISB 800-922-0204 FL	400.36
03/22	03/22	24692162H35NWAVHY	ATT*BILL PAYMENT 800-288-2020 TX	137.39
03/23	03/23	24445002J8PXAVGV2	CHICAGO BOOKS & JOURNALS CHICAGO IL	52.61
03/23	03/23	74609052J00073HMM	REMARKABLE OSLO NO	2.99
03/27	03/27	24445712N8PWX5NJM	KROGER #637 BENTON AR	29.60
04/03	04/03	24137462X8R3LE7DL	BIG LOTS STORES - #5163 BENTON AR	290.89
04/06	04/06	24692163034QVK0AM	ATT*BILL PAYMENT 800-288-2020 TX	127.40
04/13	04/13	2444571378PYAQ5RE	KROGER #629 BENTON AR	10.86
<b>TOTAL FEES FOR THIS PERIOD</b>				<b>0.00</b>

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 [REDACTED]  
 Payment Due Date **May 16, 2023**  
 New Balance \$1,052.10  
 Minimum Payment Due \$31.57  
 Past Due Amount \$0.00

Make Check  
Payable to:

Amount Enclosed: \$

SALINE C LIBRARY  
 LEIGH ESPEY  
 1800 SMITHERS  
 BENTON AR 72015-3108



First Security Bank  
 PO Box 1509  
 Searcy AR 72145-1509



## IMPORTANT INFORMATION

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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)



- 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

Bank Better

**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
<b>INTEREST CHARGED</b>				
04/19	04/19		Interest Charge on Purchases	0.00
04/19	04/19		Interest Charge on Cash Advances	0.00
<b>TOTAL INTEREST FOR THIS PERIOD</b>				<b>0.00</b>

<b>Totals 2023 Year-to-Date</b>	
Total fees charged in 2023	\$0.00
Total interest charged in 2023	\$0.00

**CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE**

Beginning Balance	\$74.69
Current Earned	\$10.52
Cash Back Adjusted	\$0.00
Ending Balance	\$85.21
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

**Paying Interest and Grace Period:** We will not charge any further interest on your purchase balance if you pay the full statement balance by the **Payment Due Date**.





SALINE C LIBRARY

Account Number ending in: [REDACTED]

Card Number ending in: [REDACTED]

**ACCOUNT SUMMARY**

Credit Limit \$5,000.00  
 Available Credit \$2,653.00  
 Statement Closing Date May 19, 2023  
 Days in Billing Cycle 30  
 Previous Balance \$1,052.10  
 - Payments & Credits \$1,052.10  
 + Purchases & Other Charges \$2,346.05  
 + Balance Transfer \$0.00  
 + Cash Advances \$0.00  
 + **FEE CHARGED \$0.00**  
 + **INTEREST CHARGED \$0.00**  
 = New Balance \$2,346.05

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/](http://www.fsbank.com/contact-us/)

**PAYMENT INFORMATION**

New Balance \$2,346.05  
 Minimum Payment Due \$70.39  
 Payment Due Date June 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	\$3,178.00
\$76.00	3 years	\$2,725.00 (Savings = \$453.00)

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
05/16	05/16	746562148EHMSG2G6	PAYMENT-MAIL THANK YOU SEARCY AR	1,052.10-
04/21	04/21	24692163F35G6G33N	VZWRLSS*APOCC VISB 800-922-0204 FL	373.07
04/22	04/22	24445003HBLPEBQZB	SAMS CLUB #4825 HOT SPRINGS AR	274.53
04/23	04/23	24226383JBLH5Y9ET	WAL-MART #0085 BENTON AR	45.81
04/23	04/23	74609053H0006P4FA	REMARKABLE OSLO NO	2.99
04/26	04/26	24445713L8PXDSBY1	KROGER #629 BENTON AR	16.64
05/06	05/06	24692163Y2YJYDR2S	ATT*BILL PAYMENT 800-288-2020 TX	126.64
05/11	05/11	244921543RS212TP9	BOOKDEPOT 9056807230 NY	1,261.36

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 [REDACTED]  
 Payment Due Date June 16, 2023  
 New Balance \$2,346.05  
 Minimum Payment Due \$70.39  
 Past Due Amount \$0.00

Make Check Payable to:

Amount Enclosed: \$

SALINE C LIBRARY  
 LEIGH ESPEY  
 1800 SMITHERS  
 BENTON AR 72015-3108



First Security Bank  
 PO Box 1509  
 Searcy AR 72145-1509



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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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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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Bank Better

**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
05/11	05/11	24692164331GWH5ST	AMER ASSOC NOTARIES 713-644-2299 TX	54.53
05/12	05/12	246921644328EK065	AMER ASSOC NOTARIES 713-644-2299 TX	109.11
05/17	05/17	244921549MMYFE24R	VISTAPRINT 866-207-4955 MA	81.37
<b>TOTAL FEES FOR THIS PERIOD</b>				<b>0.00</b>
<b>INTEREST CHARGED</b>				
05/19	05/19		Interest Charge on Purchases	0.00
05/19	05/19		Interest Charge on Cash Advances	0.00
<b>TOTAL INTEREST FOR THIS PERIOD</b>				<b>0.00</b>

<b>Totals 2023 Year-to-Date</b>	
Total fees charged in 2023	\$0.00
Total interest charged in 2023	\$0.00

**CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE**

Beginning Balance	\$85.21
Current Earned	\$23.46
Cash Back Adjusted	\$0.00
Ending Balance	\$108.67
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

**Paying Interest and Grace Period:** We will not charge any further interest on your purchase balance if you pay the full statement balance by the Payment Due Date.





SALINE COUNTY LIBRARY

Account Number ending in [REDACTED]

Card Number ending in [REDACTED]

**ACCOUNT SUMMARY**

Credit Limit \$500.00  
 Available Credit \$291.00  
 Statement Closing Date January 19, 2023  
 Days in Billing Cycle 31  
 Previous Balance \$184.84  
 - Payments & Credits \$184.84  
 + Purchases & Other Charges \$102.24  
 + Balance Transfer \$0.00  
 + Cash Advances \$0.00  
 + **FEE CHARGED \$0.00**  
 + **INTEREST CHARGED \$0.00**  
 = New Balance \$102.24

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/](http://www.fsbank.com/contact-us/)

**PAYMENT INFORMATION**

New Balance \$102.24  
 Minimum Payment Due \$10.00  
 Payment Due Date February 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 months	\$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
01/09	01/09	746562109EHMS92X7	PAYMENT-MAIL THANK YOU SEARCY AR	184.84
01/11	01/11	24692160B2XEZNBKB	LOWES #02471* BRYANT AR	52.98
01/11	01/11	24692160B2XEZNBK3	LOWES #02471* BRYANT AR	49.26
			<b>TOTAL FEES FOR THIS PERIOD</b>	<b>0.00</b>
			<b>INTEREST CHARGED</b>	
01/19	01/19		Interest Charge on Purchases	0.00
01/19	01/19		Interest Charge on Cash Advances	0.00
			<b>TOTAL INTEREST FOR THIS PERIOD</b>	<b>0.00</b>

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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 [REDACTED]  
 Payment Due Date February 16, 2023  
 New Balance \$102.24  
 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



First Security Bank  
 PO Box 1509  
 Searcy AR 72145-1509





## IMPORTANT INFORMATION

**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:** Your name and account number
- **Dollar Amount:** The dollar amount of the suspected error
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. 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.

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

Bank Better

Totals 2023 Year-to-Date	
Total fees charged in 2023	\$0.00
Total interest charged in 2023	\$0.00

**CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE**

Beginning Balance	\$4.40
Current Earned	\$1.02
Cash Back Adjusted	\$0.00
Ending Balance	\$5.42
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

**Paying Interest and Grace Period:** We will not charge any further interest on your purchase balance if you pay the full statement balance by the Payment Due Date.



SALINE COUNTY LIBRARY

Account Number ending in [REDACTED]

Card Number ending in [REDACTED]

**ACCOUNT SUMMARY**

Credit Limit \$500.00  
 Available Credit \$316.00  
 Statement Closing Date February 19, 2023  
 Days in Billing Cycle 31  
 Previous Balance \$102.24  
 - Payments & Credits \$102.24  
 + Purchases & Other Charges \$183.31  
 + Balance Transfer \$0.00  
 + Cash Advances \$0.00  
 + **FEE CHARGED \$0.00**  
 + **INTEREST CHARGED \$0.00**  
 = New Balance \$183.31

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/](http://www.fsbank.com/contact-us/)

**PAYMENT INFORMATION**

New Balance \$183.31  
 Minimum Payment Due \$10.00  
 Payment Due Date **March 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	20 months	\$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
02/03	02/03	746562112EHMSGMFM	PAYMENT-MAIL THANK YOU SEARCY AR	102.24
01/19	01/20	24455010K43A497NJ	WAL-MART #0085 BENTON AR	106.77
01/30	01/30	24692160Y2Y2YW56W	LOWES #02471* BRYANT AR	76.54
			<b>TOTAL FEES FOR THIS PERIOD</b>	<b>0.00</b>
			<b>INTEREST CHARGED</b>	
02/19	02/19		Interest Charge on Purchases	0.00
02/19	02/19		Interest Charge on Cash Advances	0.00
			<b>TOTAL INTEREST FOR THIS PERIOD</b>	<b>0.00</b>

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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 [REDACTED]  
 Payment Due Date **March 16, 2023**  
 New Balance **\$183.31**  
 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



First Security Bank  
 PO Box 1509  
 Searcy AR 72145-1509



## IMPORTANT INFORMATION

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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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- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

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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:

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)



- 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

Bank Better



Totals 2023 Year-to-Date	
Total fees charged in 2023	\$0.00
Total interest charged in 2023	\$0.00

**CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE**

Beginning Balance	\$5.42
Current Earned	\$1.83
Cash Back Adjusted	\$0.00
Ending Balance	\$7.25
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

**Paying Interest and Grace Period:** We will not charge any further interest on your purchase balance if you pay the full statement balance by the **Payment Due Date.**



SALINE COUNTY LIBRARY

Account Number ending in: [REDACTED]

Card Number ending in: [REDACTED]

**ACCOUNT SUMMARY**

Credit Limit \$500.00  
 Available Credit \$136.00  
 Statement Closing Date March 19, 2023  
 Days in Billing Cycle 28  
 Previous Balance \$183.31  
 - Payments & Credits \$183.31  
 + Purchases & Other Charges \$363.58  
 + Balance Transfer \$0.00  
 + Cash Advances \$0.00  
 + **FEE CHARGED \$0.00**  
 + **INTEREST CHARGED \$0.00**  
 = New Balance \$363.58

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/](http://www.fsbank.com/contact-us/)

**PAYMENT INFORMATION**

New Balance \$363.58  
 Minimum Payment Due \$10.91  
 Payment Due Date April 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	4 years	\$434.00
\$12.00	3 years	\$422.00 (Savings = \$12.00)

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
03/07	03/07	746562122EHMSF6X2	PAYMENT-MAIL THANK YOU SEARCY AR	183.31-
02/21	02/21	24492151LRTJF7BP7	PAYPAL *DYNASTY HDW 402-935-7733 CA	65.90
03/10	03/10	2469216252X8EHQQW	LOWES #02471* BRYANT AR	15.23
03/13	03/13	2469216282Z9WLLTB	LOWES #02471* BRYANT AR	207.47
03/16	03/16	24427332Q3FRAXWL8	BIG RED 130 BRYANT AR	34.12
03/17	03/17	24427332D3FRB282G	BIG RED 130 BRYANT AR	40.86
			<b>TOTAL FEES FOR THIS PERIOD</b>	<b>0.00</b>
			<b>INTEREST CHARGED</b>	
03/19	03/19		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



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

**Payment Information**

Card Number: XXXX XXXX XXXX [REDACTED]  
 Payment Due Date April 16, 2023  
 New Balance \$363.58  
 Minimum Payment Due \$10.91  
 Past Due Amount \$0.00  
 Amount Enclosed: \$ [REDACTED]

Make Check Payable to:

SALINE COUNTY LIBRARY  
 1800 SMITHERS  
 BENTON AR 72015-3108



First Security Bank  
 PO Box 1509  
 Searcy AR 72145-1509



## IMPORTANT INFORMATION

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- **Dollar Amount:** The dollar amount of the suspected error
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

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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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#### **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.

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

Bank Better

**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
<b>INTEREST CHARGED</b>				
03/19	03/19		Interest Charge on Cash Advances	0.00
<b>TOTAL INTEREST FOR THIS PERIOD</b>				<b>0.00</b>

<b>Totals 2023 Year-to-Date</b>	
Total fees charged in 2023	\$0.00
Total interest charged in 2023	\$0.00

**CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE**

Beginning Balance	\$7.25
Current Earned	\$3.64
Cash Back Adjusted	\$0.00
Ending Balance	\$10.89
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	28	\$0.00
Cash Advances	9.99% (f)	\$0.00	28	\$0.00

(v) = variable (f) = fixed

**Paying Interest and Grace Period:** We will not charge any further interest on your purchase balance if you pay the full statement balance by the Payment Due Date.





SALINE COUNTY LIBRARY

Account Number ending in [REDACTED]

Card Number ending in [REDACTED]

**ACCOUNT SUMMARY**

Credit Limit \$500.00  
 Available Credit \$396.00  
 Statement Closing Date April 19, 2023  
 Days in Billing Cycle 31  
 Previous Balance \$363.58  
 - Payments & Credits \$363.58  
 + Purchases & Other Charges \$66.69  
 + Balance Transfer \$0.00  
 + Cash Advances \$0.00  
 + **FEE CHARGED \$0.00**  
 + **INTEREST CHARGED \$0.00**  
 = New Balance \$66.69

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/](http://www.fsbank.com/contact-us/)

**PAYMENT INFORMATION**

New Balance \$66.69  
 Minimum Payment Due \$10.00  
 Payment Due Date May 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 months	\$69.00

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
04/17	04/17	74656213BEHMSSA5T	PAYMENT-MAIL THANK YOU SEARCY AR	363.58-
03/27	03/27	24692162N2ZPSNFVB	LOWES #02471* BRYANT AR	46.62
03/28	03/28	24643722P0T4Z3A8P	JOHNSTONS HOME CENTER BENTON AR	20.07
			<b>TOTAL FEES FOR THIS PERIOD</b>	<b>0.00</b>
			<b>INTEREST CHARGED</b>	
04/19	04/19		Interest Charge on Purchases	0.00
04/19	04/19		Interest Charge on Cash Advances	0.00
			<b>TOTAL INTEREST FOR THIS PERIOD</b>	<b>0.00</b>

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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 [REDACTED]  
 Payment Due Date May 16, 2023  
 New Balance \$66.69  
 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



First Security Bank  
 PO Box 1509  
 Searcy AR 72145-1509



## IMPORTANT INFORMATION

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

You must contact us within 60 days after the error appeared on your statement. 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.

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

Bank Better

Totals 2023 Year-to-Date	
Total fees charged in 2023	\$0.00
Total interest charged in 2023	\$0.00

**CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE**

Beginning Balance	\$10.89
Current Earned	\$0.67
Cash Back Adjusted	\$0.00
Ending Balance	\$11.56
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

**Paying Interest and Grace Period:** We will not charge any further interest on your purchase balance if you pay the full statement balance by the **Payment Due Date**.





SALINE COUNTY LIBRARY

Account Number ending in: [REDACTED]

Card Number ending in: [REDACTED]

**ACCOUNT SUMMARY**

Credit Limit	\$500.00
Available Credit	\$286.00
Statement Closing Date	May 19, 2023
Days in Billing Cycle	30
Previous Balance	\$66.69
- Payments & Credits	\$66.69
+ Purchases & Other Charges	\$213.89
+ Balance Transfer	\$0.00
+ Cash Advances	\$0.00
<b>+ FEE CHARGED</b>	<b>\$0.00</b>
<b>+ INTEREST CHARGED</b>	<b>\$0.00</b>
= New Balance	\$213.89

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/](http://www.fsbank.com/contact-us/)

**PAYMENT INFORMATION**

New Balance	\$213.89
<b>Minimum Payment Due</b>	<b>\$10.00</b>
<b>Payment Due Date</b>	<b>June 16, 2023</b>

**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	\$236.00

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
05/16	05/16	746562148EHMSG2EX	PAYMENT-MAIL THANK YOU SEARCY AR	66.69-
04/19	04/20	24455013D43A47HD9	WAL-MART #0085 BENTON AR	37.75
04/28	04/28	24692163N31KLR66Q	LOWES #02471* BRYANT AR	53.73
05/10	05/10	240552243BM8MZZQN	MINUTEKEY BOULDER CO	26.37
05/10	05/10	240552243BM8MZZQY	MINUTEKEY BOULDER CO	14.82
05/10	05/10	2469216423197SVSA	LOWES #02471* BRYANT AR	68.03
05/15	05/15	240552248BM8MLXB	MINUTEKEY BOULDER CO	13.19
			<b>TOTAL FEES FOR THIS PERIOD</b>	<b>0.00</b>
			<b>INTEREST CHARGED</b>	
05/19	05/19		Interest Charge on Purchases	0.00
05/19	05/19		Interest Charge on Cash Advances	0.00
			<b>TOTAL INTEREST FOR THIS PERIOD</b>	<b>0.00</b>

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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 [REDACTED]
<b>Payment Due Date</b>	<b>June 16, 2023</b>
<b>New Balance</b>	<b>\$213.89</b>
Minimum Payment Due	\$10.00
Past Due Amount	\$0.00

Make Check  
Payable to:

Amount Enclosed:

\$ [REDACTED]

SALINE COUNTY LIBRARY  
 1800 SMITHERS  
 BENTON AR 72015-3108



First Security Bank  
 PO Box 1509  
 Searcy AR 72145-1509





## IMPORTANT INFORMATION

**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
- **Dollar Amount:** The dollar amount of the suspected error
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. 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.

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

Bank Better

Totals 2023 Year-to-Date	
Total fees charged in 2023	\$0.00
Total interest charged in 2023	\$0.00

**CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE**

Beginning Balance	\$11.56
Current Earned	\$2.14
Cash Back Adjusted	\$0.00
Ending Balance	\$13.70
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

**Paying Interest and Grace Period:** We will not charge any further interest on your purchase balance if you pay the full statement balance by the **Payment Due Date.**



SALINE C LIBRARY

Account Number ending in: [REDACTED]

Card Number ending in: [REDACTED]

**ACCOUNT SUMMARY**

Credit Limit \$5,000.00  
 Available Credit \$4,366.00  
 Statement Closing Date January 19, 2023  
 Days in Billing Cycle 31  
 Previous Balance \$3,487.28  
 - Payments & Credits \$3,487.28  
 + Purchases & Other Charges \$585.43  
 + Balance Transfer \$0.00  
 + Cash Advances \$0.00  
 + **FEE CHARGED \$0.00**  
 + **INTEREST CHARGED \$0.00**  
 = New Balance \$585.43

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/](http://www.fsbank.com/contact-us/)

**PAYMENT INFORMATION**

New Balance \$585.43  
 Minimum Payment Due \$17.57  
 Payment Due Date February 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	5 years	\$741.00
\$19.00	3 years	\$680.00 (Savings = \$61.00)

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
01/13	01/13	74656210DEHMSANJQ	PAYMENT-MAIL THANK YOU SEARCY AR	3,487.28-
12/19	12/20	2445501PH43A4QTDJ	WAL-MART #0085 BENTON AR	19.59
12/21	12/21	2412157PL9164KFLT	TRIMBLE INC 937-2455500 CA	119.00
12/26	12/26	2479338PR0084MFHW	Nintendo CD889686370 800-2553700 WA	19.99
12/27	12/27	2449215PTML4XZAR6	DNDBEYOND.CODDB CONTE DNDBEYOND.COM WA	14.99
12/27	12/27	2449216PT000ZFQZK	WIZARDS OF COAST, INC HTTPSCOMPANY. WA	5.99
12/30	12/30	2449216PX0000T43B	CRICUT WWW.CRICUT.CO UT	10.64
01/05	01/05	242042905004QVQJL	Microsoft*Subscription 425-6816830 WA	7.99
01/15	01/15	24692160F3011NB9B	AMZN Mktg US*DY4BW5203 Amzn.com/bill WA	387.24
<b>TOTAL FEES FOR THIS PERIOD</b>				<b>0.00</b>

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 [REDACTED]  
 Payment Due Date February 16, 2023  
 New Balance \$585.43  
 Minimum Payment Due \$17.57  
 Past Due Amount \$0.00

Make Check Payable to:

Amount Enclosed: \$

SALINE C LIBRARY  
 1800 SMITHERS  
 BENTON AR 72015-3108



First Security Bank  
 PO Box 1509  
 Searcy AR 72145-1509



## IMPORTANT INFORMATION

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

You must contact us within 60 days after the error appeared on your statement. 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.

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

Bank Better



**TRANSACTIONS (continued)**

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

<b>Totals 2023 Year-to-Date</b>	
Total fees charged in 2023	\$0.00
Total interest charged in 2023	\$0.00

**CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE**

Beginning Balance	\$42.82
Current Earned	\$5.85
Cash Back Adjusted	\$0.00
Ending Balance	\$48.67
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

**Paying Interest and Grace Period:** We will not charge any further interest on your purchase balance if you pay the full statement balance by the **Payment Due Date**.



SALINE C LIBRARY

Account Number ending in: [REDACTED]

Card Number ending in: [REDACTED]

**ACCOUNT SUMMARY**

Credit Limit \$5,000.00  
 Available Credit \$3,308.00  
 Statement Closing Date February 19, 2023  
 Days in Billing Cycle 31  
 Previous Balance \$585.43  
 - Payments & Credits \$585.43  
 + Purchases & Other Charges \$1,691.16  
 + Balance Transfer \$0.00  
 + Cash Advances \$0.00  
 + **FEE CHARGED \$0.00**  
 + **INTEREST CHARGED \$0.00**  
 = New Balance \$1,691.16

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/](http://www.fsbank.com/contact-us/)

**PAYMENT INFORMATION**

New Balance \$1,691.16  
 Minimum Payment Due \$50.74  
 Payment Due Date **March 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	10 years	\$2,271.00
\$55.00	3 years	\$1,965.00 (Savings = \$306.00)

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
02/08	02/08	746562117EHMSPEJJ	PAYMENT-MAIL THANK YOU SEARCY AR	585.43-
01/20	01/20	24137460M5SF83Z6A	HOBBY-LOBBY #777 BENTON AR	707.94
01/20	01/20	24445710L8PXMVQSQ	KROGER #629 BENTON AR	242.58
01/21	01/21	24431060M2E04GWS4	AMZN MKTP US*IR1EK3KZ3 AM AMZN.COM/BILL WA	48.59
01/21	01/21	24692160M33SBTSJE	Amazon.com*PZ4848RP3 Amzn.com/bill WA	21.86
01/27	01/27	24492160V0016GT4V	WIZARDS OF COAST, INC HTTPSCOMPANY. WA	5.99
01/30	01/30	24492160Z0000LP2X	CRICUT WWW.CRICUT.CO UT	10.64
02/03	02/03	24692161230LMWHH9	AMZN Mktp US*WZ0ZX9GA3 Amzn.com/bill WA	42.60
02/04	02/04	2490641134V680YKS	Microsoft*Subscription mskill.info WA	7.99
02/07	02/07	24455011643A4741D	WAL-MART #0085 BENTON AR	12.37

Transactions continued on next page

1160 AFJ 001 7 19 230219 0 PAGE 1 of 2 10 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 [REDACTED]  
 Payment Due Date **March 16, 2023**  
 New Balance \$1,691.16  
 Minimum Payment Due \$50.74  
 Past Due Amount \$0.00

Make Check Payable to:

Amount Enclosed: \$

SALINE C LIBRARY  
 1800 SMITHERS  
 BENTON AR 72015-3108



First Security Bank  
 PO Box 1509  
 Searcy AR 72145-1509



## IMPORTANT INFORMATION

**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.

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### **BILLING RIGHTS SUMMARY**

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- **Dollar Amount:** The dollar amount of the suspected error
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

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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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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)



- 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

Bank Better



**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
02/07	02/07	24692161633EE7383	AMZN Mktp US*247G04QU3 Amzn.com/bill WA	16.40
02/08	02/08	244921517MNALD65K	TEACHERSPAYTEACHERS.COM 646-588-0910 NY	5.00
02/08	02/08	24692161733XMD4Y5	AMZN Mktp US*AO3SP7FG3 Amzn.com/bill WA	76.56
02/08	02/08	246921617347M88KW	AMZN Mktp US*QI7YZ6RR3 Amzn.com/bill WA	114.81
02/08	02/08	246921617348RVRJ4	AMZN Mktp US*HE5PH0OD0 Amzn.com/bill WA	12.49
02/10	02/10	24692161935EJNXG1	AMZN Mktp US*HE1814AY0 Amzn.com/bill WA	30.22
02/10	02/10	246921619355K8ETH	Amazon.com*YT5FZ4VY3 Amzn.com/bill WA	22.95
02/13	02/13	24692161Q2Y5EW8TG	AMZN Mktp US*H923C0WC2 Amzn.com/bill WA	17.03
02/14	02/14	24789301EQVHMMELZ	FUN EXPRESS 800-2280122 NE	259.14
02/16	02/16	24388941FJASFADPG	2CHECKO*EMAIL-TEMPLATE 888-2471614 GA	36.00
<b>TOTAL FEES FOR THIS PERIOD</b>				<b>0.00</b>
<b>INTEREST CHARGED</b>				
02/19	02/19		Interest Charge on Purchases	0.00
02/19	02/19		Interest Charge on Cash Advances	0.00
<b>TOTAL INTEREST FOR THIS PERIOD</b>				<b>0.00</b>

Totals 2023 Year-to-Date	
Total fees charged in 2023	\$0.00
Total interest charged in 2023	\$0.00

**CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE**

Beginning Balance	\$48.67
Current Earned	\$16.91
Cash Back Adjusted	\$0.00
Ending Balance	\$65.58
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

**Paying Interest and Grace Period:** We will not charge any further interest on your purchase balance if you pay the full statement balance by the Payment Due Date.





SALINE C LIBRARY

Account Number ending in: [REDACTED]

Card Number ending in: [REDACTED]

**ACCOUNT SUMMARY**

Credit Limit \$5,000.00  
 Available Credit \$3,311.00  
 Statement Closing Date March 19, 2023  
 Days in Billing Cycle 28  
 Previous Balance \$1,691.16  
 - Payments & Credits \$1,731.61  
 + Purchases & Other Charges \$1,728.69  
 + Balance Transfer \$0.00  
 + Cash Advances \$0.00  
 + **FEE CHARGED \$0.00**  
 + **INTEREST CHARGED \$0.00**  
 = New Balance \$1,688.24

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/](http://www.fsbank.com/contact-us/)

**PAYMENT INFORMATION**

New Balance \$1,688.24  
 Minimum Payment Due \$50.65  
 Payment Due Date April 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	10 years	\$2,267.00
\$54.00	3 years	\$1,961.00 (Savings = \$306.00)

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	746562124EHMSN4T4	PAYMENT-MAIL THANK YOU SEARCY AR	1,691.16-
02/22	02/22	24445711M8PVYLZ7Y	KROGER #637 BENTON AR	11.93
02/23	02/23	24692161N352J9LET	AMZN Mktp US*HD8BK23L0 Amzn.com/bill WA	7.65
02/24	02/24	24692161P35AJZ7H6	AMZN Mktp US*HP7TW88J2 Amzn.com/bill WA	18.56
02/24	02/24	24692161P35TSXMZJ	AMZN Mktp US*HP9U34SF2 Amzn.com/bill WA	32.80
02/25	02/25	24692161R365ARVNT	AMZN Mktp US*HP6311KW2 Amzn.com/bill WA	79.01
02/25	02/25	24692161R365B4HW4	AMZN Mktp US*HP43K1KG2 Amzn.com/bill WA	15.08
02/27	02/27	24445711S8PWE7S6H	KROGER #629 BENTON AR	36.19
02/27	02/27	24492161S0012VGML	WIZARDS OF COAST, INC HTTPSCOMPANY. WA	5.99
02/28	02/28	24492161W00044AHG	CRICUT WWW.CRICUT.CO UT	10.64

Transactions continued on next page

1160 AFJ 001 7 19 230319 0 PAGE 1 of 2 10 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 [REDACTED]  
 Payment Due Date April 16, 2023  
 New Balance \$1,688.24  
 Minimum Payment Due \$50.65  
 Past Due Amount \$0.00

Make Check Payable to:

Amount Enclosed: \$

SALINE C LIBRARY  
 1800 SMITHERS  
 BENTON AR 72015-3108



First Security Bank  
 PO Box 1509  
 Searcy AR 72145-1509



## IMPORTANT INFORMATION

**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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- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

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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**

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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)



- 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

Bank Better

**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
03/01	03/01	24325451XS66M9FL9	DEMCO INC 800-9624463 WI	93.47
03/04	03/04	24692161Z32FNHMYA	AMZN Mktp US*H59AK3DG0 Amzn.com/bill WA	40.45
03/04	03/04	24906411Z4X5NNJM9	Microsoft*Subscription msbill.info WA	7.99
03/06	03/06	2413746222XFDYMHV	BARNES & NOBLE #2658 LITTLE ROCK AR	906.10
03/06	03/06	2413746222XFDYMPJ	BARNES & NOBLE #2658 LITTLE ROCK AR	27.10
03/06	03/06	244450022BLNDVJJAQ	WM SUPERCENTER #85 BENTON AR	65.64
03/08	03/08	244450024BLN9WFS9	WM SUPERCENTER #85 BENTON AR	106.83
03/14	03/14	24137462A2XG0GZMM	OFFICE DEPOT #2155 BENTON AR	235.30
03/14	03/14	24445002ABLN68J29	WM SUPERCENTER #85 BENTON AR	27.96
03/15	03/15	74692162A30PSSZQH	AMZN Mktp US Amzn.com/bill WA CREDIT	40.45-
<b>TOTAL FEES FOR THIS PERIOD</b>				<b>0.00</b>
<b>INTEREST CHARGED</b>				
03/19	03/19		Interest Charge on Purchases	0.00
03/19	03/19		Interest Charge on Cash Advances	0.00
<b>TOTAL INTEREST FOR THIS PERIOD</b>				<b>0.00</b>

Totals 2023 Year-to-Date	
Total fees charged in 2023	\$0.00
Total interest charged in 2023	\$0.00

**CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE**

Beginning Balance	\$65.58
Current Earned	\$16.88
Cash Back Adjusted	\$0.00
Ending Balance	\$82.46
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	28	\$0.00
Cash Advances	9.99% (f)	\$0.00	28	\$0.00

(v) = variable (f) = fixed

**Paying Interest and Grace Period:** We will not charge any further interest on your purchase balance if you pay the full statement balance by the Payment Due Date.





SALINE C LIBRARY

Account Number ending in: [REDACTED]

Card Number ending in: [REDACTED]

**ACCOUNT SUMMARY**

Credit Limit \$5,000.00  
 Available Credit \$1,400.00  
 Statement Closing Date April 19, 2023  
 Days in Billing Cycle 31  
 Previous Balance \$1,688.24  
 - Payments & Credits \$1,780.92  
 + Purchases & Other Charges \$3,691.84  
 + Balance Transfer \$0.00  
 + Cash Advances \$0.00  
 + **FEE CHARGED \$0.00**  
 + **INTEREST CHARGED \$0.00**  
 = New Balance \$3,599.16

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/](http://www.fsbank.com/contact-us/)

**PAYMENT INFORMATION**

New Balance \$3,599.16  
 Minimum Payment Due \$107.98  
 Payment Due Date **May 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	\$4,912.00
\$116.00	3 years	\$4,181.00 (Savings = \$731.00)

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
04/10	04/10	746562134EHMSHHGJ	PAYMENT-MAIL THANK YOU SEARCY AR	1,688.24
03/20	03/20	24492152FRITGN5QF	MYCRAFTSOURCE 501-232-2288 AR	536.84
03/20	03/20	24492152FTA73N59R	TEACHERSPAYTEACHERS.COM 646-588-0910 NY	4.99
03/22	03/22	24789302JHQPSK3YJ	FUN EXPRESS 800-2280122 NE	527.45
03/23	03/23	24011342J001F8PFG	SP YOTO USA HTTPSYOTOU.SA CA	126.85
03/27	03/27	24492162N0013LDRG	WIZARDS OF COAST, INC HTTPSCOMPANY. WA	5.99
03/29	03/29	24492152RT9M000NK	SPOTIFY 877-778-1161 NY	10.93
03/30	03/30	24492162S0000JMF8	CRICUT WWW.CRICUT.CO UT	10.64
03/30	03/30	24692162T2Z4VR9QR	AMZN Mkt US*HY8WI4M41 Amzn.com/bill WA	13.86
04/01	04/01	24692162V30B7ZNFV	AMZN Mkt US*HS10W4OO0 Amzn.com/bill WA	13.49

Transactions continued on next page

1160 AFJ 001 7 19 230419 0 PAGE 1 of 2 10 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 [REDACTED]  
 Payment Due Date **May 16, 2023**  
 New Balance \$3,599.16  
 Minimum Payment Due \$107.98  
 Past Due Amount \$0.00

Make Check Payable to:

Amount Enclosed: \$

[REDACTED]

SALINE C LIBRARY  
 1800 SMITHERS  
 BENTON AR 72015-3108



First Security Bank  
 PO Box 1509  
 Searcy AR 72145-1509





## IMPORTANT INFORMATION

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

You must contact us within 60 days after the error appeared on your statement. 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.

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

Bank Better

**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
04/03	04/03	24137462Y01DTAK22	USPS PO 0407650315 BENTON AR	22.85
04/04	04/04	24137462Z5SEHXLN3	HOBBY-LOBBY #777 BENTON AR	26.23
04/04	04/04	24445712Y8PYD2RBL	KROGER FUEL #5629 BENTON AR	3.27
04/04	04/04	24492152YRTGF06HT	MYCRAFTSOURCE 501-232-2288 AR	112.16
04/05	04/05	24204292Z000LMA2E	Microsoft*Subscription 425-6816830 WA	7.99
04/05	04/05	248019730M46W9ZFB	ELLISON EDUCATIONAL EQUI 8002532238 CA	500.88
04/06	04/06	244921530RTJEJ72T	PAYPAL *CULTS3D 402-935-7733 CA	3.65
04/06	04/06	247893031K9PWMPKH	FUN EXPRESS 800-2280122 NE	62.33
04/08	04/08	244921532TA6M2SE8	CUSTOMENGRAVINGPLATES 727-228-3690 MN	118.38
04/10	04/10	2407280342DAEYRD2	JOANN STORES*JOANN.COM 888-739-4120 OH	7.63
04/10	04/10	2407280342D9WSEH2	JOANN STORES*JOANN.COM 888-739-4120 OH	19.33
04/11	04/11	2424760358R182ZGL	ACCUCUT OMAHA NE	408.83
04/11	04/11	2469216352YBAJGQ4	SQ *ANOTHER SEASON HOME A Benton AR	280.17
04/11	04/11	24943013609FS5EMD	THE HOME DEPOT #1405 BENTON AR	162.35
04/12	04/12	2407280362DAMVRQM	JOANN STORES*JOANN.COM 888-739-4120 OH	26.27
04/13	04/13	24692163B32X5WE46	THE HOME DEPOT 1405 BENTON AR	356.65
04/14	04/14	2407280382DA1ES7W	JOANN STORES*JOANN.COM 888-739-4120 OH	82.83
04/14	04/14	746921639319B07LS	THE HOME DEPOT 1405 BENTON AR CREDIT	92.68-
04/18	04/18	24011343D0000X0X3	GLOWFORGE.COM GLOWFORGE.COM WA	239.00
			<b>TOTAL FEES FOR THIS PERIOD</b>	<b>0.00</b>
			<b>INTEREST CHARGED</b>	
04/19	04/19		Interest Charge on Purchases	0.00
04/19	04/19		Interest Charge on Cash Advances	0.00
			<b>TOTAL INTEREST FOR THIS PERIOD</b>	<b>0.00</b>

Totals 2023 Year-to-Date	
Total fees charged in 2023	\$0.00
Total interest charged in 2023	\$0.00

**CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE**

Beginning Balance	\$82.46
Current Earned	\$35.99
Cash Back Adjusted	\$0.00
Ending Balance	\$118.45
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

**Paying Interest and Grace Period:** We will not charge any further interest on your purchase balance if you pay the full statement balance by the Payment Due Date.





SALINE C LIBRARY

Account Number ending in: [REDACTED]

Card Number ending in: [REDACTED]

**ACCOUNT SUMMARY**

Credit Limit \$5,000.00  
 Available Credit \$3,692.00  
 Statement Closing Date May 19, 2023  
 Days in Billing Cycle 30  
 Previous Balance \$3,599.16  
 - Payments & Credits \$3,599.16  
 + Purchases & Other Charges \$1,307.56  
 + Balance Transfer \$0.00  
 + Cash Advances \$0.00  
 + **FEE CHARGED \$0.00**  
 + **INTEREST CHARGED \$0.00**  
 = New Balance \$1,307.56

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/](http://www.fsbank.com/contact-us/)

**PAYMENT INFORMATION**

New Balance \$1,307.56  
 Minimum Payment Due \$39.23  
 Payment Due Date June 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	9 years	\$1,740.00
\$42.00	3 years	\$1,519.00 (Savings = \$221.00)

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
05/12	05/12	746562144EHMSHL1W	PAYMENT-MAIL THANK YOU SEARCY AR	3,599.16-
04/20	04/20	24492153EMK149BQ5	SQ *MCCALLISTERS LA BENTON AR	81.28
04/24	04/24	24492163K000097RE	SP GLOWFORGE STORE HTTPSGLOWFORG WA	321.58
04/25	04/25	24137463L5SF6SW1F	HOBBY-LOBBY #777 BENTON AR	548.60
04/26	04/26	24455013L43A47FV0	WAL-MART #0085 BENTON AR	37.71
04/27	04/27	24492163M0017G6KS	WIZARDS OF COAST, INC HTTPSCOMPANY. WA	5.99
04/29	04/29	24492153PMN33RS5Y	SPOTIFY 877-778-1161 NY	10.93
04/30	04/30	24492163T0000TNGH	CRICUT WWW.CRICUT.CO UT	10.64
05/02	05/02	24204293S9A7M7EAR	Etsy.com - TheStitchPatte718-8557955 NY	30.80
05/05	05/05	24204293X03BB8WPT	Etsy.com - Multiple Shops718-8557955 NY	14.45

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 [REDACTED]  
 Payment Due Date June 16, 2023  
 New Balance \$1,307.56  
 Minimum Payment Due \$39.23  
 Past Due Amount \$0.00

Make Check Payable to:

Amount Enclosed: \$

\$

SALINE C LIBRARY  
 1800 SMITHERS  
 BENTON AR 72015-3108



First Security Bank  
 PO Box 1509  
 Searcy AR 72145-1509



## IMPORTANT INFORMATION

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

You must contact us within 60 days after the error appeared on your statement. 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.

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

Bank Better



**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
05/08	05/08	2413746415SHA4JF8	HOBBY-LOBBY #777 BENTON AR	112.72
05/08	05/08	242263841BLH48X8Z	WAL-MART #0085 BENTON AR	18.86
05/08	05/08	24445004100V1DB25	DOLLAR TREE BENTON AR	1.37
05/08	05/08	2449216400018NFNZ	CRICUT WWW.CRICUT.CO UT	4.91
05/16	05/16	2413746495SE8HAZM	HOBBY-LOBBY #777 BENTON AR	64.96
05/16	05/16	24204294805R1MN6X	Etsy.com - SpinaYarnStudi718-8557955 NY	3.10
05/16	05/16	244450049BLNNT2LG	WM SUPERCENTER #85 BENTON AR	36.93
05/16	05/16	24445004900SZ0SSS	DOLLAR TREE BENTON AR	2.73
			<b>TOTAL FEES FOR THIS PERIOD</b>	<b>0.00</b>
			<b>INTEREST CHARGED</b>	
05/19	05/19		Interest Charge on Purchases	0.00
05/19	05/19		Interest Charge on Cash Advances	0.00
			<b>TOTAL INTEREST FOR THIS PERIOD</b>	<b>0.00</b>

Totals 2023 Year-to-Date	
Total fees charged in 2023	\$0.00
Total interest charged in 2023	\$0.00

**CASHBACK EARNINGS AS OF STATEMENT CYCLE DATE**

Beginning Balance	\$118.45
Current Earned	\$13.08
Cash Back Adjusted	\$0.00
Ending Balance	\$131.53
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

**Paying Interest and Grace Period:** We will not charge any further interest on your purchase balance if you pay the full statement balance by the Payment Due Date.