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July 2026 Statement
Open Date: 06/04/2026 Closing Date: 07/06/2026

Account Ending in: #### #### #### 3023

Visa® Business Card

WSTRN RVRSIDE COUNCIL (CPN 000687622)

Elan Financial Services 1-866-552-8855
BUS 30 ELN 1 3

New Balance	**$31,355.03**
Minimum Payment Due	**$314.00**
Payment Due Date	**08/01/2026**

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to a $41.00 Late Fee and your APRs may be increased up to the Penalty APR of 30.74%.

Activity Summary

Previous Balance	+	$14,366.52
Payments	-	$14,366.52CR
Other Credits	-	$185.02CR
Purchases	+	$31,540.05
Balance Transfers		$0.00
Advances		$0.00
Other Debits		$0.00
Fees Charged		$0.00
Interest Charged		$0.00
New Balance	=	**$31,355.03**
Past Due		**$0.00**
Minimum Payment Due		**$314.00**
Credit Line		$50,000.00
Available Credit		$18,644.97
Days in Billing Period		33

Payment Options: Mail payment coupon with a check | Pay online at myaccountaccess.com | Pay by phone 1-866-552-8855

Please detach and send coupon with check payable to: Elan Financial Services *CPN 000687622*

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0047985100416130230000314000031355039

Account Ending in	#### #### #### 3023
Payment Due Date	8/01/2026
New Balance	$31,355.03
Minimum Payment Due	$314.00

24-Hour Elan Financial Services: 1-866-552-8855

. to pay by phone
. to change your address

Amount Enclosed $________

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WSTRN RVRSIDE COUNCIL
ACCOUNTS PAYABLE
1955 CHICAGO AVE STE 200
RIVERSIDE CA 92507-2384

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

What To Do If You Think You Find A Mistake On Your Statement
If you think there is an error on your statement, please call us at the telephone number on the front of this statement, or write to us at: Elan Financial Services, P.O. Box 6335, Fargo, ND 58125-6335.
In your letter or call, give us the following information:

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

You must contact us within 60 days after the error appeared on your statement. While we investigate whether or not there has been an error, the following are true:

- ▶ We cannot try to collect the amount in question, or report you as delinquent on that amount.
- ▶ The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- ▶ While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- ▶ We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases
If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.
To use this right, all of the following must be true:
1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.
If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Elan Financial Services, P.O. Box 6335, Fargo, ND 58125-6335. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.
Important Information Regarding Your Account
1. **INTEREST CHARGE:** Method of Computing Balance Subject to Interest Rate: We calculate the periodic rate or interest portion of the **INTEREST CHARGE** by multiplying the applicable Daily Periodic Rate (**"DPR"**) by the Average Daily Balance (**"ADB"**) (including new transactions) of the Purchase, Advance and Balance Transfer categories subject to interest, and then adding together the resulting interest from each category. We determine the **ADB** separately for the Purchases, Advances and Balance Transfer categories. To get the **ADB** in each category, we add together the daily balances in those categories for the billing cycle and divide the result by the number of days in the billing cycle. We determine the daily balances each day by taking the beginning balance of those Account categories (including any billed but unpaid interest, fees, credit insurance and other charges), adding any new interest, fees, and charges, and subtracting any payments or credits applied against your Account balances that day. We add a Purchase, Advance or Balance Transfer to the appropriate balances for those categories on the later of the transaction date or the first day of the statement period. Billed but unpaid interest on Purchases, Advances and Balance Transfers is added to the appropriate balances for those categories each month on the statement date. Billed but unpaid Advance Transaction Fees are added to the Advance balance of your Account on the date they are charged to your Account. Any billed but unpaid fees on Purchases, credit insurance charges, and other charges are added to the Purchase balance of the Account on the date they are charged to the Account. Billed but unpaid fees on Balance Transfers are added to the Balance Transfer balance of the Account on the date they are charged to the Account. In other words, billed and unpaid interest, fees, and charges will be included in the **ADB** of your Account that accrues interest and will reduce the amount of credit available to you. To the extent credit insurance charges, overlimit fees, Annual Fees, and/or Travel Membership Fees may be applied to your Account, such charges and/or fees are not included in the ADB calculation for Purchases until the first day of the billing cycle following the date the credit insurance charges, overlimit fees, Annual Fees and/or Travel Membership Fees (as applicable) are charged to the Account. Prior statement balances subject to an interest-free period that have been paid on or before the payment due date in the current billing cycle are not included in the **ADB** calculation. If you do not pay your New Balance in full by the Payment Due Date, you will not get an interest-free period on Purchases again until you pay the New Balance in full by the Payment Due Date for two billing cycles in a row.
2. **Payment Information:** We will accept payment via check, money order, the internet (including mobile and online) or phone or previously established automatic payment transaction. You must pay us in U.S. Dollars. If you make a payment from a foreign financial institution, you will be charged and agree to pay any collection fees added in connection with that transaction. The date you mail a payment is different than the date we receive the payment. The payment date is the day we receive your check or money order at Elan Financial Services, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your internet or phone payment. All payments by check or money order accompanied by a payment coupon and received at this payment address will be credited to your Account on the day of receipt if received by 5:00 p.m. CT on any banking day. Payments sent without the payment coupon or to an incorrect address will be processed and credited to your Account within 5 banking days of receipt. Payments sent without a payment coupon or to an incorrect address may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and/or Account suspension. The deadline for on-time internet and phone payments varies, but generally must be made before 5:00 p.m. CT to 8 p.m. CT depending on what day and how the payment is made. Please contact Elan Financial Services for internet, phone, and mobile crediting times specific to your Account and your payment option. Banking days are all calendar days except Saturday, Sunday and federal holidays. Payments due on a Saturday, Sunday or federal holiday and received on those days will be credited on the day of receipt. There is no prepayment penalty if you pay your balance at any time prior to your payment due date.
3. **Credit Reporting:** We may report information on your Account to Credit Bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report.

Important Messages

Paying Interest: You have a 24 to 30 day interest-free period for Purchases provided you have paid your previous balance in full by the Payment Due Date shown on your monthly Account statement. In order to avoid additional INTEREST CHARGES on Purchases, you must pay your new balance in full by the Payment Due Date shown on the front of your monthly Account statement.

There is no interest-free period for transactions that post to the Account as Advances or Balance Transfers except as provided in any Offer Materials. Those transactions are subject to interest from the date they post to the Account until the date they are paid in full.

Effective November 2, 2026, the Arbitration Provision section of your Cardmember Agreement is changed as follows: the first sentence of the second paragraph in the Arbitration Procedure section is changed to read, "At the time of initiating arbitration, the party seeking to initiate arbitration must serve the other party with the demand for arbitration and identify the account holder(s) and account(s) at issue, including the

account number(s), and provide a short and plain statement of the claims asserted and the relief sought."

Transactions GRAY,CHRISTOPHER Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
06/04	06/03	5646	SQ *MISSION INN HOTEL Riverside CA	$21.00	
06/05	06/03	3462	TST*MARKET BROILER Riverside CA	$83.68	
06/16	06/15	1603	PSHRA PUBLIC SECTOR HR 703-5497100 VA	$445.00	
06/16	06/15	1645	PSHRA PUBLIC SECTOR HR 703-5497100 VA	$999.00	
06/22	06/18	3024	TST*THE GAMBLING COWBO Temecula CA	$1,079.79	
06/25	06/24	7960	PSHRA PUBLIC SECTOR HR 703-5497100 VA	$999.00	
06/29	06/28	4241	GITHUB, INC. GITHUB.COM CA	$48.00	
			Total for Account #### #### #### 8897	**$3,675.47**	

Transactions FISHER,RIANA Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
06/25	06/25	4536	OPENAI *CHATGPT SUBSCR OPENAI.COM CA	$50.00	
07/02	07/01	8007	GRAINGER 800-4724643 IL	$189.12	
07/02	07/02	9149	AMAZON MARK* 3R4D30ID3 AMAZON.COM/MA WA	$138.87	
07/03	07/02	4472	POLARIS INC. https://www.f MN	$718.54	
07/03	07/02	6143	AM LEONARD 937-773-2694 OH	$919.44	
			Total for Account #### #### #### 2026	**$2,015.97**	

Transactions RUIZ,ANDREW D Credit Limit $50000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		

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Transactions RUIZ,ANDREW D Credit Limit $50000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
06/08	06/04	8390	GOVERNMENT FINANCE OFF 312-5784406 IL	$200.00	
06/08	06/04	9125	GOVERNMENT FINANCE OFF 312-5784406 IL	$650.00	
06/08	06/05	9869	CAMBRIA HOTEL CHICAGO CHICAGO IL FOLIO: 0897942550	$837.98	
06/08	06/05	8197	GOVERNMENT FINANCE OFF 312-5784406 IL	$650.00	
06/08	06/05	2120	UNITED 0162109352209 UNITED.COM TX FERNANDEZ/LOUI 06/28/26 ONTARIO CAL TO OHARE OHARE TO ONTARIO CAL	$514.38	
06/08	06/05	7801	UNITED 0164702663852 UNITED.COM TX	$92.35	
06/08	06/05	7819	UNITED 0164702663853 UNITED.COM TX	$92.35	
06/10	06/09	3912	GO CAR WASH CA-603 RIVERSIDE CA	$12.00	
06/12	06/10	6163	SHELL OIL10008175019 RIVERSIDE CA	$17.08	
06/22	06/17	6891	HOTEL TEMECULA CA FOR 01 NIGHTS FOLIO: 845135	$10.00	
06/22	06/19	2862	HOTEL TEMECULA CA FOR 01 NIGHTS FOLIO: 845135	$10.00	
06/24	06/23	6109	TWINTEL SOLUTIONS 714-705-4641 CA	$1,018.02	
06/25	06/24	3827	TWINTEL SOLUTIONS 714-705-4641 CA	$2,719.37	
			Total for Account #### #### #### 3379	**$6,823.53**	

Transactions DAILEY,CASEY A Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
06/04	06/02	2721	COURTYARD BY MARRIOTT LONG BEACH CA FOR 01 NIGHTS FOLIO: MC 208	$42.50	
06/05	06/04	1911	LOCALGOVCOM 916-448-1198 CA	$250.00	
06/05	06/04	9950	LOCALGOVCOM 916-448-1198 CA	$250.00	
06/05	06/04	2290	LOCALGOVCOM 916-448-1198 CA	$250.00	
06/05	06/04	7507	LOCALGOVCOM 916-448-1198 CA	$250.00	
06/10	06/09	0696	AMAZON MKTPL*L527G2JM3 Amzn.com/bill WA	$796.02	
06/12	06/10	4308	TST*DAPPER DINE & LOUN Riverside CA	$329.08	
06/17	06/15	5072	HILTON LA UNIVRSAL CTY UNIVERSAL CIT CA FOLIO: 2153864	$3,735.72	
06/17	06/16	4339	ACE HARDWARE CORPORATI 800-453-0660 IL	$43.49	
06/18	06/16	7128	FARMER BOYS 1028 - RIV 951-782-9003 CA	$177.87	
06/22	06/18	5043	GIFT SHOP HOTEL ESSENT TEMECULA CA	$8.80	
06/22	06/18	7752	BLENDS TEMECULA CA	$144.50	
06/25	06/24	4674	SQ *HUGO'S RESTAURANTS gosq.com CA	$704.33	

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Transactions DAILEY,CASEY A — Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
06/29	06/25	2654	HILTON LA UNIVRSAL CTY UNIVERSAL CIT CA FOLIO: 2155618	$198.00	
06/29	06/29	2075	Mailchimp 678-9990141 GA	$100.00	
			Total for Account #### #### #### 3547	**$7,280.31**	

Transactions WOODROME,BONNIE — Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Other Credits		
06/23	06/22	3528	SQ *THIS PIGGY FLIES C Moreno Valley CA MERCHANDISE/SERVICE RETURN	$150.00CR	
			Purchases and Other Debits		
06/04	06/02	1311	Minuteman Press Intern 951-6950106 CA	$35.75	
06/04	06/03	8285	UBER *TRIP HELP.UBER.COM CA	$34.93	
06/04	06/03	3164	UBER *TRIP HELP.UBER.COM CA	$33.24	
06/05	06/04	0479	SQ *THIS PIGGY FLIES C gosq.com CA	$280.00	
06/11	06/09	5511	FSP*WILSON CREEK WINER 951-699-9463 CA	$776.75	
06/17	06/16	5629	PSA PRINT GROUP 909-294-2020 CA	$627.11	
07/03	07/02	6590	LEAGUE OF CALIFORNIA C 916-658-8200 CA	$750.00	
			Total for Account #### #### #### 1345	**$2,387.78**	

Transactions LEONARD,JANIS — Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Other Credits		
06/26	06/25	7007	FYF*FROMYOUFLOWERS 800-838-8853 CT MERCHANDISE/SERVICE RETURN	$35.02CR	
			Purchases and Other Debits		
06/04	06/02	1722	THE HOME DEPOT #0601 CORONA CA	$42.97	
06/04	06/03	7439	SMART AND FINAL 316 RIVERSIDE CA	$23.18	
06/04	06/03	3745	AMAZON MKTPL*W654D6A33 Amzn.com/bill WA	$89.16	
06/04	06/03	6873	AMAZON MKTPL*EA5223BD3 Amzn.com/bill WA	$61.96	
06/04	06/03	8207	AMAZON MKTPL*OV4R72203 Amzn.com/bill WA	$92.35	
06/05	06/02	0323	OLD SPAGHETTI FCTRY 22 RIVERSIDE CA	$108.35	
06/05	06/03	1446	OLD SPAGHETTI FCTRY 22 RIVERSIDE CA	$68.22	
06/05	06/04	7748	PAYPAL *CVAG 760-346-1127 CA	$51.75	
06/08	06/05	4484	AMAZON MKTPL*VA96A8RW3 Amzn.com/bill WA	$59.79	
06/08	06/05	2478	AMAZON MKTPL*LB2XP2ZN3 Amzn.com/bill WA	$41.35	
06/08	06/06	2027	AMAZON MKTPL*LM4JC8Y03 Amzn.com/bill WA	$1,109.16	
06/08	06/08	9983	Amazon.com*EX3SP2GM3 Amzn.com/bill WA	$3,025.98	

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July 2026 Statement 06/04/2026 - 07/06/2026

WSTRN RVRSIDE COUNCIL (CPN 000687622)
Elan Financial Services 1-866-552-8855

Transactions LEONARD,JANIS Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
06/09	06/08	8746	AMAZON MKTPL*C341A96K3 Amzn.com/bill WA	$147.25	
06/09	06/09	4749	AMAZON MKTPL*2Q3708B73 Amzn.com/bill WA	$73.09	
06/09	06/09	5201	DD *DOORDASH WABAGRILL DOORDASH.COM CA	$135.51	
06/10	06/09	7679	COSTCO WHSE #0432 CORONA CA	$207.84	
06/10	06/09	9684	Amazon.com*FC7BQ4RH3 Amzn.com/bill WA	$29.08	
06/10	06/09	2605	AMAZON MKTPL*8V3QL7PU3 Amzn.com/bill WA	$13.51	
06/10	06/09	9922	AMAZON MKTPL*EE44H9CR3 Amzn.com/bill WA	$248.40	
06/10	06/09	6247	AMAZON MKTPL*NU7KS1HR3 Amzn.com/bill WA	$21.74	
06/10	06/09	6772	AMAZON MKTPL*ZR7EO5O13 Amzn.com/bill WA	$71.27	
06/10	06/09	8740	AMAZON MKTPL*AU9EX0NM3 Amzn.com/bill WA	$155.86	
06/11	06/10	7448	DOLLAR TREE RIVERSIDE CA	$8.43	
06/11	06/10	7394	ARCI SNACKS RIVERSIDE CA	$11.41	
06/11	06/10	0651	AMAZON MKTPL*K10IW5TS3 Amzn.com/bill WA	$217.49	
06/11	06/10	8080	AMAZON MKTPL*D73WI7B83 Amzn.com/bill WA	$37.18	
06/12	06/10	4665	STATERBROS115 RIVERSIDE CA	$10.58	
06/15	06/11	6267	ROSS STORES #1374 RIVERSIDE CA	$43.49	
06/16	06/15	5566	UEP*TENMAYA JAPANESE R EASTVALE CA	$73.52	
06/16	06/16	2247	DD *DOORDASH ANTONIOUS DOORDASH.COM CA	$358.43	
06/17	06/16	2862	AMZN Digital*4D05383V3 888-802-3080 WA	$7.74	
06/17	06/16	6403	AMZN Digital*AJ3FV7TS3 888-802-3080 WA	$7.74	
06/17	06/17	0540	AMZN Digital*R40AJ2DH3 888-802-3080 WA	$2.58	
06/18	06/17	7778	RALPHS #0098 RIVERSIDE CA	$7.48	
06/18	06/17	1776	FYF*FROMYOUFLOWERS 800-838-8853 CT	$70.03	
06/22	06/19	4095	AMZN Digital*TT8EN5CG3 888-802-3080 WA	$1.29	
06/22	06/21	5552	CCI*CONSTANT-CONTACT 855-2295506 MA	$275.00	
06/23	06/22	7533	AMAZON MKTPL*F77QX8103 Amzn.com/bill WA	$27.88	
06/24	06/22	2843	THE HOME DEPOT #6619 RIVERSIDE CA	$59.29	
06/24	06/22	6912	U-HAUL OF RIVERSIDE RIVERSIDE CA	$16.97	
06/24	06/22	1599	FIRE RECOVERY USA 888-6407222 CA	$204.97	
06/24	06/23	3881	PAYPAL *FPCGRAPHICS 402-935-7733 CA	$360.50	
06/25	06/24	0533	SMART AND FINAL 316 RIVERSIDE CA	$18.99	
06/26	06/24	4771	BEST THAI CUISINE RIVERSIDE CA	$47.46	
06/26	06/25	5461	AMAZON MKTPL*762MG86F3 Amzn.com/bill WA	$20.65	
06/29	06/26	8272	AMAZON MKTPL*D140X5CX3 Amzn.com/bill WA	$5.13	
06/29	06/26	8716	AMAZON MKTPL*BN8X207M3 Amzn.com/bill WA	$15.69	
06/30	06/29	3787	ELIAS PITA RIVERSIDE CA	$307.55	
07/02	07/01	0665	CA SECRETARY OF STATE 916-6951338 CA	$5.00	
07/02	07/01	1685	CA SECRETARY OF STATE 916-6951338 CA	$5.00	
07/02	07/01	1743	CA SECRETARY OF STATE 916-6951338 CA	$5.00	
07/03	07/01	5373	SSON CORP. 800-441-6683 CA	$350.00	

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Transactions LEONARD,JANIS Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
07/03	07/02	5010	SILVER STAR MOVERS INC 800-7257955 CA	$746.75	________
			Total for Account #### #### #### 1335	**$9,171.97**	

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Payments and Other Credits		
07/01	07/01	URE	PAYMENT THANK YOU	$14,366.52CR	________
			Total for Account #### #### #### 3023	**$14,366.52CR**	

2026 Totals Year-to-Date	
Total Fees Charged in 2026	$0.00
Total Interest Charged in 2026	$0.00

Interest Charge Calculation

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

**APR for current and future transactions.

Balance Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
**BALANCE TRANSFER	$0.00	$0.00	YES	$0.00	25.24%	
**PURCHASES	$31,355.03	$0.00	YES	$0.00	25.24%	
**ADVANCES	$0.00	$0.00	YES	$0.00	29.99%	

Contact Us

Phone	Questions	Mail payment coupon with a check	Online
Voice: 1-866-552-8855	Elan Financial Services	Elan Financial Services	myaccountaccess.com
TDD: 1-888-352-6455	P.O. Box 6353	P.O. Box 790408	
Fax: 1-866-807-9053	Fargo, ND 58125-6353	St. Louis, MO 63179-0408	

End of Statement