elan

August 2026 Statement

Open Date: 07/07/2026 Closing Date: 08/05/2026

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

Visa® Business Card

Elan Financial Services 1-866-552-8855

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WSTRN RVRSIDE COUNCIL (CPN 000687622)

New Balance	**$19,081.17**
Minimum Payment Due	**$191.00**
Payment Due Date	**09/01/2026**

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	+	$31,355.03
Payments	-	$31,355.03CR
Other Credits	-	$204.00CR
Purchases	+	$19,285.17
Balance Transfers		$0.00
Advances		$0.00
Other Debits		$0.00
Fees Charged		$0.00
Interest Charged		$0.00
New Balance	=	**$19,081.17**
Past Due		**$0.00**
Minimum Payment Due		**$191.00**
Credit Line		$50,000.00
Available Credit		$30,918.83
Days in Billing Period		30

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*

elan

004798510041613023000019100001908117 5

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

. to pay by phone
. to change your address

Account Ending in	#### #### #### 3023
Payment Due Date	9/01/2026
New Balance	$19,081.17
Minimum Payment Due	$191.00

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		
07/23	07/22	4965	FATHOM.VIDEO FATHOM.VIDEO CA	$180.00	
08/05	08/04	9301	BEST BUY 0000847 CORONA CA	$213.36	
			Total for Account #### #### #### 8897	**$393.36**	

Transactions FISHER,RIANA Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Other Credits		
07/08	07/07	5185	AMAZON MARK* 3R4D30ID3 SEATTLE WA MERCHANDISE/SERVICE RETURN	$31.76CR	
07/23	07/22	9423	ACE HARDWARE CORPORATI 8004530660 IL MERCHANDISE/SERVICE RETURN	$172.24CR	
			Purchases and Other Debits		
07/08	07/07	3934	COSTCO WHSE #0455 MORENO VALLEY CA	$97.86	
07/08	07/07	8811	PESTED.COM, LLC 845-481-4048 NY	$195.00	
07/08	07/07	8829	PESTED.COM, LLC 845-481-4048 NY	$195.00	
07/13	07/09	8192	TIRES.COM-ONLINE-ORDER 888-774-6560 AZ	$669.03	
07/15	07/14	1662	SP BOMBER EYEWEAR BOMBEREYEWEAR CA	$84.39	
07/15	07/14	7056	ACE HARDWARE CORPORATI 800-453-0660 IL	$378.88	
07/16	07/15	9293	EX *9219993 SOG KNIVES 888-814-4764 UT	$88.98	
07/17	07/16	4373	EX *9219978 5.11 TACTI 888-814-4764 UT	$244.23	
07/17	07/16	4381	EX *9219986 SUPERFEET 888-814-4764 UT	$46.77	
07/27	07/25	2852	OPENAI *CHATGPT SUBSCR OPENAI.COM CA	$50.00	
07/30	07/29	9581	NAPA ONLINE 877-805-6272 GA	$457.27	
07/31	07/28	2601	TRACTOR SUPPLY CO #550 BRENTWOOD TN	$96.96	

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Transactions FISHER,RIANA — Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
07/31	07/29	2783	TRACTOR SUPPLY CO #550 615-440-4600 TN	$676.23	
08/05	08/04	6309	DRI*48HourPrint 800-8440599 CA	$594.40	
			Total for Account #### #### #### 2026	**$3,671.00**	

Transactions RUIZ,ANDREW D — Credit Limit $50000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
08/03	07/31	3800	TAXBANDITS.COM 704-684-4751 SC	$5.95	
08/04	08/03	6825	USPS PO 0565530501 RIVERSIDE CA	$22.14	
			Total for Account #### #### #### 3379	**$28.09**	

Transactions DAILEY,CASEY A — Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
07/07	07/06	0233	FEDEX OFFICE 5201 RIVK SAN BERNARDIN CA	$95.04	
07/23	07/21	2404	SOUTHWES 5262182944838 800-435-9792 TX DRUYON/BENJAMI 08/02/26 ONTARIO CAL TO SAN JOSE SAN JOSE TO ONTARIO CAL	$83.01	
07/23	07/21	2412	SOUTHWES 5262182944839 800-435-9792 TX MASTERS/TYLER 08/02/26 ONTARIO CAL TO SAN JOSE SAN JOSE TO ONTARIO CAL	$83.01	
07/23	07/21	9230	HILTON LA UNIVRSAL CTY UNIVERSAL CIT CA FOLIO: 2153864	$885.57	
07/29	07/27	5169	SOUTHWES 5262185060641 800-435-9792 TX DAILEY/CASEY 08/05/26 ONTARIO CAL TO SACRAMENTO SACRAMENTO TO ONTARIO CAL	$680.81	
07/30	07/29	6077	Mailchimp 678-9990141 GA	$100.00	
08/05	08/04	7822	FEDEX OFFICE 5201 RIVK SAN BERNARDIN CA	$86.75	
08/05	08/04	7848	FEDEX OFFICE 5201 RIVK SAN BERNARDIN CA	$36.37	
			Total for Account #### #### #### 3547	**$2,050.56**	

Transactions WOODROME,BONNIE — Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
07/10	07/09	4655	LEAGUE OF CALIFORNIA C 916-658-8200 CA	$60.00	
07/10	07/09	7291	PRSA 212-460-1400 NY	$338.00	

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Transactions WOODROME,BONNIE Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
07/14	07/13	3199	FSP*PUBLIC RELATIONS S 951-826-6679 CA	$35.00	
07/28	07/26	8199	CAPIO - CA ASSOCIATION 530-9245444 CA	$300.00	
08/05	08/04	3226	GOOGLE *YOUTUBEPREMIUM 888-986-7944 CA	$159.99	
			Total for Account #### #### #### 1345	**$892.99**	

Transactions LEONARD,JANIS Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
07/07	07/06	0392	CA SECRETARY OF STATE 916-6951338 CA	$25.00	
07/08	07/07	9340	Amazon.com*0O20H6EY3 Amzn.com/bill WA	$74.39	
07/10	07/08	9644	CA DIR DOSH 800-4874567 CA	$1,350.00	
07/10	07/08	9669	CA DIR DOSH 800-4874567 CA	$450.00	
07/10	07/08	0311	OPC CA DIR DOSH FE 800-3525002 AL	$31.05	
07/10	07/08	0337	OPC CA DIR DOSH FE 800-3525002 AL	$10.35	
07/10	07/09	6820	USPS PO 0565530501 RIVERSIDE CA	$16.38	
07/13	07/13	6399	AMAZON MKTPL*732H220I3 Amzn.com/bill WA	$193.89	
07/15	07/14	4617	GRA POW RESTAURANT RIVERSIDE CA	$140.26	
07/15	07/15	0611	RES* HYATTPLACE HOTELPLANNER. FL FOLIO: ch3suc2g8qz15xb0d0	$1,159.60	
07/16	07/15	5348	HTTPS://SCRIBE.HOW/B SCRIBEHOW.COM CA	$852.00	
07/16	07/16	6811	ACEEE ACEEE.ORG DC	$1,195.00	
07/16	07/16	7637	ACEEE ACEEE.ORG DC	$1,395.00	
07/17	07/15	7696	SOUTHWES 5262180926175 800-435-9792 TX DRUYON/BENJAMI 08/02/26 ONTARIO CAL TO SAN JOSE SAN JOSE TO ONTARIO CAL	$438.79	
07/17	07/15	7704	SOUTHWES 5262180926176 800-435-9792 TX MASTERS/TYLER 08/02/26 ONTARIO CAL TO SAN JOSE SAN JOSE TO ONTARIO CAL	$438.79	
07/17	07/16	5940	APA CALIFORNIA 925-550-4450 ID	$900.00	
07/20	07/15	7060	RC Booking.com New York NY	$72.00	
07/20	07/16	2422	SOUTHWES 5262181389679 800-435-9792 TX YORK/TAYLOR 08/31/26 ONTARIO CAL TO PHOENIX ARIZ PHOENIX ARIZ TO KANSAS CTY M KANSAS CTY M TO LAS VEGAS LAS VEGAS TO ONTARIO CAL	$529.40	
07/20	07/17	0823	BWP HACIENDA HOTEL SAN DIEGO CA FOR 05 NIGHTS FOLIO: 586351	$1,319.56	
07/20	07/18	3337	BWP HACIENDA HOTEL SAN DIEGO CA FOR 01 NIGHTS	$329.89	

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Transactions LEONARD,JANIS Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			FOLIO: 586351		
07/22	07/21	2014	CCI*CONSTANT-CONTACT 855-2295506 MA	$275.00	
08/03	07/31	6518	AMAZON MKTPL*5N1O17ML2 Amzn.com/bill WA	$281.79	
08/03	07/31	8741	AMAZON MKTPL*AO81W1MT3 Amzn.com/bill WA	$567.03	
			Total for Account #### #### #### 1335	**$12,045.17**	

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Payments and Other Credits		
08/03	08/01	URE	PAYMENT THANK YOU	$31,355.03CR	
			Total for Account #### #### #### 3023	**$31,355.03CR**	

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	$19,081.17	$0.00	YES	$0.00	25.24%	
**ADVANCES	$0.00	$0.00	YES	$0.00	29.99%	

Contact Us

Phone
Voice: 1-866-552-8855
TDD: 1-888-352-6455
Fax: 1-866-807-9053

Questions
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End of Statement