elan

October 2026 Statement

Open Date: 09/04/2026 Closing Date: 10/05/2026

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

Visa® Business Real Rewards Card

Elan Financial Services

1-866-552-8855

BUS 30 ELN 1 3

WSTRN RVRSIDE COUNCIL (CPN 000687622)

New Balance	**$18,048.04**
Minimum Payment Due	**$181.00**
Payment Due Date	**11/01/2026**

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 30.99%.

Reward Points

Earned This Statement	27,072
Reward Center Balance as of 02/25/2026	46,338

For details, see your rewards summary.

Activity Summary

Previous Balance	+	$29,778.24
Payments	-	$29,778.24CR
Other Credits	-	$4,169.71CR
Purchases	+	$22,217.75
Balance Transfers		$0.00
Advances		$0.00
Other Debits		$0.00
Fees Charged		$0.00
Interest Charged		$0.00
New Balance	**=**	**$18,048.04**
Past Due		**$0.00**
Minimum Payment Due		**$181.00**
Credit Line		$55,000.00
Available Credit		$36,951.96
Days in Billing Period		32

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

00479851004161302300001810000180480 45

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

. to pay by phone
. to change your address

00000023925 000638261922763 P 1

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

Account Ending in	#### #### #### 3023
Payment Due Date	11/01/2026
New Balance	$18,048.04
Minimum Payment Due	$181.00

Amount Enclosed $_____

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.

Real Rewards

Rewards Center Activity as of 02/25/2026	
Rewards Center Activity*	0
Rewards Center Balance	46,338

*This item includes points redeemed, expired and adjusted.

Rewards Earned	**This Statement**	**Year to Date**
Points Earned on Net Purchases	27,072	71,740
Total Earned	**27,072**	**71,740**

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.

Congratulations! As a valued cardmember, we are pleased to advise you that we have raised your credit line $5000. Your new credit line appears on this statement.

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		
09/08	09/04	4736	TRAININNG LLC TRAININNG.COM CA	$150.00	
09/15	09/14	1048	CAC PARKING RV1007 RIVERSIDE CA	$8.00	
09/15	09/14	1226	TST* YUM YUM DONUTS - RIVERSIDE CA	$67.50	
09/16	09/15	4124	BEST BUY 0000847 CORONA CA	$45.65	
09/18	09/18	1221	Orbitz*73546796244487 Seattle WA	$290.82	
09/22	09/21	7229	USPS PO 0565520507 RIVERSIDE CA	$12.90	
09/23	09/22	5088	CALCOG WWW.CALCOG.OR CA	$283.53	
09/25	09/23	0116	1077 M&S GRILL ANAHEIM ANAHEIM CA	$402.64	
09/25	09/23	0124	1077 M&S GRILL ANAHEIM ANAHEIM CA	$637.89	
09/25	09/23	0314	1077 M&S GRILL ANAHEIM ANAHEIM CA	$215.59	
09/25	09/23	0322	1077 M&S GRILL ANAHEIM ANAHEIM CA	$803.48	

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Transactions GRAY,CHRISTOPHER Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
09/25	09/24	5829	NATL GEN INS*NPS4I 800-462-2123 NY	$839.00	
09/28	09/24	5063	HILTON ANAHEIM FRONT ANAHEIM CA FOLIO: 4642748	$57.33	
09/28	09/25	7305	HILTON DUNIWAY SERTIFI 503-5537000 OR	$764.43	
10/01	09/30	4541	OIAA PARKING LOT 2 ONTARIO CA	$120.00	
10/02	09/30	5062	HILTON HOTELS PORTLAND OR FOLIO: 2370864	$359.62	
			Total for Account #### #### #### 8897	**$5,058.38**	

Transactions FISHER,RIANA Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Other Credits		
10/05	10/01	1239	AMAZON MARK* 5X6240B30 SEATTLE WA MERCHANDISE/SERVICE RETURN	$66.76CR	
			Purchases and Other Debits		
09/08	09/04	1028	THE WILDLIFE SOCIETY I 301-8979770 MD	$102.00	
09/10	09/09	2314	AMERICAN TIRE DEPOT 11 RIVERSIDE CA	$991.34	
09/10	09/09	7911	NAPA AUTO ACCESSORIES 815-277-5440 IL	$200.09	
09/18	09/17	1346	TOMMYS-EXPRESS TOMMYS-EXPRES MI	$149.96	
09/25	09/25	0758	OPENAI *CHATGPT SUBSCR OPENAI.COM CA	$50.00	
09/28	09/26	3810	AMAZON MARK* 5X6240B30 AMAZON.COM/MA WA	$77.62	
10/01	09/30	0590	GRAINGER 800-4724643 IL	$79.80	
10/01	09/30	0440	GRAINGER 800-4724643 IL	$387.51	
10/01	09/30	1172	GEMPLERS 800-3828473 WI	$204.78	
10/02	10/01	0075	DOS LAGOS ACE HARDWARE CORONA CA	$24.99	
10/02	10/01	5366	TOYOTA OF RIVERSIDE - RIVERSIDE CA	$103.05	
10/02	10/01	3667	NAPA ONLINE 877-805-6272 GA	$24.99	
10/02	10/01	5249	AMAZON MARK* 515GR1372 AMAZON.COM/MA WA	$26.76	
10/02	10/01	3162	AMAZON RETA* 596GQ9CY1 WWW.AMAZON.CO WA	$46.22	
10/05	10/01	1511	AUTOZONE #6147 RIVERSIDE CA	$122.84	
10/05	10/02	8802	AMAZON MARK* 590F59NI1 AMAZON.COM/MA WA	$72.43	
			Total for Account #### #### #### 2026	**$2,597.62**	

Transactions RUIZ,ANDREW D Credit Limit $50000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Other Credits		
09/14	09/11	8612	TWINTEL SOLUTIONS GARDEN GROVE CA MERCHANDISE/SERVICE RETURN	$2,707.81CR	

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Transactions RUIZ,ANDREW D Credit Limit $50000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Total for Account #### #### #### 3379	**$2,707.81CR**	

Transactions DAILEY,CASEY A Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
09/09	09/08	8934	AMERICAN 0012375636649 FORT WORTH TX DAILEY/CASEY 10/05/26 ONTARIO CAL TO DALLAS DALLAS TO BALTIMORE BALTIMORE TO DALLAS	$796.41	
09/09	09/08	4376	ALLIANZ TRAVEL INS ALLIANZINS.US VA	$61.72	
09/09	09/08	4215	WP*So Cal SWANA La Sierra CA	$199.88	
09/18	09/16	7045	HILTON ANAHEIM SERTIFI 714-7504321 CA	$567.04	
09/18	09/16	7268	HILTON ANAHEIM SERTIFI 714-7504321 CA	$275.15	
09/18	09/16	4949	SOUTHWES 5262401495883 800-435-9792 TX DAILEY/CASEY 09/29/26 ONTARIO CAL TO LAS VEGAS LAS VEGAS TO RENO RENO TO PHOENIX ARIZ PHOENIX ARIZ TO ONTARIO CAL	$594.39	
09/18	09/17	0711	HTL*HOTELAZURE 833-372-0669 CT	$379.99	
09/18	09/17	6222	HOTELBOOKING*SERVFEE 8007279059 UT	$17.99	
09/18	09/17	0360	RES* HOTELAZURE RESERVATIONS. FL FOLIO: ch37kg8qz15xb0ruzkz	$433.04	
09/21	09/17	4727	SOUTHWES 5262401683639 800-435-9792 TX DRUYON/BENJAMI 09/29/26 PALMSPRINGS TO LAS VEGAS LAS VEGAS TO RENO RENO TO LAS VEGAS LAS VEGAS TO PALMSPRINGS	$837.40	
09/23	09/21	4585	HOMEWOOD STES ANAHEIM ANAHEIM CA	$504.70	
09/24	09/23	3771	SQ *LEAGUE OF CALIFORN Anaheim CA	$725.00	
09/25	09/24	5077	ALLIANZ TRAVEL INS ALLIANZINS.US VA	$33.00	
09/28	09/24	5620	SOUTHWES 5262404070622 800-435-9792 TX SANCHEZ/OLIVIA 11/04/26 ONTARIO CAL TO SAN JOSE SAN JOSE TO ONTARIO CAL	$260.81	
09/28	09/24	5638	SOUTHWES 5262404072831 800-435-9792 TX MEADORS CAMACH 11/04/26 ONTARIO CAL TO SAN JOSE SAN JOSE TO ONTARIO CAL	$260.81	
09/28	09/24	5646	SOUTHWES 5262404081130 800-435-9792 TX FUENTES/SARA 11/04/26 ONTARIO CAL TO SAN JOSE SAN JOSE TO ONTARIO CAL	$260.81	

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Transactions DAILEY,CASEY A Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
09/28	09/24	5653	SOUTHWES 5262404079199 800-435-9792 TX CHAVEZ/GUILLER 11/04/26 ONTARIO CAL TO SAN JOSE SAN JOSE TO ONTARIO CAL	$260.81	
09/28	09/24	5661	SOUTHWES 5262404076429 800-435-9792 TX PINEDA/ICHELLE 11/04/26 ONTARIO CAL TO SAN JOSE SAN JOSE TO ONTARIO CAL	$260.81	
09/28	09/25	6508	HILTON ANAHEIM FRONT ANAHEIM CA FOLIO: 4624475	$23.40	
09/30	09/29	1073	Mailchimp 678-9990141 GA	$100.00	
10/01	09/30	0063	AMAZON MKTPL*515UA01E0 Amzn.com/bill WA	$247.80	
			Total for Account #### #### #### 3547	**$7,100.96**	

Transactions WOODROME,BONNIE Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Purchases and Other Debits		
09/10	09/09	5077	CANVA* I04999-41870282 CANVA.COM TX	$215.71	
09/14	09/11	1611	HYATT REGENCY DENVER C 3034361234 CO	$864.66	
09/15	09/13	6578	ALDI INC TEMECULA CA	$23.92	
09/28	09/25	9616	ANAZA - LDG - HP ANAHE ANAHEIM CA FOLIO: 15970172	$140.40	
			Total for Account #### #### #### 1345	**$1,244.69**	

Transactions LEONARD,JANIS Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Other Credits		
09/10	09/09	5591	LOWES #00907* 866-483-7521 NC MERCHANDISE/SERVICE RETURN	$1,395.14CR	
			Purchases and Other Debits		
09/04	09/02	7738	THE HOME DEPOT #6619 RIVERSIDE CA	$87.04	
09/04	09/02	5843	SHERATON MARINA SAN DIEGO CA FOR 03 NIGHTS FOLIO: 654366	$141.72	
09/04	09/02	8508	SHERATON MARINA SAN DIEGO CA FOR 03 NIGHTS FOLIO: 644996	$252.72	
09/04	09/03	9999	AMAZON MKTPL*5Q9Y56YU0 Amzn.com/bill WA	$45.66	
09/04	09/03	3795	AMAZON MKTPL*5Q3812W82 Amzn.com/bill WA	$132.21	
09/04	09/03	0643	AMAZON MKTPL*5350Z6E21 Amzn.com/bill WA	$11.29	
09/08	09/03	9614	KANSAS CITY MARRIOTT KANSAS CITY MO	$490.53	

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Transactions LEONARD,JANIS Credit Limit $10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			FOR 03 NIGHTS FOLIO: 214550		
09/08	09/03	4167	STATERBROS115 RIVERSIDE CA	$21.15	
09/08	09/05	6206	LOWES #01574* 951-656-1859 CA	$1,071.30	
09/10	09/09	2147	SMART AND FINAL 316 RIVERSIDE CA	$84.73	
09/10	09/09	0088	AMAZON MKTPL*5364Y2U12 Amzn.com/bill WA	$19.46	
09/14	09/12	2060	PANERA BREAD #601249 O 951-369-8855 CA	$340.17	
09/15	09/14	0182	AMAZON MKTPL*5R8135OQ1 Amzn.com/bill WA	$117.13	
09/16	09/15	3106	SMART AND FINAL 316 RIVERSIDE CA	$84.43	
09/16	09/15	6899	DOLLAR TREE RIVERSIDE CA	$87.00	
09/17	09/16	2170	AMAZON MKTPL*5R6FY5PI1 Amzn.com/bill WA	$29.32	
09/18	09/17	5218	SMART AND FINAL 316 RIVERSIDE CA	$20.41	
09/18	09/18	1861	AMAZON MKTPL*5R0NW8SR1 Amzn.com/bill WA	$41.31	
09/18	09/18	0954	PANERA BREAD #606360 O 855-372-6372 CA	$292.17	
09/21	09/20	8970	AMAZON MKTPL*5R1R64B62 Amzn.com/bill WA	$90.54	
09/22	09/21	5024	WABAGRILL WABAGRILL.COM CA	$244.72	
09/22	09/21	7447	CCI*CONSTANT-CONTACT 855-2295506 MA	$295.00	
09/22	09/22	6552	AMAZON MKTPL*5R4FO8KE2 Amzn.com/bill WA	$320.75	
09/29	09/28	1795	AMAZON MKTPL*515H93PM1 Amzn.com/bill WA	$524.00	
09/29	09/28	3135	AMAZON MKTPL*517ST7PI1 Amzn.com/bill WA	$203.25	
09/30	09/29	0654	DOLLAR TREE RIVERSIDE CA	$8.16	
10/01	09/30	4927	SMART AND FINAL 316 RIVERSIDE CA	$131.53	
10/01	09/30	9763	Amazon.com*514HU9G50 Amzn.com/bill WA	$40.65	
10/01	10/01	5392	AMAZON MKTPL*519QM6RW1 Amzn.com/bill WA	$12.34	
10/02	10/01	2962	PE SUBSCRIPTIONS 951-368-9000 CA	$378.86	
10/02	10/01	2777	AMAZON MKTPL*598EB5C11 Amzn.com/bill WA	$10.17	
10/02	10/01	5007	AMAZON MKTPL*5198015Z0 Amzn.com/bill WA	$6.51	
10/02	10/01	9333	AMAZON MKTPL*512DI3ND2 Amzn.com/bill WA	$42.20	
10/02	10/01	4660	AMAZON MKTPL*513WJ05A0 Amzn.com/bill WA	$16.29	
10/05	10/02	6520	AMAZON MKTPL*5960B5NX1 Amzn.com/bill WA	$33.08	
10/05	10/02	6619	AMAZON MKTPL*593CS6NQ1 Amzn.com/bill WA	$26.98	
10/05	10/02	8790	AMAZON MKTPL*5181X8EI2 Amzn.com/bill WA	$6.17	
10/05	10/04	2452	COSTCO WHSE #0432 CORONA CA	$32.45	
10/05	10/04	3630	SMART AND FINAL 473 RIVERSIDE CA	$5.18	
10/05	10/05	0075	AMAZON MKTPL*595BI2NG0 Amzn.com/bill WA	$296.63	
10/05	10/05	1941	AMAZON MKTPL*594A098Q1 Amzn.com/bill WA	$54.13	
			Total for Account #### #### #### 1335	**$4,754.20**	

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Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
			Payments and Other Credits		
10/01	10/01	URE	PAYMENT THANK YOU	$29,778.24CR	
			Total for Account #### #### #### 3023	**$29,778.24CR**	

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	25.49%	
**PURCHASES	$18,048.04	$0.00	YES	$0.00	25.49%	
**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

Elan Financial Services
P.O. Box 6353
Fargo, ND 58125-6353

Mail payment coupon with a check

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

Online

myaccountaccess.com

End of Statement