



January 2023 Statement

Open Date: 12/03/2022 Closing Date: 01/04/2023

Account: 4798 1730 4500 0125

Visa® Business Card
CANNONBURG WATER DST (CPN 000066550)

Cardmember Service 8 1-866-552-8855
BUS 30 ELN 8 2

New Balance	\$1,138.14
Minimum Payment Due	\$12.00
Payment Due Date	02/01/2023

Activity Summary		
Previous Balance	+	\$2,176.02
Payments	-	\$3,358.90 ^{CR}
Other Credits		\$0.00
Purchases	+	\$2,321.02
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
New Balance	=	\$1,138.14
Past Due		\$0.00
Minimum Payment Due		\$12.00
Credit Line		\$7,600.00
Available Credit		\$6,461.86
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: Cardmember Service CPN 000066550

#9732

0047981730450001250000012000001138140



24-Hour Cardmember Service: 1-866-552-8855

to pay by phone
to change your address

000012285 01 SP 000638397041082 P Y

CANNONBURG WATER DST
ACCOUNTS PAYABLE
1606 CANNONBURG RD
ASHLAND KY 41102-8929



Account Number	4798 1730 4500 0125
Payment Due Date	2/01/2023
New Balance	\$1,138.14
Minimum Payment Due	\$12.00

Amount Enclosed \$ 1629.77
 #2301180802100
 Cardmember Service
 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: Cardmember Service, 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: Cardmember Service, 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.
2. **Payment Information:** You must pay us in U.S. Dollars with checks or similar payment instruments drawn on a financial institution located in the United States. We will also accept payment in U.S. Dollars via the Internet or phone or previously established automatic payment transaction. We may, at our option, choose to accept a payment drawn on a foreign financial institution. However, you will be charged and agree to pay any collection fees required in connection with such a transaction. The date you mail a payment is different than the date we receive that payment. The payment date is the day we receive your check or money order at Cardmember Service, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your electronic 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. Mailed payments that do not include the payment coupon and/or are mailed to a different address will be processed within 5 banking days of receipt and credited to your Account on the day of receipt. In addition, if you mail your payment without a payment coupon or to an incorrect address, it may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and possible suspension of your Account. Internet and telephone payment options are available, and crediting times vary (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). If you are making an internet or telephone payment, please contact Cardmember Service for 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.

Transactions **HICKS,ROBERT** **Credit Limit \$1000**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
12/09	12/08	7940	O'REILLY AUTO PARTS 50 ASHLAND KY	\$83.91	_____
Total for Account 4798 1730 4500 1396				\$83.91	

Transactions **MCCALVIN,TOM** **Credit Limit \$1000**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
12/07	12/06	0392	ASHLAND RURAL KING SUP ASHLAND KY	\$14.76	_____
12/12	12/09	2929	O'REILLY AUTO PARTS 50 ASHLAND KY	\$152.81	_____
12/15	12/14	1172	AMAZON.COM*N12L81OL3 A AMZN.COM/BILL WA	\$175.25	_____
12/16	12/15	8666	GIBBS TRUE VALUE HARDW ASHLAND KY	\$8.94	_____
12/23	12/22	5460	O'REILLY AUTO PARTS 50 ASHLAND KY	\$1.99	_____
12/23	12/22	9804	O'REILLY AUTO PARTS 50 ASHLAND KY	\$40.98	_____
12/30	12/29	8838	CKE*TRES HERMANOS NUNE ASHLAND KY	\$132.43	_____
Total for Account 4798 1730 4500 1586				\$527.16	

Transactions **HOWARD,KENNETH W** **Credit Limit \$1000**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
12/05	12/02	8791	O'REILLY AUTO PARTS 50 ASHLAND KY	\$35.99	_____
12/22	12/21	0073	ASHLAND RURAL KING SUP ASHLAND KY	\$159.96	_____
Total for Account 4798 5100 5043 8874				\$195.95	

Transactions **WEBB,TIM** **Credit Limit \$2600**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
12/12	12/09	6587	LOWES #01123* ASHLAND KY	\$92.50	_____
12/19	12/17	6982	ADOBE *ACROPRO SUBS 408-536-6000 CA	\$21.19	_____



January 2023 Statement 12/03/2022 - 01/04/2023
 CANNONBURG WATER DST (CPN 000066550)

Cardmember Service ☎ 1-866-552-8855

Transactions WEBB, TIM Credit Limit \$2600

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
12/22	12/21	5112	WAL-MART #2638 ASHLAND KY	\$31.69	_____
12/23	12/22	4831	GIOVANNIS PIZZA - CANN ASHLAND KY	\$160.11	_____
12/27	12/26	5816	ADOBE *800-833-6687 ADOBE.LY/ENUS CA	\$15.89	_____
01/03	01/02	8607	WPY*Right Eye Graphics 855-999-3729 KY	\$150.00	_____
Total for Account 4798 5100 5533 9531				\$471.38	

Transactions MCCOY, ANDREA Credit Limit \$1000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
12/05	12/03	9871	INTUIT *PayrollEE usag CL.INTUIT.COM CA	\$111.30	_____
12/05	12/02	0611	ADOBE *PDF PACK SUBS 408-536-6000 CA	\$14.99	_____
12/06	12/05	6280	WAL-MART #2638 ASHLAND KY	\$8.88	_____
12/08	12/07	3506	AMZN Mktp US*J85CD2LX3 Amzn.com/bill WA	\$442.33	_____
12/12	12/10	9703	WALMART.COM 800-966-6546 AR	\$225.41	_____
12/16	12/15	7097	WAL-MART #2638 ASHLAND KY	\$41.45	_____
12/19	12/16	2645	TRES HERMA* TRES HERMA WWW.TRESHERMA KY	\$63.44	_____
12/22	12/21	1479	ADOBE *ACROPRO SUBS 408-536-6000 CA	\$15.89	_____
12/30	12/28	2663	ARBY'S 5969 ASHLAND KY	\$19.14	_____
01/03	01/02	1808	ADOBE *PDF PACK SUBS 408-536-6000 CA	\$14.99	_____
01/04	01/03	8542	INTUIT *PayrollEE usag CL.INTUIT.COM CA	\$84.80	_____
Total for Account 4798 5100 6864 6906				\$1,042.62	

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
12/14	12/14		PAYMENT THANK YOU	\$3,358.90CR	_____
Total for Account 4798 1730 4500 0125				\$3,358.90CR	

2023 Totals Year-to-Date	
Total Fees Charged in 2023	\$0.00
Total Interest Charged in 2023	\$0.00



January 2023 Statement 12/03/2022 - 01/04/2023
 CANNONBURG WATER DST (CPN 000066550)

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Cardmember Service 1-866-552-8855



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	23.24%	
**PURCHASES	\$1,138.14	\$0.00	YES	\$0.00	23.24%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	28.24%	

Contact Us



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



Questions
 Cardmember Service
 P.O. Box 6353
 Fargo, ND 58125-6353



Mail payment coupon with a check
 Cardmember Service
 P.O. Box 790408
 St. Louis, MO 63179-0408



Online
myaccountaccess.com

2842.31



February 2023 Statement

Open Date: 01/05/2023 Closing Date: 02/02/2023

Account: 4798 1730 4500 0125

Visa® Business Card
CANNONSBURG WATER DST (CPN 000066550)

Cardmember Service 1-866-552-8855
BUS 30 ELN 8 2

New Balance	\$1,758.41
Minimum Payment Due	\$18.00
Payment Due Date	03/01/2023

Activity Summary		
Previous Balance	+	\$1,138.14
Payments	-	\$1,629.77 ^{CR}
Other Credits		\$0.00
Purchases	+	\$2,250.04
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
New Balance	=	\$1,758.41
Past Due		\$0.00
Minimum Payment Due		\$18.00
Credit Line		\$7,600.00
Available Credit		\$5,841.59
Days in Billing Period		29

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: Cardmember Service CPN 000066550



0047981730450001250000018000001758412

24-Hour Cardmember Service: 1-866-552-8855

- to pay by phone
- to change your address

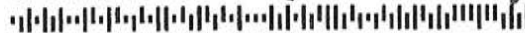
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CANNONSBURG WATER DST
ACCOUNTS PAYABLE
1606 CANNONSBURG RD
ASHLAND KY 41102-8929



Account Number	4798 1730 4500 0125
Payment Due Date	3/01/2023
New Balance	\$1,758.41
Minimum Payment Due	\$18.00

Amount Enclosed \$ **3025.18** bal.
 # **2302130743178**
 Cardmember Service
 P.O. Box 790408 St. Louis, MO 63179-0408
 Ad. **(\$1758.41)**



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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.
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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: Cardmember Service, 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.

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2. Payment Information: You must pay us in U.S. Dollars with checks or similar payment instruments drawn on a financial institution located in the United States. We will also accept payment in U.S. Dollars via the internet or phone or previously established automatic payment transaction. We may, at our option, choose to accept a payment drawn on a foreign financial institution. However, you will be charged and agree to pay any collection fees required in connection with such a transaction. The date you mail a payment is different than the date we receive that payment. The payment date is the day we receive your check or money order at Cardmember Service, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your electronic 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. Mailed payments that do not include the payment coupon and/or are mailed to a different address will be processed within 5 banking days of receipt and credited to your Account on the day of receipt. In addition, if you mail your payment without a payment coupon or to an incorrect address, it may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and possible suspension of your Account. Internet and telephone payment options are available, and crediting times vary (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). If you are making an internet or telephone payment, please contact Cardmember Service for 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.

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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.

Transactions HICKS, ROBERT Credit Limit \$1000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
01/09	01/06	3500	JAMES FAMILY OUTFITTER GRAYSON KY	\$179.96	_____
01/17	01/16	9571	GIOVANNIS PIZZA - CANN ASHLAND KY	\$65.33	_____
01/19	01/18	2106	TRI STATE INDUSTRIAL S ASHLAND KY	\$473.24	_____
01/30	01/27	0013	ASHLAND RURAL KING SUP ASHLAND KY	\$199.68	_____
Total for Account 4798 1730 4500 1396				\$918.21	

Transactions MCCALVIN, TOM Credit Limit \$1000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
01/18	01/17	3030	O'REILLY AUTO PARTS 50 ASHLAND KY	\$39.95	_____
01/24	01/23	0095	ASHLAND RURAL KING SUP ASHLAND KY	\$63.38	_____
01/24	01/23	5239	O'REILLY AUTO PARTS 50 ASHLAND KY	\$36.92	_____
01/24	01/23	0838	GILLUMS SERVICE & REPA ASHLAND KY	\$20.47	_____
01/25	01/24	0729	AMZN Mktp US*CN9VF1PB3 Amzn.com/bill WA	\$33.50	_____
01/30	01/27	0685	WAL-MART #2638 ASHLAND KY	\$45.94	_____
02/01	01/31	1200	WAL-MART #2638 ASHLAND KY	\$59.10	_____
Total for Account 4798 1730 4500 1586				\$299.26	

Transactions HOWARD, KENNETH W Credit Limit \$1000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
01/11	01/10	0084	ASHLAND RURAL KING SUP ASHLAND KY	\$71.98	_____
01/13	01/12	0104	ASHLAND RURAL KING SUP ASHLAND KY	\$35.96	_____
01/13	01/12	0153	ASHLAND RURAL KING SUP ASHLAND KY	\$19.87	_____
01/18	01/17	0080	ASHLAND RURAL KING SUP ASHLAND KY	\$202.49	_____
Total for Account 4798 5100 5043 8874				\$330.30	



February 2023 Statement 01/05/2023 - 02/02/2023
 CANNONSBURG WATER DST (CPN 000066550)

Cardmember Service (1-866-552-8855

Transactions WEBB, TIM Credit Limit \$2600

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
01/06	01/05	9256	PILOT 00006601 CATLETTSBURG KY	\$13.00	_____
01/06	01/05	5409	PILOT 00006601 CATLETTSBURG KY	\$3.50	_____
01/12	01/12	3620	FACEBK ZJMNSLFAV2 650-5434800 CA	\$25.00	_____
01/17	01/13	0050	ASHLAND RURAL KING SUP ASHLAND KY	\$11.98	_____
01/18	01/17	2300	ADOBE *ACROPRO SUBS 408-536-6000 CA	\$21.19	_____
01/19	01/18	4725	Amazon.com*097GF3X83 Amzn.com/bill WA	\$107.99	_____
01/23	01/20	8107	WAL-MART #2638 ASHLAND KY	\$44.82	_____
01/27	01/26	1748	ADOBE *800-833-6687 ADOBE.LY/ENUS CA	\$15.89	_____
Total for Account 4798 5100 5533 9531				\$243.37	

Transactions MCCOY, ANDREA Credit Limit \$1000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
01/17	01/16	5285	WAL-MART #2638 ASHLAND KY	\$65.05	_____
01/23	01/18	1322	WALMART.COM 8009666546 BENTONVILLE AR	\$67.87	_____
01/23	01/22	1731	ADOBE *ACROPRO SUBS 408-536-6000 CA	\$21.19	_____
01/27	01/26	9563	GIOVANNIS PIZZA - CANN ASHLAND KY	\$286.41	_____
02/01	01/31	8849	WAL-MART #2638 ASHLAND KY	\$18.38	_____
Total for Account 4798 5100 6864 6906				\$458.90	

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
01/18	01/18		PAYMENT THANK YOU	\$1,629.77CR	_____
Total for Account 4798 1730 4500 0125				\$1,629.77CR	

2023 Totals Year-to-Date	
Total Fees Charged in 2023	\$0.00
Total Interest Charged in 2023	\$0.00



February 2023 Statement 01/05/2023 - 02/02/2023
CANNONSBURG WATER DST (CPN 000066550)

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Cardmember Service 1-866-552-8855



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	23.24%	
**PURCHASES	\$1,758.41	\$0.00	YES	\$0.00	23.24%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	28.24%	

Contact Us

Phone

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

Questions

Cardmember Service
P.O. Box 6353
Fargo, ND 58125-6353



Mail payment coupon with a check

Cardmember Service
P.O. Box 790408
St. Louis, MO 63179-0408



Online

myaccountaccess.com



March 2023 Statement

Open Date: 02/03/2023 Closing Date: 03/03/2023

Account: 4798 1730 4500 0125



Visa® Business Card

Elan Financial Services

1-866-552-8855

BUS 30 ELN

8

2

CANNONSBURG WATER DST (CPN 000066550)

New Balance	\$3,357.70
Minimum Payment Due	\$34.00
Payment Due Date	04/01/2023

Activity Summary		
Previous Balance	+	\$1,758.41
Payments	-	\$1,758.41 ^{CR}
Other Credits		\$0.00
Purchases	+	\$3,357.70
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
New Balance	=	\$3,357.70
Past Due		\$0.00
Minimum Payment Due		\$34.00
Credit Line		\$7,600.00
Available Credit		\$4,242.30
Days in Billing Period		29

Payment Options:



Mail payment coupon with a check



Pay online at myaccountaccess.com



Pay by phone 1-866-552-8855

#9732

Please detach and send coupon with check payable to: Elan Financial Services CPN 000066550



0047981730450001250000034000003357700

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

- to pay by phone
- to change your address

Account Number	4798 1730 4500 0125
Payment Due Date	4/01/2023
New Balance	\$3,357.70
Minimum Payment Due	\$34.00

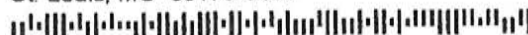
Amount Enclosed

\$ 4296.57

#2303230759352
Elan Financial Services

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

CANNONSBURG WATER DST
ACCOUNTS PAYABLE
1606 CANNONSBURG RD
ASHLAND KY 41102-8929



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: Cardmember Service, 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: Cardmember Service, 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.
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 Cardmember Service, 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 Cardmember Service 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.



March 2023 Statement 02/03/2023 - 03/03/2023
 CANNONBURG WATER DST (CPN 000066550)

Elan Financial Services (1-866-552-8855

Transactions MCCOY ANDREA Credit Limit \$1000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
02/03	02/02	8308	ADOBE *PDF PACK SUBS 408-536-6000 CA	\$14.99	_____
02/06	02/03	6614	INTUIT *PayrollEE usag CL.INTUIT.COM CA	\$84.80	_____
02/09	02/08	6812	WAL-MART #2638 ASHLAND KY	\$62.88	_____
02/10	02/09	0026	ASHLAND RURAL KING SUP ASHLAND KY	\$119.99	_____
02/13	02/10	8011	SMOKIN JS RIB & BREWHO ASHLAND KY	\$49.34	_____
02/15	02/10	8983	WALMART.COM 8009666546 BENTONVILLE AR	\$121.90	_____
02/17	02/16	6630	WM SUPERCENTER #2638 ASHLAND KY	\$14.04	_____
02/22	02/21	3098	ADOBE *ACROPRO SUBS 408-536-6000 CA	\$21.19	_____
02/22	02/21	3159	WALMART.COM 800-966-6546 AR	\$191.88	_____
03/01	02/28	0135	Subway 15734 Ashland KY	\$26.68	_____
03/03	03/02	8237	ADOBE *PDF PACK SUBS 408-536-6000 CA	\$14.99	_____
Total for Account 4798.5100 6864 6906				\$722.68	

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
02/13	02/13		PAYMENT THANK YOU	\$1,758.41CR	_____
Total for Account 4798 1730 4500 0125				\$1,758.41CR	

2023 Totals Year-to-Date	
Total Fees Charged in 2023	\$0.00
Total Interest Charged in 2023	\$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	23.49%	
**PURCHASES	\$3,357.70	\$0.00	YES	\$0.00	23.49%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	28.49%	



March 2023 Statement 02/03/2023 - 03/03/2023
 CANNONSBURG WATER DST (CPN 000066550)

Elan Financial Services (1-866-552-8855



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.

Transactions MCCALVIN, TOM Credit Limit \$1000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
02/06	02/04	9318	GoToCom*LogMeInPro goto.com MA	\$890.39	_____
02/06	02/03	0070	ASHLAND RURAL KING SUP ASHLAND KY	\$44.97	_____
02/07	02/06	7714	AMZN Mktg US*SF72J0F33 Amzn.com/bill WA	\$36.75	_____
02/22	02/21	2211	O'REILLY AUTO PARTS 50 ASHLAND KY	\$55.06	_____
02/22	02/21	7464	O'REILLY AUTO PARTS 50 ASHLAND KY	\$167.86	_____
Total for Account 4798 1730 4500 1586				\$1,195.03	

Transactions HOWARD, KENNETH W Credit Limit \$1000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
02/16	02/15	0978	ASHLAND RURAL KING SUP ASHLAND KY	\$5.69	_____
02/22	02/21	9384	O'REILLY AUTO PARTS 50 ASHLAND KY	\$36.97	_____
02/23	02/22	0052	ASHLAND RURAL KING SUP ASHLAND KY	\$14.38	_____
Total for Account 4798 5100 5043 8874				\$57.04	

Transactions WEBB, TIM Credit Limit \$2600

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
02/06	02/02	4409	WILDCAT SUDZ 304-5220293 KY	\$12.00	_____
02/13	02/11	9561	ESRI 888-3774675 CA	\$1,320.00	_____
02/13	02/11	5077	FACEBK 3V5Z5MP9V2 650-5434800 CA	\$8.57	_____
02/21	02/17	0230	ADOBE *ACROPRO SUBS 408-536-6000 CA	\$21.19	_____
02/27	02/26	7613	ADOBE *800-833-6687 ADOBE.LY/ENUS CA	\$21.19	_____
Total for Account 4798 5100 5533 9531				\$1,382.95	



April 2023 Statement

Open Date: 03/04/2023 Closing Date: 04/04/2023

Page 1 of 3

Account: 4798 1730 4500 0125



Visa® Business Card

Elan Financial Services



1-866-552-8855

BUS 30 ELN

78

2

CANNONSBURG WATER DST (CPN 000066550)

New Balance	\$1,182.66
Minimum Payment Due	\$12.00
Payment Due Date	05/01/2023

Activity Summary		
Previous Balance	+	\$3,357.70
Payments	-	\$4,296.57CR
Other Credits	-	\$13.86CR
Purchases	+	\$2,135.39
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
New Balance	=	\$1,182.66
Past Due		\$0.00
Minimum Payment Due		\$12.00
Credit Line		\$7,600.00
Available Credit		\$6,417.34
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 000066550



0047981730450001250000012000001182668

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

to pay by phone
to change your address

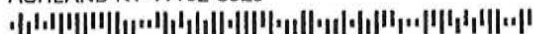
Account Number	4798 1730 4500 0125
Payment Due Date	5/01/2023
New Balance	\$1,182.66
Minimum Payment Due	\$12.00

000005622 01 SP 000638453749839 P Y

CANNONSBURG WATER DST
ACCOUNTS PAYABLE
1606 CANNONSBURG RD
ASHLAND KY 41102-8929

Amount Enclosed \$ 1220.59
230413092814
Elan Financial Services

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



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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.
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 - ▶ 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 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: Cardmember Service, 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

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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 Cardmember Service, 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 Cardmember Service 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.

Transactions HICKS, ROBERT Credit Limit \$1000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
03/20	03/17	7416	WM SUPERCENTER #2638 ASHLAND KY	\$107.16	_____
Total for Account 4798 1730 4500 1396				\$107.16	

Transactions MCCALVIN, TOM Credit Limit \$1000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Other Credits					
03/24	03/23	0203	ASHLAND RURAL KING SUP ASHLAND KY MERCHANDISE/SERVICE RETURN	\$13.86CR	_____
Purchases and Other Debits					
03/24	03/23	0190	ASHLAND RURAL KING SUP ASHLAND KY	\$244.82	_____
03/28	03/27	8149	O'REILLY AUTO PARTS 50 ASHLAND KY	\$11.48	_____
03/31	03/30	0353	ASHLAND RURAL KING SUP ASHLAND KY	\$29.98	_____
Total for Account 4798 1730 4500 1586				\$272.42	

Transactions HOWARD, KENNETH W Credit Limit \$1000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
03/21	03/20	5748	WAL-MART #2638 ASHLAND KY	\$240.38	_____
Total for Account 4798 5100 5043 8874				\$240.38	

Transactions WEBB, TIM Credit Limit \$2600

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
03/10	03/09	2000	4IMPRINT, INC 4IMPRINT.COM WI	\$370.36	_____
03/17	03/16	3467	WM SUPERCENTER #2638 ASHLAND KY	\$48.25	_____
03/20	03/17	7021	ADOBE *ACROPRO SUBS 408-536-6000 CA	\$21.19	_____
03/30	03/29	3422	ADOBE *800-833-6687 ADOBE.LY/ENUS CA	\$21.19	_____



April 2023 Statement 03/04/2023 - 04/04/2023
 CANNONBURG WATER DST (CPN 000066550)

Page 3 of 3
 Elan Financial Services (1-866-552-8855

Transactions WEBB, TIM Credit Limit \$2600

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
04/03	04/02	9913	WPY*Right Eye Graphics 855-999-3729 KY	\$150.00	_____
04/03	03/31	3540	B2B Prime*HY96L8QN1 Amzn.com/bill WA	\$179.00	_____
Total for Account 4798 5100 5533 9531				\$789.99	

Transactions MCGOY, ANDREA Credit Limit \$1000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
03/06	03/03	4328	INTUIT *PayrollEE usag CL.INTUIT.COM CA	\$90.10	_____
03/13	03/10	6182	GIOVANNIS PIZZA - CANN ASHLAND KY	\$40.24	_____
03/22	03/21	4745	ADOBE *ACROPRO SUBS 408-536-6000 CA	\$21.19	_____
03/23	03/22	1577	WALMART.COM 800-966-6546 AR	\$282.35	_____
03/27	03/26	4070	Microsoft*Subscription 425-6816830 WA	\$105.99	_____
03/30	03/29	9762	WAL-MART #2638 ASHLAND KY	\$65.72	_____
04/03	04/02	4310	ADOBE *PDF PACK SUBS 408-536-6000 CA	\$15.89	_____
04/04	04/03	3836	INTUIT *PayrollEE usag CL.INTUIT.COM CA	\$90.10	_____
Total for Account 4798 5100 6864 6906				\$711.58	

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
03/23	03/23		PAYMENT THANK YOU	\$4,296.57	CR _____
Total for Account 4798 1730 4500 0125				\$4,296.57	CR

2023 Totals Year-to-Date	
Total Fees Charged in 2023	\$0.00
Total Interest Charged in 2023	\$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	23.74%	
**PURCHASES	\$1,182.66	\$0.00	YES	\$0.00	23.74%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	28.74%	



May 2023 Statement

Open Date: 04/05/2023 Closing Date: 05/03/2023

Account: 4798 1730 4500 0125



Visa® Business Card

Elan Financial Services

1-866-552-8855

CANNONSBURG WATER DST (CPN 000066550)

BUS 30 ELN

8

2

New Balance	\$1,536.97
Minimum Payment Due	\$16.00
Payment Due Date	06/01/2023

Activity Summary		
Previous Balance	+	\$1,182.66
Payments	-	\$1,220.59 ^{CR}
Other Credits		\$0.00
Purchases	+	\$1,574.90
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
New Balance	=	\$1,536.97
Past Due		\$0.00
Minimum Payment Due		\$16.00
Credit Line		\$7,600.00
Available Credit		\$6,063.03
Days in Billing Period		29

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 000066550



0047981730450001250000016000001536976

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

- to pay by phone
- to change your address

Account Number	4798 1730 4500 0125
Payment Due Date	6/01/2023
New Balance	\$1,536.97
Minimum Payment Due	\$16.00

000005866 01 SP 000638472106082 P Y

CANNONSBURG WATER DST
ACCOUNTS PAYABLE
1606 CANNONSBURG RD
ASHLAND KY 41102-8929



Amount Enclosed \$1820.95
#230511141599
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: Cardmember Service, 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: Cardmember Service, 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.

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 Cardmember Service, 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 Cardmember Service 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.

Transactions MCCALVIN, TOM Credit Limit \$1000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
04/11	04/10	0074	ASHLAND RURAL KING SUP ASHLAND KY	\$37.93	_____
04/18	04/17	6601	WM SUPERCENTER #2638 ASHLAND KY	\$19.98	_____
Total for Account 4798 1730 4500 1586				\$57.91	

Transactions HOWARD, KENNETH W Credit Limit \$1000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
04/17	04/13	7215	DALTON TIRE SALES INC ASHLAND KY	\$12.72	_____
Total for Account 4798 5100 5043 8874				\$12.72	

Transactions WEBB, TIM Credit Limit \$2600

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
04/13	04/12	0812	TRAFFICSAFETYSTORE.COM 610-701-0844 PA	\$856.30	_____
04/14	04/13	1959	WAL-MART #2638 ASHLAND KY	\$68.00	_____
04/18	04/17	3389	ADOBE *ACROPRO SUBS 408-536-6000 CA	\$21.19	_____
04/18	04/18	1436	AMZN Mktp US*HV4HG2462 Amzn.com/bill WA	\$40.48	_____
04/24	04/21	6210	CKE*TRES HERMANOS NUNE ASHLAND KY	\$43.19	_____
04/26	04/25	0221	ASHLAND RURAL KING SUP ASHLAND KY	\$17.99	_____
04/27	04/26	6954	CKE*TRES HERMANOS NUNE ASHLAND KY	\$224.93	_____
04/27	04/26	3403	ADOBE *800-833-6687 ADOBE.LY/ENUS CA	\$21.19	_____
Total for Account 4798 5100 5533 9531				\$1,293.27	

Transactions MCCOY, ANDREA Credit Limit \$1000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
04/24	04/21	6416	ADOBE *ACROPRO SUBS 408-536-6000 CA	\$21.19	_____

Transactions MCCOY, ANDREA Credit Limit \$1000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
04/26	04/25	0399	WALMART.COM 800-966-6546 AR	\$108.97	_____
04/26	04/25	5789	AMZN Mktg US*HF9ST9X71 Amzn.com/bill WA	\$64.95	_____
05/03	05/02	3485	ADOBE *PDF PACK SUBS 408-536-6000 CA	\$15.89	_____
Total for Account 4798 5100 6864 6906				\$211.00	

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
04/13	04/13		PAYMENT THANK YOU	\$1,220.59CR	_____
Total for Account 4798 1730 4500 0125				\$1,220.59CR	

2023 Totals Year-to-Date	
Total Fees Charged in 2023	\$0.00
Total Interest Charged in 2023	\$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	23.74%	
**PURCHASES	\$1,536.97	\$0.00	YES	\$0.00	23.74%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	28.74%	

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
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June 2023 Statement

Open Date: 05/04/2023 Closing Date: 06/02/2023

Visa® Business Card

CANNONSBURG WATER DST (CPN 000066550)

New Balance	\$942.74
Minimum Payment Due	\$10.00
Payment Due Date	07/01/2023

Page 1 of 3

Account: 4798 1730 4500 0125

Elan Financial Services

1-866-552-8855

BUS 30 ELN

8

2

Activity Summary		
Previous Balance	+	\$1,536.97
Payments	-	\$1,820.95 ^{CR}
Other Credits	-	\$11.95 ^{CR}
Purchases	+	\$1,238.67
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
New Balance	=	\$942.74
Past Due		\$0.00
Minimum Payment Due		\$10.00
Credit Line		\$7,600.00
Available Credit		\$6,657.26
Days in Billing Period		30

PAID JUN 12 2023

BY: *Am*

#2306120819337

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 000066550



#9732

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

to pay by phone
to change your address

000005571 01 SP 000638491075403 P Y

CANNONSBURG WATER DST
ACCOUNTS PAYABLE
1606 CANNONSBURG RD
ASHLAND KY 41102-8929



0047981730450001250000010000000942742

Account Number	4798 1730 4500 0125
Payment Due Date	7/01/2023
New Balance	\$942.74
Minimum Payment Due	\$10.00

Amount Enclosed \$ 1189.92

Elan Financial Services

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



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- ▶ Account information: Your name and account number.
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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.
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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.

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Important Messages

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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.

Transactions MCCALVIN, TOM Credit Limit \$1000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
05/04	05/03	7276	WM SUPERCENTER #2638 ASHLAND KY	\$89.04	_____
05/22	05/19	3440	AMZN Mktg US*2K28135Y3 Amzn.com/bill WA	\$174.42	_____
05/26	05/25	0237	ASHLAND RURAL KING SUP ASHLAND KY	\$14.99	_____
05/31	05/30	0486	ASHLAND RURAL KING SUP ASHLAND KY	\$104.92	_____
Total for Account 4798 1730 4500 1586				\$383.37	

Transactions WEBB, TIM Credit Limit \$2600

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
05/05	05/04	0136	Subway 15734 Ashland KY	\$27.94	_____
05/10	05/09	5030	WAL-MART #2638 ASHLAND KY	\$108.70	_____
05/11	05/10	3225	WAL-MART #2638 ASHLAND KY	\$5.98	_____
05/12	05/11	9329	WAL-MART #2638 ASHLAND KY	\$42.91	_____
05/18	05/17	1900	ADOBE *ACROPRO SUBS 408-536-6000 CA	\$21.19	_____
05/24	05/23	0424	ASHLAND RURAL KING SUP ASHLAND KY	\$29.99	_____
05/24	05/23	0015	ASHLAND RURAL KING SUP ASHLAND KY	\$149.95	_____
05/30	05/26	2854	ADOBE *800-833-6687 ADOBE.LY/ENUS CA	\$21.19	_____
Total for Account 4798 5100 5533 9531				\$407.85	

Transactions MCCOY, ANDREA Credit Limit \$1000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Other Credits					
05/24	05/23	5974	WAL-MART #2638 ASHLAND KY MERCHANDISE/SERVICE RETURN	\$11.95CR	_____
Purchases and Other Debits					
05/04	05/03	9046	INTUIT *PayrollEE usag CL.INTUIT.COM CA	\$58.30	_____
05/22	05/21	3926	ADOBE *ACROPRO SUBS 408-536-6000 CA	\$21.19	_____
05/24	05/23	0353	WAL-MART #2638 ASHLAND KY	\$7.28	_____

Transactions MCCOY, ANDREA Credit Limit \$1000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
05/24	05/23	3458	WALMART.COM 8009666546 800-966-6546 AR	\$274.39	_____
05/26	05/25	3585	WM SUPERCENTER #2638 ASHLAND KY	\$36.97	_____
06/01	05/31	8108	CKE*TRES HERMANOS NUNE ASHLAND KY	\$49.32	_____
Total for Account 4798 5100 6864 6906				\$435.50	

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
05/11	05/11		PAYMENT THANK YOU	\$1,820.95CR	_____
Total for Account 4798 1730 4500 0125				\$1,820.95CR	

2023 Totals Year-to-Date	
Total Fees Charged in 2023	\$0.00
Total Interest Charged in 2023	\$0.00

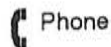
Interest Charge Calculation

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	23.99%	
**PURCHASES	\$942.74	\$0.00	YES	\$0.00	23.99%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	28.99%	

Contact Us



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



July 2023 Statement

Open Date: 06/03/2023 Closing Date: 07/05/2023

Account: 4798 1730 4500 0125



Visa® Business Card

Elan Financial Services

1-866-552-8855

BUS 30 ELN

8 2

CANNONSBURG WATER DST (CPN 000066550)

New Balance	\$2,474.56
Minimum Payment Due	\$25.00
Payment Due Date	08/01/2023

Activity Summary		
Previous Balance	+	\$942.74
Payments	-	\$1,189.92CR
Other Credits	-	\$21.01CR
Purchases	+	\$2,742.75
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
New Balance	=	\$2,474.56
Past Due		\$0.00
Minimum Payment Due		\$25.00
Credit Line		\$7,600.00
Available Credit		\$5,125.44
Days in Billing Period		33

PAID
JUL 24 2023

BY: *Am*

2307240734419

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 000066550



#9782

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

to pay by phone
to change your address

000005524 01 SP 000638510645787 P Y

CANNONSBURG WATER DST
ACCOUNTS PAYABLE
1606 CANNONSBURG RD
ASHLAND KY 41102-8929



0047981730450001250000025000002474564

Account Number	4798 1730 4500 0125
Payment Due Date	8/01/2023
New Balance	\$2,474.56
Minimum Payment Due	\$25.00

Amount Enclosed \$ 3396.09

Elan Financial Services

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



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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.

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.

Transactions MCCALVIN, TOM Credit Limit \$1000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Other Credits					
06/20	06/16	0553	ASHLAND RURAL KING SUP ASHLAND KY MERCHANDISE/SERVICE RETURN	\$21.01	CR
Purchases and Other Debits					
06/20	06/16	0160	ASHLAND RURAL KING SUP ASHLAND KY	\$99.94	
06/20	06/16	0210	ASHLAND RURAL KING SUP ASHLAND KY	\$35.00	
06/30	06/29	7593	SP BULLETPPOINT MOUNT HTTPSVROOMTEC OH	\$148.50	
Total for Account 4798 1730 4500 1586				\$262.43	

Transactions HOWARD, KENNETH W Credit Limit \$1000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
06/12	06/09	0014	ASHLAND RURAL KING SUP ASHLAND KY	\$4.99	
06/23	06/22	0087	ASHLAND RURAL KING SUP ASHLAND KY	\$169.98	
Total for Account 4798 5100 5043 8874				\$174.97	

Transactions WEBB, TIM Credit Limit \$2600

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
06/09	06/08	0111	ASHLAND RURAL KING SUP ASHLAND KY	\$119.99	
06/15	06/14	4367	WAL-MART #2638 ASHLAND KY	\$18.78	
06/20	06/17	1375	ADOBE *ACROPRO SUBS 408-536-6000 CA	\$21.19	
06/21	06/20	7251	USPS.COM POSTAL STORE 800-782-6724 MO	\$387.20	
06/22	06/21	0258	O'REILLY AUTO PARTS 50 ASHLAND KY	\$5.29	
06/22	06/21	1497	O'REILLY AUTO PARTS 50 ASHLAND KY	\$22.98	
06/23	06/22	1595	WAL-MART #2638 ASHLAND KY	\$35.60	
06/23	06/23	3836	SIMPLISAFE 888-957-4675 MA	\$847.84	
06/26	06/23	4579	WAL-MART #2638 ASHLAND KY	\$44.94	
06/27	06/26	9229	ADOBE *800-833-6687 ADOBE.LY/ENUS CA	\$21.19	



July 2023 Statement 06/03/2023 - 07/05/2023
 CANNONBURG WATER DST (CPN 000066550)

Elan Financial Services 1-866-552-8855

Transactions		WEBB, TIM		Credit Limit \$2600	
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
06/29	06/28	4872	WM SUPERCENTER #2638 ASHLAND KY	\$29.88	_____
07/03	07/02	1916	WPY*Right Eye Graphics 855-999-3729 KY	\$150.00	_____
Total for Account 4798 5100 5533 9531				\$1,704.88	

Transactions		MCCOY, ANDREA		Credit Limit \$1000	
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
06/05	06/03	3622	INTUIT *PayrollEE usag CL.INTUIT.COM CA	\$111.30	_____
06/05	06/02	4798	ADOBE *PDF PACK SUBS 408-536-6000 CA	\$15.89	_____
06/22	06/21	1898	ADOBE *ACROPRO SUBS 408-536-6000 CA	\$21.19	_____
06/28	06/27	9399	CKE*TRES HERMANOS NUNE ASHLAND KY	\$273.25	_____
06/28	06/27	2107	WALMART.COM 8009666546 800-966-6546 AR	\$83.64	_____
07/03	07/02	6849	ADOBE *PDF PACK SUBS 408-536-6000 CA	\$15.89	_____
07/05	07/03	3234	INTUIT *PayrollEE usag CL.INTUIT.COM CA	\$58.30	_____
Total for Account 4798 5100 6864 6906				\$579.46	

Transactions		BILLING ACCOUNT ACTIVITY			
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
06/12	06/12		PAYMENT THANK YOU	\$1,189.92CR	_____
Total for Account 4798 1730 4500 0125				\$1,189.92CR	

2023 Totals Year-to-Date	
Total Fees Charged in 2023	\$0.00
Total Interest Charged in 2023	\$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	23.99%	
**PURCHASES	\$2,474.56	\$0.00	YES	\$0.00	23.99%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	28.99%	



August 2023 Statement

Open Date: 07/06/2023 Closing Date: 08/03/2023

Account: 4798 1730 4500 0125



Visa® Business Card

Elan Financial Services

1-866-552-8855

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CANNONSBURG WATER DST (CPN 000066550)

New Balance	\$1,024.53
Minimum Payment Due	\$11.00
Payment Due Date	09/01/2023

Activity Summary		
Previous Balance	+	\$2,474.56
Payments	-	\$3,396.09 ^{CR}
Other Credits		\$0.00
Purchases	+	\$1,946.06
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
New Balance	=	\$1,024.53
Past Due		\$0.00
Minimum Payment Due		\$11.00
Credit Line		\$7,600.00
Available Credit		\$6,575.47
Days in Billing Period		29

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 000066550



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

to pay by phone
to change your address

000005524 01 SP 000638529871436 P Y

CANNONSBURG WATER DST
ACCOUNTS PAYABLE
1606 CANNONSBURG RD
ASHLAND KY 41102-8929



Account Number	4798 1730 4500 0125
Payment Due Date	9/01/2023
New Balance	\$1,024.53
Minimum Payment Due	\$11.00

Amount Enclosed \$ 1210.55
#8308140831533
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.

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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.

Transactions MCCALVIN TOM Credit Limit \$1000

Table with columns: Post Date, Trans Date, Ref #, Transaction Description, Amount, Notation. Includes sub-header 'Purchases and Other Debits' and rows for transactions from 07/14 to 08/03, totaling \$859.13.

Transactions HOWARD KENNETH W Credit Limit \$1000

Table with columns: Post Date, Trans Date, Ref #, Transaction Description, Amount, Notation. Includes sub-header 'Purchases and Other Debits' and rows for transactions from 07/12 to 08/03, totaling \$209.09.

Transactions WEBB TIM Credit Limit \$2600

Table with columns: Post Date, Trans Date, Ref #, Transaction Description, Amount, Notation. Includes sub-header 'Purchases and Other Debits' and rows for transactions from 07/06 to 07/27, totaling \$521.17.



August 2023 Statement 07/06/2023 - 08/03/2023
 CANNONBURG WATER DST (CPN 000066550)

Page 3 of 3
 Elan Financial Services 1-866-552-8855

Transactions		WEBB, TIM			Credit Limit	\$2600
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation	
07/31	07/31	6283	SIMPLISAFE 888-957-4675 MA	\$31.79	_____	
08/01	07/31	9294	WM SUPERCENTER #2638 ASHLAND KY	\$36.77	_____	
08/03	08/02	0179	AMAZON.COM*TH0JZ69G2 A AMZN.COM/BILL WA	\$165.00	_____	
Total for Account 4798 5100 5533 9531				\$580.60		

Transactions		MCCOY ANDREA			Credit Limit	\$1000
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation	
Purchases and Other Debits						
07/24	07/21	3890	ADOBE *ACROPRO SUBS 408-536-6000 CA	\$21.19	_____	
07/26	07/25	1033	WALMART.COM 8009666546 800-966-6546 AR	\$189.34	_____	
07/26	07/25	1116	WALMART.COM 8009666546 800-966-6546 AR	\$70.82	_____	
08/03	08/02	0928	ADOBE *PDF PACK SUBS 408-536-6000 CA	\$15.89	_____	
Total for Account 4798 5100 6864 6906				\$297.24		

Transactions		BILLING ACCOUNT ACTIVITY			Amount	Notation
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation	
Payments and Other Credits						
07/24	07/24		PAYMENT THANK YOU	\$3,396.09	CR _____	
Total for Account 4798 1730 4500 0125				\$3,396.09	CR	

2023 Totals Year-to-Date	
Total Fees Charged in 2023	\$0.00
Total Interest Charged in 2023	\$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	24.24%	
**PURCHASES	\$1,024.53	\$0.00	YES	\$0.00	24.24%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	29.24%	



September 2023 Statement

Open Date: 08/04/2023 Closing Date: 09/05/2023

Page 1 of 3

Account: 4798 1730 4500 0125



Visa® Business Card

Elan Financial Services

1-866-552-8855

BUS 30 ELN

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CANNONSBURG WATER DST (CPN 000066550)

New Balance	\$1,895.20
Minimum Payment Due	\$19.00
Payment Due Date	10/01/2023

Activity Summary		
Previous Balance	+	\$1,024.53
Payments	-	\$1,210.55CR
Other Credits		\$0.00
Purchases	+	\$2,081.22
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
New Balance	=	\$1,895.20
Past Due		\$0.00
Minimum Payment Due		\$19.00
Credit Line		\$7,600.00
Available Credit		\$5,704.80
Days in Billing Period		33

PAID
SEP 15 2023

BY: *Am*

2309150928533

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 000066550



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#9932

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

- to pay by phone
- to change your address

Account Number	4798 1730 4500 0125
Payment Due Date	10/01/2023
New Balance	\$1,895.20
Minimum Payment Due	\$19.00

Amount Enclosed

\$ 2379.38

000005422 01 SP 000638549081984 P Y

CANNONSBURG WATER DST
ACCOUNTS PAYABLE
1606 CANNONSBURG RD
ASHLAND KY 41102-8929

Elan Financial Services

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



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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.

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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.

Transactions **HICKS,ROBERT** **Credit Limit \$1000**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
08/29	08/28	0033	ASHLAND RURAL KING SUP ASHLAND KY	\$169.93	_____
Total for Account 4798 1730 4500 1396				\$169.93	

Transactions **MCCALVIN,TOM** **Credit Limit \$1000**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
08/31	08/30	1142	WAL-MART #2638 ASHLAND KY	\$131.36	_____
09/05	09/01	3440	O'REILLY AUTO PARTS 50 ASHLAND KY	\$108.25	_____
Total for Account 4798 1730 4500 1586				\$239.61	

Transactions **WEBB,TIM** **Credit Limit \$2600**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
08/04	08/03	8057	WAL-MART #2638 ASHLAND KY	\$23.34	_____
08/11	08/09	2497	HUCK'S FOOD & FUEL STO BOWLING GREEN KY	\$51.38	_____
08/14	08/11	3364	IN *KENTUCKY RURAL WAT 270-8432291 KY	\$425.00	_____
08/16	08/15	9410	SP TACKFORM - DZINE HTTPSTACKFORM IL	\$168.96	_____
08/18	08/17	1371	ADOBE *ACROPRO SUBS 408-536-6000 CA	\$21.19	_____
08/21	08/18	5994	LOWES #01123* ASHLAND KY	\$8.46	_____
08/22	08/21	0507	ASHLAND RURAL KING SUP ASHLAND KY	\$259.98	_____
08/28	08/25	1134	ADOBE *ACROPRO SUBS 408-536-6000 CA	\$21.19	_____
08/28	08/27	8321	PILOT_00354 SIMPSONVILLE KY	\$36.00	_____
08/28	08/27	1663	PARC-PARKING AUTHORITY LOUISVILLE KY	\$9.00	_____
08/29	08/27	8097	WENDYS 354 SIMPSONVILLE KY	\$6.37	_____
08/30	08/29	8985	PILOT_00041 MT. STERLING KY	\$20.00	_____
08/30	08/29	0224	PARC-PARKING AUTHORITY LOUISVILLE KY	\$8.00	_____
08/30	08/29	0219	PLAZA CONVENIENCE LOUISVILLE KY	\$2.85	_____
08/31	08/30	0389	PARC LOUISVILLE KY	\$9.00	_____



September 2023 Statement 08/04/2023 - 09/05/2023
 CANNONBURG WATER DST (CPN 000066550)

Page 3 of 3

Elan Financial Services (1-866-552-8855

Transactions		WEBB, TIM			Credit Limit	\$2600
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation	
08/31	08/31	2346	SIMPLISAFE 888-957-4675 MA	\$31.79	_____	
08/31	08/29	5713	PILOT 00000414 MT STERLING KY	\$8.79	_____	
09/01	08/30	5888	SHELL OIL 12776970001 LEXINGTON KY	\$20.01	_____	
Total for Account 4798 5100 5533 9531				\$1,131.31		

Transactions		MCCOY, ANDREA			Credit Limit	\$1000
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation	
Purchases and Other Debits						
08/04	08/03	9421	INTUIT *PayrollEE usag CL.INTUIT.COM CA	\$111.30	_____	
08/14	08/13	6601	WALMART.COM 800-966-6546 AR	\$106.14	_____	
08/22	08/21	4541	ADOBE *ACROPRO SUBS 408-536-6000 CA	\$21.19	_____	
08/24	08/22	3346	MARATHON PETRO180984 ASHLAND KY	\$108.28	_____	
08/25	08/22	8366	WALMART.COM 8009666546 800-966-6546 AR	\$92.77	_____	
09/05	09/03	6637	ADOBE *PDF PACK SUBS 408-536-6000 CA	\$15.89	_____	
09/05	09/03	7307	INTUIT *PayrollEE usag CL.INTUIT.COM CA	\$84.80	_____	
Total for Account 4798 5100 6864 6906				\$540.37		

Transactions		BILLING ACCOUNT ACTIVITY			Amount	Notation
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation	
Payments and Other Credits						
08/14	08/14		PAYMENT THANK YOU	\$1,210.55CR	_____	
Total for Account 4798 1730 4500 0125				\$1,210.55CR		

2023 Totals Year-to-Date	
Total Fees Charged in 2023	\$0.00
Total Interest Charged in 2023	\$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	24.24%	
**PURCHASES	\$1,895.20	\$0.00	YES	\$0.00	24.24%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	29.24%	



October 2023 Statement

Open Date: 09/06/2023 Closing Date: 10/03/2023

Account: 4798 1730 4500 0125



Visa® Business Card

Elan Financial Services

1-866-552-8855

BUS 30 ELN

78

2

CANNONSBURG WATER DST (CPN 000066550)

New Balance	\$2,584.30
Minimum Payment Due	\$26.00
Payment Due Date	11/01/2023

Activity Summary		
Previous Balance	+	\$1,895.20
Payments	-	\$2,371.38CR
Other Credits		\$0.00
Purchases	+	\$3,060.48
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
New Balance	=	\$2,584.30
Past Due		\$0.00
Minimum Payment Due		\$26.00
Credit Line		\$7,600.00
Available Credit		\$5,015.70
Days in Billing Period		28

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 000066550



0047981730450001250000026000002584304

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

- to pay by phone
- to change your address

000005664 01 SP 000638568705404 P Y

CANNONSBURG WATER DST ACCOUNTS PAYABLE 1606 CANNONSBURG RD ASHLAND KY 41102-8929



9732

Account Number	4798 1730 4500 0125
Payment Due Date	11/01/2023
New Balance	\$2,584.30
Minimum Payment Due	\$26.00

Amount Enclosed \$ 5131.46 # 2310270734281 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.

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.

Transactions **HICKS, ROBERT** **Credit Limit \$1000**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
09/20	09/19	0014	CK TIRES AND LUBE KENOVA WV	\$845.96	_____
Total for Account 4798 1730 4500 1396				\$845.96	

Transactions **MCCALVIN, TOM** **Credit Limit \$1000**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
09/12	09/11	3987	WAL-MART #2638 ASHLAND KY	\$211.26	_____
09/14	09/13	0057	ASHLAND RURAL KING SUP ASHLAND KY	\$209.84	_____
09/20	09/19	0065	ASHLAND RURAL KING SUP ASHLAND KY	\$129.95	_____
09/21	09/20	0450	ASHLAND RURAL KING SUP ASHLAND KY	\$31.47	_____
09/25	09/22	1886	AMZN MKTP US*T15PO41M2 SEATTLE WA	\$84.75	_____
09/25	09/22	5681	AMZN MKTP US*T16HA0022 SEATTLE WA	\$59.99	_____
Total for Account 4798 1730 4500 1586				\$727.26	

Transactions **WEBB, TIM** **Credit Limit \$2600**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
09/18	09/15	2790	4IMPRINT, INC 4IMPRINT.COM WI	\$356.94	_____
09/18	09/17	5761	ADOBE *ACROPRO SUBS 408-536-6000 CA	\$21.19	_____
09/26	09/25	1457	ADOBE *ACROPRO SUBS 408-536-6000 CA	\$21.19	_____
09/28	09/27	7423	WAL-MART #2638 ASHLAND KY	\$27.72	_____
10/02	10/01	2966	SIMPLISAFE 888-957-4675 MA	\$31.79	_____
10/03	10/02	0128	ASHLAND RURAL KING SUP ASHLAND KY	\$14.99	_____
10/03	10/02	9260	WPY*Right Eye Graphics 855-999-3729 KY	\$150.00	_____
Total for Account 4798 5100 5533 9531				\$623.82	



Transactions MCCOY, ANDREA Credit Limit \$1000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
09/13	09/12	4854	WM SUPERCENTER #2638 ASHLAND KY	\$7.25	_____
09/14	09/13	8566	WAL-MART #2638 ASHLAND KY	\$47.83	_____
09/21	09/20	9277	WALMART.COM 800-966-6546 AR	\$7.74	_____
09/21	09/20	5191	WALMART.COM 8009666546 800-966-6546 AR	\$35.76	_____
09/21	09/20	5274	WALMART.COM 8009666546 800-966-6546 AR	\$269.35	_____
09/21	09/20	5561	WALMART.COM 800-966-6546 AR	\$71.70	_____
09/22	09/21	7552	ADOBE *ACROPRO SUBS 408-536-6000 CA	\$21.19	_____
09/28	09/27	7520	FAZOLIS5001CATER 606-3249908 KY	\$286.20	_____
09/28	09/27	0104	WALMART.COM 800-966-6546 AR	\$100.53	_____
10/03	10/02	1894	ADOBE *PDF PACK SUBS 408-536-6000 CA	\$15.89	_____
Total for Account 4798 5100 6864 6906				\$863.44	

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
09/15	09/15		PAYMENT THANK YOU	\$2,371.38CR	_____
Total for Account 4798 1730 4500 0125				\$2,371.38CR	

2023 Totals Year-to-Date	
Total Fees Charged in 2023	\$0.00
Total Interest Charged in 2023	\$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	24.24%	
**PURCHASES	\$2,584.30	\$0.00	YES	\$0.00	24.24%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	29.24%	



November 2023 Statement

Open Date: 10/04/2023 Closing Date: 11/02/2023

Account: 4798 1730 4500 0125



Visa® Business Card

Elan Financial Services

1-866-552-8855

BUS 30 ELN

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2

CANNONSBURG WATER DST (CPN 000066550)

New Balance	\$605.09
Minimum Payment Due	\$10.00
Payment Due Date	12/01/2023

Activity Summary		
Previous Balance	+	\$2,584.30
Payments	-	\$5,131.46 ^{CR}
Other Credits		\$0.00
Purchases	+	\$3,152.25
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
New Balance	=	\$605.09
Past Due		\$0.00
Minimum Payment Due		\$10.00
Credit Line		\$7,600.00
Available Credit		\$6,994.91
Days in Billing Period		30

11/14 (PD)
 Ref #
 2311141330372

\$ 887.48

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 000066550



0047981730450001250000010000000605091

#9732

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

- to pay by phone
- to change your address

Account Number	4798 1730 4500 0125
Payment Due Date	12/01/2023
New Balance	\$605.09
Minimum Payment Due	\$10.00

Amount Enclosed

\$ 887.48

000005835 01 SP 000638589163919 P Y

CANNONSBURG WATER DST
ACCOUNTS PAYABLE
1606 CANNONSBURG RD
ASHLAND KY 41102-8929



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

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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.

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.



Transactions MCCOY, ANDREA Credit Limit \$1000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
10/04	10/03	1878	INTUIT *PayrollEE usag CL.INTUIT.COM CA	\$462.16	<u>0.00</u>
10/06	10/05	4988	WAL-MART #2638 ASHLAND KY	\$108.04	<u>✓</u>
10/23	10/21	6400	ADOBE INC. 408-536-6000 CA	\$21.19	<u>0.00</u>
10/25	10/24	0157	WAL-MART #2638 ASHLAND KY	\$144.22	<u>✓</u>
10/27	10/26	9058	CKE*TRES HERMANOS NUNE ASHLAND KY	\$298.38	<u>✓</u>
Total for Account 4798 5100 6864 6906				\$1,033.99	

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
10/27	10/27		PAYMENT THANK YOU	\$5,131.46CR	<u> </u>
Total for Account 4798 1730 4500 0125				\$5,131.46CR	

2023 Totals Year-to-Date	
Total Fees Charged in 2023	\$0.00
Total Interest Charged in 2023	\$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	24.24%	
**PURCHASES	\$605.09	\$0.00	YES	\$0.00	24.24%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	29.24%	

Contact Us



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



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.

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Transactions		HICKS, ROBERT		Credit Limit \$1000	
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
10/19	10/18	2035	TRI STATE INDUSTRIAL S ASHLAND KY	\$121.72	✓
10/20	10/18	5222	AIR EQUIPMENT SALES AN 606-3299500 KY	\$126.00	✓
Total for Account 4798 1730 4500 1396				\$247.72	

Transactions		MCCALVIN, TOM		Credit Limit \$1000	
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
10/13	10/12	0518	ASHLAND RURAL KING SUP ASHLAND KY	\$5.99	✓
10/18	10/17	4498	SP AQUATAP HTTPSWWW.AQUA UT	\$258.46	O.L.
10/26	10/25	0343	ASHLAND RURAL KING SUP ASHLAND KY	\$128.97	✓
10/30	10/27	0090	ASHLAND RURAL KING SUP ASHLAND KY	\$19.44	✓
Total for Account 4798 1730 4500 1586				\$412.86	

Transactions		WEBB, TIM		Credit Limit \$2600	
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
10/06	10/05	3994	4IMPRINT, INC 4IMPRINT.COM WI	\$273.69	
10/10	10/09	4075	FACEBK F2PAEUKAV2 650-5434800 CA	\$25.00	
10/18	10/17	6332	ADOBE *ACROPRO SUBS 408-536-6000 CA	\$21.19	
10/23	10/22	7646	FACEBK LS7FSU3AV2 650-5434800 CA	\$10.00	
10/24	10/23	7921	HIGH PERFORMANCE COMPU 866-4350666 KY	\$804.54	
10/25	10/24	4081	O'REILLY 5047 ASHLAND KY	\$35.99	
10/27	10/26	5865	ADOBE ACROPRO SUBS 408-536-6000 CA	\$21.19	
10/31	10/31	0662	SIMPLISAFE 888-957-4675 MA	\$31.79	
11/02	11/01	7048	Indeed Jobs 800-4625842 TX	\$234.29	
Total for Account 4798 5100 5533 9531				\$1,457.68	



December 2023 Statement

Open Date: 11/03/2023 Closing Date: 12/04/2023

Visa® Business Card

CANNONSBURG WATER DST (CPN 000066550)

Account: 4798 1730 4500 0125

1-866-552-8855

Elan Financial Services

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New Balance	\$1,446.31
Minimum Payment Due	\$15.00
Payment Due Date	01/01/2024

Activity Summary

Previous Balance	+	\$605.09
Payments	-	\$887.48 ^{CR}
Other Credits		\$0.00
Purchases	+	\$1,728.70
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
New Balance	=	\$1,446.31
Past Due		\$0.00
Minimum Payment Due		\$15.00
Credit Line		\$7,600.00
Available Credit		\$6,153.69
Days in Billing Period		32

total Balance
1,799.40
) PD
12/12/23

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 000066550

0047981730450001250000015000001446318



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

- to pay by phone
- to change your address

000005815 01 SP 000638608380062 P Y

CANNONSBURG WATER DST
ACCOUNTS PAYABLE
1606 CANNONSBURG RD
ASHLAND KY 41102-8929



Account Number	4798 1730 4500 0125
Payment Due Date	1/01/2024
New Balance	\$1,446.31
Minimum Payment Due	\$15.00

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.

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.



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Transactions HICKS, ROBERT Credit Limit \$1000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
11/09	11/08	9358	EXXON GALLERIA TIGER M ASHLAND KY	\$18.78	✓
11/10	11/08	9175	KING'S DAUGHTERS MEDIC ASHLAND KY	\$75.00	✓
11/14	11/13	4394	MARATHON PETRO180810 CATLETTSBURG KY	\$13.53	✓
11/14	11/13	4386	MARATHON PETRO180810 CATLETTSBURG KY	\$6.82	✓
Total for Account 4798 1730 4500 1396				\$114.13	

Transactions MCCALVIN, TOM Credit Limit \$1000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
11/08	11/07	3745	GIOVANNIS PIZZA - CANN ASHLAND KY	\$63.13	✓
11/16	11/15	0089	WM SUPERCENTER #2638 ASHLAND KY	\$97.50	✓
11/22	11/21	1012	HARBOR FREIGHT TOOLS 2 CEREDO WV	\$34.78	✓
11/28	11/27	0263	KENNY QUEEN HRDWR #155 3044531361 WV	\$101.74	✓
12/01	11/29	0064	BURGER KING #10653 ASHLAND KY	\$50.23	✓
12/01	11/30	5383	AMZN Mktp US*6P5W53BI3 Amzn.com/bill WA	\$178.24	Online
Total for Account 4798 1730 4500 1586				\$525.62	

Transactions WEBB, TIM Credit Limit \$2600

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
11/16	11/15	5784	SAMS CLUB #8152 SOUTH POINT OH	\$110.00	✓
11/16	11/15	5867	SAMS CLUB #8152 SOUTH POINT OH	\$89.92	✓
11/17	11/16	5676	WM SUPERCENTER #2638 ASHLAND KY	\$59.58	✓
11/20	11/17	9054	ADOBE *ACROPRO SUBS 408-536-6000 CA	\$21.19	Online
11/22	11/21	4671	WAL-MART #2638 ASHLAND KY	\$52.96	✓
11/24	11/22	2654	WAL-MART #2638 ASHLAND KY	\$22.68	✓
11/27	11/25	4681	ADOBE *ACROPRO SUBS 408-536-6000 CA	\$21.19	Online
12/01	12/01	4442	SIMPLISAFE 888-957-4675 MA	\$31.79	Online



December 2023 Statement 11/03/2023 - 12/04/2023
 CANNONSBURG WATER DST (CPN 000066550)

Elan Financial Services 1-866-552-8855

Transactions		WEBB, TIM		Credit Limit	\$2600
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Total for Account 4798 5100 5533 9531				\$409.31	

Transactions		MCCOY, ANDREA		Credit Limit	\$1000
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
11/03	11/02	4121	ADOBE INC. 408-536-6000 CA	\$15.89	online
11/06	11/03	7744	WAL-MART #2638 ASHLAND KY	\$33.27	✓
11/06	11/03	0626	INTUIT *PayrollEE usag CL.INTUIT.COM CA	\$76.32	online
11/21	11/20	3988	WM SUPERCENTER #2638 ASHLAND KY	\$28.56	✓
11/22	11/21	4948	ADOBE *ACROPRO SUBS 408-536-6000 CA	\$21.19	online
11/24	11/23	5150	TEXAS ROADHOUSE FR #20 ASHLAND KY	\$342.24	✓
12/04	12/03	4235	ADOBE *PDF PACK SUBS 408-536-6000 CA	\$15.89	online
12/04	12/03	2316	INTUIT *PayrollEE usag CL.INTUIT.COM CA	\$146.28	online
Total for Account 4798 5100 6864 6906				\$679.64	

Transactions		BILLING ACCOUNT ACTIVITY		Amount	Notation
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
11/14	11/14		PAYMENT THANK YOU	\$887.48CR	
Total for Account 4798 1730 4500 0125				\$887.48CR	

2023 Totals Year-to-Date	
Total Fees Charged in 2023	\$0.00
Total Interest Charged in 2023	\$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	24.24%	
**PURCHASES	\$1,446.31	\$0.00	YES	\$0.00	24.24%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	29.24%	