

Cedar Area Fire & Rescue
Expenses by Vendor Detail
 April 1 through November 4, 2024

| Type | Date | Account | Amount | Balance |
|---|------------|---------------------------------|------------|------------|
| Amazon Capital Services | | | | |
| Bill | 10/15/2024 | 336-726.000 Office Supplies | -29.97 | -29.97 |
| Total Amazon Capital Services | | | -29.97 | -29.97 |
| AT&T Mobility | | | | |
| Bill | 10/12/2024 | 336-850.000 Telephone Services | -273.98 | -273.98 |
| Total AT&T Mobility | | | -273.98 | -273.98 |
| Bound Tree | | | | |
| Bill | 09/27/2024 | 651-760.000 Medical Supplies | -151.80 | -151.80 |
| Bill | 10/07/2024 | 651-760.000 Medical Supplies | -410.35 | -562.15 |
| Bill | 10/09/2024 | 651-760.000 Medical Supplies | -249.90 | -812.05 |
| Total Bound Tree | | | -812.05 | -812.05 |
| Cedar Hardware | | | | |
| Bill | 10/20/2024 | 336-923.000 Bldg. Mnt. & Repair | -96.18 | -96.18 |
| Total Cedar Hardware | | | -96.18 | -96.18 |
| Consumers Energy | | | | |
| Bill | 11/04/2024 | 336-923.001 Utilities - Heat/Lt | -515.51 | -515.51 |
| Total Consumers Energy | | | -515.51 | -515.51 |
| David A. Bieganowski, PLC | | | | |
| Bill | 10/03/2024 | 336-801.000 Audit Professional | -45.00 | -45.00 |
| Total David A. Bieganowski, PLC | | | -45.00 | -45.00 |
| Dinges Fire Company | | | | |
| Bill | 07/30/2024 | 336-745.000 Turn Out Gear | -31,500.00 | -31,500.00 |
| Bill | 10/30/2024 | 336-745.000 Turn Out Gear | -3,500.00 | -35,000.00 |
| Total Dinges Fire Company | | | -35,000.00 | -35,000.00 |
| Kirk, Huth, Lange & Badalamenti PC | | | | |
| Bill | 10/01/2024 | 336-801.000 Audit Professional | -90.00 | -90.00 |
| Total Kirk, Huth, Lange & Badalamenti PC | | | -90.00 | -90.00 |
| Menards | | | | |
| Bill | 10/02/2024 | 336-923.000 Bldg. Mnt. & Repair | -119.97 | -119.97 |
| Total Menards | | | -119.97 | -119.97 |

Cedar Area Fire & Rescue
Expenses by Vendor Detail
 April 1 through November 4, 2024

| Type | Date | Account | Amount | Balance |
|--|------------|---------------------------------|-------------------|-------------------|
| Northwest Regional Fire Training Center | | | | |
| Bill | 10/03/2024 | 336-956.000 Firefighter Train. | -575.00 | -575.00 |
| Total Northwest Regional Fire Training Center | | | -575.00 | -575.00 |
| Pioneer Diesel Service | | | | |
| Bill | 10/22/2024 | 336-934.000 Vehicle Rep. & Mnt | -1,798.01 | -1,798.01 |
| Total Pioneer Diesel Service | | | -1,798.01 | -1,798.01 |
| State of Michigan EGLE | | | | |
| Bill | 10/30/2024 | 336-923.000 Bldg. Mnt. & Repair | -137.42 | -137.42 |
| Total State of Michigan EGLE | | | -137.42 | -137.42 |
| The AccuMed Group | | | | |
| Bill | 09/30/2024 | 651-801.000 Bill Service | -750.02 | -750.02 |
| Total The AccuMed Group | | | -750.02 | -750.02 |
| WEX Bank | | | | |
| Bill | 10/31/2024 | 336-748.001 Fuel (Diesel) | -1,668.02 | -1,668.02 |
| Total WEX Bank | | | -1,668.02 | -1,668.02 |
| Williams & Bay Pumping Service | | | | |
| Bill | 10/09/2024 | 336-923.000 Bldg. Mnt. & Repair | -343.83 | -343.83 |
| Bill | 10/09/2024 | 336-923.000 Bldg. Mnt. & Repair | -329.83 | -673.66 |
| Bill | 10/25/2024 | 336-923.000 Bldg. Mnt. & Repair | -245.83 | -919.49 |
| Total Williams & Bay Pumping Service | | | -919.49 | -919.49 |
| TOTAL | | | -42,830.62 | -42,830.62 |

Cedar Area Fire & Rescue
Check Detail
October 7 through November 1, 2024

| Type | Num | Date | Name | Item | Account | Paid Amount | Original Amount |
|-----------------|----------|------------|----------------------|------|--------------------------|-------------|-----------------|
| Bill Pmt -Check | ET10.... | 10/22/2024 | Accident Fund | | 001.000 Cash/Mon... | | -4,092.00 |
| Bill | 10016... | 10/08/2024 | | | 336-910.001 Worker... | -4,092.00 | 4,092.00 |
| TOTAL | | | | | | -4,092.00 | 4,092.00 |
| Bill Pmt -Check | ET10.... | 10/22/2024 | Card Members Ser... | | 001.000 Cash/Mon... | | -1,500.90 |
| Bill | | 10/09/2024 | | | 336-730.000 Postage | -146.00 | 146.00 |
| | | | | | 336-742.001 Fireght... | -1,156.86 | 1,156.86 |
| | | | | | 336-726.000 Office ... | -149.04 | 149.04 |
| | | | | | 336-956.000 Firefigh... | -49.00 | 49.00 |
| TOTAL | | | | | | -1,500.90 | 1,500.90 |
| Bill Pmt -Check | ET10.... | 10/22/2024 | Blue Cross Blue S... | | 001.000 Cash/Mon... | | -12,304.55 |
| Bill | | 10/09/2024 | | | 336-910.001 Health ... | -12,304.55 | 12,304.55 |
| TOTAL | | | | | | -12,304.55 | 12,304.55 |
| Bill Pmt -Check | ET10.... | 10/22/2024 | Charter Communic... | | 001.000 Cash/Mon... | | -249.96 |
| Bill | 100124 | 10/01/2024 | | | 336-956.001 Interne... | -249.96 | 249.96 |
| TOTAL | | | | | | -249.96 | 249.96 |
| Bill Pmt -Check | ET10.... | 10/22/2024 | Consumers Energy | | 001.000 Cash/Mon... | | -610.65 |
| Bill | | 09/30/2024 | | | 336-923.001 Utilities... | -610.65 | 610.65 |
| TOTAL | | | | | | -610.65 | 610.65 |
| Bill Pmt -Check | ET10.... | 10/22/2024 | DTE Energy | | 001.000 Cash/Mon... | | -72.99 |
| Bill | | 10/08/2024 | | | 336-923.001 Utilities... | -72.99 | 72.99 |
| TOTAL | | | | | | -72.99 | 72.99 |

Cedar Area Fire & Rescue
Check Detail
October 7 through November 1, 2024

| Type | Num | Date | Name | Item | Account | Paid Amount | Original Amount |
|-----------------|----------|------------|-------------------|------|-------------------------|-------------|-----------------|
| Bill Pmt -Check | E10.2... | 10/22/2024 | GFL Environmental | | 001.000 Cash/Mon... | | -62.30 |
| Bill | 00673... | 09/30/2024 | | | 336-923.000 Bldg. ... | -62.30 | 62.30 |
| TOTAL | | | | | | -62.30 | 62.30 |
| Bill Pmt -Check | ET10... | 10/22/2024 | The SBAM Plan | | 001.000 Cash/Mon... | | -420.32 |
| Bill | | 10/04/2024 | | | 336-901.002 Life/Dis... | -420.32 | 420.32 |
| TOTAL | | | | | | -420.32 | 420.32 |



Integrated Payroll Summary

PAYROLL

CAFR, CEDAR AREA FIRE & RESCUE

Pay Period From 9/22/2024 to 10/5/2024

Criteria: Where Check Date Are Between 10/10/2024 And 10/10/2024

10/7/2024 10:56 AM

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| Fee Description | Run ID | Quantity | Fee Amount |
|-----------------|--------|----------|------------|
| Biweekly | 372 | 25 | \$112.50 |

Total Fees: \$112.50

| Pay Type | Run ID | Quantity | Hours | Pay Amount |
|----------|--------|----------|--------|------------|
| Salary | 372 | 2.00 | 80.00 | 3,902.10 |
| Health | 372 | 0.00 | 0.00 | 0.00 |
| Lgvity | 372 | 1.00 | 0.00 | 500.00 |
| OnDuty | 372 | 826.00 | 826.00 | 18,710.22 |
| Holiday | 372 | 0.00 | 0.00 | 0.00 |
| Meetings | 372 | 6.00 | 0.00 | 1,050.00 |
| OnDutyDT | 372 | 39.00 | 39.00 | 1,799.64 |
| OnDutyOT | 372 | 119.00 | 119.00 | 3,924.25 |
| PartTime | 372 | 36.50 | 36.50 | 574.50 |
| BoardCha | 372 | 1.00 | 0.00 | 200.00 |
| HoIDT | 372 | 0.00 | 0.00 | 0.00 |
| PersSick | 372 | 48.00 | 48.00 | 1,061.28 |
| Vacation | 372 | 60.00 | 60.00 | 1,426.08 |
| Bereav | 372 | 0.00 | 0.00 | 0.00 |
| Mileage | 372 | 81.50 | 0.00 | 55.02 |
| Stipend | 372 | 0.00 | 0.00 | 0.00 |

Total Pay: 1,220.00 1,208.50 33,203.09

| Employee Taxes | Total Wages | Taxable Wages | Tax Amount |
|----------------|-------------|---------------|------------|
| FICA Med | 31,926.12 | 31,926.12 | 462.95 |
| FICA SS | 2,574.50 | 2,574.50 | 159.62 |
| FIT | 31,926.12 | 31,926.12 | 2,800.52 |
| MI SIT | 31,926.12 | 31,926.12 | 1,231.47 |

Total Employee Taxes: 4,654.56

| Deduction Type | Ded. Wages | Amount |
|----------------|------------|----------|
| 457 | 29,192.32 | 2,929.18 |
| FOC | 2,480.38 | 147.82 |
| HealthPT | 28,008.17 | 1,016.95 |
| HSA EE | 28,008.17 | 205.00 |
| UnionDue | 26,921.47 | 360.00 |

Total Deductions: 4,658.95

| Employer Taxes | Total Wages | Taxable Wages | Liability Amount |
|----------------|-------------|---------------|------------------|
| FICA MED | 31,926.12 | 31,926.12 | 462.95 |
| FICA SS | 2,574.50 | 2,574.50 | 159.62 |
| MI SUTA | 18,322.61 | 175.00 | 0.00 |

Total Employer Taxes: 622.57

| Benefits | Amount |
|----------|----------|
| 457 ER | 3,561.53 |
| HSA ER | 1,466.45 |

Total: 5,027.98

| Tax Deposit Liability | Amount | Due Date | Instructions |
|----------------------------|----------|------------|--|
| Federal 941 | 4,045.66 | 10/16/2024 | Deposit to be made by Integrated Payroll Services, Inc. EFTPS Debit Batch Filer |
| Michigan State Withholding | 1,231.47 | 11/20/2024 | Deposit to be made by Integrated Payroll Services, Inc. State Credit Batch Filer Payment |

Total: 5,277.13

Integrated Payroll Services, Inc.

Phone (231) 935-0225

Fax (231) 935-1483

9.80.3091 | rptPRRunReportSummary | qryPRRunRptSummary

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Integrated Payroll Summary

PAYROLL

CAFR, CEDAR AREA FIRE & RESCUE

Pay Period From 9/22/2024 to 10/5/2024

Criteria: Where Check Date Are Between 10/10/2024 And 10/10/2024

10/7/2024 10:56 AM

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| Net Pay Cks | Manual Cks | Direct Dep. | Deductions | Benefits | Taxes | Fees | Total Cost |
|-------------|------------|-------------|------------|----------|----------|--------|------------|
| 0.00 | 0.00 | 23,889.58 | 4,658.95 | 5,027.98 | 5,277.13 | 112.50 | 38,966.14 |

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Integrated Payroll Summary

PAYROLL

CAFR, CEDAR AREA FIRE & RESCUE

Pay Period From 10/6/2024 to 10/19/2024

Criteria: Where Check Date Are Between 10/24/2024 And 10/24/2024

10/21/2024 12:37 PM

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| Fee Description | Run ID | Quantity | Fee Amount |
|--------------------|--------|----------|------------|
| Biweekly | 374 | 19 | \$97.50 |
| Total Fees: | | | \$97.50 |

| Pay Type | Run ID | Quantity | Hours | Pay Amount |
|-------------------|--------|----------|----------|------------|
| Salary | 374 | 2.00 | 80.00 | 3,902.10 |
| Health | 374 | 0.00 | 0.00 | 0.00 |
| Lgvity | 374 | 0.00 | 0.00 | 0.00 |
| OnDuty | 374 | 889.00 | 889.00 | 20,251.94 |
| Holiday | 374 | 0.00 | 0.00 | 0.00 |
| OnDutyDT | 374 | 0.00 | 0.00 | 0.00 |
| OnDutyOT | 374 | 139.50 | 139.50 | 4,938.33 |
| PartTime | 374 | 65.50 | 65.50 | 1,050.50 |
| HoIDT | 374 | 0.00 | 0.00 | 0.00 |
| PersSick | 374 | 48.00 | 48.00 | 1,094.88 |
| Vacation | 374 | 0.00 | 0.00 | 0.00 |
| Bereav | 374 | 0.00 | 0.00 | 0.00 |
| Stipend | 374 | 0.00 | 0.00 | 0.00 |
| Total Pay: | | 1,144.00 | 1,222.00 | 31,237.75 |

| Employee Taxes | Total Wages | Taxable Wages | Tax Amount |
|------------------------------|-------------|---------------|------------|
| FICA Med | 30,015.80 | 30,015.80 | 435.24 |
| FICA SS | 1,800.50 | 1,800.50 | 111.63 |
| FIT | 30,015.80 | 30,015.80 | 2,600.37 |
| MI SIT | 30,015.80 | 30,015.80 | 1,204.38 |
| Total Employee Taxes: | | | 4,351.62 |

| Deduction Type | Ded. Wages | Amount |
|--------------------------|------------|----------|
| 457 | 28,556.00 | 2,914.86 |
| FOC | 2,949.18 | 147.82 |
| HealthPT | 27,235.45 | 1,016.95 |
| HSA EE | 27,235.45 | 205.00 |
| UnionDue | 26,285.15 | 360.00 |
| Total Deductions: | | 4,644.63 |

| Employer Taxes | Total Wages | Taxable Wages | Liability Amount |
|------------------------------|-------------|---------------|------------------|
| FICA MED | 30,015.80 | 30,015.80 | 435.24 |
| FICA SS | 1,800.50 | 1,800.50 | 111.63 |
| MI SUTA | 16,271.05 | 0.00 | 0.00 |
| Total Employer Taxes: | | | 546.87 |

| Benefits | Amount |
|---------------|----------|
| 457 ER | 3,483.91 |
| HSA ER | 0.00 |
| Total: | 3,483.91 |

| Tax Deposit Liability | Amount | Due Date | Instructions |
|----------------------------|----------|------------|--|
| Federal 941 | 3,694.11 | 10/30/2024 | Deposit to be made by Integrated Payroll Services, Inc. EFTPS Debit Batch Filer |
| Michigan State Withholding | 1,204.38 | 11/20/2024 | Deposit to be made by Integrated Payroll Services, Inc. State Credit Batch Filer Payment |
| Total: | 4,898.49 | | |

| Net Pay Cks | Manual Cks | Direct Dep. | Deductions | Benefits | Taxes | Fees | Total Cost |
|-------------|------------|-------------|------------|----------|----------|-------|------------|
| 0.00 | 0.00 | 22,241.50 | 4,644.63 | 3,483.91 | 4,898.49 | 97.50 | 35,366.03 |

Integrated Payroll Services, Inc.

Phone (231) 935-0225

Fax (231) 935-1483

9.80.3091 | rptPRRunReportSummary | qryPRRunRptSummary

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| Revenues | | | | |
|---------------|-----------------------------|-----------------------|---------------------|---------------|
| ACCOUNT | | | | |
| NUMBER | Description | 2024/25 | As of 10/31 | % |
| 600.001 | Centerville Township | \$301,476.67 | \$226,107.48 | 75.00% |
| 600.002 | Cleveland Township | \$301,476.67 | \$226,107.48 | 75.00% |
| 600.003 | Kasson Township | \$301,476.67 | \$226,107.48 | 75.00% |
| 600.004 | Solon Township | \$301,476.67 | \$226,107.48 | 75.00% |
| | Township Contributions | \$1,205,906.68 | \$904,429.92 | 75.00% |
| 600.009 | Ambulance Runs | \$110,000.00 | \$87,738.30 | 79.76% |
| 600.100 | Cost Recovery - Non Medical | \$4,000.00 | | 0.00% |
| | Ambulance/Fire Runs | \$114,000.00 | \$87,738.30 | 76.96% |
| 600.010 | Donations | | | |
| 600.011 | Grant Fund | | | |
| 665.000 | Equipment Transfer | | | |
| 666.000 | Misc Refunds | | | |
| | Total Other | \$0.00 | \$0.00 | |
| | TOTAL REVENUES | \$1,319,906.68 | \$992,168.22 | 75.17% |
| Capital | | | | |
| Contributions | | | | |
| | Centerville Township | \$25,517.10 | \$12,758.54 | 50.00% |
| | Cleveland Township | \$25,517.10 | \$12,758.54 | 50.00% |
| | Kasson Township | \$25,517.10 | \$12,758.54 | 50.00% |
| | Solon Township | \$25,517.10 | \$12,758.54 | 50.00% |
| | TOTAL CAPITAL INCOME | \$102,068.40 | \$51,034.16 | 50.00% |

| Expenditures | | | | |
|--------------|------------------------------|-----------------------|---------------------|---------------|
| ACCOUNT | | | | |
| NUMBER | Description | 2024/25 | As of 10/31 | % |
| 702.000 | On Duty | \$488,250.00 | \$272,136.17 | 55.74% |
| 702.001 | On Duty Overtime | \$105,000.00 | \$74,766.68 | 71.21% |
| 702.005 | Parttime | \$27,500.00 | \$8,749.00 | 31.81% |
| 702.006 | Vacation/Personal | \$38,500.00 | \$27,848.48 | 72.33% |
| 704.000 | IRA - Board Cont | \$88,000.00 | \$53,875.51 | 61.22% |
| 715.000 | FICA/Medicare | \$16,500.00 | \$8,422.25 | 51.04% |
| 716.000 | Health Insurance | \$107,800.00 | \$71,532.75 | 66.36% |
| 716.003 | Life/Long Term Dis Insurance | \$8,250.00 | \$2,942.24 | 35.66% |
| 703.009 | Stipends | \$5,000.00 | \$3,550.00 | 71.00% |
| 702.007 | Holiday | \$15,000.00 | \$10,122.00 | 67.48% |
| | Bereavement | | \$1,265.28 | |
| 702.008 | Longevity | \$5,000.00 | \$3,000.00 | 60.00% |
| 702.000 | Fire Chief | \$85,000.00 | \$47,281.50 | 55.63% |
| 703.000 | Asst Chief/EMS Coordinator | \$15,000.00 | | 0.00% |
| 703.004 | Bookkeeper/Admin | \$20,000.00 | \$11,250.00 | 56.25% |
| 703.007 | Board Payroll/Mileage | \$15,000.00 | \$8,397.34 | 55.98% |
| | Total Payroll C/C | \$1,039,800.00 | \$605,139.20 | 58.20% |
| 745.000 | Personnel Uniforms | \$8,000.00 | \$4,166.57 | 52.08% |
| 742.000 | Physical Exams | \$6,000.00 | \$400.04 | 6.67% |
| 956.000 | Firefighter Training | \$20,000.00 | \$6,270.30 | 31.35% |
| 745.000 | Turnout Gear | \$7,000.00 | \$4,923.11 | 70.33% |
| 910.001 | Workers Comp | \$30,000.00 | \$12,276.00 | 40.92% |
| | Total Personnel C/C | \$71,000.00 | \$28,036.02 | 39.49% |
| 801.000 | Billing Services - Accumed | \$7,500.00 | \$4,666.15 | 62.22% |
| 801.001 | ALS Intercept Payout | \$0.00 | | |
| 956.000 | Licenses - Ambulance | \$2,000.00 | \$778.24 | 38.91% |
| 760.000 | Medical Supplies O/2 | \$15,000.00 | \$9,393.26 | 62.62% |
| | Total EMS C/C | \$24,500.00 | \$14,837.65 | 60.56% |
| 932.000 | Radio Repair & Maint | \$8,000.00 | \$4,375.00 | 54.69% |
| 932.001 | Air Compressor Maint | \$2,000.00 | | 0.00% |
| 932.002 | Small Tools & Repair | \$1,500.00 | \$197.09 | 13.14% |
| 934.003 | Ladder/Hose Testing | \$4,000.00 | \$4,164.00 | 104.10% |
| 742.001 | Firefighter Equip | \$9,000.00 | \$3,107.51 | 34.53% |
| 742.002 | Fire Ext Maint | \$1,000.00 | \$301.00 | 30.10% |
| 742.003 | SCBA Repair/Maintenance | \$3,000.00 | \$1,045.00 | 34.83% |
| 742.004 | Extraction Tool Rep. | \$2,000.00 | | 0.00% |
| 910.000 | Insurance/Fleet | \$30,000.00 | \$27,417.00 | 91.39% |
| 934.000 | Vehicle Repair/Maint | \$22,000.00 | \$13,366.33 | 60.76% |

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| | | | | |
|---------|--|-----------------------|---------------------|---------------|
| 748.000 | Fuel (Gas/Diesel) | \$20,000.00 | \$10,222.39 | 51.11% |
| | Total Equip & Maintenance C/C | \$102,500.00 | \$64,195.32 | 62.63% |
| 956.001 | Computer Support/Software | \$8,000.00 | \$7,856.81 | 98.21% |
| 726.000 | Office Supplies | \$2,500.00 | \$1,538.63 | 61.55% |
| 730.000 | Postage | \$300.00 | \$246.00 | 82.00% |
| 801.000 | Audit/Legal | \$4,000.00 | \$3,722.50 | 93.06% |
| 801.001 | Dues & Publications | \$1,500.00 | \$394.34 | 26.29% |
| 801.002 | Payroll Processing | \$4,000.00 | \$1,556.50 | 38.91% |
| 850.000 | Cellular Telephone | \$1,500.00 | \$1,917.56 | 127.84% |
| | Total Professional/Office C/C | \$21,800.00 | \$17,232.34 | 79.05% |
| 923.000 | Bldg Repair & Maint | \$18,000.00 | \$11,671.91 | 64.84% |
| 923.001 | Utilities & Heat | \$14,000.00 | \$5,977.00 | 42.69% |
| 930.000 | Snow Removal | \$2,000.00 | \$140.00 | 7.00% |
| 956.001 | Wifi/Internet/Cable | \$4,500.00 | \$1,749.72 | 38.88% |
| | Total Building C/C | \$38,500.00 | \$19,538.63 | 50.75% |
| | Repayment of Capital Fund | \$20,000.00 | | 0.00% |
| | Contingency | \$1,806.68 | | 0.00% |
| | Total Expenditures | \$1,319,906.68 | \$748,979.16 | 56.74% |
| | Total Budget | \$1,319,906.68 | | |



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ACCOUNT ACTIVITY

| Date of Transaction | Merchant Name or Transaction Description | \$ Amount |
|---------------------|---|-----------|
| 09/16 | Payment Thank You - Web RONALD J SCHAUB TRANSACTIONS THIS CYCLE (CARD 1067) \$4527.84- INCLUDING PAYMENTS RECEIVED | -4,527.84 |
| 09/09 | USPS PO 2516500612 CEDAR MI | 146.00 |
| 09/24 | POSITIVE PROMOTIONS 800-6352666 NY | 776.60 |
| 10/01 | FELD FIRE 800-5682403 IA | 380.26 |
| 10/01 | GOOGLE *GSUITE_cedarar cc@google.com CA | 149.04 |
| 10/04 | ISSA INTL SPORTS SCIEN ISSAONLINE.CO AZ DOORNBOS ANDREW TRANSACTIONS THIS CYCLE (CARD 7822) \$1500.90 | 49.00 |

| 2024 Totals Year-to-Date | |
|--------------------------------|---------|
| Total fees charged in 2024 | \$39.00 |
| Total interest charged in 2024 | \$0.00 |

Year-to-date totals do not reflect any fee or interest refunds you may have received.

INTEREST CHARGES

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

| Balance Type | Annual Percentage Rate (APR) | Balance Subject To Interest Rate | Interest Charges |
|--------------------------|------------------------------|----------------------------------|------------------|
| PURCHASES | | | |
| Purchases | 17.99%(v)(d) | - 0 - | - 0 - |
| CASH ADVANCES | | | |
| Cash Advances | 29.74%(v)(d) | - 0 - | - 0 - |
| BALANCE TRANSFERS | | | |
| Balance Transfers | 17.99%(v)(d) | - 0 - | - 0 - |

30 Days in Billing Period

(v) = Variable Rate

(d) = Daily Balance Method (including new transactions)

(a) = Average Daily Balance Method (including new transactions)

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.

