

Cardholder Name and Account Number

BOWIE FIRE DEPARTMENT
PO BOX 241
XXXX-XXXX-XXXX-3935



Account Information

Statement Closing Date 08/31/2025
Credit Limit \$5,000.00
Available Credit NONE
Cash Credit Limit \$5,000.00
Available Cash \$0.00

Account Summary

Previous Balance -\$511.09
- Payments and Credits \$0.00
+/- Finance Charge(net) \$0.00
+ Purchases \$511.09
+ Cash Advances \$0.00
+ Other Charges \$0.00
= New Balance \$0.00

Payment Information

Payment Due Date: 09/25/2025 Minimum Payment Due: \$0.00 New Balance: \$0.00

Transactions

Post Date	Trans Date	Reference	Description	Amount
08/22	08/22	F3266007A000CT234	TOTAL FEES FOR THIS PERIOD TOTAL INTEREST FOR THIS PERIOD CREDIT BALANCE REFUND 151475	\$511.09
TOTAL XXXXXXXXXXXXXXX3935				\$511.09

Finance Charge Calculation

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

Type of Balance	APR %	Average Daily Balance	Finance Charge	Remaining Balance
Purchases	18.24% (V)	\$0.00	\$0.00	\$0.00
Cash Advances	18.24% (V)	\$0.00	\$0.00	\$0.00

Days in Billing Cycle: 31 (V) = Variable Rate

See reverse side of page one for explanation of Finance Charge calculation. Credit Purchases calculated using Method G. Cash Advance Charges calculated using Method A.

Remit Payment to:
ONEAZ CREDIT UNION
PO BOX 60510 CITY OF IND, CA 91716-0510

Mail Inquiries To:
CUSTOMER SERVICE P.O. BOX 31112 TAMPA,
FLORIDA 33631-3112

Questions?
Call Customer Service: 866-820-5806
Lost or Stolen Card: 800-449-7728

We appreciate your membership!

Detach the bottom portion and return payment using enclosed envelope no later than 5 days before the due date. Please use blue or black ink.

ONEAZ CREDIT UNION
2355 W PINNACLE PEAK
PHOENIX AZ 85027-1280

Account Number XXXX-XXXX-XXXX-3935

New Balance \$0.00

Minimum Payment Due NONE

Please include your account number on your check.

Payment Due Date						
September						
S	M	T	W	T	F	S
1	2	3	4	5	6	
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

New address, phone number or e-mail?
Check the box to the left and print changes on back.

Amount Enclosed \$

ONEAZ CU
PO BOX 60510
CITY OF IND, CA 91716-0510

BOWIE FIRE DEPARTMENT
PO BOX 241
BOWIE AZ 85605-0241



000000000000000000047392460100139354

Important Information

Terms and Conditions

Please refer to the disclosure previously provided for the Terms and Conditions governing the use of this account. These Terms and Conditions may be amended or supplemented by separate notices to you, including any notices you have previously received from us.

Credit Terms

The Finance Charge Calculation Method applicable to your account for Cash Advances and Credit Purchases of goods and services that you obtain through the use of your card is specified within the Finance Charge Calculation section of this statement and explained below:

Method A - The Finance Charge on Credit Purchases begins to accrue on the date each is posted to your account. The Finance Charge on Cash Advances begins to accrue on the date you obtain the Cash Advance or the first day of the billing cycle in which it is posted to your account, whichever is later. The Finance Charges for a billing cycle are computed by applying the daily periodic rate to the average daily balance multiplied by the number of days in the billing cycle OR the monthly Periodic Rate to the average daily balance during the billing cycle, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance is determined by adding to the Previous Balance (the outstanding balance of your account at the beginning of the billing cycle) any new Credit Purchases posted to your account and any new Cash Advances received, and subtracting any payments as received or credits as posted to your account, but excluding any unpaid Finance Charges or overlimit fees.

Method E - To avoid incurring an additional Finance Charge on the balance of Credit Purchases (and Cash Advances, if this Method E is specified as applicable to Cash Advances) reflected on this statement, you must pay the New Balance shown on the reverse side on or before the Payment Due Date. The Finance Charges for a billing cycle are computed by applying the daily periodic rate to the average daily balance multiplied by the number of days in the billing cycle OR the monthly Periodic Rate to the average daily balance of Credit Purchases (and, if applicable, Cash Advances), which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance of Credit Purchases (and, if applicable, Cash Advances) is determined by subtracting from the Previous Balance of Credit Purchases (and, if applicable, Cash Advances) any payments received and credits as posted to your account, but excluding any unpaid Finance Charges or overlimit fees.

Method F - To avoid incurring an additional Finance Charge on the balance of Cash Advances (and Credit Purchases, if this Method F is specified as applicable to Credit Purchases) reflected on this statement, you must pay the New Balance shown on the reverse side on or before the Payment Due Date. The Finance Charges for a billing cycle are computed by applying the daily periodic rate to the average daily balance multiplied by the number of days in the billing cycle OR the monthly Periodic Rate to the average daily balance of Cash Advances (and, if applicable, Credit Purchases), which is determined by adding to the Previous Balance of Cash Advances (and, if applicable, Credit Purchases), any new Cash Advances as of the transaction date or the first day of the billing cycle in which posted, whichever is later (and, if applicable, and new Credit Purchases as posted), and subtracting any payments as received and credits as posted to your account, but excluding any unpaid Finance Charges or overlimit fees.

Method G - To avoid incurring an additional Finance Charge on the balance of Credit Purchases (and Cash Advances, if this Method G is specified as applicable to Cash Advances) reflected on this statement and on any new Credit Purchases (and, if applicable, Cash Advances) appearing on your next statement, you must pay the New Balance shown on the reverse side on or before the Payment Due Date. The Finance Charges for a billing cycle are computed by applying the daily periodic rate to the average daily balance multiplied by the number of days in the billing cycle OR the monthly Periodic Rate to the average daily balance of Credit Purchases (and, if applicable, Cash Advances), which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in the cycle. Each daily balance is determined by adding to the Previous Balance of Credit Purchases (and, if applicable, Cash Advances) any new Credit Purchases posted to your account (and, if applicable, Cash Advances as of the transaction date or the first day of the billing cycle in which posted, whichever is later) and subtracting any payments as received and credits as posted to your account, but excluding any unpaid Finance Charges or overlimit fees.

THE EFFECTIVE ANNUAL PERCENTAGE RATE WILL DIFFER FROM THE CORRESPONDING ANNUAL PERCENTAGE RATES IF CASH ADVANCE FEES OR OVERLIMIT FEES HAVE BEEN INCLUDED.

Note: If a variable rate plan is applicable to this account, the periodic rate may vary.

Additional Charges

Additional charges, plus applicable taxes, may also be assessed if you pay us with a check not honored by your Financial Institution, request a copy of a document, make delinquent payments, make charges which exceed your credit limit, request a Cash Advance, request a replacement card, or use your card for a transaction at an automated teller machine, if such charges are not prohibited by law or regulation. Notice: Checks returned NSF (Non-Sufficient Funds) or UCF (Uncollected Funds) are subject to electronic ACH representation. The annual membership fee shall be treated as a credit purchase for purposes of calculating Finance Charges, unless prohibited by law.

Payment Crediting, Credit Balances

Payments received at locations other than the address listed on the front of the statement after the phrase "Remit payment to" may be subject to a delay in crediting up to 5 days. If there is a credit balance due you, you may request in writing a full refund of this credit balance at the address indicated on the front of the statement after the phrase "Questions?". If Promotional Balance(s) exist, we may allocate the monthly payments to the promotional balance(s) before the nonpromotional balance(s).

Closing Date

All transactions received after the closing date will appear on your next statement.

In Case of Errors or Inquiries About Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the address indicated on the front of this statement after the phrase "Questions?" as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. Calls received in our cardholder service center are periodically monitored to ensure quality service to our members. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

Electronic Check Conversion / ECK

When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic fund transfer from your account. In certain circumstances, such as for technical or processing reasons, we may process your payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. If you wish to opt out of this process, please call the toll free number listed on the back of your credit card.

01BM006 - 8 - 05/26/11

Change of address? Please supply the new information in the boxes provided.

Cardholder's Signature

Street Address

[Empty box for Street Address]

Street Address (cont.)

[Empty box for Street Address (cont.)]

City

[Empty box for City]

State

[Empty box for State]

ZIP Code

[Empty box for ZIP Code]

[Empty box for ZIP Code]

E-mail Address

[Empty box for E-mail Address]

Home Phone

[Empty box for Home Phone]

[Empty box for Home Phone]

[Empty box for Home Phone]

Business Phone

[Empty box for Business Phone]

[Empty box for Business Phone]

[Empty box for Business Phone]

We appreciate your patronage and continually strive to provide quality service.

0A9006AC

Cardholder Name and Account Number

BOWIE FIRE DEPARTMENT
PO BOX 241
XXXX-XXXX-XXXX-3935



REBATE REWARDS ACTIVITY	
REBATE EARNED THIS MONTH	\$0.00



2355 W. Pinnacle Peak Rd. Phoenix, AZ 85027
1-844-663-2928
OFFICES THROUGHOUT ARIZONA

CHECK NO.
323929

DATE
08/25/2025
AMOUNT
*****511.09

Void after 90 days

Pay Five Hundred Eleven and 09/100 Dollars*****

Pay to the Order of **Bowie Fire Department**
PO Box 241
Bowie, AZ 85605

OneAZ CREDIT UNION
OFFICIAL CHECK

M. B. L.

AUTHORIZED SIGNATURE

Memo CC Balance Refund x3935

⑈ 323929 ⑈



2355 W. Pinnacle Peak Rd. Phoenix, AZ 85027
1-844-663-2928
OFFICES THROUGHOUT ARIZONA

OFFICIAL CHECK

MEMBER COPY

Pay To The Order Of	Check No.	Date	Check Amount
Bowie Fire Department	323929	08-25-2025	*****511.09
Memo	Account Number	Transaction Description	
CC Balance Refund x3935	***** 6151		
Teller #	Branch	Post Date	Transaction Date/Time
453852	1077	08-25-2025	08-25-2025 11:51:10 AM

NON-NEGOTIABLE

Bowie Fire Department
PO Box 241
Bowie, AZ 85605

BOWIE FIRE DISTRICT
520-847-2553
P.O. BOX 241
BOWIE, AZ 85605

DATE 9-5-25

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE TERMS AND CONDITIONS OF THIS FINANCIAL INSTITUTION'S ACCOUNT AGREEMENT. DEPOSITS MAY NOT BE AVAILABLE IMMEDIATELY WITHDRAWAL.

SIGN HERE FOR CASH RECEIVED (IF REQUIRED) *



COCHISE CREDIT UNION
P.O. BOX 1154
WILLCOX, AZ 85644-1154
(520) 384-2822

CASH ▶
323929 ▶ 511.09
OR TOTAL FROM OTHER SIDE
SUB TOTAL ▶ 511.09
LESS CASH RECEIVED ▶
\$ 511.09

⑈ [REDACTED] ⑈

[REDACTED]

[REDACTED] [REDACTED]



2355 W. Pinnacle Peak Rd. Phoenix, AZ 85027
1-844-663-2928
OFFICES THROUGHOUT ARIZONA

OFFICIAL CHECK

MEMBER COPY

Pay To The Order Of		Check No.	Date	Check Amount
Bowie Fire Department		323929	08-25-2025	*****511.09
Memo	Account Number	Transaction Description		
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PO Box 241
Bowie, AZ 85605