



Corporate Account Name: VOGES WOODWORKS LLC
Account Name: VOGES WOODWORKS LLC

Corporate Number: 00001789
Account Ending In: 0209

Corporate Account Summary

Previous Account Balance	\$19,091.39	Statement Closing Date	11/18/2024
Payments and Credits	\$3,750.00	Days This Period	31
Purchases and Debits	\$1,913.48	Credit Limit	\$20,000.00
Cash Advances	\$0.00	Available Credit	\$2,486.00
Fees	\$0.00	Cash Limit	\$20,000.00
Finance Charges	\$259.10	Available Cash	\$2,486.00
New Ending Balance	\$17,513.97		
		Payment Due Date	12/15/2024
Total Amount of Disputes	\$0.00	Payment Amount Due	\$351.00

Questions? View your account information online at www.rbfcu.org or call our Customer Service Center toll free at 1-888-999-4336 or 1-531-233-6762.

Send Billing Inquiries and Correspondence to:
P.O. Box 2087, Omaha, NE 68103-2087

Mail Payments to: P.O. Box 2711, Omaha, NE 68103-2711

Randolph-Brooks FCU
PO Box 2097
Universal City TX 78148-2097



Account Ending In	0209
Payment Due Date	12/15/2024
New Balance	\$17,513.97
Minimum Payment Due	\$351.00

Make Check Payable To: \$

VOGES WOODWORKS LLC
VOGES WOODWORKS LLC
1019 MADELINE ST
NEW BRAUNFELS TX 78132-4726



Randolph-Brooks FCU
P. O. Box 2711
Omaha, NE 68103-2711



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IMPORTANT INFORMATION

Interest Charge Calculation Methods and Computation of Average Daily Balance Subject to Interest Charge. The **Interest 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 and explained below:

Explanation of Interest Charge for Cash Advance Plans, and Balance Transfers

Cash Advance Plans - Average Daily Balance (including current transactions). The **Interest Charge** on cash advances begins from the date you obtained the cash advance, or the first day of the billing cycle in which it is posted to your account, whichever is later. There is no grace period provided for current cycle transactions.

Retail/Purchase Plans - Average Daily Balance (including current transactions). To avoid incurring an additional **Interest Charge** on the balance of purchases reflected on your monthly statement and on any new purchases appearing on your next monthly statement, you must pay the New Balance shown on your monthly statement on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The **Interest Charges** for a billing cycle are computed by dividing the Annual Percentage Rate (APR) by 12 and applying to the "average daily balance" of retail/purchase balances. To get the average daily balance, we take the beginning retail/purchase balance of your account each day, add any new purchases, and subtract any payments, credits, non-accruing fees, and unpaid Interest Charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance".

Payment Crediting and Credit Balance: Payments received at the location specified on the front of the statement after the phrase "MAKE CHECK PAYABLE TO" will be credited as of the date of receipt to the account specified on the payment coupon. Payments received at locations other than the address specified or payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request, in writing, a full refund. Submit your request to the address indicated on the front of this statement after the phrase "SEND BILLING INQUIRIES AND CORRESPONDENCE TO". By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account on which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed, and we will retain its image in our records. If you have questions, please call the customer service number on the front of this billing statement.

Closing Date: The closing date is the last day of the billing cycle; all transactions received after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill, to the address found at the top of the first page of this bill under your financial institution's name. You may use your card(s) during this 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

Negative Credit Reports: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

BILLING RIGHTS SUMMARY

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at the address on the front of the statement.

In your letter, 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. You must notify us of any potential errors *in writing or electronically*. You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question. 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 is 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 or electronically* at the address on the front of the statement. 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.

Report a Lost or Stolen Card Immediately: If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at the address on the front of the statement or call us at the telephone number on the front of the statement. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

Account Name: VOGES WOODWORKS LLC

Account Number Ending In: 0209

Cashback Rewards Summary

Beginning Cashback	\$920.64
Cashback Earned	\$59.14
Cashback Redeemed	\$0.00
New Cashback Balance	\$979.78

Important Information

REWARDS SUMMARY REFLECTS POINTS ACTIVITY THROUGH THE END OF THE PREVIOUS MONTH.
ALWAYS REFER TO YOUR UCHOOSE REWARDS ONLINE ACCOUNT FOR YOUR CURRENT POINTS BALANCE.

THANK YOU FOR CHOOSING RBFCU FOR YOUR CREDIT CARD NEEDS.

Corporate Account Activity

VOGES WOODWORKS LLC
Card Ending In 0209

Post Date	Tran Date	Reference Number	Transaction Description	\$Amount
			Total Fees This Period	0.00
11/18	11/18		Interest Charge on Purchases	259.10
11/18	11/18		Interest Charge on Cash Advances	0.00
			Total Interest This Period	259.10

Cardholder Account Activity

SCOTT A VOGES
Card Ending In 0225

Post Date	Tran Date	Reference Number	Transaction Description	Total Amount	\$Amount
				\$1,913.48	
10/21	10/21	5550036MP3ML4V064	TXTAG 888 468 9824 AUSTIN TX		43.08
10/28	10/28	1527021MY00XTZ08Y	MSFT * E0200TVICJ MSBILL.INFO WA		13.53
10/29	10/29	5531020N02D9JZKKE	PAXTON HARDWOODS LLC SAN ANTONIO TX		709.36
10/30	10/30	0541019N00GYFWNHF	ENTERPRISE RENT-A-CAR NEW BRAUNFELS TX		187.26
10/30	10/30		RENTER'S NAME:NULL		
10/30	10/30		MERCHANT ZIP :78132		
10/30	10/30		RENTAL AGREEMENT:66FGN9		
10/30	10/30		RENT DATE:10/30/2024 # OF DAYS:0001		
10/30	10/30		DAY RATE : 1.00		
10/30	10/30		RETURN DATE:10/30/2024		
10/30	10/30		RETURN TO:NEW BRAUNFELS TX		
10/30	10/30		PHONE: 2105419725		
11/08	11/08	5531020NA2K7A2J1T	PAXTON HARDWOODS LLC SAN ANTONIO TX		868.41
11/14	11/14	5270487NF2NB04L1J	SALTGRASS NEW BRAUNFEL NEW BRAUNFELS TX		91.84

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Account Number Ending In: 0209

Cardholder Account Activity (continued)

LARRY VOGES				Total Amount	\$3,750.00-
Card Ending In 3108					
Post Date	Tran Date	Reference Number	Transaction Description		\$Amount
10/21	10/21	8520069MP00XVH2WT	PAYMENT BRANCH THANK YOU UNIVERSAL CITT		250.00-
11/06	11/06	8520069N700XSPELB	PAYMENT - THANK YOU UNIVERSAL CITT		3,500.00-

Finance Charges

Type of Balance	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charge
Purchases	18.00% (v)	\$4,035.95	\$60.54
Cash Advance	18.00% (v)	\$0.00	\$0.00
Balance Transfer	18.00% (v)	\$0.00	\$0.00
Protected Balance Merch	16.65% (v)	\$14,305.79	\$198.56

(v) = variable rate

2024 Total Year-to-Date

Total fees charged in 2024	\$116.00
Total interest charged in 2024	\$2,957.11