

ORIGINAL

DOCKET NO. W-01084A-16-0454

BEFORE THE ARIZONA CORPORATION COMMISSION

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ARIZONA CORPORATION COMMISSION
DOCKET CONTROL



2017 JUL -3 P 2:52

ARIZONA Corporation Commission

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COMMISSIONERS

- TOM FORESE - Chairman
- BOB BURNS
- DOUG LITTLE
- ANDY TOBIN
- BOYD W, DUNN

DOCKET NO. W-01084A-16-0454

IN THE MATTER OF THE APPLICATION
OF
WILLIAM R. FARR DBA SALOME WATER
COMPANY FOR APPROVAL OF AN
EMERGENCY RATE INCREASE

DECISION NO. 76100

COMPLIANCE FILLING

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On May 22, 2017 decision number **76100** requires several compliance items to be filled during the period the order is applied.

Page 9 Lines 7-8 Open a separate Checking Account

- 1 On June 19, 2017, a separate CHECKING ACCOUNT was opened to hold and disperse funds from the surcharge. CHASE Account # xxxxx2392 **Exhibit 1.**
- 2 Page 9 Lines 9-12 A monthly accounting of surcharge monies received and spent. **Exhibit 2**
- 3 Page 9 Lines 12-13. Monthly credit card statements for all credit cards used to pay company expenses. **Exhibit 3**

Dated this 3rd Day of July 2017.

W.R.F.

William R. Farr
Salome Water Company

27

DECISION NO. 76100

EXHIBIT 1

Opened Separate checking account; on
June 19, 2017

SALOME WATER COMPANY		91-2/1221	1076
SPECIAL ACCOUNT 66183 HALL AVE. SALOME, AZ 85348		DATE _____	
PAY TO THE ORDER OF _____		\$ _____	
CHASE 		DOLLARS 	<small>Security Features Included Details on Back.</small>
JPMorgan Chase Bank, N.A. www.Chase.com			
MEMO _____			MP
[REDACTED]		[REDACTED]	1076

Chase Online

EXHIBT 2

Surcharge Funds

Activity for

SWC Spec (...2392)

Details for SWC Spec (...2392)

Present Balance \$488.03 Uncollected funds – Total \$0.00
 Available Balance \$488.03
 Available Credit \$0.00
 Available Plus Credit \$488.03

See full account number

Transaction Results (1 - 4) for SWC Spec (...2392)

All Transactions

View checks by check number | Search Transactions

Date	Type	Description	Debit	Credit	Balance
Pending	ACH Debit	ORIG CO NAME:UCS ONLINE CO ENTRY DE SCR:PAYMENT SEC:WEB IND ID:1323702736 32635 ORIG ID:CITICTP	\$500.00		
Pending	Account Transfer	PAYMENT TO CHASE CARD ENDING IN 7230 07/03	\$500.00		
06/27/2017	Fee	CHECK OR SUPPLY ORDER PPD ID: 141021 6800	\$11.97		\$1,488.03
06/19/2017	Account Transfer	Transfer from CHK XXXXX6609		\$1,500.00	\$1,500.00

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Above is a printout showing the Special Fund activity since it was opened. We have dispersed \$1,011.97 of the Fund revenues. Consisting of \$11.87 for checks and \$1,000.00 to pay down two Credit Cards.

My billing program only allocated \$756.08 received from the surcharge; we will advise next month any adjustments made to that figure.

WR Farr

Salome Water Company

Starting: 06/01/2017 to: 07/31/2017 Bank ID: 1 Payments Entered by All

Code	Date	Paid Ref.	Account	Name	Amount
ER	6/8/2017	3036	SALO042	Salome Water & Ice 042	23.10
ER	6/8/2017	2799	SALO065	Salome Lions Club	23.10
ER	6/8/2017	94446 MO	SIMC010	Simcox, Mel 010	10.48
ER	6/8/2017	94446 MO	SIMC075	Simcox, Mel 075	14.35
ER	6/8/2017	09785 MO	YOUN133B	Young, Cliff & Joy	7.09
ER	6/9/2017	WRF	CARP110	Carpenter, Cathy 110	12.79
ER	6/9/2017	5120450977	CHIL901	Childers, Darel 901	10.91
ER	6/9/2017	3547	VISA080	Vi Sa Wen Women's Club	5.28
ER	6/10/2017	WRF	PERE059	Perez, Flor 059	22.51
ER	6/12/2017	94637 MO	DROT142	Drotzmann, Alvena 142	14.42
ER	6/12/2017	WRF	LAPA102	La Paz County Public Works	7.54
ER	6/14/2017	5491	MOHR016	Mohrweiss & Berg 016	22.85
ER	6/14/2017	94626 MO	PAST118	Pastillas, Sergio 118	13.10
ER	6/14/2017	9009	URIA067	Urias, Hilda 067	23.10
ER	6/15/2017	5260	JONE169	Jones, Bob 169	23.10
ER	6/15/2017	5260	JONES168	Jones, Bob 168	23.10
ER	6/15/2017	2117	MARK050	Markley, John 050	14.31
ER	6/20/2017	59419	MICH119	Michel, Randy 119	22.45
ER	6/21/2017	4738	LOPE041	LOPEZ, Armondo 041	23.10
ER	6/21/2017	2835	MVFD120	McMullen Valley Fire District	14.22
ER	6/21/2017	92591	PERE000	Perez, Cody 000	22.39
ER	6/22/2017	1333	PERE163	Peretik, Mark 163	14.22
ER	6/23/2017	775	LAWS107	Lawson, Georgann 107	23.10
ER	6/23/2017	5145	PENR005	Penrod, Billy 005	23.10
ER	6/26/2017	8577	DARC025	Darcey, Merrill	3.18
ER	6/26/2017	36.26	TPS058	TPS Products 058	23.10
ER	6/27/2017	3605	REES034	Rees, Clifford 034	17.94
ER	6/28/2017	463	DOUG134	Douglas, Donald 134	22.10
ER	6/28/2017	105	PALM052	Palma, Ramona 052	23.10
ER	7/2/2017	WRF	PATR904	Patricl, Terry 904	24.86

*** Sub-Total ***

756.08

EST	7/2/2017	WRF	PATR904	Patricl, Terry 904	10.00
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*** Sub-Total ***

10.00

OPEN CR	6/8/2017	2799	SALO065	Salome Lions Club	33.66
OPEN CR	6/15/2017	5260	JONE169	Jones, Bob 169	75.84
OPEN CR	6/15/2017	5260	JONES168	Jones, Bob 168	82.38
OPEN CR	6/20/2017	59419	MICH119	Michel, Randy 119	2.55
OPEN CR	6/21/2017	4738	LOPE041	LOPEZ, Armondo 041	1.00
OPEN CR	6/28/2017	105	PALM052	Palma, Ramona 052	43.24
OPEN CR	7/2/2017	WRF	PATR904	Patricl, Terry 904	2.51

*** Sub-Total ***

241.18

R	6/1/2017	93928	LOPE041	LOPEZ, Armondo 041	0.94
R	6/1/2017	93928	LOPE041	LOPEZ, Armondo 041	25.51
R	6/1/2017	WRF	PALM037	Palma, Gabriel 037	9.77
R	6/1/2017	WRF	PALM037	Palma, Gabriel 037	1.96
R	6/1/2017	WRF	PALM037	Palma, Gabriel 037	6.68

Starting: 06/01/2017 to: 07/31/2017 Bank ID: 1 Payments Entered by All

Code	Date	Paid Ref.	Account	Name	Amount
C	6/20/2017	16674	WATS137	Watson, Johnnie (137)	8.91
C	6/20/2017	16674	WATS137	Watson, Johnnie (137)	5.53
C	6/21/2017	2835	MVFD120	McMullen Valley Fire District	8.88
C	6/21/2017	2835	MVFD120	McMullen Valley Fire District	8.25
C	6/21/2017	92591	PERE000	Perez, Cody 000	8.00
C	6/22/2017	76006	SPIL128	Spilman, Steve & Anita 128	15.46
C	6/22/2017	76006	SPIL128	Spilman, Steve & Anita 128	7.54
C	6/22/2017	421181	TDST030	TDS Telecom	31.98
C	6/22/2017	43308	USPO077	United States Post Office	5.28
C	6/22/2017	43308	USPO077	United States Post Office	8.85
C	6/22/2017	43308	USPO077	United States Post Office	8.91
C	6/22/2017	43308	USPO077	United States Post Office	8.91
C	6/23/2017	1295	PALM133	Palmer, Jerry DBA Voyager Haven R.V	238.82
C	6/23/2017	1295	PALM133	Palmer, Jerry DBA Voyager Haven R.V	292.83
C	6/23/2017	25816	VFWP079	VFW Post 3708	9.43
C	6/23/2017	25816	VFWP079	VFW Post 3708	1.66
C	6/23/2017	25816	VFWP079	VFW Post 3708	9.60
C	6/23/2017	25816	VFWP079	VFW Post 3708	2.38
C	6/26/2017	1246429	FAMI073	Family Dollar Store #9045 073	0.53
C	6/26/2017	1246429	FAMI073	Family Dollar Store #9045 073	25.23
C	6/26/2017	36.26	TPS058	TPS Products 058	8.25
C	6/26/2017	3626	TPS084	TPS Products 083	2.20
C	6/26/2017	3626	TPS084	TPS Products 083	13.04
C	6/26/2017	3626	TPS084	TPS Products 083	1.32
C	6/26/2017	3626	TPS084	TPS Products 083	8.91
C	6/26/2017	3626	TPS084	TPS Products 083	9.43
C	6/28/2017	105	PALM088	Palma, Ramona 088	4.39
C	6/28/2017	105	PALM088	Palma, Ramona 088	5.28
C	7/2/2017	WRF	PATR904	Patricl, Terry 904	10.63
*** Sub-Total ***					2,300.18
ER	6/3/2017	WRF	MICH119	Michel, Randy 119	0.65
ER	6/4/2017	1789	RANK108	Rankin, Charles 108	23.10
ER	6/6/2017	2544	ARNO072	Arnold, Robert 072	4.22
ER	6/6/2017	1539	DIHE071	Dihel, Lowette	0.49
ER	6/6/2017	4461	MVCC103	McMullen Valley Chamber of Commerce	2.53
ER	6/6/2017	94323	PERE113	Perez, Alba Anaya 113	20.11
ER	6/6/2017	94334 MO	PERE122	Perez, Elizeth 122	23.10
ER	6/6/2017	15871	VTSI081	V.T.S. Industrial 081	21.50
ER	6/6/2017	15871	VTSI148	V.T.S. Industrial 148	23.10
ER	6/6/2017	3899	ZAVA013	Zavala, Luis & Charife 013	12.60
ER	6/6/2017	3899	ZAVA140	Zavala, Luis & Charife 140	8.85
ER	6/6/2017	3899	ZAVA144	Zavala, Luis & Charife 144	12.35
ER	6/6/2017	3899	ZAVA151	Zavala, Luis & Charife 151	14.35
ER	6/8/2017	13764	CORN094	Cornish, Mona	19.10
ER	6/8/2017	149	FIEL121	Fields, Larry 121	9.55
ER	6/8/2017	34714	GROW007	Grower's Oil Company	9.39
ER	6/8/2017	94378 MO	MURI009	Murillo, Alberto Rosas 009	23.10

EXHIBIT 3
Monthly Credit Card Statements

The following 13 pages contain the June 2017
Statements used with Salome Water Company.

WR Farr
Salome Water Company



P.O. BOX 15123
WILMINGTON, DE
19850-5123

42629051052758090000160000032287000000006

DOCKET NO. W-01084A-16-0454

AUTOPAY IS ON
See Your Account
Messages below
for details.

Payment Due Date: 07/24/17
New Balance: \$322.87
Minimum Payment: \$16.00

DECISION NO. 76100

Account number: 4262 9051 0527 5809

01422 BEX 9 17817 D
WILLIAM R FARR
32247 ALL AVE
SALOME AZ 85348-0550

\$ _____ Amount Enclosed
Make your check payable to: Chase Card Services

CARDMEMBER SERVICE
PO BOX 94014
PALATINE IL 60094-4014

5000 160 28 9705 105 2758090



Manage your account online:
www.chase.com/creditcards

Customer Service:
1-800-945-2000

Mobile: Download the
Chase Mobile® app today

ACCOUNT SUMMARY

Account Number: 4262 9051 0527 5809

Previous Balance	\$278.38
Payment, Credits	-\$13.00
Purchases	+\$53.79
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	+\$3.70
New Balance	\$322.87
Opening/Closing Date	05/28/17 - 06/27/17
Credit Limit	\$1,000
Available Credit	\$677
Cash Access Line	\$200
Available for Cash	\$200
Past Due Amount	\$0.00
Balance over the Credit Limit	\$0.00

PAYMENT INFORMATION

New Balance	\$322.87
Payment Due Date	07/24/17
Minimum Payment Due	\$16.00

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	3 years	\$392

If you would like information about credit counseling services, call 1-866-797-2885.

YOUR ACCOUNT MESSAGES

Your next AutoPayment for \$16.00 will be deducted from your account and credited on your due date (previous day if your due date falls on a Saturday). If you make a payment before your due date, that amount will be deducted from the AutoPayment amount identified above.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
PAYMENTS AND OTHER CREDITS		
06/23	AUTOMATIC PAYMENT - THANK YOU	-13.00
PURCHASE		
06/09	MCAFFEE *INTEL SECURITY 866-622-3911 TX	53.79
INTEREST CHARGED		
06/27	PURCHASE INTEREST CHARGE	3.70
	TOTAL INTEREST FOR THIS PERIOD	\$3.70

2017 Totals Year-to-Date	
Total fees charged in 2017	\$15.00
Total interest charged in 2017	\$21.86

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	13.99% (v)(d)	\$310.97	\$3.70

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____

City: _____

State: _____ Zip: _____

*Home Phone: _____ *Work Phone: _____

E-mail Address: _____

*When you give us your mobile phone number, we have your permission to contact you at that number about all your Chase or J.P. Morgan accounts. Your consent allows us and companies working on our behalf to use text messaging, artificial or prerecorded voice messages and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls. Message and data rates may apply. You may contact us anytime to change these preferences

To contact us regarding your account:

	Call Customer Service: In U.S. 1-800-945-2000 Español 1-888-446-3308 TTY 1-800-955-8060 Pay by phone 1-800-436-7958 Outside U.S. call collect 1-302-594-8200		Send Inquiries to: P.O. Box 15298 Wilmington DE 19850-5298		Mail Payments to: P.O. Box 94014 Palatine, IL 60094-4014		Visit Our Website: www.chase.com/creditcards
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Information About Your Account

Crediting of Payments: You may make payments by any of the options listed below. The amount of your payment should be at least your minimum payment due, payable in U.S. dollars and drawn or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. You can pay down balances faster by paying more than the minimum payment or the total unpaid balance on your account.

You may make payments by regular U.S. mail. Send your payment to the Payments address shown on this statement. Your payments by mail must comply with the instructions on this statement. Do not send cash. Write your Account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon, and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day by 5:00 p.m. local time at our Payments address on this statement, we will credit the payment to your Account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 5:00 p.m. local time at the Payments address on this statement, we will credit it to your Account as of the next calendar day.

You may make payments electronically through our website or by one of our above listed customer service telephone numbers. If we receive your completed payment request through one of these channels by 8 p.m. Eastern Time, we will credit your payment as of that day. If we receive your request after 8 p.m. Eastern Time, we will credit your payment as of the next calendar day. If you specify a future date in your request we will credit your payment as of that day.

For all other payments or for any payment type above for which you do not follow our payment instructions, crediting of your payments may be delayed for up to 5 days.

Account Information Reported to Credit Bureaus: 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. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Inquiries address shown on this statement.

To Service and Manage Any of Your Account(s): When you give us your mobile phone number, we have your permission to contact you at that number about all your Chase or J.P. Morgan accounts. Your consent allows us to use text messaging, artificial or prerecorded voice messages and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls. It may include contact from companies working on our behalf to service your accounts. Message and data rates may apply. You may contact us anytime to change these preferences.

Notice About Electronic Check Conversion: When you pay by check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the 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. Call the Customer Service number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the regular Payment address shown on this statement.

Annual Renewal Notice: If your Account Agreement has an annual membership fee, you are responsible for it every year your Account is open. We will add your annual membership fee to your monthly billing statement once a year, whether or not you use your account. Your annual membership fee will be added to your purchase balance and may incur interest. The annual membership fee is non-refundable unless you notify us that you wish to close your account within 30 days or one billing cycle (whichever is less) after we provide the statement on which the annual membership fee is billed. Your payment of the annual membership fee does not affect our rights to close your Account and to limit your right to make transactions on your Account. If your Account is closed by you or us, the annual membership fee will no longer be billed to your Account.

Calculation of Balance Subject to Interest Rate: To figure your periodic interest charges for each billing cycle when a daily periodic rate(s) applies, we use the daily balance method (including new transactions). To figure your periodic interest charges for each billing cycle when a monthly periodic rate(s) applies, we use the average daily balance method (including new transactions). For an explanation of either method, or questions about a particular interest charge calculation on your statement, please call us at the toll free customer service phone number listed above.

We calculate periodic interest charges separately for each feature (for example, purchases, balance transfers, cash advances or overdraft advances). These calculations may combine different categories with the same periodic rates. Variable rates will vary with the market based on the Prime Rate or such index described in your Account Agreement. There is a transaction fee for each balance transfer,

cash advance, or check transaction in the amount stated in your Account Agreement. There is a foreign transaction fee of 3% of the U.S. dollar amount of any foreign transaction for some accounts. Please see your Account Agreement for information about these fees.

We add transactions and fees to your daily balance no earlier than:

- 1) the date of the transaction – for new purchases, balance transfers, overdraft advances or cash advances;
- 2) the date the payee deposits the check – for new cash advance checks or balance transfer checks;
- 3) the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle, whichever we may choose – for fees.

How to Avoid Paying Interest on Purchases: Your due date will be a minimum of 21 days after the close of each billing cycle. If you pay your account in full each billing period by the date and time due, no interest is charged on new purchases month to month. Also, we will not impose interest charges on any portion of a purchase balance you repay while that balance is subject to an interest-free period. Subject to any interest-free period for new purchases, we will begin charging interest from the date a transaction (including any balance transfer, cash advance or overdraft advance), fee or interest charge is added to your daily balance until your account is paid in full. Because we apply payments in excess of your minimum payment first to higher rate balances, you may not be able to avoid interest charges on new purchases if you have another balance at a higher interest rate unless you pay your balance in full each month.

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 on a separate sheet at Customer Service, P.O. Box 15299 Wilmington, DE 19850-5299. You may also contact us on the web at chase.com.

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 on the web at chase.com. 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 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 Customer Service, P.O. Box 15299 Wilmington, DE 19850-5299 or on the web at chase.com.

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.



INTEREST CHARGES

(CONTINUED)

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
CASH ADVANCES			
Cash Advances	20.24%(v)(d)	-0-	-0-
BALANCE TRANSFERS			
Balance Transfer	13.99%(v)(d)	-0-	-0-

(v) = Variable Rate

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

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

31 Days in Billing Period

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.



P.O. BOX 15123
WILMINGTON, DE
19850-5123

42115661033472300000750000347405000000007

DOCKET NO. W-01084A-16-0454

AUTOPAY IS ON
See Your Account
Messages below
for details.

Payment Due Date: 07/15/17
New Balance: \$3,474.05
Minimum Payment: \$75.00

DECISION NO. 76100

Account number: 4211 5661 0334 7230

15424 BEX 9 16917 D
WILLIAM R FARR
32247 ALL AVE
SALOME AZ 85348-0550

\$ _____ Amount Enclosed
Make your check payable to: Chase Card Services

CARDMEMBER SERVICE
PO BOX 94014
PALATINE IL 60094-4014

5000 160 28 2496 1033472304



Manage your account online:
www.chase.com/creditcards

Customer Service:
1-800-945-2000

Mobile: Download the
Chase Mobile® app today

ACCOUNT SUMMARY

Account Number: 4211 5661 0334 7230

Previous Balance	\$3,507.01
Payment, Credits	-\$74.00
Purchases	\$0.00
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	+\$41.04
New Balance	\$3,474.05
Opening/Closing Date	05/19/17 - 06/18/17
Credit Limit	\$3,800
Available Credit	\$325
Cash Access Line	\$760
Available for Cash	\$325
Past Due Amount	\$0.00
Balance over the Credit Limit	\$0.00

PAYMENT INFORMATION

New Balance	\$3,474.05
Payment Due Date	07/15/17
Minimum Payment Due	\$75.00

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	15 years	\$6,678
\$118	3 years	\$4,263 (Savings=\$2,415)

If you would like information about credit counseling services, call 1-866-797-2885.

YOUR ACCOUNT MESSAGES

Your next AutoPayment for \$75.00 will be deducted from your account and credited on your due date (previous day if your due date falls on a Saturday). If you make a payment before your due date, that amount will be deducted from the AutoPayment amount identified above.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
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PAYMENTS AND OTHER CREDITS

06/15	AUTOMATIC PAYMENT - THANK YOU	-74.00
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INTEREST CHARGED

06/18	PURCHASE INTEREST CHARGE	41.04
	TOTAL INTEREST FOR THIS PERIOD	\$41.04

2017 Totals Year-to-Date

Total fees charged in 2017	\$0.00
Total interest charged in 2017	\$258.81

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	13.74% (v)(d)	\$3,517.32	\$41.04

Address Change Request

Please provide information below only if the address information on front is incorrect.

Street Address: _____
 City: _____
 State: _____ Zip: _____
 *Home Phone: _____ *Work Phone: _____
 E-mail Address: _____

*When you give us your mobile phone number, we have your permission to contact you at that number about all your Chase or J.P. Morgan accounts. Your consent allows us and companies working on our behalf to use text messaging, artificial or prerecorded voice messages and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls. Message and data rates may apply. You may contact us anytime to change these preferences.

To contact us regarding your account:

	<p>Call Customer Service: In U.S. 1-800-945-2000 Español 1-888-448-3308 TTY 1-800-955-8060 Pay by phone 1-800-436-7958 Outside U.S. call collect 1-302-594-8200</p>		<p>Send Inquiries to: P.O. Box 15298 Wilmington, DE 19850-5298</p>		<p>Mail Payments to: P.O. Box 94014 Palatine, IL 60094-4014</p>		<p>Visit Our Website: www.chase.com/creditcards</p>
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Information About Your Account

Crediting of Payments: You may make payments by any of the options listed below. The amount of your payment should be at least your minimum payment due, payable in U.S. dollars and drawn or payable through a U.S. financial institution or the U.S. branch of a foreign financial institution. You can pay down balances faster by paying more than the minimum payment or the total unpaid balance on your account.

You may make payments by regular U.S. mail. Send your payment to the Payments address shown on this statement. Your payments by mail must comply with the instructions on this statement. Do not send cash. Write your Account number on your check or money order. Payments must be accompanied by the payment coupon in the envelope provided with our address visible through the envelope window; the envelope cannot contain more than one payment or coupon, and there can be no staples, paper clips, tape or correspondence included with your payment. If your payment is in accordance with our payment instructions and is made available to us on any day by 5:00 p.m. local time at our Payments address on this statement, we will credit the payment to your Account as of that day. If your payment is in accordance with our payment instructions, but is made available to us after 5:00 p.m. local time at the Payments address on this statement, we will credit it to your Account as of the next calendar day.

You may make payments electronically through our website or by one of our above listed customer service telephone numbers. If we receive your completed payment request through one of these channels by 8 p.m. Eastern Time, we will credit your payment as of that day. If we receive your request after 8 p.m. Eastern Time, we will credit your payment as of the next calendar day. If you specify a future date in your request we will credit your payment as of that day.

For all other payments or for any payment type above for which you do not follow our payment instructions, crediting of your payments may be delayed for up to 5 days.

Account Information Reported to Credit Bureaus: 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. If you think we have reported inaccurate information to a credit bureau, you may write to us at the Inquiries address shown on this statement.

To Service and Manage Any of Your Account(s): When you give us your mobile phone number, we have your permission to contact you at that number about all your Chase or J.P. Morgan accounts. Your consent allows us to use text messaging, artificial or prerecorded voice messages and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls. It may include contact from companies working on our behalf to service your accounts. Message and data rates may apply. You may contact us anytime to change these preferences.

Notice About Electronic Check Conversion: When you pay by check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the 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. Call the Customer Service number on this statement if you have questions about electronic check collection or do not want your payments collected electronically.

Conditional Payments: Any payment check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Card Services, P.O. Box 15049, Wilmington, DE 19850-5049. We reserve all our rights regarding these payments (e.g., if it is determined there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be sent to the regular Payment address shown on this statement.

Annual Renewal Notice: If your Account Agreement has an annual membership fee, you are responsible for it every year your Account is open. We will add your annual membership fee to your monthly billing statement once a year, whether or not you use your account. Your annual membership fee will be added to your purchase balance and may incur interest. The annual membership fee is non-refundable unless you notify us that you wish to close your account within 30 days or one billing cycle (whichever is less) after we provide the statement on which the annual membership fee is billed. Your payment of the annual membership fee does not affect our rights to close your Account and to limit your right to make transactions on your Account. If your Account is closed by you or us, the annual membership fee will no longer be billed to your Account.

Calculation of Balance Subject to Interest Rate: To figure your periodic interest charges for each billing cycle when a daily periodic rate(s) applies, we use the daily balance method (including new transactions). To figure your periodic interest charges for each billing cycle when a monthly periodic rate(s) applies, we use the average daily balance method (including new transactions). For an explanation of either method, or questions about a particular interest charge calculation on your statement, please call us at the toll free customer service phone number listed above.

We calculate periodic interest charges separately for each feature (for example, purchases, balance transfers, cash advances or overdraft advances). These calculations may combine different categories with the same periodic rates. Variable rates will vary with the market based on the Prime Rate or such index described in your Account Agreement. There is a transaction fee for each balance transfer.

cash advance, or check transaction in the amount stated in your Account Agreement. There is a foreign transaction fee of 3% of the U.S. dollar amount of any foreign transaction for some accounts. Please see your Account Agreement for information about these fees.

We add transactions and fees to your daily balance no earlier than:

- 1) the date of the transaction – for new purchases, balance transfers, overdraft advances or cash advances;
- 2) the date the payee deposits the check – for new cash advance checks or balance transfer checks;
- 3) the date of a related transaction, the date they are posted to your account, or the last day of the billing cycle, whichever we may choose – for fees.

How to Avoid Paying Interest on Purchases: Your due date will be a minimum of 21 days after the close of each billing cycle. If you pay your account in full each billing period by the date and time due, no interest is charged on new purchases month to month. Also, we will not impose interest charges on any portion of a purchase balance you repay while that balance is subject to an interest-free period. Subject to any interest-free period for new purchases, we will begin charging interest from the date a transaction (including any balance transfer, cash advance or overdraft advance), fee or interest charge is added to your daily balance until your account is paid in full. Because we apply payments in excess of your minimum payment first to higher rate balances, you may not be able to avoid interest charges on new purchases if you have another balance at a higher interest rate unless you pay your balance in full each month.

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 on a separate sheet at Customer Service, P.O. Box 15299 Wilmington, DE 19850-5299. You may also contact us on the web at chase.com.

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 on the web at chase.com. 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 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 Customer Service, P.O. Box 15299 Wilmington, DE 19850-5299 or on the web at chase.com.

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.



INTEREST CHARGES (CONTINUED)

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
CASH ADVANCES			
Cash Advances	19.99% (v)(d)	-0-	-0-
BALANCE TRANSFERS			
Balance Transfer	13.74% (v)(d)	-0-	-0-

(v) = Variable Rate
 (d) = Daily Balance Method (including new transactions)
 (a) = Average Daily Balance Method (including new transactions)

31 Days in Billing Period

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.

Frequently-Asked Questions

DECISION NO. 76100

What are my billing rights?

If you think your bill is wrong, or if you need more information about a transaction on your bill, please call us toll free at 1-800-705-7255. You can also write to us at Advanta Credit Cards, Attention: Disputes, P.O. Box 9217, Old Bethpage, NY 11804-9217. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared.

When sending a letter, please include the following information:

- your name and account number,
- the dollar amount of the suspected error, and
- 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.

When applicable, please include any dates and details of your attempts to resolve the error directly with the merchant who billed your account.

How are balances and finance charges calculated?

We calculate the Average Daily Balance of each account component (e.g. purchases, cash transactions, promotional balances) separately. Each day we start with the previous day's ending balance. We add any new transactions or debits, and subtract any payments or credits. We calculate finance charges by multiplying this sum by the daily periodic rate, and then add the finance charges into the sum. This gives us the day's ending balance. Credit balances are treated as zero. At the end of the billing cycle, we add each component's daily balances, and divide that sum by the number of days in the billing cycle to get the Average Daily Balance for each component. Transaction fees, such as for balance transfers or cash advances, are included in the calculation of the Fee Inclusive Annual Percentage Rate (APR).

Do I have to pay interest on new purchases?

If your statement shows no balance forward and you pay the full new balance shown by the due date, finance charges will not be applied to new purchases shown on this statement.

Do I have to pay the annual fee?

If an annual fee appears on your statement, and you do not wish to pay it, you may notify us that you are closing your account. We will refund the annual fee as long as you notify us within 30 days of receipt of statement. You may use the card until you notify us, but using the card after you notify us will constitute acceptance of the annual fee.

Can I make additional payments?

You may pay more than the minimum payment due and make additional payments at any time; however, additional payments cannot be applied to unbilled minimum payments due. You can make additional payments:

- Online: www.advantabankcorp.com/payment
- By Phone: 1-800-705-7255 (convenience fee applies)
- By Mail: Advanta Credit Cards, P.O. Box 660676, Dallas, TX 75266-0676

If you want to change your contact information, please provide your new information below. Please use blue or black ink. Also, please check the box on the front of the payment stub to ensure proper handling.

Street address _____

City _____ State _____ ZIP _____

Business phone _____ Mobile phone _____

Email address _____



WILLIAM R FARR
 Member Since 1994 Account number ending in: 6886
 Billing Period: 05/11/17-06/12/17

How to reach us
www.universalcard.com
 1-800-423-4343 (TTY: 1-800-367-8997)
 PO BOX 6500 SIOUX FALLS, SD 57117-6500

Minimum payment due: \$204.01
New balance: \$7,470.20
Payment due date: 07/08/17

Make a payment now! www.payonline.universalcard.com

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$37 and your APRs may be increased up to the variable Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on the statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	22 year(s)	\$18,247
\$274	3 year(s)	\$9,864 (Savings = \$8,383)

For information about credit counseling services, call 1-877-337-8187.

Your next AutoPay payment of \$204.01 will be deducted from your bank account on 07/08/2017. Please note that the next AutoPay payment may be reduced if you have made additional payments or received any credits during the current billing cycle.

Account Summary

Previous balance	\$7,526.49
Payments	-\$186.30
Credits	-\$0.00
Purchases	+\$0.00
Cash advances	+\$0.00
Fees	+\$0.00
Interest	+\$130.01

New balance \$7,470.20

Credit Limit

Credit limit \$22,560

Includes \$13,000 cash advance limit

Available credit \$15,089

Includes \$13,000 available for cash advances

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 Citi Easy Deals at citeasydeals.com

See page 2 to view Citi Easy Deals tiers and learn more

AT&T Universal Card

P.O. Box 6284
 Sioux Falls, SD 57117-6284

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 with the Citi Mobile[®] App and Cit[®] Online



To download:
 Text 'App15' to MyCiti (692484)
 or go to your device's app store.
 Or visit www.universalcard.com

Minimum payment due \$204.01
New balance \$7,470.20
Payment due date 07/08/17
Amount enclosed: \$.

Account number ending in 6886

WILLIAM R FARR
 PO BOX 550
 SALOME AZ 85348-0550

AT&T UNIVERSAL CARD
 PO BOX 78045
 Phoenix, AZ 85062-8045



Account Summary

Trans. date	Post date	Description	Amount
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Payments, Credits and Adjustments

06/08		AUTOPAY 999990000078673RAUTOPAY AUTO-PMT	-\$186.30
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Fees charged

Total fees charged in this billing period	\$0.00
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Interest charged

Date	Description	Amount
06/12	INTEREST CHARGED TO STANDARD PURCH	\$4.88
06/12	INTEREST CHARGED TO PUR PR-00/00/00.	\$125.13

Total interest charged in this billing period	\$130.01
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2017 totals year-to-date

Total fees charged in 2017	\$0.00
Total interest charged in 2017	\$722.57

Interest charge calculation

Days in billing cycle: 33

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 charge
PURCHASES			
Standard Purch	19.75% (V)	\$273.33 (D)	\$4.88
Offer 6	1.99%	\$0.03 (D)	\$0.00
(Balance Transfer Rate Until Paid in Full)			
Pur Pr 060210	18.99%	\$7,287.96 (D)	\$125.13
ADVANCES			
Standard Adv	22.75% (V)	\$0.00 (D)	\$0.00

Your Annual Percentage Rate (APR) is the annual interest rate on your account. APRs followed by (V) may vary. Balances followed by (D) are determined by the daily balance method (including current transactions).

Citi Easy Deals™

To find out your current tier:
 Visit citiaseasydeals.com or call the number provided above.

Deals you can access, by tier:

Base Tier

- Minimum Annual Purchases: \$0.00
- Coupons for local dining and shopping

Enhanced Tier

- Minimum Annual Purchases: \$100
- Base tier benefit
- Plus deals on gift cards and magazines

Plus Tier

- Minimum Annual Purchases: \$500
- Base and Enhanced tier benefits
- Plus deals on merchandise, travel and daily deals

» For complete details, go to citiaseasydeals.com

About Interest Charges

How We Calculate Interest. We calculate it separately for each balance shown in the Interest Charge Calculation table. We use the daily balance method (including current transactions) if the Balance Subject to Interest Rate is followed by (D). We figure the interest charge by multiplying the daily balance by its daily periodic rate each day in the billing period. To get a daily balance, we take the balance at the end of the previous day, add the interest on the previous day's balance and new charges, subtract new credits or payments, and make adjustments. The Balance Subject to Interest Rate is the average of the daily balances. We use the average daily balance method (including current transactions) if the Balance Subject to Interest Rate is followed by (A). To get an average daily balance, we take the balance at the end of the previous day, add new charges, subtract new credits or payments, and make adjustments. We add all the daily balances and divide by the number of days in the billing period. We figure the interest charge by multiplying the average daily balance by the monthly periodic rate, or by the daily periodic rate and by the number of days in the billing period, as applicable.

Minimum Interest Charge. If we charge interest, it will be at least \$0.50.

How to Avoid Paying Interest on Purchases. Your due date is at least 23 days after the close of each billing period. We will not charge you any interest on purchases if you pay your New Balance by the due date each month. This is called a grace period on purchases. If you do not pay the New Balance in full by the due date, you will not get a grace period on purchases until you pay the New Balance in full for two billing periods in a row. We will begin charging interest on cash advances and balance transfers on the transaction date.

Your Rights**What To Do If You Find A Mistake On Your Statement.**

If you think there is an error on your statement, visit us online at the url above or write to the Customer Service address shown on the front. 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. 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 online or in writing at the Customer Service address shown on front of 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.

Notification of Disputed Item

You can file a billing dispute or check the status of an existing dispute online at the url above. You can also check the status of an existing billing dispute by contacting the customer service number on the top of this page.

Other Account and Payment Information

When Your Payment Will Be Credited. If we receive your payment in proper form at our processing facility by 5 p.m. local time there, it will be credited as of that day. A payment received there in proper form after that time will be credited as of the next day. Allow 5 to 7 days for payments by regular mail to reach us. There may be a delay of up to 5 days in crediting a payment we receive that is not in proper form or not sent to the correct address. The correct address for regular mail is the address on the front of the payment coupon. The correct address for courier or express mail is the Express Payments Address shown below.

Proper Form. For a payment sent by mail or courier to be in proper form, you must:

- Enclose a valid check or money order. No cash or foreign currency please.
- Include your name and the last four digits of your account number

How to Report a Lost or Stolen Card. Call the Customer Service number at the top of the page.

Balance Transfers. Balance Transfer amounts are included in the "Purchases" line in the Account Summary.

Membership Fee. Some accounts are charged a membership fee. To avoid paying this fee, notify us that you are closing your account within 30 days of the mailing or delivery date of the statement on which the fee is billed.

Credit Reporting Disputes. We may report information about your account to credit bureaus. If you think we've reported inaccurate information, please write to us at the Customer Service address on your statement.

Payment Amount

You may pay all or part of your account balance at any time. However, you must pay, by the payment due date, at least the minimum payment due.

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Payments other than by mail

Online. Go to the URL on the front of your statement to make a payment. When you enroll in Online Bill Pay you can schedule your payments up to ninety days in advance using the "Other" payment option. For security reasons, you may not be able to pay your entire new balance the first time you make a payment online.

Phone. Call the phone number on the front of your statement to make a payment. There is no fee for this service.

AutoPay. Visit autopay.citicards.com to enroll in AutoPay and have your payment amount automatically deducted each month on your payment date from the payment account you choose.

Express mail. Send payment by express mail to:

Citi Cards
Attention: Bankcard Payments Department
6716 Grade Lane
Building 9, Suite 910
Louisville, KY 40213

Crediting Payments other than by Mail. The payment cutoff time for Online Bill Payments, Phone Payments, and Express mail payments is midnight Eastern time. This means that we will credit your account as of the calendar day, based on Eastern time, that we receive your payment request.

If you send an eligible check with this payment coupon, you authorize us to complete your payment by electronic debit. If we do, the checking account will be debited in the amount on the check. We may do this as soon as the day we receive the check. Also, the check will be destroyed.