

IN THE FRANKLIN COUNTY COMMON PLEAS
FRANKLIN COUNTY, OHIO

FIRST SERVICE FEDERAL CREDIT UNION
100 MAIN STREET
GROVEPORT, OH 43125

Plaintiff

vs.

MICHAEL J. COLEY
2512 HOOVER COURT
GROVE CITY, OH 43123

Defendant

CASE NO.

JUDGE

COMPLAINT

COUNT ONE

1. The Defendant applied for a credit card with the Plaintiff.
2. By use of the account, the Defendant became bound by the terms in the agreement. Copies of the Statements and Application are attached as Exhibit "1" and "2".
3. The Defendant defaulted under the terms of the Agreement. The Plaintiff has exercised its rights pursuant to the terms of said Agreement to accelerate the time for payment of the entire balance due and owing by the Defendant to the Plaintiff.
4. The principal amount now due and owing is \$21,039.49.
5. Although Plaintiff has made demand upon the Defendant to liquidate the balance due and owing, the Defendant failed to do so.

COUNT TWO

6. Plaintiff hereby incorporates paragraphs one through five above as though fully rewritten herein.
7. The Defendant applied for a credit card with the Plaintiff.
8. By use of the account, the Defendant became bound by the terms in the agreement. Copies of the Statements and Application are attached as Exhibit "3" and "4".

9. The Defendant defaulted under the terms of the Agreement. The Plaintiff has exercised its rights pursuant to the terms of said Agreement to accelerate the time for payment of the entire balance due and owing by the Defendant to the Plaintiff.

10. The principal amount now due and owing is \$10,489.56.

11. Although Plaintiff has made demand upon the Defendant to liquidate the balance due and owing, the Defendant failed to do so.

WHEREFORE, Plaintiff demands Judgment against the Defendant on **Count One** in the amount of \$21,039.49 together with accrued interest of \$1,051.60 through June 9, 2025 plus interest thereafter on the principal balance at the rate of 17.25% per annum and costs; on **Count Two** in the amount of \$10,489.56 together with accrued interest of \$477.77 through June 9, 2025 plus interest thereafter on the principal balance at the rate of 15.24% per annum for the **Total Principal Sum of \$31,529.05 together with costs and interest as prayed, plus costs.**

Respectfully submitted:

Weltman, Weinberg & Reis Co., L.P.A.

/s/Allen J. Reis

Allen J. Reis #0015125

Counsel for Plaintiff

5475 Rings Rd., Ste. 200

Dublin, OH 43017

Telephone: 614-801-2600

614-801-2601 (fax)

WWR # 41405701, 41405705

E-Mail: dubatty@weltman.com

This communication is from a debt collector attempting to collect this debt for the current creditor and any information obtained will be used for that purpose.



Cardholder Name and Account Number

MICHAEL J COLEY
DBA JMJE TRUCKING
XXXX-XXXX-XXXX-2565



Page 1 of 2

Account Information	
Statement Closing Date	01/22/2024
Credit Limit	\$20,000.00
Available Credit	NONE
Cash Credit Limit	\$20,000.00
Available Cash	\$0.00
Past Due Amount	\$1,227.00
Amount Over Credit Limit	\$1,039.49

Account Summary	
Previous Balance	\$20,724.42
- Payments	\$0.00
- Other Credits	\$0.00
+ Purchases	\$0.00
+ Cash Advances	\$0.00
+ Other Debits	\$0.00
+ Fees Charged	\$25.00
+ Interest Charged	\$290.07
= New Balance	\$21,039.49

Payment Information		
Payment Due Date: 02/16/2024	Minimum Payment Due: \$2,687.49	New Balance: \$21,039.49
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 \$25.00.		
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. The table is based on your standard minimum payment and does not include any past due and overlimit amounts. 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	47 Years	\$68,659.00
\$752.00	3 Years	\$27,070.00
		(Savings = \$41,589.00)

If you would like information about credit counseling services, call 1-866-685-6322.

Transactions				
Post Date	Trans Date	Reference	Description	Amount
Fees				
01/22	01/22		LATE FEE	\$25.00
			TOTAL FEES FOR THIS PERIOD	\$25.00
Interest Charged				
01/22	01/22		Interest Charge on Purchases	\$290.07
01/22	01/22		Interest Charge on Cash Advances	\$0.00
			TOTAL INTEREST FOR THIS PERIOD	\$290.07

✓ Remit Payment to:
FIRST SERVICE FEDERAL CREDIT UNION
PO BOX 37603 PHILADELPHIA PA 19101-0603

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

❓ Questions?
Call Customer Service: 866-820-3930
Lost or Stolen Card: 800-449-7728

We appreciate your membership!

Detach the bottom portion and return payment using enclosed envelope to be received no later than by 5:00 p.m. on the due date. Please use blue or black ink.

FIRST SERVICE FEDERAL CREDIT UNION
100 MAIN ST
GROVEPORT, OH 43125

Account Number XXXX-XXXX-XXXX-2565

New Balance \$21,039.49

Minimum Payment Due \$2,687.49

Payment Due Date						
February						
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		

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

Amount Enclosed \$



VISA
PO BOX 37603
PHILADELPHIA PA 19101-0603

MICHAEL J COLEY
DBA JMJE TRUCKING
2512 HOOVER CT
GROVE CITY OH 43123-2451



EXHIBIT 1

Cardholder Name and Account Number

MICHAEL J COLEY
 DBA JMJE TRUCKING
 XXXX-XXXX-XXXX-2565



Page 2 of 2

Transactions (continued)				
Post Date	Trans Date	Reference	Description	Amount
OUR RECORDS INDICATE A PAYMENT HAS NOT BEEN RECEIVED. PLEASE REFRAIN FROM FURTHER USAGE UNTIL YOUR ACCOUNT IS BROUGHT CURRENT.				
TOTAL *FINANCE CHARGE* BILLED IN 2023			\$3284.36	
2024 Totals Year-to-Date				
Total fees charged in 2024			\$25.00	
Total interest charged in 2024			\$290.07	

Interest Charge Calculation				
Your Annual Percentage Rate (APR) is the annual interest rate on your account.				
Type of Balance	APR %	Balance Subject To Interest Rate	Interest Charge	Remaining Balance
Purchases	17.24% (V)	\$19,816.03	\$290.07	\$21,039.49
Cash Advances	17.24% (V)	\$0.00	\$0.00	\$0.00
Days in Billing Cycle: 31 (V) = Variable Rate				
See reverse side of page one for explanation of Interest Charge calculation. Credit Purchases calculated using Method G. Cash Advance Charges calculated using Method A.				

CUREWARDS POINTS ACTIVITY	
BEGINNING BALANCE	56,778
POINTS EARNED	0
POINTS REDEEMED	0
POINTS AVAILABLE	0
FOR CUREWARDS PROGRAM QUESTIONS CALL (800) 637-7728 OR VISIT WWW.CUREWARDS.COM	



Cardholder Name and Account Number

MICHAEL J COLEY
DBA JMJE TRUCKING
XXXX-XXXX-XXXX-2565



Page 1 of 2

Account Information	
Statement Closing Date	12/22/2023
Credit Limit	\$20,000.00
Available Credit	NONE
Cash Credit Limit	\$20,000.00
Available Cash	\$0.00
Past Due Amount	\$812.00
Amount Over Credit Limit	\$724.42

Account Summary	
Previous Balance	\$20,409.35
- Payments	\$0.00
- Other Credits	\$0.00
+ Purchases	\$0.00
+ Cash Advances	\$0.00
+ Other Debits	\$0.00
+ Fees Charged	\$25.00
+ Interest Charged	\$290.07
= New Balance	\$20,724.42

Payment Information		
Payment Due Date: 01/16/2024	Minimum Payment Due: \$1,951.42	New Balance: \$20,724.42

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 \$25.00.

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. The table is based on your standard minimum payment and does not include any past due and overlimit amounts. 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	47 Years	\$68,601.00
\$741.00	3 Years	\$26,672.00
		(Savings = \$41,929.00)

If you would like information about credit counseling services, call 1-866-685-6322.

Transactions				
Post Date	Trans Date	Reference	Description	Amount
Fees				
12/22	12/22		LATE FEE	\$25.00
			TOTAL FEES FOR THIS PERIOD	\$25.00
Interest Charged				
12/22	12/22		Interest Charge on Purchases	\$290.07
12/22	12/22		Interest Charge on Cash Advances	\$0.00
			TOTAL INTEREST FOR THIS PERIOD	\$290.07

✓ Remit Payment to:
FIRST SERVICE FEDERAL CREDIT UNION
PO BOX 37603 PHILADELPHIA PA 19101-0603

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

☎ Questions?
Call Customer Service: 866-820-3930
Lost or Stolen Card: 800-449-7728

We appreciate your membership!

Detach the bottom portion and return payment using enclosed envelope to be received no later than by 5:00 p.m. on the due date. Please use blue or black ink.

FIRST SERVICE FEDERAL CREDIT UNION
100 MAIN ST
GROVEPORT, OH 43125

Account Number XXXX-XXXX-XXXX-2565

New Balance \$20,724.42

Minimum Payment Due \$1,951.42

Payment Due Date						
January						
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	31			

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

Amount
Enclosed \$

VISA
PO BOX 37603
PHILADELPHIA PA 19101-0603

MICHAEL J COLEY
DBA JMJE TRUCKING
2512 HOOVER CT
GROVE CITY OH 43123-2451



Cardholder Name and Account Number

MICHAEL J COLEY
 DBA JMJE TRUCKING
 XXXX-XXXX-XXXX-2565



Page 2 of 2

Transactions (continued)				
Post Date	Trans Date	Reference	Description	Amount
YOUR ACCOUNT IS DELINQUENT. PLEASE MAIL YOUR PAYMENT TODAY TO BRING YOUR ACCOUNT CURRENT. THANK YOU.				
TOTAL *FINANCE CHARGE* BILLED IN 2023			\$3284.36	
2023 Totals Year-to-Date				
Total fees charged in 2023			\$250.00	
Total interest charged in 2023			\$3,284.36	

Interest Charge Calculation				
Your Annual Percentage Rate (APR) is the annual interest rate on your account.				
Type of Balance	APR %	Balance Subject To Interest Rate	Interest Charge	Remaining Balance
Purchases	17.24% (V)	\$19,816.03	\$290.07	\$20,724.42
Cash Advances	17.24% (V)	\$0.00	\$0.00	\$0.00
Days in Billing Cycle: 31 (V) = Variable Rate				
See reverse side of page one for explanation of Interest Charge calculation. Credit Purchases calculated using Method G. Cash Advance Charges calculated using Method A.				

CUREWARDS POINTS ACTIVITY	
BEGINNING BALANCE	58,778
POINTS EARNED	0
POINTS REDEEMED	0
POINTS AVAILABLE	58,778
POINTS TO EXPIRE	24,713
EXPIRATION DATE	Dec 2025
FOR CUREWARDS PROGRAM QUESTIONS CALL (800) 637-7728 OR VISIT WWW.CUREWARDS.COM.	



Cardholder Name and Account Number

MICHAEL J COLEY
DBA JMJE TRUCKING
XXXX-XXXX-XXXX-2565



Page 1 of 2

Account Information	
Statement Closing Date	11/21/2023
Credit Limit	\$20,000.00
Available Credit	NONE
Cash Credit Limit	\$20,000.00
Available Cash	\$0.00
Past Due Amount	\$403.00
Amount Over Credit Limit	\$409.35

Account Summary	
Previous Balance	\$20,103.64
- Payments	\$0.00
- Other Credits	\$0.00
+ Purchases	\$0.00
+ Cash Advances	\$0.00
+ Other Debits	\$0.00
+ Fees Charged	\$25.00
+ Interest Charged	\$280.71
= New Balance	\$20,409.35

Payment Information		
Payment Due Date: 12/16/2023	Minimum Payment Due: \$1,221.35	New Balance: \$20,409.35
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 \$25.00.		
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. The table is based on your standard minimum payment and does not include any past due and overlimit amounts. 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 \$730.00	47 Years 3 Years	\$68,504.00 \$26,273.00 (Savings = \$42,231.00)

If you would like information about credit counseling services, call 1-866-685-6322.

Post Date	Trans Date	Reference	Description	Amount
Fees				
11/21	11/21		LATE FEE	\$25.00
			TOTAL FEES FOR THIS PERIOD	\$25.00
Interest Charged				
11/21	11/21		Interest Charge on Purchases	\$280.71
11/21	11/21		Interest Charge on Cash Advances	\$0.00
			TOTAL INTEREST FOR THIS PERIOD	\$280.71

✓ Remit Payment to:
FIRST SERVICE FEDERAL CREDIT UNION
PO BOX 37603 PHILADELPHIA PA 19101-0603

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

☎ Questions?
Call Customer Service: 866-820-3930
Lost or Stolen Card: 800-449-7728

We appreciate your membership!

Detach the bottom portion and return payment using enclosed envelope to be received no later than by 5:00 p.m. on the due date. Please use blue or black ink.

FIRST SERVICE FEDERAL CREDIT UNION
100 MAIN ST
GROVEPORT, OH 43125

Account Number XXXX-XXXX-XXXX-2565

New Balance \$20,409.35

Minimum Payment Due \$1,221.35

Payment Due Date	
December	
S	M
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
31	

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

Amount Enclosed \$

VISA
PO BOX 37603
PHILADELPHIA PA 19101-0603

MICHAEL J COLEY
DBA JMJE TRUCKING
2512 HOOVER CT
GROVE CITY OH 43123-2451



Cardholder Name and Account Number

MICHAEL J COLEY
DBA JMJE TRUCKING
XXXX-XXXX-XXXX-2565



Page 2 of 2

Transactions (continued)				
Post Date	Trans Date	Reference	Description	Amount
THIS IS A REMINDER THAT YOUR ACCOUNT IS PAST DUE. IF YOU HAVE MAILED YOUR PAYMENT PLEASE DISREGARD THIS NOTICE. THANK YOU.				
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.				
2023 Totals Year-to-Date				
Total fees charged in 2023			\$225.00	
Total interest charged in 2023			\$2,994.29	

Interest Charge Calculation				
Your Annual Percentage Rate (APR) is the annual interest rate on your account.				
Type of Balance	APR %	Balance Subject To Interest Rate	Interest Charge	Remaining Balance
Purchases	17.24% (V)	\$19,816.03	\$280.71	\$20,409.35
Cash Advances	17.24% (V)	\$0.00	\$0.00	\$0.00
Days in Billing Cycle: 30 (V) = Variable Rate				
See reverse side of page one for explanation of Interest Charge calculation. Credit Purchases calculated using Method G. Cash Advance Charges calculated using Method A.				

CUREWARDS POINTS ACTIVITY	
BEGINNING BALANCE	56,778
POINTS EARNED	0
POINTS REDEEMED	0
POINTS AVAILABLE	56,778
POINTS TO EXPIRE	24,713
EXPIRATION DATE	Dec 2025
FOR CUREWARDS PROGRAM QUESTIONS CALL (800) 637-7728 OR VISIT WWW.CUREWARDS.COM.	

Rewards



FIRST SERVICE FEDERAL CREDIT UNION
 Groveport • Grove City • Hilliard • Reynoldsburg
 Nationwide Children's Hospital
 (614) 898-0100 • www.fscu.com

CREDIT CARD APPLICATION

VISA

There are costs associated with the use of a credit card. Information about costs, rates and fees may be contained in disclosures provided with this application or by calling us toll-free or collect at _____ or writing to us at the address stated on this application.

Individual Credit: You must complete the Applicant section about yourself and the Other section about your spouse if
 1. you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI)
 2. your spouse will use the account, or
 3. you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the Other section to the extent possible about the person on whose payments you are relying.

Joint Credit: Each Applicant must individually complete appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.

Credit Card Account: ☐ Individual ☒ Joint

If this is an application for joint credit, Applicant and Co-Applicant each agree and acknowledge the intent to apply for joint credit (sign below):

Applicant	Date	Co-Applicant	Date
DocuSigned by: <i>Michael J Coley</i>	10/25/2021 (Seal)	DocuSigned by: <i>Michael J Coley</i>	10/25/2021 (Seal)

☒ Credit Card Requested \$ 20,000.00

If Authorized User, Name: _____

Quaranters Complete OTHER section below.

NAME (Last - First - Initial) MICHAEL J COLEY			NAME (Last - First - Initial) JMJE TRUCKING DBA		
ACCOUNT NUMBER	SOCIAL SECURITY NUMBER		ACCOUNT NUMBER	SOCIAL SECURITY NUMBER	
BIRTH DATE	EMAIL ADDRESS MCOLEY34@GMAIL.COM		BIRTH DATE	EMAIL ADDRESS MCOLEY34@GMAIL.COM	
HOME PHONE (614) 282-8072	CELL PHONE (614) 282-8072	BUSINESS PHONE/EXT.	HOME PHONE (614) 282-8072	CELL PHONE (614) 282-8072	BUSINESS PHONE/EXT.
DRIVER'S LICENSE NUMBER/STATE OH		AGES OF DEPENDENTS	DRIVER'S LICENSE NUMBER/STATE OH		AGES OF DEPENDENTS
PRESENT ADDRESS (Street - City - State - Zip) 2512 HOOVER COURT GROVE CITY, OH 43123			PRESENT ADDRESS (Street - City - State - Zip) 2512 HOOVER COURT GROVE CITY, OH 43123		
<input type="checkbox"/> OWN <input checked="" type="checkbox"/> RENT LENGTH AT RESIDENCE 3 yr(s)			<input type="checkbox"/> OWN <input checked="" type="checkbox"/> RENT LENGTH AT RESIDENCE 3 yr(s)		
PREVIOUS ADDRESS (Street - City - State - Zip)			PREVIOUS ADDRESS (Street - City - State - Zip)		
<input type="checkbox"/> OWN <input type="checkbox"/> RENT LENGTH AT RESIDENCE			<input type="checkbox"/> OWN <input type="checkbox"/> RENT LENGTH AT RESIDENCE		
MORTGAGE/RENT OWED TO			MORTGAGE/RENT OWED TO		
MORTGAGE BALANCE \$	MONTHLY PAYMENT \$600.00	INTEREST RATE %	MORTGAGE BALANCE \$	MONTHLY PAYMENT \$600.00	INTEREST RATE %
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)			COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)		
EMPLOYMENT STATUS <input type="checkbox"/> FULL TIME <input type="checkbox"/> PART TIME			EMPLOYMENT STATUS <input type="checkbox"/> FULL TIME <input type="checkbox"/> PART TIME		
NAME AND ADDRESS OF EMPLOYER JMJE TRUCKING			NAME AND ADDRESS OF EMPLOYER JMJE TRUCKING		
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.			NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.		
EMPLOYMENT INCOME PER \$13,250.00 month	OTHER INCOME PER \$		EMPLOYMENT INCOME PER \$1.00 month	OTHER INCOME PER \$	
TITLE/GRADE TRUCKING DRIVERS	SOURCE		TITLE/GRADE TRUCKING DRIVERS	SOURCE	
PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS			PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS		
STARTING DATE	ENDING DATE		STARTING DATE	ENDING DATE	

EXHIBIT 2

MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO WHERE _____ ENDING/SEPARATION DATE _____	MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO WHERE _____ ENDING/SEPARATION DATE _____
--	--

Notice to Nebraska Residents: A credit agreement must be in writing to be enforceable under Nebraska law. To protect you and us from any misunderstandings or disappointments, any contract, promise, undertaking, or offer to forbear repayment of money or to make any other financial accommodation in connection with this loan of money or grant or extension of credit, or any amendment of, cancellation of, waiver of, or substitution for any or all of the terms or provisions of any instrument or document executed in connection with this loan of money or grant or extension of credit, must be in writing to be effective.

Notice to New York Residents: New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. New York State Department of Financial Services: 1-800-342-3738 or www.dfs.ny.gov.

Notice to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Notice to Wisconsin Residents: (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign if you are not applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

Signature for Wisconsin Residents Only _____ X _____ (Seal)	Date _____
--	------------

You grant us a security interest in all individual and joint share and/or deposit accounts you have with us now and in the future to secure your credit card account. Shares and deposits in an IRA or any other account that would lose special tax treatment under state or federal law if given as security are not subject to the security interest you have given in your shares and deposits. You may withdraw those other shares unless you are in default. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. For example, if you have an unpaid credit card balance, you agree we may use funds in your account(s) to pay any or all of the unpaid balance.

By signing or otherwise authenticating below, you are affirmatively agreeing that you are aware that granting a security interest is a condition for the credit card and you intend to grant a security interest. You acknowledge and agree that your pledge does not apply during any periods when you are a covered borrower under the Military Lending Act. For clarity, you will not be deemed a covered borrower, and your pledge will apply, if: (i) you become obligated on a credit transaction or establish an account for credit when you are not a covered borrower; or (ii) you cease to be a covered borrower.

Security Interest Acknowledgement and Agreement DocuSigned by: _____ X _____ 10/25/2021	Security Interest Acknowledgement and Agreement DocuSigned by: _____ X _____ 10/25/2021 (Seal)
--	---

By signing or otherwise authenticating below:

- You promise that everything you have stated in this application is correct to the best of your knowledge. If there are any important changes you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension, or collection of the credit received. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a crime to willfully and deliberately provide incomplete or incorrect information in this application.
- You understand that the use of your card will constitute acknowledgment of receipt and agreement to the terms of the Consumer Credit Card Agreement and Disclosure.

Applicant's Signature DocuSigned by: _____ X _____ 10/25/2021	Other Signature DocuSigned by: _____ X _____ 10/25/2021 (Seal)
--	---

DATE	<input type="checkbox"/> APPROVED <input type="checkbox"/> DECLINED	NUMBER OF CARDS	CREDIT LIMIT \$20,000.00	CREDIT CARD NUMBER
------	--	-----------------	-----------------------------	--------------------

Signatures DocuSigned by: _____ X _____ 10/25/2021 (Seal)	Date _____ X _____ (Seal)
--	------------------------------

0820374707594EC...



Cardholder Name and Account Number
 MICHAEL J COLEY
 2512 HOOVER CT
 XXXX-XXXX-XXXX-2972

VISA Page 1 of 2

Account Information	
Statement Closing Date	01/22/2024
Credit Limit	\$10,000.00
Available Credit	NONE
Cash Credit Limit	\$10,000.00
Available Cash	\$0.00
Past Due Amount	\$612.00
Amount Over Credit Limit	\$489.56

Account Summary	
Previous Balance	\$10,336.38
- Payments	\$0.00
- Other Credits	\$0.00
+ Purchases	\$0.00
+ Cash Advances	\$0.00
+ Other Debits	\$0.00
+ Fees Charged	\$25.00
+ Interest Charged	\$128.18
= New Balance	\$10,489.56

Payment Information		
Payment Due Date: 02/16/2024	Minimum Payment Due: \$1,311.56	New Balance: \$10,489.56

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 \$25.00.

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. The table is based on your standard minimum payment and does not include any past due and overlimit amounts. 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	30 Years	\$26,011.00
\$364.00	3 Years	\$13,116.00 (Savings = \$12,895.00)

If you would like information about credit counseling services, call 1-866-685-6322.

Transactions				
Post Date	Trans Date	Reference	Description	Amount
Fees				
01/22	01/22		LATE FEE	\$25.00
			TOTAL FEES FOR THIS PERIOD	\$25.00
Interest Charged				
01/22	01/22		Interest Charge on Purchases	\$121.08
01/22	01/22		Interest Charge on Cash Advances	\$7.10
			TOTAL INTEREST FOR THIS PERIOD	\$128.18

✓ **Remit Payment to:**
 FIRST SERVICE FEDERAL CREDIT UNION
 PO BOX 37603 PHILADELPHIA PA 19101-0603

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

☎ **Questions?**
 Call Customer Service: 866-820-3930
 Lost or Stolen Card: 800-449-7728

We appreciate your membership!

Detach the bottom portion and return payment using enclosed envelope to be received no later than by 5:00 p.m. on the due date. Please use blue or black ink.

FIRST SERVICE FEDERAL CREDIT UNION
 100 MAIN ST
 GROVEPORT, OH 43125

Account Number XXXX-XXXX-XXXX-2972

New Balance \$10,489.56

Minimum Payment Due \$1,311.56

Payment Due Date						
February						
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		

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

Amount Enclosed \$

VISA
 PO BOX 37603
 PHILADELPHIA PA 19101-0603

MICHAEL J COLEY
 2512 HOOVER CT
 GROVE CITY OH 43123-2451

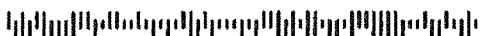


EXHIBIT 3

Cardholder Name and Account Number

MICHAEL J COLEY
2512 HOOVER CT
XXXX-XXXX-XXXX-2972



Page 2 of 2

Transactions (continued)				
Post Date	Trans Date	Reference	Description	Amount
OUR RECORDS INDICATE A PAYMENT HAS NOT BEEN RECEIVED. PLEASE REFRAIN FROM FURTHER USAGE UNTIL YOUR ACCOUNT IS BROUGHT CURRENT.				
TOTAL *FINANCE CHARGE* BILLED IN 2023			\$1444.48	
2024 Totals Year-to-Date				
Total fees charged in 2024			\$25.00	
Total interest charged in 2024			\$128.18	

Interest Charge Calculation				
Your Annual Percentage Rate (APR) is the annual interest rate on your account.				
Type of Balance	APR %	Balance Subject To Interest Rate	Interest Charge	Remaining Balance
Purchases	15.24% (V)	\$9,357.90	\$121.08	\$9,911.99
Cash Advances	15.24% (V)	\$549.47	\$7.10	\$577.57
Days in Billing Cycle: 31		(V) = Variable Rate		
See reverse side of page one for explanation of Interest Charge calculation. Credit Purchases calculated using Method G. Cash Advance Charges calculated using Method A.				



Cardholder Name and Account Number

MICHAEL J COLEY
2512 HOOVER CT
XXXX-XXXX-XXXX-2972



Page 1 of 2

Account Information	
Statement Closing Date	12/22/2023
Credit Limit	\$10,000.00
Available Credit	NONE
Cash Credit Limit	\$10,000.00
Available Cash	\$0.00
Past Due Amount	\$405.00
Amount Over Credit Limit	\$336.38

Account Summary	
Previous Balance	\$10,183.20
- Payments	\$0.00
- Other Credits	\$0.00
+ Purchases	\$0.00
+ Cash Advances	\$0.00
+ Other Debits	\$0.00
+ Fees Charged	\$25.00
+ Interest Charged	\$128.18
= New Balance	\$10,336.38

Payment Information		
Payment Due Date: 01/16/2024	Minimum Payment Due: \$948.38	New Balance: \$10,336.38

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 \$25.00.

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. The table is based on your standard minimum payment and does not include any past due and overlimit amounts. 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	30 Years	\$25,935.00
\$359.00	3 Years	\$12,930.00 (Savings = \$13,005.00)

If you would like information about credit counseling services, call 1-866-685-6322.

Transactions				
Post Date	Trans Date	Reference	Description	Amount
Fees				
12/22	12/22		LATE FEE	\$25.00
			TOTAL FEES FOR THIS PERIOD	\$25.00
Interest Charged				
12/22	12/22		Interest Charge on Purchases	\$121.08
12/22	12/22		Interest Charge on Cash Advances	\$7.10
			TOTAL INTEREST FOR THIS PERIOD	\$128.18

✓ Remit Payment to:
FIRST SERVICE FEDERAL CREDIT UNION
PO BOX 37603 PHILADELPHIA PA 19101-0603

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

☎ Questions?
Call Customer Service: 866-820-3930
Lost or Stolen Card: 800-449-7728

We appreciate your membership!

Detach the bottom portion and return payment using enclosed envelope to be received no later than by 5:00 p.m. on the due date. Please use blue or black ink.

FIRST SERVICE FEDERAL CREDIT UNION
100 MAIN ST
GROVEPORT, OH 43125

Account Number XXXX-XXXX-XXXX-2972

New Balance \$10,336.38

Minimum Payment Due \$948.38

Payment Due Date						
January						
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	31			

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

Amount Enclosed \$

VISA
PO BOX 37603
PHILADELPHIA PA 19101-0603

MICHAEL J COLEY
2512 HOOVER CT
GROVE CITY OH 43123-2451



Cardholder Name and Account Number

MICHAEL J COLEY
2512 HOOVER CT
XXXX-XXXX-XXXX-2972



Page 2 of 2

Transactions (continued)				
Post Date	Trans Date	Reference	Description	Amount
YOUR ACCOUNT IS DELINQUENT. PLEASE MAIL YOUR PAYMENT TODAY TO BRING YOUR ACCOUNT CURRENT. THANK YOU.				
TOTAL *FINANCE CHARGE* BILLED IN 2023			\$1444.48	
2023 Totals Year-to-Date				
Total fees charged in 2023			\$125.00	
Total interest charged in 2023			\$1,444.48	

Interest Charge Calculation				
Your Annual Percentage Rate (APR) is the annual interest rate on your account.				
Type of Balance	APR %	Balance Subject To Interest Rate	Interest Charge	Remaining Balance
Purchases	15.24% (V)	\$9,357.90	\$121.08	\$9,765.91
Cash Advances	15.24% (V)	\$549.47	\$7.10	\$570.47
Days in Billing Cycle: 31		(V) = Variable Rate		
See reverse side of page one for explanation of Interest Charge calculation. Credit Purchases calculated using Method G. Cash Advance Charges calculated using Method A.				



Cardholder Name and Account Number

MICHAEL J COLEY
2512 HOOVER CT
XXXX-XXXX-XXXX-2972



Page 1 of 2

Account Information	
Statement Closing Date	11/21/2023
Credit Limit	\$10,000.00
Available Credit	NONE
Cash Credit Limit	\$10,000.00
Available Cash	\$0.00
Past Due Amount	\$201.00
Amount Over Credit Limit	\$183.20

Account Summary	
Previous Balance	\$10,034.16
- Payments	\$0.00
- Other Credits	\$0.00
+ Purchases	\$0.00
+ Cash Advances	\$0.00
+ Other Debits	\$0.00
+ Fees Charged	\$25.00
+ Interest Charged	\$124.04
= New Balance	\$10,183.20

Payment Information		
Payment Due Date: 12/16/2023	Minimum Payment Due: \$588.20	New Balance: \$10,183.20

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 \$25.00.

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. The table is based on your standard minimum payment and does not include any past due and overlimit amounts. 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	30 Years	\$25,870.00
\$354.00	3 Years	\$12,745.00
		(Savings = \$13,125.00)

If you would like information about credit counseling services, call 1-866-685-6322.

Transactions				
Post Date	Trans Date	Reference	Description	Amount
Fees				
11/21	11/21		LATE FEE	\$25.00
			TOTAL FEES FOR THIS PERIOD	\$25.00
Interest Charged				
11/21	11/21		Interest Charge on Purchases	\$117.17
11/21	11/21		Interest Charge on Cash Advances	\$6.87
			TOTAL INTEREST FOR THIS PERIOD	\$124.04

✓ Remit Payment to:
FIRST SERVICE FEDERAL CREDIT UNION
PO BOX 37603 PHILADELPHIA PA 19101-0603

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

📞 Questions?
Call Customer Service: 866-820-3930
Lost or Stolen Card: 800-449-7728

We appreciate your membership!

Detach the bottom portion and return payment using enclosed envelope to be received no later than by 5:00 p.m. on the due date. Please use blue or black ink.

FIRST SERVICE FEDERAL CREDIT UNION
100 MAIN ST
GROVEPORT, OH 43125

Account Number XXXX-XXXX-XXXX-2972

New Balance \$10,183.20

Minimum Payment Due \$588.20

Payment Due Date						
December						
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
31						

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

Amount Enclosed \$

VISA
PO BOX 37603
PHILADELPHIA PA 19101-0603

MICHAEL J COLEY
2512 HOOVER CT
GROVE CITY OH 43123-2451



Cardholder Name and Account Number

MICHAEL J COLEY
 2512 HOOVER CT
 XXXX-XXXX-XXXX-2972



Transactions (continued)				
Post Date	Trans Date	Reference	Description	Amount
THIS IS A REMINDER THAT YOUR ACCOUNT IS PAST DUE. IF YOU HAVE MAILED YOUR PAYMENT PLEASE DISREGARD THIS NOTICE. THANK YOU.				
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.				
2023 Totals Year-to-Date				
Total fees charged in 2023				\$100.00
Total interest charged in 2023				\$1,316.30

Interest Charge Calculation				
Your Annual Percentage Rate (APR) is the annual interest rate on your account.				
Type of Balance	APR %	Balance Subject To Interest Rate	Interest Charge	Remaining Balance
Purchases	15.24% (V)	\$9,357.90	\$117.17	\$9,619.83
Cash Advances	15.24% (V)	\$549.47	\$6.87	\$563.37
Days in Billing Cycle: 30 (V) = Variable Rate				
See reverse side of page one for explanation of Interest Charge calculation. Credit Purchases calculated using Method G. Cash Advance Charges calculated using Method A.				



FIRST SERVICE FEDERAL CREDIT UNION
Groveport • Grove City • Hilliard • Reynoldsburg
Nationwide Children's Hospital
(614) 838-0100 • www.fsfcu.com

CREDIT CARD APPLICATION



There are costs associated with the use of a credit card. Information about costs, rates and fees may be contained in disclosures provided with this application or by calling us toll-free or collect at _____ or writing to us at the address stated on this application.

Individual Credit: You must complete the Applicant section about yourself and the Other section about your spouse if

1. you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI)
2. your spouse will use the account, or
3. you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the Other section to the extent possible about the person on whose payments you are relying.

Joint Credit: Each Applicant must individually complete appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box.

Credit Card Account: ☒ Individual ☐ Joint

If this is an application for joint credit, Applicant and Co-Applicant each agree and acknowledge the intent to apply for joint credit (sign below):

Applicant	Date	Co-Applicant	Date
<input checked="" type="checkbox"/> Authorized by: 	9/10/2021 (Seal)	<input checked="" type="checkbox"/>	(Seal)

☒ Credit Limit Requested \$ 10,000.00

If Authorized User, Name:

Guarantors Complete OTHER section below.

NAME (Last - First - Initial) MICHAEL J COLEY			NAME (Last - First - Initial)		
ACCOUNT NUMBER	SOCIAL SECURITY NUMBER		ACCOUNT NUMBER	SOCIAL SECURITY NUMBER	
BIRTH DATE	EMAIL ADDRESS MCOLEY34@GMAIL.COM		BIRTH DATE	EMAIL ADDRESS	
HOME PHONE (614) 282-8072	CELL PHONE (614) 282-8072	BUSINESS PHONE/EXT. (614) 282-8072	HOME PHONE	CELL PHONE	BUSINESS PHONE/EXT.
DRIVER'S LICENSE NUMBER/STATE OH		AGES OF DEPENDENTS	DRIVER'S LICENSE NUMBER/STATE		AGES OF DEPENDENTS
PRESENT ADDRESS (Street - City - State - Zip) 2512 HOOVER COURT GROVE CITY, OH 43123		<input type="checkbox"/> OWN <input checked="" type="checkbox"/> RENT LENGTH AT RESIDENCE 3 yr(s)	PRESENT ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT LENGTH AT RESIDENCE
PREVIOUS ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT LENGTH AT RESIDENCE	PREVIOUS ADDRESS (Street - City - State - Zip)		<input type="checkbox"/> OWN <input type="checkbox"/> RENT LENGTH AT RESIDENCE
MORTGAGE/RENT OWED TO			MORTGAGE/RENT OWED TO		
MORTGAGE BALANCE \$	MONTHLY PAYMENT \$800.00	INTEREST RATE %	MORTGAGE BALANCE \$	MONTHLY PAYMENT	INTEREST RATE %
COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)			COMPLETE FOR JOINT CREDIT, SECURED CREDIT OR IF YOU LIVE IN A COMMUNITY PROPERTY STATE: <input type="checkbox"/> MARRIED <input type="checkbox"/> SEPARATED <input type="checkbox"/> UNMARRIED (Single - Divorced - Widowed)		
EMPLOYMENT STATUS <input type="checkbox"/> FULL TIME <input type="checkbox"/> PART TIME			EMPLOYMENT STATUS <input type="checkbox"/> FULL TIME <input type="checkbox"/> PART TIME		
NAME AND ADDRESS OF EMPLOYER JMJE TRUCKING			NAME AND ADDRESS OF EMPLOYER		
NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.			NOTICE: ALIMONY, CHILD SUPPORT, OR SEPARATE MAINTENANCE INCOME NEED NOT BE REVEALED IF YOU DO NOT CHOOSE TO HAVE IT CONSIDERED.		
EMPLOYMENT INCOME PER \$16,000.00 month	OTHER INCOME PER \$		EMPLOYMENT INCOME PER \$	OTHER INCOME PER \$	
TITLE/GRADE DRIVER	SOURCE		TITLE/GRADE	SOURCE	
PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS			PREVIOUS EMPLOYER NAME AND ADDRESS IF EMPLOYED LESS THAN FIVE YEARS		
STARTING DATE	ENDING DATE		STARTING DATE	ENDING DATE	

MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO	MILITARY: IS DUTY STATION TRANSFER EXPECTED DURING NEXT YEAR? <input type="checkbox"/> YES <input type="checkbox"/> NO
WHERE	WHERE
ENDING/SEPARATION DATE	ENDING/SEPARATION DATE

Notice to Nebraska Residents: A credit agreement must be in writing to be enforceable under Nebraska law. To protect you and us from any misunderstandings or disappointments, any contract, promise, undertaking, or offer to forebear repayment of money or to make any other financial accommodation in connection with this loan of money or grant or extension of credit, or any amendment of, cancellation of, waiver of, or substitution for any or all of the terms or provisions of any instrument or document executed in connection with this loan of money or grant or extension of credit, must be in writing to be effective.

Notice to New York Residents: New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. New York State Department of Financial Services: 1-800-342-3736 or www.dfs.ny.gov.

Notice to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Notice to Wisconsin Residents: (1) No provision of any marital property agreement, unilateral statement under Section 766.59, or court decree under Section 766.70 will adversely affect the rights of the Credit Union unless the Credit Union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) Please sign if you are not applying for this account or loan with your spouse. The credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.

Signature for Wisconsin Residents Only _____ Date _____
 X _____ (Seal)

You grant us a security interest in all individual and joint share and/or deposit accounts you have with us now and in the future to secure your credit card account. Shares and deposits in an IRA or any other account that would lose special tax treatment under state or federal law if given as security are not subject to the security interest you have given in your shares and deposits. You may withdraw these other shares unless you are in default. When you are in default, you authorize us to apply the balance in these accounts to any amounts due. For example, if you have an unpaid credit card balance, you agree we may use funds in your account(s) to pay any or all of the unpaid balance.

By signing or otherwise authenticating below, you are affirmatively agreeing that you are aware that granting a security interest is a condition for the credit card and you intend to grant a security interest. You acknowledge and agree that your pledge does not apply during any periods when you are a covered borrower under the Military Lending Act. For clarity, you will not be deemed a covered borrower, and your pledge will apply, if: (i) you become obligated on a credit transaction or establish an account for credit when you are not a covered borrower; or (ii) you cease to be a covered borrower.

Security Interest Acknowledgment and Agreement _____ Date _____
 X DocuSigned by: _____ 9/10/2021 (Seal)

Security Interest Acknowledgment and Agreement _____ Date _____
 X _____ (Seal)

By signing or otherwise authenticating below:

1. You promise that everything you have stated in this application is correct to the best of your knowledge. If there are any important changes you will notify us in writing immediately. You authorize the Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension, or collection of the credit received. You understand that the Credit Union will rely on the information in this application and your credit report to make its decision. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a crime to willfully and deliberately provide incomplete or incorrect information in this application.
2. You understand that the use of your card will constitute acknowledgment of receipt and agreement to the terms of the Consumer Credit Card Agreement and Disclosure.

Applicant's Signature _____ Date _____
 X DocuSigned by: _____ 9/10/2021 (Seal)

Other Signature _____ Date _____
 X _____ (Seal)

DATE	<input type="checkbox"/> APPROVED <input type="checkbox"/> DECLINED	NUMBER OF CARDS	CREDIT LIMIT \$10,000.00	CREDIT CARD NUMBER
------	--	-----------------	-----------------------------	--------------------

Signatures _____ Date _____
 X DocuSigned by: _____ 9/10/2021 (Seal)

Signatures _____ Date _____
 X _____ (Seal)

DocuSign ID: C45A4DDC-3030-48EE-A0E7-80173427F2D7