

# PETTY CASH

NUMBER

DATE 12-17-02

DESCRIPTION OF ITEM/SERVICE PURCHASED	AMOUNT
RODNEY REIMB for vehicle expenses	
CHARGE TO ACCOUNT	TOTAL: 115

Received By  
9672

*[Signature]*

Approved By

*[Signature]*

AUSF 002956



AMERICAN UNIVERSITY

WASHINGTON, DC

PRESIDENT'S RESIDENCE

SALLY,

REIMBURSEMENT ROLNEY

50.00 FROM CREDIT CARD RECEIPT } 40 12/16/02  
40.00 GALILEO (PASTA GIRL) } 40  
25.00 VEAL GLOCE / BABY GREENS EQUINOX

WE OWED LISA 2 HOURS + 2 HOURS FOR  
CABINET  
SHE HAD 20. IN GOODS FOR PETIT FOUR.

THANKS,  
ROLNEY

AUSF 002957



**IMPORTANT INFORMATION ABOUT THIS ACCOUNT**

**GRACE PERIOD**

"Grace Period" means the period of time when you will not accrue Periodic Rate Finance Charges on certain transactions or balances. There is no Grace Period for Category A or B Cash Advances. If you pay in full this statement's New Balance Total by its Payment Due Date and if you paid in full this statement's Previous Balance by its Payment Due Date, then you will have a Grace Period during the billing cycle that began the day after this statement's Closing Date on the Category C or D portions of this statement's New Balance Total.

During a 0% promotional APR period: 1) no Periodic Rate Finance Charges accrue on balances in the Categories with the 0% promotional APR; and 2) you must pay the Total Minimum Payment Due by its Payment Due Date to maintain the 0% promotional APR.

\*\* If a Corresponding Annual Percentage Rate in the Finance Charge Schedule on the front of this statement contains a "\*" symbol, then with respect to those Categories: 1) the 0% promotional APR for each of the categories will expire as of the Payment Due Date shown on this statement; and 2) you must pay this statement's New Balance Total by its Payment Due Date to avoid Periodic Rate Finance Charges after the end of the 0% promotional APR period on those balances existing as of the Closing Date of this statement.

**CALCULATION OF BALANCES SUBJECT TO FINANCE CHARGES**

**Category A and Category B - Average Balance Method (including new Cash Advances):** We calculate separate Balances Subject to Finance Charge for Category A balances and Category B balances. We do this by: (1) calculating a daily balance for each day in this statement's billing cycle; (2) calculating a daily balance for each day prior to this statement's billing cycle that had a "Pre-Cycle Cash Advance" balance, which is a Cash Advance with a transaction date prior to this statement's billing cycle but with a posting date within this statement's billing cycle; (3) adding all the daily balances together; and (4) dividing the sum of the daily balances by the number of days in this statement's billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new Cash Advances and Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero.

To calculate a daily balance for each day prior to this statement's billing cycle that had a Pre-Cycle Cash Advance balance, we take the beginning balance attributable solely to Pre-Cycle Cash Advances (which will be zero on the transaction date of the first Pre-Cycle Cash Advance), add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, and add only the applicable Pre-Cycle Cash Advances, and their related Transaction Fees. We exclude from this calculation all transactions posted in previous billing cycles.

**Category C and Category D - Average Daily Balance Method (including new transactions):** We calculate separate Balances Subject to Finance Charge for Category C balances and Category D balances. We do this by: (1) calculating a daily balance for each day in the billing cycle; (2) adding all the daily balances together; and (3) dividing the sum of the daily balances by the number of days in the billing cycle.

To calculate the daily balance for each day in this statement's billing cycle, we take the beginning balance, add an amount equal to the applicable Daily Periodic Rate multiplied by the previous day's daily balance, add new transactions, new Account Fees, and new Transaction Fees, and subtract applicable payments and credits. If any daily balance is less than zero we treat it as zero. If the Previous Balance shown on this statement was paid in full by its Payment Due Date but the prior statement's Previous Balance was not paid in full, then on the day after that payment in full date, we exclude from the beginning balance new transactions, new Account Fees, and new Transaction Fees which posted on or before that payment in full date, and we do not add new transactions, new Account Fees, or new Transaction Fees which post after that payment in full date.

We include the costs for the MBNA Credit Protection plan or for credit insurance purchased through us in calculating the beginning balance for the first day of the billing cycle after the billing cycle in which such costs are billed.

**TOTAL PERIODIC RATE FINANCE CHARGE COMPUTATION**

Periodic Rate Finance Charges accrue and are compounded on a daily basis. To determine the Periodic Rate Finance Charge for each category, we multiply the Balance Subject to Finance Charge by its applicable Daily Periodic Rate and that result by the number of days in the billing cycle. To determine the total Periodic Rate Finance Charge for the billing cycle, we add the Periodic Rate Finance Charges for each category together. Each Daily Periodic Rate is calculated by dividing its corresponding Annual Percentage Rate by 365.

**HOW WE ALLOCATE YOUR PAYMENTS**

We will allocate your payments in the manner we determine. In most instances, we will allocate your payments to balances (including transactions made after this statement) with lower APRs before balances with higher APRs. This will result in balances with lower APRs (such as new balances with promotional APR offers) being paid before any other existing balances.

**MISCELLANEOUS**

For the complete terms and conditions of your account, consult your Credit Card Agreement. MBNA America Bank, N.A. is the exclusive issuer and administrator of this and other *Platinum Plus* credit card programs.

Individualized BankCard Services is a trademark of MBNA America Bank, N.A. This account is issued and administered by MBNA America Bank, N.A.

**CUSTOMER STATEMENT OF DISPUTED ITEM (You must use a separate form for each dispute. Please print.)**

IF YOU BELIEVE A TRANSACTION ON YOUR STATEMENT IS AN ERROR, COMPLETE AND SIGN A COPY OF THIS FORM USING BLUE OR BLACK INK, OR WRITE A DETAILED LETTER ON A SEPARATE SHEET OF PAPER AND THEN RETURN IT TO: [P.O. BOX 15026, WILMINGTON, DE 19850-5026, USA]. PLEASE DO NOT ALTER WORDING ON THIS FORM OR MAIL YOUR LETTER OR FORM WITH YOUR PAYMENT. Provide copies of all documentation that will help us investigate your dispute, (i.e. contracts, invoices, detailed letter, sales slips).

YOUR NAME: \_\_\_\_\_  
 POSTING DATE: \_\_\_\_\_ TRANSACTION DATE: \_\_\_\_\_  
 AMOUNT \$: \_\_\_\_\_ DISPUTED AMOUNT \$: \_\_\_\_\_

Please tell us below why you think the item noted above is an error. [Check only one box.]

- 1. The amount of the charge was increased from \$ \_\_\_\_\_ to \$ \_\_\_\_\_ or my sales slip was added incorrectly. Enclosed is a copy of the sales slip that shows the correct amount.
- 2. I certify that the charge listed above was not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or a person authorized by me.
- 3. I have not received the merchandise that was to be shipped to me on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY). I have asked the merchant to credit my account.
- 4. I was issued a credit slip that was not shown on my statement. A copy of my credit slip is enclosed. If the merchant has agreed to provide credit, be advised the merchant has up to 30 days to apply this credit to your account.
- 5. Merchandise that was shipped to me has arrived damaged and/or defective. I returned it on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) and asked the merchant to credit my account. Please describe how the merchandise was damaged and/or defective: \_\_\_\_\_
- 6. Although I did engage in the above transaction, I have contacted the merchant, returned the merchandise on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) and requested a credit adjustment. I either did not receive this credit or it was unsatisfactory. I am disputing this charge because \_\_\_\_\_  
 If unable to return merchandise, please explain: \_\_\_\_\_

Signature (required): \_\_\_\_\_  
 Home Telephone #: \_\_\_\_\_

ACCOUNT NUMBER: \_\_\_\_\_  
 REFERENCE NUMBER: \_\_\_\_\_  
 MERCHANT NAME: \_\_\_\_\_

- 7. I certify that the charge in question was a single transaction, but was posted twice to my statement. I did not authorize the second transaction.  
 Sale #1 \$ \_\_\_\_\_ Reference # \_\_\_\_\_  
 Sale #2 \$ \_\_\_\_\_ Reference # \_\_\_\_\_
- 8. I notified the merchant on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) to cancel the preauthorized order (reservation). Please note cancellation # and if available, enclose a copy of your telephone bill showing date and time of cancellation. Reason for cancellation: \_\_\_\_\_
- 9. Although I did engage in the above transaction, I have contacted the merchant for credit. The services to be provided on \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YY) were not received or were unsatisfactory. Describe the services expected to be received: \_\_\_\_\_
- 10. I certify that I do not recognize the transaction. Merchants often provide telephone numbers next to their name on your billing statement. If you do not recognize a transaction please attempt to contact the merchant for transaction information.
- 11. Other, Please explain: \_\_\_\_\_

Date: \_\_\_\_\_  
 Work Telephone #: \_\_\_\_\_  
 PLEASE KEEP A COPY OF BOTH SIDES OF THIS STATEMENT FOR YOUR RECORDS