



Business Card

P.O. Box 660433, Dallas, TX 75266-0433

Indicate change of address on back

Pay your bill online—or set up automatic payments.
Go to **wamucards.com**

Payment Due Date

Minimum Payment

Balance as of 09/12/2008

Account Number

10/09/08

\$10.00

\$86.00

4185-8118-8168-9748

AMOUNT ENCLOSED (use blue or black ink)

\$

N 000

Make Checks Payable to Washington Mutual



WASHINGTON MUTUAL CARD SERVICES
P.O. BOX 660487
DALLAS TX 75266-0487

STEVEN J EDLEFSEN
IEEE, RCICC
714 CALIFORNIA ST
EL SEGUNDO CA 90245-3247

777279



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DETACH HERE

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PAGE 1 of 5

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Important Messages

Please review and keep the Important Notice of Changes to your Account Agreement at the end of this statement.

Your WaMu® Business Card works like a silent partner, helping your business in so many ways:
ZERO FRAUD LIABILITY: You're protected against fraudulent use of your card-and won't be held liable.
PURCHASE SECURITY and EXTENDED PROTECTION: Qualifying purchases are eligible for replacement, repair or reimbursement if items are stolen or damaged within 90 days of their purchase. You can also double the original manufacturers written U.S. warranty up to one full year on warranties of three years or less*.
EXPERIAN® BUSINESS CREDIT SCORE: You can monitor your business credit score with free online access to your Experian Business Credit Score Report.
*Certain terms, conditions, and exclusions apply. Please refer to the Visa® Business Card Guide to Benefits Package brochure.

Account Summary

Account Number	4185-8118-8168-9748	Previous Balance	\$55.79
Statement Closing Date	09/12/08	Credits & Payments	- \$55.79
Minimum Payment of \$10.00 due by 10/09/08		Purchases & Other Charges	+ \$86.00
Credit Line	\$9,000.00	Cash Advances	+ \$0.00
Available Credit Line as of 09/12/08	\$8,914.00	FINANCE CHARGE	+ \$0.00
Available Credit for Cash Advances as of 09/12/08	\$2,700.00	NEW BALANCE	= \$86.00
Days in Current Billing Cycle	29		

Transactions

Date	Description	Amount
	STEVEN J EDLEFSEN (Account Ending in 9748)	
Aug 26	PAYMENT RECEIVED -- THANK YOU	\$(55.79)
Aug 26	USPS 0544850450 EL SEGUNDO CA	\$86.00
	Subtotal: STEVEN J EDLEFSEN (Account Ending in 9748)	\$30.21

FOR BILLING ERRORS AND IMPORTANT INFORMATION, SEE REVERSE OF PAGE 1.

CHECK TERMS AND CONDITIONS: When you use this check(s), we will charge a Cash Advance fee of 3% of the amount of the advance (\$10 minimum), which is a **FINANCE CHARGE**. To use this check(s), your account must be current and have enough available credit. Your available credit may be less if recently your credit line was lowered or a payment was returned. This check(s) must be used by 11/15/08 and can't be used to pay any Washington Mutual account. Returned check fee: \$29. Overlimit fee: \$39. Finance charges accrue from the date each check is presented to us. If you are currently receiving a promotional **APR** for Cash Advances, this **APR** will apply to this check(s) for the rest of the promotional period. After that (or if you are not receiving a promotional **APR**), your non-Introductory **APR** for Cash Advances under your Account Agreement will apply, may vary, and is currently 23.99%. For this offer, the Cash Advance fee will be added to the Purchase Balance and be subject to your **APR** for Purchases.

STEVEN J EDLEFSEN
IEEE, RCICC
714 CALIFORNIA ST
EL SEGUNDO CA 90245-3247



4811881689748 9938 NO.#901

88-9405/1149

Date

PAY TO THE ORDER OF

\$

DOLLARS

Check void after 11/15/08

Washington Mutual Bank
Henderson, Nevada

Memo

Signature

1118 114994057148118816 89748 9938

Change your contact information? Please specify below (use blue or black ink).

Address:		Apt:	
City:			
State:		Zip:	
Home Phone:		Work Phone:	
E-mail:			

IMPORTANT PAYMENT INFORMATION

- To ensure on-time payment of your account, please make sure that your payment reaches us by the payment due date indicated at the top of your statement. Payments received at the address on the payment coupon by 1:00 p.m., Monday through Friday (except legal holidays), will be credited to your account as of the date received. Please allow sufficient mailing time when sending us your payment.
- Your payment must be a check or money order drawn on a U.S. bank in U.S. dollars and must be sent with the payment coupon in the enclosed return envelope to the address indicated. If we accept a payment in any other manner, crediting may be delayed by up to 5 days.
- Payments initiated electronically by your financial institution may take several days to reach us because many financial institutions convert your payment request into a check, which is then mailed to us. If you are using Washington Mutual's Online Access to make payments, we recommend that you arrange your online payment at least three (3) business days before the payment due date. To sign up for E-mail Alerts that automatically remind you of payment due dates, or for more information about Online Access and our Express Payment option, please visit www.wamucards.com.
- If your new balance exceeds your credit line, we encourage you to pay not only the minimum payment shown, but also enough to bring your balance below your credit line. Please see your Account Agreement for information about Overlimit and Late Payment Fees.

BILLING RIGHTS SUMMARY

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR BILL

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us as soon as possible on a separate sheet at:

WASHINGTON MUTUAL CARD SERVICES BILLING DISPUTES
P.O. Box 9016, Pleasanton, CA 94566-9016

If you write to us, please provide your name and credit card number and explain why you believe there is an error.

If you have a billing dispute with a merchant regarding goods or services purchased with your account, please call the Customer Service number on the front of this statement. We will not be responsible for any such disputes, but we will attempt to assist you if we can.

finance charges on new transactions for Term A balances in the next billing cycle, pay the entire New Balance shown on this billing statement by the Payment Due Date. Otherwise, you will be assessed finance charges on these transactions starting from the date the transactions were made. There is no grace period for any Balance type designated as I Term B. Finance charges are added to the applicable Balance types each day and are then posted on the last day of the billing cycle. Fees are included in the Standard Purchase Balance (except for Cash Advance fees, which are included in the Standard Cash Balance) as of the date posted. Payments will be applied in accordance with the terms of your Account Agreement.

Average Daily Balances (including new transactions): To figure the daily finance charge for each Balance type, we start with your previous day's balance, add all debits and subtract all credits for the current day, and multiply the net amount by the applicable daily periodic rate. The finance charge for each Balance type is then added to and included in that day's balance. We treat a credit balance for any day as zero. We determine the total finance charges on balances for the billing cycle by adding together the finance charge for each Balance type for each day within the billing cycle.

Your billing statement shows the average daily balance for each Balance type. You can multiply each average daily balance that is not zero by the number of days in the billing cycle, and then by the periodic rate, to obtain subtotals; then add the subtotals together to determine your total finance charges on balances for the billing cycle. If a cash advance fee, balance transfer fee, or other special fee is charged, that amount may also be listed as a finance charge.

If the **Two-Cycle Average Daily Balance (including new transactions)** method applies to your Account and if you did not pay the New Balance from your previous billing statement in full: In addition to the finance charges calculated for the current billing cycle (described above), you may be charged finance charges on transactions from the previous billing cycle for which you were provisionally granted a grace period. The front of your statement will show the amount of any previous-cycle finance charges being assessed, as well as the rates and balances on which they were calculated. When calculating the daily balances for the previous billing cycle, the previous day's daily balance for the first day of the previous billing period is considered to be zero. Your periodic rates and APRs may vary, either with changes in the Prime Rate (for rates marked with an asterisk on the front) or as provided in your Account Agreement in the event of certain Account defaults, for example, if your payments are late.

IMPORTANT INFORMATION

If an annual or monthly account fee is billed on this statement, you may avoid paying the fee by closing the Account within 30 days from the date your statement was mailed. To close your Account, please call the Customer Service number on your statement. You may continue using your Account up to the date you tell us to close your Account.

For questions or concerns, call the Customer Service number on your statement, write to Washington Mutual Card Services, P.O. Box 660509, Dallas, TX 75266-0509, or visit us at www.wamucards.com. When writing to Washington Mutual Card Services, include your 16-digit credit card number.

For TTY/TDD (Telecommunication for Deaf and Disabled persons) customers only, please call 1-800-918-9178.

Credit reporting: 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. In order to dispute any information we may report about your account, you must write to us at: Washington Mutual Card Services, P.O. Box 9180, Pleasanton, CA 94566.

AUTHORIZATION AGREEMENT FOR ELECTRONIC FUNDS TRANSFERS (EFT)

You may call to authorize us to pay this Account by making an EFT from your checking account. Please have this billing statement with you when you call. You may revoke your authorization by calling the Customer Service number or writing to Washington Mutual Card Services, P.O. Box 660509, Dallas, TX 75266-0509. When you pay by check, you authorize us either to use information from your check to make a one-time EFT from your checking account or to process this transaction as a check. When we use your check to make an EFT, funds may be withdrawn from your checking account the same day, and you will not receive your original check back. If a check-authorized EFT cannot be processed, we may present an image or a paper draft as a replacement for your original check.

BALANCE INFORMATION FOR CREDIT CARD ACCOUNTS

Your Account has various Balance types, which are explained in your Account Agreement. This billing statement shows all Balance types in which you had an outstanding balance as of the Statement Date. Finance charges begin to accrue on a debit when it is included in the daily balance of the applicable Balance type and continue until that debit is paid. Any Balance type designated as 1 Term Arrears has a grace period of at least 25 days for new transactions. To avoid

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DO NOT SIGN / WRITE / STAMP BELOW THIS LINE
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Balance Category

	Average Daily Balance	Daily Periodic Rate	Corresponding APR	Finance Charges	Grace Terms
Purchase - Current Cycle	\$53.50	.0274%*	9.99%*	\$0.00	Term A
Cash - Current Cycle	\$0.00	.0657%*	23.99%*	\$0.00	Term B
*These rates may vary.					

For 24-hour Automated Account Information, please call 1-866-833-0115 or visit us at www.wamucards.com
Your account is issued by Washington Mutual Bank, Henderson, NV.

The secret to a healthy business? A free checkup.

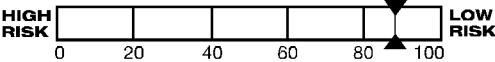
Good business credit can save you money.

Many business partners use credit scores to determine the rates you pay for their services.

Your WaMu Business Card gives you the information you need to manage your credit with **free** unlimited access to your Experian® Business Credit Score Report.

Credit Summary

Credit Ranking Score: 88



NOTE: Example only—a Credit Ranking Score predicts payment behavior.

To see your Business Credit Score Report,
just log in to your account at
wamucards.com.

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CHECK TERMS AND CONDITIONS: When you use this check(s), we will charge a Cash Advance fee of 3% of the amount of the advance (\$10 minimum), which is a **FINANCE CHARGE**. To use this check(s), your account must be current and have enough available credit. Your available credit may be less if recently your credit line was lowered or a payment was returned. This check(s) must be used by 11/15/08 and can't be used to pay any Washington Mutual account. Returned check fee: \$29. Overlimit fee: \$39. Finance charges accrue from the date each check is presented to us. If you are currently receiving a promotional **APR** for Cash Advances, this **APR** will apply to this check(s) for the rest of the promotional period. After that (or if you are not receiving a promotional **APR**), your non-Introductory **APR** for Cash Advances under your Account Agreement will apply, may vary, and is currently 23.99%. For this offer, the Cash Advance fee will be added to the Purchase Balance and be subject to your **APR** for Purchases.

STEVEN J EDLEFSEN
IEEE, RCICC
714 CALIFORNIA ST
EL SEGUNDO CA 90245-3247

**WaMu®**

4811881689748 9938 NO.#902

88-9405/1149

Date _____

**PAY TO THE
ORDER OF**

Washington Mutual Bank
Henderson, Nevada

Memo

Signature _____

118 114994057148118816 89748 9938



Business Card

ACCOUNT NUMBER 4185-8118-8168-9748

Get down to business with online account access.

Register your account online at **www.wamucards.com**. You'll enjoy a full range of helpful business tools that can make your work a little easier.

- Customized spending reports
- Employee card management tools
- Valuable discounts on business supplies

Sign up today at www.wamucards.com.
It's fast and it's free.

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ENDORSE HERE:

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DO NOT SIGN / WRITE / STAMP BELOW THIS LINE
FOR FINANCIAL INSTITUTION USAGE ONLY

IMPORTANT NOTICE OF CHANGES TO YOUR
WASHINGTON MUTUAL BUSINESS/PERSONAL BUSINESS VISA®/MASTERCARD®
ACCOUNT AGREEMENT
SEPTEMBER 2008

Issuer: Washington Mutual Bank, Henderson, NV

As explained below, we are amending your Business/Personal Business Visa/MasterCard Account Agreement. These changes will become effective on November 1, 2008 (the “Effective Date”), unless otherwise indicated below. The following explains the changes. All other provisions of your Account Agreement remain in effect. **Please read this entire notice carefully and keep it for your records.**

Summary of Changes

If not already applicable to your Account, the following term change will be effective on the first day of your first billing cycle that starts after the Effective Date:

Minimum Payment: Your Minimum Payment will be determined by a formula and will be based on the APRs applicable to your Account. The formula is designed to ensure that making the Minimum Payment will pay down your balance over time.

Please see the Amendments to section 4 below for a full disclosure regarding changes to your Minimum Payment.

If not already applicable to your Account, the following term change will be effective immediately:

Telephone Communications: We are clarifying this provision to explain that we may send you text messages or call you using auto-dialers or prerecorded messages.

Please see the Amendments to section 22 below for a full disclosure on Telephone Communications.

The following is a clarification of an existing term and will be effective immediately:

Application of Payments: We will apply your payments first to finance charges and fees, and then to Balance Categories (including new transactions) from lowest to highest APR.

Please see the Amendments to section 7 below for a full disclosure on Application of Payments.

The following explains in full the changes to your Account Agreement. All other provisions of your Account Agreement remain in effect.

- **Amendments to Section 4. Your Promise to Pay Us; Your Payments.**
- Beginning on the first day of your first billing cycle that starts after November 1, 2008, the **Minimum Payment** paragraph of section 4 is amended to read as follows:
- **Minimum Payment.** You will send us in U.S. dollars at least the Minimum Payment by the Payment Due Date according to the payment instructions on your statement or at our Web site. Traveler’s checks cannot be used to pay your Account.

For each billing cycle, your Minimum Payment will be the total of: (1) any past due amount and (2) a percentage (the “Payment Percentage”) either of the New Balance shown on your statement or, at our option, of the New Balance less any late fees assessed during the cycle. The way we determine the Payment Percentage is described below. The Minimum Payment may also include any overlimit amount and any late, overlimit, or returned payment fees assessed during the cycle. The Minimum Payment will not be less than \$15 (unless your New Balance is less than \$15, in which case the Minimum Payment will equal the New Balance).
- For each cycle, we determine the Payment Percentage based on your “Weighted Average **APR**” for the previous cycle. We calculate the Weighted Average **APR** for a billing cycle as follows. First, we multiply the **APR** for each Balance Category by your Account balance for that Balance Category at the end of the cycle. Next, we add the resulting amounts for all Balance Categories. Finally, we divide this total by your New Balance. The result is the Weighted Average **APR**.
- If your New Balance is zero, the Weighted Average **APR** will equal your **APR** for Purchases.
- To compute the Payment Percentage for your first billing cycle, we will use the **APR** for Purchases in your first billing cycle as the Weighted Average **APR** for the previous (non-existent) cycle.
- The Payment Percentage is then computed as follows:
- | | |
|---|---|
| If your Weighted Average APR for the previous cycle was: | Then your Payment Percentage for the current cycle will be: |
| Less than 12% | 2% |
| At least 12% but less than 18% | 2.5% |
| At least 18% but less than 24% | 3% |
| At least 24% but less than 30% | 3.5% |
| 30% or greater | 4% |

You may at any time pay more than the Minimum Payment Due or pay off your entire balance in full without incurring any additional finance charge for prepayment. No matter how large your payment in one billing cycle, you will need to make a payment in the following cycle if you have a balance.

Amendments to Section 7. How We Calculate Your Balance and the Finance Charge on Balances.

Effective immediately, the **Application of Payments** paragraph of section 7 of your Account Agreement is amended to read as follows:

Application of Payments. A payment or any other credit adjustment will reduce your Account balance as of the day it posts to your Account. Funds posted may not be immediately available for your use (see section 4 for more information about your payments).

Payments will be applied first to finance charges and fees, then to balances (including new transactions) in the Balance Category with the lowest **APR** until those balances have been fully paid, then to balances (including new transactions) in the Balance Category with the next-lowest **APR**, until those balances have been paid, and so on, until all balances have been paid. This means that balances subject to promotional or introductory **APRs** will be paid before balances subject to higher **APRs**. If the Purchase Balance and another Balance Category have the same **APR**, payments generally will be applied first to Purchases.

Amendments to Section 22. Telephone Communications.

Effective immediately, section 22 of your Account Agreement is amended to read as follows:

22. Telephone Communications: You authorize us to call you or send a text message to you at any number you provide or at any number at which we reasonably believe we can contact you, including calls to mobile, cellular, or similar devices, and including calls using automatic telephone dialing systems and/or prerecorded messages, for any lawful purpose, including but not limited to: (1) suspected fraud or identity theft; (2) obtaining information necessary or desirable; (3) your Account transactions or servicing; and (4) collecting on your Account. Numbers you provide include numbers you give us and/or numbers from which you call us. You agree to pay any fee(s) or charge(s) that you may incur for incoming calls from us, and/or outgoing calls to us, to or from any such number, without reimbursement from us.

If you would like a statement of specific reasons why we have decided to amend your Account Agreement, please write to us (include your name, address, and Account number) or call us, within 60 days of the date you receive this notice, at: Card Services, Reference RL0908, P.O. Box 99606, Arlington, TX 76096-9606; toll-free 800.356.0011. All other inquiries should be directed to Card Services, P.O. Box 660509, Dallas, TX 75266-0509. You are entitled to the statement of specific reasons within 30 days of your request.

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant’s income is derived from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Office of Thrift Supervision, P.O. Box 7165, San Francisco, CA 94120.

