



*University of Alberta Students' Union*

## **AUDIT COMMITTEE**

**Tuesday, August 1, 2017**

**5:30pm**

**SUB 0-55**

We would like to respectfully acknowledge that our University and our Students' Union are located on Treaty 6 Territory.

We are grateful to be on Cree, Dene, Saulteaux, Métis, Blackfoot, and Nakota Sioux territory; specifically the ancestral space of the Papaschase Cree. These Nations are our family, friends, faculty, staff, students, and peers. As members of the

University of Alberta Students' Union we honour the nation-to-nation treaty relationship. We aspire for our learning, research, teaching, and governance to acknowledge and work towards the decolonization of Indigenous knowledges and traditions.

### **AGENDA (AC-2017-04)**

#### **2017-04/1     INTRODUCTION**

**2017-04/1a     Call to Order**

**2017-04/1b     Approval of Agenda**

**2017-04/1c     Approval of Minutes**

**2017-04/1d     Chair's Business**

#### **2017-04/2     QUESTION/DISCUSSION PERIOD**

**2017-04/2a     Executive Committee VISA Statement - Review.**

See 2017-04/4b to 2017-04/4f

**2017-04/2b     Students' Union Staff VISA Statement - Review.**

2017-04/4g to 2017-04/4n

#### **2017-04/3     COMMITTEE BUSINESS**

#### **2017-04/4     INFORMATION ITEMS**

**2017-04/4a     AC-2017-02 Meeting Minutes**

See AC 17-04.01

**2017-04/4b     Vice President Ushakov, VISA Statements - May 16, 2017 to July 17, 2017**

See AC 17-04.02

**2017-04/4c     President Banister, VISA Statements - April 28, 2017 to June 27, 2017**

See AC 17-04.03

**2017-04/4d** Vice President Larsen, VISA Statements - May 16, 2017 to June 15, 2017

See AC 17-04.04

**2017-04/4e** Vice President Paches, VISA Statements - April 28, 2017 to June 27, 2017

See AC 17-04.05

**2017-04/4f** Vice President Scott, VISA Statements - May 16, 2017 to July 17, 2017

See AC 17-04.06

**2017-04/4g** Brennan Murphy, VISA Statements - April 18, 2017 to June 15, 2017

See AC 17-04.07

**2017-04/4h** Craig Turner, VISA Statements - April 28, 2017 to June 27, 2017

See AC 17-04.08

**2017-04/4i** Elizabeth Johnson, VISA Statements - April 18, 2017 to July 17, 2017

See AC 17-04.09

**2017-04/4j** Jonathan Mastel, VISA Statements - April 18, 2017 to June 15, 2017

See AC 17-04.10

**2017-04/4k** Katie Allan, VISA Statements - April 18, 2017 to June 15, 2017

See AC 17-04.11

**2017-04/4l** Marc Dumouchel, VISA Statements - April 18, 2017 to July 17, 2017

See AC 17-04.12

**2017-04/4m** Nigel Brachi, VISA Statements - April 18, 2017 to June 15, 2017

See AC 17-04.13

**2017-04/4n** Peter Ta, VISA Statements - April 18, 2017 to July 17, 2017

See AC 17-04.14

**2017-04/5** **ADJOURNMENT**

**2017-04/5a** **Next Meeting:** Tuesday, August 15, 2017 in SUB 0-55 at 5:30PM.



University of Alberta Students' Union

# **AUDIT COMMITTEE**

**Tuesday June 20, 2017  
5:30 pm  
SUB 0-55**

**ATTENDANCE**

NAME	PROXY	PRESENT	SUBMISSION OF WRITTEN FEEDBACK (IF ABSENT)
Sandy Brophy (Chair)		Y	N/A
Connor Palindat		N	Y
James Thibaudeau		N	Y
Darren Choi		Y	N/A
Monica Lillo		Y	N/A
Nick Sorensen		Y	N/A
Will Swain		N	N

**MINUTES (AC 2017-03)**

**2017-03/1            INTRODUCTION**

**2017-03/1a        **Call to Order****

Meeting called to order at 5:32 pm.

**2017-03/1b        **Approval of Agenda****

**LILLO/CHOI** moved to approve the agenda as tabled.

**Vote 4/0/0  
CARRIED**

**2017-03/1c        **Approval of Minutes****

**SORENSEN/LILLO** moved to approve the minutes as tabled.

**Vote 4/0/0**  
**CARRIED**

**2017-03/1d**      **Chair's Business**

**2017-03/2**      **QUESTION/DISCUSSION PERIOD**

**2017-03/3**      **COMMITTEE BUSINESS**

**2017-03/3a**      **2017 KPMG Audit Presentation**

**BROPHY/CHOI** moved for the presentation by KPMG to start.

**Vote 4/0/0**  
**CARRIED**

KPMG Agent1:

I'm the senior of the audit this year. In an audit, we go through the financial statements and see if there are errors which would change the users' decisions about those statements. We look at whether these errors change the overall picture or whether they distort what's going on. We provide reasonable assurance; it's not absolute as we don't test every transaction. We select transactions on a test basis focusing more on high risk areas. We have a few areas of focus for financial reporting. They include the completeness and accuracy of inventory and cash sales, completeness of accounts payable and accrued liabilities, the University of Alberta loan, investment income, and the risk of management overrides of controls. Me, Kirsten, and the partner John Stelter will be your audit team. We're committed to transparent reporting to both senior management and you.

Materiality is a concept related to the importance of an account or transaction. Any variance above the materiality will change a user's decision. We have an overall materiality for the Students' Union (SU) of \$580,000. The materiality for the Student Involvement Endowment Fund (SIEF) is \$100,000. We are independent to the SU, and we have conflict checking processes in place. Moreover, there are no relevant accounting or auditing changes this year.

For calculating materiality, we take a benchmark that the users of these financial statements would care about. We obtain the revenue for the previous year, and then take 3% of that which is an industry standard. That gives us the materiality number. Performance materiality is more of an internal measure for our procedures. It helps to draw our attention to necessary areas for sampling purposes. We will report anything above the audit misstatement posting threshold. This threshold is \$29,000 this year. All of these numbers are fairly comparable to the prior year. These measures are similar for SIEF. The only main change is the benchmark. We

use the total assets as the benchmark for SIEF just because of the nature of this entity.

KPMG Agent 2:

I'll go through the audit approach. The first area of focus is the accuracy of inventory and cash sales. We want to make sure that the cash is not distorted due to errors or misappropriation. We attend the inventory count, and do an overall analysis of departmental revenue. The next is the completeness of accounts payable and liabilities. We make sure that the liabilities are mentioned in the proper period. We get an idea of how the invoices which come after the year end are flowing through. We also do a search for unrecorded liabilities, and make sure they are recorded in the right period. The next area of interest is the University of Alberta Loan. Because there are different year ends, it's not as straight forward. We confirm the outstanding balance with the University, recalculate based on the interest, and ensure that it matches with the financial statements. The next one is investment income. We ensure that this is classified appropriately. We get an investment confirm from a third party, and make sure it matches with what is in the financial statements. Professional standards require we think about the following 2 risks. The first is fraud risk relating to revenue recognition. However, given the nature of the SU, we have rebutted that risk. There's no strong bias towards revenue recognition. The second one is not rebuttable. It's the fraud risk due to management overrides of control. This means that while you have a controlled environment in place, someone may not go through the control process. We check the journal entries, and see the business rationale of unusual transactions.

Our fees are pretty consistent with last year. Although we do not foresee any changes, there are some things that could impact our fees. If there are significant changes in the nature and size, professional standards, and the time we work, there may be changes in our fees. Our field work would take place from July 31 to August 11. Afterwards, we'll have discussions with the management. Following that, we'll have discussions with you in September. The engagement letter has already been signed.

KPMG Agent 1:

Have you guys scheduled your meetings in advance?

BROPHY:

Barring a date where there's nothing on the agenda, we will meet every second Tuesday at this time during Summer.

KPMG Agent 1:

So, meetings are not set for September, are they?

BROPHY:

We will likely keep the same time, but will depend on everyone's schedule in Fall.

One of the councillors not here today had some questions. He was wondering about the misstatement threshold. He asks whether it was regarding the SU or the audit itself. I'm not sure what he means by that.

KPMG Agent 1:

If any errors that we identify in the SU audit are above that threshold, we bring them to your attention. If they are below that, we would consider them to be trivial.

BROPHY:

He's also curious how you arrive at that number.

KPMG Agent 1:

It's 5% of materiality.

BROPHY:

The councillor wants to know whether these include all SU businesses or a sampling.

KPMG Agent 1:

Yes. All of it is incorporated in our audit.

BROPHY:

That's all councillor Thibaudeau had for questions. Does anyone else have questions?

SORENSEN:

You mentioned \$29,000. What is the limit of build up?

KPMG Agent 1:

We use it to accumulate misstatements. If an individual misstatement is below \$29,000, we will not accumulate it.

KPMG Agent 2:

We accumulate based on the nature too.

CHOI:

How did you derive the number for materiality?

KPMG Agent 1:

For the SU, we take revenues from the previous year's audited financial statements. Then, we apply the threshold percentage of 3%. From our standards, you can set a threshold between 1-3%. Because this is a low-risk non-high-profile entity, we use the higher end of the range.

**2017-03/4**                    **INFORMATION ITEMS**

**2017-03/5**                    **ADJOURNMENT**

**2017-03/5a**                **Next Meeting:** Tuesday July 04, 2017 at 5:30 pm.

**2017-03/5b**                Meeting adjourned at 5:49 pm.

**SUMMARY OF MOTIONS**

<b>MOTION</b>	<b>VOTES</b>
<b>LILLO/CHOI</b> moved to approve the agenda as tabled.	<b>CARRIED</b> <b>4/0/0</b>
<b>SORENSEN/LILLO</b> moved to approve the minutes as tabled.	<b>CARRIED</b> <b>4/0/0</b>
<b>BROPHY/CHOI</b> moved for the presentation by KPMG to start.	<b>CARRIED</b> <b>4/0/0</b>


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THE STUDENTS UNION OF THE UNIVERSI 4516 07\*\* \*\*\*\* 9708

ILYA USHAKOV

STATEMENT FROM MAY 16 TO JUN 15, 2017

1 OF 1

 RECEIVED  
JUN 20

**PREVIOUS STATEMENT BALANCE**
**\$0.00**
**IMPORTANT INFORMATION**
**RBC REWARDS POINTS**

Previous Points balance	0
Points earned this statement	42
Points adjusted this statement	(42)
<b>New points balance</b>	<b>0</b>

**CONTACT US**

Customer Service / Lost & Stolen	1-800-769-2512
Collect Outside North America	(416) 974-7780
RBC Rewards Travel Redemption	1-877-636-2870
Merchandise Redemption	1-800-769-2512
Web site	www.rbc rewards.com

**PAYMENTS & INTEREST RATES**

Minimum payment	<b>\$10.00</b>
Payment due date	<b>JUL 02, 2017</b>
Credit limit	\$2,500.00
Available credit	\$2,458.94
<b>Annual interest rates:</b>	
Purchases	19.99%
Cash advances	21.99%

**CALCULATING YOUR BALANCE**

Previous Statement Balance	<b>\$0.00</b>
Payments & credits	\$0.00
Purchases & debits	\$41.06
Cash advances	\$0.00
Interest	\$0.00
Fees	\$0.00

**NEW BALANCE \$41.06**

		4516 07** **** 9716	
TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUN 05	JUN 07	CENTRAL SOCIAL HALL EDMONTON AB	\$41.06
		74500017157461696619229	

**NEW BALANCE**
**\$41.06**
**Your account is currently set up on an Auto Pay plan**

Based on the option you previously selected the New Balance amount as shown on this statement will be posted to your account on the Payment Due Date. If you have made any additional payments (or credit refunds) prior to the Auto Pay, we will reduce the Auto Pay amount by those additional payments posted. Please contact us if you have any questions at RBC Royal Bank® Card Services at 1-800 ROYAL® 1-2.

**INTEREST RATE CHART**

Rate (%)	Remaining Balance**	Expiry Date
19.99	\$41.06	

\*\* The "Determination of Interest" section on the back of your statement explains how interest is charged and how you may avoid interest charges on purchases and fees and the "Applying your payments" section explains how payments are applied to the Remaining Balances shown above.



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CREDIT CARD PAYMENT CENTRE  
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TORONTO, ONTARIO M5W 2E6

**NEW BALANCE  
\$41.06**
**MINIMUM PAYMENT  
\$10.00**
**PAYMENT DUE DATE  
JUL 02, 2017**
**AMOUNT PAID  
\$**
**RBC® Visa<sup>®</sup> Business Platinum Avion<sup>®</sup>  
4516 07\*\* \*\*\*\* 9708**

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THE STUDENTS UNION OF THE UNI  
EDMONTON AB T6G 2J7

**Payment options**

- Telephone banking 1-800-769-2511
- Online banking [www.rbcroyalbank.com](http://www.rbcroyalbank.com)
- RBC Royal Bank ATM
- RBC Royal Bank Branch



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# **RBC® Visa® Business Platinum Avion®**

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ILYA USHAKOV

STATEMENT FROM JUN 16 TO JUL 17, 2017

1 OF 2

**RECEIVED**  
JUL 20

**PREVIOUS STATEMENT BALANCE \$41.06**

## IMPORTANT INFORMATION

### RBC REWARDS POINTS

Previous Points balance	0
Points earned this statement	289
Points adjusted this statement	(289)
<b>New points balance</b>	<b>0</b>

### CONTACT US

Customer Service / Lost & Stolen	1-800-769-2512
Collect Outside North America	(416) 974-7780
RBC Rewards Travel Redemption	1-877-636-2870
Merchandise Redemption	1-800-769-2512
Web site	www.rbc rewards.com

### PAYMENTS & INTEREST RATES

Minimum payment	\$10.00
Payment due date	<b>AUG 03, 2017</b>
Credit limit	\$2,500.00
Available credit	\$2,211.73
<b>Annual interest rates:</b>	
Purchases	19.99%
Cash advances	22.99%

### CALCULATING YOUR BALANCE

Previous Statement Balance	<b>\$41.06</b>
Payments & credits	-\$41.06
Purchases & debits	\$288.27
Cash advances	\$0.00
Interest	\$0.00
Fees	\$0.00

**NEW BALANCE \$288.27**

4516 07** **** 9708		
TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION
JUL 02	JUL 04	AUTOMATIC PAYMENT - THANK YOU
		AMOUNT (\$)
		-\$41.06
		<b>SUBTOTAL OF MONTHLY ACTIVITY</b>
		<b>-\$41.06</b>

4516 07** **** 9716		
TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION
JUN 20	JUN 21	SOUTHFORK HUSKY 5151 LEDUC AB
		74500017171463658100083
		AMOUNT (\$)
		\$59.23
JUN 20	JUN 21	PARKING SERVICES CALGARY AB
		74064497172820106160012
		AMOUNT (\$)
		\$4.00
JUN 21	JUN 22	ENTERPRISE (780)454-0223 EDMONTON AB
		74064497173920126118211
		AMOUNT (\$)
		\$225.04
		<b>SUBTOTAL OF MONTHLY ACTIVITY</b>
		<b>\$288.27</b>
		<b>NEW BALANCE</b>
		<b>\$288.27</b>

### Your account is currently set up on an Auto Pay plan

Based on the option you previously selected the New Balance amount as shown on this statement will be posted to your account on the Payment Due Date. If you have made any additional payments (or credit refunds) prior to the Auto Pay, we will reduce the Auto Pay amount by those additional payments posted. Please contact us if you have any questions at RBC Royal Bank® Card Services at 1-800 ROYAL® 1-2.



RBC ROYAL BANK  
CREDIT CARD PAYMENT CENTRE  
P.O. BOX 4016, STATION "A"  
TORONTO, ONTARIO M5W 2E6

**NEW BALANCE**  
**\$288.27**

**MINIMUM PAYMENT**  
**\$10.00**

**PAYMENT DUE DATE**  
**AUG 03, 2017**

**AMOUNT PAID**  
**\$**

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### Payment options

- Telephone banking 1-800-769-2511
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- RBC Royal Bank ATM
- RBC Royal Bank Branch


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THE STUDENTS UNION OF THE UNI 4516 05\*\* \*\*\*\* 1683

MARINA BANISTER 4516 05\*\* \*\*\*\* 1691

STATEMENT FROM APR 28 TO MAY 29, 2017

1 OF 2

**PREVIOUS STATEMENT BALANCE \$953.59**
**IMPORTANT INFORMATION**
**CONTACT US**

 Customer Service / Lost & Stolen 1-800-769-2512  
 Collect Outside North America (416) 974-7780

**PAYMENTS & INTEREST RATES**

 Minimum payment \$22.00  
 Payment due date JUN 19, 2017  
 Credit limit \$2,000.00  
 Available credit \$1,892.79  
 Annual interest rates:  
 Purchases 19.99%  
 Cash advances 21.99%

**CALCULATING YOUR BALANCE**

Previous Statement Balance	\$953.59
Payments & credits	-\$953.59
Purchases & debits	\$95.21
Cash advances	\$0.00
Interest	\$0.00
Fees	\$12.00

**NEW BALANCE \$107.21**

4516 05\*\* \*\*\*\* 1683

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAY 01	MAY 01	ANNUAL FEE	\$12.00
MAY 18	MAY 18	AUTOMATIC PAYMENT - THANK YOU	-\$953.59
<b>SUBTOTAL OF MONTHLY ACTIVITY</b>			<b>-\$941.59</b>

4516 05\*\* \*\*\*\* 1691

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAY 10	MAY 11	IKEA EDMONTON EDMONTON AB	\$56.65
MAY 26	MAY 29	BLUE LINE 1404 TAXITAB OTTAWA ON	\$38.56
<b>SUBTOTAL OF MONTHLY ACTIVITY</b>			<b>\$95.21</b>

**NEW BALANCE \$107.21**
**Your account is currently set up on an Auto Pay plan**

Based on the option you previously selected the New Balance amount as shown on this statement will be posted to your account on the Payment Due Date. If you have made any additional payments (or credit refunds) prior to the Auto Pay, we will reduce the Auto Pay amount by those additional payments posted. Please contact us if you have any questions at RBC Royal Bank® Card Services at 1-800 ROYAL® 1-2.

**Notice regarding changes to Annual Interest Rates**

Effective June 1, 2017, the standard Annual Interest Rate on Cash Advances applicable to your credit card will change from 21.99% to 22.99%.

**Annual Interest Rate:**

Interest-Bearing Purchases and Interest-Bearing Fees: 19.99% (this rate is


**NEW BALANCE  
\$107.21**
**MINIMUM PAYMENT  
\$22.00**
**PAYMENT DUE DATE  
JUN 19, 2017**
**AMOUNT PAID  
\$**
**RBC® Visa<sup>+</sup> Business**

4516 05\*\* \*\*\*\* 1683 / 4516 05\*\* \*\*\*\* 1691

**Payment options**

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- Online banking [www.rbcroyalbank.com](http://www.rbcroyalbank.com)
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JUL 10

**RBC® Visa® Business**

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MARINA BANISTER 4516 05\*\* \*\*\*\* 1691

STATEMENT FROM MAY 30 TO JUN 27, 2017

1 OF 2

**PREVIOUS STATEMENT BALANCE \$107.21**

TRANSACTION POSTING DATE DATE		ACTIVITY DESCRIPTION	AMOUNT (\$)
4516 05** **** 1683			
JUN 19	JUN 19	AUTOMATIC PAYMENT - THANK YOU	-\$107.21
SUBTOTAL OF MONTHLY ACTIVITY			-\$107.21

TRANSACTION POSTING DATE DATE		ACTIVITY DESCRIPTION	AMOUNT (\$)
4516 05** **** 1691			
JUN 18	JUN 19	ARTISAN RESTO CAFE EDMONTON AB	\$101.73
74500017169461611972519			
JUN 19	JUN 20	UMI SUSHI EXPRESS ON UC CALGARY AB	\$11.54
74064497170820227313005			
SUBTOTAL OF MONTHLY ACTIVITY			\$113.27
<b>NEW BALANCE</b>			<b>\$113.27</b>

**Your account is currently set up on an Auto Pay plan**

Based on the option you previously selected the New Balance amount as shown on this statement will be posted to your account on the Payment Due Date. If you have made any additional payments (or credit refunds) prior to the Auto Pay, we will reduce the Auto Pay amount by those additional payments posted. Please contact us if you have any questions at RBC Royal Bank® Card Services at 1-800 ROYAL® 1-2.

**IMPORTANT INFORMATION**

**CONTACT US**

Customer Service / Lost & Stolen 1-800-769-2512  
Collect Outside North America (416) 974-7780

**PAYMENTS & INTEREST RATES**

Minimum payment \$10.00  
Payment due date JUL 18, 2017  
Credit limit \$2,000.00  
Available credit \$1,886.73  
Annual interest rates:  
Purchases 19.99%  
Cash advances 21.99%

**CALCULATING YOUR BALANCE**

Previous Statement Balance	\$107.21
Payments & credits	-\$107.21
Purchases & debits	\$113.27
Cash advances	\$0.00
Interest	\$0.00
Fees	\$0.00

**NEW BALANCE \$113.27**



RBC ROYAL BANK  
CREDIT CARD PAYMENT CENTRE  
P.O. BOX 4016, STATION "A"  
TORONTO, ONTARIO M5W 2E6

**NEW BALANCE**  
**\$113.27**

**MINIMUM PAYMENT**  
**\$10.00**

**PAYMENT DUE DATE**  
**JUL 18, 2017**

**AMOUNT PAID**  
**\$**

**RBC® Visa® Business**

4516 05\*\* \*\*\*\* 1683 / 4516 05\*\* \*\*\*\* 1691

**Payment options**

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THE STUDENTS UNION OF THE UNIVERSI 4516 07\*\* \*\*\*\*\* 8411

REED LARSEN 4516 07\*\* \*\*\*\*\* 8429

STATEMENT FROM MAY 16 TO JUN 15, 2017

1 OF 1

**PREVIOUS STATEMENT BALANCE** **\$0.00**

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAY 20	MAY 23	PARKING PPL TORONTO ON 74064497140820155662016	\$6.50
JUN 05	JUN 08	THE SUGAR BOWL EDMONTON AB 74529007157920154475802	\$50.12
JUN 12	JUN 13	PARKING SERVICES CALGARY AB 74064497164820106025199	\$4.00
JUN 14	JUN 15	FACEBK *TUURWC2NT2 650-543-7818 CA 24692107165100339197670	\$5.00
JUN 14	JUN 15	FACEBK *UUURWC2NT2 650-543-7818 CA 24692107165100339197688	\$0.24

**NEW BALANCE****\$65.86****Your account is currently set up on an Auto Pay plan**

Based on the option you previously selected the New Balance amount as shown on this statement will be posted to your account on the Payment Due Date. If you have made any additional payments (or credit refunds) prior to the Auto Pay, we will reduce the Auto Pay amount by those additional payments posted. Please contact us if you have any questions at RBC Royal Bank® Card Services at 1-800 ROYAL® 1-2.

**INTEREST RATE CHART**

Rate (%)	Remaining Balance**	Expiry Date
19.99	\$65.86	

\*\* The "Determination of Interest" section on the back of your statement explains how interest is charged and how you may avoid interest charges on purchases and fees and the "Applying your payments" section explains how payments are applied to the Remaining Balances shown above.

RBC ROYAL BANK  
CREDIT CARD PAYMENT CENTRE  
P.O. BOX 4016, STATION "A"  
TORONTO, ONTARIO M5W 2E6**NEW BALANCE**  
**\$65.86****MINIMUM PAYMENT**  
**\$10.00****PAYMENT DUE DATE**  
**JUL 02, 2017****AMOUNT PAID**  
**\$****RBC® Visa<sup>+</sup> Business Platinum Avion®**  
**4516 07\*\* \*\*\*\*\* 8411 / 4516 07\*\* \*\*\*\*\* 8429**

Payment options

- Telephone banking 1-800-769-2511
- Online banking [www.rbcroyalbank.com](http://www.rbcroyalbank.com)
- RBC Royal Bank ATM
- RBC Royal Bank Branch

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EDMONTON AB T6G 2J7

**RECEIVED**  
JUN 20**IMPORTANT INFORMATION****RBC REWARDS POINTS**

Previous Points balance	0
Points earned this statement	66
Points adjusted this statement	(66)
New points balance	0

**CONTACT US**

Customer Service / Lost & Stolen	1-800-769-2512
Collect Outside North America	(416) 974-7780
RBC Rewards Travel Redemption	1-877-636-2870
Merchandise Redemption	1-800-769-2512
Web site	<a href="http://www.rbcroyalbank.com">www.rbcroyalbank.com</a>

**PAYMENTS & INTEREST RATES**

Minimum payment	\$10.00
Payment due date	JUL 02, 2017
Credit limit	\$2,500.00
Available credit	\$2,434.14
Annual interest rates:	
Purchases	19.99%
Cash advances	21.99%

**CALCULATING YOUR BALANCE**

Previous Statement Balance	\$0.00
Payments & credits	\$0.00
Purchases & debits	\$65.86
Cash advances	\$0.00
Interest	\$0.00
Fees	\$0.00

**NEW BALANCE** **\$65.86**



**RBC**  
Royal Bank

## RBC® Visa<sup>+</sup> Business

THE STUDENTS UNION OF THE UNI 4516 05\*\* \*\*\*\*\* 2046

ROBYN PACHES

STATEMENT FROM APR 28 TO MAY 29, 2017

1 OF 2

### PREVIOUS STATEMENT BALANCE

**\$102.62**

### IMPORTANT INFORMATION

#### CONTACT US

Customer Service / Lost & Stolen 1-800-769-2512  
Collect Outside North America (416) 974-7780

#### PAYMENTS & INTEREST RATES

Minimum payment \$0.00  
Payment due date JUN 19, 2017  
Credit limit \$2,000.00  
Available credit \$2,000.00  
Annual interest rates:  
Purchases 19.99%  
Cash advances 21.99%

#### CALCULATING YOUR BALANCE

Previous Statement Balance	\$102.62
Payments & credits	-\$2,102.62
Purchases & debits	\$823.10
Cash advances	\$0.00
Interest	\$0.00
Fees	\$12.00
<b>CREDIT BALANCE</b>	<b>-\$1,164.90</b>

4516 05\*\* \*\*\*\*\* 2046

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAY 01	MAY 01	ANNUAL FEE	\$12.00
MAY 18	MAY 18	AUTOMATIC PAYMENT - THANK YOU	-\$102.62
MAY 29	MAY 29	PAYMENT - THANK YOU / PAIEMENT - MERCI	-\$2,000.00
74510407149619980745404			
SUBTOTAL OF MONTHLY ACTIVITY			-\$2,090.62

4516 05\*\* \*\*\*\*\* 2053

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
APR 26	APR 28	THE HOME DEPOT #7117 EDMONTON AB	\$18.52
74769577117004052723090			
APR 28	APR 28	SAFEWAY #8895 EDMONTON AB	\$45.19
74703417118000442221115			
MAY 03	MAY 04	WETASKIWIN CO-OP QPE FALUN AB	\$67.88
74064497123820211421523			
MAY 03	MAY 04	ENTERPRISE (780)989-0240 EDMONTON AB	\$362.46
74064497124920126220256			
MAY 07	MAY 08	ZEAG PAYSTATIONS EDMONTON AB	\$32.00
74064497128820142926801			
MAY 10	MAY 11	IKEA EDMONTON EDMONTON AB	\$64.00
74064497130820191388818			
MAY 17	MAY 18	U OF A PARKING-STADIUM EDMONTON AB	\$15.00
74703417137000982592567			
MAY 23	MAY 24	LIMO ET TAXI MIHAN ST LAURENT QC	\$46.00
74872717143261438389459			
MAY 23	MAY 29	AIRPORT TAXI SERVICE EDMONTON AB	\$54.05
74064497148820126084037			
MAY 24	MAY 25	KLUB ATHLETIK GRIFFINTOW MONTREAL QC	\$20.00
74450777144004006109872			



RBC ROYAL BANK  
CREDIT CARD PAYMENT CENTRE  
P.O. BOX 4016, STATION "A"  
TORONTO, ONTARIO M5W 2E6

CREDIT BALANCE  
**-\$1,164.90**

MINIMUM PAYMENT  
**\$0.00**

PAYMENT DUE DATE  
**JUN 19, 2017**

AMOUNT PAID  
**\$**

**RBC® Visa<sup>+</sup> Business**  
**4516 05\*\* \*\*\*\*\* 2046**

Payment options  
• Telephone banking 1-800-769-2511  
• Online banking [www.rbcroyalbank.com](http://www.rbcroyalbank.com)  
• RBC Royal Bank ATM  
• RBC Royal Bank Branch

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00392

THE STUDENTS UNION OF THE UNI  
ROBYN PACHES  
2-900 STUDENTS UNION BLDG UNIV  
EDMONTON AB T6G 2J7

**RBC  
Royal Bank****RBC® Visa® Business**

THE STUDENTS UNION OF THE UNI 4516 05\*\* \*\*\*\* 2046

ROBYN PACHES

STATEMENT FROM MAY 30 TO JUN 27, 2017

1 OF 1

**RECEIVED**  
JUL 10**PREVIOUS STATEMENT BALANCE - \$1,164.90****IMPORTANT INFORMATION****CONTACT US**

Customer Service / Lost & Stolen	1-800-769-2512
Collect Outside North America	(416) 974-7780

**PAYMENTS & INTEREST RATES**

Minimum payment	<b>\$10.00</b>
Payment due date	<b>JUL 18, 2017</b>
Credit limit	<b>\$2,000.00</b>
Available credit	<b>\$552.79</b>
<b>Annual interest rates:</b>	
Purchases	19.99%
Cash advances	21.99%

**CALCULATING YOUR BALANCE**

Previous Statement Balance	<b>-\$1,164.90</b>
Payments & credits	\$0.00
Purchases & debits	\$2,612.11
Cash advances	\$0.00
Interest	\$0.00
Fees	\$0.00

**NEW BALANCE \$1,447.21**

4516 05\*\* \*\*\*\* 2053

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAY 28	MAY 31	AIR CANADA 0144939231422WINNIPEG MB 74537867150004014209471	\$26.25
MAY 28	MAY 31	AIR CANADA 0144939231423WINNIPEG MB 74537867150004014209489	\$26.25
MAY 30	MAY 31	UOFA ANCILLARY SERVICES FEDMONTON AB 74064497151820135902884	\$1,500.00
JUN 02	JUN 05	FBM CANADA GSD, INC EDMONTON AB 74703417153000947998668	\$1,059.61

**NEW BALANCE \$1,447.21****Your account is currently set up on an Auto Pay plan**

Based on the option you previously selected the New Balance amount as shown on this statement will be posted to your account on the Payment Due Date. If you have made any additional payments (or credit refunds) prior to the Auto Pay, we will reduce the Auto Pay amount by those additional payments posted. Please contact us if you have any questions at RBC Royal Bank® Card Services at 1-800 ROYAL® 1-2.

**INTEREST RATE CHART**

Rate (%)	Remaining Balance**	Expiry Date
19.99	\$1,447.21	

\*\* The "Determination of Interest" section on the back of your statement explains how interest is charged and how you may avoid interest charges on purchases and fees and the "Applying your payments" section explains how payments are applied to the Remaining Balances shown above.



RBC ROYAL BANK  
CREDIT CARD PAYMENT CENTRE  
P.O. BOX 4016, STATION "A"  
TORONTO, ONTARIO M5W 2E6

**NEW BALANCE**  
**\$1,447.21**
**MINIMUM PAYMENT**  
**\$10.00**
**PAYMENT DUE DATE**  
**JUL 18, 2017**
**AMOUNT PAID**  
**\$**
**RBC® Visa® Business**  
**4516 05\*\* \*\*\*\* 2046**

**Payment options**

- Telephone banking 1-800-769-2511
- Online banking [www.rbcroyalbank.com](http://www.rbcroyalbank.com)
- RBC Royal Bank ATM
- RBC Royal Bank Branch

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THE STUDENTS UNION OF THE UNI  
ROBYN PACHES  
2-900 STUDENTS UNION BLDG UNIV  
EDMONTON AB T6G 2J7

RBC  
Royal BankRBC® Visa<sup>+</sup> Business Platinum Avion®

THE STUDENTS UNION OF THE UNIVERSI 4516 07\*\* \*\*\*\*\* 9674

SHANE SCOTT 4516 07\*\* \*\*\*\*\* 9682

STATEMENT FROM MAY 16 TO JUN 15, 2017

1 OF 1

RECEIVED  
JUN 20

## PREVIOUS STATEMENT BALANCE

\$0.00

## IMPORTANT INFORMATION

## RBC REWARDS POINTS

Previous Points balance	0
Points earned this statement	34
Points adjusted this statement	(34)
<b>New points balance</b>	<b>0</b>

		4516 07** ***** 9682	
TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAY 19	MAY 23	DAILY GRIND EDMONTON AB 74064497139820215530339	\$7.96
MAY 31	JUN 01	FACEBK NEBZSCS5M2 650-5434800 CA 24204297151413630701546	\$12.00
JUN 04	JUN 05	UA U-PARK LOT M EDMONTON AB 74703417155000813659947	\$2.25
JUN 04	JUN 05	UA U-PARK LOT M EDMONTON AB 74703417155000813659954	\$5.50
JUN 04	JUN 05	U OF A PARKING-STADIUM EDMONTON AB 74703417155000234445991	\$5.50

## NEW BALANCE

\$33.21

## Your account is currently set up on an Auto Pay plan

Based on the option you previously selected the New Balance amount as shown on this statement will be posted to your account on the Payment Due Date. If you have made any additional payments (or credit refunds) prior to the Auto Pay, we will reduce the Auto Pay amount by those additional payments posted. Please contact us if you have any questions at RBC Royal Bank® Card Services at 1-800 ROYAL® 1-2.

## INTEREST RATE CHART

Rate (%)	Remaining Balance**	Expiry Date
19.99	\$33.21	

\*\* The "Determination of Interest" section on the back of your statement explains how interest is charged and how you may avoid interest charges on purchases and fees and the "Applying your payments" section explains how payments are applied to the Remaining Balances shown above.

## CONTACT US

Customer Service / Lost & Stolen	1-800-769-2512
Collect Outside North America	(416) 974-7780
RBC Rewards Travel Redemption	1-877-636-2870
Merchandise Redemption	1-800-769-2512
Web site	www.rbc Rewards.com

## PAYMENTS &amp; INTEREST RATES

Minimum payment	\$10.00
Payment due date	JUL 02, 2017
Credit limit	\$2,500.00
Available credit	\$2,466.79
Annual interest rates:	
Purchases	19.99%
Cash advances	21.99%

## CALCULATING YOUR BALANCE

Previous Statement Balance	\$0.00
Payments & credits	\$0.00
Purchases & debits	\$33.21
Cash advances	\$0.00
Interest	\$0.00
Fees	\$0.00

## NEW BALANCE

\$33.21

RBC ROYAL BANK  
CREDIT CARD PAYMENT CENTRE  
P.O. BOX 4016, STATION "A"  
TORONTO, ONTARIO M5W 2E6NEW BALANCE  
\$33.21MINIMUM PAYMENT  
\$10.00PAYMENT DUE DATE  
JUL 02, 2017AMOUNT PAID  
\$RBC® Visa<sup>+</sup> Business Platinum Avion®  
4516 07\*\* \*\*\*\*\* 9674 / 4516 07\*\* \*\*\*\*\* 9682

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04570

THE STUDENTS UNION OF THE UNIVERSI  
SHANE SCOTT  
2-900 STUDENTS UNION BLDG UNIV  
THE STUDENTS UNION OF THE UNI  
EDMONTON AB T6G 2J7Payment options  
• Telephone banking 1-800-769-2511  
• Online banking www.rbcroyalbank.com  
• RBC Royal Bank ATM  
• RBC Royal Bank Branch



RBC  
Royal Bank

# RBC® Visa® Business Platinum Avion®

THE STUDENTS UNION OF THE UNIVERSI 4516 07\*\* \*\*\*\* 9674

SHANE SCOTT 4516 07\*\* \*\*\*\* 4849

STATEMENT FROM JUN 16 TO JUL 17, 2017

1 OF 2

PREVIOUS STATEMENT BALANCE **\$33.21**

TRANSACTION POSTING		ACTIVITY DESCRIPTION	AMOUNT (\$)
DATE	DATE		
JUL 02	JUL 04	AUTOMATIC PAYMENT - THANK YOU	-\$33.21
		SUBTOTAL OF MONTHLY ACTIVITY	-\$33.21

TRANSACTION POSTING		ACTIVITY DESCRIPTION	AMOUNT (\$)
DATE	DATE		
JUN 14	JUN 16	T CENTRAL SOCIAL HALL EDMONTON AB	\$27.10
		74500017166461655000535	\$27.10
		SUBTOTAL OF MONTHLY ACTIVITY	\$27.10
		<b>NEW BALANCE</b>	<b>\$27.10</b>

## Please Note:

The 'T' to the left of the transactions on this statement indicate they have been transferred from your previous account. Should there be any discrepancies, please contact us immediately.

## Your account is currently set up on an Auto Pay plan

Based on the option you previously selected the New Balance amount as shown on this statement will be posted to your account on the Payment Due Date. If you have made any additional payments (or credit refunds) prior to the Auto Pay, we will reduce the Auto Pay amount by those additional payments posted. Please contact us if you have any questions at RBC Royal Bank® Card Services at 1-800 ROYAL® 1-2.

RECEIVED  
Jul 20

## IMPORTANT INFORMATION

### RBC REWARDS POINTS

Previous Points balance	0
Points earned this statement	28
Points adjusted this statement	(28)
<b>New points balance</b>	<b>0</b>

### CONTACT US

Customer Service / Lost & Stolen	1-800-769-2512
Collect Outside North America	(416) 974-7780
RBC Rewards Travel Redemption	1-877-636-2870
Merchandise Redemption	1-800-769-2512
Web site	www.rbc rewards.com

### PAYMENTS & INTEREST RATES

Minimum payment	\$10.00
Payment due date	AUG 03, 2017
Credit limit	\$2,500.00
Available credit	\$2,472.90
<b>Annual interest rates:</b>	
Purchases	19.99%
Cash advances	22.99%

### CALCULATING YOUR BALANCE

Previous Statement Balance	\$33.21
Payments & credits	-\$33.21
Purchases & debits	\$27.10
Cash advances	\$0.00
Interest	\$0.00
Fees	\$0.00
<b>NEW BALANCE</b>	<b>\$27.10</b>



RBC ROYAL BANK  
CREDIT CARD PAYMENT CENTRE  
P.O. BOX 4016, STATION "A"  
TORONTO, ONTARIO M5W 2E6

NEW BALANCE  
**\$27.10**

MINIMUM PAYMENT  
**\$10.00**

PAYMENT DUE DATE  
**AUG 03, 2017**

AMOUNT PAID  
**\$**

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THE STUDENTS UNION OF THE UNIVERSI  
SHANE SCOTT  
2-900 STUDENTS UNION BLDG UNIV  
THE STUDENTS UNION OF THE UNI  
EDMONTON AB T6G 2J7

RBC® Visa® Business Platinum Avion®  
4516 07\*\* \*\*\*\* 9674 / 4516 07\*\* \*\*\*\* 4849

### Payment options

- Telephone banking 1-800-769-2511
- Online banking [www.rbcroyalbank.com](http://www.rbcroyalbank.com)
- RBC Royal Bank ATM
- RBC Royal Bank Branch



**RBC**  
Royal Bank

**RBC® Visa® Business Platinum Avion®**

THE STUDENTS' UNION OF THE UNI 4516 07\*\* \*\*\*\* 3769

BRENNAN MURPHY 4516 07\*\* \*\*\*\* 3777

STATEMENT FROM APR 18 TO MAY 15, 2017

1 OF 2

**PREVIOUS STATEMENT BALANCE \$6,806.46**

4516 07\*\* \*\*\*\* 3769

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
APR 25	APR 25	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510407115619986610404	-\$10,000.00
MAY 01	MAY 01	OVERLIMIT FEE	\$29.00
MAY 15	MAY 15	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510407135619985014406	-\$20,000.00
		<b>SUBTOTAL OF MONTHLY ACTIVITY</b>	<b>-\$29,971.00</b>

4516 07\*\* \*\*\*\* 3777

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
APR 20	APR 21	DOCUSIGN CAD SEATTLE WA 24013947110715352492547	\$1,080.00
APR 24	APR 26	RESERVE ALBERTA PARKS SYSEDMONTON AB 74529007114920091474209	\$542.00
APR 25	APR 27	JRS AVSHOP CANADA THORNHILL ON 74619857116123456789181	\$6,185.68
APR 25	APR 26	AMAZON.CA AMAZON.CA ON 74537887115000979676946	\$121.33
APR 25	APR 26	AMAZON.CA AMAZON.CA ON 74537887115000979836938	\$182.69
APR 26	APR 27	TWITTER 8778877815 WI 24492157116637004589589	\$6.97
		Foreign Currency-USD 4.99 Exchange rate-1.396793	
APR 26	APR 26	LIDS 5701 EDMONTON AB 74703417116000162943023	\$390.47
APR 26	APR 26	SAFEWAY #8904 EDMONTON AB 74703417116000215501380	\$513.90
APR 27	APR 28	GROOVEHQ.COM 4013393817 RI 24492157117637008763460	\$212.06
		Foreign Currency-USD 151.32 Exchange rate-1.401401	
APR 27	APR 27	ACCLAIM SOUND LIGHTIN 705-472-0070 ON 74703417117000825166870	\$217.34

**IMPORTANT INFORMATION**

**RBC REWARDS POINTS**

Previous Points balance	0
Points earned this statement	14,755
Points adjusted this statement	(14,755)
<b>New points balance</b>	<b>0</b>

**CONTACT US**

Customer Service / Lost & Stolen	1-800-769-2512
Collect Outside North America	(416) 974-7780
RBC Rewards Travel Redemption	1-877-636-2870
Merchandise Redemption	1-800-769-2512
Web site	www.rbc rewards.com

**PAYMENTS & INTEREST RATES**

Minimum payment	\$0.00
Payment due date	JUN 01, 2017
Credit limit	\$10,000.00
Available credit	\$10,000.00
Annual interest rates:	
Purchases	19.99%
Cash advances	21.99%

**CALCULATING YOUR BALANCE**

Previous Statement Balance	\$6,806.46
Payments & credits	-\$30,000.00
Purchases & debits	\$14,754.27
Cash advances	\$0.00
Interest	\$0.00
Fees	\$29.00

**CREDIT BALANCE -\$8,410.27**



RBC ROYAL BANK  
CREDIT CARD PAYMENT CENTRE  
P.O. BOX 4016, STATION "A"  
TORONTO, ONTARIO M5W 2E6

CREDIT BALANCE  
**-\$8,410.27**

MINIMUM PAYMENT  
**\$0.00**

PAYMENT DUE DATE  
**JUN 01, 2017**

AMOUNT PAID  
**\$**

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02884

THE STUDENTS' UNION OF THE UNI  
BRENNAN MURPHY  
2-900 STUDENTS UNION BLDG  
UNIVERSITY OF ALBERTA  
EDMONTON AB T6G 2J7

**RBC® Visa® Business Platinum Avion®**

4516 07\*\* \*\*\*\* 3769 / 4516 07\*\* \*\*\*\* 3777

**Payment options**

- Telephone banking 1-800-769-2511
- Online banking www.rbcroyalbank.com
- RBC Royal Bank ATM
- RBC Royal Bank Branch

**RBC® Visa® Business Platinum Avion®**

THE STUDENTS' UNION OF THE UNI 4516 07\*\* \*\*\*\*\* 3769

BRENNAN MURPHY 4516 07\*\* \*\*\*\*\* 3777

STATEMENT FROM MAY 16 TO JUN 15, 2017

1 OF 2

**RECEIVED**  
JUN 20**PREVIOUS STATEMENT BALANCE - \$8,410.27****IMPORTANT INFORMATION****RBC REWARDS POINTS**

Previous Points balance	0
Points earned this statement	13,679
Points adjusted this statement	(13,679)
New points balance	0

**CONTACT US**

Customer Service / Lost & Stolen	1-800-769-2512
Collect Outside North America	(416) 974-7780
RBC Rewards Travel Redemption	1-877-636-2870
Merchandise Redemption	1-800-769-2512
Web site	www.rbc rewards.com

**PAYMENTS & INTEREST RATES**

Minimum payment	\$0.00
Payment due date	JUL 02, 2017
Credit limit	\$10,000.00
Available credit	\$10,000.00
Annual interest rates:	
Purchases	19.99%
Cash advances	21.99%

**CALCULATING YOUR BALANCE**

Previous Statement Balance	-\$8,410.27
Payments & credits	-\$25,587.39
Purchases & debits	\$14,208.56
Cash advances	\$0.00
Interest	\$0.00
Fees	\$0.00

**CREDIT BALANCE - \$19,789.10**

4516 07** ***** 3769			
TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAY 30	MAY 30	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510407150619982809402	-\$5,057.39
JUN 14	JUN 14	PAYMENT - THANK YOU / PAIEMENT - MERCI 74510407165619982221403	-\$20,000.00
SUBTOTAL OF MONTHLY ACTIVITY			-\$25,057.39

4516 07** ***** 3777			
TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAY 17	MAY 18	SPOTIFY P02693F3EC STOCKHOLM 74987507137659648151186	\$9.99
MAY 17	MAY 18	SPECIAL EVENT SALES LTD 780-4341277 AB 74872717138121387408972	\$2,781.34
MAY 17	MAY 17	ULINE 800-295-5510 ON 74537887137000492800621	\$3,849.43
MAY 22	MAY 23	APPLE STORE #R411 EDMONTON AB 74537887143000285760778	\$1,184.61
MAY 23	MAY 25	JRS AVSHOP CANADA THORNHILL ON 74619857144123456789229	\$226.24
MAY 29	MAY 31	JRS AVSHOP CANADA THORNHILL ON 74619857150123456789121	\$360.32
MAY 29	MAY 30	MAILCHIMP *MONTHLY MAILCHIMP.COMGA 24692107149000328121478	\$99.11
JUN 02	JUN 05	IKEA EDMONTON EDMONTON AB 74064497153820209697905	\$83.99
JUN 06	JUN 08	RESERVE ALBERTA PARKS SYSEDMONTON AB 74529007157920092762600	-\$530.00
JUN 14	JUN 15	AMAZON *MARKETPLCE CA WWW.AMAZON.CAON 74537887165100348625985	\$298.20
JUN 14	JUN 15	AMAZON *MARKETPLCE CA WWW.AMAZON.CAON 74537887165100348626561	\$139.99

RBC ROYAL BANK  
CREDIT CARD PAYMENT CENTRE  
P.O. BOX 4016, STATION "A"  
TORONTO, ONTARIO M5W 2E6**CREDIT BALANCE**  
**-\$19,789.10****MINIMUM PAYMENT**  
**\$0.00****PAYMENT DUE DATE**  
**JUL 02, 2017****AMOUNT PAID**  
**\$**

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THE STUDENTS' UNION OF THE UNI  
BRENNAN MURPHY  
2-900 STUDENTS UNION BLDG  
UNIVERSITY OF ALBERTA  
EDMONTON AB T6G 2J7**RBC® Visa® Business Platinum Avion®**  
**4516 07\*\* \*\*\*\*\* 3769 / 4516 07\*\* \*\*\*\*\* 3777****Payment options**

- Telephone banking 1-800-769-2511
- Online banking www.rbcroyalbank.com
- RBC Royal Bank ATM
- RBC Royal Bank Branch

RBC  
Royal Bank**RBC® Visa<sup>+</sup> Business Platinum Avion®**

THE STUDENTS UNION OF THE UNI 4516 07\*\* \*\*\*\* 0019

CRAIG TURNER 4516 07\*\* \*\*\*\* 0027

STATEMENT FROM APR 28 TO MAY 29, 2017

1 OF 3

**PREVIOUS STATEMENT BALANCE****\$2,136.75****IMPORTANT INFORMATION****RBC REWARDS POINTS**

Previous Points balance	0
Points earned this statement	3,197
Points adjusted this statement	(3,197)
<b>New points balance</b>	<b>0</b>

**CONTACT US**

Customer Service / Lost & Stolen	1-800-769-2512
Collect Outside North America	(416) 974-7780
RBC Rewards Travel Redemption	1-877-636-2870
Merchandise Redemption	1-800-769-2512
Web site	www.rbc Rewards.com

**PAYMENTS & INTEREST RATES**

<b>Minimum payment</b>	<b>\$60.00</b>
<b>Payment due date</b>	<b>JUN 15, 2017</b>
Credit limit	\$10,000.00
Available credit	\$6,753.31
<b>Annual interest rates:</b>	
Purchases	19.99%
Cash advances	21.99%

**CALCULATING YOUR BALANCE**

<b>Previous Statement Balance</b>	<b>\$2,136.75</b>
Payments & credits	-\$2,136.75
Purchases & debits	\$3,196.69
Cash advances	\$0.00
Interest	\$0.00
Fees	\$50.00
<b>NEW BALANCE</b>	<b>\$3,246.69</b>

4516 07\*\* \*\*\*\* 0019

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAY 01	MAY 01	ANNUAL FEE	\$50.00
MAY 14	MAY 15	AUTOMATIC PAYMENT - THANK YOU	-\$2,136.75
		<b>SUBTOTAL OF MONTHLY ACTIVITY</b>	<b>-\$2,086.75</b>

4516 07\*\* \*\*\*\* 0027

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
APR 27	APR 28	PRINT-SCIENCE 8882289070 ME	\$250.86
		24431067118206692400021	
		Foreign Currency-USD 179.00 Exchange rate-1.401452	
APR 29	MAY 01	BUCK LAKE GROCERY BUCK LAKE AB	\$56.43
		74703417119000531069143	
APR 29	MAY 01	ESSO 10863 82 AVE EDMONTON AB	\$49.60
		74064497121920127005576	
APR 30	MAY 01	FACEBK NYTFBDA4P2 650-5434800 CA	\$28.00
		24204297120523128321249	
APR 30	MAY 01	FACEBK RQSHMBEJ32 650-5434800 CA	\$25.00
		24204297120714610271238	
MAY 01	MAY 03	AUTHORIZENET 801-4923502 UT	\$64.99
		24789307122820700908924	
		Foreign Currency-USD 46.08 Exchange rate-1.410373	
MAY 02	MAY 03	NAMESPRO SOLUTIONS INC. VANCOUVER BC	\$54.10
		74064497122820201224698	
MAY 05	MAY 08	CONGRESS PLAZA HOTEL CHICAGO IL	\$630.84
		24480257127900012391813	
		Foreign Currency-USD 446.12 Exchange rate-1.414058	
MAY 06	MAY 08	FACEBK YSMKKCS4P2 650-5434800 CA	\$30.40
		24204297126150981621236	
MAY 08	MAY 09	UA U-PARK SCP - E & N EDMONTON AB	\$11.00
		74703417129000492697237	
MAY 08	MAY 09	THE FACULTY CLUB OF THE UEDMONTON AB	\$89.83
		74064497128820208271423	

RBC ROYAL BANK  
CREDIT CARD PAYMENT CENTRE  
P.O. BOX 4016, STATION "A"  
TORONTO, ONTARIO M5W 2E6**NEW BALANCE**  
**\$3,246.69****MINIMUM PAYMENT**  
**\$60.00****PAYMENT DUE DATE**  
**JUN 15, 2017****AMOUNT PAID**  
**\$**

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04739

THE STUDENTS UNION OF THE UNI  
CRAIG TURNER  
2-900 STUDENTS UNION BLDG UNIV  
EDMONTON AB T6G 2J7**RBC® Visa<sup>+</sup> Business Platinum Avion®**  
**4516 07\*\* \*\*\*\* 0019 / 4516 07\*\* \*\*\*\* 0027****Payment options**

- Telephone banking 1-800-769-2511
- Online banking [www.rbcroyalbank.com](http://www.rbcroyalbank.com)
- RBC Royal Bank ATM
- RBC Royal Bank Branch



**RBC® Visa<sup>®</sup> Business Platinum Avion<sup>®</sup>**  
THE STUDENTS UNION OF THE UNI 4516 07\*\* \*\*\*\* 0019  
CRAIG TURNER 4516 07\*\* \*\*\*\* 0027  
STATEMENT FROM MAY 30 TO JUN 27, 2017

1 OF 2

**PREVIOUS STATEMENT BALANCE \$3,246.69**

4516 07** **** 0019			
TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUN 15	JUN 15	AUTOMATIC PAYMENT - THANK YOU	-\$3,246.69
		SUBTOTAL OF MONTHLY ACTIVITY	-\$3,246.69

4516 07** **** 0027			
TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAY 26	JUN 02	ST LAW COLL-PARKING 613-345-0660 ON	\$1.50
		74703417152000836900537	
MAY 28	MAY 30	COMFORT INN PICKERING PICKERING ON	\$108.47
		74500017149461654480417	
MAY 29	MAY 31	COMFORT INN NIAGARA FALLSON	\$72.53
		74500017150411425367043	
MAY 29	MAY 30	MCMASTER PARKING HAMILTON ON	\$10.00
		74064497149820167142768	
MAY 29	MAY 30	NIAGARA COLLEGE WELLAND ON	\$4.50
		74064497149820171662181	
MAY 29	MAY 30	PRECISE PARKLINK INC TORONTO ON	\$5.00
		74064497149820171955023	
MAY 29	MAY 30	ENTERPRISE (416)208-5036 TORONTO ON	\$304.31
		74064497150920124785836	
MAY 29	MAY 30	PETROCAN-126 MAIN ST E HAMILTON ON	\$18.62
		74064497150920129327980	
MAY 31	JUN 01	FACEBK 6DRZWCW4P2 650-5434800 CA	\$29.31
		24204297151706009911533	
JUN 01	JUN 05	AUTHORIZENET 801-4923502 UT	\$56.59
		24789307153012200934764	
		Foreign Currency-USD 40.75 Exchange rate-1.388711	
JUN 02	JUN 05	CO OP TAXI LINE LTD EDMONTON AB	\$76.00
		74064497153820217251349	
JUN 02	JUN 05	UP EXPRESS #25 TORONTO ON	\$12.00
		74064497154820171275671	

RECEIVED  
JUL 13

#### IMPORTANT INFORMATION

##### RBC REWARDS POINTS

Previous Points balance	0
Points earned this statement	2,352
Points adjusted this statement	(2,352)
New points balance	0

##### CONTACT US

Customer Service / Lost & Stolen	1-800-769-2512
Collect Outside North America	(416) 974-7780
RBC Rewards Travel Redemption	1-877-636-2870
Merchandise Redemption	1-800-769-2512
Web site	www.rbc rewards.com

##### PAYMENTS & INTEREST RATES

Minimum payment	\$10.00
Payment due date	JUL 14, 2017
Credit limit	\$10,000.00
Available credit	\$7,648.16
Annual interest rates:	
Purchases	19.99%
Cash advances	21.99%

##### CALCULATING YOUR BALANCE

Previous Statement Balance	\$3,246.69
Payments & credits	-\$3,246.69
Purchases & debits	\$2,351.84
Cash advances	\$0.00
Interest	\$0.00
Fees	\$0.00

**NEW BALANCE \$2,351.84**

RBC ROYAL BANK  
CREDIT CARD PAYMENT CENTRE  
P.O. BOX 4016, STATION "A"  
TORONTO, ONTARIO M5W 2E6

NEW BALANCE  
**\$2,351.84**

MINIMUM PAYMENT  
**\$10.00**

PAYMENT DUE DATE  
**JUL 14, 2017**

AMOUNT PAID  
**\$**

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THE STUDENTS UNION OF THE UNI  
CRAIG TURNER  
2-900 STUDENTS UNION BLDG UNIV  
EDMONTON AB T6G 2J7

**RBC® Visa<sup>®</sup> Business Platinum Avion<sup>®</sup>**  
**4516 07\*\* \*\*\*\* 0019 / 4516 07\*\* \*\*\*\* 0027**

Payment options  
• Telephone banking 1-800-769-2511  
• Online banking www.rbcroyalbank.com  
• RBC Royal Bank ATM  
• RBC Royal Bank Branch



**RBC**  
Royal Bank

**RBC® Visa<sup>†</sup> Business Platinum Avion®**

UNIV OF AB STUDENTS UNION 4516 07\*\* \*\*\*\* 6625

ELIZABETH JOHNSON

STATEMENT FROM APR 18 TO MAY 15, 2017

1 OF 2

**PREVIOUS STATEMENT BALANCE**

**\$3,300.01**

4516 07\*\* \*\*\*\* 6625

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAY 04	MAY 04	AUTOMATIC PAYMENT - THANK YOU	-\$3,300.01
		SUBTOTAL OF MONTHLY ACTIVITY	-\$3,300.01

4516 07\*\* \*\*\*\* 6633

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
APR 18	APR 19	MONOPRICE, INC. 8772712592 CA 24492157108715841402156	\$1,003.02 ✓
		Foreign Currency-USD 730.18 Exchange rate-1.373661	
APR 20	APR 21	STAPLES.CA MISSISSAUGA ON 74064497111920130952550	\$178.71 ✓
APR 21	APR 24	WESTMOUNT STORE FIXTUR EDMONTON AB 74703417111000514879615	\$829.46 ✓
APR 21	APR 24	STAPLES.CA MISSISSAUGA ON 74064497112920128353588	\$31.63 ✓
APR 24	APR 25	AMAZON.COM AMZN.COM/BILL AMZN.COM/BILLWA 24431067114083716475865	\$229.86 ✓
		Foreign Currency-USD 165.82 Exchange rate-1.386201	
APR 26	APR 27	STAPLES.CA MISSISSAUGA ON 74064497117920131503588	\$20.41 ✓
APR 27	APR 28	STAPLES STORE #142 EDMONTON AB 74064497117820196383464	\$55.76 ✓
APR 28	MAY 01	TIM HORTONS 1335 QTH EDMONTON AB 74703417119000052689220	\$40.57 ✓
APR 29	MAY 01	FABIC CARE CLEANERS EDMONTON AB 74064497119820208296249	\$21.35 ✓
		SUBTOTAL OF MONTHLY ACTIVITY	\$2,410.77
		<b>NEW BALANCE</b>	<b>\$2,410.77</b>

**IMPORTANT INFORMATION**

**RBC REWARDS POINTS**

Previous Points balance	0
Points earned this statement	2,411
Points adjusted this statement	(2,411)
<b>New points balance</b>	<b>0</b>

**CONTACT US**

Customer Service / Lost & Stolen	1-800-769-2512
Collect Outside North America	(416) 974-7780
RBC Rewards Travel Redemption	1-877-636-2870
Merchandise Redemption	1-800-769-2512
Web site	www.rbc rewards.com

**PAYMENTS & INTEREST RATES**

Minimum payment	\$10.00
Payment due date	JUN 01, 2017
Credit limit	\$10,000.00
Available credit	\$7,589.23
<b>Annual interest rates:</b>	
Purchases	19.99%
Cash advances	21.99%

**CALCULATING YOUR BALANCE**

Previous Statement Balance	\$3,300.01
Payments & credits	-\$3,300.01
Purchases & debits	\$2,410.77
Cash advances	\$0.00
Interest	\$0.00
Fees	\$0.00

**NEW BALANCE \$2,410.77**



RBC ROYAL BANK  
CREDIT CARD PAYMENT CENTRE  
P.O. BOX 4016, STATION "A"  
TORONTO, ONTARIO M5W 2E6

**NEW BALANCE**  
**\$2,410.77**

**MINIMUM PAYMENT**  
**\$10.00**

**PAYMENT DUE DATE**  
**JUN 01, 2017**

**AMOUNT PAID**  
**\$**

**RBC® Visa<sup>†</sup> Business Platinum Avion®**  
**4516 07\*\* \*\*\*\* 6625**

**Payment options**

- Telephone banking 1-800-769-2511
- Online banking www.rbcroyalbank.com
- RBC Royal Bank ATM
- RBC Royal Bank Branch

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01566

UNIV OF AB STUDENTS UNION  
ELIZABETH JOHNSON  
2-900 STUDENTS UNION BLDG  
UNIVERSITY OF ALBERTA  
EDMONTON AB T6G 2J7



**RBC**  
Royal Bank

# RBC® Visa<sup>+</sup> Business Platinum Avion®

UNIV OF AB STUDENTS UNION 4516 07\*\* \*\*\*\* 6625

ELIZABETH JOHNSON

STATEMENT FROM MAY 16 TO JUN 15, 2017

1 OF 2

## PREVIOUS STATEMENT BALANCE

**\$2,410.77**

4516 07\*\* \*\*\*\* 6625

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUN 01	JUN 01	AUTOMATIC PAYMENT - THANK YOU	-\$2,410.77
		SUBTOTAL OF MONTHLY ACTIVITY	-\$2,410.77

4516 07\*\* \*\*\*\* 6633

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAY 16	MAY 17	STAPLES STORE #142 EDMONTON AB	\$14.33 ✓
		74064497136820189562634	
MAY 17	MAY 18	STAPLES.CA MISSISSAUGA ON	\$99.17 ✓
		74064497138920130537079	
MAY 23	MAY 25	WS & COMPANY / REDWOOD SCARBOROUGH ON	\$3,133.73 ✓
		74500017144667404173871	
MAY 25	MAY 26	STAPLES.CA MISSISSAUGA ON	\$368.27 ✓
		74064497146920128742962	
MAY 30	MAY 31	MONOPRICE, INC. 8772712592 CA	\$13.64 ✓
		24492157150715055702991	
JUN 01	JUN 02	Foreign Currency-USD 9.85 Exchange rate-1.384771	\$37.04 ✓
		74064497153920133151621	
		SUBTOTAL OF MONTHLY ACTIVITY	\$3,666.18
		<b>NEW BALANCE</b>	<b>\$3,666.18</b>

## IMPORTANT INFORMATION

### RBC REWARDS POINTS

Previous Points balance	0
Points earned this statement	3,667
Points adjusted this statement	(3,667)
<b>New points balance</b>	<b>0</b>

### CONTACT US

Customer Service / Lost & Stolen	1-800-769-2512
Collect Outside North America	(416) 974-7780
RBC Rewards Travel Redemption	1-877-636-2870
Merchandise Redemption	1-800-769-2512
Web site	www.rbc rewards.com

### PAYMENTS & INTEREST RATES

Minimum payment	\$10.00
Payment due date	JUL 02, 2017
Credit limit	\$10,000.00
Available credit	\$6,333.82
<b>Annual interest rates:</b>	
Purchases	19.99%
Cash advances	21.99%

### CALCULATING YOUR BALANCE

Previous Statement Balance	\$2,410.77
Payments & credits	-\$2,410.77
Purchases & debits	\$3,666.18
Cash advances	\$0.00
Interest	\$0.00
Fees	\$0.00
<b>NEW BALANCE</b>	<b>\$3,666.18</b>



RBC ROYAL BANK  
CREDIT CARD PAYMENT CENTRE  
P.O. BOX 4016, STATION "A"  
TORONTO, ONTARIO M5W 2E6

NEW BALANCE  
**\$3,666.18**

MINIMUM PAYMENT  
**\$10.00**

PAYMENT DUE DATE  
**JUL 02, 2017**

AMOUNT PAID  
**\$**

**RBC® Visa<sup>+</sup> Business Platinum Avion®**  
**4516 07\*\* \*\*\*\* 6625**

### Payment options

- Telephone banking 1-800-769-2511
- Online banking [www.rbcroyalbank.com](http://www.rbcroyalbank.com)
- RBC Royal Bank ATM
- RBC Royal Bank Branch

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UNIV OF AB STUDENTS UNION  
ELIZABETH JOHNSON  
2-900 STUDENTS UNION BLDG  
UNIVERSITY OF ALBERTA  
EDMONTON AB T6G 2J7



RBC  
Royal Bank

# RBC® Visa<sup>+</sup> Business Platinum Avion®

UNIV OF AB STUDENTS UNION 4516 07\*\* \*\*\*\* 6625

ELIZABETH JOHNSON

STATEMENT FROM JUN 16 TO JUL 17, 2017

1 OF 2

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JUL 20

## PREVIOUS STATEMENT BALANCE

\$3,666.18

## IMPORTANT INFORMATION

### RBC REWARDS POINTS

Previous Points balance	0
Points earned this statement	3,325
Points adjusted this statement	(3,325)
<b>New points balance</b>	<b>0</b>

### CONTACT US

Customer Service / Lost & Stolen	1-800-769-2512
Collect Outside North America	(416) 974-7780
RBC Rewards Travel Redemption	1-877-636-2870
Merchandise Redemption	1-800-769-2512
Web site	www.rbc Rewards.com

### PAYMENTS & INTEREST RATES

Minimum payment	\$10.00
Payment due date	AUG 03, 2017
Credit limit	\$10,000.00
Available credit	\$6,675.25
<b>Annual interest rates:</b>	
Purchases	19.99%
Cash advances	22.99%

### CALCULATING YOUR BALANCE

Previous Statement Balance	\$3,666.18
Payments & credits	-\$3,666.18
Purchases & debits	\$3,324.75
Cash advances	\$0.00
Interest	\$0.00
Fees	\$0.00
<b>NEW BALANCE</b>	<b>\$3,324.75</b>

4516 07** **** 6625			
TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUL 02	JUL 04	AUTOMATIC PAYMENT - THANK YOU	-\$3,666.18
		<b>SUBTOTAL OF MONTHLY ACTIVITY</b>	<b>-\$3,666.18</b>

4516 07** **** 6633			
TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUN 15	JUN 16	STAPLES.CA MISSISSAUGA ON	\$935.63 ✓
		74064497167920133189484	
JUN 19	JUN 21	ACKLANDS GRAINGER INC RICHMOND HILL ON	\$320.99 ✓
		74064497172920125687977	
JUN 26	JUN 27	STAPLES.CA MISSISSAUGA ON	\$33.60 ✓
		74064497178920130251938	
JUL 06	JUL 07	STAPLES.CA MISSISSAUGA ON	\$153.17 ✓
		74064497188920133552439	
JUL 11	JUL 12	WWW.IKEA.CA BURLINGTON ON	\$831.60 ✓
		74064497192820148692044	
JUL 13	JUL 14	MONOPRICE, INC. 8772712592 CA	\$1,049.76 ✓
		24492157194715389423890	
		Foreign Currency-USD: 801.83 Exchange rate-1.309205	
		<b>SUBTOTAL OF MONTHLY ACTIVITY</b>	<b>\$3,324.75</b>
		<b>NEW BALANCE</b>	<b>\$3,324.75</b>



RBC ROYAL BANK  
CREDIT CARD PAYMENT CENTRE  
P.O. BOX 4016, STATION "A"  
TORONTO, ONTARIO M5W 2E6

NEW BALANCE  
**\$3,324.75**

MINIMUM PAYMENT  
**\$10.00**

PAYMENT DUE DATE  
**AUG 03, 2017**

AMOUNT PAID  
**\$**

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01106

UNIV OF AB STUDENTS UNION  
ELIZABETH JOHNSON  
2-900 STUDENTS UNION BLDG  
UNIVERSITY OF ALBERTA  
EDMONTON AB T6G 2J7

RBC® Visa<sup>+</sup> Business Platinum Avion®  
4516 07\*\* \*\*\*\* 6625

Payment options  
· Telephone banking 1-800-769-2511  
· Online banking www.rbcroyalbank.com  
· RBC Royal Bank ATM  
· RBC Royal Bank Branch


**RBC® Visa® Business Platinum Avion®**

THE STUDENTS' UNION OF THE UNI 4516 07\*\* \*\*\*\* 3850

JONATHAN MASTEL 4516 07\*\* \*\*\*\* 3868

STATEMENT FROM APR 18 TO MAY 15, 2017

1 OF 2

**PREVIOUS STATEMENT BALANCE \$3,321.27**
**IMPORTANT INFORMATION**
**RBC REWARDS POINTS**

Previous Points balance	0
Points earned this statement	3,763
Bonus points earned this statement	12
Points adjusted this statement	(3,775)
<b>New points balance</b>	<b>0</b>

**CONTACT US**

Customer Service / Lost & Stolen	1-800-769-2512
Collect Outside North America	(416) 974-7780
RBC Rewards Travel Redemption	1-877-636-2870
Merchandise Redemption	1-800-769-2512
Web site	www.rbc rewards.com

**PAYMENTS & INTEREST RATES**

Minimum payment	\$0.00
Payment due date	JUN 01, 2017
Credit limit	\$5,000.00
Available credit	\$5,000.00
Annual interest rates:	
Purchases	19.99%
Cash advances	21.99%

**CALCULATING YOUR BALANCE**

Previous Statement Balance	\$3,321.27
Payments & credits	-\$8,321.27
Purchases & debits	\$3,762.59
Cash advances	\$0.00
Interest	\$0.00
Fees	\$0.00

**CREDIT BALANCE -\$1,237.41**

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
		4516 07** **** 3850	
MAY 04	MAY 04	AUTOMATIC PAYMENT - THANK YOU	-\$3,321.27
MAY 10	MAY 10	PAYMENT - THANK YOU / PAIEMENT - MERCI	-\$5,000.00
		74510407130619986301401	
		<b>SUBTOTAL OF MONTHLY ACTIVITY</b>	<b>-\$8,321.27</b>

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
		4516 07** **** 3868	
APR 24	APR 26	WESTJET 8382125347427CALGARY AB	\$250.03
		74479327115004028050712	
APR 24	APR 26	WESTJET 8382125351777CALGARY AB	\$247.61
		74479327115004028058335	
APR 25	APR 26	UOFA BOOKSTORE EDMONTON AB	\$450.00
		74064497115820186052618	
APR 27	APR 27	UBER CA APR26 53KRZ HELP.HELP.UBER.COM	\$8.21
		74987507116830507461371	
APR 29	MAY 01	VILLAGE MARKET AG FOOD WESTEROSE AB	\$106.56
		74500017119461641460726	
MAY 01	MAY 02	MAILCHIMP *MONTHLY MAILCHIMP.COMGA	\$298.88
		24692107121000797125358	
MAY 03	MAY 05	HUGHES PETROLEUM LTD EDMONTON AB	\$59.25
		74529007123920222719604	
MAY 03	MAY 05	SIMPLECAST.COM 8778877815 NY	\$16.94
		24492157124637004521822	
		Foreign Currency-USD 12.00 Exchange rate-1.411666	
MAY 03	MAY 04	ENTERPRISE (780)477-1717 EDMONTON AB	\$362.46
		74064497124920126194600	
MAY 10	MAY 12	WESTJET 8382125819118CALGARY AB	\$1,800.59
		74479327131004023049552	
MAY 10	MAY 12	AIR CANADA 0142177565071AIRCANADA.COMMB	\$150.76
		74537867131004012020593	


 RBC ROYAL BANK  
 CREDIT CARD PAYMENT CENTRE  
 P.O. BOX 4016, STATION "A"  
 TORONTO, ONTARIO M5W 2E6

**CREDIT BALANCE**  
**-\$1,237.41**
**MINIMUM PAYMENT**  
**\$0.00**
**PAYMENT DUE DATE**  
**JUN 01, 2017**
**AMOUNT PAID**  
**\$**

RBC0190000\_8955739\_094-468912

03819

 THE STUDENTS' UNION OF THE UNI  
 JONATHAN MASTEL  
 2-900 STUDENTS UNION BLDG  
 UNIVERSITY OF ALBERTA  
 EDMONTON AB T6G 2J7

**RBC® Visa® Business Platinum Avion®**  
**4516 07\*\* \*\*\*\* 3850 / 4516 07\*\* \*\*\*\* 3868**
**Payment options**

- Telephone banking 1-800-769-2511
- Online banking www.rbcroyalbank.com
- RBC Royal Bank ATM
- RBC Royal Bank Branch



RBC® Visa® Business Platinum Avion®  
THE STUDENTS' UNION OF THE UNI 4516 07\*\* \*\*\*\* 3850  
JONATHAN MASTEL 4516 07\*\* \*\*\*\* 3868  
STATEMENT FROM MAY 16 TO JUN 15, 2017

1 OF 2

PREVIOUS STATEMENT BALANCE -**\$1,237.41**

4516 07** **** 3850			
TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUN 15	JUN 15	PAYMENT - THANK YOU / PAIEMENT - MERCI	-\$5,000.00
74510407166619982328405			
SUBTOTAL OF MONTHLY ACTIVITY			-\$5,000.00

4516 07** **** 3868			
TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
✓ MAY 16	MAY 17	ESSO 1729 A MOUNTAIN AVE. CANMORE AB	\$52.67
74064497137920122395222 530-8173-100			
✓ MAY 17	MAY 19	HUGHES PETROLEUM LTD EDMONTON AB	\$35.89
74529007137920229853301 530-8173-100			
✓ MAY 17	MAY 23	RAMADA INN&SUITES CANMORECANMORE AB	\$363.72
74064497141820104774267 530-8173-200			
✓ MAY 17	MAY 23	RAMADA INN&SUITES CANMORECANMORE AB	\$333.42
74064497141820104774283 530-8173-200			
✓ MAY 17	MAY 23	RAMADA INN&SUITES CANMORECANMORE AB	\$363.72
74064497141820104774291 530-8173-200			
✓ MAY 17	MAY 18	ENTERPRISE (780)477-1717 EDMONTON AB	\$328.65
74064497138920127620458 530-8173-100			
MAY 21	MAY 23	WESTJET 8382604156276 CALGARY AB	\$26.25
74479327142004008094174 528-8173-100			
✓ MAY 22	MAY 24	CAPITAL TAXI 2899 TAXI OTTAWA ON	\$43.53
74500017143667401326978 528-8173-100			
MAY 22	MAY 23	UBER CA MAY22 RF5HY HELP.UBER.COM	\$19.00
74987507142562653261382 528-8173-100			
✓ MAY 23	MAY 24	VIA RAIL/MLV836/27MAY MONTREAL QC	\$54.24
74064497143820168079973 425-8173-100			
✓ MAY 27	MAY 29	HOTWIRE SALES FINAL 1920 634 3150	\$242.92
74929047148029950004420 425-8173-200			
✓ MAY 27	MAY 29	FOUR POINTS BY SHERATON HGATINEAU QC	\$804.48
74064497147820153491700 528-8173-200			

RECEIVED  
JUN 20

#### IMPORTANT INFORMATION

##### RBC REWARDS POINTS

Previous Points balance	0
Points earned this statement	5,561
Bonus points earned this statement	19
Points adjusted this statement	(5,580)
New points balance	0

##### CONTACT US

Customer Service / Lost & Stolen	1-800-769-2512
Collect Outside North America	(416) 974-7780
RBC Rewards Travel Redemption	1-877-636-2870
Merchandise Redemption	1-800-769-2512
Web site	www.rbc rewards.com

##### PAYMENTS & INTEREST RATES

Minimum payment	\$0.00
Payment due date	JUL 02, 2017
Credit limit	\$5,000.00
Available credit	\$5,000.00
Annual interest rates:	
Purchases	19.99%
Cash advances	21.99%

##### CALCULATING YOUR BALANCE

Previous Statement Balance	-\$1,237.41
Payments & credits	-\$5,000.00
Purchases & debits	\$5,560.87
Cash advances	\$0.00
Interest	\$0.00
Fees	\$0.00

**CREDIT BALANCE -**\$676.54****

RBC ROYAL BANK  
CREDIT CARD PAYMENT CENTRE  
P.O. BOX 4016, STATION "A"  
TORONTO, ONTARIO M5W 2E6

CREDIT BALANCE  
-\$676.54

MINIMUM PAYMENT  
\$0.00

PAYMENT DUE DATE  
JUL 02, 2017

AMOUNT PAID  
\$

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02060

THE STUDENTS' UNION OF THE UNI  
JONATHAN MASTEL  
2-900 STUDENTS UNION BLDG  
UNIVERSITY OF ALBERTA  
EDMONTON AB T6G 2J7

RBC® Visa® Business Platinum Avion®  
4516 07\*\* \*\*\*\* 3850 / 4516 07\*\* \*\*\*\* 3868

Payment options  
• Telephone banking 1-800-769-2511  
• Online banking www.rbcroyalbank.com  
• RBC Royal Bank ATM  
• RBC Royal Bank Branch



RBC® Visa<sup>®</sup> Business Platinum Avion<sup>®</sup>  
THE STUDENTS UNION OF THE UNI 4516 07\*\* \*\*\*\* 8652  
KATIE ALLAN 4516 07\*\* \*\*\*\* 8660  
STATEMENT FROM APR 18 TO MAY 15, 2017

1 OF 3

RECEIVED  
JUN 29

PREVIOUS STATEMENT BALANCE \$2,608.83

IMPORTANT INFORMATION

RBC REWARDS POINTS

Previous Points balance	0
Points earned this statement	2,978
Points adjusted this statement	(2,978)
New points balance	0

CONTACT US

Customer Service / Lost & Stolen	1-800-769-2512
Collect Outside North America	(416) 974-7780
RBC Rewards Travel Redemption	1-877-636-2870
Merchandise Redemption	1-800-769-2512
Web site	www.rbc rewards.com

PAYMENTS & INTEREST RATES

Minimum payment	\$10.00
Payment due date	JUN 01, 2017
Credit limit	\$5,000.00
Available credit	\$2,022.95
Annual interest rates:	
Purchases	19.99%
Cash advances	21.99%

CALCULATING YOUR BALANCE

Previous Statement Balance	\$2,608.83
Payments & credits	-\$2,608.83
Purchases & debits	\$2,977.05
Cash advances	\$0.00
Interest	\$0.00
Fees	\$0.00

NEW BALANCE \$2,977.05

4516 07** **** 8652			
TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAY 04	MAY 04	AUTOMATIC PAYMENT - THANK YOU	-\$2,608.83
SUBTOTAL OF MONTHLY ACTIVITY			-\$2,608.83

4516 07** **** 8660			
TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
APR 18	APR 19	WWW.MINDTOOLS.COM MINDTOOLS.COM	\$37.08
74313287108000319866688			
Foreign Currency-USD 27.00 Exchange rate-1.37333			
APR 18	APR 19	COURSERA 6502657649 CA	\$208.00
24492157108713839544766			
APR 18	APR 19	CAREER DEVELOPMENT, MUN ST. JOHN'S NL	\$499.00
74064497108820146795727			
APR 18	APR 19	DOLLARAMA #0959 EDMONTON AB	\$75.34
74064497108820192823878			
APR 25	APR 26	MAILCHIMP *MONTHLY MAILCHIMP.COMGA	\$61.47
24692107115000984766533			
MAY 02	MAY 03	UOFA BOOKSTORE EDMONTON AB	\$77.96
74064497122820188163794			
MAY 03	MAY 04	EARL'S CAMPUS EDMONTON AB	\$32.04
74500017123461605730399			
MAY 05	MAY 08	UOFA BOOKSTORE EDMONTON AB	\$21.84
74064497125820199150696			
MAY 05	MAY 08	HIGH LEVEL DINER EDMONTON AB	\$72.34
74529007126920206656209			
MAY 06	MAY 09	CHATEAU LACOMBE EDMONTON AB	\$404.48
74500017128667452438176			
MAY 08	MAY 10	AIR CANADA 0144939083207WINNIPEG MB	\$208.95
74537867129004005084956			
MAY 11	MAY 15	THREE BOARS EATERY EDMONTON AB	\$179.55
74529007131920185743401			

600 8171 100  
600 8171 100  
600 8173 300  
600 8332 000  
616 8516 000  
600 8230 200  
600 8332 000  
600 8230 200  
600 8332 000  
600 8173 100  
600 8165 -400

unsure what this is.  
Have been looking into it.  
For new code to 8171 100

RBC ROYAL BANK  
CREDIT CARD PAYMENT CENTRE  
P.O. BOX 4016, STATION "A"  
TORONTO, ONTARIO M5W 2E6

NEW BALANCE \$2,977.05	MINIMUM PAYMENT \$10.00	PAYMENT DUE DATE JUN 01, 2017	AMOUNT PAID \$
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RBC® Visa<sup>®</sup> Business Platinum Avion<sup>®</sup>  
4516 07\*\* \*\*\*\* 8652 / 4516 07\*\* \*\*\*\* 8660

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THE STUDENTS UNION OF THE UNI  
KATIE ALLAN  
2-900 STUDENTS UNION BLDG UNIV  
ALBERTA  
EDMONTON AB T6G 2J7

Payment options  
· Telephone banking 1-800-769-2511  
· Online banking www.rbcroyalbank.com  
· RBC Royal Bank ATM  
· RBC Royal Bank Branch



RBC® Visa<sup>+</sup> Business Platinum Avion®  
THE STUDENTS UNION OF THE UNI 4516 07\*\* \*\*\*\* 8652  
KATIE ALLAN 4516 07\*\* \*\*\*\* 8660  
STATEMENT FROM MAY 16 TO JUN 15, 2017

1 OF 2

RECEIVED  
JUN 20

PREVIOUS STATEMENT BALANCE \$2,977.05

IMPORTANT INFORMATION

RBC REWARDS POINTS

Previous Points balance	0
Points earned this statement	10,990
Points adjusted this statement	(10,990)
New points balance	0

CONTACT US

Customer Service / Lost & Stolen	1-800-769-2512
Collect Outside North America	(416) 974-7780
RBC Rewards Travel Redemption	1-877-636-2870
Merchandise Redemption	1-800-769-2512
Web site	www.rbc rewards.com

PAYMENTS & INTEREST RATES

Minimum payment	\$0.00
Payment due date	JUL 02, 2017
Credit limit	\$5,000.00
Available credit	\$5,000.00
Annual interest rates:	
Purchases	19.99%
Cash advances	21.99%

CALCULATING YOUR BALANCE

Previous Statement Balance	\$2,977.05
Payments & credits	-\$15,533.00
Purchases & debits	\$10,989.78
Cash advances	\$0.00
Interest	\$0.00
Fees	\$0.00

CREDIT BALANCE -\$1,566.17

4516 07** **** 8652		
TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION
MAY 23	MAY 24	PAYMENT - THANK YOU / PAIEMENT - MERCI
		74510407144619988006408
		74510407150619982888406
MAY 30	MAY 30	PAYMENT - THANK YOU / PAIEMENT - MERCI
		74510407150619982888406
JUN 15	JUN 15	PAYMENT - THANK YOU / PAIEMENT - MERCI
		74510407166619982440408
		SUBTOTAL OF MONTHLY ACTIVITY

4516 07** **** 8660		
TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION
MAY 15	MAY 16	POINTS OF LIGHT ATLANTA GA
		24493987136207454500257
		Foreign Currency-USD 450.00 Exchange rate-1.406777
MAY 16	MAY 17	AMAZON.CA AMAZON.CA ON
		74537887136000364320634
MAY 17	MAY 18	CAFFE SORRENTINO EDMON EDMONTON AB
		74500017137462651443758
MAY 17	MAY 19	STARBUCKS 19355 TORONTO ON
		74703417138000267092902
MAY 17	MAY 18	AIRFLIGHT SERVICES CONCORD ON
		74064497138820106032263
MAY 18	MAY 19	WWW.MINDTOOLS.COM MINDTOOLS.COM
		74313287138000324730394
		Foreign Currency-USD 27.00 Exchange rate-1.401111
MAY 18	MAY 23	89 CHESTNUT TORONTO ON
		74500017139411487604321
MAY 19	MAY 23	CO-OP CABS - 2232 TORONTO ON
		74500017139461679877524
MAY 19	MAY 23	MILL STREET PUB MISSISSAUGA ON
		74064497140820173893411

600 8173 300  
600 8171 100  
600 8173 400  
600 8173 400  
600 8173 100  
600 8171 100  
600 8173 200  
600 8173 100  
600 8173 400

RBC ROYAL BANK  
CREDIT CARD PAYMENT CENTRE  
P.O. BOX 4016, STATION "A"  
TORONTO, ONTARIO M5W 2E6

CREDIT BALANCE  
-\$1,566.17

MINIMUM PAYMENT  
\$0.00

PAYMENT DUE DATE  
JUL 02, 2017

AMOUNT PAID  
\$

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THE STUDENTS UNION OF THE UNI  
KATIE ALLAN  
2-900 STUDENTS UNION BLDG UNIV  
ALBERTA  
EDMONTON AB T6G 2J7

RBC® Visa<sup>+</sup> Business Platinum Avion®  
4516 07\*\* \*\*\*\* 8652 / 4516 07\*\* \*\*\*\* 8660

Payment options  
• Telephone banking 1-800-769-2511  
• Online banking www.rbcroyalbank.com  
• RBC Royal Bank ATM  
• RBC Royal Bank Branch

RBC  
Royal Bank**RBC® Visa<sup>+</sup> Business Platinum Avion®**

STUDENTS UNION UNIVERSITY 4516 07\*\* \*\*\*\*\* 6476

MARC DUMOUCHEL 4516 07\*\* \*\*\*\*\* 8619

STATEMENT FROM APR 18 TO MAY 15, 2017

1 OF 2

**RECEIVED**  
JUN 26**PREVIOUS STATEMENT BALANCE****\$132.26**

4516 07\*\* \*\*\*\*\* 6476

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAY 04	MAY 04	AUTOMATIC PAYMENT - THANK YOU	-\$132.26
		SUBTOTAL OF MONTHLY ACTIVITY	-\$132.26

4516 07\*\* \*\*\*\*\* 8619

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
APR 20	APR 21	BC.BASECAMP 2 2330280 3122815333 IL 24492157110713892859776 Foreign Currency-USD 60.00 Exchange rate-1.384000	\$83.04
APR 28	MAY 01	CORA BREAKFAST AND LUNCH EDMONTON AB 74530007119828681910601	\$270.37
APR 30	MAY 01	WINFIELD LIQUOR LOFT WINFIELD AB 74872717120271200102185	\$279.40
MAY 01	MAY 02	CHEF N PIGEON LAKE WESTEROSE AB 74064497121820225809970	\$433.97
MAY 09	MAY 10	MONOPRICE, INC. 8772712592 CA 24492157129715430428948 Foreign Currency-USD 122.71 Exchange rate-1.409828	\$173.00
		SUBTOTAL OF MONTHLY ACTIVITY	\$1,239.78
		<b>NEW BALANCE</b>	<b>\$1,239.78</b>

**Notice regarding changes to Annual Interest Rates**

Effective June 1, 2017, the standard Annual Interest Rate on Cash Advances applicable to your credit card will change from 21.99% to 22.99%.

**Annual Interest Rate:**

Interest-Bearing Purchases and Interest-Bearing Fees: 19.99% (this rate is not changing)

Cash Advances: 21.99% (this rate will increase to 22.99%)

**IMPORTANT INFORMATION****RBC REWARDS POINTS**

Previous Points balance	0
Points earned this statement	1,240
Points adjusted this statement	(1,240)
<b>New points balance</b>	<b>0</b>

**CONTACT US**

Customer Service / Lost & Stolen	1-800-769-2512
Collect Outside North America	(416) 974-7780
RBC Rewards Travel Redemption	1-877-636-2870
Merchandise Redemption	1-800-769-2512
Web site	www.rbc Rewards.com

**PAYMENTS & INTEREST RATES**

<b>Minimum payment</b>	<b>\$10.00</b>
<b>Payment due date</b>	<b>JUN 01, 2017</b>
Credit limit	\$10,000.00
Available credit	\$8,760.22
<b>Annual interest rates:</b>	
Purchases	19.99%
Cash advances	21.99%

**CALCULATING YOUR BALANCE**

<b>Previous Statement Balance</b>	<b>\$132.26</b>
Payments & credits	-\$132.26
Purchases & debits	\$1,239.78
Cash advances	\$0.00
Interest	\$0.00
Fees	\$0.00
<b>NEW BALANCE</b>	<b>\$1,239.78</b>

RBC ROYAL BANK  
CREDIT CARD PAYMENT CENTRE  
P.O. BOX 4016, STATION "A"  
TORONTO, ONTARIO M5W 2E6**NEW BALANCE**  
**\$1,239.78****MINIMUM PAYMENT**  
**\$10.00****PAYMENT DUE DATE**  
**JUN 01, 2017****AMOUNT PAID**  
**\$****RBC® Visa<sup>+</sup> Business Platinum Avion®**

4516 07\*\* \*\*\*\*\* 6476 / 4516 07\*\* \*\*\*\*\* 8619

**Payment options**

- Telephone banking 1-800-769-2511
- Online banking www.rbcroyalbank.com
- RBC Royal Bank ATM
- RBC Royal Bank Branch

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STUDENTS UNION UNIVERSITY  
MARC DUMOUCHEL  
2-900 STUDENTS UNION BLDG  
UNIVERSITY OF ALBERTA  
EDMONTON AB T6G 2J7



RBC  
Royal Bank

# RBC® Visa<sup>+</sup> Business Platinum Avion®

STUDENTS UNION UNIVERSITY 4516 07\*\* \*\*\*\*\* 6476

MARC DUMOUCHEL 4516 07\*\* \*\*\*\*\* 8619

STATEMENT FROM MAY 16 TO JUN 15, 2017

1 OF 2

RECEIVED  
JUN 20

PREVIOUS STATEMENT BALANCE \$1,239.78

## IMPORTANT INFORMATION

### RBC REWARDS POINTS

Previous Points balance	0
Points earned this statement	1,949
Points adjusted this statement	(1,949)
New points balance	0

### CONTACT US

Customer Service / Lost & Stolen	1-800-769-2512
Collect Outside North America	(416) 974-7780
RBC Rewards Travel Redemption	1-877-636-2870
Merchandise Redemption	1-800-769-2512
Web site	www.rbc rewards.com

### PAYMENTS & INTEREST RATES

Minimum payment	\$10.00
Payment due date	JUL 02, 2017
Credit limit	\$10,000.00
Available credit	\$8,051.53
Annual interest rates:	
Purchases	19.99%
Cash advances	21.99%

### CALCULATING YOUR BALANCE

Previous Statement Balance	\$1,239.78
Payments & credits	-\$1,239.78
Purchases & debits	\$1,948.47
Cash advances	\$0.00
Interest	\$0.00
Fees	\$0.00
<b>NEW BALANCE</b>	<b>\$1,948.47</b>

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUN 01	JUN 01	4516 07** ***** 6476 AUTOMATIC PAYMENT - THANK YOU	-\$1,239.78
		SUBTOTAL OF MONTHLY ACTIVITY	-\$1,239.78

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAY 17	MAY 18	4516 07** ***** 8619 WWW.IKEA.CA BURLINGTON ON	\$858.90
MAY 20	MAY 23	74064497137820148549234 BC.BASECAMP 2 2330280 3122815333 IL	\$83.72
		24492157140713754135467 Foreign Currency-USD 60.00 Exchange rate-1.395333	
MAY 28	MAY 30	EDMONTON*PARKING EDMONTON INT AB	\$55.00
		74450777149004019069373	
MAY 29	MAY 31	AIR CANADA 0142177311107WINNIPEG MB	\$26.25
		74537867150004014116783	
JUN 02	JUN 06	AIR CANADA 0142177311107WINNIPEG MB	\$26.25
		74537867156004013295319	
JUN 04	JUN 05	SHERATON HAMILTON FRON HAMILTON ON	\$898.35
		74703417155000149119715	
		SUBTOTAL OF MONTHLY ACTIVITY	\$1,948.47
		<b>NEW BALANCE</b>	<b>\$1,948.47</b>



RBC ROYAL BANK  
CREDIT CARD PAYMENT CENTRE  
P.O.BOX 4016, STATION "A"  
TORONTO, ONTARIO M5W 2E6

NEW BALANCE  
**\$1,948.47**

MINIMUM PAYMENT  
**\$10.00**

PAYMENT DUE DATE  
**JUL 02, 2017**

AMOUNT PAID  
**\$**

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STUDENTS UNION UNIVERSITY  
MARC DUMOUCHEL  
2-900 STUDENTS UNION BLDG  
UNIVERSITY OF ALBERTA  
EDMONTON AB T6G 2J7

RBC® Visa<sup>+</sup> Business Platinum Avion®  
4516 07\*\* \*\*\*\*\* 6476 / 4516 07\*\* \*\*\*\*\* 8619

### Payment options

- Telephone banking 1-800-769-2511
- Online banking www.rbcroyalbank.com
- RBC Royal Bank ATM
- RBC Royal Bank Branch



**RBC**  
Royal Bank

**RBC® Visa<sup>†</sup> Business Platinum Avion®**

STUDENTS UNION UNIVERSITY 4516 07\*\* \*\*\*\* 6476

MARC DUMOUCHEL 4516 07\*\* \*\*\*\* 8619

STATEMENT FROM JUN 16 TO JUL 17, 2017

1 OF 2

**RECEIVED**  
JUL 20

**PREVIOUS STATEMENT BALANCE \$1,948.47**

**IMPORTANT INFORMATION**

**RBC REWARDS POINTS**

Previous Points balance	0
Points earned this statement	82
Points adjusted this statement	(82)
<b>New points balance</b>	<b>0</b>

		4516 07** **** 6476	
TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUL 02	JUL 04	AUTOMATIC PAYMENT - THANK YOU	-\$1,948.47
<b>SUBTOTAL OF MONTHLY ACTIVITY</b>			<b>-\$1,948.47</b>

**CONTACT US**

Customer Service / Lost & Stolen	1-800-769-2512
Collect Outside North America	(416) 974-7780
RBC Rewards Travel Redemption	1-877-636-2870
Merchandise Redemption	1-800-769-2512
Web site	www.rbc rewards.com

		4516 07** **** 8619	
TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUN 20	JUN 21	BC.BASECAMP 2 2330280 3122815333 IL	\$81.72
24492157171713689291635			
Foreign Currency-USD 60.00 Exchange rate-1.362000			
<b>SUBTOTAL OF MONTHLY ACTIVITY</b>			<b>\$81.72</b>
<b>NEW BALANCE</b>			<b>\$81.72</b>

**PAYMENTS & INTEREST RATES**

Minimum payment	\$10.00
Payment due date	AUG 03, 2017
Credit limit	\$10,000.00
Available credit	\$9,918.28
<b>Annual interest rates:</b>	
Purchases	19.99%
Cash advances	22.99%

**Your account is currently set up on an Auto Pay plan**

Based on the option you previously selected the New Balance amount as shown on this statement will be posted to your account on the Payment Due Date. If you have made any additional payments (or credit refunds) prior to the Auto Pay, we will reduce the Auto Pay amount by those additional payments posted. Please contact us if you have any questions at RBC Royal Bank® Card Services at 1-800 ROYAL® 1-2.

**CALCULATING YOUR BALANCE**

Previous Statement Balance	\$1,948.47
Payments & credits	-\$1,948.47
Purchases & debits	\$81.72
Cash advances	\$0.00
Interest	\$0.00
Fees	\$0.00
<b>NEW BALANCE</b>	<b>\$81.72</b>



RBC ROYAL BANK  
CREDIT CARD PAYMENT CENTRE  
P.O.BOX 4016, STATION "A"  
TORONTO, ONTARIO M5W 2E6

NEW BALANCE  
**\$81.72**

MINIMUM PAYMENT  
**\$10.00**

PAYMENT DUE DATE  
**AUG 03, 2017**

AMOUNT PAID  
**\$**

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00380

STUDENTS UNION UNIVERSITY  
MARC DUMOUCHEL  
2-900 STUDENTS UNION BLDG  
UNIVERSITY OF ALBERTA  
EDMONTON AB T6G 2J7

**RBC® Visa<sup>†</sup> Business Platinum Avion®**

4516 07\*\* \*\*\*\* 6476 / 4516 07\*\* \*\*\*\* 8619

**Payment options**

- Telephone banking 1-800-769-2511
- Online banking www.rbcroyalbank.com
- RBC Royal Bank ATM
- RBC Royal Bank Branch

**RBC® Visa<sup>+</sup> Business**

STUDENTS UNION UNIVERSITY . 4516 05\*\* \*\*\*\* 1421

NIGEL BRACHI 4516 05\*\* \*\*\*\* 8538

STATEMENT FROM APR 18 TO MAY 15, 2017

1 OF 2

**RECEIVED**  
JUN 26

**PREVIOUS STATEMENT BALANCE \$4,154.68****IMPORTANT INFORMATION****CONTACT US**

Customer Service / Lost & Stolen 1-800-769-2512  
Collect Outside North America (416) 974-7780

**PAYMENTS & INTEREST RATES**

Minimum payment \$10.00  
Payment due date JUN 05, 2017  
Credit limit \$5,000.00  
Available credit \$4,237.80  
Annual interest rates:  
Purchases 19.99%  
Cash advances 21.99%

**CALCULATING YOUR BALANCE**

Previous Statement Balance	\$4,154.68
Payments & credits	-\$4,154.68
Purchases & debits	\$762.20
Cash advances	\$0.00
Interest	\$0.00
Fees	\$0.00

**NEW BALANCE \$762.20**

4516 05\*\* \*\*\*\* 1421

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAY 08	MAY 08	AUTOMATIC PAYMENT - THANK YOU	\$4,154.68
<b>SUBTOTAL OF MONTHLY ACTIVITY</b>			<b>-\$4,154.68</b>

4516 05\*\* \*\*\*\* 8538

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
APR 16	APR 18	ADOBE *CREATIVE CLOUD 800-833-6687 CA 24610437107004013026968	\$301.11
APR 28	MAY 01	Foreign Currency-USD 220.44 Exchange rate-1.365949 ADAFRUIT INDUSTRIES 646-465-3692 NY 24765187118017120634962	\$149.98
APR 29	MAY 01	Foreign Currency-USD 106.81 Exchange rate-1.404175 EARL'S CAMPUS EDMONTON AB 74500017119461638355608	\$71.69
MAY 02	MAY 03	74064497122820166863571 JUKE BOX PRINT VANCOUVER BC	\$207.92
MAY 02	MAY 03	74064497122820166863696 JUKE BOX PRINT VANCOUVER BC	\$31.50
<b>SUBTOTAL OF MONTHLY ACTIVITY</b>			<b>\$762.20</b>
<b>NEW BALANCE</b>			<b>\$762.20</b>

**Notice regarding changes to Annual Interest Rates**

Effective June 1, 2017, the standard Annual Interest Rate on Cash Advances applicable to your credit card will change from 21.99% to 22.99%.

**Annual Interest Rate:**

Interest-Bearing Purchases and Interest-Bearing Fees: 19.99% (this rate is not changing)

Cash Advances: 21.99% (this rate will increase to 22.99%)

RBC ROYAL BANK  
CREDIT CARD PAYMENT CENTRE  
P.O. BOX 4016, STATION "A"  
TORONTO, ONTARIO M5W 2E6

NEW BALANCE  
**\$762.20**

MINIMUM PAYMENT  
**\$10.00**

PAYMENT DUE DATE  
**JUN 05, 2017**

AMOUNT PAID  
**\$**

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00300

STUDENTS UNION UNIVERSITY .  
NIGEL BRACHI  
2-900 STUDENTS UNION BLDG  
UNIVERSITY OF ALBERTA  
EDMONTON AB T6G 2J7

**RBC® Visa<sup>+</sup> Business**

4516 05\*\* \*\*\*\* 1421 / 4516 05\*\* \*\*\*\* 8538

**Payment options**

- Telephone banking 1-800-769-2511
- Online banking [www.rbcroyalbank.com](http://www.rbcroyalbank.com)
- RBC Royal Bank ATM
- RBC Royal Bank Branch

**RBC® Visa® Business**

STUDENTS UNION UNIVERSITY . 4516 05\*\* \*\*\*\* 1421

NIGEL BRACHI 4516 05\*\* \*\*\*\* 8538

STATEMENT FROM MAY 16 TO JUN 15, 2017

1 OF 2

**RECEIVED**  
JUN 20**PREVIOUS STATEMENT BALANCE \$762.20****IMPORTANT INFORMATION****CONTACT US**

Customer Service / Lost & Stolen 1-800-769-2512  
Collect Outside North America (416) 974-7780

**PAYMENTS & INTEREST RATES**

Minimum payment \$10.00  
Payment due date JUL 06, 2017  
Credit limit \$5,000.00  
Available credit \$4,637.16  
Annual interest rates:  
Purchases 19.99%  
Cash advances 21.99%

**CALCULATING YOUR BALANCE**

Previous Statement Balance	\$762.20
Payments & credits	-\$762.20
Purchases & debits	\$362.84
Cash advances	\$0.00
Interest	\$0.00
Fees	\$0.00

**NEW BALANCE \$362.84**

4516 05\*\* \*\*\*\* 1421

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUN 05	JUN 05	AUTOMATIC PAYMENT - THANK YOU	-\$762.20
SUBTOTAL OF MONTHLY ACTIVITY			-\$762.20

4516 05\*\* \*\*\*\* 8538

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAY 16	MAY 18	ADOBE *CREATIVE CLOUD 800-833-6687 CA	\$308.28
24610437137004026128896			
Foreign Currency-USD 220.44 Exchange rate-1.398475			
JUN 01	JUN 02	LONDON DRUGS 23 EDMONTON AB	\$54.56
74064497152820219074625			
SUBTOTAL OF MONTHLY ACTIVITY			\$362.84
<b>NEW BALANCE</b>			<b>\$362.84</b>

**Your account is currently set up on an Auto Pay plan**

Based on the option you previously selected the New Balance amount as shown on this statement will be posted to your account on the Payment Due Date. If you have made any additional payments (or credit refunds) prior to the Auto Pay, we will reduce the Auto Pay amount by those additional payments posted. Please contact us if you have any questions at RBC Royal Bank® Card Services at 1-800 ROYAL® 1-2.



RBC ROYAL BANK  
CREDIT CARD PAYMENT CENTRE  
P.O. BOX 4016, STATION "A"  
TORONTO, ONTARIO M5W 2E6

**NEW BALANCE**  
**\$362.84****MINIMUM PAYMENT**  
**\$10.00****PAYMENT DUE DATE**  
**JUL 06, 2017****AMOUNT PAID**  
**\$**

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02796

STUDENTS UNION UNIVERSITY .  
NIGEL BRACHI  
2-900 STUDENTS UNION BLDG  
UNIVERSITY OF ALBERTA  
EDMONTON AB T6G 2J7

**RBC® Visa® Business**

4516 05\*\* \*\*\*\* 1421 / 4516 05\*\* \*\*\*\* 8538

**Payment options**

- Telephone banking 1-800-769-2511
- Online banking [www.rbcroyalbank.com](http://www.rbcroyalbank.com)
- RBC Royal Bank ATM
- RBC Royal Bank Branch

**RBC® Visa<sup>+</sup> Business Platinum Avion®**

STUDENTS UNION UNIVERSITY 4516 07\*\* \*\*\*\* 6419

PETER TA 4516 07\*\* \*\*\*\* 6427

STATEMENT FROM APR 18 TO MAY 15, 2017

1 OF 3

**PREVIOUS STATEMENT BALANCE** **\$9,806.87**

4516 07\*\* \*\*\*\* 6419

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
APR 24	APR 24	OVERLIMIT FEE	\$29.00
APR 25	APR 25	PAYMENT - THANK YOU / PAIEMENT - MERCI	-\$40,000.00
		74510407115619988954404	
		<b>SUBTOTAL OF MONTHLY ACTIVITY</b>	<b>-\$39,971.00</b>

4516 07\*\* \*\*\*\* 6427

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
APR 20	APR 21	WEM GROUP SALES EDMONTON AB	\$14,213.85
		74703417110000938314745	
APR 21	APR 24	CINEPLEX 7805 CORP 416-323-6600 ON	\$15,450.75
		74703417111000217268934	
APR 21	APR 24	TRANSIT - STORES EDMONTON AB	\$2,818.60
		74529007111920292299309	
APR 24	MAY 02	DEBIT	-\$29.00
		74510107122122111111122	
APR 25	APR 26	SHOPKEEP.COM INC. 800-820-9814 NY	\$68.45
		24690297115017111200575	
		Foreign Currency-USD, 49.00 Exchange rate-1.396938	
APR 26	APR 27	GITLAB, INC. ABOUT.GITLAB.CA	\$544.73
		24492157116637001250383	
		Foreign Currency-USD, 390.00 Exchange rate-1.396743	
APR 26	APR 26	UNIVERSITY OF ALBERTA 780-492-7832 AB	\$133.60
		74703417116000168511584	
APR 26	APR 26	UNIVERSITY OF ALBERTA 780-492-7832 AB	\$117.70
		74703417116000168511592	
APR 26	APR 26	UNIVERSITY OF ALBERTA 780-492-7832 AB	\$133.60
		74703417116000168523365	
APR 26	APR 26	UNIVERSITY OF ALBERTA 780-492-7832 AB	\$117.70
		74703417116000168532028	
APR 26	APR 26	UNIVERSITY OF ALBERTA 780-492-7832 AB	\$133.60
		74703417116000168532036	

**IMPORTANT INFORMATION****RBC REWARDS POINTS**

Previous Points balance	174,812
Points earned this statement	42,486
Points from supplementary accounts	23,050
<b>New points balance</b>	<b>240,348</b>

**CONTACT US**

Customer Service / Lost & Stolen	1-800-769-2512
Collect Outside North America	(416) 974-7780
RBC Rewards Travel Redemption	1-877-636-2870
Merchandise Redemption	1-800-769-2512
Web site	www.rbc rewards.com

**PAYMENTS & INTEREST RATES**

Minimum payment	\$10.00
Payment due date	JUN 01, 2017
Credit limit	\$40,000.00
Available credit	\$27,707.91
Annual interest rates:	
Purchases	19.99%
Cash advances	21.99%

**CALCULATING YOUR BALANCE**

Previous Statement Balance	\$9,806.87
Payments & credits	-\$40,029.00
Purchases & debits	\$42,485.22
Cash advances	\$0.00
Interest	\$0.00
Fees	\$29.00
<b>NEW BALANCE</b>	<b>\$12,292.09</b>



RBC ROYAL BANK  
CREDIT CARD PAYMENT CENTRE  
P.O. BOX 4016, STATION "A"  
TORONTO, ONTARIO M5W 2E6

**NEW BALANCE**  
**\$12,292.09****MINIMUM PAYMENT**  
**\$10.00****PAYMENT DUE DATE**  
**JUN 01, 2017****AMOUNT PAID**  
**\$**

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STUDENTS UNION UNIVERSITY  
PETER TA  
2-900 STUDENTS UNION BLDG  
UNIVERSITY OF ALBERTA  
EDMONTON AB T6G 2J7

**RBC® Visa<sup>+</sup> Business Platinum Avion®**

4516 07\*\* \*\*\*\* 6419 / 4516 07\*\* \*\*\*\* 6427

**Payment options**

- Telephone banking 1-800-769-2511
- Online banking [www.rbcroyalbank.com](http://www.rbcroyalbank.com)
- RBC Royal Bank ATM
- RBC Royal Bank Branch



**RBC**  
Royal Bank

## RBC® Visa<sup>+</sup> Business Platinum Avion®

STUDENTS UNION UNIVERSITY 4516 07\*\* \*\*\*\*\* 6419

PETER TA 4516 07\*\* \*\*\*\*\* 6427

STATEMENT FROM MAY 16 TO JUN 15, 2017

1 OF 3

### PREVIOUS STATEMENT BALANCE

**\$12,292.09**

### IMPORTANT INFORMATION

#### RBC REWARDS POINTS

Previous Points balance	240,348
Points earned this statement	11,452
Points from supplementary accounts	28,356
<b>New points balance</b>	<b>280,156</b>

#### CONTACT US

Customer Service / Lost & Stolen	1-800-769-2512
Collect Outside North America	(416) 974-7780
RBC Rewards Travel Redemption	1-877-636-2870
Merchandise Redemption	1-800-769-2512
Web site	www.rbc Rewards.com

#### PAYMENTS & INTEREST RATES

<b>Minimum payment</b>	<b>\$10.00</b>
<b>Payment due date</b>	<b>JUL 02, 2017</b>
Credit limit	\$40,000.00
Available credit	\$30,948.96
<b>Annual interest rates:</b>	
Purchases	19.99%
Cash advances	21.99%

#### CALCULATING YOUR BALANCE

<b>Previous Statement Balance</b>	<b>\$12,292.09</b>
Payments & credits	-\$14,692.08
Purchases & debits	\$11,451.03
Cash advances	\$0.00
Interest	\$0.00
Fees	\$0.00

**NEW BALANCE \$9,051.04**

4516 07\*\* \*\*\*\*\* 6419

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUN 01	JUN 01	AUTOMATIC PAYMENT - THANK YOU	-\$12,292.09
JUN 12	JUN 12	PAYMENT - THANK YOU / PAIEMENT - MERCI	-\$2,399.99
		74510407163619984951405	
		<b>SUBTOTAL OF MONTHLY ACTIVITY</b>	<b>-\$14,692.08</b>

4516 07\*\* \*\*\*\*\* 6427

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
MAY 16	MAY 18	TRANSIT - STORES EDMONTON AB	\$2,984.40
		74529007136920205313107	
MAY 16	MAY 18	WESTJET 8382125990100CALGARY AB	\$951.09
		74479327137004021059706	
MAY 16	MAY 17	AMAZON *MARKETPLCE CA WWW.AMAZON.CAON	\$349.99
		74537887136000280573787	
MAY 20	MAY 23	CHOICE TAXI 123 CHICAGO IL	\$19.54
		24164077141090209232116	
		Foreign Currency-USD 14.00 Exchange rate-1.395714	
MAY 20	MAY 23	CROWNE PLAZA CHICAGO O'H ROSEMONT IL	\$312.51
		24431067141708388053346	
		Foreign Currency-USD 223.96 Exchange rate-1.395383	
MAY 21	MAY 23	NRA TRADE SHOW RESTAURANT.ORIL	\$151.29
		24013397142003283068706	
		Foreign Currency-USD 109.00 Exchange rate-1.387981	
MAY 23	MAY 24	FIRE PROTECTION INC. EDMONTON AB	\$202.65
		74064497143820208142286	
MAY 24	MAY 25	DIVVY BIKE SHARE CHICAGO IL	\$15.06
		24493987145207425702064	
		Foreign Currency-USD 10.85 Exchange rate-1.388018	
MAY 24	MAY 29	CONGRESS PLAZA HOTEL CHICAGO IL	\$636.68
		24480257146900014294848	
		Foreign Currency-USD 460.12 Exchange rate-1.383725	



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CREDIT CARD PAYMENT CENTRE  
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TORONTO, ONTARIO M5W 2E6

**NEW BALANCE**  
**\$9,051.04**

**MINIMUM PAYMENT**  
**\$10.00**

**PAYMENT DUE DATE**  
**JUL 02, 2017**

**AMOUNT PAID**  
**\$**

## RBC® Visa<sup>+</sup> Business Platinum Avion®

4516 07\*\* \*\*\*\*\* 6419 / 4516 07\*\* \*\*\*\*\* 6427

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STUDENTS UNION UNIVERSITY  
PETER TA  
2-900 STUDENTS UNION BLDG  
UNIVERSITY OF ALBERTA  
EDMONTON AB T6G 2J7

#### Payment options

- Telephone banking 1-800-769-2511
- Online banking www.rbcroyalbank.com
- RBC Royal Bank ATM
- RBC Royal Bank Branch



**RBC**  
Royal Bank

# **RBC® Visa® Business Platinum Avion®**

STUDENTS UNION UNIVERSITY 4516 07\*\* \*\*\*\* 6419

PETER TA 4516 07\*\* \*\*\*\* 6427

STATEMENT FROM JUN 16 TO JUL 17, 2017

1 OF 2

**PREVIOUS STATEMENT BALANCE \$9,051.04**

4516 07\*\* \*\*\*\* 6419

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUL 02	JUL 04	AUTOMATIC PAYMENT - THANK YOU	-\$9,051.04
JUL 05	JUL 05	PAYMENT - THANK YOU / PAIEMENT - MERCI	-\$40,000.00
		74510407186619988094403	
		<b>SUBTOTAL OF MONTHLY ACTIVITY</b>	<b>-\$49,051.04</b>

4516 07\*\* \*\*\*\* 6427

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT (\$)
JUN 16	JUN 19	BOARD N BREW CAFE EDMONTON AB	\$157.91
		74450777169004039499019	
JUN 17	JUN 19	IMPARK00020284U EDMONTON AB	\$10.00
		74703417168100015755835	
JUN 21	JUN 22	FIRE PROTECTION INC. EDMONTON AB	\$180.61
		74064497172820207649251	
JUN 22	JUN 23	IN *SENSOURCE, INC. 800-2391226 OH	\$9,809.82
		24692167173100506305837	
		Foreign Currency-USD 7.174.51 Exchange rate-1.367315	
JUN 23	JUN 26	TRANSIT - STORES EDMONTON AB	\$2,901.50
		74529007174920330017105	
JUN 25	JUN 27	NEST.COM PALO ALTO CA	\$21.00
		24013947177725772591109	
JUN 25	JUN 26	SHOPKEEP.COM INC. 800-820-9814 NY	\$66.85
		24690297176017100054039	
		Foreign Currency-USD 49.00 Exchange rate-1.364285	
JUN 26	JUN 26	UNIVERSITY OF ALBERTA 780-492-7832 AB	\$117.70
		74703417177100546590940	
JUN 26	JUN 26	UNIVERSITY OF ALBERTA 780-492-7832 AB	\$133.60
		74703417177100546625431	
JUN 26	JUN 26	UNIVERSITY OF ALBERTA 780-492-7832 AB	\$133.60
		74703417177100546626272	
JUN 26	JUN 26	UNIVERSITY OF ALBERTA 780-492-7832 AB	\$117.70
		74703417177100546626348	

## IMPORTANT INFORMATION

### RBC REWARDS POINTS

Previous Points balance	280,156
Points earned this statement	40,997
Points from supplementary accounts	38,359
<b>New points balance</b>	<b>359,512</b>

### CONTACT US

Customer Service / Lost & Stolen	1-800-769-2512
Collect Outside North America	(416) 974-7780
RBC Rewards Travel Redemption	1-877-636-2870
Merchandise Redemption	1-800-769-2512
Web site	www.rbc rewards.com

### PAYMENTS & INTEREST RATES

Minimum payment	\$10.00
Payment due date	AUG 03, 2017
Credit limit	\$40,000.00
Available credit	\$39,003.14
Annual interest rates:	
Purchases	19.99%
Cash advances	22.99%

### CALCULATING YOUR BALANCE

Previous Statement Balance	\$9,051.04
Payments & credits	-\$49,051.04
Purchases & debits	\$40,996.86
Cash advances	\$0.00
Interest	\$0.00
Fees	\$0.00

**NEW BALANCE \$996.86**



RBC ROYAL BANK  
CREDIT CARD PAYMENT CENTRE  
P.O. BOX 4016, STATION "A"  
TORONTO, ONTARIO M5W 2E6

**NEW BALANCE**  
**\$996.86**

**MINIMUM PAYMENT**  
**\$10.00**

**PAYMENT DUE DATE**  
**AUG 03, 2017**

**AMOUNT PAID**  
**\$**

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STUDENTS UNION UNIVERSITY  
PETER TA  
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UNIVERSITY OF ALBERTA  
EDMONTON AB T6G 2J7

**RBC® Visa® Business Platinum Avion®**  
**4516 07\*\* \*\*\*\* 6419 / 4516 07\*\* \*\*\*\* 6427**

**Payment options**  
· Telephone banking 1-800-769-2511  
· Online banking www.rbcroyalbank.com  
· RBC Royal Bank ATM  
· RBC Royal Bank Branch