



February 2018 Statement

Open Date: 01/19/2018 Closing Date: 02/20/2018

Account: 4718 3000 0504 8912



U.S. Bank FlexPerks® Select Rewards Visa® Card  
JULIA ALBATH

Cardmember Service 1-800-692-8472  
BNK 10 TBO 8 12

<b>New Balance</b>	<b>\$13,131.52</b>
<b>Minimum Payment Due</b>	<b>\$328.00</b>
<b>Payment Due Date</b>	<b>03/16/2018</b>

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$38.00 Late Fee.

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

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	20 years	\$33,496
\$493	3 years	\$17,782 (Savings=\$15,714)

If you would like information about credit counseling services, call 866-951-1391.

<b>Activity Summary</b>		
Previous Balance	+	\$12,988.14
Payments	-	\$300.00 <sup>CR</sup>
Other Credits		\$0.00
Purchases	+	\$245.00
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged	+	\$198.38
<b>New Balance</b>	=	<b>\$13,131.52</b>
<b>Past Due</b>		<b>\$0.00</b>
<b>Minimum Payment Due</b>		<b>\$328.00</b>
Credit Line		\$13,000.00
Available Credit		None
Days in Billing Period		33

<b>FlexPoints</b>	
Earned This Statement*	123
Total as of 02/19/2018**	6,591
*For details, see your Rewards Summary.	
**Total includes any linked accounts.	

Payment Options:



Mail payment coupon with a check



Pay online at www.flexperks.com



Pay by phone 1-800-692-8472



Pay at your local U.S. Bank branch

Make a payment online OR Please print out and send this portion of statement with payment to the address listed



0147183000050489120000328000013131521

24-Hour Cardmember Service: 1-800-692-8472

☎ to pay by phone  
📍 to change your address

000004389 01 SP 000638792327481 E

JULIA ALBATH  
340 S LEMON AVE PMB 5739  
WALNUT CA 91789-2706



<b>Account Number</b>	4718 3000 0504 8912
<b>Payment Due Date</b>	3/16/2018
<b>New Balance</b>	\$13,131.52
<b>Minimum Payment Due</b>	\$328.00

Amount Enclosed \$ \_\_\_\_\_

U.S. Bank

P.O. Box 790408  
St. Louis, MO 63179-0408



### What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, please call us at the telephone number on the front of this statement, or write to us at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335.

In your letter or call, give us the following information:

- ▶ **Account information:** Your name and account number.
  - ▶ **Dollar amount:** The dollar amount of the suspected error.
  - ▶ **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.
- You must contact us within 60 days after the error appeared on your statement. While we investigate whether or not there has been an error, the following are true:
- ▶ We cannot try to collect the amount in question, or report you as delinquent on that amount.
  - ▶ The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
  - ▶ While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
  - ▶ We can apply any unpaid amount against your credit limit.

### Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

### Important Information Regarding Your Account

1. **INTEREST CHARGE:** Method of Computing Balance Subject to Interest Rate: We calculate the periodic rate or interest portion of the **INTEREST CHARGE** by multiplying the applicable Daily Periodic Rate ("**DPR**") by the Average Daily Balance ("**ADB**") (including new transactions) of the Purchase, Advance and Balance Transfer categories subject to interest, and then adding together the resulting interest from each category. We determine the **ADB** separately for the Purchases, Advances and Balance Transfer categories. To get the **ADB** in each category, we add together the daily balances in those categories for the billing cycle and divide the result by the number of days in the billing cycle. We determine the daily balances each day by taking the beginning balance of those Account categories (including any billed but unpaid interest, fees, credit insurance and other charges), adding any new interest, fees, and charges, and subtracting any payments or credits applied against your Account balances that day. We add a Purchase, Advance or Balance Transfer to the appropriate balances for those categories on the later of the transaction date or the first day of the statement period. Billed but unpaid interest on Purchases, Advances and Balance Transfers is added to the appropriate balances for those categories each month on the statement date. Billed but unpaid Advance Transaction Fees are added to the Advance balance of your Account on the date they are charged to your Account. Any billed but unpaid fees on Purchases, credit insurance charges, and other charges are added to the Purchase balance of the Account on the date they are charged to the Account. Billed but unpaid fees on Balance Transfers are added to the Balance Transfer balance of the Account on the date they are charged to the Account. In other words, billed and unpaid interest, fees, and charges will be included in the **ADB** of your Account that accrues interest and will reduce the amount of credit available to you. To the extent credit insurance charges, overlimit fees, Annual Fees, and/or Travel Membership Fees may be applied to your Account, such charges and/or fees are not included in the **ADB** calculation for Purchases until the first day of the billing cycle following the date the credit insurance charges, overlimit fees, Annual Fees and/or Travel Membership Fees (as applicable) are charged to the Account. Prior statement balances subject to an interest-free period that have been paid on or before the payment due date in the current billing cycle are not included in the **ADB** calculation.
2. **Payment Information:** You must pay us in U.S. Dollars with checks or similar payment instruments drawn on a financial institution located in the United States. We will also accept payment in U.S. Dollars via the Internet or phone or previously established automatic payment transaction. We may, at our option, choose to accept a payment drawn on a foreign financial institution. However, you will be charged and agree to pay any collection fees required in connection with such a transaction. The date you mail a payment is different than the date we receive that payment. The payment date is the day we receive your check or money order at U.S. Bank National Association, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your electronic or phone payment. All payments by check or money order accompanied by a payment coupon and received at this payment address will be credited to your Account on the day of receipt if received by 5:00 p.m. CT on any banking day. Mailed payments that do not include the payment coupon and/or are mailed to a different address will be processed within 5 banking days of receipt and credited to your Account on the day of receipt. In addition, if you mail your payment without a payment coupon or to an incorrect address, it may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and possible suspension of your Account. Internet and telephone payment options are available, and crediting times vary (but generally must be made before 5:00 p.m. CT to 8 p.m. CT depending on what day and how the payment is made). If you are making an internet or telephone payment, please contact Cardmember Service for times specific to your Account and your payment option. Banking days are all calendar days except Saturday, Sunday and federal holidays. Payments due on a Saturday, Sunday or federal holiday and received on those days will be credited on the day of receipt. There is no prepayment penalty if you pay your balance at any time prior to your payment due date.
3. **Credit Reporting:** We may report information on your Account to Credit Bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report.



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JULIA ALBATH

Cardmember Service 1-800-692-8472



**FlexPoints Rewards Summary**

**FlexPoints # 222 882 254 535**

	This Statement	Calendar Year to Date
Rewards Earned		
Earned Points for Net Purchases	123	6,642
<b>Total Earned</b>	<b>123</b>	<b>6,642</b>

**To Redeem:**

Login at [usbank.com](http://usbank.com)  
or call 1-888-229-8864

**Learn More:**

[usbank.com/flexperks](http://usbank.com/flexperks)

Net spend this cardmember year: \$13,887.16

Your cardmember year begins on the day after the date printed on your MAY statement and ends on the date of your statement in MAY 12 months later.

Remember to use your FlexPerks Card to earn FlexPoints and be one step closer to award travel.

Calendar Year to Date above refers to FlexPoints posted on statements dated January through December of the current calendar year.

**Important Messages**

**Paying Interest:** You have a 24 to 30 day interest-free period for Purchases provided you have paid your previous balance in full by the Payment Due Date shown on your monthly Account statement. In order to avoid additional INTEREST CHARGES on Purchases, you must pay your new balance in full by the Payment Due Date shown on the front of your monthly Account statement.

There is no interest-free period for transactions that post to the Account as Advances or Balance Transfers except as provided in any Offer Materials. Those transactions are subject to interest from the date they post to the Account until the date they are paid in full.

If you believe we have inaccurately reported information to any Consumer Reporting Agency, you may submit a dispute by writing to us. In order for us to assist you with your dispute, you must provide your name, address, phone number, account number, the specific information you are disputing, the explanation of why it is incorrect, and any supporting documentation (e.g., affidavit of identity theft), if applicable, to:

U.S. Bank National Association  
Consumer Recovery Department  
Attn: CBR Disputes  
P.O. Box 108  
St Louis, MO 63166-0108

Your current account balance exceeds your approved credit limit. Please send a payment today to bring your balance below your credit limit.

Explore the FlexPerks PromoSite at [flexperkspromos.usbank.com](http://flexperkspromos.usbank.com). Discover exclusive FlexPerks events, learn more about Cardmember benefits and discounts and register for new offers and promotions. New offers are added regularly, so visit [flexperkspromos.usbank.com](http://flexperkspromos.usbank.com) today and return often to see what's new.

For reward program inquiries and redemptions, call 1-888-229-8864 from 8:00 am to 10:00 pm (CST) Monday through Friday, 8:00 am to 5:30 pm (CST) Saturday and Sunday. Automated account information is available 24 hours a day, 7 days a week.

Each time you or a third party on your behalf, pays your bill by personal check, you authorize us to convert that payment into an electronic debit. If the check is processed electronically, the checking account will be debited for the amount on the check and the debit will appear on your account statement. If you have any questions, please contact us at the Inquiries phone number located on this statement.



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 JULIA ALBATH

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 Cardmember Service ☎ 1-800-692-8472

**Transactions**

**Payments and Other Credits**

Post Date	Trans Date	Ref #	Transaction Description	Amount
01/23		ET	PAYMENT THANK YOU	\$300.00CR
<b>TOTAL THIS PERIOD</b>				<b>\$300.00CR</b>

**Purchases and Other Debits**

Post Date	Trans Date	Ref #	Transaction Description	Amount
01/19	01/18	5684	TRUSTED CHILD CARE 415-890-5342 CA	\$85.00
01/23	01/22	9403	TRUSTED CHILD CARE 415-890-5342 CA	\$60.00
01/24	01/23	7882	TRUSTED CHILD CARE 415-890-5342 CA	\$100.00
<b>TOTAL THIS PERIOD</b>				<b>\$245.00</b>

**Interest Charged**

Post Date	Transaction Description	Amount
02/20	INTEREST CHARGE ON PURCHASES	\$198.38
<b>TOTAL INTEREST THIS PERIOD</b>		<b>\$198.38</b>

2018 Totals Year-to-Date	
Total Fees Charged in 2018	\$0.00
Total Interest Charged in 2018	\$198.38

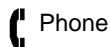
**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

\*\*APR for current and future transactions.

Balance Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
PURCHASES	\$0.00	\$0.00	YES	\$0.00	14.25%	06/2018
**BALANCE TRANSFER	\$0.00	\$0.00		\$0.00	16.99%	
**PURCHASES	\$13,131.52	\$12,915.56		\$198.38	16.99%	06/2018
**ADVANCES	\$0.00	\$0.00		\$0.00	20.99%	

**Contact Us**



Voice: 1-800-692-8472  
 TDD: 1-888-352-6455  
 Fax: 1-866-568-7729



Questions  
 Cardmember Service  
 P.O. Box 6352  
 Fargo, ND 58125-6352



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 U.S. Bank  
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Online  
[www.flexperks.com](http://www.flexperks.com)