Account Statement

My [redacted]® My Visa® Card

Customer Service: [redacted]
Account Inquiries: [redacted] ([redacted])
Text to Pay: [redacted]

Send Notice of Billing Errors and Customer Service Inquiries to:
[redacted] CREDIT SERVICES
[redacted]

Account number ending in [redacted]

Summary of Account Activity

Previous Balance	[redacted]
Payments	- [redacted]
Other Credits	[redacted]
Purchases/Other Debits	+ [redacted]
Cash Advances	+ [redacted]
Fees Charged	+ [redacted]
Interest Charged	[redacted]
New Balance	$2,137.29
Past Due Amount	[redacted]

Credit Limit	[redacted]
Available Credit	[redacted]
Cash Advance Limit	$125.00
Available Cash Limit	$125.00
Amount Over Credit Limit	[redacted]
Statement Closing Date	[redacted]
Next Statement Closing Date	[redacted]
[redacted] Billing [redacted]	30

Payment Information

New Balance	$2,137.29
Minimum Payment Due	[redacted]
Payment Due Date	December 11, 2025

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee [redacted]

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 [redacted] 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	11 years	$5,216
$86	3 years	$3,079 *(Savings=$2,137)*

If you would like information about credit counseling services, call [redacted] ([redacted]).

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As a feature of your account, you may have a balance transfer offer(s) available from time to time. Please call [redacted] ([redacted]) or visit [redacted] see if you have an offer available.

TRANSACTIONS

Trans Date	Description	Reference #	Amount
CARD ENDING 1965 [redacted]			
[redacted]	WM SUPERCENTE [redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	* [redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]
[redacted]	LOWE [redacted] * [redacted]	[redacted]	[redacted]
[redacted]	LOWE [redacted] * [redacted]	[redacted]	[redacted]

Please detach and return lower portion with your payment to ensure proper credit. Retain upper portion for your records.

BEST BUY

Account number ending in [redacted]

PO BOX 6204
SIOUX FALLS, SD 57117-6204

Statement Enclosed

Payment Due Date	**December 11, 2025**
New Balance	**$2,137.29**
Past Due Amount	[redacted]
Minimum Payment Due	[redacted]

Amount Enclosed: $

Please see reverse side to change your address.
Make Checks Payable to

[redacted]

[redacted] CREDIT SERVICES
PO BOX 658213
DALLAS TX 75265-8213

Information About Your Account.

Paying Interest. Your payment due date is at least 25 days after the close of [redacted]. We will not charge you any interest on purchases if you pay your New Balance by the payment due date [redacted] called a grace period on purchases. To get a grace period on purchases you must pay the New Balance by the payment due date every billing cycle. If you do not, you will not get a grace period until you pay the New Balance for two billing cycles in a row. We will begin charging interest on cash advances and balance transfers on the transaction date.

If you have a balance subject to a deferred interest promotion or if your statement shows a Waived Interest Charge promotion and that promotion does not expire before the payment due date, that balance (an "excluded balance") is excluded from the amount you must pay in full to get a grace period on a purchase balance other than an excluded balance. In addition, if you have a reduced rate credit plan, that balance (an "excluded balance") is excluded from the amount you must pay in full to get a grace period on a purchase balance other than an excluded balance. However, you must still pay any separately required payment on the excluded balance. In billing cycles in which payments are allocated to deferred interest balance[redacted], the deferred interest balance will be reduced before any other balance on the account. However, you will continue to get a grace period on purchases, other than an excluded balance, so long as you pay the New Balance (less any excluded balance, plus any separately required payment on an excluded balance) in full by the payment due date [redacted]. Deferred interest offers may also be called Same As Cash or No Interest.

In addition, certain promotional offers not described above may also allow you to have a grace period on purchases without having to pay all or a portion of the promotional balance by the payment due date. If that is the case, the promotional offer will describe what happens.

How We Calculate Your Balance Subject to Interest Rate. We use a daily balance method (including current transactions) to calculate interest charges. To find out more information about the balance computation method and how the resulting interest charges were determined, contact us at the Account Inquiries number on Page 1 of your statement.

Balance Transfers (If Available). Balance transfer amounts are included in the "Purchases" line in the Summary of Account Activity.

Membership Fee. Some accounts are charged a membership fee. To avoid paying this fee, notify us that you are closing your account within 30 days of the mailing or delivery date of the statement on which the fee is billed.

Other Account and Payment Information.

Payment Amount. You may pay all or part of your account balance at any time. However, you must pay, by the payment due date, at least the minimum payment due.

When Your Payment Will Be Credited. If we receive your payment in proper form by [redacted] local time at the processing facility, it will be credited as of that day. Payments received in proper form after that time will be credited as of the [redacted]. Allow 5 to [redacted] for payments by regular mail to reach us. There may be a delay of [redacted] days in crediting a payment we receive that is not in proper form or not sent to the correct address. The correct address for regular mail is the address on the front of the payment coupon. The correct address for courier or express mail is shown in the Express Mail section.

Proper Form. For a payment sent by mail or courier to be in proper form, you must:

- **Enclose** a valid check or money order. No cash, gift cards, or foreign currency please.
- **Include** your name and the last [redacted]r digits of your account number.

Payment Other Than By Mail.

- **In-Store (Where Available).** Any payment in proper form accepted in-store will be credited as of that day. However, credit availability may be subject to verification of funds. Not all stores accept payments. Contact your local store to se[redacted] store payments are accepted at that location.
- **Text to Pay (If Available).** Text "pay" to the Text to Pay number on Page 1 of your statement. To pay via text you must use the cell phone or mobile device number and payment accounts associated with your account. Text to Pay is not available for debit card payments. Message and data rates may apply.
- **Online/AutoPay.** Go to the URL on Page 1 of your statement to make a payment online. You can also enroll in AutoPay and have your payment amount automatically deducted each month from the payment account you choose.
- **Phone.** Call the Account Inquiries number on Page 1 of your statement to make a payment by phone. For phone payments, you authorize us to electronically debit your specified bank account by an ACH transaction in the amount and on the date that you indicate on the phone. For AutoPay, you also authorize us to automatically debit your specified bank account every month, in the amount and on the same date each month that you indicate on the phone, until you withdraw your authorization. You may cancel a [redacted] payment or withdraw your authorization for automatic debits by calling us at the Account Inquiries number on Page 1 of your statement within the timeframe disclosed to you on the phone.
- **Express Mail.** Send payment by express mail or courier to: [redacted] 400 White Clay Center Dr., Newark, DE 19711.
- **Crediting Payments other than by Mail.** The payment cutoff time for Online, Phone, and Text to Pay payments is midnight Eastern time. Payments received prior to the cutoff time will be credited to your account as of the calendar day we received your payment request.

If you send an eligible check, you authorize us to complete your payment by electronic debit. If we do, the checking account will be debited in the amount on the check. We may do this as soon as the day we receive the check. Also, the check will be destroyed.

Credit Reporting Disputes. We may report information about your account to credit bureaus. If you think we reported inaccurate information, please write us at: Credit Bureau Dispute Verification, [redacted].

Report a Lost or Stolen Card Immediately. Call the Account Inquiries number shown on Page 1.

What To Do If You Think You Find A Mistake On Your Statement. If you think there is an error on your statement, write to us at the address for billing errors and customer service inquiries shown on Page 1 of your statement.

In your letter, give us the following information:

1. Account information: Your name and account number.
2. Dollar amount: The dollar amount of the suspected error.
3. 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.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

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 [redacted] of your current mailing address, and the purchase price must have been [redacted]. (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 the address for billing errors and customer service inquiries shown on Page 1 of your statement.

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.

[redacted] MAR25

/A/- HM [redacted] - C2 -/B/ [redacted] - C -/C/- - 0 - - [redacted] -/D/- P - E - Y - 1 - Y -/ [redacted] - - N - - 0 - 0 -/F/- [redacted]
[redacted] N - - [redacted] - YKSQ [redacted]

Easily manage your contact information

It's important we have your current contact information, so if anything changes (including your email or mailing address or phone number), please do one of the following to easily update your information:

- You can update your contact information by logging into your online account via the URL located in the Customer Service section on the front of your statement, or
- Call the Account Inquiries phone number located in the Customer Service section on the front of your statement

TRANSACTIONS (cont.)

Trans Date	Description	Reference #	Amount
[redacted]	SQ *[redacted]	[redacted]	[redacted]
[redacted]	[redacted]	[redacted]	[redacted]
TOTAL CARD ENDING [redacted]			**$ 750.38**
[redacted]	ONLINE PAYMENT DEERFIELD IL	[redacted]	[redacted]

FEES

	TOTAL FEES FOR THIS PERIOD	[redacted]

INTEREST CHARGED

[redacted]	INTEREST CHARGE ON PURCHASES	$ 39.02
	TOTAL INTEREST FOR THIS PERIOD	**$ 39.02**

2025 Totals Year-to-Date	
Total Fees Charged in [redacted]	[redacted]
Total Interest Charged in [redacted]	[redacted]

ACTIVITY AND PROMOTIONS DETAIL

	Original Promotion Trans Amount	Promo Trans Date	Previous Balance	Payments & Other Credits	Purchases, Cash Adv, Fees & Other Debits	Interest Charged	New Balance	Promotion Minimum Payment Due	Deferred Interest Charges	Promotion Expiration Date
PURCHASES										
REGULAR	-	-	[redacted]					-	-	-
CASH ADVANCES										
REGULAR	-	-	-	-	-	-	-	-	-	-
TOTAL			[redacted]							

INTEREST CHARGE CALCULATION

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

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES			
REGULAR	[redacted](M)(V)	$[redacted]	$39.02
CASH ADVANCES			
REGULAR	[redacted]% (M)(V)	$0.00	$0.00

(V) = Variable Rate

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[redacted]