



Petal

Credit Card Statement

Petal 2 VISA® Credit Card
KOSISONNA FRANCIS UGOCHUKWU - Card Ending in -
*9307

Bill Period: 07/01/2025 - 07/31/2025

Payment Information

New Balance	Payment Due Date	Minimum Payment Due
\$0.00	08/26/2025	\$0.00

Late Payment Warning:

If we do not receive your minimum payment by your **Payment Due Date** above, your account will be treated as past due and this may negatively affect your credit score.

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.

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	0 month(s)	\$0.00

If you would like information about credit counseling services, call: (855) 697-3825

Account Summary

Previous Balance	\$0.00
Payments	— \$5.99
Other Credits	— \$0.00
Purchases	+ \$5.99
Interest Charged	+ \$0.00
New Balance	\$0.00
Credit Limit	\$1,600.00
Credit Limit Available	\$1,600.00
Statement Closing Date	07/31/2025
Days in Billing Cycle	31
Past Due Amount	\$0.00

- See reverse for Important Information

- Pay or manage your account on www.petalcard.com or on our mobile app.
- Toll Free: (855) 697-3825 International: (917) 267-2582
- Send all check payments to: P.O. Box 1150 New York, NY 10008-1150.



Petal | Payment Coupon

CARD REFERENCE NUMBER 325063855378

Card Account Number	Statement Date	New Balance	Minimum Amount Due	Payment Due Date
418940*****9307	08/01/2025	\$0.00	\$0.00	08/26/2025

How to Pay by Check:

Please send us this portion of your statement with your check or money order. If you are not using the Payment Coupon, please include your Card Reference Number [325063855378](#) when paying separately with a check. **To be credited as an on time payment, checks must be received by 5:00 pm ET on the due date. Please allow at least 5-7 business days for delivery and processing (holidays may result in processing delays).**

Amount Enclosed \$

KOSISONNA FRANCIS UGOCHUKWU
7601 Advantage Ct
Las Vegas, NV 89129 USA



0000000325 0000325063855378 0000000000 08262025

PLEASE SEND ALL CHECKS TO:
Petal
P.O. Box 1150
New York, NY 10008-1150

Information about your Petal Card

Making a payment

You may make payment in several ways:

Online through the Petal website or the Petal mobile applications for approved electronic devices, calling the telephone number listed on the front of this statement and providing the required payment information, and sending a check to Petal Card Inc. by mail to the address on the front of this statement with the payment coupon or the last four digits of your account number. All payments must be in US dollars in the form of a bank transfer/ACH or a check from a US bank account. You agree not to send us any post dated checks. If you do, we may deposit it immediately upon receipt, despite the later date on the check. We will not accept any payments made in cash. If payment does not conform to these payment instructions, crediting will be delayed or may be refused, and additional charges may be imposed.

When will you credit my Payment?

For online payments made on the Petal website or mobile application, or payments made over the phone, payments will be credited as of the day the payment is made, as long as it is made by 8 p.m. Eastern Time. Payments received after the applicable cut-off time will be treated as received as of our next business day. For mail or other payments, payments will be credited as of the business day we receive it, as long as it is received by 5 p.m. Eastern Time. Please allow at least seven (7) business days for mail delivery. Mailed payments received by us at any other location or payments in any other form may not be credited as of the day we receive them. Payments received after the applicable cut-off time will be treated as received as of our next business day. If the payment due date falls on a weekend or holiday, we will treat any payment received by the applicable cut-off time in accordance with these payment instructions on our next business day as being received by us on the due date.

Account Information Reported to Credit Bureaus

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. You have the right to dispute the accuracy of information we have reported. If you think any information about your account that we have reported to a credit bureau is incorrect, you can notify us by writing to Petal Card, Inc., MSC - 166931, P.O. Box 105168, Atlanta, GA 30348-5168, Attn: Credit Reporting. Please include your name, address, phone number, and a brief description of the issue. You also may call us toll-free at [1-855-697-3825](tel:1-855-697-3825) or send an email to support@petalcard.com with the subject line "CREDIT REPORTING ISSUE".

You may, at any time, pay the full amount you owe without incurring any additional charges.

Authorization to convert your check to electronic transfer debit

When you provide a check or check information to make a payment, you authorize us to use information from the check to make a one-time ACH or other electronic transfer from your bank account. We may also process it as a check transaction. Funds may be withdrawn from your bank account as soon as the same day we process your payment.

Disputed Payments

Any check or other form of payment that you send us for less than the full balance due that is marked "paid in full" or contains a similar notation, or that you otherwise tender in full satisfaction of a disputed amount, must be sent to Petal Card, Inc., MSC - 166931, P.O. Box 105168, Atlanta, GA 30348-5168, Attn: Disputed Payments. We reserve all our rights regarding these payments (e.g., if it is determined that there is no valid dispute or if any such check is received at any other address, we may accept the check and you will still owe any remaining balance). We may refuse to accept any such payment by returning it to you, not cashing it or destroying it. All other payments that you make should be set to the regular Payment address shown on this statement.

How do you calculate the Interest Charges?

We use a method called Average Daily Balance (including new purchases). Please refer to your Cardholder Agreement for more detailed information, but generally:

1. The total interest charged for a billing period, except for variations caused by rounding, equals: Average Daily Balance ("ADB"), multiplied by Daily Periodic Rate ("DPR"), multiplied by the number of days in the billing period.
2. We calculate the ADB by calculating the daily balance for each day of the billing period (first, taking the beginning balance of your account on that day, then adding in new transactions, then adding any periodic interest charge on the previous day's balance, then subtracting any payments and credits on that day (note, we treat any net credit balance as a zero balance) and then adding the daily balances together for each day of the billing period, then dividing this sum by the number of days in the billing period.)
3. We calculate the DPR by taking your APR and dividing the APR by 365.

How can my Variable APR change?

Your APRs will vary based on the Prime Rate as reported in the Wall Street Journal. For more detailed information about variable rates, see your Cardholder Agreement.

How can I avoid paying Interest Charges on purchases?

Your due date is at least 25 days from the statement closing date. If you pay your account in full each billing period by the date and time due, no interest will be charged. Additionally, if either (a) you paid the New Balance stated on your current billing statement in full by the Payment Due Date shown on that billing statement or (b) your New Balance on your current billing statement is zero or a credit (less than zero), then you will not be charged any interest during the current billing period. If you pay the New Balance on your current billing statement by the Payment Due Date shown on that billing statement, we will also not impose interest charges on new purchases or fees that first appear on the next billing statement. Certain promotional offers may allow you to avoid paying interest charges in other situations.

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

If you think there is an error on your statement, you can notify us by writing to Petal Card, Inc., MSC - 166931, P.O. Box 105168, Atlanta, GA 30348-5168, Attn: Billing Dispute. You also may call us toll-free at [1-855-697-3825](tel:1-855-697-3825) or send an email to support@petalcard.com with the subject line "DISPUTE".

In your written or emailed dispute, give us the following information:

- Account information: Your name and last four digits of your account number.
- Transaction information: The dollar amount(s) and date(s) 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 sixty (60) days after the error appeared on your statement. You must notify us of any potential errors in writing or by email. 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. We will notify you within thirty (30) days of our receipt of your written or emailed dispute. 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 until we send you a notice about the outcome of our investigation, you are responsible for the remainder of your balance.
- We can apply an unpaid amount against your credit limit. Within ninety (90) days of our receipt of your written or emailed dispute, we will send you a written notice via U.S. Post and email, explaining either that we corrected the error (to appear on your next statement) or the reasons why we believe the bill is correct.

Your Rights If You Are Dissatisfied With Your Purchase:

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, 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 made 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, you can notify us by writing to MSC - 166931, P.O. Box 105168, Atlanta, GA 30348-5168, Attn: Purchase Dissatisfaction. 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.

How do I Close my Account?

You may contact Customer Support anytime at [1-855-697-3825](tel:1-855-697-3825) to request that we close your account. You will still be responsible to pay any outstanding balance.

New York State Residents

New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. Contact the New York State Department of Financial Services: [1-800-342-3736](tel:1-800-342-3736) or visit www.dfs.ny.gov.

The Petal credit card is issued by WebBank. Your account is serviced by Petal Card, Inc.



 **[KOSISONNA FRANCIS UGOCHUKWU]** Card ending in ***9307**

Posted Date	Transaction Date	Description	Amount(USD)
Payments and Adjustments			
07/26/2025	07/26/2025	ACH Payment from account ending 6212	- \$5.99
Total Payments and Adjustments for this Period -			\$5.99
Purchases and Adjustments			
07/14/2025	07/14/2025	Spotify USA 877-7781161 NYUSA	\$5.99
Total Purchases and Adjustments for this Period			\$5.99
Interest Charged			
Total Interest Charged is \$0 for card ending in 9307			

2025 Totals Year-to-Date

Total Interest Charged in 2025

\$0.00

Interest Charge Calculation

Type of Balance	Annual Percentage Rate (APR)*	Balance Subject to Interest Rate	Total Interest Charged
Purchases	28.74% (v)	\$0.00	\$0.00

*Your APR is your annual interest rate, and is variable and can change based on the Prime Rate. Your interest charges are calculated using the Average Daily Balance (including new purchases) method.

(v) = Variable

Total Interest Charged = Interest Charged on Average Daily Balance + Interest Adjustments

If the payment for the full statement balance is received on or before 5pm ET on the due date, there will be no interest charges on transactions that occurred in this billing cycle. **If you do not make this payment, you may be subject to additional interest charges.**

Petal
P.O. Box 1150 New York,
NY 10008-1150

Customer Service
support@petalcard.com
Toll Free: (855) 697-3825

