



SF Wealth Rewards Card

Prepared For:

Daniel J. Morris
110-4297 Main St.
Birmingham
AL

Account Number: 4555-9999-0001

Statement Period: August 13, 2025 - September 12, 2025

Previous Balance		Payments and Credits		Purchases and Debts		Cash Advantages		Finance Charges		New Balance		Minimum Payment		Due Date
\$ 8,410.61	-	\$ 2,500.00	+	\$ 4,044.12	+	\$ 0.00	+	\$ 156.79	=	\$ 10,111.51		\$ 203.00		10/7/2025

Payments

Date	Description	Amount
8/20/2025	PAYMENT RECEIVED - THANK YOU	\$1,800.00
8/27/2025	PAYMENT RECEIVED - THANK YOU	\$700.00

Charges

Date	Description	Amount
8/13/2025	BEST BUY #1950	\$103.01
8/13/2025	KFC #614	\$74.32
8/13/2025	SHELL OIL #2253	\$56.78
8/14/2025	VERIZON WIRELESS	\$63.13
8/17/2025	EXPRESS #2467	\$26.43
8/17/2025	SHELL OIL #737	\$59.21
8/17/2025	VICTORIA'S SECRET #507	\$28.34
8/19/2025	JIFFY LUBE #676	\$152.45
8/20/2025	BEST BUY #959	\$187.00
8/21/2025	BURGER KING #800	\$87.43
8/24/2025	AT&T WIRELESS	\$67.43
8/24/2025	AT&T WIRELESS	\$138.88
8/25/2025	EXPRESS #1302	\$34.51
8/26/2025	TACO BELL #2084	\$435.67
8/28/2025	TGI FRIDAYS #2287	\$25.05

Card Summary

TOTAL CREDIT LINE	\$15,000.00
TOTAL AVAILABLE CREDIT	\$4,888.49
CREDIT LINE FOR CASH	\$5,000.00
AVAILABLE CREDIT FOR CASH	\$4,888.49



Contact Us

Customer Service	1-800-555-5550
Collect Outside US	(416) 555-5551
Phone Self-Service	1-877-555-5552
Website	www.sfwealth.com

PLEASE DETACH AND RETURN PORTION BELOW WITH PAYMENT OR LOG ON TO www.pillar.com TO MAKE YOUR PAYMENT ONLINE

2207 Bridgepointe Parkway, Suite 500 San Mateo CA 94404	New Balance \$10,111.51	Minimum Payment \$203.00	Payment Due Date 07.Oct.2025	Amount Paid \$ _____
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SF Wealth Rewards Card
4555-9999-0001

Daniel J. Morris
110-4297 Main St.
Birmingham
AL
35203

Payment Options
Telephone banking 1-800-555-5550
Online banking www.sfw.com
Your local ATM
Your local Big Bank Branch

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Account Number:

4555-9999-0001

1. How to Avoid a Finance Charge.

a. **Grace Period.** You will have a minimum grace period of 25 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance", in accordance with the Important Notice for payments below, and in time for it to be credited by your payment due date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance."

b. **Accruing Finance Charge.** Transactions which are not subject to a grace period are assessed finance charge

1) from the date of the transaction or

2) from the date the transaction is processed to your Account or

3) from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the payment due date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.

c. **Minimum Finance Charge.** For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed.

d. **Temporary Reduction in Finance Charges.** We reserve the right to not assess any or all finance charges for any given billing period.

2. Average Daily Balance (Including New Purchases). Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account.

3. Annual Percentage Rates (APR).

a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.

b. If the code P (Quarterly Prime), L (Quarterly LIBOR), C (Quarterly CD), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in The Wall Street Journal, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months of January, April, July and October.

4. Assessment of Late, Overlimit and Returned Payment Fees. Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.

5. Membership Fee and Renewing Your Account. If a membership fee appears on this statement, we will credit the fee if you request to close your account within 30 days of the mailing of this statement. You may continue to use the account during the 30 day period before your request. If you do not pay all charges owed on this account within 90 days, or if you use your credit card or account after you request to close, any membership fee previously waived may be reinstated to your account.

6. Closing or Suspending Your Account. You may request that your account be closed by calling or writing our Customer Relations Department. At the time of your request, we will provide you with additional details on closing your account. This may include payment information. If you use your credit card or charges post to your account after you ask us to close your account, we can keep your account open or reopen it. We may close or suspend your account and your right to obtain credit. We may do this at any time and for any reason, even if you are not in default. A suspension of your account can be permanent or temporary.

7. If your account is closed or suspended, you must stop using your credit card and account. You must also cancel all pre-authorized billing arrangements to the account. We will not do this for you.

8. Notice About Electronic Check Conversion.

When you provide a check as payment, you authorize us either to use information from your check to make a onetime electronic fund transfer from your deposit account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your deposit account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Your authorization is not limited by the date on the check. We may re-submit and electronically collect returned payments.

9. Bankruptcy. If you are entitled to bankruptcy protections for your account, this communication is only for informational purposes. It is not an attempt to collect, assess or recover a debt or claim. Do not send any payments directly to us without speaking with your bankruptcy attorney or the Bankruptcy Court. If you want to contact us about your account or your bankruptcy proceeding, please have your attorney contact us.

BILLING RIGHTS SUMMARY (In Case of Errors or Questions about Your Bill) If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries shown on the front of this statement. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared.

You can call our Customer Relations number or notify us by email or website, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about.

Special Rule for Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a 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 property or services.

Prepared For:

Daniel Morris

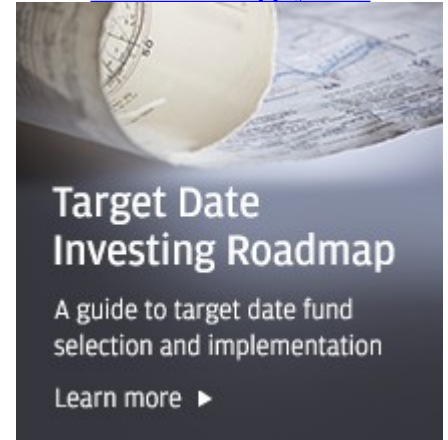
Account Number:

4555-9999-0001

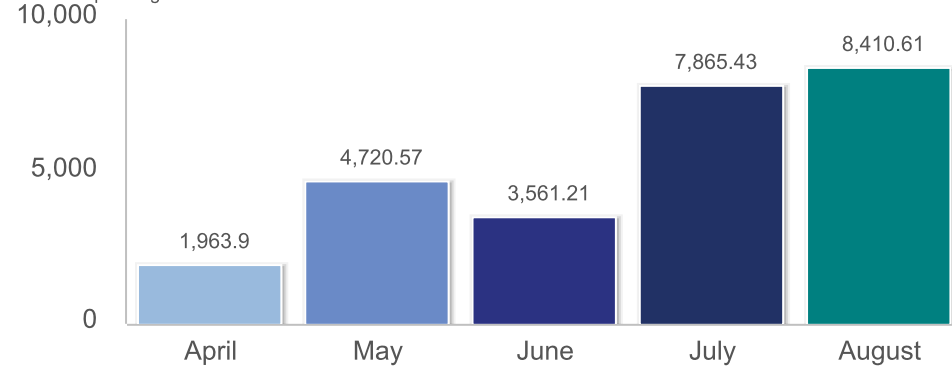
Charges

Date	Description	Amount
9/1/25	7-ELEVEN #567	\$87.92
9/8/25	AMAZON #284	\$83.96
9/5/25	AT&T WIRELESS	\$26.10
9/6/25	DIRECTV	\$812.35
9/9/25	EXPRESS #1302	\$169.53
9/6/25	JACK-IN-THE-BOX #823	\$15.22
9/3/25	MACY'S #52	\$243.98
9/11/25	NIKESTORE #2424	\$90.22
9/11/25	VERIZON WIRELESS	\$598.32

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5 Month Spending Trend



The investment enjoys the benefit of an established and rock solid escrow account, and tight checks & balance. This is an alternative investment suitable for the more cautious investor.

\$100,000 - \$1m investments are available with a selection of 1,2 or 3 year terms. All money invested is backed by legal charge over assets or money held in the Escrow account. Guaranteed 8% per annum return.

Option to re-invest contingent upon agreement and subject to local and federal laws.