

**June 2025 Statement**

Open Date: 05/07/2025 Closing Date: 06/04/2025

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Account: 4147 8100 7859 6036

**SKYPASS Visa Signature® Card**  
MANHO JOUNG**Cardmember Service**  
BNK 10 KAL 1-866-359-4771  
3

<b>New Balance</b>	<b>\$2,066.38</b>
<b>Minimum Payment Due</b>	<b>\$40.00</b>
<b>Payment Due Date</b>	<b>07/01/2025</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 \$41.00 Late Fee.

**SKYPASS Miles**

Miles Earned This Statement	2,268
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For details, see your rewards summary.

**Activity Summary**

Previous Balance	+	\$756.59
Payments	-	\$756.59 <sup>CR</sup>
Other Credits		\$0.00
Purchases	+	\$2,066.38
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00

<b>New Balance</b>	<b>=</b>	<b>\$2,066.38</b>
<b>Past Due</b>		<b>\$0.00</b>
<b>Minimum Payment Due</b>		<b>\$40.00</b>
Revolving Line of Credit		\$25,000.00
Revolving Line Available		\$22,933.62
Days in Billing Period		29

**Payment Options:**Mail payment coupon  
with a checkPay online at  
skypassvisa.comPay by phone  
1-866-359-4771Pay at your local  
U.S. Bank branch*No payment is required.*

0041478100785960360000040000002066386

**Automatic Payment**

24-Hour Cardmember Service: 1-866-359-4771

 . to pay by phone  
 . to change your address

00000009285 000638982190398 P

MANHO JOUNG  
4413 ROBBINS ST  
SAN DIEGO CA 92122-3030

Account Number: 4147 8100 7859 6036

Your new full balance of \$2,066.38 will be automatically deducted from your account on 06/30/25.

### 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:** We will accept payment via check, money order, the internet (including mobile and online) or phone or previously established automatic payment transaction. You must pay us in U.S. Dollars. If you make a payment from a foreign financial institution, you will be charged and agree to pay any collection fees added in connection with that transaction. The date you mail a payment is different than the date we receive the 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 internet 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. Payments sent without the payment coupon or to an incorrect address will be processed and credited to your Account within 5 banking days of receipt. Payments sent without a payment coupon or to an incorrect address may result in a delayed credit to your Account, additional interest charges, fees, and/or Account suspension. The deadline for on-time internet and phone payments varies, 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. Please contact Cardmember Service for internet, phone, and mobile crediting 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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MANHO JOUNG

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Cardmember Service 1-866-359-4771

### SKYPASS Visa Mileage Summary

SKYPASS Number 114 717 258 076

#### Miles Earned

#### This Statement

Standard Purchase Miles	2,066
Double Miles on Korean Air Tickets	105
Double Miles on Dining	97

#### SKYPASS Mileage Inquiries:

Call Korean Air Customer  
Service at:  
1-800-438-5000

<b>Total Miles Earned</b>	<b>2,268</b>
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Miles Earned Year to Date 4,460

### 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 payment of \$2066.38 will be automatically deducted from your bank account on 06/30/2025. Please refer to your AutoPay Terms and Conditions for further information regarding this account feature.

### Transactions

#### Payments and Other Credits

Post Date	Trans Date	Ref #	Transaction Description	Amount
05/28	05/28	MTC	PAYMENT THANK YOU	\$756.59CR
TOTAL THIS PERIOD				\$756.59CR

#### Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount
05/07	05/06	1565	RUBIOS RUBIOS.OLO.CO CA	\$10.78
05/08	05/07	6791	GROCERY OUTLET OF E SAN DIEGO CA	\$1.00
05/09	05/08	6346	GROCERY OUTLET OF E SAN DIEGO CA	\$6.85
05/09	05/08	0149	AMAZON MKTPL*NB5BP0YE1 Amzn.com/bill WA	\$22.82
05/09	05/08	4541	AMAZON MKTPL*NI25M0F60 Amzn.com/bill WA	\$13.19
05/12	05/06	7212	KOREAN AIVERSEAS CARD_ SEOUL KR 142800.00 WON	\$104.73
05/12	05/08	1647	THE HOME DEPOT #0680 SAN DIEGO CA	\$27.63
05/12	05/09	7527	AMAZON MKTPL*NI7NP5L41 Amzn.com/bill WA	\$6.45

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## Transactions

### Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount
05/12	05/09	9058	SPROUTS FARMERS MAR SAN DIEGO CA	\$7.49
05/12	05/10	3820	ZION MARKET SAN DIEGO SAN DIEGO CA	\$46.04
05/12	05/10	0402	AMAZON MKTPL*NI4C06EW0 Amzn.com/bill WA	\$18.30
05/13	05/11	7404	TRADER JOE S #020 LA JOLLA CA	\$15.78
05/13	05/12	7433	AMAZON MKTPL*NI3ZW36W0 Amzn.com/bill WA	\$39.99
05/13	05/12	2689	Amazon.com*NW1YJ98Q2 Amzn.com/bill WA	\$1.62
05/14	05/13	4399	GROCERY OUTLET OF E SAN DIEGO CA	\$1.99
05/14	05/13	9842	RUBIOS RUBIOS.OLO.CO CA	\$10.78
05/15	05/14	7812	GROCERY OUTLET OF E SAN DIEGO CA	\$0.99
05/16	05/15	6556	GROCERY OUTLET OF E SAN DIEGO CA	\$4.99
05/16	05/15	7745	ZION MARKET SAN DIEGO SAN DIEGO CA	\$21.55
05/19	05/17	4583	PHO CA DAO & GRILL MIR SAN DIEGO CA	\$46.60
05/21	05/20	9240	RUBIOS RUBIOS.OLO.CO CA	\$10.78
05/22	05/21	4785	GROCERY OUTLET OF E SAN DIEGO CA	\$6.79
05/22	05/21	5835	AMAZON MKTPL*NZ2TV7Z80 Amzn.com/bill WA	\$2.90
05/22	05/21	1432	AMAZON MKTPL*NZ3M44ZO0 Amzn.com/bill WA	\$21.56
05/23	05/22	5950	Amazon.com*NZ6CN7VZ1 Amzn.com/bill WA	\$9.36
05/23	05/22	9227	FOOD4LESS #0347 SAN DIEGO CA	\$3.84
05/23	05/22	4226	ZION MARKET SAN DIEGO SAN DIEGO CA	\$51.91
05/27	05/23	4960	SANDIEGOPADRES 619-795-5000 CA	\$49.50
05/27	05/23	7000	VONS #2370 SAN DIEGO CA	\$3.98
05/28	05/26	1268	TST*TACO STAND DOWNTOW San Diego CA	\$17.69
05/28	05/27	1383	GROCERY OUTLET OF E SAN DIEGO CA	\$3.14
05/28	05/27	7841	FOOD4LESS #0347 SAN DIEGO CA	\$4.67
05/28	05/27	5845	ZION MARKET SAN DIEGO SAN DIEGO CA	\$12.55
05/28	05/27	0354	AMAZON MKTPL*NN3F85I52 Amzn.com/bill WA	\$18.30
05/29	05/28	6083	MARSHALLS #0546 LA JOLLA CA	\$84.02
05/29	05/28	7278	GROCERY OUTLET OF E SAN DIEGO CA	\$1.94
05/29	05/28	2233	AMAZON MKTPL*NN5IL4XD1 Amzn.com/bill WA	\$49.05
05/29	05/28	4735	TM *MOULIN ROUGE THE M 800-653-8000 CA	\$112.50
05/29	05/28	9074	Amazon.com*NN06M1TL0 Amzn.com/bill WA	\$18.15
05/29	05/28	7648	AMAZON MKTPL*NN9AV9131 Amzn.com/bill WA	\$35.55
05/29	05/29	6487	Amazon.com*NN64530C0 Amzn.com/bill WA	\$1,000.00
05/29	05/29	8423	Amazon.com*N63PQ5N82 Amzn.com/bill WA	\$19.35
05/30	05/29	7333	GROCERY OUTLET OF E SAN DIEGO CA	\$4.99
05/30	05/29	1056	WWW COSTCO COM 800-955-2292 WA	\$63.56
05/30	05/29	8739	AMAZON MKTPL*NN5946P40 Amzn.com/bill WA	\$34.68
06/02	05/30	4795	AMAZON MKTPL*NN15G2BL0 Amzn.com/bill WA	\$16.05
TOTAL THIS PERIOD				\$2,066.38

### 2025 Totals Year-to-Date

Total Fees Charged in 2025	\$99.00
Total Interest Charged in 2025	\$0.00

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MANHO JOUNG

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### 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
**BALANCE TRANSFER	\$0.00	\$0.00	YES	\$0.00	22.24%	
**PURCHASES	\$2,066.38	\$0.00	YES	\$0.00	22.24%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	31.24%	

### Contact Us



Voice: 1-866-359-4771  
TDD: 1-888-352-6455  
Fax: 1-866-568-7729



Questions

Cardmember Service  
P.O. Box 6338  
Fargo, ND 58125-6338



Mail payment coupon  
with a check

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



Online

skypassvisa.com

