

**May 2025 Statement**

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

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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

New Balance	\$756.59
Minimum Payment Due	\$40.00
Payment Due Date	06/01/2025

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

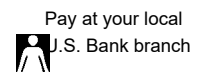
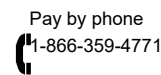
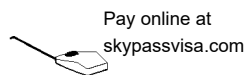
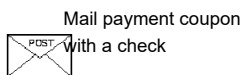
Miles Earned This Statement	1,147
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For details, see your rewards summary.

Activity Summary

Previous Balance	+	\$958.17
Payments	-	\$958.17 ^{CR}
Other Credits		\$0.00
Purchases	+	\$756.59
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00

New Balance	=	\$756.59
Past Due		\$0.00
Minimum Payment Due		\$40.00
Revolving Line of Credit		\$25,000.00
Revolving Line Available		\$24,243.41
Days in Billing Period		33

Payment Options:*No payment is required.*

0041478100785960360000040000000756590

Automatic Payment

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

to pay by phone
 to change your address

00000009476 000638968319698 P

MANHO JOUNG
4413 ROBBINS ST
SAN DIEGO CA 92122-3030

Account Number: 4147 8100 7859 6036

Your new full balance of \$756.59 will be automatically deducted from your account on 05/28/25.

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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SKYPASS Visa Mileage Summary

SKYPASS Number 114 717 258 076

Miles Earned

Standard Purchase Miles
Double Miles on Dining

This Statement

757
390

Total Miles Earned

1,147

SKYPASS Mileage Inquiries:

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

Miles Earned Year to Date

2,192

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 \$756.59 will be automatically deducted from your bank account on 05/28/2025. 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
04/28	04/28	MTC	PAYMENT THANK YOU	\$958.17CR
TOTAL THIS PERIOD				\$958.17CR

Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount
04/07	04/03	7877	VONS #2370 SAN DIEGO CA	\$1.46
04/07	04/04	2056	PF CHANGS #1300 OLO 858-458-9007 CA	\$108.83
04/08	04/07	7734	AMAZON MKTPL*3W3PX9G23 Amzn.com/bill WA	\$12.81
04/09	04/08	9672	RUBIOS RUBIOS.OLO.CO CA	\$10.78
04/10	04/08	5467	VONS #2370 SAN DIEGO CA	\$0.38
04/10	04/08	5475	VONS #2370 SAN DIEGO CA	\$0.79
04/10	04/08	5483	VONS #2370 SAN DIEGO CA	\$0.97
04/10	04/08	5491	VONS #2370 SAN DIEGO CA	\$1.08
04/10	04/08	5509	VONS #2370 SAN DIEGO CA	\$1.78

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Transactions

Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount
04/10	04/08	5517	VONS #2370 SAN DIEGO CA	\$1.78
04/10	04/09	5994	GROCERY OUTLET OF E SAN DIEGO CA	\$1.94
04/14	04/12	0960	Amazon.com*MP8ZG5Z13 Amzn.com/bill WA	\$12.65
04/14	04/13	1440	Amazon.com*YQ54O8PL3 Amzn.com/bill WA	\$4.30
04/14	04/13	3606	AMAZON MKTPL*G48153IA3 Amzn.com/bill WA	\$21.79
04/16	04/15	8577	RUBIOS RUBIOS.OLO.CO CA	\$10.78
04/17	04/16	9081	Amazon.com*YF85V5CC3 Amzn.com/bill WA	\$6.51
04/18	04/17	2835	GROCERY OUTLET OF E SAN DIEGO CA	\$18.92
04/18	04/17	3896	ZION MARKET SAN DIEGO SAN DIEGO CA	\$53.20
04/21	04/18	5664	RALPHS #0108 LA JOLLA CA	\$27.13
04/21	04/19	0470	ZION MARKET SAN DIEGO SAN DIEGO CA	\$12.00
04/21	04/19	9452	TST*TACO STAND DOWNTOW San Diego CA	\$22.25
04/21	04/19	4904	SQ *ROYAL INDIA UTC San Diego CA	\$39.40
04/21	04/20	7692	CORNER BAKERY CAFE 155 SAN DIEGO CA	\$50.04
04/22	04/21	7806	Amazon.com*6Y43R7VT3 Amzn.com/bill WA	\$26.04
04/23	04/23	9028	DicksSportingGoods.com Coraopolis PA	\$105.56
04/24	04/23	4843	GROCERY OUTLET OF E SAN DIEGO CA	\$5.93
04/28	04/26	5426	VONS #2370 SAN DIEGO CA	\$0.99
04/28	04/26	5434	VONS #2370 SAN DIEGO CA	\$3.08
04/28	04/26	5442	VONS #2370 SAN DIEGO CA	\$3.28
04/28	04/26	5459	VONS #2370 SAN DIEGO CA	\$5.27
04/30	04/29	6839	RUBIOS RUBIOS.OLO.CO CA	\$10.78
05/01	04/30	6055	GROCERY OUTLET OF E SAN DIEGO CA	\$6.91
05/02	05/01	9977	SQ *ROYAL INDIA UTC San Diego CA	\$16.19
05/05	05/02	0722	AMAZON MKTPL*N26FG7YK1 Amzn.com/bill WA	\$5.39
05/05	05/02	4649	AMAZON MKTPL*NB1A46Y22 Amzn.com/bill WA	\$9.62
05/06	05/05	6943	1909 TEMECULA CA	\$121.00
05/06	05/06	5465	AMAZON MKTPL*NB2MX9B01 Amzn.com/bill WA	\$14.98
TOTAL THIS PERIOD				\$756.59

2025 Totals Year-to-Date

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

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	\$756.59	\$0.00	YES	\$0.00	22.24%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	31.24%	

End of Statement