

**April 2025 Statement**

Open Date: 03/06/2025 Closing Date: 04/03/2025

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**SKYPASS Visa Signature® Card**
MANHO JOUNG

Account: 4147 8100 7859 6036

Cardmember Service
BNK 10 KAL 11-866-359-4771
3**New Balance** **\$958.17**
Minimum Payment Due **\$40.00**
Payment Due Date **05/01/2025****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.**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 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	2 years	\$1,181

If you would like information about credit counseling services, call 866-951-1391.

Activity Summary

Previous Balance		\$0.00
Payments		\$0.00
Other Credits		\$0.00
Purchases	+	\$859.17
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged	+	\$99.00
Interest Charged		\$0.00

New Balance	=	\$958.17
Past Due		\$0.00
Minimum Payment Due		\$40.00
Revolving Line of Credit		\$25,000.00
Revolving Line Available		\$24,041.83
Days in Billing Period		29

SKYPASS MilesMiles Earned This Statement 1,045
For details, see your rewards summary.**Payment Options:**

Mail payment coupon with a check

Pay online at
skypassvisa.comPay by phone
1-866-359-4771Pay at your local
U.S. Bank branch

Please detach and send coupon with check payable to: U.S. Bank



0041478100785960360000040000000958170

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



- to pay by phone
- to change your address

000010348 01 SP 000638953412632 P Y

MANHO JOUNG
4413 ROBBINS ST
SAN DIEGO CA 92122-3030

Account Number	4147 8100 7859 6036
Payment Due Date	5/01/2025
New Balance	\$958.17
Minimum Payment Due	\$40.00

Amount Enclosed \$ _____**U.S. Bank**P.O. Box 790408
St. Louis, MO 63179-0408

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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Welcome to SKYPASS Visa Signature® Card

Welcome to the SKYPASS Visa Signature® Card, the credit card that helps you earn SKYPASS miles and so much more. It's the only Visa card issued in the U.S. that offers Korean Air SKYPASS miles for dollars you spend. Redeem for free travel rewards on Korean Air and SkyTeam Alliance partners. Enjoy the benefits of your new SKYPASS Visa Signature® Card! *The miles are just the beginning.*

SKYPASS Visa Mileage Summary

SKYPASS Number 114 717 258 076

Miles Earned

This Statement

Standard Purchase Miles
Double Miles on Dining

859
186

Total Miles Earned

1,045

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

Miles Earned Year to Date

1,045

Important Messages

Federal law requires us to give you a notice regarding negative credit reporting. Please refer to the reverse of your statement for this important notice.

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

Transactions

Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount
03/17	03/16	8149	PROGRESSIVE *INSURANCE 800-776-4737 OH	\$597.88
03/19	03/18	7812	RUBIO'S #025 LA JOLLA CA	\$10.78
03/20	03/18	4154	VONS #2370 SAN DIEGO CA	\$0.50
03/20	03/18	4162	VONS #2370 SAN DIEGO CA	\$0.89
03/20	03/18	4170	VONS #2370 SAN DIEGO CA	\$0.91
03/20	03/18	4188	VONS #2370 SAN DIEGO CA	\$0.91
03/20	03/18	4196	VONS #2370 SAN DIEGO CA	\$0.99
03/20	03/18	4204	VONS #2370 SAN DIEGO CA	\$0.99
03/24	03/20	4807	VONS #2370 SAN DIEGO CA	\$0.99
03/24	03/22	6512	SPROUTS FARMERS MAR SAN DIEGO CA	\$12.53

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Transactions

Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount
03/24	03/22	3282	DUKE'S LA JOLLA LA JOLLA CA	\$106.74
03/25	03/23	5856	DUKE'S LA JOLLA LA JOLLA CA	\$52.71
03/25	03/23	1573	VONS #2370 SAN DIEGO CA	\$0.62
03/25	03/23	1581	VONS #2370 SAN DIEGO CA	\$0.97
03/27	03/25	2372	VONS #2370 SAN DIEGO CA	\$0.45
03/27	03/25	2380	VONS #2370 SAN DIEGO CA	\$0.99
03/27	03/25	2398	VONS #2370 SAN DIEGO CA	\$1.46
03/31	03/27	3616	VONS #2370 SAN DIEGO CA	\$0.29
03/31	03/28	8755	AMAZON MKTPL*FD51X1US3 Amzn.com/bill WA	\$24.76
03/31	03/28	5061	VONS #2370 SAN DIEGO CA	\$1.15
03/31	03/28	5079	VONS #2370 SAN DIEGO CA	\$1.99
03/31	03/28	5087	VONS #2370 SAN DIEGO CA	\$4.30
03/31	03/29	0535	VONS #2370 SAN DIEGO CA	\$0.05
03/31	03/29	0543	VONS #2370 SAN DIEGO CA	\$2.04
03/31	03/29	0550	VONS #2370 SAN DIEGO CA	\$2.04
03/31	03/29	0568	VONS #2370 SAN DIEGO CA	\$2.04
04/02	04/01	7672	RUBIOS RUBIOS.OLO.CO CA	\$16.16
04/03	04/01	5890	VONS #2370 SAN DIEGO CA	\$0.49
04/03	04/01	5908	VONS #2370 SAN DIEGO CA	\$0.49
04/03	04/01	5916	VONS #2370 SAN DIEGO CA	\$0.49
04/03	04/01	5924	VONS #2370 SAN DIEGO CA	\$0.49
04/03	04/01	5932	VONS #2370 SAN DIEGO CA	\$0.49
04/03	04/01	5940	VONS #2370 SAN DIEGO CA	\$0.98
04/03	04/01	5957	VONS #2370 SAN DIEGO CA	\$0.99
04/03	04/01	5965	VONS #2370 SAN DIEGO CA	\$0.99
04/03	04/01	5973	VONS #2370 SAN DIEGO CA	\$0.99
04/03	04/01	5981	VONS #2370 SAN DIEGO CA	\$0.99
04/03	04/01	5999	VONS #2370 SAN DIEGO CA	\$0.99
04/03	04/01	6005	VONS #2370 SAN DIEGO CA	\$0.99
04/03	04/01	6013	VONS #2370 SAN DIEGO CA	\$1.07
04/03	04/01	6021	VONS #2370 SAN DIEGO CA	\$2.60
TOTAL THIS PERIOD				\$859.17

Fees

Post Date	Trans Date	Ref #	Transaction Description	Amount
04/03			ANNUAL MEMBERSHIP FEE	\$99.00
TOTAL FEES THIS PERIOD				\$99.00

2025 Totals Year-to-Date

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

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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	\$958.17	\$0.00	YES	\$0.00	22.24%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	31.24%	

Contact Us



Phone



Questions



Mail payment coupon
with a check



Online

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

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

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