

Climb Credit
PO BOX 91910
Sioux Falls, SD 57109-1910



Servicing powered by
LAUNCH

MAURICIO PARDO
360 S STATE ST
A412
OREM, UT 84058

Statement

Account Number	1163790000
Statement Date	09/22/2024
Statement Due Date	10/12/2024
Total Amount Due	\$336.05

View your account online at <https://ClimbCredit.youronlineaccount.com/>

Thank you for being a valued customer.

Telephone

(833) 353-0594

Payments

PO BOX 845073
Dallas, TX 75284-5073

Auto Pay

\$321.05 will be deducted from your designated account on 10/12/2024. This amount may be different from the previous deduction and may not cover the Total Amount Due.

Account Activity

Payments Received Since Last Statement	\$0.00
Applied to Principal	\$0.00
Applied to Interest	\$0.00
Applied to Fees	\$0.00
Last Payment Date	No payments made

Current Payment Due

Statement Due Date	10/12/2024
Monthly Payment Amount	\$321.05
Total NSF/Return Fee	\$15.00

Total Amount Due	\$336.05
-------------------------	-----------------

Detach and return the payment coupon with your payment.
Review Page 2 for Important Information on Payments.
▼ Do not send cash. Please write in black or blue ink. ▼

Payment Coupon

Account Number	1163790000
Due Date	10/12/2024
Total Amount Due	\$336.05

This statement is for your information only, your payment is set up to be made by Automatic debit - Thank you



Climb Credit
PO BOX 845073
Dallas, TX 75284-5073

Climb Credit
PO BOX 845073
Dallas, TX 75284-5073

MAURICIO PARDO

Has your contact information changed? Let us know!

Street Address: _____
City: _____
State: _____ Zip: _____
Phone: _____

NOTICE: See additional page(s) for important information.

Important Information

Contact Us: Log into your Climb Credit Account at [ClimbCredit.youronlineaccount.com](https://climbcredit.youronlineaccount.com) click on MESSAGES to send a secure message. Call (833) 353-0594 from 7:00 a.m. to 7:00 p.m. Central Time Monday through Friday to speak with a specialist or by mail at Climb Credit, PO BOX 91910, Sioux Falls, SD 57109-1910.

Electronic Communications: Save a tree! Enroll online to receive all communication and important account information sent to you electronically. Create your Climb Credit Account at [ClimbCredit.youronlineaccount.com](https://climbcredit.youronlineaccount.com), select Register Now and follow the directions. You can access your account information from anywhere and update your communication preferences and settings at any time.

Payment Methods: Log into your Climb Credit Account and select Payments. Follow the instructions to setup a one-time payment or recurring payments. You can set up bill payment through your financial institution. If you have multiple loans, your bill payment will attempt to satisfy the oldest due date(s) when posting the payment. If you would like the payment applied to a specific loan using a Bill Pay service, please contact our office with directions for the payment application. Payments may be made over the phone with no fee. Checks should be made out to Climb Credit and mailed to the address above. Do not send cash.

Notice of Electronic Check Conversion: When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer (EFT) from your account or to process the payment as check. Funds may be withdrawn from your account as soon as the same day we receive your payment.

Billing Statements: Billing statements are created approximately 20 days before the payment due date. Billing statements are mailed to customers who did not elect to receive electronic statements. All statements are available online and are accessible when you log onto your online account.

Payment Start Date: This depends on the terms of your loan agreement. For some, the loan repayment period begins immediately after the funds are disbursed. For others, repayment begins based on enrollment status. Regardless of when you enter repayment, the first payment will typically be established within the first 60 days of the repayment period and continue monthly until the loan is repaid in full.

Payment Due Date: If the payment due date is not convenient for you, contact us. We will work with you to find a day that meets your needs. Keep in mind you will not be allowed to change a due day in order to avoid making a monthly payment.

Interest Accrual: Interest accrues daily based on the terms of your loan agreement. To calculate the daily interest, multiply the outstanding principal balance by the interest rate and divide by 365.25 (or 365/366 actual days).

Monthly Payment Amount: If you are on a standard repayment plan, your monthly payment is calculated based on the amount needed to repay your loan in full within the remaining term. For loans with a variable interest rate or your payments have been received after the payment due date, the payment amount may change. If you have signed up for Automatic recurring payments, the amount to be deducted each month may change and will be communicated on your monthly billing statement.

Payment Allocation: Payments with an accompanying bill coupon will be applied to the loan(s) listed on the bill. Auto debit payments will be applied to the loan(s) listed in the auto-debit agreement. Online payment allocation is determined by how you submit the payment. Payments, full or partial, received without instructions, will be applied first to any accrued interest, then to principal, up to the monthly principal payment amount. Any remaining amount will pay fees, if applicable. If you have multiple loans and the payment amount is not equal to the payment amount billed, the oldest payment due will be satisfied first. If all due dates are equal, the payment will be allocated to the loan with the highest interest rate.

Prepayment or Paying Ahead: Paying more than the Monthly Payment Amount may pay your account ahead by up to three (3) months. If paid ahead your next payment due date could be up to three (3) months from the date of your current Statement Due Date. Monthly billing statements will continue to be sent and may reflect \$0.00 due. If you prefer not to advance your due date with the excess payment you may contact our office and we will adjust the due date. If your loan is paid ahead and is set up for automatic (recurring) payments, a payment will continue to be deducted each month while a balance remains.

Partial Payments: Payments received in an amount less than the Monthly Payment Amount may result in the loan becoming delinquent and may incur a late fee. The Detail sheet (page 3) provides late fee information. If you are unable to make the full monthly payment due, please contact our office. There is no guarantee, but we may be able to help you through your temporary financial hardship.

Special Payment Instructions: You may specify how to allocate one-time payments or all future payments. Log into your Climb Credit Account to make a payment and enter the payment allocation instructions you would like with additional funds or across multiple loans. You can also call us to provide your specific payment instructions.

Late Fees and Other Fees: Late fees are calculated based on the information provided in your Credit Agreement or Promissory Note. For any payment returned by the bank (for any reason), a fee may also be assessed to your loan in accordance to your Credit Agreement or Promissory Note.

Loan Repayment Assistance: If you are not able to make your payment when due, contact us immediately for assistance. The earlier you contact us, the more options we may be able to offer you to meet your needs. Depending on your situation, your lender may allow you to defer your monthly payment for a limited period of time or offer an alternative repayment plan.

Loan Payoffs: To pay off your loan in full, Log into your Climb Credit Account at [ClimbCredit.youronlineaccount.com](https://climbcredit.youronlineaccount.com) and click on Payoff Calculator or contact us to get the accurate payoff amount due.

Notice of Credit Bureau Reporting: We may report information about your account to credit bureaus. Loan status, payment history; including on-time, late or missed payments or other defaults on your account may be reflected on your credit report.

Disputes: You have the right to dispute the accuracy of information that we have reported to a credit bureau. You can submit your dispute and any supporting documents by logging into your Climb Credit Account at [ClimbCredit.youronlineaccount.com](https://climbcredit.youronlineaccount.com) and click Messages. You can also mail your dispute directly to Climb Credit, PO BOX 91910, Sioux Falls, SD 57109-1910. You *must* include the following information:

- Your full name, address, phone number and account number.
- Specific details about the information you are disputing.
- The reason you believe the information is not accurate.
- Any relevant supporting documentation.

Identity Theft: If you believe you have been a victim of identity theft, contact us with your completed fraud packet and/or police report. You can go to www.identitytheft.gov for resources and create your report of identity theft. You can also contact us for a copy to complete.

Account Number: 1163790000
 Loan Detail Sheet as of 09/22/2024
 A detailed listing of all your loans is below:

This Loan Detail sheet is furnished for informational purposes only and does not constitute an attempt to collect a debt. Loans currently included as part of a bankruptcy filing are included on this sheet, but are not included in the payment total listed on the first page of this statement.

Loan Detail

Lender Name	Climb Investco LLC
Loan Number	700934
Loan Type	Private
Original First Disbursement Date	04/12/2024
Total Disbursed Amount	\$10,185.00
Total Capped Interest	\$0.00
Current Principal Balance	\$9,116.08
Outstanding Interest	\$167.53
Current Interest Rate	16.540%
Repayment Term Remaining	37
Monthly Payment Amount	\$321.05
Payments received since last statement	
Payment Amount Received	\$0.00
Last Payment Date	No payments made
Principal Paid	\$0.00
Interest Paid	\$0.00
Payment due information	
NSF Fees Owed	\$15.00
Current Payment Amount	\$321.05
Total Amount Due	\$336.05
Total Amount Due on or Before	10/12/2024
Late fee information	
A Late Fee Of	\$5.00
Will Be Assessed If Payment Not Received By	10/28/2024

Your program provider has partnered with Launch Servicing, LLC to service your account.

Launch Servicing, LLC is required by state law to notify consumers of the following rights. This does not include a complete list of the rights consumers have under state and federal laws.

As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.