



ROBERT MCKINSTRY

Account number ending in 5013

U.C.C. Code: Negotiable Instrument

ACCOUNT SUMMARY	
Signature: John Doe	
Credit Limit	\$1,000.00
Available Credit	\$167.00
Past Due Amount	\$30.00
Overlimit Amount	\$0.00
Statement Closing Date	August 13, 2024
Days in Billing Cycle	31
Previous Balance	\$30.00
- Payments & Credits	\$0.00
+ Purchases & Other Charges	\$685.30
+ FEES CHARGED	\$30.00
+ INTEREST CHARGED	\$9.98
= New Balance	\$755.28

**QUESTIONS?** Call 1-800-305-0330  
**Please mail billing inquiries to:**  
Concora Credit  
P.O. Box 4499  
Beaverton, OR 97076-4499  
www.milestonecard.com

You currently have Overlimit Coverage on your Account, which means that we pay transactions that cause you to go over your credit limit. If you do go over your credit limit, we will charge you an Overlimit Fee of up to \$41. To cancel Overlimit Coverage, call us at 1-800-305-0330 or visit www.milestonecard.com. You may also write us at: P.O. Box 4477, Beaverton OR 97076-4477.

PAYMENT INFORMATION		
<b>New Balance</b>		<b>\$755.28</b>
<b>Minimum Payment Due</b>		<b>\$70.00</b>
<b>Payment Due Date</b>		<b>September 12, 2024</b>
<b>Late Payment Warning:</b> If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$41.00.		
<b>Minimum Payment Warning:</b> 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	\$1,092.00

If you would like information about credit counseling services, call 1-800-305-0330.

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS				
Tran Date	Post Date	Reference Number	Transaction Description	Amount
07/23	07/23	0543684JY00BBT4NJ	DOMINO'S 5884 VESTAVIA AL	8.79
07/24	07/24	5542950JYLSR7552A	DD DOORDASH GUTHRIESC 8559731040 CA	25.26
07/25	07/25	5550036JZ14GLJ7QB	ALABAMA POWER COMPANY BIRMINGHAM AL	200.00
07/26	07/26	0514048K1LM823537	CHICK-FIL-A #01943 LEEDS AL	20.22

Transactions continued on next page

Please detach bottom portion and submit with payment using enclosed envelope

MILESTONE®

Concora Credit  
PO BOX 4477  
Beaverton OR 97076-4477

ROBERT MCKINSTRY  
5001 CROSS WAY  
BIRMINGHAM AL 35210-4396

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PAYMENT INFORMATION	
Account number ending in	5013
<b>Payment Due Date</b>	<b>September 12, 2024</b>
<b>New Balance</b>	<b>\$755.28</b>
Minimum Payment Due	\$70.00

Make Check Payable to: Concora Credit  
PO BOX 96541  
Charlotte NC 28296-0541

Amount Enclosed: \$

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## Additional Renewal Information

### ANNUAL FEE (if applicable)

If you wish to close your Account to further Purchases and Cash Advances in order to avoid paying the renewal Annual Fee, you must notify us to close your Account within (30) days from the mailing date of the statement or letter containing the renewal Annual Fee notice by calling us at the phone number on the front of the statement or letter or by writing (see instructions below). Otherwise, your Account will be charged a renewal Annual Fee. (This does not apply to the initial Annual Fee charged in connection with the opening of your Account.)

### MONTHLY FEE (if applicable)

If you wish to close your Account to further Purchases and Cash Advances in order to avoid paying the Monthly Fee, you must notify us to close your Account at least 10 days prior to the Payment Due Date reflected on your last Billing Statement by calling us at the phone number on the front of your statement or by writing (see instructions below). Otherwise, your Account will be charged a Monthly Fee.

### NOTICE OF ACCOUNT CLOSURE

Written notice of closure must be sent to Concora Credit, P.O. Box 4477, Beaverton, OR 97076. Closing your Account will not cancel your obligations to pay amounts outstanding on your Account, and you will be required to pay your outstanding balance with interest in accordance with the terms of your Cardholder Agreement.

### HOW INTEREST CHARGES ARE DETERMINED

Your interest charge for any Billing Cycle will include the following components, the total of which constitutes your total interest charge for the Billing Cycle:

1. A Cash Advance Transaction Fee imposed on each Cash Advance transaction posted during a Billing Cycle, in an amount equal to the greater of \$5 or 5% of the amount of each Cash Advance, not to exceed \$100. Any unpaid Cash Advance Transaction Fee will be added to the calculation of your Average Daily Balance of Cash Advances.
2. Periodic interest charge computed by applying the applicable Monthly Periodic Rate or Rates, determined as provided below under **Computing the Purchase and Cash Advance Balance Monthly Periodic Rates and Corresponding Annual Percentage Rates (APRs)** to:
  - a. your Average Daily Balance of Cash Advances (including new Cash Advances); and
  - b. your Average Daily Balance of Purchases (including new Purchases).However, if the total of the amounts so computed is an amount less than \$1, then a Minimum Interest Charge Fee of \$1 will be imposed instead of such smaller amounts.
3. A Foreign Currency Conversion Fee in an amount equal to 1% of the converted U.S. dollar amount of each transaction, including Cash Advances and Purchases, that is effected in any currency other than U.S. dollars.

**When Interest Charges Begin to Accrue.** Interest charges on Purchases will be imposed at the applicable Monthly Periodic Rate from the date each Purchase is made, and will continue to accrue on unpaid balances as long as they remain unpaid. However, we do not assess interest charges in the following circumstances:

1. If you paid the New Balance at the beginning of your previous Billing Cycle by the Payment Due Date during the previous Billing Cycle, or if that New Balance was \$0 or a credit balance, then:
  - a. if you pay the New Balance on your current Statement in full by the Payment Due Date in your current Billing Cycle, we will not assess interest charges on Purchases during your current Billing Cycle; and
  - b. if you make a payment that is less than the New Balance by the Payment Due Date in your current Billing Cycle, we will credit that payment as of the first day in your current Billing Cycle.
2. If you had a New Balance at the beginning of your previous Billing Cycle and you did not pay that New Balance by the Payment Due Date during that previous Billing Cycle, then we will not assess interest charges on any Purchases during the current Billing Cycle if you pay the New Balance at the beginning of your current Billing Cycle by the Payment Due Date in your current Billing Cycle.

Periodic interest charges on Cash Advances will be imposed at the applicable Monthly Periodic Rate from the date each Cash Advance is made and will continue to accrue on unpaid balances as long as they remain unpaid. There is no grace period on Cash Advances and there is no period within which to pay to avoid interest charges on Cash Advances.

### Calculating the Purchase and Cash Advance Balance Subject to Interest Charges

**Average Daily Balance of Purchases (including new Purchases):** To get the Average Daily Balance of Purchases, we take the beginning Purchase balance of your Account each day, including unpaid fees, interest charges on Purchases and Foreign Currency Conversion Fees on Purchases, add any new Purchases and new fees as of the date of transaction, and subtract the applicable portion of any payments and credits as of the transaction date. On the first day of a Billing Cycle, we also add any unpaid Late Fees and Overlimit Fees. This gives us the daily balance for Purchases. Then we add all these daily balances for the Billing Cycle together and divide the total by the number of days in the Billing Cycle. This gives us the Average Daily Balance of Purchases.

**Average Daily Balance of Cash Advances (including new Cash Advances):** To get the Average Daily Balance of Cash Advances, we take the beginning Cash Advance balance of your Account each day, including unpaid interest charges on Cash Advances and Foreign Currency Conversion Fees on Cash Advances, add any new Cash Advances as of the date of transaction, add the Cash Advance Transaction Fee on any Cash Advances as of the transaction date of each Cash Advance, and subtract the applicable portion of any payments and credits as of the transaction date. This gives us the daily balance for Cash Advances. Then we add all these daily balances for the Billing Cycle together and divide the total by the number of days in the Billing Cycle. This gives us the Average Daily Balance of Cash Advances.

**Computing the Purchase and Cash Advance Balance Monthly Periodic Rates and Corresponding Annual Percentage Rates (APRs):** The Monthly Periodic Rate is calculated by dividing the APR by 12. See the "Important Account Information" section on this statement for APRs and corresponding Monthly Periodic Rates.

O1BG1202 - 04/05/2024

TRANSACTIONS (continued)

Tran Date	Post Date	Reference Number	Transaction Description	Amount
08/04	08/04	5545702KA0AX6Q01G	JOURNEYS #1213 HOOVER AL	175.18
08/04	08/04	5270828KA06D1HHTY	BATH AND BODY WORKS 39 BIRMINGHAM AL	75.28
08/04	08/04	5270824KA0L1B5ZTW	ZUMIEZ #527 JEFFERSON AL	180.57
FEES CHARGED				
08/13	08/13		LATE FEE	30.00
TOTAL FEES FOR THIS PERIOD				30.00
INTEREST CHARGED				
08/13	08/13		Interest Charge on Purchases	9.98
08/13	08/13		Interest Charge on Cash Advances	0.00
TOTAL INTEREST FOR THIS PERIOD				9.98

Totals 2024 Year-to-Date	
Total fees charged in 2024	\$235.00
Total interest charged in 2024	\$9.98

IMPORTANT ACCOUNT INFORMATION

We will charge you a Monthly Fee to your Account unless you notify us to close your Account at least 10 days prior to the payment due date reflected on your last Billing Statement. In the first year, the Monthly Fee is \$0; thereafter, the Monthly Fee is \$12.50 (\$150.00 annually). Please see the Monthly Fee on the back of the statement for additional renewal information.

YOUR ACCOUNT IS PAST DUE. THE PAST DUE AMOUNT IS INCLUDED IN THE MINIMUM PAYMENT. PLEASE REMIT IMMEDIATELY.

The Monthly Periodic Rate is calculated by dividing the APR by 12. The Purchase APR is 35.90% and the corresponding Monthly Periodic Rate is 2.992%. The Cash Advance APR is 35.90% and the corresponding Monthly Periodic Rate is 2.992%.

INTEREST CHARGE CALCULATION

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	35.90%	\$333.81	\$9.98
Cash Advances	35.90%	\$0.00	\$0.00

(v) = variable

**Your Account is issued by The Bank of Missouri  
and serviced by Concora Credit Inc.**

#### **PAYMENTS**

Payments should be mailed with the payment coupon in the envelope provided to the payment address reflected on the payment coupon. Any payment received in that form and at that address on or before 5pm ET on a normal banking day will be credited to your Account that day. If your payment is received in that form and at the address after 5pm ET on a normal banking day or anytime on a nonbanking day, we will credit it to your Account the next banking day. Payments may also be made online or through the mobile app. When you provide a check as payment, you authorize us either to use the information from your check to make a one-time electronic fund transfer from your 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 account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Payments received at an address other than the remittance address on the face of this statement may be subject to a delay in crediting of up to 5 days after the date of receipt.

#### **CREDIT BUREAU REPORTING**

We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.

#### **What To Do If You Think You Find A Mistake On Your Statement**

If you think there is an error on your statement, write to us at our servicer's address of P.O. Box 4499, Beaverton, Oregon 97076.

In your letter, 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.

You must notify us of any potential errors in writing. You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question.

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 is 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 our servicer's address of P.O. Box 4499, Beaverton, Oregon 97076. 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.

#### **DISCLOSURES FROM CONCORA CREDIT INC.**

**For AR, HI, IA, ME Residents:** This communication is from a debt collector. This is an Attempt to collect debt and any information obtained will be used for the purpose.

California Collection Agency License Number 10739-99