



Monthly Statement

Name	Linda Nelson
Address	17992 State Highway A Graham MO 64455
Account Number	065463533001
Statement Period	Apr 1, 2021 - Apr 30, 2021

Summary of Pockets

	Beg. Balance	Ending Balance
Credit Line x3003	\$0.00	\$0.00
Spend x3001	\$300.29	\$300.29
Save x3002	\$2.22	\$2.22
Autosave04 x3004	\$0.00	\$0.00
Bills x3005	\$0.00	\$0.00
Emergency x3006	\$0.00	\$0.00
Doctors x3007	\$0.00	\$0.00
TOTAL CREDIT BALANCE	\$0.00	\$0.00
MINIMUM PAYMENT DUE		\$0.00

Activity Summary

Beginning Balance on Apr 1, 2021	\$0.00	Total Credit Line*	\$20.00
Payment and Credit Transactions	\$0.00	Available Credit Line*	\$20.00
Purchase Transactions	\$0.00	Total Credit Line and Available Credit Line is made available both in this Credit Line pocket and your Spend pocket.	
Total Interest Charged	\$0.00	Annual Percentage Rate (APR)	12.0%
Total Interest Charged Year to Date	\$0.00		
Ending Balance on Apr 30, 2021	\$0.00	Payment Due Date	May 26, 2021
Minimum Payment Due	\$0.00		
This payment covers the period from Apr 1, 2021 to Apr 30, 2021			

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.

If you would like information about credit counseling services, call +1 (855) 830-6200

Payment and Credit Transaction History

Credit Line

x3003

Date	Description	Transaction Type	Amount
TOTAL			\$0.00

Purchase Transaction History

*This includes Purchases, Balance Transfers, and Cash Advances.wfpm940820./*WFPME*

Credit Line

x3003

Date	Description	Transaction Type	Amount
TOTAL			\$0.00

Spend

x3001

Activity Summary

Beginning Balance on Apr 1, 2021	\$300.29
Incoming Transactions	\$0.00
Outgoing Transactions	\$0.00
Ending Balance on Apr 30, 2021	\$300.29

Transaction History

Spend

x3001

Date	Description	Transaction Type	Amount
TOTAL			\$0.00

Activity Summary

Beginning Balance on Apr 1, 2021	\$2.22
Incoming Transactions	\$0.00
Outgoing Transactions	\$0.00
Ending Balance on Apr 30, 2021	\$2.22

Interest

Interest Earned	Apr 1 - Apr 30	\$0.00
Yearly Interest Paid	Year to Date	\$0.00
Annual Percentage Yield Earned		0.99%

Transaction History

Date	Description	Transaction Type	Amount
TOTAL			\$0.00

Activity Summary		Interest	
Beginning Balance on Apr 1, 2021	\$0.00	Interest Earned	Apr 1 - Apr 30 \$0.00
Incoming Transactions	\$0.00	Yearly Interest Paid	Year to Date \$0.00
Outgoing Transactions	\$0.00	Annual Percentage Yield Earned	0.00%
Ending Balance on Apr 30, 2021	\$0.00		

Transaction History

Date	Description	Transaction Type	Amount
TOTAL			\$0.00

Activity Summary

Beginning Balance on Apr 1, 2021	\$0.00
Incoming Transactions	\$0.00
Outgoing Transactions	\$0.00
Ending Balance on Apr 30, 2021	\$0.00

Transaction History

Date	Description	Transaction Type	Amount
TOTAL			\$0.00

Activity Summary

Beginning Balance on Apr 11, 2021	\$0.00
Incoming Transactions	\$0.00
Outgoing Transactions	\$0.00
Ending Balance on Apr 30, 2021	\$0.00

Transaction History

Date	Description	Transaction Type	Amount
TOTAL			\$0.00

Activity Summary

Beginning Balance on Apr 28, 2021	\$0.00
Incoming Transactions	\$0.00
Outgoing Transactions	\$0.00
Ending Balance on Apr 30, 2021	\$0.00

Transaction History

Date	Description	Transaction Type	Amount
TOTAL			\$0.00

Note

Please examine your statement promptly and report any inaccuracy as soon as possible. In case of errors or questions about your electronic transfers telephone us +1 (855) 830-6200 or write us at P.O. Box 162227, Sacramento, CA 95816-2227 as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

Calculation Of Balance Subject To Interest Rate: To calculate your periodic interest charges for each billing cycle, we use the daily balance method, which is explained in your Credit Line Agreements. If you have questions about a particular interest charge on your statement, please call us toll-free at +1 (855) 830-6200.

Your Credit Billing Rights

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:

One Finance, Inc.
P.O. Box 162227
Sacramento, CA 95816-2227

You may also contact us at **help@onefinance.com**

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* [or electronically]. 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.
4. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* [or electronically] at:

One Finance, Inc.
P.O. Box 162227
Sacramento, CA 95816-2227

Or, **help@onefinance.com**

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.