

CREDIT ONE BANK CREDIT CARD STATEMENT
 Account Number 3793 640338 57676
 December 08, 2025 to January 07, 2026

SUMMARY OF ACCOUNT ACTIVITY	
Previous Balance	\$884.47
Payments	\$300.00
Other Credits	\$0.00
Purchases	\$0.00
Balance Transfers	\$0.00
Cash Advances	\$0.00
Fees Charged	\$0.00
Interest Charged	\$17.94
New Balance	\$602.41
Credit Limit	\$1,100.00
Available Credit	\$497.00
Statement Closing Date	01/07/26
Days in Billing Cycle	31

QUESTIONS?

Call Customer Service or Report
 a Lost or Stolen Credit Card 1-877-825-3242
 Outside the U.S. Call 1-702-405-2042
 Please send billing inquiries and correspondence to:
 P.O. Box 98873, Las Vegas, NV 89193-8873

PAYMENT INFORMATION		
New Balance	\$602.41	
Past Due Amount	\$0.00	
Amount Due This Period	\$31.00	
Minimum Payment Due	\$31.00	
Payment Due Date		02/03/26
Late Payment Warning:		
If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$39.		
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 the statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	2 years	\$815.00
If you would like a location for credit counseling services, call 1-866-515-5720. Or you may visit www.justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111 .		

TRANSACTIONS						
Reference Number	Trans Date	Post Date	Description of Transaction or Credit			Amount
P6388053N910000DE	12/30	12/30	INTERNET PAYMENT	LAS VEGAS	NV	-300.00
			Fees			
			TOTAL FEES FOR THIS PERIOD			0.00
			Interest Charged			
	01/07	01/07	Interest Charge on Purchases			17.94
	01/07	01/07	Interest Charge on Cash Advances			0.00
			TOTAL INTEREST FOR THIS PERIOD			17.94
2026 Totals Year-to-Date						
Total fees charged in 2026						\$0.00
Total interest charged in 2026						\$17.94

ANNUAL FEE NOTICE: YOUR ACCOUNT IS BEING ASSESSED AN ANNUAL FEE ON YOUR NEXT STATEMENT IN THE AMOUNT OF \$39.00 SEE THE ANNUAL FEE NOTICE AND OTHER IMPORTANT INFORMATION ON THE REVERSE.

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 Rate	Interest Charge	
Purchases	27.49%(v)	\$783.05	\$783.05	\$17.94	
Cash Advances	27.49%(v)	\$0.00	\$0.00	\$0.00	
STANDARD BALANCE TRANSFER	27.49%(v)	\$0.00	\$0.00	\$0.00	
(v) = Variable Rate					

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Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK.

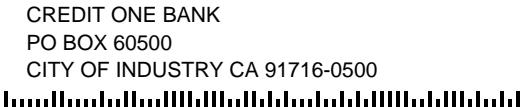


For address, telephone and email changes,
 please complete the reverse side.
 Or, update your contact information online
 at www.CreditOneBank.com.

PAY YOUR BILL ONLINE at CreditOneBank.com

Account Number: 3793 640338 57676
 New Balance: \$602.41
 Minimum Payment Due: \$31.00
 Payment Due Date: 02/03/26

AMOUNT ENCLOSED: \$



ANDREW CARR
 150 PINE STRAW RDG
 GREENEVILLE TN 37745-0418

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PAYMENTS: You may pay all or part of your Account balance at any time. However, you must pay, by the Payment Due Date, at least the Minimum Payment Due.

CREDITING PAYMENTS: If we receive your mailed check or money order, in U.S. dollars, with your payment coupon, at the address on the payment coupon, by 5:00 p.m. Pacific Time, it will be credited as of the date of receipt; if it is received after that time it will be credited as of the next day. If it is received at a different address or does not include the payment coupon, there may be a delay of up to 5 days in processing your payment. Please do not send cash or foreign currency. Electronic payments made through our website or through our customer service number, and completed by 5 p.m. Pacific Time will be credited as of that day.

HOW TO AVOID PAYING INTEREST ON PURCHASES: Your due date is at least 24 days after the close of each billing cycle. We will not charge you interest on Purchases if you pay the New Balance by the Payment Due Date each month. This is called a grace period on Purchases. If you do not pay the New Balance in full by the due date, you will not get a grace period on Purchases until you pay the New Balance in full for two billing cycles in a row. We will begin charging interest on Cash Advances on the posting date.

HOW WE CALCULATE INTEREST: We calculate it separately for each balance shown in the Interest Charge Calculation box. We use the "average daily balance method (including new purchases)." To get an average daily balance, we start with the balance from the prior day. (For the first day of the billing cycle, we start with the balance on the last day of your prior billing cycle and subtract any unpaid interest.) Each day, we subtract any new payments and credits, add any new transactions and fees, and make other adjustments. We add up all of the daily balances and divide by the number of days in the billing cycle. We multiply the average daily balance by the monthly periodic rate. Variable rates vary with the market based on the Prime Rate.

CREDIT 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 reports. If you think we've reported inaccurate information, please write to us at the Customer Service address on your statement.

ANNUAL FEE NOTICE: If your Account has an Annual Fee, it will be charged as according to the Card Agreement. To avoid paying the fee, you must contact us at (877) 825-3242 or give us written notice to close your Account, sent to the address for inquiries shown on the first page of your statement. Your notice must reach us no later than 30-days from when your statement, on which the Annual Fee is imposed, is mailed or delivered. Closed accounts are subject to the Annual Fee as long as an outstanding balance remains on the Account.

IRREGULAR PAYMENTS: Any payment submitted in offer of settlement of a disputed debt, including any item containing a notation such as "paid in full," and any other item with a restrictive endorsement, must be sent to: Credit One Bank, P.O. Box 95516, Las Vegas, NV 89193-5516. We can accept late payments, partial payments, and checks or other items with restrictive endorsements at any other address without losing any of our rights under this Agreement.

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: Credit One Bank. N.A., P.O. Box 98873, Las Vegas, NV 89193-8873.

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 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:

Credit One Bank. N.A., P.O. Box 98873, Las Vegas, NV 89193-8873.

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.

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Update your contact information online at www.CreditOneBank.com or fill in your address, telephone, and/or email changes below:

Mailing Address

Address Line 2

City _____ State _____ Zip _____

Primary Phone Number† (_____) ____ - ____ Secondary Phone Number† (_____) ____ - ____

Email Address*‡ _____ @ _____

† I authorize Credit One Bank and its agents to contact me at any phone number I provide at any time (including cellular/wireless telephone services), via a live operator, auto-dialer, prerecorded message, text/SMS message, or email. I understand that this authorization may be revoked by providing Credit One Bank with written notice of revocation.

* We may use your email address to contact you about your Account.

ELECTRONIC CHECK CONVERSION: If you pay by check, you authorize us to use information on the check to make a one-time electronic fund transfer from your Account or to process the payment as a check. If a paper check is returned unpaid, we may re-present the returned check by electronic fund transfer. With an electronic fund transfer, funds may be withdrawn from your Account as soon as the day we receive the check. For more information call the Customer Service number on the front.