

### Summary of Account Activity

Account Ending in	8353
Previous Balance	\$4,924.57
Payments	\$1,000.00
Other Credits	\$0.00
Purchases & Debits	\$143.63
Purchases	\$143.63
Balance Transfers	\$0.00
Cash Advances	\$0.00
<b>Fees Charged</b>	\$0.00
<b>Interest Charged</b>	\$57.90
New Balance	\$4,126.10
Statement Closing Date	<b>03/26/2023</b>
Days in Billing Cycle	28
Credit Limit	\$5,000.00
Available Credit	\$873.00
Cash Limit	\$2,500.00
Available Cash	\$873.00

**Questions?** View your account information online at [www.firstffcu.com](http://www.firstffcu.com) or call our Customer Service Center toll free at 1-888-999-3302 or 1-531-233-6403.

**Send Billing Inquiries and Correspondence to:**

P. O. Box 2087, Omaha, NE 68103-2087

**Mail Payments to:** P. O. Box 2711, Omaha, NE 68103-2711

### Payment Information

New Balance	\$4,126.10
Payment Due Date	04/23/2023
Minimum Payment Due	\$0.00

**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 \$29.00 and your APRs may be increased up to the Penalty APR of 17.90% plus prime.

**Minimum Payment Warning:**

Even if you make no more charges using this card, if you make only the minimum payment each month we estimate **you will never pay off the balance shown on this statement** because your payment will be less than the interest charged each month.

If you make more than the minimum payment each period, you will pay less in interest and pay off your balance sooner. For example, if you instead paid **\$149.00** per month, you would pay off the balance shown on this statement in around **3 years**.

If you would like information about credit counseling services, call 1-888-999-3302

### REWARD SUMMARY

Beginning Points	21,906
Points Earned	0
Points Redeemed	0
Points Expired	0
New Points Balance	21,906
Points Expiring Next 90 Days	0

TEAR OFF THIS PAYMENT STUB AND MAIL WITH YOUR CHECK OR MONEY ORDER TO THE ADDRESS BELOW.

First Financial Federal Credit Union  
P.O. Box 1172  
Toms River, NJ 08754-1172



Account Ending In 8353  
**Payment Due Date** 04/23/2023  
**New Balance** \$4,126.10  
**Minimum Payment Due** \$0.00

Make Check Payable To:

\$

JEAN A PETIT  
626 STONE HOLLOW PL  
LAWRENCEVILLE GA 30046-7737



First Financial Federal Credit Union  
P.O. Box 2711  
Omaha NE 68103-2711



402827003009834600000000000000004126105

## **IMPORTANT INFORMATION**

Interest Charge Calculation Methods and Computation of Average Daily Balance Subject to Interest Charge. The **Interest Charge** Calculation Method applicable to your account for Cash Advances and Credit Purchases of goods and services that you obtain through the use of your card is specified and explained below:

Explanation of Interest Charge for Cash Advance Plans, and Balance Transfers

Cash Advance Plans - Average Daily Balance (including current transactions). The **Interest Charge** on cash advances begins from the date you obtained the cash advance, or the first day of the billing cycle in which it is posted to your account, whichever is later. There is no grace period provided for current cycle transactions.

Retail/Purchase Plans - Average Daily Balance (excluding current transactions). To avoid incurring an additional **Interest Charge** on the balance of purchases reflected on your monthly statement and on any new purchases appearing on your next monthly statement, you must pay the New Balance shown on your monthly statements on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The **Interest Charges** for a billing cycle are computed dividing the Annual Percentage Rate (APR) by 12 and applying it to the "average daily balance" of your account. To get the "average daily balance" we take the beginning balance of your account each day and subtract any unpaid interest or other finance charges and any payment or credits. We do not add in any new purchases. This gives us the daily balance. Then we add all the 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."

Payment Crediting and Credit Balance: Payments received at the location specified on the front of the statement after the phrase "MAKE CHECK PAYABLE TO" will be credited as of the date of receipt to the account specified on the payment coupon. Payments received at locations other than the address specified or payments that do not conform to the requirements set forth on or with the periodic statement (e.g., missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request, in writing, a full refund. Submit your request to the address indicated on the front of this statement after the phrase "SEND INQUIRY TO".

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account on which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed, and we will retain its image in our records. If you have questions, please call the customer service number on the front of this billing statement.

Closing Date: The closing date is the last day of the billing cycle; all transactions received after the closing date will appear on your next statement.

Annual Fee: If your account has been assessed an annual fee, you may avoid paying this annual fee by sending written notification of termination within 30 days following the mailing date of this bill, to the address found at the top of the first page of this bill under your financial institution's name. You may use your card(s) during this 30 day period but immediately thereafter must send your card(s), which you have cut in half, to this same address.

Negative Credit Reports: 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.

### **BILLING RIGHTS SUMMARY**

#### *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 the address on the front of the statement.

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. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing or electronically* at the address on the front of the statement. 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.

Report a Lost or Stolen Card Immediately: If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at the address on the front of the statement or call us at the telephone number on the front of the statement. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

*Putting people first since 1936.*
**Account Summary**

Type of Balance	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charge	Promo End Date
Purchases	18.00% (v)	\$3,860.12	\$57.90	
Cash Advance	18.00% (v)	\$0.00	\$0.00	
Balance Transfer	18.00% (v)	\$0.00	\$0.00	
Convenience Check	18.00% (v)	\$0.00	\$0.00	

(v) = Variable Rate

**Important Information**

THANK YOU FOR CHOOSING FIRST FINANCIAL FOR YOUR CREDIT CARD NEEDS.  
 Did you know you can manage your First Financial Credit Card with our First Financial mobile app?  
 Protect yourself from fraud, get purchase alerts, lock your card, and manage spending. Get started in the App Store or Google Play!  
 Questions? Call 732-312-1500. View your uChoose Rewards balance in Online Banking.

**Payments and Credits**

Post Date	Tran Date		Reference Number	
<b>Payments</b>				<b>\$ Amount</b>
<b>JEAN A PETIT</b>				<b>\$1,000.00-</b>
03/04	03/04	Payment Online Thank You Toms River Nj	XXXX XXXX XXXX 8353 74028272000XV7L6X	\$ 1,000.00-

**Purchases and Debits**

Post Date	Tran Date		Reference Number	
<b>FERDELY GUERRIER</b>				<b>Total Activity</b>
03/18	03/18	Wal-Mart #0548 Lawrenceville Ga	XXXX XXXX XXXX 8361 24455012D43A4TJFT	<b>\$143.63</b> \$ 143.63

**Interest Charged**

Post Date	Tran Date		
03/26	03/26	Interest Charge On Purchases	\$57.90
<b>Total Interest For This Period</b>			<b>\$57.90</b>

**2023 Total Year-To-Date**

Total Fees charged in 2023	\$0.00
Total Interest charged in 2023	\$ 182.92

