

OmniFinancial Bank

Personal Credit Services Division
PO Box 4455, Wilmington, DE 19801

Account Summary

Previous Balance: \$0.00

Purchases: +\$645.20

Payments: -\$0.00

Fees Charged: +\$0.00

Other Credits: -\$0.00

Interest Charged: +\$0.00

New Balance: \$645.20

Payment Due: Dec 25, 2025

NOTICE: See reverse side for important information regarding your rights to dispute billing errors. Payment must be received by 5 PM ET on the due date to be credited as of that day. Electronic payments may take 24-48 hours to process. If you are experiencing financial difficulty, please contact our support team at 1-800-555-0199.

Transaction Activity

Date	Description	Amount
11/03	NETFLIX SUBSCRIPTION	\$15.49
11/08	SHELL OIL AUTOMATED	\$45.00
11/14	TRADER JOE'S GROCERY	\$120.50
11/20	CVS PHARMACY #5521	\$32.15
11/27	SPOTIFY PREMIUM	\$11.99
11/29	CHIPOTLE MEXICAN GRILL	\$18.50

Interest Charge Calculation

Your Annual Percentage Rate (APR) is 24.99%.

Daily Periodic Rate: 0.06846%

Average Daily Balance: \$0.00