



CLAUDE J WILL  
Account Number:  
XXXX XXXX XXXX 5326  
Closing Date: May 11, 2023



ACCOUNT SUMMARY

Account Number XXXX XXXX XXXX 5326  
Credit Limit \$2,300.00  
Credit Available \$18  
Days this Billing Cycle 30  
Statement Closing Date May 11, 2023  
Amount Past Due \$0.00

Previous Balance	\$1,545.03
- Payments	\$95.00
- Credits	\$0.00
+ Purchases	\$776.03
+ Fees	\$0.00
+ Cash Advances	\$0.00
<b>+ INTEREST CHARGES</b>	<b>\$54.98</b>
= New Balance	\$2,281.04

PAYMENT INFORMATION

**New Balance** \$2,281.04  
Minimum Payment Due \$92.00  
**Payment Due Date** June 08, 2023

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay up to a **\$40.00** late fee.

**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 this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	8 years	5,026.00
97.00	3 years	3,474.00 (Savings = 1,552.00)

If you would like information about credit counseling services, call 1-877-271-1764



Questions:

Cardholder Services 1-866-449-4514  
Lost or Stolen 1-800-556-5678



Send Correspondence to:

Cardholder Services  
PO Box 3220  
Buffalo NY 14240

Mail Payments to:

SURGE  
PO Box 6812  
Carol Stream IL 60197-6812

Account Activity Since Last Statement

Trans Date	Post Date	Reference Number	Transaction Description	Amount
<b>Payments &amp; Credits</b>				
04/12	04/12	85346363600XSLNSR	PAYMENT - THANK YOU	45.00-
05/10	05/10	85346364200XSX891	PAYMENT - THANK YOU	50.00-
<b>Purchases &amp; Cash Advances</b>				
04/13	04/13	052270238EHWEG2G5	CITY TELE COIN COMPANY BOSSIER CITY LA	85.00
04/13	04/13	723060637S66M680S	HESTER S PAINT & BOD DERIDDER LA	500.00
04/14	04/14	527048738614AZ8HD	L AND C COINS LOS ALAMITOS CA	75.00
04/14	04/14	527048738614AZ8H5	L AND C COINS LOS ALAMITOS CA	80.00
04/16	04/16	55432863A5SAL8N28	GOOGLE *JAGEX 650-253-0000 CA	13.67
05/11	05/11		CREDIT PROTECTION CHARGE	22.36
<b>Fees &amp; Other Charges</b>				
			TOTAL FEES FOR THIS PERIOD	0.00
<b>Interest Charges</b>				
05/11	05/11		Interest Charge on Purchases	54.98
05/11	05/11		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	54.98

Visit us on the web at: [WWW.SURGECARDINFO.com](http://WWW.SURGECARDINFO.com)

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION AND BILLING RIGHTS SUMMARY.

1070 MSH 001 7 11 230511 0 PAGE 1 of 3 1 0 1293 0000 O553

PLEASE DETACH COUPON AND RETURN PAYMENT USING THE ENCLOSED ENVELOPE - ALLOW 5 DAYS FOR MAIL DELIVERY

SURGE  
PO BOX 6812  
Carol Stream IL 60197-6812

☐ Check box to indicate address change on back of this coupon

Mail Payments to:

SURGE  
PO Box 6812  
Carol Stream IL 60197-6812



PAYMENT INFORMATION

Account Number: XXXX XXXX XXXX 5326  
**New Balance:** \$2,281.04  
Minimum Payment Due: \$92.00  
**Payment Due Date:** June 08, 2023  
**Amount Enclosed:** \$

PLEASE MAKE YOUR PAYMENT PAYABLE TO:  
SURGE

CLAUDE J WILL  
340 MYERS LN  
PO BOX 366  
DERIDDER LA 70634-0366



Interest Charge Calculation and Determination of the Balance Subject to the Interest Rate

The amount of interest charged is determined separately for purchases, cash advances and balance transfers and is calculated by applying the monthly periodic rate to the respective balance subject to interest rate. The monthly periodic rate is determined by dividing the Annual Percentage Rate applicable to the type of balance by 12.

The Balance Subject to Interest Rate is calculated separately for purchases, cash advances and balance transfers and is figured by adding the respective outstanding balance for each day of the billing cycle, and then dividing the sum of the daily balances by the number of days in the billing cycle. Each daily outstanding balance is determined by adding to the previous days balance the amount of new purchases, new cash advances, or new balance transfers, respectively and deducting payments and credits.

Payment Crediting and Credit Balance. Payments received by 5:00 p.m. prevailing Eastern Time at the location specified on the front of the statement after the phrase "MAIL PAYMENTS TO" will be credited as 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 CORRESPONDENCE 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 to 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 Cardholder Services number on the front of this billing 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 statement to the address found indicated on the front of this statement after the phrase "SEND CORRESPONDENCE TO". 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.

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 "SEND CORRESPONDENCE TO" address shown on the front of this 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. 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 the "SEND CORRESPONDENCE TO" address shown on the front of this 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.

About your VantageScore® Credit Score

Your VantageScore® credit score is based on information in your Experian credit report, so it's important to make sure that report is accurate. Remember, your VantageScore® credit score reflects a general snapshot of your credit history at a specific point in time and can be influenced by payment history, amount owed, length of credit history, new credit opened, types of credit, and other factors found on your account. It can fluctuate month to month. However, if you believe there is an error, you can:

- a. Request your free annual Experian credit report at [www.annualcreditreport.com](http://www.annualcreditreport.com)
- b. After reviewing your report, if you find inaccurate information that may have affected your score, you can dispute your Experian credit report at [www.experian.com](http://www.experian.com)

OM1070001 07\_06\_21

Please use blue or black ink to complete form

NAME CHANGE

Last

First

M I

ADDRESS CHANGE

Street

City

State

ZipCode

Home Phone

(

)

-

Business Phone

(

)

-

SIGNATURE REQUIRED

TO AUTHORIZE CHANGES

Signature



CLAUDE J WILL  
Account Number:  
XXXX XXXX XXXX 5326  
Closing Date: May 11, 2023



2023 Totals Year-to-Date	
Total fees charged in 2023	\$128.00
Total interest charged in 2023	\$205.93

INTEREST CHARGES

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	29.74% (v)	\$2,218.70	\$54.98
Cash Advances	29.74% (v)	\$0.00	\$0.00
(v) = Variable Rate			

**Balance Calculation Method:** See reverse side of page 1 for explanation of how the balances subject to interest rate is calculated.  
We will not charge you interest on purchases if you pay your entire balance by the payment due date.

Important News

FOR A FREE, EASY AND SECURE WAY TO ACCESS YOUR CREDIT CARD ACCOUNT, VISIT [WWW.SURGECARDINFO.COM](http://WWW.SURGECARDINFO.COM).  
FEATURES INCLUDE ELECTRONIC STATEMENT DELIVERY, VIEW CURRENT TRANSACTION INFORMATION, MAKE PAYMENTS AND MUCH MORE!

