



Cole Crescas

colecrescas@gmail.com

Coinbase One Card

Sep 7 – Oct 5, 2025

New balance (as of Oct 5, 2025)

\$2,182.17

Balance breakdown

Previous balance	\$0.00
Purchases	\$2,182.17

Minimum payment due

\$35.00

Payment information

Go to the Coinbase app to schedule payments, set up autopay, or view your payment history.

Payment due by

Oct 28, 2025

Account summary

Credit limit	\$25,000.00
Available credit	\$22,751.03

Late payment warning

If we do not receive your minimum payment by the date listed above, you may have to pay a \$25 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

10 years

\$5,242.00

\$88.00

3 years

\$3,165.00 (Savings: \$2,077.00)

For information about credit counseling services, you can call (888) 908-7930.



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Payments and credits

Date	Description	Amount
-		\$0.00
Total payments and credits in this period		\$0.00

Transactions

Date	Description	Amount
Sep 12, 2025	DARNA FALAFEL 200 COURT ST BROOKLYN 11201 092 840	\$34.10
Sep 12, 2025	TST* CONGRESS BAR 300564 208 COURT ST BROOKLYN 11201 092 840	\$48.55
Sep 12, 2025	LOS PAISANOS 162 SMITH STREET BROOKLYN 11201 092 840	\$10.83
Sep 12, 2025	TRADER JOE S #558 000000 130 COURT ST BROOKLYN 11201 092 840	\$77.39
Sep 13, 2025	GLF*KISSENAGOLF 00000300 164 15 BOOTH MEMORIAL AVE FLUSHING 11365 092 840	\$19.98
Sep 13, 2025	TST* BROOKLYN CRAB 00080 24 REED ST BROOKLYN 11231 092 840	\$56.58



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Sep 13, 2025	CHAMPION DELI & GROCE 05 121 ATLANTIC AVE BROOKLYN 11201 092 840	\$4.37
Sep 15, 2025	THE UPS STORE 5909 NA BROOKLYN 11201 092 840	\$3.80
Sep 15, 2025	NEW YORK STATE DMV NEW Y 625 ATLANTIC AVE BROOKLYN 11217 092 840	\$60.75
Sep 15, 2025	KEY FOOD 1570 000001570 169 ATLANTIC AVE BROOKLYN 11201 092 840	\$20.57
Sep 17, 2025	CHIPOTLE 1915 1915 TEAM-BANKING@CHIP BROOKLYN 11201 092 840	\$13.39
Sep 17, 2025	NYCT PAYGO 2 BROADWAY NEW YORK 10004 092 840	\$2.90
Sep 17, 2025	GRACE'S 252 W 14TH ST NEW YORK 10011 092 840	\$30.38
Sep 18, 2025	LOS PAISANOS 162 SMITH STREET BROOKLYN 11201 092 840	\$14.24
Sep 18, 2025	KEY FOOD 1570 000001570 169 ATLANTIC AVE BROOKLYN 11201 092 840	\$10.46
Sep 19, 2025	TST* DAILY PROVISIONS - 151 COURT ST BROOKLYN 11201 092 840	\$17.96
Sep 19, 2025	A YARD BAR 273 PACIFIC ST BROOKLYN 11201 092 840	\$41.19



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Sep 19, 2025	FORGET ME NOT 2860000003 23 RUTGERS STAPT 2 APT 2 NEW YORK 10002 092 840	\$32.50
Sep 20, 2025	FORGET ME NOT 2860000003 23 RUTGERS STAPT 2 APT 2 NEW YORK 10002 092 840	\$42.13
Sep 20, 2025	BP#6633309BAYSIDE ENTERP 219-02 HORACE HARDING EX BAYSIDE 11364 092 840	\$18.78
Sep 22, 2025	LAVALIER.COM 757 THIRD AVE 10TH FLOOR NEW YORK 10017 092 840	\$406.00
Sep 23, 2025	MAPLE AVE MARINA 0000 NEDHURLEY@YAHOO.C BAY SHORE 11706 092 840	\$100.00
Sep 23, 2025	1701 UNION BLVD 12840824 1701 UNION BLVD BAY SHORE 11706-7910 092 840	\$25.23
Sep 24, 2025	TRADER JOE S #558 000000 130 COURT ST BROOKLYN 11201 092 840	\$10.45
Sep 24, 2025	NYCT PAYGO 2 BROADWAY NEW YORK 10004 092 840	\$2.90
Sep 24, 2025	KEY FOOD 1570 000001570 169 ATLANTIC AVE BROOKLYN 11201 092 840	\$9.55
Sep 25, 2025	PATH TAPP PAYGO CP 1 PATH PLAZA 1ST FL NEW JERSEY 07306 090 840	\$3.00
Sep 25, 2025	NYCT PAYGO 2 BROADWAY NEW YORK 10004 092 840	\$2.90



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Sep 26, 2025	GLF*AGCDYKER 000000355 909 N PACIFIC COAST HWY STE 65 EL SEGUNDO 90245 065 840	\$197.94
Sep 27, 2025	TST* SON DEL NORTH - LES 177 ORCHARD ST NEW YORK 10002 092 840	\$17.42
Sep 27, 2025	NYCT PAYGO 2 BROADWAY NEW YORK 10004 092 840	\$2.90
Sep 27, 2025	82 STANTON 0000 JOSHUA.ACHEATEL@G NEW YORK 10002 092 840	\$109.34
Sep 27, 2025	TST* TM7 - JONNY'S PIZZA 173 ORCHARD ST NEW YORK 10002 092 840	\$5.72
Sep 27, 2025	NYCT PAYGO 2 BROADWAY NEW YORK 10004 092 840	\$2.90
Sep 28, 2025	NYCT PAYGO 2 BROADWAY NEW YORK 10004 092 840	\$2.90
Sep 28, 2025	LEGENDS@RYDER CUP NA FARMINGDALE 11735 092 840	\$83.70
Sep 28, 2025	LIRR ETIX TICKET 146-01 ARCHER AVE 718-217-5477 11435 092 840	\$21.50
Sep 28, 2025	NYCT PAYGO 2 BROADWAY NEW YORK 10004 092 840	\$2.90
Sep 29, 2025	TRADER JOE S #558 000000 130 COURT ST BROOKLYN 11201 092 840	\$28.76



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Sep 29, 2025	CHIPOTLE 1915 1915 TEAM-BANKING@CHIP BROOKLYN 11201 092 840	\$12.85
Sep 30, 2025	DD *DIEMEATERY 303 2ND STREET SUITE 800 SAN FRANCISCO 94107 065 840	\$12.25
Oct 1, 2025	SP BN THE BLACK TUX 14600 S MAIN ST GARDENA 90248 065 840	\$151.00
Oct 2, 2025	BRUNOS HARDWARE & HOME C SALCALABRES@GMAIL BROOKLYN 11201 092 840	\$129.51
Oct 2, 2025	425 DOBBS FERRY ROAD 575 425 DOBBS FERRY RD WHITE PLAINS 10607-1904 092 840	\$56.85
Oct 3, 2025	WALLINGFORD VILLAGE MARK 15 SOUTH MAIN STREET WALLINGFORD 05773 105 840	\$52.50
Oct 3, 2025	SWEET BIRCH COFFEE ROAST 111 Elm Street Wallingford 05773 105 840	\$8.08
Oct 3, 2025	HOMESTYLE RESTAURANT 119 Main St Ludlow 05149 105 840	\$127.61
Oct 4, 2025	BIG POP'S SANDWICH SHOP 57 Pond St Ludlow 05149 105 840	\$34.66
Total new charges in this period		\$2,182.17



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Fees

Date	Description	Amount
-		\$0.00
	Total fees charged in this period	\$0.00

Interest charged

Date	Description	Amount
-		\$0.00
	Total interest for this period	\$0.00

Year-to-date summary	Amount
Total fees charged in 2025	\$0.00
Total interest charged in 2025	\$0.00



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Interest charge calculation

Type of balance	Annual percentage rate	Balance subject to interest rate	Interest charged
Regular purchases	25.99% (Variable)	\$0.00	\$0.00
Cash advances	32.74% (Variable)	\$0.00	\$0.00
Total interest charged in this period			\$0.00

There are 29 days in this billing cycle.

Important disclosures

See your Coinbase One Card Cardholder Agreement for definitions and other important information.

This statement is being sent for informational purposes only and is not an attempt to collect a debt. If you have filed for bankruptcy and are protected by the bankruptcy stay or discharge, this is not a demand for payment.

How to make payments:

You can make electronic payments to your Account through the Coinbase app. We credit electronic payments made by 11:59 PM ET on the business day the payment is made. Payments received after that time, or on a non-business day, will be credited the next business day.

How to avoid paying interest on purchases:

We don't charge interest on Purchases if you pay your New Balance in full by the Payment Due Date each Billing Cycle—this is called a grace period. If you lose the grace period, you'll need to pay your New Balance in full for two consecutive Billing Cycles to get it back. There's no grace period for Cash Advances—interest starts on the date the transaction posts and continues until paid in full. We calculate interest using the average daily balance (including new transactions) for each type of transaction, such as Purchases, Cash Advances, or balances under special offers.

Calculation of Balance Subject to Interest Charge:

We use the "average daily balance (including new transactions)" method to calculate interest for each type of transaction. To do this, we take the daily balance for each day of the Billing Cycle—starting with the previous day's balance, adding any new transactions, interest, or fees, and subtracting any payments or credits. If a daily balance is negative, we treat it as \$0.00. We total these daily balances and divide by the number of days in the Billing Cycle to get the average daily balance for each transaction type. We then multiply this average by the applicable Daily Periodic Rate and by the number of days in the Billing Cycle. The total interest charge is the sum of interest for each transaction type.

How we will calculate your variable APRs:

Your variable APRs may change quarterly. We will add a "margin" to the U.S. Prime Rate to determine your APRs. We will use the U.S. Prime Rate as published in The Wall Street Journal on January 25, April 25, July 25, and October 25. If it is not published that day, we will use the immediately preceding published U.S. Prime Rate. Any new rate will apply as of the first day of your February, May, August, and November Billing Cycles. Any change in the U.S. Prime Rate may increase or decrease your finance charges, daily periodic rates, and Minimum Payment. If The Wall Street Journal stops publishing the U.S. Prime Rate, we will select a similar reference rate in our sole discretion.

Credit reporting disclosure:

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. If you believe that there is an error in the information we have reported about you to a credit bureau, contact us at: First Electronic Bank, c/o Coinbase One Card 350 Townsend St., #610, San Francisco, CA 94107

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: First Electronic Bank, c/o Coinbase One Card, 350 Townsend St., #610, San Francisco, CA 94107.

You may also contact us at support@creditcard.coinbase.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 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:

- 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.)
- 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.
- You must not yet have fully paid for the purchase.

If all the criteria above are met and you are still dissatisfied, contact us in writing or electronically at:

First Electronic Bank, c/o Coinbase One Card, 350 Townsend St., #610, San Francisco, CA 94107. You may also contact us at support@creditcard.coinbase.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.