

# EXHIBIT A

**EXHIBIT A**

**BILL OF SALE**

Comenity Capital Bank ("Seller"), for value received and pursuant to the terms and conditions of that certain Credit Card Account Purchase Agreement dated October 25, 2019 between Seller and Midland Credit Management, Inc. ("Purchaser"), its successors and assigns ("Credit Card Account Purchase Agreement"), hereby assigns effective as of the Closing Date December 26, 2024 of all rights, title and interest of Seller in and to those certain Accounts described in the Credit Card Account Purchase Agreement and Schedule 1 (the "Asset Schedule") attached hereto and made part hereof for all purposes, to Purchaser.

The information contained in the Sale File (collectively, "Seller's Accounts Information") is true and complete as of the File Creation Date. Further, all of the information contained in Seller's Accounts Information (a) constitutes Seller's own business records regarding the Accounts and (b) accurately reflects in all material respects the information about the Accounts in Seller's possession. All of Seller's Accounts Information has been kept in the regular course of Seller's business, and was made or compiled at or near the time of the event and recorded by (or from information transmitted by) a person (i) with knowledge of the data entered into and maintained in Seller's business records, or (ii) who caused the data to be entered into and maintained in Seller's business records. All capitalized terms used, but not defined, in this Bill of Sale shall have the meanings assigned to such term in the Credit Card Account Purchase Agreement.

**Comenity Capital Bank**



This Bill of Sale is executed without recourse except as stated in the Credit Card Account Purchase Agreement to which this is an Exhibit. No other representation of or warranty of title or enforceability is expressed or implied.

**Comenity Capital Bank**

By: Bruce A. Sweeten

Date: 1/22/2025

Title: Chief Credit Officer

**Midland Credit Management, Inc.**

By: Danille N. [Signature]

Date: 2/17/2025

Title: MVP Business Development



**SCHEDULE 1 TO BILL OF SALE**

**ASSET SCHEDULE**

The individual Accounts transferred pursuant to the Credit Card Account Purchase Agreement and Bill of Sale are described in the electronic file named MCMG.HF.DEC 2024.CM.WFCB.TXT; MCMG.HF.DEC 2024.LC.WFCB.TXT delivered by Comenity Capital Bank to Midland Credit Management, Inc. on December 18, 2024 and summarized in the table immediately below (the "Sale File").

# of Charged-off Accounts	Aggregate Unpaid Balance	Percent	File Creation Date
			12/16/2024

**EXHIBIT B**  
**CLOSING STATEMENT**

Agreement Date:	October 25, 2019
Seller:	Comenity Capital Bank
Purchaser:	Midland Credit Management, Inc.
File Number:	MCMG.HF.DEC 2024.CM.WFCB.TXT; MCMG.HF.DEC 2024.LC.WFCB.TXT
Number of Accounts:	
Total Unpaid Purchase Balance:	
Purchase Price Percentage:	
Purchase Price	
File Creation Date	December 16, 2024
Closing Date:	December 26, 2024
Wiring Instructions:	<b>Comenity Capital Bank</b> 

**PORTFOLIO LEVEL AFFIDAVIT OF SALE BY ORIGINAL CREDITOR**

State of Utah

§

County of Salt Lake

On 1/22/2025, Bruce A. Sweeten ("Affiant") being duly sworn, deposes and says:

1. I am over 18 and I am the Chief Credit Officer of Comenity Capital Bank ("Seller"). In that capacity and as part of my regular job duties, I have custody of certain business records of Seller, routinely review such business records, and am familiar with Seller's processes for the sale and assignment of accounts and business records, including those that are maintained in electronic form.
2. Seller owns certain accounts and maintains and records information in the records as they relate to such accounts. I am authorized to make the statements and representations set forth in this affidavit on behalf of Seller. The statements set forth herein are true and correct to the best of my knowledge, information, and belief, based on either personal knowledge or review of the business records of the Seller. If called upon as a witness, I can testify competently to the facts contained herein.
3. My regular job duties include having knowledge of, and access to, business records relating to the Accounts (as defined below). These records are kept by Seller in the regular course of business, and it was in the regular course of business of Seller, for an employee or representative with personal knowledge of the act, event, condition, or opinion recorded to make memorandum or records or to transmit information thereof to be included in such memorandum or records; and that the records were made at or near the time of the act and/or event recorded or reasonably soon thereafter.
4. On or about 12/26/2024, Seller sold a pool of charged-off accounts (the "Accounts") by a Credit Card Account Purchase Agreement to Midland Credit Management, Inc. ("Buyer"). The original creditor at the time of charge-off was Comenity Capital Bank.
5. Pursuant to the sale, Seller sold, transferred, assigned, conveyed, granted, bargained, set over and delivered to Buyer and its successors and assigns, good and marketable title to the Accounts and any unpaid balance free and clear of any encumbrance, equity, lien, pledge, charge, claim or security interest. I am not aware of any errors in the Accounts.
6. In connection with the sale of the Accounts, electronic and other records were transferred to or otherwise made available to the Buyer (the "Transferred Records"). The Transferred Records have been kept in the regular course of Seller's business, and were made or compiled at or near the time of the event and recorded by (or from information transmitted by) a person. (i) with knowledge of the data entered into and maintained in Seller's business records, or (ii) who caused the data to be entered into and maintained in Seller's business records. To the extent that

the Transferred Records include records that were prepared by a third party, they are records that were incorporated into the records of Seller as a business record and the accuracy of such records are relied upon by Seller in the regular course of business.

7. I certify under penalty of perjury that the foregoing is true and correct.

FURTHER AFFIANT SAYETH NOT.

Signed this 22<sup>nd</sup> day of January, 2025

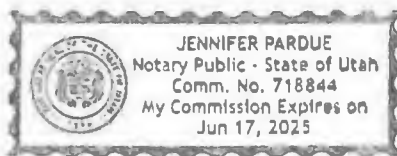
Bruce A. Sweeten

Bruce A. Sweeten (AFFIANT NAME)

Subscribed and sworn to before me Jennifer Pardue, on this 22<sup>nd</sup> (date) day of January, in the year 2025, by Bruce A. Sweeten, who proved on the basis of satisfactory evidence to be the person whose name is subscribed to in this document

(Notary's Official Seal)

Jennifer Pardue  
Notary Signature



## CERTIFICATE OF CONFORMITY


STATE OF UTAH

COUNTY OF SALT LAKE

The undersigned does hereby certify that she/he is an attorney at law duly admitted to practice in the State of Utah and is a resident of Utah, County of Salt Lake, Utah; that she/he is a person duly qualified to make this certificate of conformity; that the foregoing acknowledgment by Bruce A. Sweeten named in the foregoing instrument taken before Jennifer Pardue a notary in the State of Utah duly conforms with the laws of the State of Utah, being the State in which it was taken; and when executed by Mr. Sweeten in the manner indicated will qualify as a valid and effective sworn statement in such state.

2/4/2025

Date



\_\_\_\_\_  
Attorney at Law for the State of Utah

Field	Field Data
Account Number	00 [REDACTED] 1190
Seller Account ID	000000001118151970
First Name	DUSTIN
Last Name	GARZA
SSN	XXX-XX-3958
Date of Birth	[REDACTED]
Address 1	1401 TUPELO AVE
City	PASADENA
State	TX
Zip	77506
Open Date	02/14/2023
Last Purchase Date	02/17/2023
Last Purchase Amount	\$993.21
Last Payment Date	08/23/2024
Last Payment Amount	\$206.00
Sale Amount	\$1,552.64
Charge Off Date	11/30/2024
Charge off Balance	\$1,552.64
Post Charge Off Interest	\$0.00
Post Charge off Fee	\$0.00
Post Charge off Payments	\$0.00
Post Charge off Payments and Credits	\$0.00
Post Charge off Credits	\$0.00
Affinity	NTB AND TIRE KINGDOM

Account information provided by Comenity Capital Bank pursuant to the Bill of Sale/Assignment of Accounts transferred on or about 12/26/2024 in connection with the sale of accounts from Comenity Capital Bank to Midland Credit Management, Inc.

MCMG.HF.DEC 2024.CM.WFCB.TXT ; MCMG.HF.DEC 2024.LC.WFCB.TXT



# EXHIBIT B

**EXHIBIT A**

**BILL OF SALE**

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**Comenity Capital Bank**



This Bill of Sale is executed without recourse except as stated in the Credit Card Account Purchase Agreement to which this is an Exhibit. No other representation of or warranty of title or enforceability is expressed or implied.

**Comenity Capital Bank**

By: Bruce A. Swinton

Date: 1/22/2025

Title: Chief Credit Officer

**Midland Credit Management, Inc.**

By: Danulle Norfleet

Date: 2/17/2025

Title: MVP Business Development



**SCHEDULE 1 TO BILL OF SALE**

**ASSET SCHEDULE**

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Purchaser:	Midland Credit Management, Inc.
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Purchase Price Percentage:	
Purchase Price	
File Creation Date	December 16, 2024
Closing Date:	December 26, 2024
Wiring Instructions:	Comenity Capital Bank 

**PORTFOLIO LEVEL AFFIDAVIT OF SALE BY ORIGINAL CREDITOR**

State of Utah

§

County of Salt Lake

On 1/22/2025, Bruce A. Sweeten ("Affiant") being duly sworn, deposes and says:

1. I am over 18 and I am the Chief Credit Officer of Comenity Capital Bank ("Seller"). In that capacity and as part of my regular job duties, I have custody of certain business records of Seller, routinely review such business records, and am familiar with Seller's processes for the sale and assignment of accounts and business records, including those that are maintained in electronic form.
2. Seller owns certain accounts and maintains and records information in the records as they relate to such accounts. I am authorized to make the statements and representations set forth in this affidavit on behalf of Seller. The statements set forth herein are true and correct to the best of my knowledge, information, and belief, based on either personal knowledge or review of the business records of the Seller. If called upon as a witness, I can testify competently to the facts contained herein.
3. My regular job duties include having knowledge of, and access to, business records relating to the Accounts (as defined below). These records are kept by Seller in the regular course of business, and it was in the regular course of business of Seller, for an employee or representative with personal knowledge of the act, event, condition, or opinion recorded to make memorandum or records or to transmit information thereof to be included in such memorandum or records; and that the records were made at or near the time of the act and/or event recorded or reasonably soon thereafter.
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5. Pursuant to the sale, Seller sold, transferred, assigned, conveyed, granted, bargained, set over and delivered to Buyer and its successors and assigns, good and marketable title to the Accounts and any unpaid balance free and clear of any encumbrance, equity, lien, pledge, charge, claim or security interest. I am not aware of any errors in the Accounts.
6. In connection with the sale of the Accounts, electronic and other records were transferred to or otherwise made available to the Buyer (the "Transferred Records"). The Transferred Records have been kept in the regular course of Seller's business, and were made or compiled at or near the time of the event and recorded by (or from information transmitted by) a person. (i) with knowledge of the data entered into and maintained in Seller's business records, or (ii) who caused the data to be entered into and maintained in Seller's business records. To the extent that

the Transferred Records include records that were prepared by a third party, they are records that were incorporated into the records of Seller as a business record and the accuracy of such records are relied upon by Seller in the regular course of business.

7. I certify under penalty of perjury that the foregoing is true and correct.

FURTHER AFFIANT SAYETH NOT.

Signed this 22<sup>nd</sup> day of January, 2025

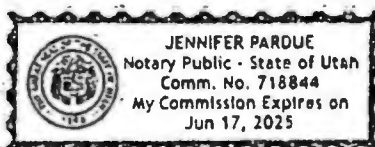
Bruce A. Sweeten

Bruce A. Sweeten (AFFIANT NAME)

Subscribed and sworn to before me Jennifer Pardue, on this 22<sup>nd</sup> (date) day of January, in the year 2025, by Bruce A. Sweeten, who proved on the basis of satisfactory evidence to be the person whose name is subscribed to in this document

(Notary's Official Seal)

Jennifer Pardue  
Notary Signature



## CERTIFICATE OF CONFORMITY

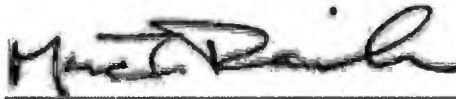
STATE OF UTAH

COUNTY OF SALT LAKE

The undersigned does hereby certify that she/he is an attorney at law duly admitted to practice in the State of Utah and is a resident of Utah, County of Salt Lake, Utah; that she/he is a person duly qualified to make this certificate of conformity; that the foregoing acknowledgment by Bruce A. Sweeten named in the foregoing instrument taken before Jennifer Pardue a notary in the State of Utah duly conforms with the laws of the State of Utah, being the State in which it was taken; and when executed by Mr. Sweeten in the manner indicated will qualify as a valid and effective sworn statement in such state.

2/4/2025

Date



\_\_\_\_\_  
Attorney at Law for the State of Utah

PAGE 1 OF 4

Summary of account activity	
Account no.	****-****-1190
Previous balance	+\$1,474.66
Payments	-0.00
Other credits	-0.00
Purchases	+0.00
Other debits	+0.00
Fees charged	+41.00
Interest charged	+36.98
New balance	+\$1,552.64
Past due amount	\$310.00
Credit limit	\$1,000.00
Available credit	\$0.00
Statement closing date	11/21/2024
Days in billing cycle	30

Payment information		
New balance	\$1,552.64	
Minimum payment due	\$365.00	
Payment due date	12/16/2024	
Minimum Payment Warning: If you make only the minimum payment for 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	6 years	\$2,811
For information regarding credit counseling services, call 1-800-284-1706.		

YOU HAVE A PROMOTIONAL PLAN THAT HAS EXPIRED. \$1,245.76 MAY NOW BE ACCRUING INTEREST AT A HIGHER APR. PLEASE REFER TO THE DETAILS OF YOUR PLANS AND INTEREST CHARGE CALCULATION SECTIONS OF THIS STATEMENT FOR ADDITIONAL INFORMATION

#### Details of your transactions

TRANS DATE	TRANSACTION DESCRIPTION/LOCATION	AMOUNT
<b>Fees</b>		
11/16/2024	LATE FEE	41.00
	<b>TOTAL FEES FOR THIS PERIOD</b>	<b>\$41.00</b>
<b>Interest charged</b>		
	Interest Charge on Purchases	\$36.98
	<b>Total Interest For This Period</b>	<b>\$36.98</b>

2024 totals year to date	
Total fees charged in 2024	\$359.00
Total interest charged in 2024	\$576.43

YOUR ACCOUNT IS CURRENTLY CLOSED.

#### Interest charge calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account. See BALANCE COMPUTATION METHOD on page 2 for more details. Minimum interest charge may exceed interest charge below, per your credit card agreement.

TYPE OF BALANCE	ANNUAL PERCENTAGE RATE (APR)	BALANCE SUBJECT TO INTEREST RATE	INTEREST CHARGE
Purchases	29.99%	270.53 (DA)	6.67
06DS=R 2304801 06 MNTH DF INT PY RQ	29.99%	1,230.03 (DA)	30.31

NOTICE: See reverse side for important information.  
Please tear at perforation above



Account number	****-****-1190
New balance	\$1,552.64
Minimum payment	\$365.00

☐ Yes, I have moved or updated my e-mail address - see reverse.

Mailed payments must reach us by 5pm ET on 12/16/2024.  
Amount enclosed: \$

\$

Please make check payable to:  
COMENITY - NTB AND TIRE KINGDOM CREDIT CARD  
Please return this portion along with your payment to:  
PO Box 650965  
Dallas TX 75265-0965



DUSTIN GARZA  
1401 TUPELO AVE  
PASADENA TX 77506-4041



9637053115 0965 1190 000036500 000155264



Keep this portion for your records.

**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 Comenity Capital Bank, PO Box 182620, Columbus, OH 43218-2620.  
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 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 at Comenity Capital Bank, PO Box 182620, Columbus, OH 43218-2620.

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.

**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 report.

**NOTICE OF CREDIT REPORT DISPUTES**

If you believe information we reported to a consumer reporting agency is inaccurate, notify us at Comenity Capital Bank, PO Box 182120, Columbus, OH 43218-2120. Please provide:

- Your name and account number
- Your address and telephone number
- What information you dispute and why you believe it is inaccurate
- If available, a copy of the section of the credit report showing the information you are disputing

Send all bankruptcy notices and related correspondence to Comenity Capital Bank, Bankruptcy Department, PO Box 183043, Columbus, OH 43218-3043.

**PAYMENTS MARKED "PAID IN FULL."** All written communications regarding disputed amounts that include any check or other payment instrument marked with "payment in full" or similar language, must be sent to: 3000 Kellway Drive, Suite 120, Carrollton, TX 75008.

**DO NOT USE THE ENCLOSED REMITTANCE ENVELOPE.**

- We may accept payment sent to any other address without losing any of our rights.

**HOW TO AVOID PAYING INTEREST.** Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin to charge interest on new purchases made under a Low APR, Equal Payment or Budget Payment Credit Plan from the date of purchase.

**BALANCE COMPUTATION METHOD.** We calculate interest separately for each balance using the method(s) described below. The two letters in parentheses next to the Balance Subject to Interest Rate column in the Interest Charge Calculation section on this statement corresponds to the following:

(DA) We figure the interest charge on this balance by applying the periodic rate to the "daily balance" for each day in the billing period. To get the "daily balance" we take the beginning balance each day, add any new transactions and fees and subtract any payments or credits (treating any net credit balance as a zero balance). This gives us the daily balance.

**CUSTOMER SERVICE.** Visit COMENITY.NET/800TK or call 1-888-292-5650 (TDD/TTY 1-888-818-1818). Send all inquiries to: CUSTOMER SERVICE, PO Box 183003, Columbus, OH 43218-3003.

**TELEPHONE MONITORING.** To provide you with high-quality service, phone communication with us is monitored and/or recorded.

**ADDITIONAL INFORMATION.** Abbreviations on your statement mean the following: (v) means variable rate (this rate may vary); WV INT PAY RQ means WAIVE INTEREST, PAYMENT REQUIRED; WV INT EQ PY means WAIVE INTEREST, EQUAL PAYMENT; WV INT LOW PMT means WAIVE INTEREST, LOW PAYMENT; DF INT PY RQ means DEFER INTEREST, PAYMENT REQUIRED; DF INT EQ PY means DEFER INTEREST, EQUAL PAYMENT; DF INT LOW PMT means DEFER INTEREST, LOW PAYMENT and LOW APR EQ PAY means LOW APR, EQUAL PAYMENT. You may pay all of your Account balance at any time without penalty.

**NOTICE ABOUT ELECTRONIC CHECK CONVERSION.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction.

**PAYMENTS.** Payments in U.S. dollars received by the applicable due date and cutoff time will be credited as of the date received. Mailed or overnighted payments must also meet the requirements below. Otherwise, a payment may not be credited for up to five days or may be rejected.

**Mailing or Overnight (cutoff time 5:00 p.m. Eastern Time (ET)):**

- Send a personal check, money order, traveler's check or cashier's check to the name and address on the payment stub (regular mail) or 3000 Kellway Drive, Suite 120, Carrollton, TX 75008 (overnight).
- Include your payment stub, use the return envelope provided with your statement, write your account number on the check and send one payment with one payment stub.
- Do not staple or clip your payment to the stub, send any correspondence with your payment or send cash or gift certificates.

**Pay By Phone (cutoff time 5:00 p.m. ET):** Call us toll free at 1-888-292-5650 (TDD/TTY 1-888-818-1818).

**Online (cutoff time 5:00 p.m. ET):** Visit COMENITY.NET/800TK.

**New Information**

Title (optional) \_\_\_\_\_ First Name \_\_\_\_\_ MI \_\_\_\_\_  
Last Name \_\_\_\_\_ Soc. Sec. No. \_\_\_\_\_  
Street Address \_\_\_\_\_  
Apt. No. \_\_\_\_\_ RR \_\_\_\_\_ PO Box \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_ Foreign Map Code \_\_\_\_\_  
Home Phone \_\_\_\_\_ Work Phone \_\_\_\_\_  
Email Address \_\_\_\_\_

PAGE 3 OF 4

Details of your plans

ORIGINAL PURCHASE AMOUNT	ORIGINAL PURCHASE DATE	PLAN EXPIRES	PREVIOUS PLAN BALANCE	PURCHASES & CHARGES	PAYMENTS & CREDITS	NEW PLAN BALANCE	TOTAL ACCRUED INTEREST
N/A	N/A	NONE	259.21	41.00	0.00	306.88	6.67
06DS=N-23048 01 This Promotion has ended. You will continue to see these details until the balance is paid in full. The balance is now included in your current balance and minimum payment due.							
ORIGINAL PURCHASE AMOUNT	ORIGINAL PURCHASE DATE	PLAN EXPIRES	PREVIOUS PLAN BALANCE	PURCHASES & CHARGES	PAYMENTS & CREDITS	NEW PLAN BALANCE	TOTAL ACCRUED INTEREST
\$993.21	02/16/2023	02/19/2024	1,215.45	0.00	0.00	1,245.76	0.00

Additional important messages

Protect yourself against mail and phone consumer fraud. <http://about.usps.com/publications/pub281/welcome.htm>

Thank you for enrolling in paperless statements. Please note that your account payment is past due and you will continue to receive a paper statement until your account is current. To change your paperless statement preferences, login to your account and select My Profile.

Your credit account is closed. A monthly billing statement will be sent until the balance is paid in full. You do not have any available credit due to your account being closed.

**IMMEDIATE ATTENTION REQUIRED!** Your Account is extremely past due and will be written off as a bad debt SOON. To avoid this, you must pay the Minimum payment amount shown on this statement at least 4 days prior to the end of the month in which this statement closed. You can find the Statement closing date in the Summary of account activity on page 1 of this statement. If you are not able to pay the Minimum payment amount, we may still be able to assist you. Call us immediately at 1-855-617-8089 (TDD/TTY 1-888-819-1918) to discuss your payment options. If written off, the bad debt will be reported to the three major credit bureaus and our Recovery team will determine the appropriate steps, as permitted and available under applicable law, to protect our interests.

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Keep this portion for your records.

**What To Do If You Think You Find A Mistake On Your Statement**

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- 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 at: Comenity Capital Bank, PO Box 182620, Columbus, OH 43218-2620.

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.

**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 report.

**NOTICE OF CREDIT REPORT DISPUTES**

If you believe information we reported to a consumer reporting agency is inaccurate, notify us at Comenity Capital Bank, PO Box 182120, Columbus, OH 43218-2120. Please provide:

- Your name and account number
- Your address and telephone number
- What information you dispute and why you believe it is inaccurate
- If available, a copy of the section of the credit report showing the information you are disputing

Send all bankruptcy notices and related correspondence to Comenity Capital Bank, Bankruptcy Department, PO Box 183043, Columbus, OH 43218-3043.

**PAYMENTS MARKED "PAID IN FULL".** All written communications regarding disputed amounts that include any check or other payment instrument marked with "payment in full" or similar language, must be sent to: 3000 Kellway Drive, Suite 120, Carrollton, TX 75006.

**DO NOT USE THE ENCLOSED REMITTANCE ENVELOPE.**

- We may accept payment sent to any other address without losing any of our rights.

**HOW TO AVOID PAYING INTEREST.** Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin to charge interest on new purchases made under a Low APR, Equal Payment or Budget Payment Credit Plan from the date of purchase.

**BALANCE COMPUTATION METHOD.** We calculate interest separately for each balance using the method(s) described below. The two letters in parentheses next to the Balance Subject to Interest Rate column in the Interest Charge Calculation section on this statement corresponds to the following:

(DA) We figure the interest charge on this balance by applying the periodic rate to the "daily balance" for each day in the billing period. To get the "daily balance" we take the beginning balance each day, add any new transactions and fees and subtract any payments or credits (treating any net credit balance as a zero balance). This gives us the daily balance.

**CUSTOMER SERVICE.** Visit [COMENITY.NET/ATBTK](http://COMENITY.NET/ATBTK) or call 1-888-292-5850 (TDD/TTY 1-888-819-1918). Send all inquiries to: CUSTOMER SERVICE, PO Box 183003, Columbus, OH 43218-3003.

**TELEPHONE MONITORING.** To provide you with high-quality service, phone communication with us is monitored and/or recorded.

**ADDITIONAL INFORMATION.** Abbreviations on your statement mean the following: (v) means variable rate (this rate may vary); WV INT PAY RO means WAIVE INTEREST, PAYMENT REQUIRED; WV INT EQ PY means WAIVE INTEREST, EQUAL PAYMENT; WV INT LOW PMT means WAIVE INTEREST, LOW PAYMENT; DF INT PY RO means DEFER INTEREST, PAYMENT REQUIRED; DF INT EQ PY means DEFER INTEREST, EQUAL PAYMENT; DF INT LOW PMT means DEFER INTEREST, LOW PAYMENT and LOW APR EQ PAY means LOW APR, EQUAL PAYMENT. You may pay all of your Account balance at any time without penalty.

**NOTICE ABOUT ELECTRONIC CHECK CONVERSION.** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction.

**PAYMENTS.** Payments in U.S. dollars received by the applicable due date and cutoff time will be credited as of the date received. Mailed or overnighted payments must also meet the requirements below. Otherwise, a payment may not be credited for up to five days or may be rejected.

**Mailing or Overnight (cutoff time 5:00 p.m. Eastern Time (ET)):**

- Send a personal check, money order, traveler's check or cashier's check to the name and address on the payment stub (regular mail) or 3000 Kellway Drive, Suite 120, Carrollton, TX 75006 (overnight).
- Include your payment stub, use the return envelope provided with your statement, write your account number on the check and send one payment with one payment stub.
- Do not staple or clip your payment to the stub, send any correspondence with your payment or send cash or gift certificates.

**Pay By Phone (cutoff time 5:00 p.m. ET):** Call us toll free at 1-888-292-5850 (TDD/TTY 1-888-819-1918).

**Online (cutoff time 5:00 p.m. ET):** Visit [COMENITY.NET/ATBTK](http://COMENITY.NET/ATBTK).

**New Information**

Title (optional) \_\_\_\_\_ First Name \_\_\_\_\_ MI \_\_\_\_\_  
Last Name \_\_\_\_\_ Soc. Sec. No. \_\_\_\_\_  
Street Address \_\_\_\_\_  
Apt. No. \_\_\_\_\_ RR \_\_\_\_\_ PO Box \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_ Foreign Map Code \_\_\_\_\_  
Home Phone \_\_\_\_\_ Work Phone \_\_\_\_\_  
Email Address \_\_\_\_\_

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Details of your plans

ORIGINAL PURCHASE AMOUNT	ORIGINAL PURCHASE DATE	PLAN EXPIRES	PREVIOUS PLAN BALANCE	PURCHASES & CHARGES	PAYMENTS & CREDITS	NEW PLAN BALANCE	TOTAL ACCRUED INTEREST
N/A	N/A	NONE	167.13	41.00	0.00	212.32	4.19
08DS-R-23048 01 This Promotion has ended. You will continue to see these details until the balance is paid in full. The balance is now included in your current balance and minimum payment due.							
ORIGINAL PURCHASE AMOUNT	ORIGINAL PURCHASE DATE	PLAN EXPIRES	PREVIOUS PLAN BALANCE	PURCHASES & CHARGES	PAYMENTS & CREDITS	NEW PLAN BALANCE	TOTAL ACCRUED INTEREST
\$993.21	02/16/2023	02/19/2024	1,156.07	0.00	0.00	1,183.93	0.00

Additional important messages

Find out how to shop safely online at [onguardonline.gov](http://onguardonline.gov)

Thank you for enrolling in paperless statements. Please note that your account payment is past due and you will continue to receive a paper statement until your account is current. To change your paperless statement preferences, login to your account and select My Profile.

Your credit account is closed. A monthly billing statement will be sent until the balance is paid in full. You do not have any available credit due to your account being closed.

We have made many attempts to resolve this issue with you. Before matters get worse, we need to receive your payment or come to agreement on payment arrangements. Our Payment Solutions Specialists can discuss alternative payment arrangements that can help you get back on track. To make your minimum due payment, simply visit Comenity EasyPay at [comenity.net/easypay](http://comenity.net/easypay) to schedule a payment to bring your account up-to-date, or call 1-800-888-1726 (TDD/TTY 1-888-819-1918) to make a payment over the phone or to discuss payment options.

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