

JPC-26-02092-11

FILED
2/2/2026 12:13 PM
Dallas County
Justice of the Peace Pct 1-1
By: Lenita Bailey

EXHIBIT A

BILL OF SALE AND ASSIGNMENT

Best Buy Early Out Flow – January 2023

THIS BILL OF SALE AND ASSIGNMENT dated February 20, 2024, is by Citibank, N.A., a national banking association organized under the laws of the United States, located at 5800 South Corporate Place, Sioux Falls, SD 57108 (the "**Bank**") to Midland Credit Management, Inc., a corporation organized under the laws of the State of Kansas, with its headquarters/principal place of business at 350 Camino De La Reina, Suite 100, San Diego, CA 92108 ("**Buyer**").

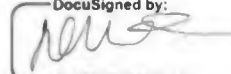
For value received and subject to the terms and conditions of the Master Purchase and Sale Agreement dated December 6, 2023 between Buyer and the Bank (the "**Master Purchase Agreement**"), and that certain Addendum No. 3 dated December 14, 2023 between Bank and Buyer (the "**Addendum**," together with the Master Purchase Agreement, the "**Agreement**"), the Bank does hereby transfer, sell, assign, convey, grant, bargain, set over and deliver to Buyer, and to Buyer's successors and assigns, the Accounts summarized on the Asset Schedule attached hereto as Exhibit A and the Final Electronic File. Capitalized terms not defined herein shall have the definition ascribed in the Agreement.

With respect to information for the Accounts summarized on the Asset Schedule and included in the Final Electronic File, the Bank represents and warrants to Buyer that (i) the Account information constitutes the Bank's own business records and accurately reflects in all material respects the information in the Bank's database; (ii) the Account information was kept in the regular course of business; (iii) the Account information was made at or near the time by, or from information transmitted by, a person with knowledge of the data entered into and maintained in the Account's database; and (iv) it is the regular practice of the Bank's business to maintain and compile such data.

Citibank, N.A.

DocuSigned by:
By: 
A077C01013B146E
(Signature)

Name: Michelle BingleTitle: Authorized Party**Midland Credit Management, Inc.**

DocuSigned by:
By: 
08AF7C7308C6460
(Signature)

Name: Danielle wohlfahrtTitle: MVP, BD & Strategic Partnerships

Exhibit A to Bill of Sale

The individual Accounts transferred are described in the Final Electronic File named Midland-Best-Buy-Early-Out-Flow-0224 and delivered by the Bank to Buyer, the same deemed attached hereto by this reference.

Lot	Sale ID	# of Accounts	Sale Balance	Cut-Off Date	Purchase Price Percentage
Best Buy Early Out Flow	020724MC1BB1EM			2/7/2024	

AFFIDAVIT OF SALE OF ACCOUNT**State of Kentucky**
County of Boone

Michelle Bingle, being duly sworn, deposes and says:

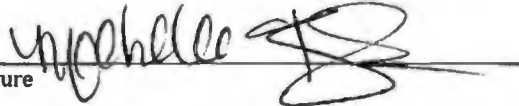
I am an authorized employee of Citibank, N.A. ("CBNA") located at 5800 South Corporate Place, Sioux Falls, SD 57108, am authorized to make the statements and representations herein and I am over 18 years of age. In this position, I have access to the creditor's books and records and am aware of the process of the sale of accounts and electronic storage of business records.

On or about February 20, 2024, CBNA sold a pool of charged-off accounts (the Accounts) by a Master Purchase and Sale Agreement dated December 6, 2023, Bill of Sale, and Addendum No. 3 dated December 14, 2023 to Midland Credit Management, Inc. As part of the sale of the Accounts, certain electronic records were transferred on individual accounts to the debt buyer. These records were kept in the ordinary course of business of creditor.

I am not aware of any errors in the information provided about the Accounts. The above statements are true to the best of my knowledge.

EXECUTED on February 27, 2024.

Signature



Michelle Bingle

Name

STATE OF KENTUCKY)

) ss.

COUNTY OF BOONE)

Subscribed and sworn to before me by Michelle Bingle this 27 day of Feb, 2024.

[Seal]

Notary Public

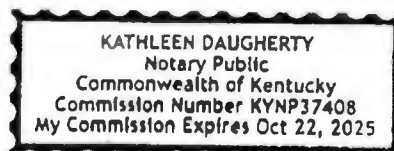
October 22, 2025

My commission expires: _____

Personally known ☒ OR

Produced Identification _____

Type of identification produced:

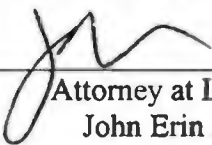
N/A

CERTIFICATE OF CONFORMITY

STATE OF KENTUCKY COUNTY OF BOONE

I, John Erin McCabe, an attorney-at-law of the State of Kentucky who is licensed to practice law in the State of Kentucky and is fully acquainted with the laws of the State of Kentucky pertaining to the acknowledgement or proof of deeds of real property to be recorded therein, do hereby certify that I am duly qualified to make this certificate of conformity pursuant to Section 299-a of the Real Property Law of the State of New York and hereby certify that the acknowledgement or proof upon the foregoing document was taken by Kathleen Daugherty, a notary public in the State of Kentucky, in the manner prescribed by the laws of the State of Kentucky and conforms to the laws thereof in all respects.

IN WITNESS WHEREOF, I have hereunto set my signature, this 27th day of February, 2024.



Attorney at Law
John Erin McCabe
Kentucky Bar #92923

Field	Field Data
Account Number	██████████5821
First Name	RAY
Last Name	HAMMOND
SSN	XXX-XX-1576
Date of Birth	██████████
Address 1	1511 BILTMORE LN
City	IRVING
State	TX
Zip	75063
Open Date	10/26/2011
Last Purchase Date	04/24/2022
Last Purchase Amount	\$37.87
Last Payment Date	08/04/2023
Last Payment Amount	\$80.00
Sale Amount	\$2,952.22
Charge Off Date	01/11/2024
Charge off Balance	\$2,952.22
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	MY BEST BUY
Alternate Account #1	██████████0172

Account information provided by Citibank, N.A. pursuant to the Bill of Sale/Assignment of Accounts transferred on or about 02/20/2024 in connection with the sale of accounts from Citibank, N.A. to Midland Credit Management, Inc.

Midland-Best-Buy-Early-Out-Flow-0224

EXHIBIT B

BILL OF SALE AND ASSIGNMENT

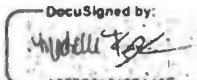
Best Buy Early Out Flow – January 2023

THIS BILL OF SALE AND ASSIGNMENT dated February 20, 2024, is by Citibank, N.A., a national banking association organized under the laws of the United States, located at 5800 South Corporate Place, Sioux Falls, SD 57108 (the "Bank") to Midland Credit Management, Inc., a corporation organized under the laws of the State of Kansas, with its headquarters/principal place of business at 350 Camino De La Reina, Suite 100, San Diego, CA 92108 ("Buyer").

For value received and subject to the terms and conditions of the Master Purchase and Sale Agreement dated December 6, 2023 between Buyer and the Bank (the "Master Purchase Agreement"), and that certain Addendum No. 3 dated December 14, 2023 between Bank and Buyer (the "Addendum," together with the Master Purchase Agreement, the "Agreement"), the Bank does hereby transfer, sell, assign, convey, grant, bargain, set over and deliver to Buyer, and to Buyer's successors and assigns, the Accounts summarized on the Asset Schedule attached hereto as Exhibit A and the Final Electronic File. Capitalized terms not defined herein shall have the definition ascribed in the Agreement.

With respect to information for the Accounts summarized on the Asset Schedule and included in the Final Electronic File, the Bank represents and warrants to Buyer that (i) the Account information constitutes the Bank's own business records and accurately reflects in all material respects the information in the Bank's database; (ii) the Account information was kept in the regular course of business; (iii) the Account information was made at or near the time by, or from information transmitted by, a person with knowledge of the data entered into and maintained in the Account's database; and (iv) it is the regular practice of the Bank's business to maintain and compile such data.

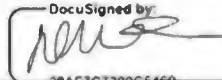
Citibank, N.A.

By: 
(Signature)

Name: Michelle Bingle

Title: Authorized Party

Midland Credit Management, Inc.

By: 
(Signature)

Name: Danielle wohlfeht

Title: MVP, BD & Strategic Partnerships

DocuSign Envelope ID: C01C5433-A6D2-41E5-A3FA-9B2FA38FDF91

Contract ID: MC8MUMAA120623
Addendum ID: MC8MUMAA120623
Document ID: 020724MC1BB1EMA1**Exhibit A to Bill of Sale**

The individual Accounts transferred are described in the Final Electronic File named Midland-Best-Buy-Early-Out-Flow-0224 and delivered by the Bank to Buyer, the same deemed attached hereto by this reference.

Lot	Sale ID	# of Accounts	Sale Balance	Cut-Off Date	Purchase Price Percentage
Best Buy Early Out Flow	020724MC1BB1EMA1			2/7/2024	

AFFIDAVIT OF SALE OF ACCOUNT**State of Kentucky**
County of Boone

Michelle Bingle, being duly sworn, deposes and says:

I am an authorized employee of Citibank, N.A. ("CBNA") located at 5800 South Corporate Place, Sioux Falls, SD 57108, am authorized to make the statements and representations herein and I am over 18 years of age. In this position, I have access to the creditor's books and records and am aware of the process of the sale of accounts and electronic storage of business records.

On or about February 20, 2024, CBNA sold a pool of charged-off accounts (the Accounts) by a Master Purchase and Sale Agreement dated December 6, 2023, Bill of Sale, and Addendum No. 3 dated December 14, 2023 to Midland Credit Management, Inc. As part of the sale of the Accounts, certain electronic records were transferred on individual accounts to the debt buyer. These records were kept in the ordinary course of business of creditor.

I am not aware of any errors in the information provided about the Accounts. The above statements are true to the best of my knowledge.

EXECUTED on February 27, 2024.

Signature

Michelle Bingle

Name

STATE OF KENTUCKY)

) ss.

COUNTY OF BOONE)

Subscribed and sworn to before me by Michelle Bingle this 27 day of Feb, 2024

Notary Public

[Seal]

October 22, 2025

My commission expires: _____

Personally known ☒ OR

Produced Identification _____

Type of identification produced:

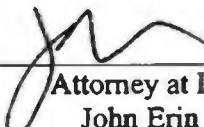
N/AKATHLEEN DAUGHERTY
Notary Public
Commonwealth of Kentucky
Commission Number KYNP37408
My Commission Expires Oct 22, 2025

CERTIFICATE OF CONFORMITY

**STATE OF KENTUCKY
COUNTY OF BOONE**

I, John Erin McCabe, an attorney-at-law of the State of Kentucky who is licensed to practice law in the State of Kentucky and is fully acquainted with the laws of the State of Kentucky pertaining to the acknowledgement or proof of deeds of real property to be recorded therein, do hereby certify that I am duly qualified to make this certificate of conformity pursuant to Section 299-a of the Real Property Law of the State of New York and hereby certify that the acknowledgement or proof upon the foregoing document was taken by Kathleen Daugherty, a notary public in the State of Kentucky, in the manner prescribed by the laws of the State of Kentucky and conforms to the laws thereof in all respects.

IN WITNESS WHEREOF, I have hereunto set my signature, this 27th day of February, 2024.



Attorney at Law
John Erin McCabe
Kentucky Bar #92923

Account Statement

Send Notice of Billing Errors and Customer Service Requests to:
BEST BUY CREDIT SERVICES
PO Box 790441, St. Louis, MO 63179

Customer Service:
bestbuy.accountonline.com

Account Inquiries:
1-888-620-5879 (TTY: 711)

Account Number: 5821



**My Best Buy®
Credit Card**



Summary of Account Activity

Previous Balance	\$2,839.02
Payments	-\$0.00
Other Credits	-\$0.00
Purchases	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$40.00
Interest Charged	+\$73.20
New Balance	\$2,952.22
Past Due Amount	\$763.00

Credit Limit	\$0.00
Available Credit	\$0.00
Amount Over Credit Limit	\$1,152.22
Statement Closing Date	01/10/2024
Next Statement Closing Date	02/08/2024
Days in Billing Cycle	31

Payment Information

New Balance	\$2,952.22
Minimum Payment Due	\$906.00
Payment Due Date	February 4, 2024

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 \$40.

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	12 years	\$6,654
\$125	3 years	\$4,511 (Savings=\$2,143)

If you would like information about credit counseling services, call 1-877-337-818 (TTY: 711).

Please see the enclosed privacy notice for important information.

Please note that if we received your pay by phone or online payment between 5 p.m. ET and midnight ET on the last day of your billing period, your payment will not be reflected until your next statement.

TRANSACTIONS

Trans Date	Description	Reference #	Amount
FEES			
01/04	LATE FEE		\$ 40.00
	TOTAL FEES FOR THIS PERIOD		\$ 40.00
INTEREST CHARGED			
01/10	INTEREST CHARGE ON PURCHASES		\$ 73.20
	TOTAL INTEREST FOR THIS PERIOD		\$ 73.20

B HN 5

PLEASE SEE IMPORTANT INFORMATION ON PAGE 2.

Page 1 of 6

This Account is Issued by Citibank, N.A.

↓ Please detach and return lower portion with your payment to ensure proper credit. Retain upper portion for your records. ↓



PO BOX 6204
SIOUX FALLS, SD 57117-6204

Your Account Number is 5821



Payment Due Date	February 4, 2024
New Balance	\$2,952.22
Past Due Amount†	\$763.00
Minimum Payment Due	\$906.00

Amount Enclosed: \$

† Past Due Amount is included in the Minimum Payment Due.
Please see reverse side to change your address.
Make Checks Payable to ▼

Statement Enclosed

RAY HAMMOND
1511 BILTMORE LN
IRVING, TX 75063-3502

BEST BUY CREDIT SERVICES
PO BOX 78009
PHOENIX, AZ 85062-8009

04909 0090600 0295222 0008000 0 5821 0513

Information About Your Account.

How to Avoid Paying Interest on Purchases. Your payment due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your New Balance by the payment due date each month. This is called a grace period on purchases. To get a grace period on purchases you must pay the New Balance by the payment due date every billing cycle. If you do not, you will not get a grace period until you pay the New Balance for two billing cycles in a row.

If you have a balance subject to a deferred interest promotion or if your statement shows a Waived Interest Charge promotion and that promotion does not expire before the payment due date, that balance (an "excluded balance") is excluded from the amount you must pay in full to get a grace period on a purchase balance other than an excluded balance. In addition, if you have a reduced rate credit plan, that balance (an "excluded balance") is excluded from the amount you must pay in full to get a grace period on a purchase balance other than an excluded balance. However, you must still pay any separately required payment on the excluded balance. In billing cycles in which payments are allocated to deferred interest balances first, the deferred interest balance will be reduced before any other balance on the account. However, you will continue to get a grace period on purchases, other than an excluded balance, so long as you pay the New Balance (less any excluded balance, plus any separately required payment on an excluded balance) in full by the payment due date each billing cycle. Deferred interest offers may also be called Same As Cash or No Interest.

In addition, certain promotional offers not described above may also allow you to have a grace period on purchases without having to pay all or a portion of the promotional balance by the payment due date. If that is the case, the promotional offer will describe what happens.

How We Calculate Your Balance Subject to Interest Rate. We use a daily balance method (including current transactions) to calculate interest charges. To find out more information about the balance computation method and how the resulting interest charges were determined, contact us at the Account Inquiries number on the front.

Other Account and Payment Information.

Payment Amount. You may pay all or part of your account balance at any time. However, you must pay, by the payment due date, at least the minimum payment due.

When Your Payment Will Be Credited. If we receive your payment in proper form at our processing facility by 5 p.m. local time there, it will be credited as of that day. A payment received there in proper form after that time will be credited as of the next day. Allow 5 to 7 days for payments by regular mail to reach us. There may be a delay of up to 5 days in crediting a payment we receive that is not in proper form or is not sent to the correct address. The correct address for regular mail is the address on the front of the payment coupon. The correct address for express mail is shown in the Express Mail section.

Proper Form. For a payment sent by mail or courier to be in proper form, you must:

- Enclose a valid check or money order. No cash, gift cards, or foreign currency please.
- Include your name and the last four digits of your account number.

Payment Other Than By Mail.

- **In-Store (Where Available).** Any payment in proper form accepted in-store will be credited as of that day. However, credit availability may be subject to verification of funds. Not all stores accept payments. Contact your local store to see if in-store payments are accepted at that location.
- **Online/AutoPay.** Go to the URL on Page 1 of your statement to make a payment online. You can also enroll in AutoPay and have your payment amount automatically deducted each month from the payment account you choose.
- **Phone.** Call the number on Page 1 of your statement to make a payment by phone. For phone payments, you authorize us to electronically debit your specified bank account by an ACH transaction in the amount and on the date that you indicate on the phone. You may cancel a phone payment by calling us at the Customer Service number at the top of Page 1 within the time period disclosed to you on the phone. There is no fee for making a payment using our automated voice response system.
- **Agent-Assisted Phone Payments.** If you call us to make a payment with the assistance of a live agent, the payment will be applied the same day and you will be charged a \$5.00 agent expedited payment fee.

• **Express Mail.** Send payment by express mail to: Consumer Payment Dept., 6716 Grade Lane, Building 9, Suite 910, Louisville, KY 40213.

• **Crediting Payments other than by Mail.** The payment cutoff time for Online bill payments, Phone payments, and Express Mail payments is midnight Eastern time. This means that we will credit your account as of the calendar day, based on Eastern time, that we receive your payment request.

If you send an eligible check with this payment coupon, you authorize us to complete your payment by electronic debit. If we do, the checking account will be debited in the amount on the check. We may do this as soon as the day we receive the check. Also, the check will be destroyed.

Credit Reporting Disputes. We may report information about your account to credit bureaus. If you think we reported inaccurate information, please write us at: Credit Bureau Dispute Verification, P.O. Box 6497, Sioux Falls, SD 57117.

Report a Lost or Stolen Card Immediately. Call the Account Inquiries number shown on Page 1.

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 for billing errors and customer service inquiries shown on Page 1 of your statement.

In your letter, give us the following information:

1. Account information: Your name and account number.
2. Dollar amount: The dollar amount of the suspected error.
3. 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 address for billing errors and customer service inquiries shown on Page 1 of your 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.

BBY PL CA CIT FEB20

IA/- HN - 9038-7001-0001 - C1 - /B/- 2730556314 - C - /C/- E - 9 - X - 54 - /D/- P - E - Y - 1 - N - /E/- 7 -
/G/- N - - - /H/- 0 - - /EAQ/- V - /U/- - - 0 - 0 - - /J/- - - - 2003S - - 0520

Easily manage your contact information

It's important we have your current contact information, so if anything changes (including your email or mailing address or phone number), please do one of the following to easily update your information:

- You can update your contact information by logging into your online account via the URL located in the Customer Service section on the front of your statement, or
- Call the Account Inquiries phone number located in the Customer Service section on the front of your statement

Account: **** * 5821

2024 Totals Year-to-Date	
Total Fees Charged in 2024	\$40.00
Total Interest Charged in 2024	\$73.20

ACTIVITY AND PROMOTIONS DETAIL

Original Promotion Trans Amount	Promo Trans Date	Previous Balance	Payments & Other Credits	Purchases, Cash Adv, Fees & Other Debits	Interest Charged	New Balance	Promotion Minimum Payment Due	Deferred Interest Charges	Promotion Expiration Date
PURCHASES									
REGULAR									
		\$2,839.02	-	\$40.00	\$73.20	\$2,952.22			
TOTAL		\$2,839.02	\$0.00	\$40.00	\$73.20	\$2,952.22	\$0.00	\$0.00	

INTEREST CHARGE CALCULATION				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				
REGULAR	29.99% (M)(V)	\$2,874.28	\$73.20	
(V) = Variable Rate				

582102

Account: **** * 5821

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582102

GLBSBBY 07/23

FACTS

WHAT DOES CITIBANK DO WITH YOUR PERSONAL INFORMATION?

Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and employment information
- credit history and transaction history

How? All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Citibank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Citibank share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For our nonaffiliates to market to you	Yes	Yes

To limit our sharing Call 1-888-833-4413— our menu will prompt you through your choice(s). (TTY: We accept 711 or other Relay Service)

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us any time to limit our sharing.

Questions? Call 1-888-833-4413 or call the Customer Service number on the back of your credit card or on your billing statement. (TTY: We accept 711 or other Relay Service)

502103

GLBSBBY 07/23

Who we are

Who is providing this notice?	This notice is provided by the retail partner cards group of Citibank, N.A., the bank that issues your credit card.
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What we do

How does Citibank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures to comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Citibank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • provide account information or give us your contact information • provide employment information or apply for a loan • use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes — information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you. State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Our affiliates include companies such as Citigroup Global Markets Inc.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include companies engaged in direct marketing and the selling of consumer products and services.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products and services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners include insurance companies and other financial companies.</i>

Other important information

For Vermont Residents: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. For additional information concerning our privacy policies call 1-888-833-4413. For TTY: We accept 711 or other Relay Service.

For California Residents: We will not share information we collect about you with nonaffiliated third parties, except as permitted by California law, such as to process your transactions or to maintain your account.

We may share your personal information, as permitted by law, with the retailer whose name is on your card and with the companies related to the retailer. You cannot limit this sharing.

Citi acquires and uses services provided by third parties that collect and analyze customer data. This information may be used to service your accounts and for marketing purposes. For additional information about our privacy practices please go to www.citi.com/Privacy.

Important Information about 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.

Account Statement

Send Notice of Billing Errors and Customer Service to:
BEST BUY CREDIT SERVICES
PO Box 790441, St. Louis, MO 63179
By: Loretta Bailey



**My Best Buy®
Credit Card**

Customer Service:
bestbuy.accountonline.com
Account Inquiries:
1-888-574-1301 (TTY: 711)

Account Number: 5821

Summary of Account Activity

Previous Balance	\$2,260.01
Payments	+\$29.00
Other Credits	-\$0.00
Purchases	+\$29.17
Cash Advances	+\$0.00
Fees Charged	+\$40.00
Interest Charged	+\$59.77
New Balance	\$2,417.95
Past Due Amount	\$109.00

Credit Limit	\$0.00
Available Credit	\$0.00
Amount Over Credit Limit	\$617.95
Statement Closing Date	08/10/2023
Next Statement Closing Date	09/08/2023
Days in Billing Cycle	31

Payment Information

New Balance	\$2,417.95
Minimum Payment Due	\$233.00
Payment Due Date	September 4, 2023

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay late fee up to \$40.

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	12 years	\$6,443
\$103	3 years	\$3,695 (Savings=\$2,748)

If you would like information about credit counselling services, call 1-877-337-818 (TTY: 711).

Reminder: Your account is 2 payments past due.

Please make at least your minimum payment today to avoid any additional fees that may apply and bring your account up to date. To make a payment, please visit us online or call us using the toll free or TTY numbers listed at the top of this statement. If you're having difficulty making payments, please contact us; we may be able to help.

TRANSACTIONS

Trans Date	Description	Reference #	Amount
07/12	PAYMENT REVERSAL	F91940061000ZD854	\$ 29.00
07/12	*INTEREST* PREV CYCLE PURCHASES		\$ 0.17
07/12	PREVIOUS CYCLE LATE FEE		\$ 29.00
08/04	PAYMENT REVERSAL	F9194006V000ZD294	\$ 80.00
08/04	AUTOPAY PAYMENT DEERFIELD IL	P9194006REYBJYB2N	\$ 80.00-

PLEASE SEE IMPORTANT INFORMATION ON PAGE 2.

Page 1 of 4

This Account is Issued by Citibank, N.A.

↓ Please detach and return lower portion with your payment to ensure proper credit. Retain upper portion for your records. ↓



PO BOX 6204
SIOUX FALLS, SD 57117-6204

Your Account Number is 5821



Payment Due Date	September 4, 2023
New Balance	\$2,417.95
Past Due Amount†	\$109.00
Minimum Payment Due	\$233.00

Amount Enclosed: \$

† Past Due Amount is included in the Minimum Payment Due. Please see reverse side to change your address.

Make Checks Payable to ▼

Statement Enclosed

RAY HAMMOND
1511 BILTMORE LN
IRVING, TX 75063-3502

BEST BUY CREDIT SERVICES
PO BOX 78009
PHOENIX, AZ 85062-8009

04909 0023300 0241795 0008000 5821 0517

Information About Your Account.

How to Avoid Paying Interest on Purchases. Your payment due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your New Balance by the payment due date each month. This is called a grace period on purchases. To get a grace period on purchases you must pay the New Balance by the payment due date every billing cycle. If you do not, you will not get a grace period until you pay the New Balance for two billing cycles in a row.

If you have a balance subject to a deferred interest promotion or if your statement shows a Waived Interest Charge promotion and that promotion does not expire before the payment due date, that balance (an "excluded balance") is excluded from the amount you must pay in full to get a grace period on a purchase balance other than an excluded balance. In addition, if you have a reduced rate credit plan, that balance (an "excluded balance") is excluded from the amount you must pay in full to get a grace period on a purchase balance other than an excluded balance. However, you must still pay any separately required payment on the excluded balance. In billing cycles in which payments are allocated to deferred interest balances first, the deferred interest balance will be reduced before any other balance on the account. However, you will continue to get a grace period on purchases, other than an excluded balance, so long as you pay the New Balance (less any excluded balance, plus any separately required payment on an excluded balance) in full by the payment due date each billing cycle. Deferred interest offers may also be called Same As Cash or No Interest.

In addition, certain promotional offers not described above may also allow you to have a grace period on purchases without having to pay all or a portion of the promotional balance by the payment due date. If that is the case, the promotional offer will describe what happens.

How We Calculate Your Balance Subject to Interest Rate. We use a daily balance method (including current transactions) to calculate interest charges. To find out more information about the balance computation method and how the resulting interest charges were determined, contact us at the Account Inquiries number on the front.

Other Account and Payment Information.

Payment Amount. You may pay all or part of your account balance at any time. However, you must pay, by the payment due date, at least the minimum payment due.

When Your Payment Will Be Credited. If we receive your payment in proper form at our processing facility by 5 p.m. local time there, it will be credited as of that day. A payment received there in proper form after that time will be credited as of the next day. Allow 5 to 7 days for payments by regular mail to reach us. There may be a delay of up to 5 days in crediting a payment we receive that is not in proper form or is not sent to the correct address. The correct address for regular mail is the address on the front of the payment coupon. The correct address for express mail is shown in the Express Mail section.

Proper Form. For a payment sent by mail or courier to be in proper form, you must:

- Enclose a valid check or money order. No cash, gift cards, or foreign currency please.
- Include your name and the last four digits of your account number.

Payment Other Than By Mail.

- **In-Store (Where Available).** Any payment in proper form accepted in-store will be credited as of that day. However, credit availability may be subject to verification of funds. Not all stores accept payments. Contact your local store to see if in-store payments are accepted at that location.
- **Online/AutoPay.** Go to the URL on Page 1 of your statement to make a payment online. You can also enroll in AutoPay and have your payment amount automatically deducted each month from the payment account you choose.
- **Phone.** Call the number on Page 1 of your statement to make a payment by phone. For phone payments, you authorize us to electronically debit your specified bank account by an ACH transaction in the amount and on the date that you indicate on the phone. You may cancel a phone payment by calling us at the Customer Service number at the top of Page 1 within the time period disclosed to you on the phone. There is no fee for making a payment using our automated voice response system.
- **Agent-Assisted Phone Payments.** If you call us to make a payment with the assistance of a live agent, the payment will be applied the same day and you will be charged a \$5.00 agent expedited payment fee.

• **Express Mail.** Send payment by express mail to: Consumer Payment Dept., 6716 Grade Lane, Building 9, Suite 910, Louisville, KY 40213.

• **Crediting Payments other than by Mail.** The payment cutoff time for Online bill payments, Phone payments, and Express Mail payments is midnight Eastern time. This means that we will credit your account as of the calendar day, based on Eastern time, that we receive your payment request.

If you send an eligible check with this payment coupon, you authorize us to complete your payment by electronic debit. If we do, the checking account will be debited in the amount on the check. We may do this as soon as the day we receive the check. Also, the check will be destroyed.

Credit Reporting Disputes. We may report information about your account to credit bureaus. If you think we reported inaccurate information, please write us at: Credit Bureau Dispute Verification, P.O. Box 6497, Sioux Falls, SD 57117.

Report a Lost or Stolen Card Immediately. Call the Account Inquiries number shown on Page 1.

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 for billing errors and customer service inquiries shown on Page 1 of your statement.

In your letter, give us the following information:

1. Account information: Your name and account number.
2. Dollar amount: The dollar amount of the suspected error.
3. 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 address for billing errors and customer service inquiries shown on Page 1 of your 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.

BBY PL CA CIT FEB20

1A/- HN - 9038-7001-0001 - C1 -/B/- 2730556314 - C -/C/- E - 0 - X - 54 -/D/- P - E - Y - 1 - Y -/E/- 2 - - - N - - 0 - 0 -/F/- 01/11/23 - 1001/11 - 142 - July 10, 2023
1G/- N - - -/H/- 0 - - - YEAQ - V -/I/- - - 0 - 0 - -/J/- - - - 2003S - - 0520

Easily manage your contact information

It's important we have your current contact information, so if anything changes (including your email or mailing address or phone number), please do one of the following to easily update your information:

- You can update your contact information by logging into your online account via the URL located in the Customer Service section on the front of your statement, or
- Call the Account Inquiries phone number located in the Customer Service section on the front of your statement

Account: **** * 5821

TRANSACTIONS (cont.)

Trans Date	Description	Reference #	Amount
FEES			
08/04	LATE FEE		\$ 40.00
	TOTAL FEES FOR THIS PERIOD		\$ 40.00
INTEREST CHARGED			
08/10	INTEREST CHARGE ON PURCHASES		\$ 59.77
	TOTAL INTEREST FOR THIS PERIOD		\$ 59.77

2023 Totals Year-to-Date	
Total Fees Charged in 2023	\$69.00
Total Interest Charged in 2023	\$819.15

ACTIVITY AND PROMOTIONS DETAIL

Original Promotion Trans Amount	Promo Trans Date	Previous Balance	Payments & Other Credits	Purchases, Cash Adv, Fees & Other Debits	Interest Charged	New Balance	Promotion Minimum Payment Due	Deferred Interest Charges	Promotion Expiration Date
PURCHASES									
REGULAR									
		\$2,260.01	-	\$98.17	\$59.77	\$2,417.95	-	-	-
TOTAL		\$2,260.01	\$0.00	\$98.17	\$59.77	\$2,417.95	\$0.00	\$0.00	

INTEREST CHARGE CALCULATION				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				
REGULAR	29.99% (M)(V)	\$2,346.97	\$59.77	
(V) = Variable Rate				

Pay your bill with just a text.

**The quicker way to pay your bill:**

- Text **PAY** to **81964**¹ using the mobile device connected to your BestBuy.AccountOnline.com account.
- After we confirm your identity, you'll receive a text asking how much you would like to pay and which payment account² you would like to use.
- You'll receive a payment confirmation via text.

Message and Data rates may apply. Payment account information must be on BestBuy.AccountOnline.com to take advantage of pay by text - feature is not available for debit card payments.

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