

JPC-26-02193-11

FILED  
2/4/2026 12:38 PM  
Dallas County  
Justice of the Peace Pct 1-1  
By: Lenita Bailey

# EXHIBIT A

Master Account Sale Agreement dated April 23, 2021  
Account Sale Addendum dated October 3, 2024

**BILL OF SALE**

**Closing Date: 12/27/2024**

Capital One, N.A. ("Seller"), in consideration of a Purchase Price of [REDACTED] and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, hereby sells, assigns, conveys, sets over, and transfers all right, title and interest in the Accounts identified in the Sale File entitled

OMEGA.BN0076.SALES.PROD-EAST.PFRLE20241220\_BN0076\_customer.dat.gz  
OMEGA.BN0076.SALES.PROD-EAST.PFRLE20241220\_BN0076\_main.dat.gz  
OMEGA.BN0076.SALES.PROD-EAST.PFRLE20241220\_BN0076\_phone.dat.gz

(which may be in electronic form) to Midland Credit Management, Inc., a Kansas corporation ("Buyer"), and including all proceeds thereof of any kind, without recourse or representation except as expressly provided herein or on the terms, and subject to the conditions, set forth in the Agreement (as defined below).

This Bill of Sale is delivered pursuant to and in accordance with the terms of that certain Master Account Sale Agreement, dated as of April 23, 2021, by and between Seller and Buyer (as amended, restated or otherwise modified from time to time, the "Agreement"). All capitalized terms used, but not defined, in this Bill of Sale shall have the meanings assigned to such terms in the Agreement. This Bill of Sale does not amend the terms of the Agreement in any respect. The representations, warranties, covenants, agreements and indemnities contained in the Agreement shall not be superseded hereby but shall remain in full force and effect as and to the extent provided in the Agreement.

The Cutoff Date for the Sale File was December 20, 2024. The aggregate Sale Balance of the Accounts as of the Cutoff Date was [REDACTED]

IN WITNESS WHEREOF, Seller, by its duly authorized representative, has executed and delivered this Bill of Sale as of the date first above written.

**CAPITAL ONE NATIONAL ASSOCIATION**

By: 

Name: Wesley Perkins

Title: Managing Vice President

**MIDLAND CREDIT MANAGEMENT, INC.**

By: 

Name: Danielle Wohlfahrt

Title: MVP Business Development

Master Account Sale Agreement dated April 23, 2021  
Account Sale Addendum dated October 3, 2024

AFFIDAVIT OF SALE  
OF ACCOUNT  
BY CREDITOR

Wesley Perkins being duly sworn, deposes and says:

I am over 18 and not a party to this action. I am the Managing Vice President of Capital One, N.A. In that position I am aware of the process of the sale and assignment of electronically stored business records.

On or about December 20, 2024 Capital One, N.A. sold a pool of charged-off accounts (the Accounts) by a Master Account Sale Agreement and a Bill of Sale to Midland Credit Management, Inc., a Kansas corporation. As part of the sale of the Accounts, electronic records and other records were transferred on individual Accounts to the debt buyer. These records were kept in the ordinary course of business of Capital One, N.A.

I am not aware of any errors in these accounts. The above statements are true to the best of my knowledge.

Signed this 16<sup>th</sup> day of January, 2025.



Wesley Perkins  
Managing Vice President

SUBSCRIBED and sworn to before me, the undersigned Notary Public in the jurisdiction aforesaid, by Wesley Perkins, who is personally known to me and who acknowledged before me his signature to the foregoing Affidavit.

Commonwealth of Virginia

County of Goochland

The foregoing instrument was acknowledged before me this 16 day of January, 2025.

Notary Signature Jennifer Judith White

Notary Name: Jennifer Judith White

JENNIFER JUDITH WHITE  
NOTARY PUBLIC  
REG. # 7710751  
COMMONWEALTH OF VIRGINIA  
MY COMMISSION EXPIRES JULY 31, 2027

Master Account Sale Agreement dated April 23, 2021  
Account Sale Addendum dated October 3, 2024

CERTIFICATE OF CONFORMITY

CERTIFICATE OF CONFORMITY  
MADE PURSUANT TO  
CPLR 2309(c)  
and RPL 299-a

I, an attorney-at-law admitted to practice in the Commonwealth of Virginia, do hereby certify that Jennifer Judith White, is a notary public in and for the Commonwealth of Virginia, in the jurisdiction aforementioned and the acknowledgment upon affidavits for Capital One, N.A. are taken in the manner prescribed by the laws of the Commonwealth of Virginia and conforms to the laws thereof in all respects.

IN WITNESS WHEREOF, I have hereunto set my signature, on 1/16/25

James Olsted

Printed Name

[Signature]

Signed Name

Attorney at Law, Commonwealth of Virginia

Field	Field Data
Account Number	██████████ 8579
Seller Account ID	1024326734
First Name	HANNAH
Middle Name	D
Last Name	RICHEY
SSN	XXX-XX-0007
Date of Birth	██████████
Address 1	300 N AKARD ST
Address 2	APT 2507
City	DALLAS
State	TX
Zip	75201
Home Phone	4695145591
Open Date	11/27/2023
Last Purchase Date	05/09/2024
Last Purchase Amount	\$8.65
Last Payment Date	04/02/2024
Last Payment Amount	\$285.00
Sale Amount	\$5,820.03
Charge Off Date	11/21/2024
Charge off Balance	\$5,820.03
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	WILLIAMS SONOMA

Account information provided by Capital One, National Association pursuant to the Bill of Sale/Assignment of Accounts transferred on or about 12/27/2024 in connection with the sale of accounts from Capital One, National Association to Midland Credit Management, Inc.

OMEGA.BN0076.SALES.PROD-EAST.PFRLE20241220\_BN0076\_customer.dat.gz ; OMEGA.BN0076.SALES.PROD-EAST.PFRLE20241220\_BN0076\_main.dat.gz ; OMEGA.BN0076.SALES.PROD-EAST.PFRLE20241220\_BN0076\_phone.dat.gz  
PFRLE20241220

# EXHIBIT B

Master Account Sale Agreement dated April 23, 2021  
Account Sale Addendum dated October 3, 2024

**BILL OF SALE**

Closing Date: 12/27/2024

Capital One, N.A. ("Seller"), in consideration of a Purchase Price of [REDACTED] and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, hereby sells, assigns, conveys, sets over, and transfers all right, title and interest in the Accounts identified in the Sale File entitled

OMEGA.BN0076.SALES.PROD-EAST.PFRLE20241220\_BN0076\_customer.dat.gz  
OMEGA.BN0076.SALES.PROD-EAST.PFRLE20241220\_BN0076\_main.dat.gz  
OMEGA.BN0076.SALES.PROD-EAST.PFRLE20241220\_BN0076\_phone.dat.gz

(which may be in electronic form) to Midland Credit Management, Inc., a Kansas corporation ("Buyer"), and including all proceeds thereof of any kind, without recourse or representation except as expressly provided herein or on the terms, and subject to the conditions, set forth in the Agreement (as defined below).

This Bill of Sale is delivered pursuant to and in accordance with the terms of that certain Master Account Sale Agreement, dated as of April 23, 2021, by and between Seller and Buyer (as amended, restated or otherwise modified from time to time, the "Agreement"). All capitalized terms used, but not defined, in this Bill of Sale shall have the meanings assigned to such terms in the Agreement. This Bill of Sale does not amend the terms of the Agreement in any respect. The representations, warranties, covenants, agreements and indemnities contained in the Agreement shall not be superseded hereby but shall remain in full force and effect as and to the extent provided in the Agreement.

The Cutoff Date for the Sale File was December 20, 2024. The aggregate Sale Balance of the Accounts as of the Cutoff Date was [REDACTED]

IN WITNESS WHEREOF, Seller, by its duly authorized representative, has executed and delivered this Bill of Sale as of the date first above written.

CAPITAL ONE, NATIONAL ASSOCIATION

By: 

Name: Wesley Perkins

Title: Managing Vice President

MIDLAND CREDIT MANAGEMENT, INC.

By: 

Name: Danielle Wohlfahrt

Title: MVP Business Development

Master Account Sale Agreement dated April 23, 2021  
Account Sale Addendum dated October 3, 2024

AFFIDAVIT OF SALE  
OF ACCOUNT  
BY CREDITOR

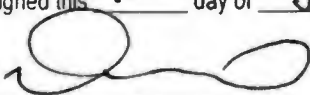
Wesley Perkins being duly sworn, deposes and says:

I am over 18 and not a party to this action. I am the Managing Vice President of Capital One, N.A. In that position I am aware of the process of the sale and assignment of electronically stored business records.

On or about December 20, 2024 Capital One, N.A. sold a pool of charged-off accounts (the Accounts) by a Master Account Sale Agreement and a Bill of Sale to Midland Credit Management, Inc., a Kansas corporation. As part of the sale of the Accounts, electronic records and other records were transferred on individual Accounts to the debt buyer. These records were kept in the ordinary course of business of Capital One, N.A.

I am not aware of any errors in these accounts. The above statements are true to the best of my knowledge.

Signed this 16<sup>th</sup> day of January, 2025.

  
\_\_\_\_\_  
Wesley Perkins  
Managing Vice President

SUBSCRIBED and sworn to before me, the undersigned Notary Public in the jurisdiction aforesaid, by Wesley Perkins, who is personally known to me and who acknowledged before me his signature to the foregoing Affidavit.

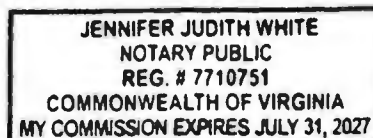
Commonwealth of Virginia

County of Goochland

The forgoing instrument was acknowledged before me this 16 day of January, 2025.

Notary Signature Jennifer Judith White

Notary Name: Jennifer Judith White





Master Account Sale Agreement dated April 23, 2021  
Account Sale Addendum dated October 3, 2024

**CERTIFICATE OF CONFORMITY**

**CERTIFICATE OF CONFORMITY  
MADE PURSUANT TO  
CPLR 2309(c)  
and RPL 299-a**

I, an attorney-at-law admitted to practice in the Commonwealth of Virginia, do hereby certify that Jennifer Judith White, is a notary public in and for the Commonwealth of Virginia, in the jurisdiction aforementioned and the acknowledgment upon affidavits for Capital One, N.A. are taken in the manner prescribed by the laws of the Commonwealth of Virginia and conforms to the laws thereof in all respects.

IN WITNESS WHEREOF, I have hereunto set my signature, on 1/16/25

James O'Leary

Printed Name

[Signature]

Signed Name

Attorney at Law, Commonwealth of Virginia

WILLIAMS  
SONOMA



Justice of the Peace Ct 1-1  
Williams Sonoma Key Rewards Visa | Visa Signature ending in 8579  
Oct 22, 2024 - Nov 20, 2024 | 30 days in Billing Cycle  
By: Lenna Bailey

### Payment Information

Payment Due Date For online and phone payments, the  
**PAST DUE** deadline is 8pm ET.

New Balance Minimum Payment Due  
**\$5,820.03** **\$5,820.03**

Interest Saver Payment Pay at least this amount to avoid  
**\$5,820.03** interest on new non-promotional  
purchases shown on your next  
statement.

**IMPORTANT:** Your account has charged off and is now serviced by the  
Recoveries department at 1-800-258-9319. Your full balance is due. Any  
payment you make will reduce your balance and help pay off your debt  
faster. The amount you owe may differ if you've entered into a separate  
payment agreement.

### Account Summary

Previous Balance	\$5,711.46
Payments	\$0.00
Other Credits	\$0.00
Transactions	+ \$0.00
Cash Advances	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$108.57
<b>New Balance</b>	<b>= \$5,820.03</b>
Available Credit (as of Nov 20, 2024)	N/A

### Account Notifications

Welcome to your account notifications. Check back here each month for important updates about your account.

Pay or manage your account at [williams-sonoma.capitalone.com](https://williams-sonoma.capitalone.com)

Customer Service: 844-390-4893

See reverse for Important Information

WILLIAMS  
SONOMA



HANNAH D RICHEY  
APT 2507  
300 N AKARD ST  
DALLAS, TX 75201-3465



Payment Due Date: Past Due Account ending in 8579

New Balance	Minimum Payment Due	Amount Enclosed
<b>\$5,820.03</b>	<b>\$5,820.03</b>	<b>\$</b> _____

Please send us this portion of your statement and only one check (or one money order) payable to Capital One  
to ensure your payment is processed promptly. Allow at least seven business days for delivery.

Capital One  
P.O. Box 60519  
City of Industry CA 91716-0519



**How can I Avoid Paying Interest Charges?** If you pay your statement's "New Balance" in full by the due date each month, we will not charge interest on any new transactions that post to the standard purchase balance. If you have been paying your account in full without interest charges, but fail to pay your next "New Balance" in full, we will charge interest on the unpaid balance. For cash advances and transfers, we will start charging interest on the transaction date. From time to time, we may offer balance transfers or promotional purchase financing that do allow you to pay less than the statement "New Balance" and still avoid interest on any new transactions that post to the standard purchase balance. However, in these cases you must pay in full transactions that are posted to the standard purchase balance and any cash advance balance, plus at least the minimum payment amount for all other balances on the account by the due date each month. We may also display an interest saver payment amount on your statement, if applicable, for your convenience.

**How is the Interest Charge applied?** Interest Charges accrue from the 1) date of the transaction, 2) date the transaction is processed or 3) first day of the billing period. Interest accrues daily on every unpaid amount until it is paid in full. Any interest that has accrued during a billing period will post to your Account at the end of the billing period and will appear on your next statement. This means you may owe Interest Charges even if you pay the entire "New Balance" one month, but did not do so the previous month. For example, even if a customer pays their balance in full on a February 26th due date, interest would continue to accrue on the balance from February 2nd (the start of the Billing Cycle) through February 26th, and will appear on their next statement. Once you start accruing Interest Charges, you generally must pay your New Balance in full for two consecutive Billing Cycles before Interest Charges stop being posted to your statement. Interest Charges are added to the proper Credit Plan of your Account. However, we reserve the right to not assess Interest Charges.

**How do you Calculate the Interest Charge?** We use a method called Average Daily Balance (including new transactions).

Under this method, we first calculate your daily balance; for each Credit Plan, we 1) take the beginning balance and add in new transactions and the periodic interest charge on the previous day's balance, then 2) subtract any payments and credits for that Credit Plan as of that day. The result is the daily balance for each Credit Plan. However, if you paid your previous month's non-promotional purchases balance in full (or if your balance was zero or a credit amount), new transactions which post to your purchase or special purchase Credit Plans are not added to the daily balances. Also, transactions subject to a grace period are not added to the daily balances.

Next, to find your Average Daily Balance we: 1) add the daily balances together for each Credit Plan, and 2) divide the sum by the number of days in the Billing Cycle.

At the end of each Billing Cycle, we determine your Interest Charge as follows: 1) multiply your Average Daily Balance by the daily periodic rate (APR divided by 365) for each Credit Plan, and 2) multiply the result by the number of days in the billing period.

We add the Interest Charges for all Credit Plans together. The result is your total Interest Charge for the Billing Cycle.

NOTE: Due to rounding or a minimum interest charge, this calculation may vary from the Interest Charge actually assessed.

**How can I Close My Account?** You can contact Customer Service anytime to request that we close your account.

**How do you Process Payments?** When you make a payment, you authorize us to initiate an ACH or electronic payment that will be debited from your bank account. When you provide a check or check information to make a payment, you authorize us to use information from the check to make a one-time ACH or other electronic transfer from your bank account. We may also process it as a check transaction. Funds may be withdrawn from your bank account as soon as the same day we process your payment.

**How do you Apply My Payment?** We generally apply payments up to your Minimum Payment first to the balance with the lowest APR (including 0% APR), and then to balances with higher APRs. We apply any part of your payment exceeding your Minimum Payment to the balance with the highest APR, and then to balances with lower APRs.

#### 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: P.O. Box 30285, Salt Lake City, UT 84130-0285. 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 or notify us electronically, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. We will notify you in writing within 30 days of our receipt of your letter. 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 until we send you a notice about the outcome of our investigation, you are responsible for the remainder of your balance.
  - We can apply any unpaid amount against your credit limit. Within 90 days of our receipt of your letter, we will send you a written notice explaining either that we corrected the error (to appear on your next statement) or the reasons we believe the bill is correct.

**Your Rights If You Are Dissatisfied With Your Purchase:** 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, the following must be true:


- 1) 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; and
  - 2) 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: P.O. Box 30285, Salt Lake City, UT 84130-0285. 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.

© 2020 Capital One. Capital One is a federally registered service mark


ETC-35 04/15/2021



Pay online at [williams-sonoma.capitalone.com](http://williams-sonoma.capitalone.com)



Pay using the Capital One mobile app



Customer Service 844-390-4893

### Changing your mailing address?

You can change your address by signing into your account online or by calling Customer Service.

Any written request on this form will not be honored.

**How do I Make Payments?** You may make your payment in several ways:

1. Online Banking by logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Calling the telephone number listed on the front of this statement and providing the required payment information;
4. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

#### When will you Credit My Payment?

- For mobile, online or over the phone, as of the business day we receive it, as long as it is made by 8 p.m. ET.
- For mail, as of the business day we receive it, as long as it is received by 5 p.m. local time at our processing center. You must send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least seven (7) business days for mail delivery. Mailed payments received by us at any other location or payments in any other form may not be credited as of the day we receive them.

**WILLIAMS  
SONOMA**



Williams Sonoma Key Rewards Visa | Visa Signature ending in 8579  
Oct 22, 2024 - Nov 20, 2024 | 30 days in Billing Cycle  
Justice of the Peace Pet 1-1  
By: Lenita Bailey

Transactions				
Visit		to see detailed transactions.		
HANNAH D RICHEY #8579: Payments, Credits and Adjustments				
Trans Date	Post Date	Description	Reference Number	Amount
HANNAH D RICHEY #8579: Transactions				
Trans Date	Post Date	Description	Reference Number	Amount
			Fees	
Trans Date	Post Date	Description		Amount
Total Fees for This Period				\$0.00
Interest Charged				
Interest Charge on Purchases				\$108.57
Interest Charge on Cash Advances				\$0.00
Interest Charge on Other Balances				\$0.00
Total Interest for This Period				\$108.57
Totals Year-to-Date				
Total Fees charged				\$149.00
Total Interest charged				\$1,019.44

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 Charged
Purchases	29.74% P	\$4,441.66	\$108.57
Cash Advances	29.74% P	\$0.00	\$0.00
Waived Interest Promotion	29.74% P	\$0.00	\$0.00
Variable APRs: If you have a letter code displayed next to any of the above APRs, this means they are variable APRs. They may increase or decrease based on one of the following indices (reported in The Wall Street Journal) as described below.			
Code next to your APR(s)	How do we calculate your APR(s)?		When your APR(s) will change
P	Prime Rate + margin		The first day of the Billing Cycles that end in Feb., May, Aug., and Nov.
D	Prime Rate + margin		The first day of each Billing Cycle which begins in the next month

Promotional Credit Plan Information					
Credit Plan/Promotion Type	Purchase Date	Promotional Expiration Date	Promotional Balance	Special Minimum Payment	Deferred Interest
12 MONTHS WAIVED INTEREST	11/27/2023	12/15/2024	\$1,322.05	\$1,322.05	\$0.00

**WILLIAMS  
SONOMA**



Justice of the Peace Pct 1-1  
Williams Sonoma Key Rewards Visa I Visa Signature ending in 8579  
Mar 22, 2024 - Apr 20, 2024 | 30 days in Billing Cycle  
By Lenta Bailey

### Payment Information

Payment Due Date  
**May 15, 2024**

For online and phone payments, the deadline is 8pm ET.

New Balance  
**\$5,008.45**

Minimum Payment Due  
**\$291.00**

Interest Saver Payment  
**\$3,977.40**

Pay at least this amount to avoid interest on new non-promotional purchases shown on your next statement.

**LATE PAYMENT WARNING:** If we do not receive your minimum payment by your due date, you may have to pay a late fee of up to \$40.00.

**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...
Minimum Payment	16 Years	\$12,683

If you would like information about credit counseling services, call 1-888-326-8055.

### Account Summary

Previous Balance	\$4,984.31
Payments	- \$285.00
Other Credits	- \$35.17
Transactions	+ \$255.69
Cash Advances	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$88.62
<b>New Balance</b>	<b>= \$5,008.45</b>
Credit Limit	\$5,000.00
Available Credit (as of Apr 20, 2024)	\$0.00
Cash Advance Credit Limit	\$1,500.00
Available Credit for Cash Advances	\$0.00

### Rewards Summary Rewards as of: 04/19/2024

Rewards Progress <b>\$9.07</b>	Available Rewards <b>\$10.00</b>
Available Rewards can be used across brands and may have different expiration dates. Track and redeem at <a href="https://www.williams-sonoma.com">https://www.williams-sonoma.com</a> .	
Rewards Progress shows the earnings towards your next reward and may not reflect pending purchases and/or shipments. Rewards are unlocked in \$10 increments, and will be issued following a 30-day vesting period.	

### Account Notifications

Please check page 3 of this statement for your Account Notifications.

Pay or manage your account at [williams-sonoma.capitalone.com](https://www.williams-sonoma.capitalone.com)

Customer Service: 1-844-390-4893

See reverse for Important Information

**WILLIAMS  
SONOMA**



HANNAH D RICHEY  
5701 MCKINNEY PL DR APT 6313  
MCKINNEY, TX 75070-1782



Save time, stay informed.  
Discover new features with  
the Capital One Mobile app.

Scan this QR Code with your phone's camera to download the top-rated Capital One Mobile app.

Payment Due Date: **May 15, 2024**

Account ending in 8579

New Balance  
**\$5,008.45**

Minimum Payment Due  
**\$291.00**

Amount Enclosed  
\$ \_\_\_\_\_

Please send us this portion of your statement and only one check (or one money order) payable to Capital One to ensure your payment is processed promptly. Allow at least seven business days for delivery.

Capital One  
P.O. Box 60519  
City of Industry CA 91716-0519



**How can I Avoid Paying Interest Charges?** If you pay your statement's "New Balance" in full by the due date each month, we will not charge interest on any new transactions that post to the standard purchase balance. If you have been paying your account in full without interest charges, but fail to pay your next "New Balance" in full, we will charge interest on the unpaid balance. For cash advances and transfers, we will start charging interest on the transaction date. From time to time, we may offer balance transfers or promotional purchase financing that do allow you to pay less than the statement "New Balance" and still avoid interest on any new transactions that post to the standard purchase balance. However, in these cases you must pay in full transactions that are posted to the standard purchase balance and any cash advance balance, plus at least the minimum payment amount for all other balances on the account by the due date each month. We may also display an interest saver payment amount on your statement, if applicable, for your convenience.

**How is the Interest Charge applied?** Interest Charges accrue from the 1) date of the transaction, 2) date the transaction is processed or 3) first day of the billing period. Interest accrues daily on every unpaid amount until it is paid in full. Any interest that has accrued during a billing period will post to your Account at the end of the billing period and will appear on your next statement. This means you may owe Interest Charges even if you pay the entire "New Balance" one month, but did not do so the previous month. For example, even if a customer pays their balance in full on a February 26th due date, interest would continue to accrue on the balance from February 2nd (the start of the Billing Cycle) through February 26th, and will appear on their next statement. Once you start accruing Interest Charges, you generally must pay your New Balance in full for two consecutive Billing Cycles before Interest Charges stop being posted to your statement. Interest Charges are added to the proper Credit Plan of your Account. However, we reserve the right to not assess Interest Charges.

**How do you Calculate the Interest Charge?** We use a method called Average Daily Balance (including new transactions).

Under this method, we first calculate your daily balance; for each Credit Plan, we 1) take the beginning balance and add in new transactions and the periodic interest charge on the previous day's balance, then 2) subtract any payments and credits for that Credit Plan as of that day. The result is the daily balance for each Credit Plan. However, if you paid your previous month's non-promotional purchases balance in full (or if your balance was zero or a credit amount), new transactions which post to your purchase or special purchase Credit Plans are not added to the daily balances. Also, transactions subject to a grace period are not added to the daily balances.

Next, to find your Average Daily Balance we: 1) add the daily balances together for each Credit Plan, and 2) divide the sum by the number of days in the Billing Cycle.

At the end of each Billing Cycle, we determine your Interest Charge as follows: 1) multiply your Average Daily Balance by the daily periodic rate (APR divided by 365) for each Credit Plan, and 2) multiply the result by the number of days in the billing period.

We add the Interest Charges for all Credit Plans together. The result is your total Interest Charge for the Billing Cycle.

NOTE: Due to rounding or a minimum interest charge, this calculation may vary from the Interest Charge actually assessed.

**How can I Close My Account?** You can contact Customer Service anytime to request that we close your account.

**How do you Process Payments?** When you make a payment, you authorize us to initiate an ACH or electronic payment that will be debited from your bank account. When you provide a check or check information to make a payment, you authorize us to use information from the check to make a one-time ACH or other electronic transfer from your bank account. We may also process it as a check transaction. Funds may be withdrawn from your bank account as soon as the same day we process your payment.

**How do you Apply My Payment?** We generally apply payments up to your Minimum Payment first to the balance with the lowest APR (including 0% APR), and then to balances with higher APRs. We apply any part of your payment exceeding your Minimum Payment to the balance with the highest APR, and then to balances with lower APRs.

#### 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:

P.O. Box 30285, Salt Lake City, UT 84130-0285. 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 or notify us electronically, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. We will notify you in writing within 30 days of our receipt of your letter. 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 until we send you a notice about the outcome of our investigation, you are responsible for the remainder of your balance.
  - We can apply any unpaid amount against your credit limit. Within 90 days of our receipt of your letter, we will send you a written notice explaining either that we corrected the error (to appear on your next statement) or the reasons we believe the bill is correct.

**Your Rights If You Are Dissatisfied With Your Purchase:** 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, the following must be true:


- 1) 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; and
  - 2) 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: P.O. Box 30285, Salt Lake City, UT 84130-0285. 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.

© 2020 Capital One. Capital One is a federally registered service mark


ETC-35 04/15/2021



Pay online at [williams-sonoma.capitalone.com](https://williams-sonoma.capitalone.com)



Pay using the Capital One mobile app



Customer Service 1-844-390-4893

### Changing your mailing address?

You can change your address by signing into your account online or by calling Customer Service.

Any written request on this form will not be honored.

**How do I Make Payments?** You may make your payment in several ways:

1. Online Banking by logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Calling the telephone number listed on the front of this statement and providing the required payment information;
4. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

#### When will you Credit My Payment?

- For mobile, online or over the phone, as of the business day we receive it, as long as it is made by 8 p.m. ET.
- For mail, as of the business day we receive it, as long as it is received by 5 p.m. local time at our processing center. You must send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least seven (7) business days for mail delivery. Mailed payments received by us at any other location or payments in any other form may not be credited as of the day we receive them.



**WILLIAMS  
SONOMA**



Williams Sonoma Key Rewards Visa | Visa Signature ending in 8579  
Mar 22, 2024 - Apr 20, 2024 | 30 days in Billing Cycle

Transactions				
Visit		to see detailed transactions.		
HANNAH D RICHEY #8579: Payments, Credits and Adjustments				
Trans Date	Post Date	Description	Reference Number	Amount
Mar 29	Mar 29	AMZN Mktp USAmzn.com/billWA	Ue9GCJQpv1CVh6M	- \$24.89
Apr 2	Apr 2	CAPITAL ONE MOBILE PYMTAuthDate 02-Apr		- \$285.00
Apr 18	Apr 20	WHOLEFDS PKL 10239DALLASTX		- \$10.28
HANNAH D RICHEY #8579: Transactions				
Trans Date	Post Date	Description	Reference Number	Amount
Mar 24	Mar 25	AMZN Mktp US*RH56F21L1Amzn.com/billWA	tNGyfD9t3gQ2vNg	\$25.11
Mar 24	Mar 25	AMZN Mktp US*RA5N38MPOAmzn.com/billWA	DQ44DSqtm3ACp2o	\$24.89
Apr 7	Apr 8	KROGER #0518DALLASTX		\$39.22
Apr 7	Apr 8	CENTRAL MARKET #552DALLASTX	050552VY8Y7027024854	\$23.97
Apr 7	Apr 9	SPROUTS FARMERS MARDALLASTX	710160VY8Y7040431729	\$27.81
Apr 12	Apr 13	TARGET 00008755DALLASTX		\$66.22
Apr 13	Apr 15	WHOLEFDS UTD #10505DALLASTX		\$48.47
HANNAH D RICHEY #8579: Total Transactions				\$255.69
Total Transactions for This Period				\$255.69
Fees				
Trans Date	Post Date	Description		Amount
Total Fees for This Period				\$0.00
Interest Charged				
Interest Charge on Purchases				\$88.62
Interest Charge on Cash Advances				\$0.00
Interest Charge on Other Balances				\$0.00
Total Interest for This Period				\$88.62
Totals Year-to-Date				
Total Fees charged				\$29.00
Total Interest charged				\$294.72

WILLIAMS  
SONOMAWilliams Sonoma Key Rewards Visa | Visa Signature ending in 8579  
Mar 22, 2024 - Apr 20, 2024 | 30 days in Billing CyclePage 3 of 2  
By Lenta Bailey

## 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 Charged
Purchases	30.24% P	\$3,565.42	\$88.62
Cash Advances	30.24% P	\$0.00	\$0.00
Waived Interest Promotion	30.24% P	\$0.00	\$0.00

**Variable APRs:** If you have a letter code displayed next to any of the above APRs, this means they are variable APRs. They may increase or decrease based on one of the following indices (reported in The Wall Street Journal) as described below.

Code next to your APR(s)	How do we calculate your APR(s)?	When your APR(s) will change
P	Prime Rate + margin	The first day of the Billing Cycles that begin in Jan., April, July, and Oct.
D	Prime Rate + margin	The first day of each Billing Cycle which begins in the next month

## Promotional Credit Plan Information

Credit Plan/Promotion Type	Purchase Date	Promotional Expiration Date	Promotional Balance	Special Minimum Payment	Deferred Interest
12 MONTHS WAIVED INTEREST	11/27/2023	12/15/2024	\$1,322.05	\$165.27	\$0.00

## Account Notifications

- \*\*\*IMPORTANT TIP\*\*\*** Pay at least the Interest Saver Payment (ISP) of \$3,977.40 by your due date to avoid interest on new purchases shown on your next statement.
- Your account has gone over its credit limit. In addition to your required minimum payment, please pay enough to bring your account balance below your credit limit to avoid the possibility of being declined.