

# EXHIBIT B

**BILL OF SALE AND ASSIGNMENT OF ACCOUNTS**  
**FROM CREDIT ONE BANK, N.A. TO MHC RECEIVABLES, LLC**

As of November 30, 2023, for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, Credit One Bank, N.A. ("Assignor") has transferred, has sold, has assigned, has conveyed, has granted and has otherwise delivered to MHC Receivables, LLC ("Assignee"), all of Assignor's right, title and interest in and to (i) the charged-off credit card accounts identified on an account level basis in the data file named CreditOne\_Fresh\_Encore\_122023 (the "Computer File"), a copy of which is attached hereto and incorporated herein by reference as "Exhibit A"; and, (ii) certain related account level media or electronic copies thereof (including, but not limited to applications, statements, terms and condition), and (iii) all claims or rights arising out of or relating to each account referenced on the Computer File (collectively hereinafter, the "Accounts") including, but not limited to, all claims and rights afforded each Account by virtue of that Account's corresponding terms and conditions.

The Accounts transferred under the terms of this Bill of Sale and Assignment of Accounts were each transferred to Assignee immediately following charge off for each applicable Account, as shown in the Computer File.

With respect to information for the Accounts, Assignor represents and warrants to Assignee that the business records conveyed to Assignee relating to: (i) the Accounts issued by Assignor; and (ii) the sale and assignment of Accounts by Assignor (collectively, the "Business Records"), are kept by Assignor in the regular course of its business. It is in the regular course of business of Assignor for an employee or an authorized representative with personal knowledge of the act, event, condition, or opinion (collectively "Event") to be recorded, to make the appropriate memorandum or recording of the Event at or reasonably near the time of the Event. Furthermore, Assignor represents and warrants to Assignee that the Business Records are materially complete and accurate, and thoroughly embody the information in Assignor's custody and control for the Accounts from their creation until the time of transfer to Assignee. These representations and warranties are intended to augment any other representations and warranties the parties may have in place and not supplant any other existing warranties and representations.

This Bill of Sale and Assignment of Accounts shall serve as evidence of ownership for the Accounts conveyed hereby and shall serve as an acknowledgment, as ratification, and as evidence of the intent of the parties to transfer the Accounts.

**CREDIT ONE BANK, N.A.**



Michael Wiese  
Vice President

**EXHIBIT A**

**ACCOUNT SCHEDULE**

The Accounts pursuant to the BILL OF SALE AND ASSIGNMENT OF ACCOUNTS FROM CREDIT ONE BANK, N.A. TO MHC RECEIVABLES, LLC that are specifically identified in the electronic file named **CreditOne\_Fresh\_Encore\_122023**, with such electronic file incorporated herein by reference.

**BILL OF SALE AND ASSIGNMENT OF RECEIVABLES**  
**FROM CREDIT ONE BANK, N.A. TO MHC RECEIVABLES, LLC**

As of November 30, 2023, for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, Credit One Bank, N.A. ("Assignor") has transferred, has sold, has assigned, has conveyed, has granted and has otherwise delivered to MHC Receivables, LLC ("Assignee"), all of Assignor's right, title and interest in and to (i) the receivables associated with each and every account referenced in the data file named CreditOne\_Fresh\_Encore\_122023 (the "Computer File"), a copy of which is attached hereto and incorporated herein by reference as "Exhibit A"; and, (ii) all claims or rights arising out of or relating to each of those Receivables (hereinafter, the "Receivables").

The Receivables transferred under the terms of this Bill of Sale and Assignment of Receivables were each transferred to Assignee prior to the charge off of the associated accounts, as shown in the Computer File. This Bill of Sale and Assignment of Receivables evidences the intent between the parties for the transfer of the Receivables, acts as an acknowledgement of those transfers, and, to the extent necessary, ratification of the transfers.

With respect to information for the Receivables, Assignor represents and warrants to Assignee that the business records conveyed to Assignee relating to the Receivables (the "Business Records"), are kept by Assignor in the regular course of its business. It is in the regular course of business of Assignor for an employee or an authorized representative with personal knowledge of the act, event, condition, or opinion (collectively "Event") to be recorded, to make the appropriate memorandum or recording of the Event at or reasonably near the time of the Event. Furthermore, Assignor represents and warrants to Assignee that the Business Records are materially complete and accurate, and thoroughly embody the information in Assignor's custody and control for the Receivables from their creation until the time of transfer to Assignee. These representations and warranties are intended to augment any other representations and warranties the parties may have in place and not supplant any other existing warranties and representations.

This Bill of Sale and Assignment of Receivables shall serve as evidence of ownership for the Receivables conveyed hereby and shall serve as an acknowledgment, as ratification, and as evidence of the intent of the parties to transfer the Receivables.

CREDIT ONE BANK, N.A.



Michael Wiese  
Vice President

**EXHIBIT A**

**ACCOUNT SCHEDULE**

The Receivables pursuant to the BILL OF SALE AND ASSIGNMENT OF RECEIVABLES FROM CREDIT ONE BANK, N.A. TO MHC RECEIVABLES, LLC that are specifically identified in the electronic file named **CreditOne\_Fresh\_Encore\_122023**, with such electronic file incorporated herein by reference.

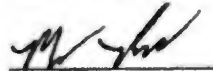
**BILL OF SALE AND ASSIGNMENT OF RECEIVABLES**  
**FROM MHC RECEIVABLES, LLC, TO FNBM, LLC**

As of December 19, 2023, MHC Receivables, LLC ("Assignor"), for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, has periodically transferred, has sold, has assigned, has conveyed, has granted and has otherwise delivered to FNBM, LLC, ("Assignee") all of its rights, title and interest in and to (i) the receivables identified and specifically referenced for each of the accounts on an account level basis on the data file titled CreditOne\_Fresh\_Encore\_122023 attached hereto and incorporated by reference as "Exhibit A" ; and (ii) all claims or rights arising out of or relating to the account level receivables (hereinafter the "Receivables").

With respect to information for the Receivables, Assignor represents and warrants to Assignee that the business records conveyed to Assignee relating to the Receivables (the "Business Records"), are kept by Assignor in the regular course of its business. It is in the regular course of business of Assignor for an employee or an authorized representative with personal knowledge of the act, event, condition, or opinion (collectively "Event") to be recorded, to make the appropriate memorandum or recording of the Event at or reasonably near the time of the Event. Furthermore, Assignor represents and warrants to Assignee that the Business Records are materially complete and accurate, and thoroughly embody the information in Assignor's custody and control for the Receivables from their creation until the time of transfer to Assignee. These representations and warranties are intended to augment any other representations and warranties the parties may have in place and not supplant any other existing warranties and representations.

This Bill of Sale and Assignment of Receivables shall serve as an acknowledgment, as ratification, and as evidence of the intent of the parties to transfer the Released Receivables referenced herein.

MHC Receivables, LLC



Mark Rufail, Authorized Representative

**EXHIBIT A**

**ACCOUNT SCHEDULE**


The Receivables pursuant to the BILL OF SALE AND ASSIGNMENT OF RECEIVABLES FROM MHC RECEIVABLES, LLC TO FNBM, LLC that are specifically identified in the electronic file named CreditOne\_Fresh\_Encore\_122023, with such electronic file incorporated herein by reference.

**BILL OF SALE AND ASSIGNMENT OF RECEIVABLES**  
**FROM FNB, LLC TO CREDIT ASSET SALES LLC**

On December 19, 2023, FNB, LLC ("Assignor"), for good and valuable consideration, the receipt of which is hereby acknowledged, hereby transfers, sells, assigns, conveys, grants and delivers to Credit Asset Sales LLC ("Assignee"), all of its rights, title and interest in and to (i) the receivables identified and specifically referenced for each of the accounts on an account level basis on the data file titled CreditOne\_Fresh\_Encore\_122023 attached hereto and incorporated by reference as "Exhibit A"; and (ii) all claims or rights arising out of or relating to the receivables (hereinafter the "Receivables").

This Bill of Sale and Assignment of Receivables shall serve as evidence of ownership for any of the Receivables conveyed hereby.

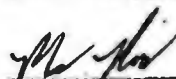
FNB, LLC



\_\_\_\_\_  
Greg Hammond, Authorized Representative

With respect to information for the Receivables, MHC Receivables, LLC ("MHC") represents and warrants to Assignee that the business records conveyed to Assignee relating to the Receivables (the "Business Records"), are kept by MHC in the regular course of its business. It is in the regular course of business of MHC for an employee or an authorized representative with personal knowledge of the act, event, condition, or opinion (collectively "Event") to be recorded, to make the appropriate memorandum or recording of the Event at or reasonably near the time of the Event. Furthermore, Assignor represents and warrants to Assignee that the Business Records are materially complete and accurate, and thoroughly embody the information in Assignor's custody and control for the Receivables from their creation until the time of transfer to Assignee. These representations and warranties are intended to augment any other representations and warranties the parties may have in place and not supplant any other existing warranties and representations.

MHC Receivables, LLC



\_\_\_\_\_  
Mark Rufail, Authorized Representative



**EXHIBIT A**

**ACCOUNT SCHEDULE**

The Receivables pursuant to the BILL OF SALE AND ASSIGNMENT OF RECEIVABLES FROM FNBM, LLC TO CREDIT ASSET SALES LLC that are specifically identified in the electronic file named CreditOne\_Fresh\_Encore\_122023, with such electronic file incorporated herein by reference.

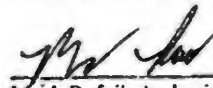
**BILL OF SALE AND ASSIGNMENT OF ACCOUNTS**  
**FROM MHC RECEIVABLES, LLC TO CREDIT ASSET SALES LLC**

On December 19, 2023, for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, MHC Receivables, LLC ("Assignor"), hereby transfers, sells, assigns, conveys, grants and otherwise delivers to Credit Asset Sales LLC ("Assignee"), all of Assignor's, rights title and interest in and to (i) the charged-off accounts identified on an account level basis in the data file named CreditOne\_Fresh\_Encore\_122023 (the "Computer File"), a copy of which is attached hereto and incorporated herein by reference as "Exhibit A"; and, (ii) certain related account level media or electronic copies thereof (including, but not limited to applications, statements, terms and condition), and (iii) all claims or rights arising out of or relating to each referenced account (collectively hereinafter the "Accounts") including, but not limited to, all claims and rights afforded each account by virtue of that account's corresponding terms and conditions.

With respect to information for the Accounts described in the related Computer File, Assignor represents and warrants to Assignee that the business records relating to: (i) the Accounts owned by Assignor; and (ii) the sale and assignment of Accounts by Assignor (collectively, the "Business Records"), are kept by Assignor in the regular course of its business. It is in the regular course of business of Assignor for an employee or an authorized representative with personal knowledge of the act, event, condition, or opinion (collectively "Event") to be recorded, to make the appropriate memorandum or recording at or reasonably near the time of the Event. Furthermore, Assignor represents and warrants to Assignee that the Business Records are materially complete and accurate and thoroughly embody the information in Assignor's custody and control for the Accounts listed in the Computer File from Assignor's receipt of those Accounts until the time of transfer to Assignee. These representations and warranties are intended to augment any other representations and warranties the parties may have in place and not supplant any other existing warranties and representations.

This Bill of Sale and Assignment of Accounts shall serve as evidence of ownership for any of the Accounts conveyed hereby.

MHC Receivables, LLC



Mark Rufail, Authorized Representative

**EXHIBIT A**

**ACCOUNT SCHEDULE**

The Accounts pursuant to the BILL OF SALE AND ASSIGNMENT OF ACCOUNTS FROM MHC RECEIVABLES, LLC TO CREDIT ASSET SALES LLC that are specifically identified in the electronic file named **CreditOne\_Fresh\_Encore\_122023**, with such electronic file incorporated herein by reference.

**Exhibit G**

**AFFIDAVIT OF CREDIT ONE BANK, N.A., FNBM, LLC, AND MHC RECEIVABLES, LLC**

STATE OF NEVADA                     )  
  ) ss.  
COUNTY OF CLARK                 )

Your Affiant, Mike Wiese Vice, being first duly sworn, states under oath as follows:

1. My name is Mike Wiese. I am a Vice President of Credit One Bank, N.A. ("Credit One"), and an authorized representative of Credit One, FNBM, LLC ("FNBM"), and MHC Receivables, LLC ("MHC"). I am over the age of eighteen and authorized to make this Affidavit on behalf of Credit One, FNBM, and MHC. If called as a witness, I can testify to a court competently as to my knowledge of the facts contained herein.

2. As part of my regular job duties, I have access to and routinely review the business records of Credit One, MHC, and FNBM related to accounts and associated receivables originated, serviced, and charged-off by Credit One. Such records include those maintained by or on behalf of Credit One, MHC and FNBM in the ordinary course of each entity's business with regard to the sale and assignment of Credit One's, MHC's, and FNBM's accounts and associated receivables.     ::

3. The facts stated herein are within my personal knowledge and are based on my review of the relevant books and records available to me.

4. Assignment or Sale of Receivables.

a. Each day, any new receivables ("Receivables") associated with the Accounts (as defined below), are sold by (a) Credit One to MHC, as evidenced by a Bill of Sale and Assignment dated as of November 30 2023, by Credit One in favor of MHC, a copy of which is attached hereto, and then (b) MHC to FNBM, as evidenced by a Bill of Sale and Assignment dated as of December 19, 2023, by MHC in favor of FNBM, a copy of which is attached hereto.

b. On or about December 19, 2023, FNBM sold the Receivables to Credit Asset Sales LLC ("Credit Asset Sales"), as evidenced by a Bill of Sale and Assignment dated as of December 19, 2023, by FNBM in favor of Credit Asset Sales, a copy of which is attached hereto.

5. Assignment or Sale of Accounts.

a. On or about November 30 2023, Credit One sold a pool of charged-off accounts ("Accounts") associated with the Receivables to MHC, as evidenced by a Bill of Sale and Assignment dated as of November 30 2023, by Credit One in favor of MHC, a copy of which is attached hereto.

b. On or December 19, 2023, MHC sold the Accounts to Credit Asset Sales, as evidenced by a Bill of Sale and Assignment dated as of December 19, 2023, by MHC in favor of Credit Asset Sales, a copy of which is attached hereto.

6. Neither Credit One, FNBM, nor MHC retains any rights to receive payments, or to collect on the Accounts or Receivables. As demonstrated in the preceding, the Accounts and Receivables are ultimately reunited and all rights, title, and interest in the Accounts and Receivables are ultimately held by Credit Asset Sales. Sections 4 and 5 of this Affidavit shall hereinafter be referred to collectively as the "Sale of Accounts and Receivables".

7. As part of the Sale of Accounts and Receivables, information contained in Credit One's, MHC's, and FNBM's business records relating to the Accounts and Receivables (collectively, the "Business Records") were provided to Credit Asset Sales. These Business Records were made and/or recorded by or for Credit One, FNBM, and

MHC as part of the regular course of business of each entity at or near the time of the acts, events, or conditions recorded. These Business Records accurately reflect the status of the Accounts and Receivables, are truthfully reflected in the computer file identified in each Bill of Sale and Assignment, and are complete without errors to the best of my knowledge.

8. Credit One, as servicing agent for MHC and FNBM, maintained the Business Records related to the Accounts and Receivables. To the extent the Business Records include records that were prepared by Credit One on behalf of MHC or FNBM, those records were accurately incorporated into the records of both FNBM and MHC as both FNBM's and MHC's own Business Records. To the extent that the Business Records include records that were prepared by a third party other than Credit One, those records were accurately incorporated into the records of both FNBM and MHC as Business Records, and were relied upon thereon.

The above statements are true and accurate to the best of my knowledge and are made for the benefit of any court that from time to time considers whether Credit Asset Sales (or its successors or assigns) has the right to collect and/or enforce all or any portion of the Receivables, or to enforce any rights related to the Accounts.

Signed this 21<sup>st</sup> day of December, 2023

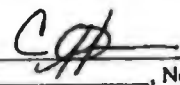


Michael Wiese  
Credit One Bank, N.A. – Authorized Representative and Vice President of Collections  
FNBM, LLC – Authorized Representative  
MHC Receivables, LLC – Authorized Representative

**ACKNOWLEDGMENT OF SIGNATURE BY LICENSED NOTARY**

STATE OF NEVADA           )  
  ) ss.  
COUNTY OF CLARK       )

This instrument was acknowledged before me on the 21<sup>st</sup> day of Dec, 2023 by Michael Wiese, authorized representative of FNBM, LLC, authorized representative of MHC Receivables, LLC, and Vice President of Collections for Credit One Bank, N.A.

  
\_\_\_\_\_, Notary Public



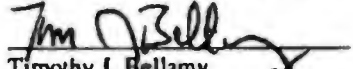
CRYSTAL OFFORD  
NOTARY PUBLIC  
STATE OF NEVADA  
Appl. No. 20-5948-01  
My Appt. Expires June 4, 2024

**CERTIFICATE OF CONFORMITY**

STATE OF NEVADA       )  
                                  ) ss.  
COUNTY OF CLARK     )

I, Timothy J. Bellamy, an attorney-at-law admitted to practice in the State of Nevada as In House Counsel for Credit One Bank, N.A., do hereby certify that I am fully acquainted with the laws of the State of Nevada pertaining to administration and taking of oaths, affirmations and acknowledgements. I further state that I am duly qualified to make this Certificate of Conformity and that the acknowledgement upon the Affidavit of Sale was taken by Crystal Offord, notary public in the State of Nevada, in the manner prescribed by the laws of the State of Nevada.

IN WITNESS WHEREOF, I have signed this Certificate the 4th day of January, 2024

  
Timothy J. Bellamy  
Nevada State Bar # 149730  
Credit One Bank, N.A.  
6801 S. Cimmaron Rd  
Las Vegas, NV 89113

**BILL OF SALE AND ASSIGNMENT OF ACCOUNTS AND RECEIVABLES**  
**FROM CREDIT ASSET SALES LLC TO MIDLAND CREDIT MANAGEMENT,**  
**INC.**

Credit Asset Sales LLC ("Seller"), the owner of certain accounts and associated receivables (hereinafter referred to collectively as "Purchased Accounts"), for value received and in accordance with the terms of the Purchase and Sale Agreement, by and between Seller and Midland Credit Management, Inc. ("Buyer"), dated as of **July 31, 2023** ("Agreement"), does hereby sell, assign and transfer to Buyer, its successors and assigns, all right, title and interest in and to the Purchased Accounts as described on the computer file named **CreditOne\_Fresh\_Encore\_122023** (the "Computer File"), a copy of which is attached hereto and incorporated herein by reference as "Exhibit A".


This Bill of Sale and Assignment of Accounts and Receivables is subject to the terms of the Agreement, and is made without representations and warranties of any kind or character except as expressly stated in the Agreement, or as expressly stated below.

With respect to information for the Purchased Accounts described in the related Computer File, to the best of Seller's knowledge, Seller represents and warrants to Buyer that such information (i) is materially complete and accurate; (ii) constitutes Seller's own business records that pertain to the Purchased Accounts and accurately reflects in all material respects the information in Seller's database; (iii) was kept in the regular course of Seller's business; (iv) was made, entered or compiled in the regular course of business; (v) was recorded at or near the time the underlying activity occurred, by a person with knowledge of the data recorded; (vi) has been accurately maintained in Seller's database since it was recorded there; and (vii) it is the regular practice of Seller's business to maintain and compile such data.


This Bill of Sale and Assignment of Accounts and Receivables may be entered as evidence of ownership for any of the Purchased Accounts conveyed hereby.

DATE: **December 19, 2023**

**CREDIT ASSET SALES LLC**

By:   
Name: **Craig Bennett**  
Title: **Authorized Representative**

**MIDLAND CREDIT MANAGEMENT, INC.**

By:   
Name: **Danielle Wohlfahrt**  
Title: **MVP, BD & Strategic Partnerships**

## **EXHIBIT A**

### **ACCOUNT SCHEDULE**

The Purchased Accounts pursuant to the BILL OF SALE AND ASSIGNMENT OF ACCOUNTS AND RECEIVABLES FROM CREDIT ASSET SALES LLC TO MIDLAND CREDIT MANAGEMENT, INC. that are specifically identified in the electronic file named CreditOne\_Fresh\_Encore\_122023 with such electronic file incorporated herein by reference.



**AFFIDAVIT OF SALE OF ACCOUNTS BY**  
**CREDIT ASSETS SALES LLC**

State of Nevada     )  
                                  ) ss.  
County of Clark    )

I, Mark Hutchins, hereby affirm as follows:

1. I am over 18 and not a party to this action. I am an Assistant Vice President of Credit One Bank, N.A. ("Credit One") and an Authorized Representative of Credit Assets Sales LLC ("Credit Asset Sales"). In that capacity, I have access to certain books and records of Credit Asset Sales LLC, and am aware of the process of the sale and assignment of electronically stored business records.
2. Credit Asset Sales owns certain accounts and has information related to such accounts maintained and recorded on its behalf in its business records. I am authorized to make the statements and representations set forth in this affidavit on behalf of Credit Asset Sales. 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 Credit Asset Sales.
3. On December 19, 2023 (the "Sale Date"), Credit Asset Sales sold a pool of charged-off accounts, and receivables due and owing associated with those accounts (hereinafter referred to collectively as "Purchased Accounts"), described on the computer file which specifically references each account in the data file, named "**CreditOne\_Fresh\_Encore\_122023**" (the "Computer File") by a Purchase and Sale Agreement and a Bill of Sale and Assignment to Midland Credit Management, Inc (the "Buyer") (such transaction being the "Sale"). The originating creditor, charge-off creditor, and servicer of the Purchased Accounts was Credit One Bank, N.A.
4. Pursuant to the Sale, Credit Asset Sales sold, transferred, assigned, conveyed, granted, bargained, set over and delivered to the Buyer and its successors and assigns as of the Sale Date: (i) good and marketable title to the Purchased Accounts; (ii) the right to any future payments made arising out of the Purchased Accounts, (iii) any unpaid balance related to the Purchased Accounts, and (iv) all account documents in Credit Asset Sales' possession. All of the assets transferred to Buyer were transferred free and clear of any encumbrance, equity, lien, pledge, charge, claim or security interest of any kind. I am not aware of any errors or defects related to the Purchased Accounts, the Computer File, the account documents, or Credit Asset Sales' ownership of and title to the Purchased Accounts.
5. In connection with the Sale of the Purchased Accounts, various records in different formats were transferred to or otherwise made available to the Buyer (the "Business Records"). As part of my regular job duties, I have knowledge of and access to Business Records relating to the Purchased Accounts. These Business Records were kept by or on behalf of Credit Asset Sales in the regular course of business. It was within Credit Asset Sales' regular course of business for a representative with personal knowledge of the act, event, condition, or opinion recorded to make memorandums or records or to transmit information thereof to be included in memorandums or records. Any such memorandums or records were created at or near the time of the act or event recorded or reasonably soon thereafter. To the extent that the Business Records include records that were prepared by a third party, an agent, an affiliate, or a subsidiary, those records were incorporated into the records of Credit Asset Sales becoming part of its own Business Records.
6. The charge-off creditor's address at time of charge-off was Credit One Bank, N.A., PO Box 98873, Las Vegas, NV 89193- 8873.

[signatures included on following page]

The above statements are true to the best of my knowledge.

Signed this 4th day of Jan, 2024

Mark Hutchins  
Mark Hutchins  
Authorized Representative

ACKNOWLEDGMENT OF SIGNATURE BY LICENSED NOTARY

STATE OF NEVADA     )  
                                  ) ss.  
COUNTY OF CLARK    )

The instrument was acknowledged before me this 4th day of Jan, 2024 by Mark Hutchins.

Crystal Offord  
Notary Public



CRYSTAL OFFORD  
NOTARY PUBLIC  
STATE OF NEVADA  
Appt. No. 20-5948-01  
My Appt. Expires June 4, 2024

CERTIFICATE OF CONFORMITY

STATE OF Nevada     )  
                                  ) ss.  
COUNTY OF Clark    )

I, Jamie K. Combs, hereby certify that I am an attorney-at-law duly admitted to practice in the State of Nevada and am fully acquainted with the laws of the State of Nevada pertaining to administration and taking of oaths, affirmations and acknowledgements. I further state I am duly qualified to make this Certificate of Conformity and that the foregoing acknowledgment upon the Affidavit of Sale of Accounts by Credit Asset Sales LLC was taken before Crystal Offord, a notary public in the State of Nevada, in the manner prescribed by the laws of the State of Nevada being the state in which it was taken; and that it duly conforms with such laws and is in all respects valid and effective in Nevada.

01/04/2024  
Date

Jamie K. Combs  
Jamie K. Combs  
Nevada State Bar # 13088  
6801 S. Cimarron Rd.  
Las Vegas, NV 89113

Account Number [REDACTED] 3547  
October 09, 2023 to November 08, 2023

## QUESTIONS?

Call Customer Service or Report  
a Lost or Stolen Credit Card **1-877-825-3242**  
Outside the U.S. Call **1-702-405-2042**  
Please send billing inquiries and correspondence to  
P.O. Box 98873, Las Vegas, NV 89193-8873

**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 \$39.

**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 would like a location for credit counseling services, call 1-866-515-5720. Or you may visit [www.justice.gov/hst/credit-counseling-agencies-approved-pursuant-11-usc-111](http://www.justice.gov/hst/credit-counseling-agencies-approved-pursuant-11-usc-111).

Your account is currently closed.

**Your Annual Percentage Rate (APR)** is the annual interest rate on your account.

**(v) = Variable Rate**

5385 JBM 001 7 8 231108 0 C X PAGE 1 of 1 20 5727 0620 M250 O1GR5385

Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK



P.O. BOX 98873  
LAS VEGAS, NV 89193-8873

For address, telephone and email changes,  
please complete the reverse side.  
Or, update your contact information online  
at [www.CreditOneBank.com](http://www.CreditOneBank.com).

**PAY YOUR BILL ONLINE at [CreditOneBank.com](http://CreditOneBank.com)**

Account Number: [REDACTED] 3547  
New Balance: \$1,846.51  
Minimum Payment Due: \$1,846.51  
Payment Due Date: 12/04/23

**AMOUNT ENCLOSED:**

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CREDIT ONE BANK  
PO BOX 60500  
CITY OF INDUSTRY CA 91716-0500  
.....

XIMENA ROJAS  
1081 WASS ST  
TUSTIN CA 92780-2851

Account Number [REDACTED] 3547  
March 09, 2023 to April 08, 2023

## QUESTIONS?

Call Customer Service or Report  
a Lost or Stolen Credit Card **1-877-825-3242**  
Outside the U.S. Call **1-702-405-2042**  
Please send billing inquiries and correspondence to  
P.O. Box 98873, Las Vegas, NV 89193-8873

PAYMENT INFORMATION		
New Balance		\$1,280.57
Past Due Amount		\$0.00
Amount Due This Period		\$65.00
Minimum Payment Due		\$65.00
Payment Due Date		05/04/23
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 \$39.		
Minimum Payment Warning:		
If you make only the minimum payment each period, you will have to 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	5 years	\$2,114.00

TRANSACTIONS				
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
			Payments, Credits, and Adjustments	
74071932X00XTMJL2	04/02	04/02	PAYMENT THANK YOU (ARC) LAS VEGAS NV	-110.00
			Fees	
F57270031000CYLAC	04/08	04/08	ANNUAL FEE 05/23 THROUGH 05/23	8.25
			TOTAL FEES FOR THIS PERIOD	8.25
			Interest Charged	
	04/08	04/08	Interest Charge on Purchases	31.10
	04/08	04/08	Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	31.10
<b>2023 Totals Year-to-Date</b>				
Total fees charged in 2023			\$91.00	
Total interest charged in 2023			\$125.62	

Go Paperless and manage your account online! We will notify you by email when your documents are available to view online. It's secure, convenient, and easy. Enroll today by logging into your account and going to 'Documents & Statements'.

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	28.65%(v)	\$1,302.40	\$31.10
Cash Advances	28.65%(v)	\$0.00	\$0.00
STANDARD BALANCE TRANSFER	28.65%(v)	\$0.00	\$0.00
(v) = Variable Rate			

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PAGE 1 of 1

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Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK.



P.O. BOX 98873  
LAS VEGAS, NV 89193-8873

For address, telephone and email changes,  
please complete the reverse side.  
Or, update your contact information online  
at [www.CreditOneBank.com](http://www.CreditOneBank.com).

**PAY YOUR BILL ONLINE** at [CreditOneBank.com](http://CreditOneBank.com)

Account Number: [REDACTED] 3547  
New Balance: \$1,280.57  
Minimum Payment Due: \$65.00  
Payment Due Date: 05/04/23

**AMOUNT ENCLOSED:**

1..00.10100.1100.11.00..1.000.1..11..0.0100..01....0..1.1..01.00

CREDIT ONE BANK  
PO BOX 60500  
CITY OF INDUSTRY CA 91716-0500

XIMENA ROJAS  
1081 WASS ST  
TUSTIN CA 92780-2851

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0011000 0128057 0006500 [REDACTED] 3547 1