

CAUSE NO. 6.226-01020-DB

MIDLAND CREDIT MANAGEMENT, INC.  
Plaintiff,

vs.

LUCIA DELGADO  
Defendant

IN THE JUSTICE COURT

PRECINCT 6, PLACE 2

EL PASO COUNTY, TEXAS

**PLAINTIFF'S ORIGINAL PETITION**

**TO THE HONORABLE COURT:**

MIDLAND CREDIT MANAGEMENT, INC., the Plaintiff, complains of LUCIA DELGADO, the Defendant, and for cause of action shows:

**Discovery Level**

1. Plaintiff reserves the right to petition this Court to engage in pretrial discovery pursuant to Rule 500.9 of the Texas Rules of Civil Procedure.

**Parties and Service of Citation**

2. The Plaintiff is a foreign limited liability company duly authorized to conduct business in the State of Texas.

3. The Defendant resides within the venue of the above referenced court and may be served at the following address, or wherever the Defendant may be found:

LUCIA DELGADO  
12761 QUIJANO  
SAN ELIZARIO, TX 79849-7537

**Venue and Jurisdiction; Relief Sought**

4. Venue is proper in this county because Defendant, a natural person, resides in this county. The amount in controversy is within the jurisdictional limit of this court. The Plaintiff seeks only monetary relief of \$20,000.00 or less, including damages of any kind, penalties, cost, expenses if any. Plaintiff does not seek pre-judgment interest or attorney's fees.

**Plaintiffs Efforts To Resolve  
The Underlying Obligation**

5. Plaintiff, MIDLAND CREDIT MANAGEMENT, INC., owns portfolios of consumer receivables, which it attempts to collect. When working with individual consumers, Plaintiff, MIDLAND CREDIT MANAGEMENT, INC., and its affiliates (collectively, "Plaintiff") generally attempt to contact consumers like Defendant through several means, all in an effort to establish contact and to resolve the underlying

obligation. In doing so, Plaintiff attempts to assess each consumer's willingness to pay, through phone calls, letters or other means. Plaintiff attempts to exclude consumers from its collection efforts, where Plaintiff believes those consumers are facing extenuating circumstances or hardships that would prevent them from making any payments.

6. When Plaintiff contacts consumers, it strives to treat consumers with respect, compassion and integrity. Plaintiff works with consumers in an effort to find mutually-beneficial solutions, often offering discounts, hardship plans, and payment options. Plaintiff's efforts are aimed at working with consumers to repay their obligations and to attain financial recovery. Plaintiff strives to engage in dialogue that is honorable and constructive, and to play a positive role in consumers' lives.

7. Despite Plaintiff's efforts to reach consumers and resolve the consumer's obligations, only a percentage of consumers choose to engage with Plaintiff. Those who do are often offered discounts or payment plans that are intended to suit their needs. Plaintiff would prefer to work with consumers to establish voluntary payment arrangements resulting in the resolution of any underlying obligations. However, the majority of Plaintiff's consumers ignore calls or letters, and some simply refuse to repay their obligations despite an apparent ability to do so. When this happens, Plaintiff must decide then whether to pursue collection through legal channels, including litigation like the present action against Defendant. Although the account is now in litigation, Plaintiff remains willing to explore a mutually-beneficial solution through voluntary payment arrangements, if possible.

### **Count I**

8. Defendant had an account with CITIBANK, N.A.. Plaintiff purchased Defendant's debt on or about December 30, 2024. Plaintiff has been assigned the debt, and Plaintiff is now owed money from Defendant. MIDLAND CREDIT MANAGEMENT, INC. is the current owner of the debt, and any prior holders of the debt are listed in the attached Affidavit Relating to Damages and Business Records and are incorporated by reference.

Relevant information related to the account is as follows:

ORIGINAL CREDITOR:	CITIBANK, N.A.
ACCOUNT NO.:	XXXXXXXXXXXX-2279
DATE OF CHARGE-OFF:	October 25, 2024
CHARGE-OFF BALANCE:	\$2,523.71
DATE OF ORIGINATION:	August 14, 2022

Account Stated

9. Plaintiff is the owner and beneficiary of all claims related to the account opened by Defendant with Plaintiff's predecessor-in-interest. Thus, Plaintiff is entitled to relief under the common law cause of action account stated because (i) transactions between the parties or their predecessors-in-interest gave rise to indebtedness of the Defendant to the Plaintiff (ii) there existed an agreement, express or implied, between the parties establishing a fixed amount due, and (iii) the Defendant made a promise, express or implied, to pay the indebtedness, but has failed to do so.

10. Demand for payment has been made by Plaintiff, and as of December 10, 2025, Defendant has refused and failed to remit the remaining principal amount of \$2,523.71. No interest (0%) is accruing on the account.

### **Damages**

11. Plaintiff seeks liquidated damages in the amount of \$2,523.71 along with post judgment interest at the statutory rate provided by applicable law.

### **Conditions Precedent**

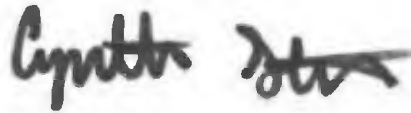
12. All conditions precedent have been performed, have occurred, or should be excused.

### **Prayer**

For these reasons, Plaintiff asks that Defendant be cited to appear and answer, and that Plaintiff have judgment against Defendant for the following:

- a. Actual damages in the amount of \$2,523.71;
- b. All costs of suit; and
- c. All other relief, in law and equity, to which Plaintiff may be entitled.

Respectfully submitted  
MIDLAND CREDIT MANAGEMENT, INC.



Cynthia Stevens

---

Brian Staley, Texas Bar No. 00797483  
Michael Young, Texas Bar No. 24037759  
Peter Newman, Texas Bar No. 24106928  
Juan Goenaga, Texas Bar No. 00797868  
Cynthia Stevens, Texas Bar No. 24129749  
Genail Logan, Texas Bar No. 24117754  
Sunny Park, Texas Bar No. 24149285  
John Gillespie, Texas Bar No. 07926300  
Amanda Okoli, Texas Bar No. 24140904  
Eliel Escobedo Jr., Texas Bar No. 24124860  
David D. Backer, Texas Bar No. 24128895  
Kristy Gabrielova, Texas Bar No. 24042929  
Attorneys for MIDLAND CREDIT MANAGEMENT,  
INC.  
P.O. Box 460568  
Houston, TX 77056  
Tel: (866) 300-8750  
Fax: 877-232-9721  
Email: InternalLegal-TexasFax@MCMCG.COM

PLEASE UNDERSTAND THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN  
ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT  
PURPOSE.

You can view documents related to your account by visiting our website at [www.midlandcredit.com](http://www.midlandcredit.com) and  
logging into your account.

# EXHIBIT A

Contract ID: MC8MUMAA120623  
Addendum ID: MC8MUMAA121423C3  
Document ID: 121224MC1BB1EMBI**BILL OF SALE AND ASSIGNMENT**

Best Buy Early Out Flow – January 2023

THIS BILL OF SALE AND ASSIGNMENT dated December 30, 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:   
0A9006144F0B4AF  
(Signature)Name: Brandy ReardonTitle: Authorized Party**Midland Credit Management, Inc.**By:   
0BAF7C7309C6460  
(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-1224 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	121224MC1BB1EM			12/12/2024	

# AFFIDAVIT OF SALE OF ACCOUNTS

State of Missouri  
County of Platte

Jesse Steiner, 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. Original Creditor's records were made and kept in the regular course of business by, or from information transmitted by, a person with knowledge and it was the regular course of such business to make and keep the records in the course of a regularly conducted business activity. The records were made at or near the time of the events recorded. Based on my review of Original Creditor's books and records, I have personal knowledge of the facts set forth in this affidavit.

On or about December 30, 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.

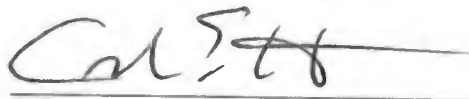
Executed on Jan 8, 2025.

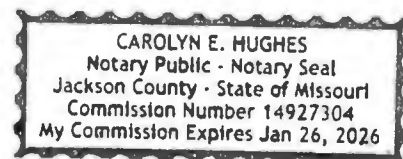
  
(Signature)

Jesse Steiner  
Printed Name

State of Missouri )  
County of Platte ) ss

On this 8 day of JAN, 2025, before me, the undersigned notary, personally appeared Jesse Steiner, personally known to me to be the person who signed the preceding or attached document in my presence and who swore or affirmed to me that the contents of the document are truthful and accurate to the best of his/her knowledge and belief.

 [SEAL]





Field	Field Data
Account Number	██████████2279
First Name	LUCIA
Last Name	DELGADO
SSN	XXX-XX-7163
Date of Birth	██████████
Address 1	12761 QUIJANO
City	SAN ELIZARIO
State	TX
Zip	79849
Home Phone	9157316017
Open Date	08/14/2022
Last Purchase Date	01/24/2024
Last Purchase Amount	\$83.27
Last Payment Date	04/18/2024
Last Payment Amount	\$100.00
Sale Amount	\$2,523.71
Charge Off Date	10/25/2024
Charge off Balance	\$2,523.71
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

Account information provided by Citibank, N.A. pursuant to the Bill of Sale/Assignment of Accounts transferred on or about 12/30/2024 in connection with the sale of accounts from Citibank, N.A. to Midland Credit Management, Inc.

Midland-Best-Buy-Early-Out-Flow-1224  
121224MC1BB1EM

# EXHIBIT B

STATE OF TEXAS

Midland Credit Management, Inc.,

Plaintiff

-vs-

AFFIDAVIT OF MICHELLE WILLHITE

LUCIA DELGADO,

Defendant(s).

---

Michelle Willhite, whose business address is 600 W. Saint Germain St Suite 200, St. Cloud, MN 56301-3616, certifies and says:

1. I am employed as a Legal Specialist and have access to pertinent account records for Midland Credit Management, Inc. ("Plaintiff" or "MCM"). I am a competent person over eighteen years of age, and make the statements herein based upon personal knowledge of those account records maintained by Plaintiff. Plaintiff is the current owner of, and was assigned all the rights, title and interest to Defendant's CITIBANK, N.A./MY BEST BUY account XXXXXXXXXXXXX2279 (MCM Number 330969087) (hereinafter "the Account").
2. I have access to and have reviewed the electronic records pertaining to the Account maintained by MCM and am authorized to make this affidavit on MCM's behalf. The electronic records reviewed consist of (i) data and records acquired from the seller or assignor when MCM purchased or was assigned the Account, which were incorporated into MCM's business records upon purchase or assignment, and (ii) data and records generated by MCM in connection with servicing the Account since the date the Account was purchased by or was assigned to MCM. In addition, I reviewed the documents that are attached to this affidavit.
3. I am familiar with and trained on the manner and method by which MCM creates and maintains its business records pertaining to the Account, which consist of (i) data and documents acquired from the seller or assignor, and (ii) subsequent collection and/or servicing activities by MCM. The records are acquired or created, and are kept in the regular course of MCM's business. It was in the regular course of MCM's business for a person with knowledge

---

AFFIDAVIT OF MICHELLE WILLHITE - 1



of the subsequent collection and/or servicing activities recorded, and a business duty to report, to make the record or data compilation, or to transmit information thereof to be included in such record, or for such information to be posted in MCM's records by a computer or similar digital means. In the regular course of MCM's business, the record or compilation of the subsequent collection activities is made at or near the time of the act or event by MCM as a regular practice.

4. The accuracy of such records is relied upon by Plaintiff in collecting this Account. These records are trustworthy and relied upon because the original creditor was required to keep careful records of the Account at issue in this case as required by law and/or suffer business loss.

5. MCM's records show that the Account was charged off on 2024-10-25 with a balance of \$2,523.71. On or about 2024-12-30, Plaintiff purchased and was assigned the Account with a balance owed by Defendant of \$2,523.71. As of 2025-12-10, MCM's records show that the balance of \$2,523.71 remains due and owing and no interest has been assessed to the Account. Therefore, Plaintiff seeks the amount of \$2,523.71 from Defendant. All credits and offsets for payments have been applied to the balance.

6. The complete chain of title including CITIBANK, N.A., the original creditor, and all post-charge-off purchasers/assignees of the debt are as follows:

1. CITIBANK, N.A. 2024-12-30
2. Midland Credit Management, Inc.

7. Based upon my review, attached hereto are records regarding the Account being a reproduction from Plaintiff's records. The documents attached hereto, are true and correct copies of the originals, except to the extent that confidential and privileged information is omitted or redacted and personal identifying information is omitted or redacted as required by local rules, and applicable state and federal law.

I certify under penalty of perjury that the foregoing statements are true and correct.

JAN 0 6 2026

Date



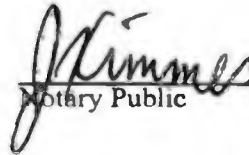
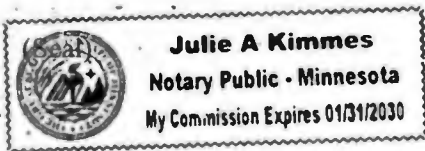
Michelle Willhite

STATE OF MINNESOTA

COUNTY OF STEARNS

Signed and sworn to (or affirmed) before me on  
by Michelle Willhite.

JAN 0 6 2026

  
Notary Public

CA137

AFFIDAVIT OF MICHELLE WILLHITE - 3



Contract ID: MC8MUMAA120623  
Addendum ID: MC8MUMAA121423C3  
Document ID: 121224MC1BB1EMBI

**BILL OF SALE AND ASSIGNMENT**

Best Buy Early Out Flow – January 2023

THIS BILL OF SALE AND ASSIGNMENT dated December 30, 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: Brandy Reardon

Title: Authorized Party

**Midland Credit Management, Inc.**

By:   
(Signature)

Name: Danielle wohlfahrt

Title: MVP, BD & Strategic Partnerships

Contract ID: MC8MUMAA120623  
Addendum ID: MC8MUMAA121423C3  
Document ID: 121224MC1BB1EM1

### Exhibit A to Bill of Sale

The individual Accounts transferred are described in the Final Electronic File named Midland-Best-Buy-Early-Out-Flow-1224 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	121224MC1BB1EM			12/12/2024	

Contract ID: MC8MUMAA120623  
Addendum ID: MC8MUMAA121423C3  
Document ID: 121224MC1BB1EMG1

# AFFIDAVIT OF SALE OF ACCOUNTS

State of Missouri  
County of Platte


Jesse Steiner, 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. Original Creditor's records were made and kept in the regular course of business by, or from information transmitted by, a person with knowledge and it was the regular course of such business to make and keep the records in the course of a regularly conducted business activity. The records were made at or near the time of the events recorded. Based on my review of Original Creditor's books and records, I have personal knowledge of the facts set forth in this affidavit.

On or about December 30, 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 Jan 8, 2025

  
(Signature)

Jesse Steiner  
Printed Name

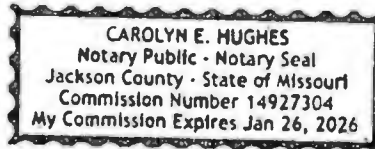
State of Missouri )  
                                  ) ss  
County of Platte )

On this 8 day of JAN, 2025, before me, the undersigned notary, personally appeared Jesse Steiner, personally known to me to be the person who signed the preceding or attached document in my presence and who swore or affirmed to me that the contents of the document are truthful and accurate to the best of his/her knowledge and belief.

  
[SEAL]

Midland 120623

1





# Account Statement

Send Notice of Billing Errors and Customer Service Inquiries 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)  
Text to Pay: 81964

Account number ending in 2279



**My Best Buy®  
Visa® Card**

## Summary of Account Activity

Previous Balance	\$2,418.25
Payments	-\$0.00
Other Credits	-\$0.00
Purchases/Other Debits	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$41.00
Interest Charged	+\$64.46
New Balance	\$2,523.71
Past Due Amount	\$770.00

Credit Limit	\$0.00
Available Credit	\$0.00
Cash Advance Limit	\$0.00
Available Cash Limit	\$0.00
Amount Over Credit Limit	\$473.71
Statement Closing Date	10/24/2024
Next Statement Closing Date	11/22/2024
Days in Billing Cycle	31

## Payment Information

New Balance	\$2,523.71
Minimum Payment Due	\$1,374.71
Payment Due Date	November 18, 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 \$41.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about	And you will end up paying an estimated total of
Only the minimum payment	10 years	\$5,248
\$109	3 years	\$3,907 (Savings=\$1,341)

If you would like information about credit counseling services, call 1-877-337-8188 (TTY: 711).

Please note that if we received your payment 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
<b>FEES</b>			
10/18	LATE FEE		\$ 41.00
	TOTAL FEES FOR THIS PERIOD		\$ 41.00
<b>INTEREST CHARGED</b>			
10/24	INTEREST CHARGE ON PURCHASES		\$ 64.46
	TOTAL INTEREST FOR THIS PERIOD		\$ 64.46

8 MM 16

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. ↓

**BEST  
BUY**

PO BOX 6204  
SIOUX FALLS, SD 57117-6204

Account number ending in 2279



Payment Due Date	November 18, 2024
New Balance	\$2,523.71
Past Due Amount†	\$770.00
Minimum Payment Due	\$1,374.71

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

LUCIA DELGADO  
12761 QUIJANO  
SAN ELIZARIO, TX 79849-7537

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

07709 0137471 0252371 0010000 0 2279 1617

#### Information About Your Account.

**Paying Interest.** 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. We will begin charging interest on cash advances and balance transfers on the transaction date.

If you have a balance subject to a deferred interest 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 Page 1 of your statement.

**Balance Transfers (If Available).** Balance transfer amounts are included in the "Purchases" line in the Summary of Account Activity.

**Membership Fee.** Some accounts are charged a membership fee. To avoid paying this fee, notify us that you are closing your account within 30 days of the mailing or delivery date of the statement on which the fee is billed.

#### 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 courier or 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.
- **Text to Pay (If Available).** Text "pay" to the Text to Pay number on Page 1 of your statement. To pay via text you must use the cell phone or mobile device number and payment accounts associated with your account. Text to Pay is not available for debit card payments. Message and data rates may apply.
- **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 Account Inquiries 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.

For AutoPay, you also authorize us to automatically debit your specified bank account every month, in the amount and on the same date each month that you indicate on the phone, until you withdraw your authorization. You may cancel a one-time phone payment or withdraw your authorization for automatic debits by calling us at the Account Inquiries number on Page 1 of your statement within the timeframe disclosed to you on the phone.

- **Express Mail.** Send payment by express mail or courier 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, Text to Pay payments, Phone payments, Express Mail, and courier 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, 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 MC NA NOV23

1A/- HM - 3356-7203-0001 - N2 -/B/- 5262608926 - C -/C/- E - 0 - X - 29 -/D/- P - B - - 0 - N -/E/- 7 -  
1G/- N - - - -/H/- 0 - - YZEB - V -/U/- - - 0 - 0 - - -/J/- - - - -

## 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 number ending in 2279

2024 Totals Year-to-Date	
Total Fees Charged in 2024	\$276.00
Total Interest Charged in 2024	\$547.41

**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									
		\$2,418.25		\$41.00	\$64.46	\$2,523.71			
CASH ADVANCES									
REGULAR									
TOTAL		\$2,418.25	\$0.00	\$41.00	\$64.46	\$2,523.71	\$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	30.99% (M)(V)	\$2,449.29	\$64.46
CASH ADVANCES			
REGULAR	29.99% (M)(V)	\$0.00	\$0.00

(V) = Variable Rate

THIS PAGE INTENTIONALLY LEFT BLANK

206722

## Account Statement

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

Account number ending in 0577



**My Best Buy®**  
**Visa® Card**



Customer Service:  
bestbuy.accountonline.com

Account Inquiries:  
1-888-574-1301 (TTY: 711)

Summary of Account Activity	
Previous Balance	\$1,900.43
Payments	-\$100.00
Other Credits	-\$0.00
Purchases/Other Debits	+\$0.00
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$50.88
New Balance	\$1,851.31
Past Due Amount	\$0.00

Credit Limit	\$2,050.00
Available Credit	\$198.00
Cash Advance Limit	\$50.00
Available Cash Limit	\$50.00
Amount Over Credit Limit	\$0.00
Statement Closing Date	03/24/2024
Next Statement Closing Date	04/23/2024
Days in Billing Cycle	31

## Payment Information

New Balance	\$1,851.31
Minimum Payment Due	\$70.00
Payment Due Date	April 18, 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 \$41.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about	And you will end up paying an estimated total of
Only the minimum payment	10 years	\$5,020
\$80	3 years	\$2,884 (Savings=\$2,136)

If you would like information about credit counseling services, call 1-877-337-8187 (TTY: 711).

**12 month financing\***  
on storewide purchases \$299 and up.

\*Subject to credit approval. Terms and conditions apply. Easy Replenish™ purchases excluded. In select stores. Online offer may vary. Subject to change without notice. See BestBuy.com/CreditCard for details.

Marketing offers included in this statement are intended for residents of the United States and its Territories.

## TRANSACTIONS

Trans Date	Description	Reference #	Amount
03/18	AUTOPAY PAYMENT DEERFIELD IL	7426937EYEBKAPS8	\$ 100.00-

## FEES

TOTAL FEES FOR THIS PERIOD	\$ 0.00
----------------------------	---------

**18 month financing\*** on appliance purchases \$599 and up

\*Subject to credit approval. Terms and conditions apply. Easy Replenish™ purchases excluded. In select stores. Online offer may vary. Subject to change without notice. See BestBuy.com/CreditCard for details.

HM 16

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

Statement Enclosed

Account number ending in 0577

Your Account is enrolled in AutoPay.  
Your next AutoPay payment of \$100.00 will be deducted from your bank account on 04/18/2024. If the Payment Amount you selected is less than the Minimum Payment Due your payment will be automatically adjusted to the Minimum Payment Due.



Payment Due Date	April 18, 2024
New Balance	\$1,851.31
Past Due Amount	\$0.00
Minimum Payment Due	\$70.00

Amount Enclosed: \$

Please see reverse side to change your address.  
Make Checks Payable to ▼

LUCIA DELGADO  
12761 QUIJANO  
SAN ELIZARIO, TX 79849-7537

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

#### 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. We will begin charging interest on cash advances and balance transfers on the transaction date.

If you have a balance subject to a deferred interest 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.

**Balance Transfers.** Balance transfer amounts are included in the "Purchases" line in the Summary of Account Activity.

**Membership Fee.** Some accounts are charged a membership fee. To avoid paying this fee, notify us that you are closing your account within 30 days of the mailing or delivery date of the statement on which the fee is billed.

**Minimum Interest Charge.** If we charge interest, the charge will be no less than \$1.

#### 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 MC NA FEB20

IA/- HM - 3356-7203-0001 - N2 - /B/- 5262608926 - C - /C/- 0 - - 29 - /D/- P - - - 0 - Y - /E/- 0 - - - N - - 0 - 0 - /F/- 01/25/24 - 08/01/22 - 19 - February 22, 2024  
/G/- N - - - /H/- 0 - - YZEB - V - /I/- - - 0 - R - - - /J/- - - - -

### 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



**Free  
shipping.**

Learn more at  
**BestBuy.com/Shipping**



Account number ending in 0577

**TRANSACTIONS (cont.)**

Trans Date	Description	Reference #	Amount
<b>INTEREST CHARGED</b>			
03/24	INTEREST CHARGE ON PURCHASES		\$ 50.88
	TOTAL INTEREST FOR THIS PERIOD		\$ 50.88

2024 Totals Year-to-Date:	
Total Fees Charged in 2024	\$0.00
Total Interest Charged in 2024	\$151.01

**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
<b>PURCHASES</b>									
REGULAR									
		\$1,900.43	\$100.00-		\$50.88	\$1,851.31			
<b>CASH ADVANCES</b>									
REGULAR									
<b>TOTAL</b>		<b>\$1,900.43</b>	<b>\$100.00-</b>	<b>\$0.00</b>	<b>\$50.88</b>	<b>\$1,851.31</b>	<b>\$0.00</b>	<b>\$0.00</b>	

<b>INTEREST CHARGE CALCULATION</b>				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	
<b>PURCHASES</b>				
REGULAR	31.49% (M)(V)	\$1,902.58	\$50.88	
<b>CASH ADVANCES</b>				
REGULAR	29.99% (M)(V)	\$0.00	\$0.00	
(V) = Variable Rate				



Option to  
**bank your My Best Buy® points\***  
until you're ready to issue a reward certificate.

\*Point banking will be terminated if your Credit Card account is closed, and banked points will be issued as reward certificates.  
See My Best Buy® Program Terms for details.

**Learn more at [MyOffers.BestBuy.AccountOnline.com](https://MyOffers.BestBuy.AccountOnline.com)**



# Your Card unlocks so many benefits.

Earn endless rewards where Visa® is accepted.

	Purchase	Points	Reward Certificate <sup>1</sup> value
<b>3% back<sup>2</sup> in rewards</b> on gas purchases	\$500	750	\$15
<b>2% back<sup>3</sup> in rewards</b> on dining and takeout purchases	\$250	250	\$5
<b>2% back<sup>4</sup> in rewards</b> on grocery purchases	\$750	750	\$15
<b>1% back<sup>5</sup> in rewards</b> on other purchases	\$500	250	\$5
<b>Watch your rewards add up!</b>	<b>\$2,000</b>	<b>2,000</b>	<b>\$40</b>

The choice is yours at Best Buy.

## 5% back<sup>6</sup> in rewards

Get a \$5 reward certificate<sup>4</sup> for every \$100  
you spend at Best Buy<sup>®</sup> with your Card.



## Financing that works for you.

Plus, even more benefits.



Bank your My Best Buy<sup>®</sup> points<sup>5</sup>  
until you're ready to redeem.



Free shipping<sup>7</sup>



No foreign  
transaction fees.

<sup>1</sup> Get 1.5 points per \$1 spent (3% back in rewards) on net purchases made at gas stations. Subject to merchant classification of Visa® transactions on which we rely.

<sup>2</sup> Get 1 point per \$1 spent (2% back in rewards) on net purchases made at restaurants, bars and grocery stores. Subject to merchant classification of Visa® transactions on which we rely.

<sup>3</sup> Get 1 point per \$2 spent (1% back in rewards) on net purchases outside Best Buy® or Pacific Sales® Kitchens & Home Stores with the My Best Buy® Visa® Card.

<sup>4</sup> Reward certificates are coupons for discounts off future purchases at Best Buy® stores and BestBuy.com®.

<sup>5</sup> Get 2.5 points per \$1 spent (5% back in rewards) on qualifying Best Buy® purchases when you choose Standard Credit with your Best Buy Credit Card. Points are not awarded on promotional credit purchases. Does not include tax. Additional limitations may apply. Subject to My Best Buy Program Terms. Subject to change without notice.

<sup>6</sup> Point banking will be terminated if your Credit Card account is closed, and banked points will be issued as reward certificates. See My Best Buy® Program Terms for details.

<sup>7</sup> Limitations apply. See details at BestBuy.com/Shipping.

BEST BUY, the BEST BUY logo, the tag design, BESTBUY.COM and MY BEST BUY are trademarks of Best Buy and its affiliated companies. All other trademarks or trade names are properties of their respective owners.

©2023 Best Buy. All rights reserved.

This card is issued by Citibank, N.A. pursuant to a license from Visa U.S.A. Inc.

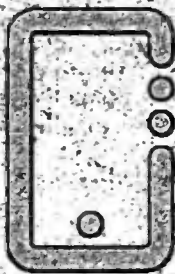


## Access your Cardmember offers and rewards.

We've made it faster and easier to access your personalized Card offers and rewards. Check back frequently for new offers.

See your latest offers and rewards at  
**MyOffers.BestBuy.AccountOnline.com**

## Pay your bill with just a text.



### The quicker way to pay your bill:

- Text **PAY** to **81964** 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 account<sup>2</sup> 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.



**BEST  
BUY Home**

## Free Home Consultation.

Let a Best Buy Home Expert show you all the ways to bring your dream tech and appliances to life in your home.

Schedule a consultation now at [BestBuy.com/Consult](http://BestBuy.com/Consult)

# **Add a user to your account to get more rewards.**

- More convenient
- Easily track all purchases
- Combines all rewards

**Get started at [BestBuy.AccountOnline.com](http://BestBuy.AccountOnline.com)**

057703