

Dioscar Rodriguez
8322 Lakeshore Rd
Cicero, NY 13039

Credit Builder Card Account Billing Statement

Account number 468121755093 **Routing number (for payments)** 103100195

Statement period

March 2025 (March 1st, 2025 - March 28th, 2025)

Issued by Stride Bank, N.A., Member FDIC

Summary

Previous Balance	\$1,291.65
Payments/Credits	-\$1,291.65
New spending	\$1,362.56
Fees	\$0.00
New balance	\$1,362.56

Your Payment

Payment Due Date	4/23/2025
Total Due	\$1,362.56

Automatic payments are enabled.

Your March balance is scheduled to be paid on 4/01/2025 using the money in your secured account. Your available amount will not change.

Payments

TRANSACTION DATE	DESCRIPTION	TYPE	AMOUNT	SETTLEMENT DATE
3/04/2025	Card Payment from Secured Account	Payment	-\$1,291.65	3/04/2025
TOTAL FOR THIS PERIOD:		-\$1,291.65		

Transactions

TRANSACTION DATE	DESCRIPTION	TYPE	AMOUNT	SETTLEMENT DATE
3/28/2025	SpotifyUSA SPOTIFY USA 877-7781161 NYUS	Purchase	\$11.99	3/28/2025
3/27/2025	Dunkin DUNKIN #343665 Q35 BRIDGEPORT NYUS	Purchase	\$10.67	3/28/2025
3/27/2025	Exxon Meldi Krupa Inc EXXON MELDI KRUPA INC BRIDGEPORT NYUS	Purchase	\$15.95	3/27/2025

3/26/2025	Hp *Instant Ink HP *INSTANT INK 855-785-2777 CAUS	Purchase	\$1.61	3/26/2025
3/25/2025	Mirabito MIRABITO #41-PREBLE TULLY NYUS	Purchase	\$20.31	3/25/2025
3/24/2025	Fastrac FASTRAC 0218 CICERO NYUS	Purchase	\$7.41	3/25/2025
3/24/2025	Subway SUBWAY 1101 CORTLAND NYUS	Purchase	\$16.13	3/24/2025
3/23/2025	Dollar General DOLLAR-GENERAL #8840 BRIDGEPORT NYUS	Purchase	\$15.90	3/23/2025
3/23/2025	Exxon Meldi Krupa Inc EXXON MELDI KRUPA INC BRIDGEPORT NYUS	Purchase	\$15.95	3/24/2025
3/22/2025	Familia Pizza New Yor FAMILIA PIZZA - NEW YOR BRIDGEPORT NYUS	Purchase	\$18.36	3/23/2025
3/22/2025	Westvale Market LLC WESTVALE MARKET LLC BRIDGEPORT NYUS	Purchase	\$39.20	3/23/2025
3/22/2025	Target TARGET 00022954 CICERO NYUS	Purchase	\$38.88	3/22/2025
3/22/2025	Dunkin DUNKIN #349164 CICERO NYUS	Purchase	\$12.18	3/22/2025
3/21/2025	Dollar General DOLLAR-GENERAL #8840 BRIDGEPORT NYUS	Purchase	\$23.72	3/21/2025
3/21/2025	The Traveling Gnome Din THE TRAVELING GNOME DIN BRIDGEPORT NYUS	Purchase	\$56.76	3/21/2025
3/21/2025	Dunkin DUNKIN #343665 Q35 BRIDGEPORT NYUS	Purchase	\$10.67	3/22/2025
3/21/2025	Exxon Meldi Krupa Inc EXXON MELDI KRUPA INC BRIDGEPORT NYUS	Purchase	\$15.95	3/21/2025
3/20/2025	Exxon Meldi Krupa Inc EXXON MELDI KRUPA INC BRIDGEPORT NYUS	Purchase	\$5.00	3/20/2025
3/20/2025	Gorgers Cortland SQ *GORGERS CORTLAND GOSQ.COM NYUS	Purchase	\$12.96	3/20/2025
3/20/2025	Speedway SPEEDWAY 07732 CICERO NYUS	Purchase	\$40.00	3/21/2025
3/19/2025	Exxon Meldi Krupa Inc EXXON MELDI KRUPA INC BRIDGEPORT NYUS	Purchase	\$15.95	3/19/2025
3/17/2025	Exxon Meldi Krupa Inc EXXON MELDI KRUPA INC BRIDGEPORT NYUS	Purchase	\$5.00	3/17/2025
3/17/2025	Westvale Market LLC WESTVALE MARKET LLC BRIDGEPORT NYUS	Purchase	\$40.32	3/18/2025
3/16/2025	Familia Pizza New Yor FAMILIA PIZZA - NEW YOR BRIDGEPORT NYUS	Purchase	\$14.69	3/17/2025
3/16/2025	Exxon Meldi Krupa Inc EXXON MELDI KRUPA INC BRIDGEPORT NYUS	Purchase	\$15.95	3/16/2025
3/16/2025	Progressive *Insurance PROGRESSIVE *INSURANCE 800-776-4737 OHUS	Purchase	\$165.53	3/16/2025

3/15/2025	Happy Eating Ground SQ *HAPPY EATING GROUND SYRACUSE NYUS	Purchase	\$34.78	3/15/2025
3/15/2025	Onondaga County Water A ONONDAGA COUNTY WATER A 315-455-7061 NYUS	Purchase	\$77.20	3/15/2025
3/14/2025	Exxon Meldi Krupa Inc EXXON MELDI KRUPA INC BRIDGEPORT NYUS	Purchase	\$20.95	3/15/2025
3/14/2025	Dunkin DUNKIN #343665 Q35 BRIDGEPORT NYUS	Purchase	\$18.42	3/15/2025
3/14/2025	Hlu*Huluplus HLU*HULUPLUS HULU.COM/BILL CAUS	Purchase	\$9.99	3/14/2025
3/13/2025	Dunkin DUNKIN #349164 CICERO NYUS	Purchase	\$14.01	3/13/2025
3/13/2025	Rancho Viejo Cicero RANCHO VIEJO - CICERO CICERO NYUS	Purchase	\$84.66	3/14/2025
3/12/2025	Exxon Meldi Krupa Inc EXXON MELDI KRUPA INC BRIDGEPORT NYUS	Purchase	\$20.95	3/12/2025
3/12/2025	No Ip NO-IP 775-853-1883 NVUS	Purchase	\$1.99	3/12/2025
3/11/2025	Walgreens WALGREENS #10750 CICERO NYUS	Purchase	\$7.69	3/12/2025
3/11/2025	A Pizza And More A PIZZA AND MORE CORTLAND NYUS	Purchase	\$7.86	3/11/2025
3/10/2025	Red Apple RED APPLE 366 CICERO NYUS	Purchase	\$20.71	3/11/2025
3/10/2025	Dunkin DUNKIN #342253 Q35 CICERO NYUS	Purchase	\$13.68	3/11/2025
3/10/2025	Sunoco SUNOCO 0363464903 CORTLAND NYUS	Purchase	\$10.39	3/11/2025
3/10/2025	Gorgers Cortland SQ *GORGERS CORTLAND GOSQ.COM NYUS	Purchase	\$12.96	3/10/2025
3/08/2025	Google *Google One GOOGLE *GOOGLE ONE 855-836-3987 CAUS	Purchase	\$2.99	3/10/2025
3/08/2025	Red Apple RED APPLE 366 CICERO NYUS	Purchase	\$20.71	3/09/2025
3/07/2025	Digitalocean.com DIGITALOCEAN.COM DIGITALOCEAN. NYUS	Purchase	\$8.30	3/07/2025
3/06/2025	The Exchange THE EXCHANGE HOMER NYUS	Purchase	\$77.76	3/07/2025
3/04/2025	Westvale Market LLC WESTVALE MARKET LLC BRIDGEPORT NYUS	Purchase	\$44.80	3/05/2025
3/04/2025	Dunkin DUNKIN #345076 Q35 CORTLAND NYUS	Purchase	\$10.13	3/05/2025
3/04/2025	Exxon Joe's Kwik Marts EXXON JOE'S KWIK MARTS CORTLAND NYUS	Purchase	\$15.69	3/04/2025
3/03/2025	Dunkin DUNKIN #349164 CICERO NYUS	Purchase	\$11.10	3/04/2025

3/02/2025	Spectrum SPECTRUM 855-707-7328 MOUS	Purchase	\$49.99	3/02/2025
3/02/2025	Dollar General DOLLAR-GENERAL #8840 BRIDGEPORT NYUS	Purchase	\$44.67	3/03/2025
3/02/2025	Exxon Meldi Krupa Inc EXXON MELDI KRUPA INC BRIDGEPORT NYUS	Purchase	\$20.95	3/03/2025
3/01/2025	You Need A Budget LLC YOU NEED A BUDGET LLC YNAB.COM UTUS	Purchase	\$16.19	3/01/2025
3/01/2025	Github, Inc. GITHUB, INC. GITHUB.COM CAUS	Purchase	\$15.12	3/01/2025
2/28/2025	Speedway SPEEDWAY 07683 BRIDGEPORT NYUS	Purchase	\$3.23	3/01/2025
2/28/2025	Dunkin DUNKIN #336340 Q35 BREWERTON NYUS	Purchase	\$14.66	3/01/2025
2/28/2025	Apple.com/Bill APPLE.COM/BILL 866-712-7753 CAUS	Purchase	\$2.99	3/01/2025
TOTAL FOR THIS PERIOD:		\$1,362.56		

Fees

TRANSACTION DATE	DESCRIPTION	TYPE	AMOUNT	SETTLEMENT DATE
TOTAL FOR THIS PERIOD:	\$0.00			

Disputed transactions

TRANSACTION DATE	DESCRIPTION	TYPE	AMOUNT	SETTLEMENT DATE
TOTAL FOR THIS PERIOD:	\$0.00			

2025 Fees Totals Year to Date

Total fees in 2025	\$0.00
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Cash Deposits:

All Cash Deposits on Credit Builder Card first go through the Credit Account and then land in the Secured Account.

Payments:

To ensure a timely payment, we must receive your payment by 5 p.m. Eastern Time on a Business Day in order to be credited to your Card Account on that day. For purposes of your payment obligations, the following describes when your payments must be made in order to be credited to your Card Account on a timely basis.

- a. **Chime Checking Account or Secured Account Payments.** A Chime Payment received by us by 5:00 p.m. Eastern Time will be credited to your Card Account at the time that we receive it. A “Chime Payment” is a payment that is authorized

using your Chime Checking Account or Secured Account that is delivered on or before your Payment Due Date.

- b. **Other Payment Options.** All “Other Payments” received by us by 5 p.m. Eastern Time on a Business Day will be credited to your Card Account the day of receipt. “Other Payments” is a payment that is made through a third-party financial institution via Automated Clearing House (ACH) and includes your accurate Card Account number in the payment instructions.
- c. **Non-Conforming Payments.** Any payment method that does not meet the requirements of the “Other Payments” is “non-conforming”. Non-conforming payments will be credited to your Card Account within 5 days so long as we can identify your Card Account.
- d. **Application of Payments.** We decide how to apply payments and credits to the balances and charges on your account, subject to requirements by applicable law. We have sole discretion in determining the order and manner in which payments and credits are applied to your account.
- e. **Irregular Payments.** We can accept late payments, partial payments, or payments marked “payment in full” without losing our rights under the Cardholder Agreement, including the right to require full payment of all amounts owed under the Cardholder Agreement.”

Foreign Currency Charges:

If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which may vary from the rate Visa itself receives, or the government-mandated rate in effect for the applicable central processing date. Charges converted by establishments will be billed at the rates such establishments use.

Credit Reporting:

We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected on your credit report.

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

If you think there is an error on your billing statement, you may initiate a dispute in the App via self-service, call us at 1-844-244-6363, or write to us at:

Chime

PO Box 417

San Francisco, CA 94108

In your communication, give us the following information:

- Account information: Your name and Card 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 billing statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing or electronically.

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:

1. We cannot try to collect the amount in question, or report you as delinquent on that amount.
2. The charge in question may remain on your Statement. But, if we determine that we made a mistake, you will not have to pay the amount in question or any fees related to that amount.
3. While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
4. We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Card Purchases:

If you are dissatisfied with the goods or services that you have purchased with your 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 Card for the Purchase. Purchases made with cash advances from an ATM 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, you may initiate a dispute in the App via self-service, call us at 1-844-244-6363, or write to us at:

Chime

PO Box 417

San Francisco, CA 94108

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Credit Builder Secured Account Billing Statement

Account number

468121755085

Statement period

March 2025 (March 01, 2025 - March 28, 2025)

Issued by Stride Bank, N.A., Member FDIC

Summary

Beginning balance on March 01, 2025	\$3,376.04
Deposits	\$0.00
Transfers	\$139.75
Round Up Transfers	-\$19.44
Ending balance on March 28, 2025	\$3,496.35

Transactions

TRANSACTION DATE	DESCRIPTION	TYPE	AMOUNT	SETTLEMENT DATE
3/01/2025	Round Up to Savings Account	Round Up Transfer	-\$0.77	3/01/2025
3/01/2025	Round Up to Savings Account	Round Up Transfer	-\$0.34	3/01/2025
3/01/2025	Round Up to Savings Account	Round Up Transfer	-\$0.01	3/01/2025
3/01/2025	Round Up to Savings Account	Round Up Transfer	-\$0.88	3/01/2025
3/01/2025	Round Up to Savings Account	Round Up Transfer	-\$0.81	3/01/2025
3/02/2025	Round Up to Savings Account	Round Up Transfer	-\$0.01	3/02/2025
3/03/2025	Round Up to Savings Account	Round Up Transfer	-\$0.33	3/03/2025
3/03/2025	Round Up to Savings Account	Round Up Transfer	-\$0.05	3/03/2025
3/03/2025	Transfer to Checking Account	Transfer	-\$1,450.00	3/03/2025
3/03/2025	Transfer to Checking Account	Transfer	-\$300.00	3/03/2025
3/04/2025	Round Up to Savings Account	Round Up Transfer	-\$0.90	3/04/2025
3/04/2025	Credit Builder Payment	Transfer	-\$1,291.65	3/04/2025
3/04/2025	Round Up to Savings Account	Round Up Transfer	-\$0.31	3/04/2025
3/05/2025	Round Up to Savings Account	Round Up Transfer	-\$0.20	3/05/2025
3/05/2025	Round Up to Savings Account	Round Up Transfer	-\$0.87	3/05/2025
3/07/2025	Transfer from Checking Account	Transfer	\$20.00	3/07/2025
3/07/2025	Round Up to Savings Account	Round Up Transfer	-\$0.70	3/07/2025
3/08/2025	Round Up to Savings Account	Round Up Transfer	-\$0.24	3/08/2025
3/08/2025	Transfer from Savings Account	Transfer	\$40.00	3/08/2025

3/09/2025	Round Up to Savings Account	Round Up Transfer	-\$0.29	3/09/2025
3/10/2025	Round Up to Savings Account	Round Up Transfer	-\$0.01	3/10/2025
3/10/2025	Transfer from Checking Account	Transfer	\$30.00	3/10/2025
3/10/2025	Round Up to Savings Account	Round Up Transfer	-\$0.04	3/10/2025
3/11/2025	Round Up to Savings Account	Round Up Transfer	-\$0.32	3/11/2025
3/11/2025	Transfer from Checking Account	Transfer	\$20.00	3/11/2025
3/11/2025	Round Up to Savings Account	Round Up Transfer	-\$0.61	3/11/2025
3/11/2025	Round Up to Savings Account	Round Up Transfer	-\$0.14	3/11/2025
3/11/2025	Round Up to Savings Account	Round Up Transfer	-\$0.29	3/11/2025
3/12/2025	Round Up to Savings Account	Round Up Transfer	-\$0.31	3/12/2025
3/12/2025	Transfer from Checking Account	Transfer	\$25.00	3/12/2025
3/12/2025	Round Up to Savings Account	Round Up Transfer	-\$0.01	3/12/2025
3/12/2025	Transfer from Checking Account	Transfer	\$2,092.20	3/12/2025
3/12/2025	Round Up to Savings Account	Round Up Transfer	-\$0.05	3/12/2025
3/13/2025	Round Up to Savings Account	Round Up Transfer	-\$0.99	3/13/2025
3/14/2025	Round Up to Savings Account	Round Up Transfer	-\$0.01	3/14/2025
3/14/2025	Round Up to Savings Account	Round Up Transfer	-\$0.34	3/14/2025
3/15/2025	Round Up to Savings Account	Round Up Transfer	-\$0.05	3/15/2025
3/15/2025	Round Up to Savings Account	Round Up Transfer	-\$0.58	3/15/2025
3/15/2025	Transfer to Checking Account	Transfer	-\$300.00	3/15/2025
3/15/2025	Round Up to Savings Account	Round Up Transfer	-\$0.22	3/15/2025
3/15/2025	Round Up to Savings Account	Round Up Transfer	-\$0.80	3/15/2025
3/16/2025	Transfer to Checking Account	Transfer	-\$200.00	3/16/2025
3/16/2025	Transfer to Checking Account	Transfer	-\$320.00	3/16/2025
3/16/2025	Round Up to Savings Account	Round Up Transfer	-\$0.47	3/16/2025
3/16/2025	Round Up to Savings Account	Round Up Transfer	-\$0.05	3/16/2025
3/17/2025	Round Up to Savings Account	Round Up Transfer	-\$0.31	3/17/2025
3/18/2025	Round Up to Savings Account	Round Up Transfer	-\$0.68	3/18/2025
3/18/2025	Transfer to Checking Account	Transfer	-\$588.00	3/18/2025
3/19/2025	Round Up to Savings Account	Round Up Transfer	-\$0.05	3/19/2025
3/20/2025	Round Up to Savings Account	Round Up Transfer	-\$0.04	3/20/2025
3/21/2025	Transfer from Checking Account	Transfer	\$50.00	3/21/2025
3/21/2025	Round Up to Savings Account	Round Up Transfer	-\$0.05	3/21/2025
3/21/2025	Round Up to Savings Account	Round Up Transfer	-\$0.28	3/21/2025
3/21/2025	Round Up to Savings Account	Round Up Transfer	-\$0.24	3/21/2025
3/22/2025	Round Up to Savings Account	Round Up Transfer	-\$0.33	3/22/2025
3/22/2025	Transfer from Checking Account	Transfer	\$50.00	3/22/2025

3/22/2025	Round Up to Savings Account	Round Up Transfer	-\$0.12	3/22/2025
3/22/2025	Transfer from Checking Account	Transfer	\$50.00	3/22/2025
3/23/2025	Round Up to Savings Account	Round Up Transfer	-\$0.82	3/23/2025
3/23/2025	Round Up to Savings Account	Round Up Transfer	-\$0.80	3/23/2025
3/23/2025	Round Up to Savings Account	Round Up Transfer	-\$0.64	3/23/2025
3/23/2025	Round Up to Savings Account	Round Up Transfer	-\$0.10	3/23/2025
3/24/2025	Transfer from Savings Account	Transfer	\$40.00	3/24/2025
3/24/2025	Round Up to Savings Account	Round Up Transfer	-\$0.05	3/24/2025
3/24/2025	Round Up to Savings Account	Round Up Transfer	-\$0.87	3/24/2025
3/25/2025	Round Up to Savings Account	Round Up Transfer	-\$0.59	3/25/2025
3/25/2025	Transfer from Checking Account	Transfer	\$80.00	3/25/2025
3/25/2025	Round Up to Savings Account	Round Up Transfer	-\$0.69	3/25/2025
3/26/2025	Round Up to Savings Account	Round Up Transfer	-\$0.39	3/26/2025
3/27/2025	Round Up to Savings Account	Round Up Transfer	-\$0.05	3/27/2025
3/27/2025	Transfer from Checking Account	Transfer	\$2,092.20	3/27/2025
3/28/2025	Round Up to Savings Account	Round Up Transfer	-\$0.33	3/28/2025
3/28/2025	Round Up to Savings Account	Round Up Transfer	-\$0.01	3/28/2025

TOTAL FOR THIS PERIOD: **\$120.31**

Error Resolution Procedures

In case of errors or questions about your electronic transactions, call [1-844-244-6363](tel:1-844-244-6363), write to Chime Member Services, P.O. Box 417, San Francisco, CA 94104-0417, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.