

CREDIT ONE BANK CREDIT CARD STATEMENT  
Account Number 4447 9623 8975 2738  
October 16, 2018 to November 15, 2018

SUMMARY OF ACCOUNT ACTIVITY		
Previous Balance		\$124.34
Payments	-	\$238.42
Other Credits	-	\$1.18
Purchases	+	\$243.17
Cash Advances	+	\$0.00
Fees Charged	+	\$0.00
Interest Charged	+	\$1.71
New Balance		\$129.62
Credit Limit		\$300.00
Available Credit		\$170.00
Statement Closing Date		11/15/18
Days in Billing Cycle		31

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		\$129.62
Past Due Amount		\$0.00
Amount Due This Period		\$25.00
Minimum Payment Due		\$25.00
Payment Due Date		12/11/18
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 \$35.		
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 the statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	6 months	\$139.00
If you would like a location for credit counseling services, call 1-866-515-5720.		

TRANSACTIONS				
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
2471705MJL5A2SL6V	10/16	10/16	HOLIDAY STNSTORE 0336 BROOKLYN PARK MN	4.18
2471705MKL5AQDTTE	10/17	10/17	HOLIDAY STNSTORE 0336 BROOKLYN PARK MN	8.09
2469216MN2XKDSK7Z	10/20	10/20	SUPERAMERICA 4461 BROOKLYN PARK MN	2.99
2422443MP31TGLEVL	10/21	10/21	HY VEE STARBUCKS 2 BROOKLYN PARK NJ	5.32
7407193MP00XTMJLN	10/22	10/22	INTERNET PAYMENT LAS VEGAS NV	-136.61
2469216MT2XYQPS5R	10/24	10/24	GOOGLE *Play g.co/helppay# CA	15.34
2471705MSL5QF1E6L	10/24	10/24	HOLIDAY STNSTORE 0336 BROOKLYN PARK MN	5.40
2471705MWL5D2GL8T	10/26	10/26	HOLIDAY STNSTORE 0336 BROOKLYN PARK MN	7.57
F572700MX000FR	10/28	10/28	CREDIT ONE REWARD CREDIT LAS VEGA CREDIT	-1.18
2471705MZL5DYLP2N	10/29	10/29	HOLIDAY STNSTORE 0336 BROOKLYN PARK MN	5.70
2471705N0L5E86EM1	10/30	10/30	HOLIDAY STNSTORE 0336 BROOKLYN PARK MN	7.10
2442733N3LYJ29NMR	11/03	11/03	CUB FOOD BROOKLYN P MINNEAPOLIS MN	10.77
2469216N42X7MLJET	11/03	11/03	GO 4 IT GAS (MINNOCO) BROOKLYN PARK MN	42.80
2444500N7BLL86K5N	11/06	11/06	WM SUPERCENTER #1864 BROOKLYN PARK MN	35.82
2444500N700TV2JH5	11/06	11/06	USPS PO 2663040430 MINNEAPOLIS MN	4.66
7407193N700XTMJLN	11/06	11/06	INTERNET PAYMENT LAS VEGAS NV	-101.81
2422443N92Y2YFYVL	11/08	11/08	SUPERAMERICA 04461 BROOKLYN PARK MN	34.38
2422443N92Y2YFYWM	11/08	11/08	SUPERAMERICA 04461 BROOKLYN PARK MN	5.07
2471705NAL5H7TA3V	11/09	11/09	HOLIDAY STNSTORE 0336 BROOKLYN PARK MN	7.21
2471705NBL5HHATML	11/10	11/10	HOLIDAY STNSTORE 0336 BROOKLYN PARK MN	6.47
2471705NQL5HSFSNN	11/11	11/11	HOLIDAY STNSTORE 0336 BROOKLYN PARK MN	4.00
2471705NDL5J42QS7	11/12	11/12	HOLIDAY STNSTORE 0336 BROOKLYN PARK MN	6.45
2442733NDLYJ1369Q	11/13	11/13	CUB FOOD BROOKLYN P MINNEAPOLIS MN	13.99
2444500NE00SLMWXV	11/13	11/13	USPS PO 2663040430 MINNEAPOLIS MN	2.63
2444500NF00VQE9PT	11/14	11/14	WALGREENS #2316 BROOKLYN PARK MN	6.00
	11/15	11/15	CREDIT PROTECT 1 866 803 1745	1.23
Fees				
TOTAL FEES FOR THIS PERIOD				0.00
Interest Charged				
	11/15	11/15	Interest Charge on Purchases	1.71
	11/15	11/15	Interest Charge on Cash Advances	0.00
TOTAL INTEREST FOR THIS PERIOD				1.71
2018 Totals Year-to-Date				
Total fees charged in 2018			\$134.95	
Total interest charged in 2018			\$20.67	

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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.



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

Account Number: 4447 9623 8975 2738  
New Balance: \$129.62  
Minimum Payment Due: \$25.00  
Payment Due Date: 12/11/18

AMOUNT ENCLOSED: \$ .

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

TRIEU NGUYEN  
5102 KINGS XING  
BROOKLYN PARK MN 55443-1602

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	25.90%(v)	\$79.04	\$1.71
Cash Advances	25.90%(v)	\$0.00	\$0.00
(v) = Variable Rate			

**PAYMENTS:** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. If a check we process in paper form is returned to us by your bank unpaid, we may re-present the returned check electronically. Your payment, if accompanied by a valid credit card account number, regardless of the method of receipt, will be credited to your credit card account, as of the date of receipt, if the payment is received by 5:00 p.m. Pacific Time. Credit One Bank will not be responsible for processing delays or failure to process the payment to your credit card account if the payment does not contain your credit card account number or is not accompanied by a payment coupon.

**PAYING INTEREST:** We will begin charging interest on purchases and cash advances on the posting date.

**HOW WE WILL CALCULATE YOUR BALANCE:** We use a method called “average daily balance (including new purchases).”

**BALANCE SUBJECT TO INTEREST RATE:** Periodic Interest Charges will be assessed from the date the purchase, cash advance, fee or charge is posted to your Account until the date it is paid in full, and will be calculated by applying the monthly periodic rate to the “average daily balance” of your Account. To get the “average daily balance” we take the balance of your Account each day, add any new purchases, cash advances, fees, and charges and subtract any payments or credits and unpaid periodic Interest Charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle, and divide the total by the number of days in the billing cycle. This gives us the “average daily balance.” Periodic Interest Charges will be assessed on all “average daily balances” until paid in full. All purchases, cash advances, fees or charges accrue interest charges starting on the date of posting, even if the new balance from your previous statement was paid in full or even if that new balance was zero. A minimum **Interest Charge of \$1.00** will be imposed for any billing cycle in which an Interest Charge is due.

**ANNUAL MEMBERSHIP FEE NOTICE: This Notice applies to your Account if the Annual Fee is assessed annually.** Your Account is subject to an Annual Membership Fee (“Annual Fee”). Your Account statement for the month of annual renewal will show the amount of the Annual Fee applicable to your Account. The following disclosures apply to your renewal Account: There is no grace period for purchases and cash advances. Your Annual Percentage Rate (“APR”) may vary. The current APR for Purchases and Cash Advances applicable to your Account are shown on the front of your statement under the APR heading. For each billing cycle, the **APR** is determined by adding 20.65% to the U.S. Prime Rate appearing in the “Money Rates” section of any edition of *The Wall Street Journal* published on the 25th day of each month. The new rate will be applied to all balances on the Account. The **APR** will never be greater than **29.90%** (corresponding monthly periodic rate of 2.4916%). We use the average daily balance (including new purchases) method of computing the balance for purchases. A minimum **Interest Charge of \$1.00** will be imposed for any billing cycle in which an Interest Charge is due. See your Cardholder Agreement for additional information regarding your Account and additional fees and charges that may be assessed.

The Annual Fee will continue to be billed to your Account annually for the coming year unless you terminate credit availability on your Account and pay the outstanding balance in full. If you choose to terminate credit availability and avoid paying the Annual Fee, you must contact us by telephone at (877) 825-3242 or give us written notice to close your Account, sent to the address for inquiries shown on the first page of your statement. Your notice must reach us no later than 30-days from when your statement is mailed or delivered on which the Annual Fee is imposed. Closed accounts are subject to the Annual Fee as long as an outstanding balance remains on the Account.

**If your Annual Fee is billed to your Account monthly, this Notice does not apply to your Account. We will send you an Annual Membership Fee Notice at least annually.**

**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: Credit One Bank. N.A., P.O. Box 98873, Las Vegas, NV 89193-8873.

In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in *writing*. You may call us, 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:

Credit One Bank. N.A., P.O. Box 98873, Las Vegas, NV 89193-8873.

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.

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**Update your contact information online at [www.CreditOneBank.com](http://www.CreditOneBank.com) or fill in your address, telephone, and/or email changes below:**

Mailing Address

Address Line 2

City

State

Zip

Primary Phone Number†

Secondary Phone Number†

(      )      -     

(      )      -     

Email Address\*†

@

† I authorize Credit One Bank and its agents to contact me at any phone number I provide at any time (including cellular/wireless telephone services), via a live operator, auto-dialer, prerecorded message, text/SMS message, or email. I understand that this authorization can only be revoked by providing Credit One Bank with written notice of revocation.

\* We may use your email address to contact you about your Account.