



Your Jeep®
Credit Card Statement

ERIK MARONEY
Account number ending in 3953
For billing cycle ending 11/05/2024

New Balance	Minimum Payment	Payment Due
\$1,723.61	\$67.92	12/03/2024

Your Account Summary

Previous Balance	\$1,851.41
Payments	-\$246.52
Other Credits	\$0.00
Purchases	\$67.52
Balance Transfers	\$0.00
Cash Advances	\$0.00
Fees Charged	\$0.00
Interest Charged	\$51.20
New Balance	\$1,723.61
Statement Closing Date	11/05/24
Days in Billing Cycle	32
Total Credit Limit	\$1,800.00
Available Credit	\$76.00
Cash Limit	\$400.00
Available Cash	\$76.00

Your Payment Information

New Balance	\$1,723.61
Minimum Payment Due	\$67.92
Past Due Amount	\$0.00
Payment Due Date	12/03/2024

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$40 and your APRs may be increased to a Penalty APR of up to 34.74%.

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	7 years	\$3,534
\$70	3 years	\$2,520 (Savings \$1,014)

If you would like information about credit counseling services, call 1-866-486-6322.

Issued by First National Bank of Omaha (FNBO®).
Jeep is a registered trademark of FCA US LLC.

Please read entire statement for additional important information about your account.



Account Number XXXX-XXXX-XXXX-3953		
New Balance	Minimum Payment	Payment Due
\$1,723.61	\$67.92	12/03/2024

Amount Enclosed: \$

Make checks payable to FNBO or pay online at card.fnbo.com/jeep.

ERIK MARONEY
106 SPARKS CIR
LANSDALE PA 19446-1660

FNBO
P.O. Box 2557
Omaha, NE 68103-2557

☐ **Change of Address?** If yes, please complete the reverse side of the form.

5179969265763953 0000000006792 0000000172361

Balance Subject to Interest Rate: Each "Balance Subject to Interest Rate" shown on the front of this statement for each Balance Category is determined using the average daily balance (including new purchases) method. Each such balance is calculated separately for each period that a particular rate was in effect (referred to below as a "Rate Period"). To get each average daily balance for each Balance Category, we first compute a "Daily Balance" for each day of the Rate Period as follows: (1) we start with the beginning balance of each day, (2) we add any new transactions and fees, and (3) we subtract any applicable payments, credits, or credit adjustments. Each average daily balance that is shown on the front is computed by adding up all the Daily Balances in the Rate Period and dividing the total by the number of days in the Rate Period (which shows on the front as "Days Rate Used"). In making these computations: (a) we may treat a credit balance as a balance of zero; and (b) we may delay adding fees to your balance; and (c) each day, we multiply your Daily Balance by the applicable daily periodic rate and add that amount to your balance to determine the next day's beginning balance.

Interest Charges: We figure the interest charges on your account and for each Balance Category by applying the applicable daily periodic rate to the applicable average daily balance and multiplying that product by the number of days in the Rate Period. All of the interest charges for each Balance Category will be totaled and that will be the total interest charged.

How to Avoid Paying Interest on Purchases: Except as provided below, if you pay your New Balance as shown on the front of this billing statement by the Payment Due Date and if we also received payment in full of your New Balance as indicated on your previous billing statement by its Payment Due Date (or if that New Balance was zero or a credit), no interest charges will be assessed on Purchases and Eligible Purchases shown on your next billing statement. We will, however, give you the benefit of the grace period for Purchases in your current billing cycle if all Purchase balances indicated on your previous statement are paid in full by the payment due date and only if you have an outstanding Eligible Purchase balance at its introductory or lower promotional annual percentage rate at the end of your current billing statement. Unless you have been specifically notified otherwise, no period is provided to repay other balances without incurring interest charges—in other words, there is no interest-free (grace) period for Cash Advances or Balance Transfers.

Payment Requirements: Payments must be (1) accompanied by the bottom portion of the first page of this billing statement; (2) received no later than 5:00 p.m. (Central Time) on the Payment Due Date at the location we have specified for receipt of your payment, (3) made only by check or money order if your payment is made by mail, (4) made in U.S. Dollars, and (5) sent to the P.O. Box specified on the top of the front of this statement. If we accept a payment that does not comply with these requirements, there may be a delay in crediting your account, which may result in additional interest and fees. If your payment is returned unpaid by your bank for insufficient funds, we may re-present your check electronically.

Credit Limits: Only the "Cash Limit" portion of your Credit Limit is available for cash advances. "Available Credit" or "Available Cash" refers to the part of your Credit Limit or Cash Limit that was available as of this billing statement's closing date and may not reflect overlimit or credit balance amounts. We may raise or lower your Credit Limit and/or Cash Limit at any time and may restrict the amount that is available for Balance Transfers. After we credit a payment to your account, there may be a delay before it operates to restore your Available Credit or Available Cash.

BILLING RIGHTS SUMMARY

What To Do if You Think You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at: First National Bank of Omaha, P.O. Box 3696 Omaha, NE 68103-0696. 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: First National Bank of Omaha, P.O. Box 3696 Omaha, NE 68103-0696. 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.

Liability for Unauthorized Use: If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at P.O. Box 3696 Omaha, NE 68103-0696 or the facsimile number 402-602-6098 or call us at 1-800-688-7070. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

Information Provided to Credit Bureaus: Information about your account is periodically provided to one or more credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. If you think any information regarding you or your account is inaccurate, write to us on a separate sheet at: P.O. Box 3412, Omaha, NE 68103-0412.

TLP/CTNA1

To ensure accuracy, please print clearly using uppercase letters and numbers only.
Please do not use red ink, a gel pen or pencil.

Cardholders can change their address and add contact information online.

Change of Address, Phone or Email

Address	Home Phone
Apt/Bldg #	Work Phone
City	Cell Phone
State, ZIP	Email Address

If you have a Credit Card for business purposes, and are requesting an address change, we may request additional information.



ERIK MARONEY
Account number ending in 3953
Transactions for billing cycle ending 11/05/24

CURRENT POINT BALANCE

8,121

Use your card to earn **3** Points per \$1 spent on all FCA purchases **2** Points per \$1 spent on travel **1** Point per \$1 spent on net purchases

Point activity summary for the period covered by this statement:

- 0 Points earned this month on FCA Purchases
- 0 Points earned this month on Travel Purchases
- 68 Points earned this month on all other Net Purchases
- 0 Bonus points earned this month
- 68 Total points earned this month
- 0 Points redeemed this month
- 8,121 Current point balance

Points that will be expiring on your next statement closing date.....0

Review your Reward Terms and Conditions for details including earning, redemption, expiration, or forfeiture.

TRANSACTION DETAIL

Payments and Other Credits

Trans Date	Post Date	Reference Number	Transaction Description	Credits (CR) and Debits
10-03	10-08	85411174282036282007616	PAYMENT REV - 1ST RETURN	\$453.48
10-08	10-08	85411174282036282007624	REPOSTED PAYMENT	\$453.48 CR
10-08	10-15	85411174289036286007110	PAYMENT REV - RETURN	\$453.48
10-14	10-15	85411174289075000310947	EXPEDITED PAYMENT US	\$200.00 CR
11-02	11-04	85411174309075000291481	EXPEDITED PAYMENT US	\$500.00 CR

Transactions

Trans Date	Post Date	Reference Number	Transaction Description	Credits (CR) and Debits
10-04	10-07	22303794279000833126972	CONOCO - 5643 CONOCO PHILADELPHIA PA	\$25.50
10-07	10-08	55500374282112423599935	WAWA 125 PHILADELPHIA PA	\$21.91
10-08	10-09	22303794282001401276095	CONOCO - 5643 CONOCO PHILADELPHIA PA	\$20.11

Fees Charged

Total Fees for this period \$0.00

Interest Charged

- Interest Charge on Purchases \$51.20
- Interest Charge on Cash Advances \$0.00
- Interest Charge on Balance Transfers \$0.00
- Total Interest for this Period \$51.20

Charge Summary Your Annual Percentage Rate (APR) is the annual interest rate on your account (v) Variable rate (f) Fixed rate

	Annual Percentage Rate (APR)	Special Offer or Eligible Purchases APR Expiration Date	Balance Subject to Interest Rate	Days Rate Used	Interest Charge
Purchases	26.74% (v)	NA	\$2,217.70	32	\$51.20

Charge Summary Your Annual Percentage Rate (APR) is the annual interest rate on your account (v) Variable rate (f) Fixed rate

	Annual Percentage Rate (APR)	Special Offer or Eligible Purchases APR Expiration Date	Balance Subject to Interest Rate	Days Rate Used	Interest Charge
Cash Advance	29.99% (v)	NA	\$0.00	32	\$0.00

2024 Total Year-to-Date

Total Fees Charged in 2024	\$4.47
Total Interest Charged in 2024	\$370.77

Contact Information

Contact us online card.fnbo.com/jeep	Talk To Us 866-348-3507 We accept calls made through relay services (dial 711)	Mail Payments To FNBO P.O. Box 2557 Omaha, NE 68103-2557
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Important Information Regarding Your Account

SERVICEMEMBERS CIVIL RELIEF ACT (SCRA)

If you are an **active duty member of the United States Military**, you may be eligible for additional benefits on your account(s) under the Servicemembers Civil Relief Act (SCRA).

For additional information regarding SCRA benefits, please call 855-868-8446 or log in to the website listed on the front of your statement and click 'Resources' for more information.