

Account Summary

Account Number 4270 XXXX XXXX 0405

Need to change your mailing address?

Call a Member Service Representative or
please visit us at www.usaa.com.

Simply log on, then:

1. Click on your profile, in the upper right-hand corner containing your initials or photo.
2. Select "Contact Information".
3. Complete changes to your address, email or phone.

| New Balance | Minimum Payment Due | Payment Due Date | Amount Enclosed |
|-------------|---------------------|------------------|-----------------|
| \$218.92 | \$0.00 | 07/13/25 | \$ |

To ensure proper credit, please return this portion with your Check or Money Order payment made payable to USAA Federal Savings Bank. DO NOT SEND CASH.

USAA Credit Card Payments
PO BOX 8337
Carol Stream, IL 60197-8337



013869751

4270824112577315000000000000218922



Statement Closing Date

06/18/25

Courtesy Reminder: Late Payment & Returned Payment Fees are **\$25** for the first instance within prior six billing periods; otherwise **\$35**. As disclosed on your billing statement, the up to **\$35** will resume, if applicable, on Sept 1.

Account Number 4270 XXXX XXXX 0405

| | |
|--------------|-------------|
| Credit limit | \$16,000.00 |
|--------------|-------------|

| | |
|------------------|-------------|
| Available credit | \$15,781.00 |
|------------------|-------------|

Questions?

Visit us at www.usaa.com

Questions? Call Customer Service

Lost or Stolen Card

(800) 531-9762

(800) 531-9762

Or write us at:

PO BOX 65020, SAN ANTONIO, TX 78265-5020

Remit payment to: *USAA Credit Card Payments*
PO BOX 8337
Carol Stream, IL 60197-8337

| Summary of Account Activity | | |
|-----------------------------|---|-------------|
| Previous Balance | | \$43.94 |
| Payments | - | \$134.92 |
| Other Credits | - | \$0.00 |
| New Purchases | + | \$309.90 |
| New Cash Advances | + | \$0.00 |
| New Balance Transfers | + | \$0.00 |
| Fees Charged | + | \$0.00 |
| Interest Charged | + | \$0.00 |
| | | |
| New Balance | | \$218.92 |
| Credit Limit | | \$16,000.00 |
| Available Credit | | \$15,781.00 |
| Days in Billing Cycle | | 30 |

| Payment Information | | |
|--|---|--|
| New Balance | | \$218.92 |
| Minimum Payment Due | | \$0.00 |
| Payment Due Date | | 07/13/25 |
| 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 \$35.00. | | |
| Minimum Payment Warning: If you make only the regular 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 | 16 months | \$240.00 |
| If you would like information about credit counseling services, call 1-800-531-1291. | | |
| *See Important Account Information at end of statement. You may repay the total balance at any time. | | |

| Rewards Summary |
|--|
| USAA PREFERRED CASH REWARDS 1.5% |
| FOR MORE INFORMATION ABOUT YOUR USAA PREFERRED CASH REWARDS 1.5%, GO TO YOUR ACCOUNT SUMMARY PAGE ON USAA.COM OR CALL (800)531-USAA(8722) MONDAY-FRIDAY 7 AM - 7 PM(CT), SATURDAY & SUNDAY 7AM - 4 PM(CT) |

| Transactions | | | | |
|--|-----------|-------------------|---|-----------|
| Payments and Credits | | | | |
| Trans Date | Post Date | Reference Number | Description | Amount |
| 05/20 | 05/20 | 74270824D00XV0KPP | USAA CREDIT CARD PAYMENT SAN ANTONIO TX | \$43.94- |
| 05/26 | 05/26 | 74270824J00XV24L8 | USAA CREDIT CARD PAYMENT SAN ANTONIO TX | \$22.00- |
| 06/06 | 06/06 | 74270824X00XV5GDP | USAA CREDIT CARD PAYMENT SAN ANTONIO TX | \$13.99- |
| 06/10 | 06/10 | 74270825100XV6P9F | USAA CREDIT CARD PAYMENT SAN ANTONIO TX | \$54.99- |
| Total Payments And Credits For This Period | | | | \$134.92- |

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Payment Conditions. Payments must be made in U.S. dollars and drawn on funds on deposit at an insured U.S. financial institution. **Please do not mail cash.**

- Payments made by check, money order, or through a third-party bill paying service, received by us by 5 PM Central Time will be credited as of the same date if the payment is accompanied with this payment coupon or your full 16-digit card number, and mailed to our payment address on the front of this statement.
 - Payments made online (usaa.com) or over the phone (800-531-9762) by 11:59 PM Central Time on any day, except your Statement Closing Date, will be credited to your Account as of the same date. On your Statement Closing Date, online and phone payments must be made before 5 PM Central Time to be credited as of the same date, unless otherwise noted.
 - In person payments received by the close of business at any location where such payments are accepted will be credited as of the date of receipt.
-
- Payments received after the times indicated will be credited the next business day.
-
- Payments that we accept that do not meet the above requirements will be credited within 5 days. We reserve the right to withhold credit availability until we confirm receipt of good funds.

| Transactions (continued) | | | | |
|--|-----------|-----------------------|--|----------|
| Transactions | | | | |
| WILLIAM C VAN HECKE - 4270 XXXX XXXX 0405 | | | | |
| Trans Date | Post Date | Reference Number | Description | Amount |
| 05/24 | 05/24 | 24492164G2X4J8GPQ | OPENAI *CHATGPT SUBSCR OPENAI.COM CA | \$22.00 |
| 06/04 | 06/04 | 24692164V3631ZLAE | GOOGLE *YouTubePremium g.co/helppay# CA | \$13.99 |
| 06/07 | 06/07 | 24906414Y6P79BKLL | FS *CARBONCOPYCLONE 877-3278914 CA | \$49.99 |
| 06/08 | 06/08 | 24492164Z2X54TZ3H | OFF BOOK CLUBHOUSE WWW.OFFBOOKCL CA | \$5.00 |
| 06/10 | 06/10 | 24036385222YMXNEJ | PAYPAL *PATREON MEMBERSH 402-935-7733 CA | \$5.00 |
| 06/13 | 06/13 | 2401134542X7DE99T | OTT* DROPOUT DROPOUT.TV CA | \$5.99 |
| 06/13 | 06/13 | 24692165534Z43JXT | APPLE.COM/BILL 866-712-7753 CA | \$37.95 |
| 06/14 | 06/14 | 2401134552X7NW6EM | WWW.SAMHARRIS.ORG SAMHARRIS.ORG CA | \$149.99 |
| 06/17 | 06/17 | 2449216582X4KXML0 | NETLIFY NETLIFY.COM CA | \$19.99 |
| Total Transactions For WILLIAM C VAN HECKE | | | | \$309.90 |
| Transactions | | | | |
| HIROKO VAN HECKE - 4270 XXXX XXXX 4377 | | | | |
| Trans Date | Post Date | Reference Number | Description | Amount |
| Total Transactions For HIROKO VAN HECKE | | | | \$0.00 |
| Fees | | | | |
| Trans Date | Post Date | Card Reference Number | Description | Amount |
| Total Fees For This Period | | | | \$0.00 |
| Interest Charged | | | | |
| Trans Date | Post Date | Reference Number | Description | Amount |
| 06/18 | 06/18 | | Interest Charge on Purchases | \$0.00 |
| 06/18 | 06/18 | | Interest Charge on Cash Advances | \$0.00 |
| 06/18 | 06/18 | | Interest Charge on Balance Transfers | \$0.00 |
| Total Interest For This Period | | | | \$0.00 |

| 2025 Totals Year-to-Date | |
|--------------------------------|--------|
| Total fees charged in 2025 | \$0.00 |
| Total interest charged in 2025 | \$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 |
| Regular Purchases (v) | 13.15% | \$0.00 | \$0.00 |
| Regular Cash Advances (v) | 13.15% | \$0.00 | \$0.00 |
| The APR for a balance type followed by a (v) is a variable rate. | | | |
| Paying Interest and Your Grace Period: We will not charge you any further interest on your Purchase Balance on this Statement if you pay your entire New Balance by your Payment Due Date of 07/13/25. | | | |
| *Balance Computation Method: Average Daily Balance (including New Purchases). For more information about how we calculate the Balance Subject to Interest Rate and how resulting interest was determined, call (800) 531-9762. | | | |

| Additional Disclosures |
|---|
| Additional Disclosures continue on next page. |



| Account Summary | |
|------------------------|---------------------|
| Statement Closing Date | 06/18/25 |
| Account Number | 4270 XXXX XXXX 0405 |
| Payment Due Date | 07/13/25 |

Additional Disclosures (continued)

If your name appears on this statement, our records show that this is your account and that you are liable for paying the New Balance.

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

Consumer Report Dispute
If you believe we have reported inaccurate information about your account please submit a consumer report dispute to the address listed below:

USAA/Consumer Report Dispute
Attn: Form Code # CLCBD
P.O. Box 33009
San Antonio, TX 78265-3009

In your letter, please provide us with your name, address, account number, the information you believe to be incorrect, and if possible, the name of the Consumer Reporting Agency involved with a copy of the credit report and any other documentation which supports your claim.

You can also visit usaa.com and use keyword "Consumer Report Dispute Form" in the search field or if you are an existing USAA member, log into your USAA account and use the chat option keyword "Credit Bureau Dispute".

NOTE: When you pay by check, you authorize us to use information from your check to make a one-time electronic funds transfer from your checking account. Funds may be withdrawn from your account as early as the day we receive your payment and you will not receive your check back from your bank.

What to Do If You Think You Find A Mistake on Your Statement
If you think there is an error on your bill, write to us at:
**USAA Credit Card Services,
P.O. Box 65020,
San Antonio, TX 78265-5020.**

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 at 1-800-531-9762 or notify us electronically at usaa.com, 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: **USAA Credit Card Services, P.O. Box 65020, San Antonio, TX 78265-5020.** 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, call us immediately at 1-800-531-9762(overseas, call collect, (210)491-9097). You may also contact us on the Web at www.usaa.com or write to us at: **USAA Credit Card Services, P.O. Box 65020, San Antonio, TX 78265-5020.**
With our Zero Liability Policy, you are not liable for Unauthorized Use of your Card.

Merchant Credits
If you become entitled to a credit from any person who accepts your card, that person must transmit a credit statement to us within seven business days. We must credit your account within three business days following receipt of the credit statement. You are not responsible for payment of any interest or other charges resulting from any failure to comply with these requirements.

Important Account Information

Pay-Ahead Program: Your Regular Minimum Payment is the Minimum Payment amount calculated in accordance with the USAA Credit Card Agreement. If your account is eligible for our Pay-Ahead Program and is in good standing, when you make more than the Regular Minimum Payment, we may, at our option, permit you to skip some or all of your next two Regular Minimum Payments. When this occurs, we continue to calculate your Regular Minimum Payment; however, the amount of the minimum payment due displayed on the first page of your statement, on usaa.com, on mobile devices, and on our phone systems is reduced by the amount you may skip.

Important Account Information continues on next page.

Important Account Information (continued)

Your Regular Minimum Payment this month is \$15.00. If the amount of the minimum payment due displayed on the first page of this statement is less than \$15.00, you may skip the difference between the two amounts and you need only pay the lower amount under our Pay-Ahead Program. This means the amount that you must pay on this statement is \$0.00. **Remember that Finance Charges continue to accrue on all unpaid balances.**

If you use a bill paying service and pay the minimum, the payment made will be the amount of the minimum payment due displayed on the first page rather than the Regular Minimum Payment. You may opt out of the Pay-Ahead Program at any time by calling us at 1-800-531-9762.