



Upromise World Elite Mastercard® Statement

GAROLD MINKIN

| Account Ending 6514

| Statement Period 09/20/18-10/19/18

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Account Activity

Previous Balance as of 09/20/18		\$3,596.15
Payments - Thank You	-	\$3,596.15
Other Credits	-	\$30.41
Purchases	+	\$6,546.36
Fees Charged	+	\$0.00
Interest Charged	+	\$0.00
Statement Balance as of 10/19/18	=	\$6,515.95

▶ APR Details begin on page 4 in the Interest Charge Calculation section.

▶ Transaction details begin on page 2.

Payment Information

Statement Balance:	\$6,515.95
Minimum Payment Due:	\$65.15
Payment Due Date:	11/16/18

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$37.00.

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	20 years	\$13,816.00
\$226.00	3 years	\$8,136.00 (Savings = \$5,680.00)

▶ If you would like information about credit counseling services, please call 800-570-1403.

Repayment information based on activity and APR's on your account as of the closing date.

IMPORTANT INFORMATION FOR RESIDENTS OF NEW YORK If you have questions about the terms of your account call Barclays at 866-383-8192. New York residents may contact the New York State Department of Financial Services by telephone (800) 342-3736, or visit its website, www.dfs.ny.gov, for free information on comparative credit card rates, fees and grace periods.

SEE INSIDE: You may have additional important messages inside.

Cash Back Summary

Total Cash Back Sent to Upromise	\$93.70
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▶ For details see page 5

NOTICE: SEE REVERSE SIDE OR END OF STATEMENT FOR IMPORTANT INFORMATION

Payment Coupon

Ways to pay:



BarclaysUS.com



Barclays Mobile App



866-383-8192



PAYMENT DUE BY
PHONE & ONLINE



Statement Balance as of 10/19/18: (account ending 6514)

\$6,515.95

Minimum Payment Due:

\$65.15

Payment Due Date:

11/16/18

Amount Enclosed: \$ _____

Make check payable to Barclays. Allow 7-10 days for USPS delivery.

Barclays

P.O. Box 13337

Philadelphia, PA 19101-3337



----- manifest line -----

GAROLD MINKIN

1A

346 93RD ST

BROOKLYN NY 11209-6902



☐ Check for address, email and phone changes. Complete form on the back.

552449000054651400006515006515956

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Upromise World Elite Mastercard® Statement

Transactions				
Transaction Date	Posting Date	Description		Amount
Payments				
Sep 26	Sep 26	Payment Received	BANK OF AMERI	-\$3,596.15
Total payments for this period				-\$3,596.15
Other Credits				
Oct 16	Oct 17	OVR*O.CO/OVERSTOCK.CO	800-8432446 UT	-\$30.41
Total other credits for this period				-\$30.41
Purchase Activity for GAROLD MINKIN card ending 6514				
Sep 18	Sep 20	UNITED 01626090025254 800-932-2732 TX MINKIN /FIRST CHECKED 09/19/2018 EWR ORD Agency: #01626090025254		\$25.00
Sep 19	Sep 20	STARBUCKS A - F2 EWR	NEWARK NJ	\$12.04
Sep 20	Sep 21	COURSERA	6502657649 CA	\$49.00
Sep 20	Sep 23	LABRIOLA RISTORANTE &	CHICAGO IL	\$48.00
Sep 21	Sep 23	BOHEMIAN HOUSE	CHICAGO IL	\$145.00
Sep 22	Sep 24	MERCAT A LA PLANXA	CHICAGO IL	\$155.00
Sep 22	Sep 24	CORNER BAKERY 0079	CHICAGO IL	\$14.24
Sep 23	Sep 24	JAZZ SHOWCASE	CHICAGO IL	\$28.00
Sep 23	Sep 24	360 CHICAGO	CHICAGO IL	\$44.00
Sep 23	Sep 24	STARBUCKS T3 CL ORD	CHICAGO IL	\$12.43
Sep 23	Sep 25	SPIRIT AI 48701876024050 MIRAMAR FL MINKIN/GAROLD 09/23/2018 ORD LGA Agency: ORBITZ>ORBITZ A #48701876024050		\$45.00
Sep 24	Sep 25	TST* BARRIO	CHICAGO IL	\$67.00
Sep 24	Sep 26	7-ELEVEN 32884	BROOKLYN NY	\$21.13
Sep 30	Oct 01	BP#5453345VERRAZANOQPS	BROOKLYN NY	\$33.46
Oct 02	Oct 03	AT&T*BILL PAYMENT	8003310500 TX	\$362.95
Oct 03	Oct 04	PARK SLOPE ACADEMY OF	718-788-6990 NY	\$2,376.00
Oct 07	Oct 08	BP#5453345VERRAZANOQPS	BROOKLYN NY	\$30.05
Oct 08	Oct 09	NEW YORK STATE DMV	518-4740904 NY	\$17.50
Oct 08	Oct 09	NEW YORK STATE DMV	518-4740904 NY	\$3.00
Oct 08	Oct 09	BAY RIDGE TOYOTA SCION	BROOKLYN NY	\$630.35
Oct 09	Oct 11	GOLDSACHS CAFE19132547	JERSEY CITY NJ	\$15.96
Oct 10	Oct 11	PAYPAL *IMMORTALGUL	4029357733 CA	\$100.00
Oct 10	Oct 12	GOLDSACHS CAFE19132547	JERSEY CITY NJ	\$14.87
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Transaction Date	Posting Date	Description	Amount
Oct 10	Oct 12	GOLDSACHS CAFE19132547 JERSEY CITY NJ	\$6.20
Oct 12	Oct 15	GOLDSACHS CAFE19132547 JERSEY CITY NJ	\$10.94
Oct 12	Oct 15	GOLDSACHS CAFE19132547 JERSEY CITY NJ	\$6.20
Oct 12	Oct 15	7-ELEVEN 32884 BROOKLYN NY	\$30.30
Oct 15	Oct 17	GOLDSACHS CAFE19132547 JERSEY CITY NJ	\$15.05
Oct 16	Oct 17	WALMART.COM 800-966-6546 AR	\$43.03
Oct 16	Oct 18	GOLDSACHS CAFE19132547 JERSEY CITY NJ	\$6.20
Oct 16	Oct 18	GOLDSACHS CAFE19132547 JERSEY CITY NJ	\$12.31
Oct 17	Oct 19	GOLDSACHS CAFE19132547 JERSEY CITY NJ	\$16.05
Purchase Activity for GAROLD MINKIN card ending 6514			\$4,396.26
Purchase Activity for RUTH MINKIN MD card ending 6522			
Sep 21	Sep 23	JUNO USA, LP 8445866872 NY	\$28.14
Sep 22	Sep 24	JUNO USA, LP 8445866872 NY	\$46.85
Sep 22	Sep 24	VIATOR 4155033977 CA	\$87.36
Sep 23	Sep 24	LYFT *RIDE SUN 3PM 8552800278 CA	\$40.23
Sep 23	Sep 25	SPIRIT AI 48701876022140 MIRAMAR FL MINKIN/RUTH 09/23/2018 ORD LGA Agency: SPIRIT AIRLINES #48701876022140	\$45.00
Sep 23	Sep 25	GREENMARKET CHICAGO IL	\$7.25
Sep 26	Sep 27	MR LIME BROOKLYN NY	\$25.25
Sep 27	Sep 28	RITE AID STORE - 4935 BROOKLYN NY	\$12.48
Sep 30	Oct 01	FOODTOWN #587 BROOKLYN NY	\$189.42
Sep 30	Oct 01	CONFERENCE SERIES.COM SOUTHAMPTON LND	\$919.00
Oct 01	Oct 02	INT*IN *BUTTER BEANS, 718-4990010 NY	\$186.18
Oct 03	Oct 04	GROUPON INC GROUPON.COM IL	\$40.27
Oct 03	Oct 04	OVR*O.CO/OVERSTOCK.CO 800-8432446 UT	\$88.37
Oct 04	Oct 05	SQ *SQ *HEDGEHOG Brooklyn NY	\$7.50
Oct 04	Oct 05	MR LIME BROOKLYN NY	\$27.83
Oct 06	Oct 08	RUE LA LA 888-992-5252 MA	\$105.11
Oct 08	Oct 09	MR LIME BROOKLYN NY	\$18.60
Oct 09	Oct 10	PARK SLOPE CLEANERS BROOKLYN NY	\$16.00
Oct 09	Oct 11	METROPOLITAN CITY MARK BROOKLYN NY	\$23.86
Oct 14	Oct 15	APL*ITUNES.COM/BILL 800-275-2273 CA	\$0.99
Oct 14	Oct 15	FOODTOWN #587 BROOKLYN NY	\$86.01
Oct 14	Oct 16	AT&T 7804 BROOKLYN NY	\$79.83
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Transaction Date	Posting Date	Description	Amount
Oct 16	Oct 17	MR LIME BROOKLYN NY	\$30.89
Oct 17	Oct 19	METROPOLITAN CITY MARK BROOKLYN NY	\$37.68
Purchase Activity for RUTH MINKIN MD card ending 6522			\$2,150.10
Total purchase activity for this period			\$6,546.36

► To see activity after this statement period, visit [BarclaysUS.com](#)

Fees and Interest			
Transaction Date	Posting Date	Description	Amount
Fees Charged			
No fees charged for this period			\$0.00
Total fees for this period			\$0.00
Interest Charged			
No interest charged for this period			\$0.00
Total interest for this period			\$0.00
2018 Year-to-Date Totals			
Total fees charged in 2018			\$2.32
Total interest charged in 2018			\$0.00
This Year-to-date summary reflects the Fees and Interest charged on billing statements with closing dates in 2018, and does not reflect any subsequent fee and/or interest adjustments.			

Interest Charge Calculation				Days in Billing Cycle : 30
Type of Balance	Promotional Rate End Date	Balance Subject to Interest Rate	Annual Percentage Rate (APR)	Interest Charge
Purchases				
Standard Purchases	—	\$4,622.42	14.99%(v)	\$0.00
Balance Transfers				
Standard Balance Transfers/Checks	—	\$0.00	14.99%(v)	\$0.00
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Type of Balance	Promotional Rate End Date	Balance Subject to Interest Rate	Annual Percentage Rate (APR)	Interest Charge
Cash Advances				
Standard Cash Advance	—	\$0.00	27.24% (v)	\$0.00
Total				\$0.00
<div><div></div><div>Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v) = Variable Rate that varies with the market based on the Prime Rate. See the "Important Information" section of this statement for more information about how we calculate interest.</div></div>				

AVOIDING INTEREST ON PURCHASES (GRACE PERIOD):

If you have a 0% promotional APR on all of your Purchase balances, you can avoid paying interest on those balances during the applicable promotional period. However, pay at least your Minimum Payment Due to avoid a late fee.

If you have both Purchase balances with an APR greater than 0% and you also have other promotional balances on your Account, you can avoid paying interest on your Purchases by paying \$ 6,515.95 (this amount includes any Minimum Payment Due required to avoid a late fee). Please refer to the "Accrual of Interest and How to Avoid Paying Interest on Purchases" paragraph on the back of this Statement for further detail.

Cash Back Details

Cash Back earned on qualifying purchases	\$81.48
Eligible 529 College Savings Plan Linking Bonus	\$12.22
Cash Back sent to Upromise	\$93.70

You promise your children a bright future and Upromise helps by making it easier to save for college.

- Earn 1.25% cash back on every purchase.
- Get a 15% bonus on total cash back earned, when your Upromise account is directly linked to an eligible 529 College Savings Plan account.
- Upromise Round Up lets you round up your purchases and earn more cash toward college savings.

YOUR BALANCE TRANSFER OPPORTUNITY

You have a promotional APR balance transfer offer waiting for you - log on to BarclaysUS.com or call 866-383-8192 by December 3, 2018 to learn more.

Information About Credit Bureau Reporting: 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.

Annual Fee. If your account has an annual fee, it will be billed each year. We will give you advance notice on your billing statement prior to the assessment of the annual fee. You may choose to call us at 866-383-8192 within 45 days of receiving such notice to discuss alternative products that may be available or to close your account so that the fee will not be billed. If your account is closed, any outstanding reward points or miles on your account may be forfeited at that time. Payment of the annual fee does not affect our ability to close your account and/or to limit your transactions.

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. If your card is lost or stolen, please contact us immediately at 866-383-8192 at any time.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. Both the Minimum Payment Due and Payment Due Date are noted on your statement and on your home page when you login to BarclaysUS.com. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot “pay ahead”. This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month’s required Minimum Payment Due by your next Payment Due Date. Remember to make all checks payable to Barclays. **Please allow 7 to 10 days for the U.S. Postal Service to deliver your payment to us. Upon our receipt, your available credit may not be increased by the payment amount for up to 7 days to ensure the funds from the bank on which your payment is drawn are collected and not returned.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, please call 866-383-8192.

Mailed Payments: A conforming payment received by us by 5 p.m. ET will be credited to your account the day of receipt. A “conforming payment” is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement or mailed with a payment coupon printed from BarclaysUS.com to Barclays, P.O. Box 13337 Philadelphia, PA 19101-3337; and 2) is in the form of a single, non-folded check or money order made payable in U.S. dollars from a U.S.-based institution. Any payment that does not meet these requirements, or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc. will be considered a “non-conforming payment” which may delay the crediting of the payment for up to 5 days.

Other Payment Options:
Web: Visit BarclaysUS.com to set up your payments.

Mobile: To download the Barclays Mobile App, text MOBILE to 53818.
Phone: Call us at 866-383-8192 and we will process your payment.

All payments made via web, mobile app or pay by phone by 7:00 p.m. ET will be credited to your account that same day.

Overnight Payments: Send overnight courier service or U.S.P.S. Priority Mail payments to Card Services, 400 White Clay Center Drive, Newark, DE 19711. A payment received at this address by 5 p.m. ET that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

How We Will Calculate Interest. We use a method called “daily balance” (including new purchases). We calculate interest separately for each “Balance Subject to Interest Rate.” These include for example, Purchases at the current rate, Balance Transfers at the current rate, Cash Advances at the current rate, and different promotional balances. Your monthly billing statement shows each “Balance Subject to Interest Rate.”

To calculate interest, we first calculate a daily balance for each Balance Subject to Interest Rate. We start with the balance, for that Balance Subject to Interest Rate, as of the end of the previous day. We add any interest calculated on the previous day’s balance. (This means interest is compounded daily). We add any new Purchases, Balance Transfers or Cash Advances to the appropriate balance, subtract any new payments or credits from the appropriate balance, and make other adjustments. A credit balance is treated as a balance of zero. We then multiply each daily balance by the applicable daily periodic rate. We do this for each day in the billing period. That gives us the daily interest. We add up all the daily interest for all of the daily balances to get the total interest for the billing period.

Accrual of Interest and How to Avoid Paying Interest on Purchases. Your due date is at least 25 days after the close of each billing cycle. On Purchases, interest begins to accrue as of the transaction date. However, you can avoid paying interest on Purchases in any given billing cycle if you pay your Statement Balance in full by the Payment Due Date. You may also avoid paying interest on Purchases if either Paragraph A or Paragraph B of this section applies to your account.

- A. If you have Purchase balances with a 0% promotional APR, you can avoid paying interest on those Purchase balances during the promotional period, and the following Paragraph B will not apply to your account. (However, to avoid a late fee, pay at least your Minimum Payment Due.)
- B. If you have Purchase balances with an APR that is greater than 0%, and you also have other types of promotional balances on your account, you still may be able to avoid paying interest on those balances without paying your Statement Balance in full. If this applies to your Account, you will see a Paragraph titled “Avoiding Interest on Purchases (Grace Period)” appearing directly below the Interest Charge Calculation section on the front of this Statement. This will show the amount you can pay by the Payment Due Date and still avoid interest charges on your Purchase balances. This amount may differ from your Statement Balance. It may differ because you currently have certain promotional APR

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Make Changes to your contact information below

Name

Address

City

State

Zip

Home Phone

Work Phone

Email Address

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balances, and the nonpayment of these balances will not affect your grace period on Purchases, provided you pay all other balances on your account. (However, to avoid a late fee, pay at least your Minimum Payment Due.)

For Balance Transfers, interest will accrue from the transaction date which generally will be the day the payee accepts the Check. For Cash Advances, interest will accrue from the transaction date which generally will be the day you take the Cash Advance. Please note that purchases of Cash Equivalents, which include money orders, travelers checks, foreign currency, lottery tickets, gambling chips and wire transfers, are treated as Cash Advances and do not have a grace period. See your Cardmember Agreement for more information.

Minimum Interest Charge: This fee, if imposed, appears in the Summary of Fees as a "Minimum Interest Charge" or "Minimum Charge."

No Pre-Set Spending Limit: "No Pre-Set Spending Limit" does not mean unlimited spending, it means we may permit you from time to time at our discretion to make certain charges that will cause your outstanding balance to exceed your revolving credit line. Any such charge will be considered on an individual basis and such evaluation will be based on your account spending and payment history as well as your experience with other creditors. If you exceed your revolving credit line, then you must pay, with your Minimum Payment Due, the amount by which your balance exceeds your revolving credit line, including amounts due to Purchases, Cash Advances, Interest charges, Fees, or other charges.

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8803 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

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:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

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:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

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.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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