

July 2019 Statement

Open Date: 06/19/2019 Closing Date: 07/17/2019

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Account: 4179 0300 1215 4658



Fidelity® Rewards Visa Signature® Card
KUIFENG HU

Cardmember Service
BNK 27 FID 78

1-888-551-5144
11

New Balance **\$6,014.07**
Minimum Payment Due **\$61.00**
Payment Due Date **08/15/2019**

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$39.00 Late Fee.

Reward Points

Earned This Statement 12,028
For details, see your rewards summary.

Activity Summary

Previous Balance	+	\$6,732.99
Payments	-	\$6,732.99 ^{CR}
Other Credits	-	\$103.76 ^{CR}
Purchases	+	\$6,117.83
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00

New Balance	=	\$6,014.07
Past Due		\$0.00
Minimum Payment Due		\$61.00
Revolving Line of Credit		\$20,000.00
Revolving Line Available		\$13,985.93
Days in Billing Period		29

Payment Options:



Mail payment coupon
with a check



Pay online at
fidelityrewards.com/login



Pay by phone
1-888-551-5144

Please detach and send coupon with check payable to: Cardmember Service

2941790300121546580000061000006014071

24-Hour Cardmember Service: 1-888-551-5144

to pay by phone
to change your address

000022244 02 SP 000638141015374 P Y

KUIFENG HU
4775 MALCOM CT
COLORADO SPGS CO 80920-7134



Account Number	4179 0300 1215 4658
Payment Due Date	8/15/2019
New Balance	\$6,014.07
Minimum Payment Due	\$61.00

Amount Enclosed \$ _____

Cardmember Service

P.O. Box 790408
St. Louis, MO 63179-0408



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

If you think there is an error on your statement, please call us at the telephone number on the front of this statement, or write to us at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335.

In your letter or call, 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. 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: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335. 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.

Important Information Regarding Your Account

1. INTEREST CHARGE: Method of Computing Balance Subject to Interest Rate: We calculate the periodic rate or interest portion of the **INTEREST CHARGE** by multiplying the applicable Daily Periodic Rate ("**DPR**") by the Average Daily Balance ("**ADB**") (including new transactions) of the Purchase, Advance and Balance Transfer categories subject to interest, and then adding together the resulting interest from each category. We determine the **ADB** separately for the Purchases, Advances and Balance Transfer categories. To get the **ADB** in each category, we add together the daily balances in those categories for the billing cycle and divide the result by the number of days in the billing cycle. We determine the daily balances each day by taking the beginning balance of those Account categories (including any billed but unpaid interest, fees, credit insurance and other charges), adding any new interest, fees, and charges, and subtracting any payments or credits applied against your Account balances that day. We add a Purchase, Advance or Balance Transfer to the appropriate balances for those categories on the later of the transaction date or the first day of the statement period. Billed but unpaid interest on Purchases, Advances and Balance Transfers is added to the appropriate balances for those categories each month on the statement date. Billed but unpaid Advance Transaction Fees are added to the Advance balance of your Account on the date they are charged to your Account. Any billed but unpaid fees on Purchases, credit insurance charges, and other charges are added to the Purchase balance of the Account on the date they are charged to the Account. Billed but unpaid fees on Balance Transfers are added to the Balance Transfer balance of the Account on the date they are charged to the Account. In other words, billed and unpaid interest, fees, and charges will be included in the **ADB** of your Account that accrues interest and will reduce the amount of credit available to you. To the extent credit insurance charges, overlimit fees, Annual Fees, and/or Travel Membership Fees may be applied to your Account, such charges and/or fees are not included in the **ADB** calculation for Purchases until the first day of the billing cycle following the date the credit insurance charges, overlimit fees, Annual Fees and/or Travel Membership Fees (as applicable) are charged to the Account. Prior statement balances subject to an interest-free period that have been paid on or before the payment due date in the current billing cycle are not included in the **ADB** calculation.

2. Payment Information: You must pay us in U.S. Dollars with checks or similar payment instruments drawn on a financial institution located in the United States. We will also accept payment in U.S. Dollars via the Internet or phone or previously established automatic payment transaction. We may, at our option, choose to accept a payment drawn on a foreign financial institution. However, you will be charged and agree to pay any collection fees required in connection with such a transaction. The date you mail a payment is different than the date we receive that payment. The payment date is the day we receive your check or money order at Cardmember Service, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your electronic or phone payment. All payments by check or money order accompanied by a payment coupon and received at this payment address will be credited to your Account on the day of receipt if received by 5:00 p.m. CT on any banking day. Mailed payments that do not include the payment coupon and/or are mailed to a different address will be processed within 5 banking days of receipt and credited to your Account on the day of receipt. In addition, if you mail your payment without a payment coupon or to an incorrect address, it may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and possible suspension of your Account. Internet and telephone payment options are available, and crediting times vary (but generally must be made before 5:00 p.m. CT to 8 p.m. CT depending on what day and how the payment is made). If you are making an internet or telephone payment, please contact Cardmember Service for times specific to your Account and your payment option. Banking days are all calendar days except Saturday, Sunday and federal holidays. Payments due on a Saturday, Sunday or federal holiday and received on those days will be credited on the day of receipt. There is no prepayment penalty if you pay your balance at any time prior to your payment due date.

3. Credit Reporting: We may report information on your Account to Credit Bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report.

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Cardmember Service

1-888-551-5144



Reward Points Summary

Reward Points as of 07/16/2019

Reward Points Activity*	-13,466
Reward Points Balance	0

*This item includes points redeemed, expired and adjusted.

Reward Points Earned	This Statement	Year to Date
Points Earned on All Purchases	12,028	77,395
Total Earned	12,028	77,395

Important Messages

Paying Interest: You have a 24 to 30 day interest-free period for Purchases provided you have paid your previous balance in full by the Payment Due Date shown on your monthly Account statement. In order to avoid additional INTEREST CHARGES on Purchases, you must pay your new balance in full by the Payment Due Date shown on the front of your monthly Account statement.

There is no interest-free period for transactions that post to the Account as Advances or Balance Transfers except as provided in any Offer Materials. Those transactions are subject to interest from the date they post to the Account until the date they are paid in full.

If you believe we have inaccurately reported information to any Consumer Reporting Agency, you may submit a dispute by writing to us. In order for us to assist you with your dispute, you must provide your name, address, phone number, account number, the specific information you are disputing, the explanation of why it is incorrect, and any supporting documentation (e.g., affidavit of identity theft), if applicable, to:

Elan Financial Services
Consumer Recovery Department
Attn: CBR Disputes
P.O. Box 108
St Louis, MO 63166-0108

Need More Security and Convenience? Switch to e-statements and securely access your statements online.

Each time you or a third party on your behalf, pays your bill by personal check, you authorize us to convert that payment into an electronic debit. If the check is processed electronically, the checking account will be debited for the amount on the check and the debit will appear on your account statement. If you have any questions, please contact us at the Inquiries phone number located on this statement.

Transactions

Payments and Other Credits

Post Date	Trans Date	Ref #	Transaction Description	Amount
06/27	06/27	0000	PAYMENT THANK YOU	\$6,732.99CR
07/01	06/27	9609	WAL-MART #5123 COLORADO SPRI CO MERCHANDISE/SERVICE RETURN	\$10.25CR
07/08	07/06	8781	COSTCO WHSE #1014 COLORADO SPRI CO MERCHANDISE/SERVICE RETURN	\$43.29CR
07/08	07/06	1024	LOWES #01099* COLORADO SPRI CO MERCHANDISE/SERVICE RETURN	\$50.22CR
TOTAL THIS PERIOD				\$6,836.75CR

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Transactions

Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount
06/19	06/17	0287	ALBERTSONS #0879 COLORADO SPRI CO	\$3.23
06/19	06/18	1369	CHIPOTLE 0153 COLORADO SPRI CO	\$7.52
06/20	06/19	4376	GROUPON INC 877-788-7858 IL	\$4.99
06/24	06/21	0809	SKY ZONE - COLORADO SP COLORADO SPRI CO	\$2.17
06/24	06/21	1129	MARSHALLS #0192 COLORADO SPRI CO	\$120.66
06/24	06/21	7092	SAMS CLUB #6219 COLORADO SPRI CO	\$2.15
06/24	06/21	7175	SAMS CLUB #6219 COLORADO SPRI CO	\$23.78
06/24	06/21	4946	JAMBA JUICE COLORADO SPRI CO	\$10.80
06/24	06/22	8570	DIA PARKING OPERATIONS DENVER CO	\$5.00
06/24	06/22	0235	MIMIS CAFE 55 COLORADO SPGS CO	\$81.57
06/24	06/23	0659	ASIAN PACIFIC MARKET COLORADO SPRI CO	\$19.36
06/24	06/23	5622	WAL-MART #5123 COLORADO SPRI CO	\$40.48
06/24	06/23	5163	KING SOOPERS #0676 FUE COLORADO SPRI CO	\$32.55
06/24	06/20	8266	KING SOOPERS #0076 COLORADO SPRI CO	\$2.06
06/24	06/20	3777	SAFEWAY #0803 COLORADO SPRI CO	\$5.99
06/24	06/21	3977	GROUPON INC GROUPON.COM IL	\$18.00
06/25	06/23	0448	90112 - CITY OF MANITO MANITOU SPGS CO	\$10.00
06/25	06/23	0018	CICIS PIZZA 00813 COLORADO SPRI CO	\$50.16
06/25	06/24	2080	MCDONALD'S F23486 COLORADO SPRI CO	\$38.10
06/25	06/24	8207	WALMART.COM 8009666546 800-966-6546 AR	\$8.86
06/26	06/25	8939	WM SUPERCENTER #5123 COLORADO SPRI CO	\$26.36
06/26	06/25	3930	KING SOOPERS #0053 COLORADO SPRI CO	\$2.06
06/26	06/25	3102	LOAF N JUG #0053 COLORADO SPGS CO	\$30.88
06/26	06/25	2477	WWW COSTCO COM 800-955-2292 WA	\$549.95
06/27	06/25	7053	ULTIMATE BUFFET COLORADO SPRI CO	\$38.48
06/27	06/26	0005	ICP*TRAMPOLINE WORLD COLORADO SPRI CO	\$24.00
06/27	06/26	7851	PIKES PEAK AMERICA S M CASCADE CO	\$52.00
06/27	06/26	3711	ARAMARK PIKES PEAK WRL COLORADO SPGS CO	\$10.48
06/27	06/26	0658	NETFLIX.COM NETFLIX.COM CA	\$12.99
06/28	06/26	0019	SEAWORLD SAN DIEGO 407-545-5550 FL	\$314.94
06/28	06/27	2908	DIN TAI FUNG CENTURY C LOS ANGELES CA	\$100.00
06/28	06/27	4338	MCDONALD'S F13573 DENVER CO	\$4.64
06/28	06/27	6549	MCDONALD'S F13573 DENVER CO	\$13.23
06/28	06/27	1513	WAL-MART #5637 OCEANSIDE CA	\$42.40
06/28	06/27	0949	GROUPON INC GROUPON.COM IL	\$32.24
06/28	06/27	4132	WALMART.COM 8009666546 800-966-6546 AR	\$20.57
06/28	06/27	1656	HOTWIRE-SALES FINAL 866-468-9473 CA	\$299.18
07/01	06/28	1974	SEAWORLD SD PARKING SAN DIEGO CA	\$22.00
07/01	06/29	9852	LAZ PARKING 140556 SAN DIEGO CA	\$35.00
07/01	06/29	9675	HOTWIRE-SALES FINAL 866-468-9473 CA	\$204.77
07/01	06/29	1143	CHEVRON 0092779 EL CAJON CA	\$40.66
07/01	06/29	3972	PHO XPRESS SAN DIEGO CA	\$46.72
07/01	06/29	4103	PORT OF SD PKG N EMBAR SAN DIEGO CA	\$4.50
07/01	06/30	3300	COSTCO WHSE #1080 SAN MARCOS CA	\$22.94
07/01	06/30	7355	HOTWIRE* HOTWIRE.COM WA	\$148.35
07/01	06/27	9246	UNITED 0161516514371 HOUSTON TX	\$30.00
07/01	06/27	9253	UNITED 0161516514372 HOUSTON TX	\$30.00
07/02	06/30	1911	LEGOLAND-GARDEN CAFE CARLSBAD CA	\$37.17
07/02	06/30	0458	WAP PARKING 2010 ESCONDIDO CA	\$15.00

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Transactions

Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount
07/02	06/30	1952	OCEANSIDE PARKING LOT OCEANSIDE CA	\$4.00
07/02	06/30	5387	ARES HOTELS AND TICKET 619-5017000 CA	\$584.50
07/02	07/01	2220	USH PARKING RC UNIVERSAL CTY CA	\$25.00
07/02	07/01	8341	CHEVRON 0092400 ALHAMBRA CA	\$40.91
07/02	07/01	1564	HOTWIRE-SALES FINAL 866-468-9473 CA	\$173.88
07/02	07/02	1531	MUIR SPACE 4288 MILL VALLEY CA	\$8.00
07/03	07/01	4736	ICP*Colorado Aerials 719-3227826 CO	\$100.00
07/03	07/01	0076	OH OH SUSHI & TERIYAKI VAN NUYS CA	\$5.75
07/03	07/02	1037	HEARST CASTLE GATEWAY SAN SIMEON CA	\$42.00
07/03	07/02	5724	CHEVRON 0090919 CAMBRIA CA	\$48.26
07/03	07/02	1444	HOTWIRE-SALES FINAL 866-468-9473 CA	\$205.48
07/03	07/03	3689	COMCAST CABLE COMM 800-COMCAST CO	\$44.95
07/05	07/03	8029	INDOOR ENTERTAINMENT O SAN FRANCISCO CA	\$5.00
07/05	07/03	9272	7-ELEVEN 33006 SAN FRANCISCO CA	\$1.99
07/05	07/04	0414	CITY OF SM PW PARKING SAN MATEO CA	\$0.50
07/05	07/04	0797	BUDGET RENT-A-CAR LOS ANGELES CA FOR 01 DAYS RENTL: U228260793 001190627E0F8C8840840 01F018008	\$478.36
07/05	07/02	1349	MCDONALD'S F11153 SALINAS CA	\$2.16
07/05	07/02	3913	SAFEWAY #1204 PRUNEDALE CA	\$3.76
07/05	07/02	1750	SAFEWAY #1204 PRUNEDALE CA	\$41.83
07/05	07/03	1855	HQ FUELS MILL VALLEY CA	\$35.64
07/05	07/03	1877	CCSF MTA IPS PRKNG MET SAN FRANCISCO CA	\$3.50
07/05	07/03	5551	CCSF MTA IPS PRKNG MET SAN FRANCISCO CA	\$5.00
07/05	07/03	4841	CCSF MTA IPS PRKNG MET SAN FRANCISCO CA	\$0.78
07/08	07/05	9983	ICP*Colorado Aerials 719-3227826 CO	\$270.00
07/08	07/05	1216	SAFEWAY #0803 COLORADO SPRI CO	\$20.92
07/08	07/05	0225	SALVATION ARMY 170 ST1 COLORADO SPGS CO	\$7.26
07/08	07/07	1536	GAP OUTLET US 7760 CASTLE ROCK CO	\$21.99
07/08	07/07	1217	PHILLIPS 66 - UNITED P MONUMENT CO	\$36.85
07/08	07/04	5946	LITTLE SHEEP HOT POT S SAN MATEO CA	\$92.77
07/08	07/04	0440	SHELL OIL 57444215701 SAN MATEO CA	\$19.05
07/08	07/04	1161	UNITED 0161518263221 HOUSTON TX	\$30.00
07/08	07/04	1179	UNITED 0161518263222 HOUSTON TX	\$30.00
07/08	07/05	5475	COSTCO WHSE #1014 COLORADO SPRI CO	\$119.56
07/08	07/05	0031	CITY OF SM PW PARKING SAN MATEO CA	\$1.00
07/08	07/05	3833	WAL-MART #5123 COLORADO SPRI CO	\$22.72
07/09	07/07	0046	AUSTIN BLUFFS ARC THRI COLORADO SPRI CO	\$4.32
07/10	07/08	0574	ALBERTSONS #0879 COLORADO SPRI CO	\$4.91
07/10	07/08	1051	ALBERTSONS #0879 COLORADO SPRI CO	\$6.16
07/10	07/09	1448	CHIPOTLE 0153 COLORADO SPRI CO	\$7.52
07/11	07/10	7136	COSTCO WHSE #1030 COLORADO SPRI CO	\$4.32
07/11	07/10	9688	COSTCO GAS #1030 COLORADO SPRI CO	\$32.47
07/11	07/10	0755	TEXAS ROADHOUSE 2048 COLORADO SPRI CO	\$81.81
07/11	07/11	4728	USAGYMNASTIC USAGYM.ORG IN	\$61.00
07/12	07/10	0635	TACO BELL #1726 COLORADO SPRI CO	\$4.75
07/12	07/10	0873	DIA PARKING OPERATIONS DENVER CO	\$5.00

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Transactions

Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount
07/15	07/12	0426	ALBERTSONS #0879 COLORADO SPRI CO	\$4.63
07/15	07/13	7800	COSTCO WHSE #1030 COLORADO SPRI CO	\$72.37
07/15	07/13	8474	PAYPAL *YOUNGBOTBUI 402-935-7733 CA	\$140.00
07/15	07/13	8923	TRADER JOE'S #305 QPS COLORADO SPRI CO	\$7.67
07/15	07/13	4615	PAYPAL *YOUNGBOTBUI 402-935-7733 CA	\$140.00
07/15	07/12	5847	BUDGET RENT ACAR TOLLS 800-4820159 NY	\$27.10
07/15	07/13	9895	SPROUTS FARMERS MAR COLORADO SPRI CO	\$47.26
07/15	07/13	2395	THE BROADMOOR FOOD&BEV COLORADO SPRI CO	\$33.64
07/15	07/14	8511	WAL-MART #1896 COLORADO SPRI CO	\$16.43
07/15	07/11	0709	ALBERTSONS #0879 COLORADO SPRI CO	\$2.64
07/15	07/13	0390	AVIANDS, LLC E1561 PUEBLO CO	\$8.88
07/16	07/14	4931	CHEDDAR'S CASUAL COLORADO SPRI CO	\$42.18
07/16	07/14	5576	REGAL INTERQUEST STADI COLORADO SPGS CO	\$24.95
07/16	07/15	0323	YMCA OF THE PIKES PEAK COLORADO SPRI CO	\$63.00
07/17	07/15	0242	PAYPAL *SALVAGETRAD 402-935-7733 CA	\$37.40
07/17	07/15	0833	ALBERTSONS #0879 COLORADO SPRI CO	\$5.11
TOTAL THIS PERIOD				\$6,117.83

2019 Totals Year-to-Date

Total Fees Charged in 2019	\$0.00
Total Interest Charged in 2019	\$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

**APR for current and future transactions.

Balance Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
PURCHASES	\$0.00	\$0.00	YES	\$0.00	16.24%	
**BALANCE TRANSFER	\$0.00	\$0.00	YES	\$0.00	16.24%	
**PURCHASES	\$6,014.07	\$0.00	YES	\$0.00	16.24%	
ADVANCES	\$0.00	\$0.00	YES	\$0.00	26.24%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	26.24%	

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Contact Us



Phone

Voice: 1-888-551-5144
TDD: 1-888-352-6455
Fax: 1-866-592-7332



Questions

Cardmember Service
P.O. Box 6376
Fargo, ND 58125-6376



Mail payment coupon
with a check

Cardmember Service
P.O. Box 790408
St. Louis, MO 63179-0408



Online

fidelityrewards.com/login

End of Statement

Earn Points with every bill you pay!

Just contact the billers you pay monthly and register your Fidelity Visa Signature Card. Then you'll be on your way to earning Points even faster!

Questions? Call Cardmember Service at 888-551-5144

The creditor and issuer of this card is Elan Financial Services, pursuant to a license from Visa U.S.A. Inc.

