



RUTH A KOWALSKI
Account Number: 5178 0067 2010 1114
August 23, 2019 to September 20, 2019



New Balance:
\$1,019.71

Total Minimum Amount Due:
\$191.71

Payment Due Date:
10/18/19

Summary of Account Activity

Previous Balance	\$939.27
Payments	- \$85.00
Credits	- \$0.00
Purchases & Other Charges	+ \$46.62
Cash Advances	+ \$0.00
Fees Charged	+ \$91.00
Interest Charged	+ \$27.82
New Balance	\$1,019.71
Credit Limit	\$900.00
Available Credit as of 09/20/19	None
Statement Closing Date	09/20/19
Days in Billing Cycle	29

RUTH A KOWALSKI keep an eye on your credit card account with email or text message alerts. Choose to receive real-time credit card alerts to your mobile phone and/or your email. Enroll now at: www.mypremiercreditcard.com

With the added security of using your EMV Chip Card, you may be required to enter a PIN for purchases. Call 1-888-891-2435 to create or change your PIN.

Payment Information

New Balance	\$1,019.71
Minimum Payment	\$72.00
Past Due Amount	+\$0.00
Amount Over Limit Due	+\$119.71
Total Minimum Amount Due	=\$191.71
Payment Due Date	10/18/19

Late Payment Warning: If we do not receive your minimum payment and past due amount by the date listed above, you may have to pay a late fee of up to \$39.

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	3 Years	\$1,592
\$47	3 Years	\$1,682 (Savings= -\$90)

If you would like information about credit counseling services, call 1-800-501-8235.

Payment Options and Contact Information

Online

www.mypremiercreditcard.com

Pay by Phone

Call 1-800-987-5521

Cash Payment Locator

premier.ingolocator.com
1-888-818-7127

Western Union® Payments®

Locator: 1-800-325-6000
Code City: PREMIER SD



Receive Code: 6267
Locator: 1-800-926-9400
www.moneygram.com/locations

Mail in Payments

PO BOX 5529
Sioux Falls, SD 57117-5529

Payments not sent in Proper Form may delay crediting your account up to 5 days.

Contact Us:

Customer Service / Lost Stolen

1-800-987-5521

PREMIER Online

www.mypremiercreditcard.com

Write

PO BOX 5524
Sioux Falls, SD 57117-5524

Don't miss your payment due date

October						
S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

NOTICE: SEE PAGE TITLED "INFORMATION ABOUT YOUR FIRST PREMIER BANK CREDIT ACCOUNT" FOR IMPORTANT INFORMATION

Please detach this portion and return with your payment to insure proper credit. Retain upper portion for your records.

First PREMIER Bank
PO Box 5519
Sioux Falls SD 57117-5519

Payment Information

Account Number	5178 0067 2010 1114
Payment Due Date	10/18/19
New Balance	\$1,019.71
Total Minimum Amount Due	\$191.71
Amount Enclosed	\$

Payments must be received by 5:00 pm CT.

Make Check Payable to:

First PREMIER Bank
PO Box 5529 Sioux Falls SD 57117-5529

RUTH A KOWALSKI
283 RHODE ISLAND ST
BUFFALO NY 14213-2231

Important Information

New York residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods.
 NY State Dept of Financial Services:
 1-800-342-3736 <http://www.dfs.ny.gov/consumer/creditdebt.htm>

Listed below are the phone numbers we have on file for you:
 Home Phone 000-000-0000 Business Phone 000-000-0000
 Cell Phone 716-715-3193 Other Phone 716-423-6460
 E-mail RKOWALSK62@GMAIL.COM

Please use the following options available to update your records:
 Call: 1-800-987-5521
 Website: www.mypremiercreditcard.com

Indemnification: You agree to indemnify us for all damages, costs and expenses, including reasonable attorney fees, we incur when we attempt to contact you at any third party's telephone number for which you fail to notify us is no longer associated with you as the subscriber.

**YOUR ACCOUNT IS SERIOUSLY OVER THE CREDIT LIMIT
 \$119. PLEASE REMIT PAYMENT TODAY OR CALL
 1-800-395-9733 TO MAKE PAYMENT ARRANGEMENTS.**

Your Transactions

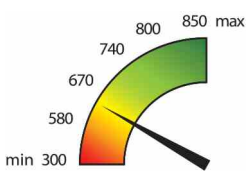
Tran Date	Post Date	Reference	Transaction Description	Amount
09/12	09/12	85418537ZEK2TRDP6	PAYMENT THANK YOU 5147 SIOUX FALLS SD	\$85.00-
09/13	09/13	552635281RBGHEXY0	FAMILY DOLLAR #4665 BUFFALO NY	\$15.92
09/13	09/13	45505908115HZVTE0	GOOGLE*FUN GAMES INTERNET CA	\$8.69
09/14	09/14	5543286815SBMASSG	RITE AID STORE - 1962 BUFFALO NY	\$19.85
09/16	09/16	5550036842DKNQFXM	GOOGLE *TACTILE 650-253-0000 CA	\$2.16
Fees				
09/20	09/20	F18530087000CYLAC	ANNUAL FEE 10/19 THROUGH 09/20	\$79.00
09/20	09/20	F41860087000Z6001	MONTHLY FEE	\$12.00
TOTAL FEES FOR THIS PERIOD				\$91.00
Interest Charged				
09/20	09/20		Interest Charge on Purchases	\$27.82
09/20	09/20		Interest Charge on Cash Advances	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$27.82

2019 Totals Year to Date	
Total Fees Charged in 2019	\$212.00
Total Interest Charged in 2019	\$228.02

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	36.00%	\$927.55	\$27.82
Cash Advances	36.00%	\$0.00	\$0.00

<p>FICO® SCORE The score lenders use™</p> <p>628</p> <p>Your FICO® Score 4 based on TRANSUNION data, pulled on July 2, 2019, is the score we use to manage your account. For further information on your FICO® Score, go to https://www.mypremiercreditcard.com/Home/Help</p>	 <p>FICO® Score Meter</p> <p>FICO® and "The score lenders use" are trademarks or registered trademark of Fair Isaac Corporation in the United States and other countries. © 2019 Fair Isaac Corporation. All rights reserved.</p>	<p>Key Factors affecting your FICO® Score</p> <p>1. Derogatory public record or collection filed: FICO® Scores consider the presence of a derogatory public record (such as a bankruptcy) or collection on a person's credit report as a powerful predictor of future payment risk. Your score was impacted because your report shows one of more public records or collections.</p> <p>2. Proportion of balances to credit limits on bank/national revolving or other revolving accounts is too high: As one of the most important score factors, FICO® Scores evaluate account balances in relation to available credit on revolving and/or open-ended accounts. Your score was impacted because your proportion of balances to credit limits on these accounts is too high.</p>
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FICO® Score Frequently Asked Questions

Why is First PREMIER Bank putting my FICO® Score on my monthly statement?

Your financial success is important to us. That's why we are providing you with your FICO® Score and information to help you understand it. The FICO® Score and associated educational content are provided solely for your own non-commercial personal review, use and benefit.

What is a FICO® Score and what's it used for?

The FICO® Score was created by Fair Isaac Corporation (FICO). The FICO® Score is a number that lenders use to assess your credit risk which reflects how likely you are to pay your credit obligations.

How is my FICO® Score used?

The FICO® Score is used by lenders, including First PREMIER Bank, to assess credit risk and reflects how likely you are to pay your credit obligations.

First PREMIER Bank and Fair Isaac Corporation (FICO) are not credit repair organizations as defined under federal or state law, including the Credit Repair Organizations Act, and do not provide "credit repair" services or advice or assistance regarding "rebuilding" or "improving" your credit record, credit history or credit rating. The FICO® Score and associated educational content are provided solely for your own non-commercial personal review, use and benefit.

News and Offers

Never forget your payment again. Sign up for PREMIER Auto Pay at <https://www.premierpayonline.net> TODAY!

Help protect your account and credit! PREMIER Credit Protection® is an optional benefit of your First PREMIER Bank Credit Card. Covered events include Disability, Involuntary Unemployment, Unpaid Family Leave, Hospitalization and Loss of Life. Certain exclusions apply. Just call customer service at 1-800-987-5521, or go to www.mypremiercreditcard.com to purchase today!

- Avoid being victimized by an identity thief.
- Shred pre-approved credit card offers
 - Don't display critical information
 - Secure your mail
 - Monitor your credit

Are you in the market for buying a new home? Understanding where you stand financially and knowing what it takes to become a homebuyer will help give you confidence to start this process off on the right foot. Explore the 'Buying a Home' interactive module at <https://firstpremier.everfi-next.net> to learn more.

Information about Your First PREMIER Bank Credit Account

Refer to your Account Opening Disclosures and/or Credit Card Contract for an explanation of how the following fees are calculated and applied.

Annual Fee (if applicable): Refer to the front of your Statement in the month in which the fee is billed. See 'Annual Notice on your Credit Account' below for information on avoiding this fee.

Additional Card Fee (if applicable): Refer to the front of your Statement in the month in which the fee is billed. See 'Annual Notice on your Credit Account' below for information on avoiding this fee.

Monthly Fee (billed monthly if applicable): Refer to the front of your statement in the month in which the fee is billed. See 'Annual Notice on your Credit Account' below for information on avoiding this fee.

Foreign Currency Transaction Fee (if applicable): 3% of the transaction amount in US dollars.

Annual Notice on your Credit Account (for applicable fees): You can have the current billing of the Annual Fee credited to your Credit Account if you close your Credit Account within 30 days from the mailing or delivery of the statement containing the fee, even if you use your Card during that period. You may call the Customer Service number or write to the Customer Service address on the front of your Statement during this 30 day period and your Credit Account will be closed and the Annual Fee will be credited. You can have the current billing of the Additional Card Fee credited to your Credit Account, if within 30 days from the mailing or delivery of the statement containing the fee, you have the Authorized User removed from the account or call to close your account, even if you use your Card during that period. You can avoid billing of the Monthly Fee by closing your Credit Account and reducing the balance to \$20 or less. Under certain circumstances, the Annual Fee, Monthly Fee and/or Additional Card Fee may not bill due to the status of your Credit Account during a Billing Cycle; however, these fees may be billed on future Statements. Upon closure, you will be responsible to pay any outstanding balance under the terms of your Credit Card Contract.

Annual Percentage Rate: Refer to the Interest Charge Calculation box on the front of your statement.

Balance Subject to Interest Charge-Average Daily Balance: We figure the Interest Charge on your account by applying the daily periodic rate to the average daily balance on your account (including current transactions). We calculate the **Daily Balance** as follows: 1) we start with the previous day's balance (which may include unpaid interest), 2) add new Purchases to the Purchase balance and Cash Advances to the Cash Advance balance as of the postdate shown on your statement for those transactions, 3) add any interest accrued on the previous day's balance (this is daily compounding of interest), 4) subtract any payments or credits as of the postdate shown on your statement, and any other adjustments as of the day they are credited to the account. We figure the **Average Daily Balance** (shown as the Balance Subject to Interest on your statement) separately for Purchases and Cash Advances for each Billing Cycle. We do this by 1) adding up the **Daily Balances** for each balance type, and 2) dividing the result for each balance type by the number of days in the Billing Cycle. This gives us the **Average Daily Balance**. If a **Daily Balance** is negative, we treat it as zero.

Grace Period: INTEREST CHARGES are imposed when you obtain a Cash Advance and when a Purchase is posted to your Credit account. **INTEREST CHARGES** are imposed from the time a Purchase is posted until it is paid in full. However, if you pay your previous balance in full on or before the Payment Due Date of each Billing Cycle, you will have a grace period on Purchases of at least 27 days from the start of each Billing Cycle and your current Purchases will not be subject to periodic **INTEREST CHARGES** to the extent you pay the current Statement balance in full on or before the Payment Due Date applicable to that Billing Cycle. There is no grace period for transactions that post to your Credit Account as Cash Advances. These transactions are subject to **INTEREST CHARGES** from the date of the transaction.

Minimum INTEREST CHARGE (if applicable): There will be a minimum **INTEREST CHARGE** of \$1.00 for each Billing Cycle during which an **INTEREST CHARGE** based on a periodic rate imposed.

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 PREMIER Bank, PO Box 5524, Sioux Falls, SD 57117-5524. (You may use, but are not required to use, the "Notification of Disputed Item" form provided below or copy of it). You may also contact us on the Web: www.mypremiercreditcard.com

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 (or electronically). 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:

- 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.
- We cannot try to collect the amount in question or report you as delinquent on 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 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 (or electronically) at: First PREMIER Bank, PO Box 5524, Sioux Falls, SD 57117-5524, [mypremiercreditcard.com](http://www.mypremiercreditcard.com)

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.

Electronic Check Presentation: When you send us a personal check, you authorize us to either use information from your check to make a one-time electronic transfer from your account, or to process the payment as a check transaction. If your check is processed electronically, your cancelled check will not be returned to you by your financial institution. We will retain an image of your electronically processed check(s) as required by law. If requested prior to the time we are allowed by law to destroy electronically processed checks, we will provide you with a copy of your electronically processed check(s) upon your request. Funds may be withdrawn from your bank account as soon as the day your payment is received. We agree to accept your checking account statement as proof of payment. The description on your checking account statement will read: PREMIER CR CARD CHECKPAYMT, Serial Number of check, amount of payment, and date of transaction. If you choose to opt out of electronic check presentation, please call our Customer Service Department at 1-866-901-1835 Monday through Friday 8 am to 5 pm CT.

Payment Verification: First PREMIER Bank would like to inform you that payments posted to your Credit Account may be held up to 20 days, or even longer if circumstances warrant an additional hold, or if we deem ourselves at risk for any reason. Therefore, your payment credit may not be available for immediate use.

Payment Crediting and Cutoff Time: We must receive your payment on or before the Payment Due Date shown on the Statement. Payment(s) received in Proper Form, will be credited as of the date of receipt at the address on the payment coupon of your Statement if received by 5:00 pm CT, Monday through Friday (Federal Holidays excluded). Payments not received in Proper Form may delay the posting to your Credit Account.

Proper Form: For a payment sent by mail or courier to be in proper form:

- Payments must be sent to the address on the payment coupon of your Statement.
- Payments must be made by check or other negotiable instrument in US dollars payable to First PREMIER Bank.
- All checks or negotiable instruments must be drawn on a U.S. bank or at a U.S. branch of a foreign bank.
- Payments must not be in the form of cash or third-party checks.
- Your payment coupon must be included with your payment. If your payment coupon is not included, your name and account number must be printed legibly on your check or negotiable instrument.

In Case of Errors or Questions regarding your Consumer Report: If you think that your First PREMIER Bank credit card account information is incorrect on your consumer report, write to us at the Customer Service address specified on the front of this statement. You may also contact the Consumer Reporting Agencies directly to dispute the information using the contact information below:

Equifax:	TransUnion:	Experian:	Innovis:
1-800-916-8800	1-800-337-6568	1-855-246-9409	1-800-540-2505
www.equifax.com	www.transunion.com	www.experian.com	www.innovis.com

01AT5625 – 2 – 02/26/19

Notification of Disputed Item - If your card has been lost, stolen, or you have not received it do not use this form. Call 1-800-987-5521 to report it immediately.

Complete this form and fax to: 1-605-367-1311 or mail to:

First PREMIER Bank, Attn: Chargeback Department, PO BOX 5524, Sioux Falls, SD 57117-5524 (Please print in blue or black ink)

CARDHOLDER NAME _____

SIGNATURE _____

CARDHOLDER ACCT# _____

DISPUTE AMOUNT _____ TRAN DATE _____

MERCHANT NAME _____ REFERENCE# _____

After examining the charges on my account, I am disputing the charge(s) for the following reason. (Please choose only one.):

- ☐ I canceled my service/subscription with this merchant on ____/____/____ but the charge still appears on my credit card statement.
- ☐ The charge appeared twice on my credit card statement but I only authorized one charge. Enclosed is a copy of my original sales slip.
- ☐ The merchant did not issue credit to my account. Enclosed is a copy of my credit slip.

- ☐ I have not received the merchandise that was to have been shipped to me by ____/____/____. I contacted the merchant (circle one: yes or no). Date contacted ____/____/____. A description of the merchandise is _____.
- ☐ I returned the merchandise on ____/____/____ because _____.
- Enclosed is my receipt, postal receipt, or proof of return.
- ☐ The merchandise was received damaged/defective on ____/____/____ and was returned on ____/____/____. A description of how the merchandise was damaged/defective is _____.
- Enclosed is the postal receipt or credit voucher.
- ☐ The amount of the transaction was increased from \$_____ to \$_____. Enclosed is my original receipt.
- ☐ Neither I, nor anyone authorized by me to use my card, made the charge(s) listed and the card has been in my possession at all times. In addition, neither I nor anyone authorized by me received the goods or services represented by this transaction. (If you do not recognize a sale, choose this option and call 1-800-987-5521 immediately.)
- ☐ I have paid this transaction by other means. Enclosed is a copy of my payment method.
- ☐ Other reason not listed above: _____

Note: You may write us or use this form (or a copy). However, if you use this form you may want to record the information on the reverse side for your records