



Chun-Hao Hsu

Account Number: 9000000500886982

911 University Village, Salt Lake City, UT, US, 84108

Statement Period: 05/28/23 to 06/27/23

Next Statement Period: 06/28/23 to 07/27/23

Payment Information

New Balance	\$1,157.82
Minimum Payment Due	\$34.73
Payment Due Date	07/22/23

Late Payment Warning	If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$25.00 late fee.
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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	11 years	\$2,673
\$45	3 years	\$1,630 (Savings =\$1,043)

For Information about credit counseling services, call 1-800-418-2362.

See page 2 for additional information about your account.

Account Summary

Previous Balance	\$342.18
Payment/Credits	(\$350.25)
Purchases	\$1,165.89
Fee Charged	\$0.00
Interest Charged	\$0.00
Other Debits	\$0.00

New Balance	\$1,157.82
Current Due	\$34.73
Past Due	\$0.00
Minimum Payment Due	\$34.73

Credit Limit	\$1,500.00
Available Credit	\$342.18
Cash Credit Limit	\$0.00
Available Cash	\$0.00
Amount Over Credit Limit	\$0.00
Days in Billing Cycle	31
Amount in Dispute	\$0.00

Cash Rewards

As of Jun-2023 \$24.57

Get your Balance online at www.deserve.com**YTD Interest Charges and Fees**

Total Fees in 2023 \$0.00

Total Interest in 2023 \$0.00

Customer SupportPay online for free at: www.deserve.com

Email Support hello@deserve.com

Phone Support 1-800-418-2362

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION**Change of Address**To change your address, visit www.deserve.com

If you're having trouble changing your address, call 1-800-418-2362

Make check payable to: Deserve Inc.

PO Box 57780
Murray, UT 84157-0780**Pay your Bill with Auto Pay to avoid late fees and save time**

Deduct your payment from your bank account automatically each month

Enroll in Auto Pay today at www.deserve.com

Account Number	9000000500886982
Payment Due Date	07/22/23
New Balance	\$1,157.82
Minimum Payment Due	\$34.73
Auto Pay Amount	\$1,157.82

Amount Enclosed: \$**Note on Auto Pay:** You are enrolled into Auto Pay. Your Statement Balance amount will be deducted from your bank account automatically on Payment Date.For information on how we protect your privacy, please visit www.deserve.com/privacy-policyCHUN-HAO HSU
911 UNIVERSITY VILLAGE
SALT LAKE CITY UT 84108Deserve Inc.
Dept CH 10957
Palatine, IL 60055-0957

9000000500886982 000034733

Account Number: 9000000500886982

Disclosure

Important Information About Your Account

Your Billing Rights: Keep This Document For Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at:

PO Box 57780

Murray, UT 84157-0780

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.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

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.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- 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.
- While you do not have to pay the amount in question and related finance or other charges, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

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 access 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 the address shown on the front of your statement.

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.

Interest Charges; Minimum Interest Charge. The ANNUAL PERCENTAGE RATE (APR) for Purchases and Cash Advances is shown in the Plan Summary portion of this statement. We figure the interest charge on your account by applying the periodic rate to the 'average daily balance' of your account. To get the 'average daily balance' we take

the beginning balance of your account each day, add any new purchases/fees, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the 'average daily balance'. If you are charged interest in any month, the charge will be no less than \$1.00, provided that during the first 12 months your Account is open, any interest charges will be equal to the actual accrued interest.

Paying Interest Charges. Subject to any grace period for new Purchases as described in the next section, interest charges will be imposed beginning the date a Purchase or Cash Advance is posted to your Account and will continue to accrue until payment is posted.

How to Avoid Paying Interest Charges on New Purchases (Grace Period). If you paid the New Balance on your prior monthly billing statement by the due date shown on that billing statement, we will not impose any interest charges on new Purchases, or any portion of a new Purchase, paid by the due date on your current monthly billing statement. New Purchases are Purchases that first appear on your current billing statement. Cash Advances are subject to Interest Charges from the date the transaction is posted on your Account. Unlike Purchases, there is no grace period in which you can pay the balance of Cash Advances in order to completely avoid Interest Charges.

Balance Subject to Interest Rate. We use a method called 'average daily balance method (including current transaction)' to calculate interest charges. Interest charges on Purchases are calculated by applying the monthly periodic rate to the average daily balance of Purchases (including new Purchases) for each billing cycle. To calculate the average daily balance of Purchases, we take the beginning balance of purchases each day, add any new Purchases (including interest charges and other fees and charges), and subtract any applicable payments and credits. This gives us the daily balance. We add up all the daily balances for the billing cycle and divide by the number of days in the billing cycle to determine average daily balance of the Purchases. Interest charges on Cash Advances are calculated by applying the monthly periodic rate (described above) to the average daily balance of Cash Advances (including new Cash Advances). To get the average daily balance of Cash Advances, we use the same calculation method that we use for Purchases.

Negative Credit 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. If you believe that our report is inaccurate or incomplete, please write us at the address listed on the front of your statement.

Making Payments; Disputed Payments. You may at any time pay more than the Minimum Payment Due or pay the total unpaid balance in full without incurring any additional charge for prepayment. You must pay at least the Minimum Payment Due by the Payment Due Date listed on your statement. All payments must be made in U.S. dollars, and all checks or other items tendered in payment must be drawn on a U.S. financial institution and contain proper signatures and amounts. Payments by mail must be by check or money order and accompanied by the payment coupon from your statement. We do not accept cash as payment. Payments received in proper form at our processing facility by 5PM Pacific Time on a business day will be credited to your Account as of that day. Payments received in proper form at our processing facility after 5PM Pacific Time will be credited to your Account as of the next business day. We may, in our discretion, accept payments not received in proper form, but crediting of such payments may be delayed up to five business days following receipt. Delayed crediting may cause you to incur a late payment fee and additional interest charges. We can accept late payments, partial payments, checks, and money orders marked 'paid in full' or language having the same effect ('disputed payments') without losing any of our rights. You agree not to send us and we may accept disputed payments without losing any of our rights. Send any written communications concerning disputed payments to the address for Account inquiries shown on this statement.

Electronic Check Presentment. By sending us a check as payment, you authorize us to use information on your check to make a one-time electronic funds transfer from your account at the financial institution indicated on your check or to process the payment as a check transaction. When we use information from your check to make an electronic funds transfer, funds may be withdrawn from your bank account as soon as the same day we receive payment. If your check is processed electronically, your cancelled check will not be returned to you by your financial institution. Call the customer service number on this statement if you have questions about electronic check conversion or if you prefer not to have your check information used in this way. If your check is returned unpaid for insufficient or uncollected funds, we may re-present your check electronically.

O1AA1081-2-03/04/2016

All Deserve cards are issued by Celtic Bank, a Utah-Chartered Industrial Bank. Member FDIC.

Please indicate change of address or phone number here (please print):

Street: _____ City: _____ State: _____ Zip Code: _____

Home Phone: _____ Work Phone: _____ Personal E-mail Address: _____



Chun-Hao Hsu

Account Number: 9000000500886982

Payments and Credits

Transaction ID	Transaction Date	Post Date	Description	Amount
2543751754	06/22/23	06/22/23	AUTO ACH PAYMENT	(\$342.18)
2550826372	06/26/23	06/26/23	DESERVE AMZN PRIME CREDIT (2548496050)	(\$8.07)
Total Payments and Credits for this Period				(\$350.25)

New Charges

Card Number*	Transaction ID	Transaction Date	Post Date	Merchant/Location	Foreign Transactions	Amount
0464	2493970729	05/26/23	05/28/23	MOBETTAHS SALT LAKE 02335 W 1830 S STE E SALT LAKE CIT84115 UT USA		\$15.00
0464	2498903487	05/30/23	05/31/23	DELTA 1030 DELTA BLVD SALT LAKE CTY30354-1989UT USA		\$30.00
0464	2500226910	05/30/23	05/31/23	RAISING CANES 0546 2150 S State Street SOUTH SALT LA84115 UT USA		\$15.84
0464	2500228462	05/31/23	05/31/23	YSI*UNIV STUDENT APTS 1945 E. Sunnyside Avenue SALT LAKE CIT84108 UT USA		\$980.00
0464	2502187851	05/31/23	06/01/23	TARGET 000260545630 COTTLE ROAD SAN JOSE 95123 CA USA		\$64.54
0464	2502187850	05/31/23	06/01/23	TARGET 000260545630 COTTLE ROAD SAN JOSE 95123 CA USA		\$1.19
0464	2508678354	06/03/23	06/04/23	99 RANCH #1702 925 BLOSSOM HILL ROAD SAN JOSE 95123 CA USA		\$3.37
0464	2511775249	06/04/23	06/05/23	MCDONALD'S F11980 5508 MONTEREY HWY SAN JOSE 95138 CA USA		\$4.58
0464	2517639975	06/06/23	06/08/23	IN N OUT BURGER 342 5590 Cottle Rd SAN JOSE 95123 CA USA		\$5.91
0464	2529565140	06/13/23	06/14/23	IN N OUT BURGER 342 5590 Cottle Rd SAN JOSE 95123 CA USA		\$8.48
0464	2532933589	06/15/23	06/16/23	TARGET 000260545630 COTTLE ROAD SAN JOSE 95123 CA USA		\$12.67
0464	2536745875	06/18/23	06/19/23	TARGET 000260545630 COTTLE ROAD SAN JOSE 95123 CA USA		\$4.42
0464	2546996249	06/22/23	06/24/23	IN N OUT BURGER 342 5590 Cottle Rd SAN JOSE 95123 CA USA		\$5.91
0464	2547011227	06/23/23	06/24/23	TARGET 000260545630 COTTLE ROAD SAN JOSE 95123 CA USA		\$2.61
0464	2549075863	06/24/23	06/26/23	FOODMAXX #483 5510 MONTEREY HIGHWAY SAN JOSE 95138 CA USA		\$3.30
0464	2548496050	06/25/23	06/25/23	Amazon Prime*Y27LL4883440 Terry Ave N Amzn.com/bill98109 WA USA		\$8.07

* Last four digits of card number

Total New Charges for this Period \$1,165.89

Account Number: 9000000500886982

Fees					
Card Number*	Transaction ID	Transaction Date	Post Date	Description	Amount
Total Fees for this Period					

Interest Charged				
Transaction ID	Transaction Date	Post Date	Description	Amount
Total Interest for this Period				

YTD Interest Charges and Fees	
Total Fees in 2023	\$0.00
Total Interest in 2023	\$0.00

Plan Summary								
Plan Type	Expiration Date	APR (%)	Beginning Balance	Charges	Balance Subject to Interest Rate	Interest Charged	Payments and Credits	Ending Balance
Deserve EDU Revolving		23.74% (V)	\$342.18	\$1,165.89	\$0.00	\$0.00	\$350.25	\$1,157.82
(V) = Variable Rate						Total for this Period	\$0.00	

Deserve EDU Cash Reward Summary	
Beginning Cash Reward Balance	\$12.91
Cash Reward Earned (+)	\$11.66
Cash Reward Redeemed (-)	\$0.00
Cash Reward Forfeited (-)	\$0.00
Cash Reward Expired (-)	\$0.00
Remaining Cash Reward Balance	\$24.57

Cash Rewards Earned This Period:	
+ 1% on Other	\$11.659
Total Earned	\$11.66

Important Messages