

**October 2021 Statement**

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Open Date: 09/24/2021 Closing Date: 10/25/2021

Account: 5392 7700 1236 4629

REI Co-op World Elite Mastercard®

JADE L BUTLER

Cardmember Service

BNK 10 REI

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1-877-734-6060

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New Balance	\$0.00
Minimum Payment Due	\$0.00
Payment Due Date	11/22/2021

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$40.00 Late Fee.

REI Rewards

Earned This Statement	\$10.29
Earned Year to Date	\$169.42

For details, see your rewards section.

Activity Summary

Previous Balance	+	\$617.60
Payments	-	\$903.53 ^{CR}
Other Credits		\$0.00
Purchases	+	\$285.93
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00

New Balance = **\$0.00****Past Due** **\$0.00****Minimum Payment Due** **\$0.00**

Revolving Line of Credit \$3,200.00

Revolving Line Available \$3,200.00

Days in Billing Period 32

Payment Options:Mail payment coupon
with a checkPay online at
www.reimastercard.comPay by phone
1-877-734-6060*No payment is required.***Zero Balance**

24-Hour Cardmember Service: 1-877-734-6060

. to pay by phone
 . to change your address

000077379 01 SP 000638982778503 E

JADE L BUTLER
53 W ETRURIA ST
APT A
SEATTLE WA 98119-1954



Account Number: 5392 7700 1236 4629

Your account has a zero balance, but please
remember that your available revolving line is
\$3,200.00.

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 U.S. Bank National Association, 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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JADE L BUTLER

Cardmember Service



1-877-734-6060



REI Rewards

REI Member Number 223 227 24

Rewards Earned	This Statement	Year to Date	Increase your annual dividend with every purchase on your REI card. To shop online or to find a store near you, visit REI.com
Purchase Activity			
5% Reward on REI Purchases	\$8.09	\$130.69	
2% Reward on Mobile Wallet Purchases	\$1.91	\$16.62	
1% Reward on all other Purchases	\$0.29	\$22.11	
Total Earned	\$10.29	\$169.42	

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:

U.S. Bank National Association
Consumer Recovery Department
Attn: CBR Disputes
P.O. Box 108
St Louis, MO 63166-0108

Gear Up Early for the Holidays, November 12-22
Get a head start on gifting this year with our Gear Up Get Out Sale!
Sneak an early peek at our catalog and make your list, whether you're shopping for yourself or others. Check REI.com to see if your local store is open or order online. And you always get 5% back on REI purchases, even on sale items, with your REI Co-op Mastercard.

Transactions

Payments and Other Credits

Post Date	Trans Date	Ref #	Transaction Description	Amount
10/01	10/01	ET	PAYMENT THANK YOU	\$617.60CR
10/25	10/25	URE	PAYMENT THANK YOU	\$285.93CR
TOTAL THIS PERIOD				\$903.53CR

Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount
10/04	10/02	8145	TMOBILE PARK CONCESSION SEATTLE WA	\$28.66
10/04	10/03	0359	GYRO EXPRESS MEDITERRA LYNNWOOD WA	\$19.87
10/05	10/04	5123	REI #35 ALDERWOOD LYNNWOOD WA	\$4.44
10/12	10/11	7270	THE AVID ANGLER LK FOREST PK WA	\$19.59

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Transactions

Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount
10/12	10/11	9258	REI #20 BELLEVUE BELLEVUE WA	\$21.70
10/12	10/09	4501	METROPOLITAN MKT 157 SEATTLE WA	\$5.79
10/12	10/10	5688	REI #35 ALDERWOOD LYNNWOOD WA	\$135.70
10/18	10/17	3529	DOORDASH*JEWEL OF INDI SAN FRANCISCO CA	\$50.18
TOTAL THIS PERIOD				\$285.93

2021 Totals Year-to-Date

Total Fees Charged in 2021	\$0.00
Total Interest Charged in 2021	\$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
**BALANCE TRANSFER	\$0.00	\$0.00	YES	\$0.00	11.49%	
**PURCHASES	\$0.00	\$0.00	YES	\$0.00	11.49%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	23.99%	

Contact Us



Phone



Questions



Mail payment coupon with a check



Online

Voice: 1-877-734-6060
TDD: 1-888-352-6455
Fax: 1-866-568-7729

Cardmember Service
P.O. Box 6351
Fargo, ND 58125-6351

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

www.reimastercard.com



End of Statement

JADE L BUTLER
REI Member Number 223 227 24

Give together, Grow together.

REI is launching the Cooperative Action Fund to support organizations promoting justice, equity and belonging in the outdoors. Learn more and donate at REIFund.org.

Questions? Call Cardmember Service at 1-877-734-6060.

The creditor and issuer of the REI Co-op Mastercard is U.S. Bank National Association, pursuant to a license from Mastercard International Incorporated. 2021 U.S. Bank 2021 Recreational Equipment, Inc. All rights reserved.