

Goldman Sachs Bank USA P.O. Box 45400 Salt Lake City, Utah 84145-0400

> ANDREA BUCKLER 505 ALMOND AVENUE ESSEX, MD 21221

Payment Period Nov 21st 2021 - Dec 20th 2021

Loan #PL01007893218 Statement generated on December 5, 2021

**Payment Details** 

# Your payment of \$303.84 is due on December 20.

**Status** 

## **Autopay: Off**

Online payments received by 5:00 pm E.T. will be credited the same day. Online payments received after 5:00 pm E.T. will be credited the next day. (See reverse for more payment details.)

Payment history

You paid \$303.84 on Nov 18th 2021.

**Details** 

\$207.69 paid to principal \$96.15 paid to interest Original loan amount

Principal paid to date

Remaining principal

\$15,000.00

\$7,419.36

\$7,580.64

Interest Rate

Interest paid to date

10.99%

\$3,822.72

#### About your statement

### How is interest calculated?

We use the daily simple interest method to calculate interest. That means, interest accrues everyday on the principal balance that is outstanding and you only pay interest for the number of days that your Loan is outstanding. Below we explain how certain payments will affect your Monthly Payment, the amount of interest that you pay and the amount of your Final Payment. Capitalized terms have the same meaning as in your Installment Loan Agreement.

If you pay late, pay less than your amount due or miss a payment, you will pay more interest and your Final Payment will be larger as a result. In addition, failure to make payments in full and on time may result in an event of default under your Agreement. Also, late payments, partial payments or missed payments may be reflected on your credit report.

If you pay early or you pay more than your amount due, you will pay less interest and your Final Payment will be reduced as a result.

You must satisfy your monthly payment during your Payment Period. If you pay more than your monthly payment in any Payment Period the excess amount will not be applied to any subsequent payments.

Payments we receive on or before 5:00 pm E.T. will be credited to your Loan as of that day. Payments received after 5:00 pm E.T. will be credited to your Loan on the next day. We reserve the right to reject any payments that are not made in accordance with your Agreement or instructions that we provide.

**Permission to Convert Checks to Electronic Fund Transfers**: When you provide a check as payment, you authorize us either to use 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 you make your payment, and you will not receive your check back from your financial institution.

**Credit Reporting**: We may report information about your loan to credit bureaus. Late payments, missed payments, or defaults on your loan may be reflected in your credit report.

**Payment by Check**: To avoid being late, please allow 7-10 days for your payment to reach us.

Log in to Marcus.com to manage your account.

Have questions? Let's chat.

#### Give us a call at:

1-844-MARCUS2 (1-844-627-2872) 8 am - 10 pm E.T. (Mon - Fri), 9 am - 7 pm E.T. (Sat-Sun)



## Send checks (no cash) to:

Marcus by Goldman Sachs Lockbox 6104 P.O. Box 7247 Philadelphia, PA 19170-6104 Make checks out to Goldman Sachs Bank. Please include loan number on check.

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