



2023-02-24 Statement - USB cc 7942

Special Topics in Computer Science (California State University, Los Angeles)



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Account Summary		Payment Summary		
Previous Balance	\$0.00	New Balance	\$0.00	
Payments and Credits	\$0.00	Minimum Payment Due	\$0.00	
Purchases	\$0.00	Past Due Amount	\$0.00	
Balance Transfers	\$0.00	Payment Due Date	03/24/23	
Cash Advances	\$0.00	<b>Late Payment Warning:</b> If we do not receive your minimum payment by the date listed, you may have to pay a late fee of up to \$37.00.		
Overdraft Advances	\$0.00			
Fees Charged	\$0.00	<b>Minimum Payment Warning:</b> If you make only the minimum payment each month, you will pay more in interest and it will take longer to pay off your balance. For example:		
Interest Charged	\$0.00			
New Balance	\$0.00			
Credit Limit	\$7,500.00	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...
Available Credit	\$7,500.00			
Cash Limit	\$1,500.00	Only the minimum payment	0 months	\$0.00
Available Cash	\$1,500.00			
Closing Date	02/24/23			
Days in Billing Cycle	0			
For information about credit counseling services, call 1-877-316-6322				

If you have a credit amount for New Balance (indicated as a negative dollar amount), you have the right to request a refund. Refer to the Contact Us section below.

## Rewards Summary

Previous Reward Points Balance	0	On March 27, 2023, the following reward redemption options will be discontinued: 1) The 25% bonus when you redeem rewards as a deposit to a Union Bank checking or savings account. 2) The 50% or 75% bonus when you redeem rewards as a principal reduction payment to a Union Bank mortgage. Please contact us with any questions.
Points Earned this month	0	
Points Redeemed this month	0	
Points Expired	0	
New Points Balance	0	

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**NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION**

## Union Bank Visa Signature Credit Card

Account Number ending in 2978

New Balance:	\$0.00
Minimum Payment Due:	\$0.00
Past Due Amount:	\$0.00
Payment Due Date:	03/24/23

Please make checks payable to Union Bank. Write your account number on your check; include coupon with payment.

\$  
Amount Enclosed

☐ Request update or correction to address and complete form on back

**Make checks payable to:**

Union Bank  
PO Box 650349  
Dallas TX 75265-0349

STEVEN A KADIVAR  
44406 15TH ST E APT 15  
LANCASTER CA 93535-3452



This document is available on  Studydrive

## Important Information About Your Account and Your Billing Rights

### 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:

Union Bank  
PO Box 2988  
Omaha, NE 68103-2988

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. 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:

- 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:

- 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.)
- 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.
- You must not yet have fully paid for the purchase.

If all of the previous criteria are met and you are still dissatisfied with the purchase, contact us in writing at:

Union Bank  
PO Box 2988  
Omaha, NE 68103-2988

While we investigate, the same rules apply to the disputed amount as discussed previously. 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.

### Balance Used For Computation Of Interest

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 transactions, and subtract 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."

### 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. You have the right to dispute the accuracy of the information reported by writing to us at:

#### Consumer Credit Reporting

P.O. Box 85643  
Mail Code 2-69D-200  
San Diego, CA 92186-5643

### Making Payments

Electronic payments received via [mycreditcard.unionbank.com](http://mycreditcard.unionbank.com) by 11:59 pm PT will be credited to your account the same day. Mailed payments must be sent to the address shown for payments on the front of this statement, and must be received by 5:00 pm CT to be credited to your account the same day. Mailed payments must be by check or money order; do not send cash. Payments made by telephone must be received by 5:00 pm CT to be credited to your account the same day. In-person payments made at a branch must be received by the close of business to be credited to your account the same day. You may make payments in-person at a branch by check or money order or by electronic transfer from a Union Bank deposit account, but not by cash. Payments received after the applicable cut off time will be credited to your account as of the next business day.

Non-conforming payments may be accepted but can result in delayed posting and possibly additional charges or loss of the grace period. Your due date is at least 21 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances, overdraft advances and balance transfers on the transaction date.

### FICO® Score

If you do not wish to have your FICO® Score disclosed on your statement, you may request to opt-out at any time by calling the phone number on the back of your card. Union Bank may discontinue displaying FICO® Scores at our discretion. FICO® Score and associated educational content are provided solely for your own non-commercial personal educational review, use and benefit. The credit file used to create your FICO® Score is continuously updated, and this FICO® Score may not reflect the most current data on your credit file. You have the right to obtain a free credit report annually from each of the three major consumer reporting agencies. To request a copy of your credit report, please visit: <http://www.annualcreditreport.com>.

Union Bank and Fair Isaac are not credit repair organizations as defined under federal or state law, including the Credit Repair Organizations Act. Union Bank and Fair Isaac do not provide "credit repair" services or advice or assistance regarding "rebuilding" or "improving" your credit record, credit history or credit rating. FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries.



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### NOTICE OF CHANGE OR CORRECTION OF ADDRESS (please print)

Name		
Street		
City	State	Zip Code
Home Telephone	Business Telephone	Mobile Telephone
Authorized Signature		Date



**Union Bank® Visa Signature® Credit Card**  
**Statement Period: 01/28/23 through 02/24/23**  
 Account Number ending in 2978

### Contact us regarding your account

If your card is lost or stolen  
 or you need assistance:  
 U.S. and Canada (TDD - Relay  
 Service Available, 7-1-1):  
 888-642-3311  
 Outside the U.S. and Canada: Dial  
 +1-844-852-2448

Send inquiries (such as credit  
 balance refund requests) to:  
 MUFG Union Bank  
 Credit Card Operations  
 PO Box 60398  
 Phoenix AZ 85082-0398

Mail payments to:  
 Union Bank  
 PO Box 650349  
 Dallas TX 75265-0349

Visit our website:  
 To service your existing  
 credit card:  
**mycreditcard.**  
**unionbank.com**  
 For more information about  
 Union Bank  
 products and services:  
**unionbank.com**

		<p><b>Key Factors affecting your FICO® Score</b></p> <p>1. Ratio of balance to limit on bank revolving or other rev accts too high: As one of the most important score factors, FICO® Scores evaluate account balances in relation to credit limit 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>	<p>2. Lack of recent installment loan information: FICO® Scores consider recent non-mortgage installment loan (such as auto or student loans) information on a person's credit report. Your score was impacted because your credit report shows no recent non-mortgage installment loans or insufficient recent information about your loans.</p>	<p>The Primary Borrower's FICO® Bankcard Score 9 based on Experian data, pulled on 02/07/2023, is the same score that Union Bank® uses to manage your account. For more information about your FICO® Score, visit <a href="http://unionbank.com/FICO">unionbank.com/FICO</a> or call us at the number found in the Contact Us box. Please see Important Information about Your Account for additional details or to learn how to opt out.</p> <p>FICO and "The Score lenders use" are trademarks or registered trademarks of Fair Isaac Corporation in the United States and other countries.</p>
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### Transactions

#### Fees

Trans Date	Reference Number	Description	Amount
		<b>Total Fees This Period</b>	<b>\$0.00</b>

#### Interest Charged

Trans Date	Reference Number	Description	Amount
02/24		Interest Charge on Purchases	0.00
02/24		Interest Charge on Cash Advances	0.00
02/24		Interest Charge on Overdraft Advances	0.00
		<b>Total Interest This Period</b>	<b>\$0.00</b>

### Year to Date Summary

Total Fees Charged in 2023	\$0.00
Total Interest Charged in 2023	\$0.00

### 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	21.24% (v)	\$0.00	\$0.00
Cash Advances	29.50% (v)	\$0.00	\$0.00

(v) = Variable Rate (f) = Fixed Rate

### Important Messages

If you have a Union Bank credit card with a rewards program, the following reward redemption options will be discontinued on **March 27, 2023**:

1. The 25% bonus when you redeem rewards as a deposit to a Union Bank checking or savings account.
2. The 50% or 75% bonus when you redeem rewards as a principal reduction payment to a Union Bank mortgage.

The other redemption options listed in the Rewards Program agreement for your credit card are unchanged. If you have any questions, please call us at the telephone number listed on the back of your credit card.

**Important Messages (continued)**

**Important Update:** The Prime Rate increased in the Wall Street Journal on December 15, 2022, by 0.50 percent to 7.50 percent. When the Prime Rate changes, your credit card's variable annual percentage rates (APRs) may change. To see your updated APRs, please reference the Annual Percentage Rate (APR) column of the Interest Charge Calculation section on this statement.

Sign up for online credit card statements. With online statements, you can reduce unnecessary clutter and get fast, secure, convenient access to your statements anytime, from anywhere.

Follow these easy steps to set up online statements:

1. Sign in to [mycreditcard.unionbank.com](https://mycreditcard.unionbank.com)
2. Click on "Change Delivery Method" within the "Statements" tab
3. Select "Receive Electronic Statement Only"
4. Confirm your email address, follow the prompts and click "Submit"

Enroll in Auto-Pay today-it is the quick and easy way to ensure your Union Bank Visa Credit Card gets paid on time every month. With no checks to write, sign-ins to make, or dates to remember, all you have to do is enjoy your day. Plus, there are no fees for using the Auto-Pay service. Sign in to [mycreditcard.unionbank.com](https://mycreditcard.unionbank.com) to enroll.