



VITA MEDSPA LLC
Business Cash Visa Signature



Page 1 of 4
Billing cycle 04/11/25 - 05/10/25
Account number ending in 0290

Account summary

Previous balance		\$8,400.25
Payments & other credits	-	\$400.00
Purchases & other charges	-	\$0.00
Balance transfers	+	\$0.00
Cash advances	+	\$0.00
Interest charged	+	\$153.32
Fees charged	+	\$0.00
New balance		\$8,153.57

Credit limit	\$10,000.00
Available credit	\$1,846.43
Available for cash advance	\$0.00
Statement closing date	05/10/2025
Days in billing cycle	30

Questions?



Visit
truist.com



Call
844-4TRUIST
(844-487-8478)



International
collect
910-914-8250



Write
TRUIST CARD SERVICES
PO BOX 200
WILSON, NC 27894-0200

Important information

If you or other cardholders on your account elect to set-up fixed recurring payment amounts, you must ensure that the fixed payment(s) cover at least the Minimum Payment Due for each billing cycle. Failing to pay at least the Minimum Payment Due by the payment due date may result in the assessment of late payment fees.

Organization account activity

Tran date	Post date	Reference number	Transaction description	Amount
VITA MEDSPA LLC			Account number ending in 0290	Total: -\$246.68
				- A

Please detach bottom portion and submit with payment using enclosed envelope.

TRUIST BANK
PO BOX 400
WILSON NC 27894-0400

4800001268640000000000000000233000000000815357

VITA MEDSPA LLC
IBRAHIM SHRAIM
10926 DERRINGER DR
ORLANDO FL 32829-7238

Account number ending in	0290
Statement closing date	05/10/25
New balance	\$8,153.57
Minimum payment due	\$233.00
Payment due Date	06/04/25
Amount enclosed	\$

Pay online at: TRUIST.COM
Pay by phone: 844-487-8478
Make checks payable to: TRUIST BANK

TRUIST BANK
PO BOX 791622
BALTIMORE MD 21279-1622





VITA MEDSPA LLC

Business Cash Visa Signature

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Billing cycle 04/11/25 - 05/10/25

Account number ending in 0290

Important contact details

Lost/Stolen Card? Please call us immediately at 844-487-8478 to report any loss, theft, or suspected or actual Unauthorized Use of Card or Account.

Address Change? Call us at 844-487-8478

Making payments

You must pay the Minimum Payment each month by the Payment Due Date. You may make payments on the Account in any of the following ways:

- At any Truist branch during normal business hours.
- By calling the Truist Contact Center at 844-4TRUIST (844-487-8478).
- By using Truist Online Banking.
- By mail at the address listed on the payment coupon on the front of this statement - please allow at least five (5) business days for delivery.

Payments that Truist receives prior to midnight ET through Truist Online Banking, a Truist branch, or by phone or mail at the address shown on the front of your statement will be credited as of the date received.

Any failure to comply with the following instructions may cause your payment to be delayed. This delay may result in additional charges and possible suspension/closure (or all of these) of the Account.

- Payment must be in U.S. dollars, but not in cash unless the payment is made at a Truist branch.
- Payment must come from a U.S. deposit account or cashier's check drawn on a U.S. financial institution.
- Payment must not include restrictive language (e.g., "payment in full") or other language attached to the payment; Truist may accept any payment with restrictive language without losing our rights.
- Payment cannot come from a credit account that Truist provides you (e.g., a Convenience Check, Cash Advance, or Balance Transfer made on this Account).
- Payment in a paper form (such as a check, money order, or cashier's check) must include the payment coupon from the Statement or have the Account number (or Cardholder Account number, if applicable) written on the payment.

Authorization to convert your check to an electronic transfer debit

When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic fund transfer from your account. In certain circumstances, such as for technical or processing reasons, we may process your 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 we receive your payment, and you will not receive your check back from your financial institution.

Calculating interest charges

To calculate the Average Daily Balance on your Account: Truist adds the outstanding daily Balance (including new Transactions) and periodic interest charges, fees, and unpaid interest charges while deducting payments and credits; this is done for each Transaction type (e.g., Purchases, Balance Transfers, Cash Advances) for each day in the Billing Cycle.

We may make additional adjustments, as appropriate, subject to applicable law (e.g., when a Transaction is disputed). This gives us the daily Balance for each Transaction type. Truist then adds all of the daily Balances for each separate Transaction type on the Account for each day of the Billing Cycle and divides that total amount by the number of days in the Billing Cycle. This results in the Average Daily Balance for each Transaction type for the Billing Cycle. This amount(s) appears on the reverse side in the column headed "Balance Subject to Interest Rate".

To calculate the Finance Charges on your Account: Truist first determines the Daily Periodic Rate (DPR) for each Transaction type by taking the applicable APR and dividing it by 365 (366 days during leap year). Truist then multiplies the Average Daily Balance for each Transaction type by the number of days in the Billing Cycle and the resulting figure by the DPR for that Transaction type (Average Daily Balance x # of days in Billing Cycle x DPR). We then total all of the interest charges for each Transaction type. This is the total interest charge for the Billing Cycle.

If you see an error on your statement or wish to dispute a charge

If you see an error, wish to dispute a charge, or if you need more information about a transaction on your bill, write us at Truist Bank, P.O. Box 819, Wilson, NC 27894-0819. Your dispute must be submitted no later than 60 days after we sent you the first bill on which the error or problem appeared. You may also submit a dispute by calling 844-4TRUIST (844-487-8478).

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 do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Sharing of information

Truist may, to the extent and in the manner permitted by applicable law, communicate information about Truist's experiences and Transactions with you to credit bureaus, Truist's affiliates, and others who may properly receive that information. Truist only reports Business Credit to Business Bureaus. A complete copy of the Truist Privacy Policy is available at Truist.com or by calling 844-4TRUIST (844-487-8478).

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Billing cycle 04/11/25 - 05/10/25
Account number ending in 0290

Organization account activity - continued

Tran date	Post date	Reference number	Transaction description	Amount
05/03	05/04	0625050300783257	PAYMENTS - THANK YOU	-\$400.00
05/09	05/09		PURCHASE *FINANCE CHARGE*	\$153.32

Cardholder activity

Total cardholder new activity: \$0.00

Tran date	Post date	Reference number	Transaction description	Amount
No cardholder activity posted this period				

Interest charge calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of balance	Annual percentage rate (APR)	Periodic interest rate	Balance subject to interest rate	Interest charge	Expires on
PURCHASE	22.49% (V)	0.06162% (D)	\$8,293.58	\$153.32	-
PROMO	0.00%	0.00000% (D)	\$0.00	\$0.00	-

(V) = Variable Rate
(D) = Daily, (M) = Monthly

Rewards summary

Previous balance	\$0.00	About the rewards summary The rewards balance listed here is valid as of your statement closing date. To redeem rewards or to check your up-to-date rewards balance, sign into Truist Online Banking.
Earned	+\$0.00	
Bonus earned	+\$0.00	
Redeemed	-\$0.00	
Other adjustments	+\$0.00	
Ending balance	\$0.00	

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