



Account	New Balance	Min Pmt Due	Date Due
36733418	\$6,036.37	\$242.00	09/23/24



Nebraska  
Furniture Mart

Account Inquiries: Toll Free (800) 359-1200  
Local (402) 397-6100

☐ Change of Address or Close Account  
(see reverse)

☐ Special Payment Application  
(see reverse)

Amount Enclosed



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You may avoid further Interest Charges by paying \$4,656.66 by 09/23/24.

Mail Payments to:



NEBRASKA FURNITURE MART  
P.O. BOX 2335  
OMAHA, NE 68103-2335

ARINDAM SAMANTA  
17808 CINNAMON CIR  
OMAHA NE 68135-3022

0036733418000002420000006036371560

Please detach here and return top portion with your payment.

SUMMARY FOR ACCOUNT	
Previous Balance	\$3,465.21
- Payments, Credits, Other	\$139.00
+ New Purchases	\$0.00
+ Insurance Premium	\$0.00
+ Fees	\$0.00
+ Interest Charges	\$2,710.16
New Balance	\$6,036.37

2024 YEAR-TO-DATE TOTALS	
Total Insurance Premiums	\$0.00
Total Fees	\$0.00
Total Interest Charges	\$2,710.16

PAYMENT INFORMATION	
Minimum Monthly Pmt	\$242.00
Past Due Amount	\$0.00
Minimum Payment Due	\$242.00
Payment Date Due	09/23/24

**Late Payment Warning:** If we do not receive your minimum payment by 09/23/24, you may have to pay a late fee up to \$25.00.

**Minimum Payment Warning:** Making only the minimum payment will increase the amount of interest you pay and the time it takes to repay your balance. For example:

If you make no additional charges using the 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	12 years	\$9,807.65

If you would like information about credit counseling services, call 1-800-388-2227.

TRANSACTIONS			
Payments, Credits, Other	Reference	Trans Date	Amount
Web Payment - Nfm.Com	LB.082124.R052*119	08/21/24	-\$139.00
Interest Charges			
Interest Charge	82953	08/28/24	\$2,710.16

INTEREST CHARGE CALCULATION							
Group <sup>†</sup>	Balance Subject To Interest	Monthly Percentage Rate	Annual Percentage Rate	New Interest Charges	Interest Charges Assessed	New Balance	Interest Charges Accrued
1	\$4,689.45**	1.500%	18.000%	\$70.34	\$2,710.16	\$4,656.66	\$0.00
2	\$1,554.25**	1.500%	18.000%	\$23.31	\$0.00	\$1,379.71	\$197.85

<sup>†</sup> Description of Terms for Group:

- 1 - Promo Deferred Interest until 08/23/24 Expired promotion. New Balance includes Interest Charges accrued from previous periods.
- 2 - Promo Deferred Interest - You must pay your promotional balance in full by 12/23/25 to avoid paying accrued interest charges.

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account. The Balances Subject to Interest above were calculated using the "Average Daily Balance" method. If you would like information about this method and how the resulting charges were determined, call 1-800-544-5349.

\*\* Balances Subject to Interest with promotional deferred interest terms include prior interest accrued for purposes of the interest calculation. Prior interest accrued will be waived if purchase amounts are paid in full by the end of the promotional period. New Balance amounts with promotional deferred interest terms exclude all accrued interest until the end of the promotional period.

## SPECIAL PAYMENT APPLICATION

ORDER or GROUP #	AMOUNT
Check box on reverse side for Special Payment Application.	<b>TOTAL</b>

**Note:** Your *Available Credit* amount, shown on the front, is reduced by all unpaid purchases / charges, including pending, not yet delivered purchases.  
**Note:** Payments cannot be made with credit card.

## HOW YOUR PAYMENTS ARE CALCULATED

Your Minimum Monthly Payment is calculated by adding any new fees (late, returned payment and insurance fees), plus any promotional level or fixed payments that are due, plus 4% of the current total balance payable (excluding any promotional level or fixed payment balances), rounded to the next higher dollar amount or \$15.00, whichever is greater.

## HOW YOUR PAYMENTS ARE APPLIED

Your monthly payments are applied in a manner which meets federal requirements and attempts to minimize the interest charges you may incur. After paying any outstanding late, returned payment and insurance fees, payments are applied in this general order:

- Amounts with a promotional "Fixed Payment" due
- Amounts with promotional "Deferred Interest" terms that expire this month
- Amounts with promotional "Deferred Interest" terms that will expire next month
- Amounts that are presently interest-bearing (highest rates first)
- Amounts with promotional "Deferred Interest" terms, in order of expiration date (soonest first)

If you choose, you may request your payments be applied in a different manner by using the "Special Payment Application" space above.

While you are required to pay at least the "Minimum Payment Due" amount, you may at any time, pay the "New Balance" or any portion thereof.

## CHANGE OF ADDRESS or PHONE NUMBER

NAME	
STREET ADDRESS	
CITY / STATE / ZIP CODE	
HOME PHONE	WORK PHONE

## CLOSE ACCOUNT

<input type="checkbox"/> CHECK BOX TO CLOSE ACCOUNT	ACCOUNT NUMBER
SIGN TO CLOSE ACCOUNT	

PAYMENTS	ACCOUNT INQUIRIES or LOST/STOLEN CARD
MAIL TO: Nebraska Furniture Mart PO Box 2335 Omaha, NE 68103-2335  PAY ON LINE: <a href="http://www.nfm.com">www.nfm.com</a>	CALL: 1 (800) 359-1200 (402) 397-6100  WRITE: PO Box 3000 Omaha, NE 68103-3030

## CUSTOMER CARE

NEBRASKA FURNITURE MART	
Omaha	1 (800) 359-1200
Dallas/Fort Worth	1 (844) 350-6278
Kansas City	1 (800) 407-5000
Des Moines	1 (800) 309-5560
HOMEMAKERS FURNITURE	
(515) 727-1371	or 1 (888) 818-7283
Or visit us at <a href="http://www.nfm.com">www.nfm.com</a>	

## BILLING RIGHTS SUMMARY

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: Nebraska Furniture Mart, Inc., NFM BILLING INQUIRIES DEPARTMENT, PO BOX 3000, Omaha, NE 68103.

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:

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: Nebraska Furniture Mart, Inc., NFM BILLING INQUIRIES DEPARTMENT, PO BOX 3000, Omaha, NE 68103.

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 (and exercise other rights per your agreement with us).