



December 2025 Statement

Open Date: 11/25/2025 Closing Date: 12/23/2025

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Account Ending in: ##### 1210

U.S. Bank Business Triple Cash Rewards Card
HAOREN YAO (CPN 002899762)

Cardmember Service ☎ 1-866-485-4545
BUS 30 USB 1 15

New Balance **\$2,049.85**
Minimum Payment Due **\$21.00**
Payment Due Date **01/22/2026**

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$41.00 Late Fee and your APRs may be increased up to the Penalty APR of 29.99%.

Cash Rewards

Earned This Statement \$25.35
Rewards Center Balance \$7.41
as of 12/22/2025
For details, see your rewards summary.

Activity Summary

Previous Balance	+	\$626.96
Payments	-	\$20.00 ^{CR}
Other Credits	-	\$14.84 ^{CR}
Purchases	+	\$1,457.73
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00

New Balance = **\$2,049.85**

Past Due **\$0.00**

Minimum Payment Due **\$21.00**

Credit Line \$3,000.00

Available Credit \$950.15

Days in Billing Period 29

Payment Options:



Mail payment coupon with a check



Pay online at usbank.com



Pay by phone 1-866-485-4545



Pay at your local U.S. Bank branch

No payment is required.

CPN 002899762



0047985321514312100000021000002049858

Automatic Payment

24-Hour Cardmember Service: 1-866-485-4545

☎ . to pay by phone
☎ . to change your address

00000002001 000638094168353 P 1

HAOREN YAO
ACCOUNTS PAYABLE
1333 LAWSON LN
MCLEAN VA 22101-3639

Account Ending in: ##### 1210

An automatic payment of \$21.00 will be deducted from your account on 01/22/26. If you choose to make additional payments please write your account number on your check and mail to:

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

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. If you do not pay your New Balance in full by the Payment Due Date, you will not get an interest-free period on Purchases again until you pay the New Balance in full by the Payment Due Date for two billing cycles in a row.

2. **Payment Information:** We will accept payment via check, money order, the internet (including mobile and online) or phone or previously established automatic payment transaction. You must pay us in U.S. Dollars. If you make a payment from a foreign financial institution, you will be charged and agree to pay any collection fees added in connection with that transaction. The date you mail a payment is different than the date we receive the 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 internet 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. Payments sent without the payment coupon or to an incorrect address will be processed and credited to your Account within 5 banking days of receipt. Payments sent without a payment coupon or to an incorrect address may result in a delayed credit to your Account, additional interest charges, fees, and/or Account suspension. The deadline for on-time internet and phone payments varies, 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. Please contact Cardmember Service for internet, phone, and mobile crediting 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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HAOREN YAO (CPN 002899762)

Cardmember Service (1-866-485-4545

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Cash Rewards Summary

Rewards Center Activity as of 12/22/2025

Rewards Center Activity*	\$0.00
Rewards Center Balance	\$7.41

To Redeem or check your
Rewards Balance:
Download the U.S. Bank
Mobile App or
login to usbank.com to
access the Rewards Center,
or call 1-888-229-8864.

Reward Dollars Earned	This Statement	Year to Date
3% Cash Gas Stations/1% Trans Over \$200	\$0.00	\$1.71
3% Cash Restaurants and Food Delivery	\$16.38	\$16.38
1% Cash All Other Eligible Purchases	\$8.97	\$14.67
Total Earned	\$25.35	\$32.76

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.

Your payment of \$21.00 will be automatically deducted from your bank account on 01/22/2026. Please refer to your AutoPay Terms and Conditions for further information regarding this account feature.

Skip the mailbox. Switch to e-statements and securely access your statements online. Get started at usbank.com/login.

Transactions YAO,HAOREN Credit Limit \$3000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Other Credits					
11/28	11/27	6097	ParkWhiz, Inc. 188-8472759 IL MERCHANDISE/SERVICE RETURN	\$14.84	CR
Purchases and Other Debits					
11/28	11/27	9097	ParkWhiz, Inc. 188-8472759 IL	\$26.50	
11/28	11/27	5093	ParkWhiz, Inc. 188-8472759 IL	\$14.84	
11/28	11/27	6055	Hyatt Regency Hudson Jersey City NJ	\$25.00	
12/01	11/27	6210	FB - HR JERSEY CITY ON JERSEY CITY NJ	\$25.00	
12/01	11/28	5095	ParkWhiz, Inc. 188-8472759 IL	\$4.24	
12/01	11/28	4092	MMs New York NY NY	\$74.19	
12/01	11/28	1015	SQ *BIBBLE & SIP New York NY	\$11.00	
12/01	11/28	7196	SQ *BLUE BOTTLE COFFEE New York NY	\$37.29	
12/01	11/28	8096	ParkWhiz, Inc. 188-8472759 IL	\$16.96	
12/01	11/28	1055	Hyatt Regency Hudson Jersey City NJ	\$25.00	
12/01	11/28	8374	RUI TEA 131-27305592 IL	\$43.40	
12/01	11/28	5691	GONG CHA-TIMES SQUARE NEW YORK NY	\$16.88	
12/01	11/28	0211	858 JAPANESE MARKET 800-9355961 NY	\$15.33	

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Cardmember Service



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Transactions		YAO,HAOREN		Credit Limit \$3000		
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation	
12/01	11/29	1032	MR. WISH STATE COLLEGE STATE COLLEGE PA	\$7.42	_____	
12/01	11/29	4148	COSTCO GAS #0315 WHARTON NJ	\$15.19	_____	
12/01	11/29	4407	SNACK* TASTY K 325 E C 186-68682146 CA	\$9.80	_____	
12/01	11/29	2057	Hyatt Regency Hudson Jersey City NJ	\$25.00	_____	
12/01	11/29	4077	TST*GULP JERSEY CITY Jersey City NJ	\$75.34	_____	
12/01	11/30	6917	TADASHI JAPANESE RESTA STATE COLLEGE PA	\$73.75	_____	
12/01	11/30	0062	MR. WISH STATE COLLEGE STATE COLLEGE PA	\$14.84	_____	
12/02	12/01	6596	COSTCO GAS #1226 HUDSON OH	\$25.05	_____	
12/03	12/01	1214	McDonalds 31878 KENT OH	\$2.00	_____	
12/03	12/02	5036	SAMS CLUB #4750 CUYAHOGA FALL OH	\$43.78	_____	
12/03	12/02	1074	SAMSClub #4750 CUYAHOGA FALL OH	\$4.78	_____	
12/05	12/04	6783	COSTCO WHSE #1226 HUDSON OH	\$86.63	_____	
12/05	12/05	0109	FANDANGO * FANDANGO.COM CA	\$103.76	_____	
12/08	12/04	6758	BOB EVANS REST #0068 CUYAHOGA FALL OH	\$9.89	_____	
12/08	12/06	2965	COLDSTONE OLO #21490 HUDSON OH	\$1.40	_____	
12/08	12/06	7114	GOOD HARVEST MARKET CLEVELAND OH	\$17.68	_____	
12/08	12/06	7493	UEP*KOKO BAKERY CLEVELAND OH	\$10.71	_____	
12/08	12/07	0542	YY TIME 131-27305592 IL	\$50.93	_____	
12/09	12/07	5069	McDonalds 11579 STOW OH	\$6.79	_____	
12/09	12/08	7985	WAL-MART #2323 STOW OH	\$16.93	_____	
12/09	12/08	7067	McDonalds 11579 STOW OH	\$1.40	_____	
12/11	12/10	9158	MARC'S STOW STOW OH	\$9.90	_____	
12/11	12/10	9460	UMAMI NOODLE CUYAHOGA FLS OH	\$39.18	_____	
12/15	12/12	4920	USPS PO 3820380224 STOW OH	\$1.56	_____	
12/15	12/12	7764	SEATS.AERO SEATS.AERO DE	\$9.99	_____	
12/15	12/12	0027	McDonalds 2542 CUYAHOGA FALL OH	\$5.89	_____	
12/15	12/13	7035	McDonalds 7392 HUDSON OH	\$6.19	_____	
12/16	12/14	7386	BANGKOK THAI RESTAURAN STOW OH	\$31.90	_____	
12/16	12/15	3356	WM SUPERCENTER #2323 STOW OH	\$13.85	_____	
12/16	12/15	7137	SQ *NERVOUS DOG COFFEE Stow OH	\$5.95	_____	
12/17	12/16	6403	COSTCO WHSE #1226 HUDSON OH	\$1.50	_____	
12/17	12/16	6411	COSTCO WHSE #1226 HUDSON OH	\$128.49	_____	
12/17	12/16	2021	COSTCO GAS #1226 HUDSON OH	\$24.20	_____	
12/19	12/18	7227	WINGSTOP 2872 STOW OH	\$28.47	_____	
12/22	12/19	2346	ONCE UPON A CHILD 2033 STOW OH	\$26.69	_____	
12/22	12/19	2933	DUNKIN #358786 330-548-5788 OH	\$14.60	_____	
12/22	12/19	2516	MEIJER STORE #307 STOW OH	\$14.45	_____	
12/22	12/20	6365	GIANT-EAGLE #4032 STOW OH	\$35.88	_____	
12/22	12/20	0646	WALGREENS #4295 STOW OH	\$16.41	_____	
12/22	12/20	8796	WAL-MART #2323 STOW OH	\$10.91	_____	

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Transactions	YAO,HAOREN	Credit Limit \$3000
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Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
12/22	12/20	0124	BURGER KING #14183 Q07 STOW OH	\$16.00	_____
12/23	12/22	6034	COSTCO GAS #1226 HUDSON OH	\$35.41	_____
12/23	12/22	4142	COSTCO WHSE #1226 HUDSON OH	\$11.48	_____
12/23	12/22	4159	COSTCO WHSE #1226 HUDSON OH	\$30.13	_____
Total for Account ##### 2222				\$1,442.89	

Transactions	BILLING ACCOUNT ACTIVITY
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Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
11/28	11/28	URE	PAYMENT THANK YOU	\$10.00CR	_____
12/22	12/22	MTC	PAYMENT THANK YOU	\$10.00CR	_____
Total for Account ##### 1210				\$20.00CR	

2025 Totals Year-to-Date

Total Fees Charged in 2025	\$0.00
Total Interest Charged in 2025	\$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		\$0.00	0.00%	
**PURCHASES	\$2,049.85	\$1,475.25		\$0.00	0.00%	10/2026
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	30.49%	

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HAOREN YAO (CPN 002899762)

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Contact Us



Phone

Voice: 1-866-485-4545
TDD: 1-888-352-6455
Fax: 1-866-807-9053



Questions

Cardmember Service
P.O. Box 6353
Fargo, ND 58125-6353



Mail payment coupon
with a check

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



Online

usbank.com

End of Statement

HAOREN YAO

Earn more rewards: update your email address at usbank.com.

Dont miss out on exclusive reward offers and important updates.
Make sure we have your current email address by updating your profile
at usbank.com and opting into marketing messages.

You may change your email marketing preferences at any time in the Privacy section of usbank.com. Note that confidential, personal or financial information will never be sent or requested in an email from U.S. Bank.