



January 2026 Statement

Open Date: 12/24/2025 Closing Date: 01/23/2026

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

New Balance	\$2,448.78
Minimum Payment Due	\$25.00
Payment Due Date	02/22/2026

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	\$25.54
Rewards Center Balance as of 01/22/2026	\$32.76
For details, see your rewards summary.	

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Account Ending in: ##### ##### ##### 1210

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

Activity Summary

Previous Balance	+	\$2,049.85
Payments	-	\$1,021.00CR
Other Credits		\$0.00
Purchases	+	\$1,419.93
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
New Balance	=	\$2,448.78
Past Due		\$0.00
Minimum Payment Due		\$25.00
Credit Line		\$3,000.00
Available Credit		\$551.22
Days in Billing Period		31

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



0047985321514312100000025000002448783

Automatic Payment

Account Ending in: ##### ##### ##### 1210

An automatic payment of \$25.00 will be deducted from your account on 02/22/26. 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

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

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

00000001984 000638113681038 P 1

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

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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Cash Rewards Summary

Rewards Center Activity as of 01/22/2026

Rewards Center Activity*	\$0.00
Rewards Center Balance	\$32.76

Reward Dollars Earned

	This Statement	Year to Date
3% Cash Restaurants and Food Delivery	\$17.01	\$17.01
1% Cash All Other Eligible Purchases	\$8.53	\$8.53
Total Earned	\$25.54	\$25.54

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.

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 \$25.00 will be automatically deducted from your bank account on 02/22/2026. 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
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Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
12/24	12/23	4143	ACE HARDWARE CORPORATI 800-453-0660 IL	\$1.46	_____
12/26	12/23	7551	IN *PEKING RESTAURANT WYTHEVILLE VA	\$42.99	_____
12/26	12/24	9334	CHICK-FIL-A #04683 MOORESVILLE NC	\$23.13	_____
12/26	12/24	9341	TST*DOKI DOKI Savannah GA	\$9.76	_____
12/26	12/24	5354	TST*THE COLLINS QUARTE Savannah GA	\$92.58	_____
12/26	12/25	3124	CRAFTY CRAB ORLANDO FL	\$134.16	_____
12/26	12/25	2027	McDonalds 5169 RICHMOND HILL GA	\$2.96	_____
12/29	12/25	6186	MIAMI GRILL - 281 JACKSONVILLE FL	\$34.37	_____
12/30	12/29	0613	WAL-MART #5420 KISSIMMEE FL	\$109.78	_____
12/31	12/30	0893	COSTCO WHSE#1615 SAINT AUGUSTI FL	\$13.99	_____
12/31	12/30	4978	COSTCO GAS #1615 SAINT AUGUSTI FL	\$38.41	_____
01/02	01/01	9876	FIV*GONGCHA NORTH CHAR CHARLESTON SC	\$20.81	_____
01/02	01/01	8417	TST* MASON'S FAMOUS LO CHARLESTON SC	\$68.26	_____
01/02	12/30	1839	BUC-EE'S #0046 SAINT AUGUSTI FL	\$43.46	_____
01/02	12/30	1870	BUC-EE'S #0046 SAINT AUGUSTI FL	\$2.07	_____
01/02	12/31	2821	SQ *THE COFFEE FOX - B Savannah GA	\$10.16	_____

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Transactions YAO,HAOREN Credit Limit \$3000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
01/02	12/31	4099	Groupon, Inc. groupon.com IL	\$5.67	_____
01/02	12/31	9093	Groupon, Inc. groupon.com IL	\$76.50	_____
01/05	01/02	6740	COSTCO GAS #1333 MOORSEVILLE NC	\$26.36	_____
01/05	01/02	4787	TST*SUNS KITCHEN 2 Charlotte NC	\$62.03	_____
01/05	01/03	2227	Popeyes 10585 Wytheville VA	\$15.26	_____
01/05	01/03	2186	COSTCO GAS#1635 CANTON OH	\$37.11	_____
01/05	01/03	5425	TSAOCAA (CENTRAL) 131-27305592 NC	\$21.08	_____
01/06	01/05	0192	COSTCO WHSE #1226 HUDSON OH	\$2.99	_____
01/07	01/06	0224	COSTCO GAS #1226 HUDSON OH	\$22.25	_____
01/12	01/10	1362	ACME NO. 17 STOW OH	\$22.86	_____
01/12	01/11	6230	PLAY IT AGAIN SPORTS CUYAHOGA FALL OH	\$5.33	_____
01/12	01/11	9266	COSTCO WHSE #0233 ARLINGTON VA	\$183.11	_____
01/13	01/12	3267	SEATS.AERO SEATS.AERO DE	\$9.99	_____
01/14	01/13	0023	WM SUPERCENTER #2323 STOW OH	\$18.02	_____
01/16	01/15	8267	COSTCO WHSE #1226 HUDSON OH	\$227.22	_____
01/20	01/17	7984	WENDYS 1859 860-987-3074 OH	\$21.34	_____
01/20	01/18	6228	LEGO BEACHWOOD PLACE Beachwood OH	\$6.47	_____
01/23	01/22	4973	PAPA JOHN'S #0365 205-981-2844 OH	\$7.99	_____
Total for Account ##### ##### ##### 2222				\$1,419.93	

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
01/09	01/09	ET	PAYMENT THANK YOU	\$500.00CR	_____
		ET	PAYMENT THANK YOU	\$500.00CR	_____
01/22	01/22	MTC	PAYMENT THANK YOU	\$21.00CR	_____
Total for Account ##### ##### ##### 1210				\$1,021.00CR	

2026 Totals Year-to-Date

Total Fees Charged in 2026	\$0.00
Total Interest Charged in 2026	\$0.00



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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	\$2,448.78	\$2,685.93		\$0.00	0.00%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	30.49%	10/2026

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.

