

# Build wealth while you spend with the Owner’s Rewards Card by M1

## Make easy payments

Log in to your **M1** account,  
tap the **Make a Payment** button  
when viewing your credit card  
in the Spend tab,  
and select your payment amount.



If you are currently enrolled in Auto Pay,  
we will debit your bank account on the date  
set in your auto pay settings.

Account Number	1004130000311607
Payment Due Date	10/31/2024
New Balance	\$634.09
Minimum Payment Due	\$25.36
Amount Enclosed:	\$

Make your check payable to: **Deserve Inc.**

Ryan Tiller  
4595 windrow dr  
Grove City, OH 43123

Deserve Inc.  
Dept CH 14526  
Palatine, IL 60055-4526



# Statement

Sep 01 - Sep 30, 2024  
Ryan Tiller | Account 1004130000311607  
4595 windrow dr, Grove City, OH 43123

MINIMUM DUE

\$25.36

PAST DUE

\$0.00

DUE DATE

October 31, 2024

NEW BALANCE

\$634.09

ACCOUNT SUMMARY

Previous Balance	\$2,066.07
Purchases	\$2,349.18
Payments	-\$3,781.16
Credits	\$0.00
Fees	\$0.00
Interest	\$0.00
New Balance	\$634.09

CREDIT LINE

Credit Limit	\$6,000.00
Available Credit	\$5,365.91
Amount Over Credit Limit	\$0.00
Days In Billing Cycle	30

YTD INTEREST CHARGES & FEES

Total Interest in 2024	\$0.00
Total Fees in 2024	\$0.00

Late Payment Warning

If we do not receive your minimum payment by the date listed above,you may have to pay up to a \$25.00 late fee.

Minimum Payment Warning

If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...

Only the minimum payment

You will pay off the balance shown on this statement in about...

5 years

And you will end up paying an estimated total of...

\$977.48

For Information about credit counseling services, call 1-800-418-2362.  
See the last page for additional information about your account.



## Statement

Sep 01 - Sep 30, 2024

Ryan Tiller | Account 1004130000311607  
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## Purchases

TRANSACTION DATE	AMOUNT	MERCHANT	ADDRESS
09/01/2024	\$44.65	Circle K # 05698	CIRCLE K # 05698 GRANDVIEW HEI 39
09/01/2024	\$38.94	Par*wings Over - Columb	PAR*WINGS OVER - COLUMBUPPER ARLINGT 39
09/01/2024	\$5.66	Osuwmc Bistroh Uh	410 w 12th ave, columbus, oh, 43210, us
09/02/2024	\$9.90	Grind	SQ *GRIND Columbus 39
09/02/2024	\$19.60	The Little Grand -	TST* THE LITTLE GRAND -NA 39
09/03/2024	\$69.87	YouTube	Google YouTube 650-2530000 06
09/03/2024	\$37.78	Giant Eagle Supermarket	3130 center rd, poland, oh 44514, usa
09/03/2024	\$13.89	Amazon	AMAZON RETAIL +14018657948 53
09/04/2024	\$23.39	Bandn Oh State Bkstr #218	B&N MEMBERSHIP RENEWAL 866-238-7323 10011 NY US
09/04/2024	\$228.08	Nationwide Energy Partne	NATIONWIDE ENERGY PARTNCOLUMBUS 39
09/04/2024	\$9.67	Dunkin #341695 Q35	DUNKIN #341695 Q35 YOUNGSTOWN 39
09/05/2024	\$30.00	Whoop Great Brita	WHOOOP TEMPORARY HOLD +18444901593 US
09/05/2024	\$1.49	Sheetz 0741	SHEETZ 0741 BURBANK 39
09/05/2024	\$4.87	Osuwmc Bistroh Uh	410 w 12th ave, columbus, oh, 43210, us
09/05/2024	\$8.90	Grind	SQ *GRIND Columbus 39
09/06/2024	\$2.75	Campusparc	1560 n high st, columbus, oh 43201, usa
09/06/2024	\$7.57	Get Go #3539	820 w 3rd ave, columbus, oh 43212, usa
09/07/2024	\$12.43	Osuwmc Bistroh Uhe	OSUWMC BISTROH UHE COLUMBUS 39
09/08/2024	\$7.51	Microsoft Store	1 microsoft way, redmond, wa 98052, usa
09/09/2024	\$13.06	Osuwmc Bistroh Uhe	OSUWMC BISTROH UHE COLUMBUS 39
09/10/2024	\$14.36	Get Go #3539	820 w 3rd ave, columbus, oh 43212, usa
09/10/2024	\$16.65	Netflix	NETFLIX.COM 100 Winchester Cir NETFLIX.COM 95032 CA USA
09/11/2024	\$70.47	AT&T	AT&T VEHICLE DATAPLAN DALLAS US
09/12/2024	\$3.17	Osuwmc Bistroh Uhe	OSUWMC BISTROH UHE COLUMBUS 39
09/12/2024	\$2.99	Osuwmc Bistroh Uhe	OSUWMC BISTROH UHE COLUMBUS 39
09/12/2024	\$8.12	Osuwmc Bistroh Uhe	OSUWMC BISTROH UHE COLUMBUS 39
09/12/2024	\$11.10	Grind	SQ *GRIND Columbus 39
09/14/2024	\$71.14	Giant Eagle Pharmacy	840 w 3rd ave, columbus, oh 43212, usa
09/14/2024	\$2.85	Parkcolumbus Meter	PARKCOLUMBUS MOBILE COLUMBUS 39
09/15/2024	\$5.16	Osuwmc Bistroh Uhe	OSUWMC BISTROH UHE COLUMBUS 39



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## Purchases

TRANSACTION DATE	AMOUNT	MERCHANT	ADDRESS
09/16/2024	\$107.08	Jimmy John's	843 w 5th ave, columbus, oh 43212, usa
09/17/2024	\$9.99	Brave.com	BRAVE.COM HTTPSBRAVE.CO94105 CA US
09/17/2024	\$7.23	Osuwmc Bistroh Uhe	OSUWMC BISTROH UHE COLUMBUS 39
09/18/2024	\$65.92	Carolyn Carney	VENMO *Carolyn Carney 8558124430 36
09/18/2024	\$39.12	Get Go #3539	820 w 3rd ave, columbus, oh 43212, usa
09/18/2024	\$77.25	Carolyn Carney	VENMO *Carolyn Carney 8558124430 36
09/18/2024	\$12.48	Bibibop 1	BIBIBOP 1 COLUMBUS 39
09/18/2024	\$8.50	King Ave Car Wash	KING AVE CAR WASH COLUMBUS 39
09/19/2024	\$16.11	Amazon Prime	Amazon Prime*5R2VY5RZ3440 Terry Ave N Amzn.com/bill98109 WA USA
09/19/2024	\$3.09	Osuwmc Bistroh Uhe	OSUWMC BISTROH UHE COLUMBUS 39
09/19/2024	\$12.34	Osuwmc Bistroh Uhe	OSUWMC BISTROH UHE COLUMBUS 39
09/20/2024	\$14.50	Campusparc	1560 n high st, columbus, oh 43201, usa
09/20/2024	\$9.71	Osuwmc Bistroh Uh	410 w 12th ave, columbus, oh, 43210, us
09/21/2024	\$92.70	Carolyn Carney	VENMO *Carolyn Carney 8558124430 36
09/21/2024	\$11.61	Osuwmc Bistroh Uhe	OSUWMC BISTROH UHE COLUMBUS 39
09/22/2024	\$32.73	Bm * Happy House	BM * HAPPY HOUSE +16307763590 13
09/22/2024	\$7.27	Dairy Queen #17359	DAIRY QUEEN #17359 COLUMBUS 39
09/22/2024	\$26.84	Amazon	AMZNMktplace amazon.co.uk GB
09/23/2024	\$8.75	Campusparc	1560 n high st, columbus, oh 43201, usa
09/24/2024	\$4.59	Osuwmc Gift Shop Uhe	OSUWMC GIFT SHOP UHE COLUMBUS 39
09/24/2024	\$24.70	Amazon	AMZNMktplace amazon.co.uk GB
09/24/2024	\$3.96	Osuwmc Bistroh Uhe	OSUWMC BISTROH UHE COLUMBUS 39
09/24/2024	\$3.09	Osuwmc Bistroh Uhe	OSUWMC BISTROH UHE COLUMBUS 39
09/24/2024	\$3.74	Osuwmc Bistroh Uhe	OSUWMC BISTROH UHE COLUMBUS 39
09/24/2024	\$5.80	Stauf's Grandview	1277 grandview ave, columbus, oh 43212, usa
09/25/2024	\$17.48	Bibibop 1	BIBIBOP 1 COLUMBUS 39
09/26/2024	\$9.74	Osuwmc Bistroh Uhe	OSUWMC BISTROH UHE COLUMBUS 39
09/26/2024	\$8.09	Osuwmc Bistroh Uhe	OSUWMC BISTROH UHE COLUMBUS 39
09/27/2024	\$49.40	Tkfares Barbering	SQ *TKFADES BARBERING Columbus 39
09/27/2024	\$512.84	Dublin Road Auto Care	DUBLIN ROAD AUTO CARE COLUMBUS 39



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## Purchases

TRANSACTION DATE	AMOUNT	MERCHANT	ADDRESS
09/27/2024	\$64.50	Grandview Pro Fitness L	Grandview Pro Fitness L614-4379010 39
09/27/2024	\$14.35	Bibibop 1	BIBIBOP 1 COLUMBUS 39
09/27/2024	\$5.00	King Ave Car Wash	KING AVE CAR WASH COLUMBUS 39
09/28/2024	\$9.84	Chick-fil-a	807 w 3rd ave, columbus, oh 43212, usa
09/28/2024	\$11.61	Circle K # 05698	CIRCLE K # 05698 GRANDVIEW HEI 39
09/28/2024	\$58.84	Columbus State Community College	550 e spring st, columbus, oh 43215, usa
09/28/2024	\$5.99	Osuwmc Bistroh Uhe	OSUWMC BISTROH UHE COLUMBUS 39
09/28/2024	\$40.86	Sp Www.47brand.com	SP WWW.47BRAND.COM +17813201384 25
09/29/2024	\$17.08	Pac Parts	PAC PARTS TORRANCE 06
09/29/2024	\$14.86	BP	715 e main st us highway 250 e, ashland, oh 44805, usa
09/29/2024	\$11.26	Starbucks	1085 w 5th ave, columbus, oh 43212, usa
09/30/2024	\$40.14	BP	715 e main st us highway 250 e, ashland, oh 44805, usa
09/30/2024	\$25.00	Handel's Ice Cream	HANDEL'S ICE CREAM POLAND 39
09/30/2024	\$8.98	McDonald's	MCDONALD'S F21648 BOARDMAN 39
09/30/2024	\$14.34	Amazon	AMZNMktplace amazon.co.uk GB
09/30/2024	\$3.86	Amazon Prime Video	Prime Video*HP56L9G32 440 Terry Ave N 888-802-3080 98109 WA USA
	<b>\$2,349.18</b>	<b>Total</b>	



## Statement

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## Payments

DATE	AMOUNT	DESCRIPTION
09/04/2024	-\$2,066.07	Paid with Asterisk-Free Checking ****0661
09/18/2024	-\$1,115.09	Paid with Asterisk-Free Checking ****0661
09/30/2024	-\$600.00	Paid with Asterisk-Free Checking ****0661
	<b>-\$3,781.16</b>	<b>Total</b>

## Credits

DATE	AMOUNT	DESCRIPTION
	<b>\$0.00</b>	<b>Total</b>

## Fees

DATE	AMOUNT	DESCRIPTION
	<b>\$0.00</b>	<b>Total</b>

## Interest

DATE	AMOUNT	DESCRIPTION
	<b>\$0.00</b>	<b>Total</b>

### Interest Charge Calculation

Balance subject to interest rate **\$0.00**

Annual Percentage Rate (APR) **21.74%** (variable)



## Statement

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### Important Information About Your Account

Your Billing Rights: Keep This Document For Future Use This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

### What To Do If You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at:

PO Box 57780  
Murray, UT 84157-0780

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.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

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.

**What Will Happen After We Receive Your Letter** When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- 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.
- While you do not have to pay the amount in question and related finance or other charges, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us. If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

**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 access 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 the address shown on the front of your statement. 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.

**Interest Charges; Minimum Interest Charge.** The ANNUAL PERCENTAGE RATE (APR) for Purchases and Cash Advances is shown in the Plan Summary portion of this statement. 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 purchases/fees, and subtract any unpaid interest or other finance charges and 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'. If you are charged interest in any month, the charge will be no less than \$1.00, provided that during the first 12 months your Account is open, any interest charges will be equal to the actual accrued interest. Paying Interest Charges. Subject to any grace period for new Purchases as described in the next section, interest charges will be imposed beginning the date a Purchase or Cash Advance is posted to your Account and will continue to accrue until payment is posted.

### How to Avoid Paying Interest Charges on New Purchases (Grace Period)

If you paid the New Balance on your prior monthly billing statement by the due date shown on that billing statement, we will not impose any interest charges on new Purchases, or any portion of a new Purchase, paid by the due date on your current monthly billing statement. New Purchases are Purchases that first appear on your current billing statement. Cash Advances are subject to Interest Charges from the date the transaction is posted on your Account. Unlike Purchases, there is no grace period in which you can pay the balance of Cash Advances in order to completely avoid Interest Charges.

**Balance Subject to Interest Rate.** We use a method called 'average daily balance method (including current transaction)' to calculate interest charges. Interest charges on Purchases are calculated by applying the monthly periodic rate to the average daily balance of Purchases (including new Purchases) for each billing cycle. To calculate the average daily balance of Purchases, we take the beginning balance of purchases each day, add any new Purchases (including interest charges and other fees and charges), and subtract any applicable payments and credits. This gives us the daily balance. We add up all the daily balances for the billing cycle and divide by the number of days in the billing cycle to determine average daily balance of the Purchases. Interest charges on Cash Advances are calculated by applying the monthly periodic rate (described above) to the average daily balance of Cash Advances (including new Cash Advances). To get the average daily balance of Cash Advances, we use the same calculation method that we use for Purchases.

**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. If you believe that our report is inaccurate or incomplete, please write us at the address listed on the front of your statement.

**Making Payments; Disputed Payments.** You may at any time pay more than the Minimum Payment Due or pay the total unpaid balance in full without incurring any additional charge for prepayment. You must pay at least the Minimum Payment Due by the Payment Due Date listed on your statement. All payments must be made in U.S. dollars, and all checks or other items tendered in payment must be drawn on a U.S. financial institution and contain proper signatures and amounts. Payments by mail must be by check or money order and accompanied by the payment coupon from your statement. We do not accept cash as payment. Payments received in proper form at our processing facility by 5PM Pacific Time on a business day will be credited to your Account as of that day. Payments received in proper form at our processing facility after 5PM Pacific Time will be credited to your Account as of the next business day. We may, in our discretion, accept payments not received in proper form, but crediting of such payments may be delayed up to five business days following receipt. Delayed crediting may cause you to incur a late payment fee and additional interest charges. We can accept late payments, partial payments, checks, and money orders marked 'paid in full' or language having the same effect ('disputed payments') without losing any of our rights. You agree not to send us and we may accept disputed payments without losing any of our rights. Send any written communications concerning disputed payments to the address for Account inquiries shown on this statement.

**Electronic Check Presentment.** By sending us a check as payment, you authorize us to use information on your check to make a one-time electronic funds transfer from your account at the financial institution indicated on your check or to process the payment as a check transaction. When we use information from your check to make an electronic funds transfer, funds may be withdrawn from your bank account as soon as the same day we receive payment. If your check is processed electronically, your cancelled check will not be returned to you by your financial institution. Call the customer service number on this statement if you have questions about electronic check conversion or if you prefer not to have your check information used in this way. If your check is returned unpaid for insufficient or uncollected funds, we may

O1AA1081-2-03/04/2016

All The Owner's Rewards Card by M1 cards are issued by Celtic Bank.

Please indicate change of address or phone number here (please print):

Street \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zipcode \_\_\_\_\_  
Phone \_\_\_\_\_ Email \_\_\_\_\_