



**February 2025 Statement**

Open Date: 01/04/2025 Closing Date: 02/04/2025

**Fidelity® Rewards Visa Signature® Card**

TIMOTHY C VOWELL

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Account ending in: 3960



1-888-551-5144

**Elan Financial  
Services**

BNK 10 FID

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<b>New Balance</b>	<b>\$29.05</b>
<b>Minimum Payment Due</b>	<b>\$29.05</b>
<b>Payment Due Date</b>	<b>03/01/2025</b>

**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.

**Reward Points**

Earned This Statement	1,376
For details, see your rewards summary.	

**Activity Summary**

Previous Balance		\$0.00
Payments	-	\$658.77 <sup>CR</sup>
Other Credits		\$0.00
Purchases	+	\$687.82
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00

<b>New Balance</b>	<b>=</b>	<b>\$29.05</b>
<b>Past Due</b>		<b>\$0.00</b>
<b>Minimum Payment Due</b>		<b>\$29.05</b>
Revolving Line of Credit		\$17,500.00
Revolving Line Available		\$17,470.95
Days in Billing Period		32

### **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: Elan Financial Services, 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: Elan Financial Services, 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.

**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 Elan Financial Services, 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 Elan Financial Services 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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### Welcome!

Welcome to the Fidelity® Rewards Visa Signature® Card, the card with exceptional value, generous rewards and benefits to further enhance your lifestyle. Every purchase on your card earns Reward Points that can be redeemed for cash back into an eligible Fidelity® account, or travel and merchandise benefits.

### Reward Points Summary

<b>Reward Points as of 02/03/2025</b>	
Reward Points Activity*	0
Reward Points Balance	0

\*This item includes points redeemed, expired and adjusted.

Reward Points Earned	This Statement	Year to Date
Points Earned on All Purchases	1,376	1,376
<b>Total Earned</b>	<b>1,376</b>	<b>1,376</b>

### Important Messages

Federal law requires us to give you a notice regarding negative credit reporting. Please refer to the reverse of your statement for this important notice.

**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.

If you believe we have inaccurately reported information to any Consumer Reporting Agency, you may submit a dispute by writing to us. In order for us to assist you with your dispute, you must provide your name, address, phone number, account number, the specific information you are disputing, the explanation of why it is incorrect, and any supporting documentation (e.g., affidavit of identity theft), if applicable, to:

Elan Financial Services  
Consumer Recovery Department  
Attn: CBR Disputes  
P.O. Box 108  
St Louis, MO 63166-0108

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#### IMPORTANT MESSAGE FOR CARDMEMBERS IMPACTED BY WILDFIRES

For Cardmembers in areas impacted by damage from the Los Angeles wildfires, please know that we are here to help. Simply contact Cardmember Service at the number on this statement, or on the back of your credit card, if you have questions regarding account assistance that may be available to you.



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## Transactions

### Payments and Other Credits

Post Date	Trans Date	Ref #	Transaction Description	Amount
02/04	02/04	ET	PAYMENT THANK YOU	\$658.77 <sup>CR</sup>
<b>TOTAL THIS PERIOD</b>				<b>\$658.77<sup>CR</sup></b>

### Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount
01/23	01/22	7155	GIBSON ELECTRIC MEMBER GIBSONCONNECT TN	\$206.64
01/27	01/24	8990	AMAZON MKTPL*ZC5SF9SZ2 Amzn.com/bill WA	\$18.95
01/27	01/25	6191	WM SUPERCENTER #677 DYERSBURG TN	\$36.94
01/27	01/25	6700	AMAZON MKTPL*ZG7BV01P1 Amzn.com/bill WA	\$14.26
01/27	01/25	2361	MURPHY7760ATWALMART DYERSBURG TN	\$26.01
01/29	01/28	5030	WAL-MART #0677 DYERSBURG TN	\$9.56
01/30	01/29	9914	365 Market 888 432-32 TROY MI	\$2.62
01/31	01/30	2536	365 Market 888 432-32 TROY MI	\$2.18
01/31	01/30	1905	ROBERTS PACKAGE STORE HUMBOLDT TN	\$29.62
02/03	01/31	4316	WAL-MART #0120 HUMBOLDT TN	\$90.05
02/03	02/02	0755	WAL-MART #0120 HUMBOLDT TN	\$221.94
02/04	02/02	4153	MURPHY7295ATWALMART HUMBOLDT TN	\$29.05
<b>TOTAL THIS PERIOD</b>				<b>\$687.82</b>

### 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	\$29.05	\$0.00		\$0.00	0.00%	07/2026
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	28.24%	

## Contact Us



Phone



Questions



Mail payment coupon with a check



Online

Voice: 1-888-551-5144  
TDD: 1-888-352-6455  
Fax: 1-866-592-7332

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