



September 2024 Statement

Open Date: 08/08/2024 Closing Date: 09/06/2024

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FlexPerks® Travel Rewards Visa Signature® card
WALTER A STARR

Account: 4147 7885 7478 5792

Cardmember Service
BNK 25 TBO

1-877-978-7446
4

New Balance \$715.43
Minimum Payment Due \$40.00
Payment Due Date 10/03/2024

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.

FlexPoints

Earned This Statement* 941
Total as of 09/05/2024** 103,568

*For details, see your Rewards Summary.

**Total includes any linked accounts.

Activity Summary

Previous Balance	+	\$1,364.58
Payments	-	\$1,528.78 ^{CR}
Other Credits	-	\$16.07 ^{CR}
Purchases	+	\$846.70
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged	+	\$49.00
Interest Charged		\$0.00

New Balance = **\$715.43**

Past Due **\$0.00**

Minimum Payment Due **\$40.00**

Revolving Line of Credit \$5,000.00

Revolving Line Available \$4,284.57

Days in Billing Period 30

Payment Options:



Mail payment coupon with a check



Pay online at usbank.com



Pay by phone 1-877-978-7446



Pay at your local U.S. Bank branch

No payment is required.



0041477885747857920000040000000715435

Automatic Payment

Account Number: 4147 7885 7478 5792

Your new full balance of \$715.43 will be automatically deducted from your account on 10/03/24.

24-Hour Cardmember Service: 1-877-978-7446

to pay by phone
to change your address

000006319 01 SP 000638792553601 E

WALTER A STARR
PO BOX 3367
FREMONT CA 94539-0336



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.

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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WALTER A STARR

Cardmember Service

1-877-978-7446



FlexPoints Rewards Summary

FlexPoints # 400 006 695 623

Rewards Earned	This Statement	Calendar Year to Date
Earned Points for Net Purchases	831	13,866
Double Pts at Gas & EV Charging Stations	110	1,450
Total Earned	941	15,316

To Redeem:

Login at usbank.com
or call 1-888-229-8864

Learn More:

usbank.com/flexperks

As of 09/05/2024, you have 1,082 points expiring at 11PM CT on 09/30/2024.

Net spend this cardmember year: \$20,412.70

Your cardmember year begins on the day after the date printed on your SEPTEMBER statement and ends on the date of your statement in SEPTEMBER 12 months later.

As a FlexPerks Travel Rewards cardmember, you can redeem FlexPoints for a statement credit in the amount of your \$49 Annual Fee. Remember, if you use your card for \$24,000 in net purchases in a cardmember year, you will earn 3,500 Bonus FlexPoints which can be redeemed for a statement credit in the amount of your Annual Fee or combined with other FlexPoints for travel or many other awards. The choice is yours.

Remember to use your FlexPerks Card to earn FlexPoints and be one step closer to award travel.

Calendar Year to Date above refers to FlexPoints posted on statements dated January through December of the current calendar year.

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.

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:

U.S. Bank National Association
Consumer Recovery Department
Attn: CBR Disputes
P.O. Box 108
St Louis, MO 63166-0108

Your payment of \$715.43 will be automatically deducted from your bank account on 10/03/2024. Please refer to your AutoPay Terms and Conditions for further information regarding this account feature.

Transactions

Payments and Other Credits

Post Date	Trans Date	Ref #	Transaction Description	Amount
08/16	08/16	0000	INTERNET PAYMENT THANK YOU	\$1,528.78CR
08/19	08/16	8565	DALE HDWE INC FREMONT CA MERCHANDISE/SERVICE RETURN	\$11.01CR
09/05	09/04	7510	LOWES #01895* FREMONT CA	\$5.06CR

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Transactions

Payments and Other Credits

Post Date	Trans Date	Ref #	Transaction Description	Amount
			MERCHANDISE/SERVICE RETURN	
			TOTAL THIS PERIOD	\$1,544.85CR

Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount
08/13	08/12	0362	SQ *DEENS ELECTRONICS Fremont CA	\$65.00
08/15	08/14	8078	DALE HDWE INC FREMONT CA	\$99.20
08/16	08/15	7291	SQ *DEENS ELECTRONICS Fremont CA	\$65.00
08/16	08/14	8559	PROPEL FUELS #0202014 FREMONT CA	\$23.98
08/19	08/16	8628	DALE HDWE INC FREMONT CA	\$11.01
08/22	08/20	1635	THE HOME DEPOT #6636 FREMONT CA	\$42.29
08/23	08/22	9815	LESLIES POOL SPLY #827 PLEASANTON CA	\$176.34
08/26	08/23	5035	Buff Clucks Sandy UT	\$20.00
08/26	08/22	6523	SAFEWAY FUEL1953 DUBLIN CA	\$86.38
09/03	09/02	7991	LOWES #01895* FREMONT CA	\$224.45
09/05	09/04	7077	LOWES #01895* FREMONT CA	\$33.05
			TOTAL THIS PERIOD	\$846.70

Fees

Post Date	Trans Date	Ref #	Transaction Description	Amount
09/06			ANNUAL MEMBERSHIP FEE	\$49.00
			TOTAL FEES THIS PERIOD	\$49.00

2024 Totals Year-to-Date

Total Fees Charged in 2024	\$49.00
Total Interest Charged in 2024	\$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	YES	\$0.00	15.24%	
**PURCHASES	\$715.43	\$0.00	YES	\$0.00	15.24%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	29.24%	