

MARILYN J MOSBY

| Account Ending 3683

| Statement Period 07/13/20-08/12/20

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Account Activity

Previous Balance as of 07/13/20		\$3,443.78
Payments - Thank You	-	\$3,443.78
Purchases	+	\$2,534.13
Fees Charged	+	\$0.00
Interest Charged	+	\$0.00
Statement Balance as of 08/12/20	=	\$2,534.13

▶ APR Details begin on page 4 in the Interest Charge Calculation section.

▶ Transaction details begin on page 2.

Credit Line

Total Revolving Credit Line	\$22,000.00
Includes \$4,400.00 cash advance line	
Available Revolving Credit Line as of 08/12/20	\$19,465.87
Available for cash advances	\$4,400.00

Miles Summary

Total Miles Sent to American Airlines AAdvantage Program	2,534
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▶ For details see page 4

Payment Information

Statement Balance:	\$2,534.13
Minimum Payment Due:	\$29.00
Payment Due Date:	09/09/20

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$40.00.

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...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	12 years	\$5,638.00
\$94.00	3 years	\$3,384.00 (Savings = \$2,254.00)

▶ If you would like information about credit counseling services, please call 800-570-1403.

Repayment Information based on activity and APR's on your account as of the closing date.

SEE INSIDE: You may have additional important messages inside.

GOVT. EXHIBIT NO. 40a

CASE NO. LKG-22-007

IDENTIFICATION _____

ADMITTED _____

NOTICE: SEE REVERSE SIDE OR END OF STATEMENT FOR IMPORTANT INFORMATION

Payment Coupon

Ways to pay:



AviatorMastercard.com



Barclays Mobile App



866-928-3075



PAYMENT DUE BY PHONE & ONLINE



Statement Balance as of 08/12/20: (account ending 3683)

\$2,534.13

Minimum Payment Due:

\$29.00

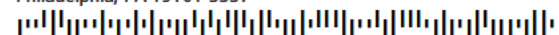
Payment Due Date:

09/09/20

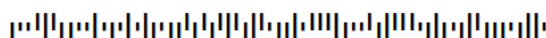
Amount Enclosed: \$ _____

Make check payable to Barclays. Allow 7-10 days for USPS delivery.

Barclays
P.O. Box 13337
Philadelphia, PA 19101-3337



----- manifest line -----
MARILYN J MOSBY
[REDACTED]
BALTIMORE MD [REDACTED]



Check for address, email and phone changes. Complete form on the back.

*****00002900002534133

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AAdvantage® Aviator® Red Mastercard® Statement

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Transactions

Transaction Date	Posting Date	Description	Miles	Amount
Payments				
Jul 17	Jul 19	Payment Received BANK OF AMERI	N/A	-\$3,443.78
Total payments for this period			N/A	-\$3,443.78
Purchase Activity for MARILYN J MOSBY card ending 3683				
Jul 12	Jul 13	MOD PIZZA ROTUNDA 667-217-1280 MD	26	\$26.14
Jul 10	Jul 13	PURE RAW JUICE ROTUNDA BALTIMORE MD	17	\$16.56
Jul 10	Jul 13	ROYAL FARMS #41 BALTIMORE MD	30	\$30.25
Jul 11	Jul 13	CVS/PHARMACY #02034 BALTIMORE MD	47	\$47.00
Jul 13	Jul 13	MOD PIZZA ROTUNDA 667-217-1280 MD	13	\$13.08
Jul 12	Jul 13	STARBUCKS STORE 27873 BALTIMORE MD	15	\$14.95
Jul 12	Jul 14	PURE RAW JUICE ROTUNDA BALTIMORE MD	10	\$9.74
Jul 13	Jul 14	TST* NEVER ON SUNDAY BALTIMORE MD	14	\$14.16
Jul 14	Jul 14	NEXT PHAZE BALTIMORE MD	10	\$10.28
Jul 16	Jul 17	MOD PIZZA ROTUNDA 667-217-1280 MD	14	\$14.20
Jul 16	Jul 17	UberAT_EATS San FranciscoCA	75	\$75.10
Jul 17	Jul 19	VITA REVIVE PARKVILLE MD	25	\$25.00
Jul 17	Jul 20	ROYAL FARMS #41 BALTIMORE MD	41	\$41.07
Jul 18	Jul 20	WELLS DISCOUNT LIQUORS BALTIMORE MD	62	\$62.10
Jul 19	Jul 20	WALGREENS #17522 BALTIMORE MD	42	\$41.59
Jul 21	Jul 21	MOD PIZZA ROTUNDA 667-217-1280 MD	39	\$39.22
Jul 20	Jul 21	POPEYES 3117 BALTIMORE MD	9	\$9.41
Jul 20	Jul 21	POPEYES 3117 BALTIMORE MD	1	\$1.23
Jul 20	Jul 21	WELLS DISCOUNT LIQUORS BALTIMORE MD	31	\$30.50
Jul 20	Jul 22	MOD PIZZA ROTUNDA B BALTIMORE MD	3	\$2.62
Jul 20	Jul 22	PURE RAW JUICE ROTUNDA BALTIMORE MD	21	\$20.55
Jul 20	Jul 22	SUNOCO 0342634304 QPS BALTIMORE MD	42	\$41.61
Jul 22	Jul 23	STARBUCKS STORE 27873 BALTIMORE MD	10	\$9.97
Jul 23	Jul 24	SQ *CINNAHOLIC BALTIMO Baltimore MD	8	\$8.21
Jul 22	Jul 24	PURE RAW JUICE ROTUNDA BALTIMORE MD	10	\$10.27
Jul 23	Jul 24	PELTON INTERACTIVE 8666799129 NY	39	\$39.00
Jul 23	Jul 24	MICROSOFT*STORE MSBILL.INFO WA	100	\$99.99
Jul 23	Jul 24	STARBUCKS STORE 27873 BALTIMORE MD	13	\$12.57
Jul 23	Jul 24	WALGREENS #17522 BALTIMORE MD	33	\$32.82

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Transaction Date	Posting Date	Description	Miles	Amount
Jul 23	Jul 26	MOD PIZZA ROTUNDA B BALTIMORE MD	13	\$12.90
Jul 25	Jul 27	MOD PIZZA ROTUNDA 667-217-1280 MD	26	\$26.14
Jul 24	Jul 27	STARBUCKS STORE 27873 BALTIMORE MD	15	\$14.95
Jul 24	Jul 27	PURE RAW JUICE ROTUNDA BALTIMORE MD	10	\$10.27
Jul 27	Jul 28	TST* NEVER ON SUNDAY BALTIMORE MD	29	\$28.59
Jul 27	Jul 29	ALOHA BALTIMORE MD	35	\$34.86
Jul 29	Jul 30	RED FISH LIQUORS BALTIMORE MD	78	\$78.45
Jul 29	Jul 31	CLASS VALUATION LLC TROY MI	490	\$490.00
Jul 31	Aug 02	RED FISH LIQUORS BALTIMORE MD	64	\$64.28
Jul 31	Aug 02	RED FISH LIQUORS BALTIMORE MD	26	\$26.14
Aug 01	Aug 03	PAYPAL *STOCKROOMPL EB 4029357733 CA	77	\$77.38
Aug 03	Aug 03	MAC COSMETICS ONLINE 8005880070 PA	81	\$80.56
Aug 05	Aug 05	MOD PIZZA ROTUNDA 667-217-1280 MD	42	\$42.32
Aug 05	Aug 06	WHOLEFDS MTW 10064 BALTIMORE MD	85	\$84.78
Aug 05	Aug 07	PURE RAW JUICE ROTUNDA BALTIMORE MD	14	\$14.48
Aug 07	Aug 09	GIANT 0108 BALTIMORE MD	122	\$122.13
Aug 07	Aug 09	WELLS DISCOUNT LIQUORS BALTIMORE MD	34	\$33.78
Aug 08	Aug 10	GIANT 0108 BALTIMORE MD	45	\$45.31
Aug 10	Aug 11	HOME INSPECTOR PROFESS 8132991642 FL	350	\$350.00
Aug 11	Aug 12	RE SALON SPA BALTIMORE MD	14	\$14.00
Aug 11	Aug 12	IBI*FABLETICS.COM 855-2023570 CA	50	\$49.95
Aug 11	Aug 12	WALGREENS #17522 BALTIMORE MD	34	\$33.67
Total purchase activity for this period			2,534	\$2,534.13

► To see activity after this statement period, visit AviatorMastercard.com

Fees and Interest

Transaction Date	Posting Date	Description	Amount
Fees Charged			
		No fees charged for this period	\$0.00
Total fees for this period			\$0.00
Interest Charged			
		No interest charged for this period	\$0.00
Total interest for this period			\$0.00

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Transaction Date	Posting Date	Description	Amount
2020 Year-to-Date Totals			
Total fees charged in 2020			\$27.00
Total interest charged in 2020			\$42.50
<i>This Year-to-date summary reflects the Fees and Interest charged on billing statements with closing dates in 2020, and does not reflect any subsequent fee and/or interest adjustments.</i>			

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Interest Charge Calculation				Days in Billing Cycle : 31
Type of Balance	Promotional Rate End Date	Balance Subject to Interest Rate	Annual Percentage Rate (APR)	Interest Charge
Purchases				
Standard Purchases	-	\$1,687.66	19.99%(v)	\$0.00
Balance Transfers				
Standard Balance Transfers/Checks	-	\$0.00	19.99%(v)	\$0.00
Cash Advances				
Standard Cash Advance	-	\$0.00	25.24%(v)	\$0.00
Total				\$0.00
<p>i Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v) = Variable Rate that varies with the market based on the Prime Rate. See the "Important Information" section of this statement for more information about how we calculate interest.</p>				

AVOIDING INTEREST ON PURCHASES (GRACE PERIOD):

If you have a 0% promotional APR on all of your Purchase balances, you can avoid paying interest on those balances during the applicable promotional period. However, pay at least your Minimum Payment Due to avoid a late fee.

If you have both Purchase balances with an APR greater than 0% and you also have other promotional balances on your Account, you can avoid paying interest on your Purchases by paying \$ 2,534.13 (this amount includes any Minimum Payment Due required to avoid a late fee). Please refer to the "Accrual of Interest and How to Avoid Paying Interest on Purchases" paragraph on the back of this Statement for further detail.

Miles Details

Miles earned on American Airlines purchases	0
Miles earned on all other purchases	2,534
Miles sent to American Airlines AAdvantage Program	2,534

Important Information



Information About Credit Bureau 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.

Annual Fee. If your account has an annual fee, it will be billed each year. We will give you advance notice on your billing statement prior to the assessment of the annual fee. You may choose to call us at 866-928-3075 within 45 days of receiving such notice to discuss alternative products that may be available or to close your account so that the fee will not be billed. If your account is closed, any outstanding reward points or miles on your account may be forfeited at that time. Payment of the annual fee does not affect our ability to close your account and/or to limit your transactions.

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. If your card is lost or stolen, please contact us immediately at 866-928-3075 at any time.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. Both the Minimum Payment Due and Payment Due Date are noted on your statement and on your home page when you login to AviatorMastercard.com. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead". This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date. Remember to make all checks payable to Barclays. **Please allow 7 to 10 days for the U.S. Postal Service to deliver your payment to us. Upon our receipt, your available credit may not be increased by the payment amount for up to 7 days to ensure the funds from the bank on which your payment is drawn are collected and not returned.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, please call 866-928-3075.

Mailed Payments: A conforming payment received by us by 5:00 p.m. ET will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed with the payment coupon included with this statement or printed from AviatorMastercard.com to Barclays, P.O. Box 13337 Philadelphia, PA 19101-3337; and 2) is in the form of a single, non-folded check or money order made payable in U.S. dollars from a U.S. based institution. Any payment that does not meet these requirements, or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc. will be considered a "non-conforming payment", which may delay the crediting of the payment for up to 5 days.

Other Payment Options:

Web: Visit AviatorMastercard.com to set up your payments.

Mobile: To download the Barclays Mobile App, text MOBILE to 53818.

Phone: Call us at 866-928-3075 and we will process your payment.

All payments made via web, mobile app or pay by phone by 11:59 p.m. ET will be credited to your account that same day.

Overnight Payments: Send overnight courier service or U.S.P.S. Priority Mail payments to Card Services, 400 White Clay Center Drive, Newark, DE 19711. A payment received at this address by 5 p.m. ET that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

How We Will Calculate Interest. We use a method called "daily balance" (including new purchases). We calculate interest separately for each "Balance Subject to Interest Rate." These include for example, Purchases at the current rate, Balance Transfers at the current rate, Cash Advances at the current rate, and different promotional balances. Your monthly billing statement shows each "Balance Subject to Interest Rate."

To calculate interest, we first calculate a daily balance for each Balance Subject to Interest Rate. We start with the balance, for that Balance Subject to Interest Rate, as of the end of the previous day. We add any interest calculated on the previous day's balance. (This means interest is compounded daily). We add any new Purchases, Balance Transfers or Cash Advances to the appropriate balance, subtract any new payments or credits from the appropriate balance, and make other adjustments. A credit balance is treated as a balance of zero. We then multiply each daily balance by the applicable daily periodic rate. We do this for each day in the billing period. That gives us the daily interest. We add up all the daily interest for all of the daily balances to get the total interest for the billing period.

Accrual of Interest and How to Avoid Paying Interest on Purchases. Your due date is at least 23 days after the close of each billing cycle. On Purchases, interest begins to accrue as of the transaction date. However, you can avoid paying interest on Purchases in any given billing cycle if you pay your Statement Balance in full by the Payment Due Date.

If you have Purchase balances with a 0% promotional APR, you can avoid paying interest on those Purchase balances during the promotional period. (However, to avoid a late fee, pay at least your Minimum Payment Due.)

If you have a promotional APR offer(s) on your Account, you can avoid paying interest on nonpromotional Purchases without paying your Statement Balance in full. If this applies to your Account, you will see a Paragraph titled "Avoiding Interest on Purchases (Grace Period)" appearing directly below the Interest Charge Calculation section on the front of this Statement. This will show the amount you can pay by the Payment Due Date and still avoid interest charges on your non-promotional Purchase balance. This amount may differ from your Statement Balance. It may differ if you have certain promotional APR balances, and the nonpayment of these balances will not affect your grace period on Purchases, provided you pay all other balances on your account. (However, to avoid a late fee, pay at least your Minimum Payment Due.)

For Balance Transfers, interest will accrue from the transaction date which generally will be

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Make Changes to your contact information below

Name

Address

City

State

Zip

Home Phone

Work Phone

Email Address



the day the payee accepts the Check. For Cash Advances, interest will accrue from the transaction date which generally will be the day you take the Cash Advance. Please note that purchases of Cash Equivalents, which include money orders, travelers checks, foreign currency, lottery tickets, gambling chips and wire transfers, are treated as Cash Advances and do not have a grace period. See your Cardmember Agreement for more information.

Minimum Interest Charge: This fee, if imposed, appears in the Summary of Fees as a "Minimum Interest Charge" or "Minimum Charge."

No Pre-Set Spending Limit: "No Pre-Set Spending Limit" does not mean unlimited spending, it means we may permit you from time to time at our discretion to make certain charges that will cause your outstanding balance to exceed your revolving credit line. Any such charge will be considered on an individual basis and such evaluation will be based on your account spending and payment history as well as your experience with other creditors. If you exceed your revolving credit line, then you must pay, with your Minimum Payment Due, the amount by which your balance exceeds your revolving credit line, including amounts due to Purchases, Cash Advances, Interest charges, Fees, or other charges.

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8803 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

What To Do If You Think You Find A Mistake On Your Statement

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

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

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.

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.

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:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

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.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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