

MARILYN J MOSBY

| Account Ending 3683

| Statement Period 09/13/20-10/12/20

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Account Activity

Previous Balance as of 09/13/20		\$5,528.93
Payments - Thank You	-	\$1,578.88
Purchases	+	\$2,832.23
Fees Charged	+	\$0.00
Interest Charged	+	\$85.28
Statement Balance as of 10/12/20	=	\$6,867.56

▶ APR Details begin on page 3 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 10/12/20	\$15,132.44
Available for cash advances	\$4,400.00

Miles Summary

Total Miles Sent to American Airlines AAdvantage Program	2,832
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▶ For details see page 4

Payment Information

Statement Balance:	\$6,867.56
Minimum Payment Due:	\$153.10
Payment Due Date:	11/09/20

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	20 years	\$17,171.00
\$255.00	3 years	\$9,180.00 (Savings = \$7,991.00)

▶ 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.

ANNUAL FEE RENEWAL: We are notifying you that your account will renew and an annual fee of \$99.00 will be billed to your account on your next billing statement. You may choose to call us at 866-928-3075 within 45 days of receipt of this notification to discuss alternative products that may be available or to close your account so that the fee will not be billed. Please refer to the Annual Fee section on the back of this statement for additional information.

GOVT. EXHIBIT NO. 40b

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 10/12/20: (account ending 3683)

\$6,867.56

Minimum Payment Due:

\$153.10

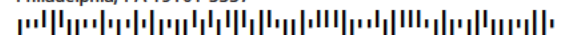
Payment Due Date:

11/09/20

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

██████████
BALTIMORE MD ██████████



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

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AAdvantage® Aviator® Red Mastercard® Statement

MARILYN J MOSBY

| Account Ending 3683

| Statement Period 09/13/20-10/12/20

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Important Reminder Regarding Changes to Your Account

As a reminder, we are changing the way interest is calculated. Unless subject to a Grace Period, interest will accrue on a Purchase from the transaction date until it is paid in full. You will start seeing the new interest calculation with your December 2020 billing statement. To avoid paying interest on Purchases (excluding Easy Pay Offers) starting with your December 2020 billing statement you must pay off in full any remaining Purchase balance with an APR greater than 0% (excluding any Easy Pay balance(s)), any new Purchases with an APR greater than 0% and any monthly Easy Pay Payment Amount you have by the Payment Due Date as reflected on your October 2020 billing statement. If you have 0% promotional offers expiring in December 2020 or Deferred Financing expiring in December 2020 or January 2021 you must also pay those balances by the dates indicated on your statement to avoid interest as explained in those promotional offers.

Transactions

Transaction Date	Posting Date	Description	Miles	Amount
Payments				
Sep 16	Sep 16	Payment Received BANK OF AMERI	N/A	-\$1,578.88
Total payments for this period			N/A	-\$1,578.88
Purchase Activity for MARILYN J MOSBY card ending 3683				
Sep 13	Sep 14	IBI*FABLETICS.COM 855-2023570 CA	50	\$49.95
Sep 16	Sep 17	GEICO *AUTO 800-841-3000 DC	56	\$55.90
Sep 17	Sep 18	VITA REVIVE PARKVILLE MD	25	\$25.00
Sep 23	Sep 24	PELOTON* MEMBERSHIP 8666799129 NY	39	\$39.00
Sep 25	Sep 28	FOXRENTACAR 5397770666 ORLANDO FL Car Drop Off Date 09/25/20	453	\$453.38
Sep 27	Sep 28	UBER EATS 8005928996 CA	12	\$12.07
Sep 29	Sep 30	UBER PASS HELP.UBER.CO 8005928996 CA	10	\$9.99
Oct 01	Oct 01	MOD PIZZA ROTUNDA 667-217-1280 MD	19	\$18.95
Oct 01	Oct 02	PAYPAL *LINKSFOUND 4029357733 MD	625	\$625.00
Oct 01	Oct 04	SPIRIT AI QIEYSA MIRAMAR FL MOSBY/M 10/10/2020 BWI MCO BWI Agency: GOOGLMETA #QIEYSA	298	\$298.32
Oct 01	Oct 04	THAMES STREET OYSTER H BALTIMORE MD	314	\$313.83
Oct 02	Oct 04	WINGSTOP - 1108 - MCOM BALTIMORE MD	40	\$40.27
Oct 03	Oct 05	PURE RAW JUICE ROTUNDA BALTIMORE MD	23	\$22.93
Oct 03	Oct 05	RED FISH LIQUORS BALTIMORE MD	26	\$26.14
Oct 05	Oct 06	MOD PIZZA ROTUNDA BALTIMORE MD	27	\$27.16
Oct 05	Oct 07	PURE RAW JUICE ROTUNDA BALTIMORE MD	11	\$10.74
Oct 08	Oct 09	EXXONMOBIL 47869508 BALTIMORE MD	41	\$40.59
Oct 11	Oct 12	UBER TRIP 8005928996 CA	24	\$24.34
Oct 09	Oct 12	LA FOOD MARKET BALTIMORE MD	110	\$109.72
Oct 10	Oct 12	SPIRIT AI QIEYSA MIRAMAR FL MOSBY/M 10/10/2020 BWI MCO BWI Agency: GOOGLMETA #QIEYSA	45	\$45.00
Oct 11	Oct 12	WM SUPERCENTER #5299 CLERMONT FL	414	\$413.72

▶ continued on page 3

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AAdvantage® Aviator® Red Mastercard® Statement

MARILYN J MOSBY

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Transaction Date	Posting Date	Description	Miles	Amount
Oct 11	Oct 12	WM SUPERCENTER #5299 CLERMONT FL	40	\$40.07
Oct 11	Oct 12	PUBLIX #879 DAVENPORT FL	130	\$130.16
Total purchase activity for this period			2,832	\$2,832.23

► 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			
Oct 12	Oct 12	Interest Charge On Purchases	\$85.28
Total interest for this period			\$85.28

2020 Year-to-Date Totals

Total fees charged in 2020	\$27.00
Total interest charged in 2020	\$199.92

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.

Interest Charge Calculation

Days in Billing Cycle : 30

Type of Balance	Promotional Rate End Date	Balance Subject to Interest Rate	Annual Percentage Rate (APR)	Interest Charge
Purchases				
Standard Purchases	–	\$5,187.10	19.99%(v)	\$85.28
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				\$85.28

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.

AAdvantage® Aviator® Red Mastercard® Statement

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AVOIDING INTEREST ON PURCHASES (GRACE PERIOD) (EXCLUDING EASY PAY PROMOTIONAL BALANCES):

If you have a 0% promotional APR on of your Purchase balances (excluding Easy Pay), 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 Purchase balances (excluding Easy Pay) with an APR greater than 0% and you also have other promotional balances on your Account, you can avoid paying interest on your Purchases (excluding Easy Pay) by paying \$6,867.56 (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	2,832
Miles sent to American Airlines AAdvantage Program	2,832

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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

Continued on page 6

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.

©2020 Barclays Bank Delaware, member FDIC

MARILYN J MOSBY

| Account Ending 3683

| Statement Period 10/13/20-11/12/20

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Account Activity

Previous Balance as of 10/13/20		\$6,867.56
Payments - Thank You	-	\$6,755.27
Purchases	+	\$2,975.64
Fees Charged	+	\$99.00
Interest Charged	+	\$64.28
Statement Balance as of 11/12/20	=	\$3,251.21

▶ 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 11/12/20	\$18,748.79
Available for cash advances \$4,400.00	

Miles Summary

Total Miles Sent to American Airlines AAdvantage Program	2,978
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▶ For details see page 4

Payment Information

Statement Balance:	\$3,251.21
Minimum Payment Due:	\$96.14
Payment Due Date:	12/09/20

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	14 years	\$7,467.00
\$121.00	3 years	\$4,356.00 (Savings = \$3,111.00)

▶ 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.

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

Payment Coupon

Ways to pay:



AviatorMastercard.com



Barclays Mobile App



866-928-3075



1:59 PM ET. PHONE & ONLINE



Statement Balance as of 11/12/20: (account ending 3683)

\$3,251.21

Minimum Payment Due:

\$96.14

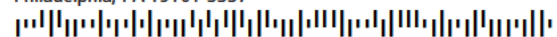
Payment Due Date:

12/09/20

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.

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AAdvantage® Aviator® Red Mastercard® Statement

MARILYN J MOSBY

| Account Ending 3683

| Statement Period 10/13/20-11/12/20

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Important Reminder Regarding Changes to Your Account

As a reminder, we are changing the way interest is calculated. Please refer to the Change in Terms notice included in the September 2020 billing statement for details. The new interest calculation is effective starting with your December 2020 billing statement.

IMPORTANT REMINDER: VERIFY AND UPDATE YOUR ACCOUNT INFORMATION NOW.

Periodically, as part of our Know Your Customer (KYC) program - a requirement of the USA PATRIOT Act - we'll ask you to verify and update the personal information on your account.

This includes your name, address, authorized users (if any) and your country of citizenship.

Please take a few minutes to verify your information now by logging in to your account online at AviatorMastercard.com and clicking "Review and update your profile", or call us using the number on the back of your card. If you have recently verified your data online or through our customer care center, please disregard this reminder.

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Transactions

Transaction Date	Posting Date	Description	Miles	Amount
Payments				
Oct 13	Oct 13	Payment Received BANK OF AMERI	N/A	-\$3,019.27
Oct 26	Oct 26	Payment Received BANK OF AMERI	N/A	-\$3,736.00
Total payments for this period			N/A	-\$6,755.27
Purchase Activity for MARILYN J MOSBY card ending 3683				
Oct 12	Oct 13	IBI*FABLETICS.COM 855-2023570 CA	50	\$49.95
Oct 14	Oct 15	JEMCCO LLC CLERMONT FL	28	\$28.05
Oct 14	Oct 15	WAL-MART #5299 CLERMONT FL	92	\$91.57
Oct 15	Oct 16	MIDFLORIDA ENDODONTICS KISSIMMEE FL	275	\$275.00
Oct 16	Oct 18	GEICO *AUTO 800-841-3000 DC	514	\$513.60
Oct 15	Oct 18	VIP NAIL LOUNGE KISSIMMEE FL	75	\$75.00
Oct 17	Oct 19	VITA REVIVE PARKVILLE MD	25	\$25.00
Oct 18	Oct 19	WM SUPERCENTER #5214 KISSIMMEE FL	63	\$62.54
Oct 20	Oct 22	CHICK-FIL-A #1256 KISSIMMEE FL	31	\$30.59
Oct 21	Oct 22	WAL-MART #5214 KISSIMMEE FL	20	\$19.83
Oct 21	Oct 22	WAL-MART #5214 KISSIMMEE FL	17	\$17.12
Oct 21	Oct 22	WM SUPERCENTER #5214 KISSIMMEE FL	31	\$30.56
Oct 22	Oct 23	MIDFLORIDA ENDODONTICS KISSIMMEE FL	575	\$575.00
Oct 23	Oct 23	UBER TRIP 8005928996 CA	11	\$10.99
Oct 23	Oct 23	UBER TRIP 8005928996 CA	10	\$9.81
Oct 23	Oct 25	FOXTOLLSANDFINES-ATS 8555715137 FL	34	\$34.35
Oct 23	Oct 25	PELTON* MEMBERSHIP 8666799129 NY	39	\$39.00
Oct 24	Oct 26	TST* WINDSOR AT WESTSI KISSIMMEE FL	6	\$6.00
Oct 24	Oct 26	TST* WINDSOR AT WESTSI KISSIMMEE FL	7	\$7.23
Oct 27	Oct 27	VICTORIASSECRET.COM 800-888-1500 OH	164	\$163.88

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MARILYN J MOSBY

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Transaction Date	Posting Date	Description	Miles	Amount
Oct 26	Oct 28	SPIRIT AI 48702488059040 MIRAMAR FL MOSBY/M 11/22/2020 BWI BOS BWI Agency: EXPEDIA.COM>ORB #48702488059040	250	\$249.92
Oct 29	Oct 30	UBER PASS HELP.UBER.CO 8005928996 CA	10	\$9.99
Oct 31	Nov 02	UBER EATS 8005928996 CA	54	\$53.98
Oct 31	Nov 02	WALGREENS #5945 KISSIMMEE FL	33	\$32.77
Oct 31	Nov 02	PUBLIX #551 KISSIMMEE FL	78	\$77.53
Nov 01	Nov 02	UBER EATS 8005928996 CA	37	\$37.02
Nov 02	Nov 03	UBER EATS 8005928996 CA	20	\$19.97
Nov 03	Nov 03	UBER EATS 8005928996 CA	28	\$28.24
Nov 03	Nov 04	UberUS_EATS San FranciscoCA	27	\$26.91
Nov 03	Nov 04	UBER EATS 8005928996 CA	27	\$26.69
Nov 04	Nov 06	SPIRIT AI 48702495561570 MIRAMAR FL MOSBY/M 11/09/2020 MCO BWI MCO Agency: EXPEDIA.COM>ORB #48702495561570	174	\$174.18
Nov 05	Nov 06	WAL-MART #5214 KISSIMMEE FL	70	\$70.29
Nov 07	Nov 09	BAMBOO WOK DAVENPORT FL	53	\$53.13
Nov 11	Nov 12	IBI*FABLETICS.COM 855-2023570 CA	50	\$49.95
Total purchase activity for this period			2,978	\$2,975.64

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

Fees and Interest

Transaction Date	Posting Date	Description	Amount
Fees Charged			
Oct 30	Oct 30	ANNUAL FEE	\$99.00
Total fees for this period			\$99.00
Interest Charged			
Nov 12	Nov 12	Interest Charge On Purchases	\$64.28
Total interest for this period			\$64.28

2020 Year-to-Date Totals

Total fees charged in 2020	\$126.00
Total interest charged in 2020	\$264.20

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.

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MARILYN J MOSBY

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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	–	\$3,783.95	19.99%(v)	\$64.28
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				\$64.28

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.

AVOIDING INTEREST ON PURCHASES (GRACE PERIOD) (EXCLUDING EASY PAY PROMOTIONAL BALANCES):

If you have a 0% promotional APR on of your Purchase balances (excluding Easy Pay), 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 Purchase balances (excluding Easy Pay) with an APR greater than 0% and you also have other promotional balances on your Account, you can avoid paying interest on your Purchases (excluding Easy Pay) by paying \$3,251.21 (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	2,978
Miles sent to American Airlines AAdvantage Program	2,978



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

Continued on page 6

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

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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MARILYN J MOSBY

| Account Ending 3683

| Statement Period 11/13/20-12/12/20

Page 1 of 6

Account Activity

Previous Balance as of 11/13/20		\$3,251.21
Payments - Thank You	-	\$5,933.67
Other Credits	-	\$703.80
Purchases	+	\$4,575.36
Fees Charged	+	\$0.00
Interest Charged	+	\$3.62
Statement Balance as of 12/12/20	=	\$1,192.72

▶ 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 12/12/20	\$20,807.28
Available for cash advances	\$4,400.00

Miles Summary

Total Miles Sent to American Airlines AAdvantage Program	3,873
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▶ For details see page 4

Payment Information

Statement Balance:	\$1,192.72
Minimum Payment Due:	\$29.00
Payment Due Date:	01/09/21

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	6 years	\$2,003.00
\$44.00	3 years	\$1,584.00 (Savings = \$419.00)

▶ 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.

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 12/12/20: (account ending 3683)

\$1,192.72

Minimum Payment Due:

\$29.00

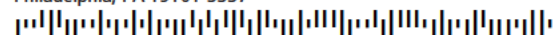
Payment Due Date:

01/09/21

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.

*****00002900001192726

016207.16

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AAdvantage® Aviator® Red Mastercard® Statement

MARILYN J MOSBY

| Account Ending 3683

| Statement Period 11/13/20-12/12/20

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IMPORTANT REMINDER: VERIFY AND UPDATE YOUR ACCOUNT INFORMATION NOW.

Periodically, as part of our Know Your Customer (KYC) program - a requirement of the USA PATRIOT Act - we'll ask you to verify and update the personal information on your account.

This includes your name, address, authorized users (if any) and your country of citizenship.

Please take a few minutes to verify your information now by logging in to your account online at AviatorMastercard.com and clicking "Review and update your profile", or call us using the number on the back of your card. If you have recently verified your data online or through our customer care center, please disregard this reminder.

Transactions

Transaction Date	Posting Date	Description	Miles	Amount
Payments				
Nov 15	Nov 16	Payment Received BANK OF AMERI	N/A	-\$3,251.21
Nov 30	Dec 01	Payment Received BANK OF AMERI	N/A	-\$2,682.46
Total payments for this period			N/A	-\$5,933.67
Other Credits				
Nov 17	Nov 18	INNOVATION DENTAL CENT BALTIMORE MD	-704	-\$703.80
Total other credits for this period			-704	-\$703.80
Purchase Activity for MARILYN J MOSBY card ending 3683				
Nov 13	Nov 15	PROFLOWERS 8005802913 CA	79	\$78.86
Nov 14	Nov 16	TST* WINDSOR AT WESTSI KISSIMMEE FL	31	\$31.19
Nov 15	Nov 17	SPIRIT AI 48702503429250 MIRAMAR FL MOSBY/M 10/10/2020 BWI MCO BWI Agency: GOOGLEMETA #48702503429250	48	\$48.00
Nov 16	Nov 17	GEICO *AUTO 800-841-3000 DC	514	\$513.60
Nov 16	Nov 17	UBER EATS 8005928996 CA	61	\$60.85
Nov 16	Nov 17	GIANT 2306 BALTIMORE MD	277	\$277.43
Nov 15	Nov 17	MANCHU WOK ORLANDO FL	20	\$19.69
Nov 16	Nov 18	AMERICA'S BEST # 5196 TOWSON MD	157	\$156.58
Nov 17	Nov 18	VITA REVIVE PARKVILLE MD	25	\$25.00
Nov 17	Nov 18	INNOVATION DENTAL CENT BALTIMORE MD	806	\$805.90
Nov 18	Nov 19	WELLS DISCOUNT LIQUORS BALTIMORE MD	33	\$32.69
Nov 18	Nov 20	THAMES STREET OYSTER H BALTIMORE MD	202	\$202.49
Nov 20	Nov 22	RED FISH LIQUORS BALTIMORE MD	37	\$37.04
Nov 20	Nov 23	PURE RAW JUICE ROTUNDA BALTIMORE MD	15	\$14.98
Nov 23	Nov 23	UBER EATS 8005928996 CA	66	\$66.33
Nov 23	Nov 24	BMW OF CATONSVILLE CATONSVILLE MD	621	\$621.41
Nov 23	Nov 24	WALGREENS #17522 BALTIMORE MD	32	\$31.76
Nov 23	Nov 24	POPEYES 3117 BALTIMORE MD	8	\$8.45

▶ continued on page 3

AAdvantage® Aviator® Red Mastercard® Statement

MARILYN J MOSBY

| Account Ending 3683

| Statement Period 11/13/20-12/12/20

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Transaction Date	Posting Date	Description	Miles	Amount
Nov 24	Nov 25	STOP & SHOP 0004 ROSLINDALE MA	99	\$99.08
Nov 23	Nov 25	KC HAIR & BEAUTY BALTIMORE MD	29	\$28.59
Nov 23	Nov 25	ROYAL FARMS #20 BALTIMORE MD	40	\$40.00
Nov 24	Nov 25	PELTON* MEMBERSHIP 8666799129 NY	39	\$39.00
Nov 24	Nov 25	ATLAS LIQUORS - ROSLIN ROSLINDALE MA	60	\$59.96
Nov 27	Nov 29	UBER EATS 8005928996 CA	87	\$87.38
Nov 29	Nov 30	UBER PASS HELP.UBER.CO 8005928996 CA	10	\$9.99
Nov 30	Nov 30	TST* DA - 5278 - AVON AVON MA	23	\$22.65
Nov 29	Dec 01	SHAWS OSCO 2579 HYDE PARK MA	16	\$15.68
Nov 30	Dec 01	UBER EATS 8005928996 CA	39	\$38.97
Nov 29	Dec 01	BURGER KING #5065 Q07 DORCHESTER MA	18	\$18.02
Nov 30	Dec 01	BEBEMICHELLENATURALS NORTH MIAMI FL	179	\$178.50
Dec 01	Dec 03	EXECUTIVEV* EXECUTIVE 8639699180 FL 12/01/20 TO 12/01/20	615	\$614.90
Dec 03	Dec 04	UBER EATS 8005928996 CA	34	\$34.10
Dec 04	Dec 06	UBER EATS 8005928996 CA	48	\$47.63
Dec 07	Dec 08	IBI*FABLETICS.COM 855-2023570 CA	50	\$49.95
Dec 08	Dec 08	UBER TRIP 8005928996 CA	10	\$9.75
Dec 09	Dec 10	UBER EATS 8005928996 CA	21	\$20.74
Nov 25	Dec 11	ATLAS - ROSINDALE BOSTON MA	40	\$39.96
Dec 10	Dec 11	RED FISH LIQUORS BALTIMORE MD	88	\$88.26
Total purchase activity for this period			4,577	\$4,575.36

▶ 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			
Dec 12	Dec 12	Interest Charge On Purchases	\$3.62
Total interest for this period			\$3.62

▶ continued on page 4

AAdvantage® Aviator® Red Mastercard® Statement

MARILYN J MOSBY

| Account Ending 3683

| Statement Period 11/13/20-12/12/20

Page 4 of 6

Transaction Date	Posting Date	Description	Amount
2020 Year-to-Date Totals			
Total fees charged in 2020			\$126.00
Total interest charged in 2020			\$267.82
<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>			

016207_4/6

Interest Charge Calculation				Days in Billing Cycle : 30
Type of Balance	Promotional Rate End Date	Balance Subject to Interest Rate	Annual Percentage Rate (APR)	Interest Charge
Purchases				
Standard Purchases	–	\$220.14	19.99%(v)	\$3.62
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				\$3.62
<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) (Excluding Easy Pay Promotional Balances):

If you have a 0% promotional APR on any of your Purchase balances (excluding Easy Pay), 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 do not carry a Purchase balance subject to interest (excluding Easy Pay) from month to month, you can avoid paying interest on your Purchases (excluding Easy Pay) by paying \$1,192.72. To avoid interest, you must pay the amount indicated above in full.

If you carry a Purchase balance subject to interest (excluding Easy Pay) from month to month, interest will accrue from the date the purchase is made until the date it is paid in full. The amount shown above does not include any interest that may have accrued since your statement period end date. Barclays may choose not to assess interest that accrued since your last statement period end date if it is below a certain amount.

Miles Details

Miles earned on American Airlines purchases	0
Miles earned on all other purchases	3,873
Miles sent to American Airlines AAdvantage Program	3,873



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.

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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.

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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 if you pay your Purchases subject to interest (excluding Easy Pay Offers) plus any monthly Easy Pay Payment Amount in full by the Payment Due Date every month.

If you do not pay your Purchases subject to interest (excluding Easy Pay Offers) plus any monthly Easy Pay Payment Amount by the due date each month, you will pay interest on those purchases from the date they are posted to your account until the date you pay those Purchases in full. When those Purchases (excluding Easy Pay Offers) are paid in full, your next statement will include interest accrued from the first day of that statement period until the date your payment in full was received.

Purchases that are enrolled in an Easy Pay Offer will be charged interest in accordance with the plan as disclosed at enrollment.

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.)

Continued on page 6

Make Changes to your contact information below

Name

Address

City

State

Zip

Home Phone

Work Phone

Email Address



If you have a 0% promotional APR offer(s) on your Account, you can avoid paying interest on Purchases subject to interest without paying your Statement Balance in full. If this applies to your Account, you will see a Paragraph entitled "Avoiding Interest on Purchases (Grace Period) (Excluding Easy Pay Promotional Balances)" 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 Purchases subject to interest 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 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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