



Account Number XXXX XXXX XXXX 0123

October 06, 2024 - November 05, 2024

PAYMENT INFORMATION

New Balance **\$2,461.81**
Minimum Payment Due **\$24.62**
Payment Due Date **12/02/2024**

Late Payment Warning:

If we do not receive your minimum payment by the date listed above, you may have to pay a late fee 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	19 years	\$8,385.00
\$107.00	3 years	\$3,852.00 (Savings = \$4,533.00)

If you would like information about credit counseling services, call 844-471-0708.

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance		\$2,452.23
Payments	-	\$2,422.24
Other Credits	-	\$29.99
Purchases and Adjustments	+	\$2,461.81
Balance Transfers	+	\$0.00
Cash Advances	+	\$0.00
Fees Charged	+	\$0.00
Interest Charged	+	\$0.00
New Balance		\$2,461.81
Statement End Date	November 05, 2024	
Days in Billing Cycle	31	

CREDIT LINE SUMMARY

Total Credit Line	\$6,580.00
Credit Line for Cash	\$1,316.00
Total Available Credit	\$4,118.19
Available Credit for Cash	\$1,316.00

REWARDS SUMMARY

Previous Balance		26,227
Earned	+	2,429
Redeemed	-	0
Other Adjustments	+	0
Current Balance	=	28,656

Easy Pay: Your next automatic payment of \$2,461.81 is scheduled for December 2, 2024. The automatic payment will be reduced by any credits that post before the due date and will not exceed the outstanding balance. Congratulations! We have increased your credit line to \$6,580.00.

Pay Online, Mobile, Phone or Mail

Online www.mercurycards.com	Mobile App In your favorite app store	Phone 866-686-2158	Mail PO BOX 70168 Philadelphia PA 19176-0168
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For correspondence only: Customer Service, PO BOX 84064, Columbus GA 31908-4064

Please tear at perforation and make payment payable to Card Services. SEE REVERSE FOR IMPORTANT INFORMATION.



CARD SERVICES
PO BOX 84064
COLUMBUS GA31908-4064

Check here for any address changes and indicate any changes on reverse.

RICHARD HENDRICKS
500 PIED PIPER PARKWAY
PALO ALTO CA 94301

** 0012345

Payment To

Account Ending 0123
New Balance \$2,461.81
Minimum Payment Due \$24.62
Payment Due Date 12/02/24
Amount Enclosed _____

CARD SERVICES
PO BOX 70168
PHILADELPHIA PA19176-0168

Payments:You may pay all or part of your Account balance, at any time. However, you must pay at least the Minimum Payment Due by the Payment Due Date each Billing Period. We cannot accept wire transfers or payments that are electronically transmitted directly to us using our bank routing number. If you are enrolled in automatic payments, we reserve the right to cancel enrollment without prior notice. Please do not send post-dated checks as they will be deposited upon receipt. Late payments, partial payments or payments marked "payment in full" or with any other restrictive endorsement can be accepted by us without losing any of our rights under your Cardmember Agreement. We may re-present to your financial institution any payment that is returned unpaid. We may delay increasing your available credit by the amount of any payment that we receive for up to 10 Business Days. Business Day means Monday through Friday, excluding federal holidays.

When Your Mailed Payment Will be Credited.

If we receive your mailed payment in proper form at the proper address by 5 p.m. Eastern Time, it will

be credited as of that day. A payment received there in proper form after that time will be credited as of the next day. If the payment due date falls on a day when we do not receive or accept payments, the payment will not be treated as late if it is credited the next day. Allow at least 7 days for payments by regular mail to reach us. There may be a delay of up to 5 days in crediting a payment we receive that is not in proper form or not sent to the correct address. The correct address for regular mail is the 'Payment to' address on the front of the payment remittance slip. The correct address for express mail is Lockbox Services, Box #70168, 400 White Clay Center Dr, Newark, DE 19711.

Proper Form:For a payment sent by regular or express mail, proper form is a single check or money order, in U.S. dollars, drawn on a U.S. institution, with a single payment remittance slip from your billing statement. Include your name and the last four digits of your Account number. Unless sent by express mail, please use the envelope we provided. No cash or foreign currency. No staples or paper clips. No extra pieces of paper. **Paymentonline, by**

phoneor mobile:Payments made through our website, www.mercurycards.com, through the phone number shown on the front of your statement or through our mobile app and completed by midnight Eastern Time, will be credited as of that day. Otherwise, it will be credited on the next day.

Electronic Check Conversion:When you provide a check as payment on this Account, you authorize us to use information from your check to make a one-time electronic fund transfer from your bank 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 bank account on the same day we receive your payment, and you will not receive your check back from your financial institution.

How to Avoid Paying Interest on Purchases:

You will not be charged interest on Purchases if you pay the New Balance in full by the Payment Due Date each month (interest free period, also called Grace Period). If you don't pay your New Balance in full by the Payment Due Date in a Billing Period, you'll pay interest on existing Purchases, and new Purchases in that billing period, from the date they post to your Account, subject to applicable law. You can regain the benefit of the interest-free period by paying your New Balance by the Payment Due Date. After you enter an interest-free period again, interest charges on Purchases may still appear on your next billing statement. This reflects interest charged from the beginning of that billing cycle through the date that your payment for the prior billing statement was received. Balance Transfers, Checks and Cash Advances do not have an interest-free period and if these balances are not paid in full by paying your New Balance by the due date, you will lose your interest-free period on new Purchases .

How We Calculate Interest:We calculate interest separately for each different balance. Your billing statement shows each balance in the "Balance Subject to Interest Rate." We use the "Daily Balance Method (including Current Transactions)." For each balance, to determine a daily balance, we start with the beginning balance each day. The beginning balance for the first day of the Billing Period is the balance at the end of the prior Billing Period. Each day, we add any new transactions and fees; subtract any payments or credits applied to that balance; and make other adjustments. We add Balance Transfer fees to the applicable Balance Transfer balance. We add Cash Advance Fees to the applicable Cash Advance balance. We generally add other fees to the standard Purchase balance. We add any interest calculated on the previous day's balance. (This means interest is compounded daily). A credit balance is treated as a balance of zero. This gives us the daily balance. We multiply each daily balance by the applicable daily periodic rate. We do this for each day in the billing period. The Balance Subject to Interest Rate is the average of the daily balances.

Change of Address: If the information on the front of this statement is incorrect, please provide updated information: Please call us for any address change requests outside of the United States, including the US territories.

Name :

Address :

C ity:

State:

Zip:

Home Phone Number:

Work Phone Number:

Cell Phone Number:

By giving us your telephone number, you authorize us and our service providers to contact you at that number regarding your account. Your consent allows contact by text messaging, artificial or prerecorded voice messages and automatic dialing technology for periodic informational and service calls. These communications may be monitored or recorded. Message and data rates may apply. You can opt out of text messaging by responding "STOP." If you have any questions regarding privacy, please read our Privacy Notice.

PAYMENTS AND OTHER CREDITS				
Post Date	Trans Date	Description of Transactions	Reference Number	Amount
Payments				-\$2,422.24
11/02	11/02	Pymt - Thank You		-\$2,422.24
Credits				
Richard Hendricks		XXXX XXXX XXXX 0123		-\$29.99
11/01	10/31	Minimalist Pho	12345678	-\$29.99

NEW TRANSACTIONS				
Post Date	Trans Date	Description of Transactions	Reference Number	Amount
Richard Hendricks		XXXX XXXX XXXX 0123	Total Activity	\$2,461.81
10/07	10/06	Car Wash Palo Alto CA	12345678	\$35.30
10/07	10/05	Whole Foods San Francisco CA	12345678	\$15.01
10/08	10/07	Taco Bell Palo Alto CA	12345678	\$22.76
10/08	10/07	Mcdonald's Palo Alto CA	12345678	\$10.11
10/09	10/08	Papa John's Sacramento CA	12345678	\$30.16
10/11	10/10	Paypal Palo Alto CA	12345678	\$33.97
10/12	10/11	Amazon Palo Alto CA	12345678	\$101.55
10/12	10/11	Wm Supercenter Palo Alto CA	12345678	\$53.44
10/13	10/12	Amazon Palo Alto CA	12345678	\$204.32
10/13	10/12	Amazon Sacramento CA	12345678	\$4.90
10/14	10/12	Target Palo Alto CA	12345678	\$10.90
10/14	10/13	Bp Palo Alto CA	12345678	\$106.95
10/14	10/14	Circle K Palo Alto CA	12345678	\$50.69
10/16	10/15	Amazon Palo Alto CA	12345678	\$10.11
10/17	10/15	Doordash San Francisco CA	12345678	\$73.82
10/17	10/16	Mcdonald's Palo Alto CA	12345678	\$10.68
10/17	10/16	7-Eleven Palo Alto CA	12345678	\$10.11
10/18	10/17	Advance Auto Parts Palo Alto CA	12345678	\$13.86
10/19	10/18	Mcdonald's Palo Alto CA	12345678	\$15.11
10/19	10/19	Amazon Prime Sacramento CA	12345678	\$23.52
10/19	10/18	Papa John's Palo Alto CA	12345678	\$31.29
10/19	10/18	Mcdonald's Palo Alto CA	12345678	\$12.62
10/20	10/19	Amazon Palo Alto CA	12345678	\$30.46
10/20	10/19	Amazon San Francisco CA	12345678	\$44.21
10/20	10/19	Amazon Palo Alto CA	12345678	\$23.57
10/20	10/19	Amazon Palo Alto CA	12345678	\$22.24
10/20	10/19	Amazon Palo Alto CA	12345678	\$69.23
10/20	10/19	Amazon Palo Alto CA	12345678	\$60.00
10/21	10/19	Amazon San Francisco CA	12345678	\$57.07
10/21	10/19	Amazon Palo Alto CA	12345678	\$224.05
10/21	10/21	Doordash Palo Alto CA	12345678	\$79.56
10/21	10/20	Whole Foods Sacramento CA	12345678	\$6.39
10/22	10/21	Amazon Palo Alto CA	12345678	\$20.24
10/23	10/22	Papa John's Palo Alto CA	12345678	\$37.85
10/23	10/22	Mcdonald's Palo Alto CA	12345678	\$10.11
10/24	10/22	Racetrac San Francisco CA	12345678	\$32.90
10/24	10/23	Mcdonald's Palo Alto CA	12345678	\$10.11
10/25	10/24	Doordash Palo Alto CA	12345678	\$28.41
10/25	10/24	Doordash Sacramento CA	12345678	\$40.83
10/26	10/25	Doordash Palo Alto CA	12345678	\$68.35

Variable rates:vary with the market based on the Prime Rate.

Credit Reporting:We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report. If you think we reported inaccurate information to a credit bureau, write to us Card Services - Dispute Resolution, PO Box 84064, Columbus, GA 31908-4064.

How to Report a Lost or Stolen Card: Call customer service at 866-686-2158.

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 - Dispute Resolution, PO Box 84064, Columbus, GA 31908-4064.

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 is 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.
- You must not yet have fully paid for the Purchase.

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If all of the criteria above are met and you are still dissatisfied with the Purchase, contact us *in writing* at Card Services - Dispute Resolution, PO Box 84064, Columbus, GA 31908-4064.

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.

Customer Service Address:Card Services, PO Box 84064, Columbus, GA 31908-4064.

NEW TRANSACTIONS						
Post Date	Trans Date	Description of Transactions			Reference Number	Amount
Richard Hendricks			XXXX XXXX XXXX 0123		Total Activity	\$2,461.81
10/26	10/25	Papa John's	Sacramento	CA	12345678	\$37.85
10/26	10/26	Doordash	Palo Alto	CA	12345678	\$38.28
10/28	10/27	Doordash	San Francisco	CA	12345678	\$57.42
10/28	10/26	Ihop	Palo Alto	CA	12345678	\$6.39
10/29	10/28	Whole Foods	Palo Alto	CA	12345678	\$26.04
10/29	10/29	Youtubepremium	Sacramento	CA	12345678	\$27.98
10/30	10/29	Doordash	Palo Alto	CA	12345678	\$145.48
10/30	10/29	Amazon	Palo Alto	CA	12345678	\$18.88
10/31	10/31	Whole Foods	San Francisco	CA	12345678	\$29.99
10/31	10/31	Minimalist Pho	Palo Alto	CA	12345678	\$24.26
11/03	11/01	Doordash	Palo Alto	CA	12345678	\$24.05
11/03	11/02	Wendys	Sacramento	CA	12345678	\$25.44
11/03	11/02	PDQ	Palo Alto	CA	12345678	\$57.00
11/04	11/03	Jcpenney	Palo Alto	CA	12345678	\$80.24
11/04	11/02	Bp	San Francisco	CA	12345678	\$35.74
11/05	11/03	The Patio	Sacramento	CA	12345678	\$42.94
11/05	11/05	Doordash	Palo Alto	CA	12345678	\$37.07

2024 TOTALS YEAR-TO-DATE	
Total Fees charged in 2024 Total	\$8.19
Interest charged in 2024	\$0.00

INTEREST CHARGE CALCULATION			
Your Annual Percentage Rate (APR)	is the annual interest rate on your account.		
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchase	31.74% (v)	\$0.00	\$0.00
Balance Transfer	31.74% (v)	\$0.00	\$0.00
Cash Advance	31.74% (v)	\$0.00	\$0.00
(v) = variable rate			

