

**February 2024 Statement**

Open Date: 01/13/2024 Closing Date: 02/13/2024

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**U.S. Bank Cash+ Visa Signature® Card**  
WALTER A STARR III

Account: 4037 8403 9349 8488

**Cardmember Service**  
BNK 10 US2 78 **1-800-285-8585**  
9**New Balance** **\$329.28**  
**Minimum Payment Due** **\$112.00**  
**Payment Due Date** **03/10/2024****Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$39.00 Late Fee.**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	7 months	\$345

If you would like information about credit counseling services, call 866-951-1391.

**Activity Summary**

Previous Balance	+	\$71.64
Payments		\$0.00
Other Credits		\$0.00
Purchases	+	\$226.36
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged	+	\$28.00
Interest Charged	+	\$3.28

<b>New Balance</b>	<b>=</b>	<b>\$329.28</b>
<b>Past Due</b>		<b>\$40.00</b>
<b>Minimum Payment Due</b>		<b>\$112.00</b>
Revolving Line of Credit		\$21,200.00
Revolving Line Available		\$20,870.72
Days in Billing Period		32

**Cash Rewards**

Earned This Statement	\$2.26
Rewards Center Balance as of 02/12/2024	\$11.67
For details, see your rewards summary.	

**Payment Options:**

Mail payment coupon with a check



Pay online at usbank.com



Pay by phone 1-800-285-8585



Pay at your local U.S. Bank branch

Make a payment online OR Please print out and send this portion of statement with payment to the address listed



0040378403934984880000112000000329286

24-Hour Cardmember Service: 1-800-285-8585

**to pay by phone**  
 **to change your address**

000054963 01 SP 000638655372853 E

WALTER A STARR III  
PO BOX 3367  
FREMONT CA 94539-0336

<b>Account Number</b>	4037 8403 9349 8488
<b>Payment Due Date</b>	3/10/2024
<b>New Balance</b>	\$329.28
<b>Minimum Payment Due</b>	\$112.00

**Amount Enclosed** \$ \_\_\_\_\_**U.S. Bank**P.O. Box 790408  
St. Louis, MO 63179-0408

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

If you think there is an error on your statement, please call us at the telephone number on the front of this statement, or write to us at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335.

In your letter or call, give us the following information:

- ▶ **Account information:** Your name and account number.
- ▶ **Dollar amount:** The dollar amount of the suspected error.
- ▶ **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. While we investigate whether or not there has been an error, the following are true:
  - ▶ We cannot try to collect the amount in question, or report you as delinquent on that amount.
  - ▶ The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
  - ▶ While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
  - ▶ We can apply any unpaid amount against your credit limit.

### **Your Rights If You Are Dissatisfied With Your Credit Card Purchases**

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

### **Important Information Regarding Your Account**

1. **INTEREST CHARGE:** Method of Computing Balance Subject to Interest Rate: We calculate the periodic rate or interest portion of the **INTEREST CHARGE** by multiplying the applicable Daily Periodic Rate ("**DPR**") by the Average Daily Balance ("**ADB**") (including new transactions) of the Purchase, Advance and Balance Transfer categories subject to interest, and then adding together the resulting interest from each category. We determine the **ADB** separately for the Purchases, Advances and Balance Transfer categories. To get the **ADB** in each category, we add together the daily balances in those categories for the billing cycle and divide the result by the number of days in the billing cycle. We determine the daily balances each day by taking the beginning balance of those Account categories (including any billed but unpaid interest, fees, credit insurance and other charges), adding any new interest, fees, and charges, and subtracting any payments or credits applied against your Account balances that day. We add a Purchase, Advance or Balance Transfer to the appropriate balances for those categories on the later of the transaction date or the first day of the statement period. Billed but unpaid interest on Purchases, Advances and Balance Transfers is added to the appropriate balances for those categories each month on the statement date. Billed but unpaid Advance Transaction Fees are added to the Advance balance of your Account on the date they are charged to your Account. Any billed but unpaid fees on Purchases, credit insurance charges, and other charges are added to the Purchase balance of the Account on the date they are charged to the Account. Billed but unpaid fees on Balance Transfers are added to the Balance Transfer balance of the Account on the date they are charged to the Account. In other words, billed and unpaid interest, fees, and charges will be included in the **ADB** of your Account that accrues interest and will reduce the amount of credit available to you. To the extent credit insurance charges, overlimit fees, Annual Fees, and/or Travel Membership Fees may be applied to your Account, such charges and/or fees are not included in the **ADB** calculation for Purchases until the first day of the billing cycle following the date the credit insurance charges, overlimit fees, Annual Fees and/or Travel Membership Fees (as applicable) are charged to the Account. Prior statement balances subject to an interest-free period that have been paid on or before the payment due date in the current billing cycle are not included in the **ADB** calculation.

2. **Payment Information:** We will accept payment via check, money order, the internet (including mobile and online) or phone or previously established automatic payment transaction. You must pay us in U.S. Dollars. If you make a payment from a foreign financial institution, you will be charged and agree to pay any collection fees added in connection with that transaction. The date you mail a payment is different than the date we receive the payment. The payment date is the day we receive your check or money order at U.S. Bank National Association, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your internet or phone payment. All payments by check or money order accompanied by a payment coupon and received at this payment address will be credited to your Account on the day of receipt if received by 5:00 p.m. CT on any banking day. Payments sent without the payment coupon or to an incorrect address will be processed and credited to your Account within 5 banking days of receipt. Payments sent without a payment coupon or to an incorrect address may result in a delayed credit to your Account, additional interest charges, fees, and/or Account suspension. The deadline for on-time internet and phone payments varies, but generally must be made before 5:00 p.m. CT to 8 p.m. CT depending on what day and how the payment is made. Please contact Cardmember Service for internet, phone, and mobile crediting times specific to your Account and your payment option. Banking days are all calendar days except Saturday, Sunday and federal holidays. Payments due on a Saturday, Sunday or federal holiday and received on those days will be credited on the day of receipt. There is no prepayment penalty if you pay your balance at any time prior to your payment due date.

3. **Credit Reporting:** We may report information on your Account to Credit Bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report.



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WALTER A STARR III

Cardmember Service

1-800-285-8585



### U.S. Bank Cash+ Unlimited Summary

#### Rewards Center Activity as of 02/12/2024

Rewards Center Activity*	\$0.00
Rewards Center Balance	\$11.67

#### To Redeem:

Login at [usbank.com](https://usbank.com)  
or call 1-800-285-8585

#### Redemption Options:

U.S. Bank Rewards Card  
Statement Credit  
Direct Deposit to U.S. Bank  
Checking  
Savings  
Money Market

Reward Dollars Earned	This Statement	Year to Date
Cash Rewards	\$2.26	\$10.49
<b>Total Earned</b>	<b>\$2.26</b>	<b>\$10.49</b>

\*This item includes cash rewards redeemed, expired and adjusted.

### Important Messages

**Paying Interest:** You have a 24 to 30 day interest-free period for Purchases provided you have paid your previous balance in full by the Payment Due Date shown on your monthly Account statement. In order to avoid additional INTEREST CHARGES on Purchases, you must pay your new balance in full by the Payment Due Date shown on the front of your monthly Account statement.

There is no interest-free period for transactions that post to the Account as Advances or Balance Transfers except as provided in any Offer Materials. Those transactions are subject to interest from the date they post to the Account until the date they are paid in full.

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

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

The minimum payment includes a past due amount which is payable immediately upon receipt of this statement. If this amount has already been mailed, please disregard this notice. If you cannot immediately forward this past due amount, please contact our collection department at 1-877-838-4347 to make other suitable arrangements for payment.

Cash rewards will expire at the end of the calendar month 36 months after the billing cycle in which they were earned. Please contact Cardmember Service at 1-800-285-8585 to confirm your expiration date.

### Transactions

#### Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount
01/19	01/18	6757	CVS/PHARMACY #09099 FREMONT CA	\$19.90
01/19	01/17	2252	HALF PRICE BOOKS #055 FREMONT CA	\$17.04
01/19	01/17	0235	WHOLEFDS FRE #10467 FREMONT CA	\$53.02
01/26	01/24	7889	CHARMING WATCHES NEWARK CA	\$39.87
02/07	02/05	2052	HALF PRICE BOOKS #055 FREMONT CA	\$13.01
02/09	02/08	9210	CHEVRON 0374502 FREMONT CA	\$64.72

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### Transactions

#### Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount
02/13	02/12	8066	Subway 46521 Fremont CA	\$18.80
TOTAL THIS PERIOD				\$226.36

#### Fees

Post Date	Trans Date	Ref #	Transaction Description	Amount
02/12	02/10		LATE FEE - PAYMENT DUE ON 02/10	\$28.00
TOTAL FEES THIS PERIOD				\$28.00

#### Interest Charged

Post Date	Transaction Description	Amount
02/13	INTEREST CHARGE ON PURCHASES	\$3.28
TOTAL INTEREST THIS PERIOD		\$3.28

#### 2024 Totals Year-to-Date

Total Fees Charged in 2024	\$28.00
Total Interest Charged in 2024	\$3.28

### Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

\*\*APR for current and future transactions.

Balance Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
**BALANCE TRANSFER	\$0.00	\$0.00	YES	\$0.00	19.24%	
**PURCHASES	\$329.28	\$194.61	YES	\$3.28	19.24%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	29.24%	

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WALTER A STARR III



Cardmember Service



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1-800-285-8585

## Contact Us



Phone

Voice: 1-800-285-8585  
TDD: 1-888-352-6455  
Fax: 1-866-568-7729



Questions

Cardmember Service  
P.O. Box 6352  
Fargo, ND 58125-6352



Mail payment coupon  
with a check

U.S. Bank  
P.O. Box 790408  
St. Louis, MO 63179-0408



Online

usbank.com

End of Statement



WALTER A STARR III

## Choose your Cash+ Categories! Enrollment opens February 16th

Make sure to choose your Cash+ Categories each quarter. It's easy as:  
Login at [usbank.com/cashplus](https://usbank.com/cashplus). Select your 5% & 2% Cash+ Categories.  
Then, use your U.S. Bank Cash+ Card and get MORE CASH BACK!

Make sure you choose your categories each quarter. If you do not choose your categories, all eligible net purchases will still earn 1% cash back. Categories are subject to change quarterly. Rewards earned on net purchases (purchases minus credits or returns). Account must be open and in good standing to earn and redeem rewards. Cashback is redeemed in the form of a statement credit or a deposit made to your U.S. Bank Savings, Checking or Money Market Account based on designation or as a U.S. Bank Rewards Card (\$25 minimum redemption). See Rewards Program Rules for additional information.

