



MATT WELLS

Account Number: XXXX XXXX XXXX 6339

ACCOUNT SUMMARY

Credit Limit \$3,000.00
Credit Available \$554.00
Statement Closing Date May 11, 2022
Days in Billing Cycle 21
Previous Balance \$0.00
- Payments & Credits \$0.00
+ Purchases & Other Charges \$2,323.58
+ Balance Transfer \$0.00
+ Cash Advances \$0.00
+ FEES CHARGED \$0.00
+ INTEREST CHARGED \$0.00
= New Balance \$2,323.58

Questions? Visit avant.com
Or Call: Card Services at 1-844-240-4541
Or Write: AvantCard
222 N. LaSalle St., Suite 1600
Chicago, IL 60601
Or Email: creditcards@avant.com

PAYMENT INFORMATION

New Balance \$2,323.58
Current Period Minimum Payment \$25.00
Past Due Amount \$0.00
Total Minimum Payment Due \$25.00
Payment Due Date June 07, 2022

Late Payment Warning: If we do not receive your Total Minimum Payment Due by the date listed above, you may have to pay a Late Fee of up to \$39.00.

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:

Table with 3 columns: Payment Option, Term, Total Cost. Rows include: 'If you make no additional charges...' (14 years, \$6,936.00), 'Only the minimum payment' (3 years, \$3,550.00 Savings = \$3,386.00)

If you would like information about credit counseling services, call 1-855-752-7014

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

TRANSACTIONS

Table with 5 columns: Trans Date, Post Date, Reference Number, Transaction Description, Amount. Lists transactions from 04/21 to 04/25 including INSTACART and AMAZON.COM.

Transactions continued on next page

1091 WJH 001 7 11 220511 0 PAGE 1 of 2 2 0 1692 0100 0006

Please detach bottom portion and submit with payment using enclosed envelope



Payment Information

Account Number: XXXX XXXX XXXX 6339
Payment Due Date June 07, 2022
New Balance \$2,323.58
Total Minimum Payment Due \$25.00
Amount Enclosed: \$

Make Check Payable to:

MATT WELLS
1910 HARRITT DR NW
SALEM OR 97304-2130



Avant, LLC
PO Box 1429
Carol Stream IL 60132-1429



515942011197452100002500002323582

How to Avoid Paying Interest on Purchases. Your due date is at least 24 days after the close of each billing period. We will not charge you any interest on purchases that appear on your current statement if you do not have a Previous Balance or if you paid the Previous Balance in full by its Payment Due Date. This is called a grace period on purchases. In either of these scenarios, we will not impose interest on new purchases on the current statement, or any portion of a new purchase, paid by the Payment Due Date. When the grace period on purchases does not apply, we will begin charging interest on purchases on the transaction date. We will begin charging interest on cash advances on the transaction date.

How We Calculate Your Balance Subject to Interest Rate. We use the **average daily balance method (including new transactions)**. We calculate interest separately for each balance shown in the Interest Charge Calculation table. To get an average daily balance, we start with the previous balance, which may include unpaid interest and fees imposed in previous billing periods. Each day, we add any new transactions for each transaction type, which may include fees and interest; subtract any payments or credits for each transaction type; and make other adjustments. We add all the daily balances for the transaction type and divide by the number of days in the billing period. On the last day of the billing period, we figure the interest by multiplying the average daily balance by the daily periodic rate and by the number of days in the billing period. The total interest charged for a billing period equals the sum of the interest charge for each transaction type.

Variable APRs. APRs followed by (v) may vary. The APR will vary with the market based on the Prime Rate.

Minimum Interest Charge. If you are charged interest, the amount will be no less than one dollar.

Annual Fee. To avoid paying this fee, notify us that you are closing your account prior to your next statement when you receive your annual fee notice.

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, contact us at the phone number or email address shown on the front of the statement.

Report a Lost or Stolen Card Immediately. Call the Card Services number shown on the front of the statement.

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 222 N. LaSalle St., Suite 1600, Chicago, Illinois 60601. 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.

Important Payment Instructions for Payment By Mail

Crediting Payments. If we receive your payment in proper form at our processing facility by 5 p.m. local time of the facility, 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. Allow 5 to 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 address on the payment coupon. We may delay increasing your available credit by the amount of any payment that we receive.

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 (or electronically) at the address shown on the front of the statement or at carddisputes@avant.com.

While we investigate, the same rules apply to the disputed amount as discussed in prior sections. 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.

Payment Options Other Than Regular Mail

- **Online Bill Payment.** Sign in to your Account online to pay your bill electronically using your checking or savings account. If we receive your request to make an online payment by 5 p.m. Central time, we will credit your payment as of that day. If we receive your request after that time, we will credit your payment as of the next day.
- **AutoPay Service.** If you enroll in this service, your payment amount will be deducted automatically from the account you pick. Sign in to your Account online to enroll in AutoPay.
- **Pay by Phone Service.** Call and submit your payment by 5 p.m. Central time to have your payment credited as of that day. If you submit your payment after that time, your payment will be credited as of the next day. We may process your payment electronically after we verify your identity.

WebBank is the issuer of your Avant branded credit card. Your account is serviced by Avant, LLC.

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Proper Form. For a payment sent by mail to be in proper form, you must:

- **Enclose** a valid check or money order. No cash or foreign currency please.
- **Include** your name and account number on the front of your check or money order.

If you send an eligible check with this payment coupon, you authorize us to complete your payment by electronic debit. If we do, the checking account will be debited in the amount on the check. We may do this as soon as the day we receive the check. Also, the check will be destroyed.

TRANSACTIONS (continued)

Trans Date	Post Date	Reference Number	Transaction Description	Amount
04/25	04/25	8230509G3000D62HB	INSTACART SAN FRANCISCO CA	102.54
04/29	04/29	8230509G80001WTLW	INSTACART SAN FRANCISCO CA	127.92
04/29	04/29	8230509G800033KP9	INSTACART SAN FRANCISCO CA	5.00
04/29	04/29	8271116G70006Y92H	G.A.S ONLINE MARKETING SALEM OR	15.00
05/05	05/05	8554402GEWGNDRZD5	MATTRESS WORLD NW - SA SALEM OR	1,448.00
05/05	05/05	5542950GDS0VNNXRN	PP*DUTCHBROSCOFFEE SALEM OR	7.00
05/05	05/05	5543286GE5SKZBX6W	CIRCLE K # 09639 SALEM OR	39.50
05/05	05/05	5531020GE2DZNYJEY	AMZN MKTP US*130IG7OH2 AMZN.COM/BILL WA	74.38
05/08	05/08	8230509GG000QK3HV	INSTACART SAN FRANCISCO CA	108.32
			TOTAL FEES FOR THIS PERIOD	0.00
			INTEREST CHARGED	
05/11	05/11		Interest Charge on Purchases	0.00
05/11	05/11		Interest Charge on Cash Advances	0.00
			TOTAL INTEREST FOR THIS PERIOD	0.00

Totals 2022 Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$0.00

IMPORTANT ACCOUNT INFORMATION

Please note that our address for check payments has changed to:
 Avant, LLC
 PO Box 1429
 Carol Stream IL 60132-1429

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	Days in Billing Cycle	Interest Charge
Purchases	29.99% (v)	\$0.00	21	\$0.00
Cash Advances	29.99% (v)	\$0.00	21	\$0.00

(v) = variable (f) = fixed

