



New Balance	Past Due Amount	Minimum Amt. Due	Payment Due Date	Write In Amount Of Payment Enclosed
\$435.61	\$0.00	\$35.00	02/04/22	\$ .



**Send Payments to:**

MERRICK BANK  
PO BOX 660702  
DALLAS TX 75266-0702

MATTHEW WELLS  
1910 HARRITT DR NW  
SALEM OR 97304-2130

77499



412061808055310600003500000435610

To make a payment by mail, insert the top portion in the enclosed envelope. Be sure the mailing address shows through the envelope window.

**MERRICK ACCOUNT SUMMARY**

Account Number 4120 6180 8055 3106  
Billing Cycle Closing Date 01/10/22

An amount with a minus sign (-) is a credit unless otherwise indicated.

Summary of Account Activity		Payment Information							
Previous Balance	\$0.00	New Balance	\$435.61						
Payments	- \$0.00	Minimum Payment Due	\$35.00						
Other Credits	- \$0.00	Payment Due Date	02/04/22						
Purchases	+ \$435.61	<b>Late Payment Warning:</b>							
Cash Advances	+ \$0.00	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.							
<b>Fees Charged</b>	<b>+ \$0.00</b>	<b>Minimum Payment Warning:</b>							
<b>Interest Charged</b>	<b>+ \$0.00</b>	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:							
New Balance	\$435.61	<table border="1"> <tr> <td>If you make no additional charges using this card and each month you pay...</td> <td>You will pay off the balance shown on this statement in about...</td> <td>And you will end up paying an estimated total of...</td> </tr> <tr> <td>Only the minimum payment</td> <td>15 months</td> <td>\$511</td> </tr> </table>		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	15 months	\$511
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	15 months	\$511							
Past Due Amount	\$0.00	If you would like information about credit counseling services, call 1-877-316-6322.							
Credit Limit	\$1,000.00								
Available Credit	\$240.00								
Days in Billing Cycle	31								

Customer Service 1-800-253-2322. Our office hours are 24/7.

Transactions, Payments and Credits			
Trans Date	Item Description	Amount	
12/16	2401339AZ01LV1JT7 CARLS JR RESTAURANTS 7340 SALEM OR	16.16	
12/17	2469216B02XGGRYKW5 TST* Java Crew - West Keizer OR	5.85	
12/18	2469216B02XXJJD5Q CRICKET WIRELESS 855-246-2461 FL	30.00	
12/19	2469216B12XMYA2XK AMZN Mktp US*Y251R84G3 Amzn.com/bill WA	54.98	
12/22	2449216B4000B3H2T NAME-CHEAP.COM* 2TORE7 WWW.NAMECHEAP AZ	8.86	
12/23	2449215B5LWBY1LDF GETRESPONSE INC 617-778-2422 DE	15.00	
12/30	2423168BDRBGJLJ4R SAFEWAY #1935 SALEM OR	189.19	
12/30	2423168BDRBGJLTB1 SAFEWAY FUEL1935 SALEM OR	35.00	
12/30	2442733BQMHEAA6RQ MCDONALD'S F1818 SALEM OR	18.15	
01/04	2494300QMRQEB7E8K TACO BELL 020674 SALEM OR	18.31	
01/05	2400097QMLT7SXJ03 OC1 MOCHAHOST LLC 888-8166242 CA	29.95	
01/05	2449216QM000QMGE9 NAME-CHEAP.COM* WW0D84 WWW.NAMECHEAP AZ	14.16	
<b>Fees</b>			
<b>TOTAL FEES FOR THIS PERIOD</b>			<b>0.00</b>
<b>Interest Charged</b>			
01/10	Interest Charge on Purchases		0.00
01/10	Interest Charge on Cash Advances		0.00
<b>TOTAL INTEREST FOR THIS PERIOD</b>			<b>0.00</b>
<b>2022 Totals Year-to-Date</b>			
Total fees charged in 2022		\$0.00	
Total interest charged in 2022		\$0.00	

**See "Error Resolution Notice" on Reverse**

Interest Charge Calculation			
Your <b>Annual Percentage Rate (APR)</b> is the annual rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	25.45% (v)	\$0.00	\$0.00
Cash Advances	30.45% (v)	\$0.00	\$0.00
(v) = Variable Rate			

**Cardholder News**

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WELCOME TO MERRICK BANK!  
WE'RE PLEASED TO BE YOUR CREDIT CARD ISSUER. WE KNOW HOW  
IMPORTANT BUILDING YOUR CREDIT IS TO YOU! PLEASE TAKE A MOMENT  
AND REVIEW THIS FIRST STATEMENT INCLUDING YOUR FIRST PAYMENT  
DUE DATE WHICH IS LOCATED AT THE TOP OF YOUR STATEMENT.

YOU CAN MANAGE YOUR ACCOUNT, INCLUDING PAYING YOUR BILL,  
TRACKING ACTIVITY, AND MUCH MORE AT NO COST BY ENROLLING  
IN THE CARDHOLDER CENTER AT [WWW.MERRICKBANK.COM/ENROLL](http://WWW.MERRICKBANK.COM/ENROLL). YOU  
CAN ALSO MAKE A PAYMENT ON YOUR ACCOUNT ONLINE VIA YOUR  
DESKTOP OR MOBILE DEVICE OR YOU CAN CALL US OR MAIL  
YOUR PAYMENT. YOU DECIDE WHAT WORKS FOR YOU!

LASTLY, CHECK OUT OUR GOSERVICES, OUR SUITE OF  
COMPLIMENTARY SERVICES DESIGNED WITH YOU IN MIND  
GO-PAPERLESS(TM), GO-SCORE(TM), GO-MOBILE(TM) & GO-BLOG(TM).  
TO LEARN MORE VISIT [WWW.MERRICKBANK.COM](http://WWW.MERRICKBANK.COM)  
AGAIN, WELCOME AND THANK YOU FOR YOUR BUSINESS.

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## Has your Contact Information Changed?

Please update your address, phone number or email address by:

Logging in to the Cardholder Center at [merrickbank.com/cardholdercenter](http://merrickbank.com/cardholdercenter).

-Or-

Calling us at 1-800-204-5936. We're available 24 hours a day, seven days a week.

## Other Account Requests or Need assistance? You can:

Call us: 1-800-204-5936. We're available 24 hours a day, seven days a week;

-Or-

Write to us at:

Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001

Please note any requests or information sent with your payment will not be reviewed or processed.

## Thank you for choosing Merrick Bank.

**Information On Purchases and Cash Advances:** If the New Balance is a credit balance, it will be applied to future amounts you owe us or refunded to you within 7 days after receipt of your written request for a refund. Send your refund requests to the address for receiving inquiries about your Account appearing below. If a credit balance persists, we will mail a check to you for the amount of the credit balance within the time frame required by law. If we are unable to locate you, any credit balance in your Account will be escheated pursuant to applicable law.

**How Interest Is Calculated:** We use the Average Daily Balance method (including new transactions) to calculate interest on your Account. The Average Daily Balance for Purchases and Cash Advances are calculated separately. To calculate the Average Daily Balances, we start with the beginning balance for each day in the Billing Cycle. For Purchases, the beginning balance includes billed but unpaid interest on Purchases, Annual Fees (including Additional Card Fees), Late Payment Fees, Returned Item Fees, Over the Limit Fees, Copying Charges, Currency Conversion Charges related to Purchases, Phone Payment Fees, Replacement Card Fees, the Account Set-up Fee and Fees for Other Services. For Cash Advances, the beginning balance includes billed but unpaid interest on Cash Advances, Cash Advance Transaction Fees and Currency Conversion Charges related to Cash Advances. We then add any new charges and subtract any payments or credits. This gives us the daily balance for each day, except that if the daily balance is negative, we treat it as zero. We then add up all of the daily balances for each balance and divide by the number of days in the Billing Cycle. This gives us the Average Daily Balance for each balance. The Interest charged for each balance equals the Average Daily Balance for that balance times the applicable Daily Periodic Rate (DPR) times the number of days in the Billing Cycle. The results are then added together to determine the total interest charge for the Billing Cycle. To the extent interest comprises any part of your Average Daily Balance, compounding of interest will occur.

Charges are added as of the date of the transaction. If a transaction occurs in one Billing Cycle but is not posted to your Account until the next Billing Cycle, the transaction is added or subtracted on the first day of the Billing Cycle in which the transaction is posted to your Account. If the DPR for Purchases or Cash Advances changes during a Billing Cycle, the new DPR will take effect as of the first day of the Billing Cycle.

You may contact Customer Service at 1-800-253-2322 to obtain further information on calculations of Balance Subject to Interest Rate.

**State Disclosures:** If you have a Past Due Amount on your statement, you reside in a state which requires this notice, and you are not currently subject to an automatic stay in a bankruptcy proceeding, this statement is an attempt to collect a debt and any information obtained will be used for that purpose.

**Payments:** You must make the required Minimum Payment Due on your Account by the Payment Due Date to avoid delinquency. YOU MAY PAY YOUR TOTAL INDEBTEDNESS AT ANY TIME.

Payments should be sent to the address on the front of the statement and include the top portion of your statement. All payments must be made in U.S. Dollars with a check, draft or money order drawn on a U.S. bank or the U.S. Postal Service, or through an automated clearing house acceptable to us in our sole discretion. Please do not send cash. Payments received with the payment coupon and received from the postal or other delivery service by 5:00 p.m. local time at the payment address indicated on the most recent Billing Statement will be posted to your Account as of that date. If you send payments to any other address or fail to include the payment coupon, the payment may be lost or there may be a delay in posting the payment. Either event could result in a Late Payment Fee and/or additional interest charges. If you do not know where to send your payment or if you wish to confirm that a payment has been received, please call us at:

1-800-253-2322 or go to [www.merrickbank.com](http://www.merrickbank.com).

Notice to Customers Making Payment by Check: When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction.

**Paying Interest:** Your Payment Due Date is at least 25 days after the close of each Billing Cycle. We will not charge you any interest on Purchases if you pay your entire balance by the Payment Due Date each month. We will begin charging interest on Cash Advances on the transaction date.

**Trailing Interest:** If you carry a balance from month-to-month you may see interest charged on your next statement even if you pay the New Balance in full, on time, and make no new charges. This interest is called "trailing interest." Trailing interest is the interest charged on your balance from your last statement date to the date you paid in full.

**Annual Fees:** If your Account has an Annual Fee, you agree to pay the Annual Fee for each year the Account is open and for each year in which there is an outstanding balance on the Account. Annual Fees are payable whether or not you use your Card, and do not assure you are in good standing on your Account. If you obtain an Additional Card, you agree to pay an Additional Card Fee for each year the Account is open.

**Annual Fee Billed Monthly:** If your Account has an Annual Fee and/or an Additional Card Fee that is billed monthly, one twelfth of the Annual Fee/Additional Card Fee will be billed each month (as shown on the front of this statement). If you do not wish to pay future monthly portions of the Annual Fee, you must pay off the New Balance by the Payment Due Date shown on the front of this statement and any other charges appearing on your Account since the date of your Billing Statement, in full and close your Account (by calling us at 1-800-253-2322). Any fees already billed cannot be avoided. Any use of your Account after you close your Account or your failure to pay off your Account in full by such date will indicate your intent to keep your Account (and pay the monthly portion of the Annual Fee).

**Minimum Interest Charge:** In any Billing Cycle in which your Account has a balance, you were not charged a Cash Advance Transaction Fee and the total interest charged for the Billing Cycle would otherwise be less than \$1.00, a Minimum Interest Charge of \$1.00 may be charged to your Account.

**Annual Percentage Rate ("APR"):** If your Account has a variable rate, your APR for Purchases and your APR for Cash Advances are determined by adding a margin to the index. The index is the Prime Rate published on the last business day of each month in *The Wall Street Journal* (or comparable publication if the Wall Street Journal ceases publication). Any changes in your APRs resulting from a change in the index during a Billing Cycle will take effect as of the first day of the Billing Cycle. An increase in the Prime Rate may result in an increase in the amount of interest charged, the Minimum Payment or both. If the index increases, your APR will increase accordingly, with no cap.

**Foreign Currency Transaction Fee:** For each Purchase or Cash Advance made in a foreign currency, we may add a Foreign Currency Transaction Fee of 2% of the amount of the Purchase or Cash Advance after its conversion into U.S. Dollars.

**Transaction Fee for Cash Advances:** There may be a transaction fee for each Cash Advance transaction in the amount stated in your Pricing Appendix.

### Error Resolution Notice:

**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: Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804. 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: **Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804.**

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.

### Send Inquiries and Court Notices to:

P.O. Box 9201, Old Bethpage, NY 11804

### For Customer Service call: 1-800-253-2322

Outside U.S. call: 1-516-224-1762

### Lost/Stolen Card call: 1-877-727-6881

### For online Account access go to [www.merrickbank.com](http://www.merrickbank.com)

To ensure quality service, phone calls may be randomly selected for monitoring or recording.

**Telecommunication Device for the Deaf:** For any questions or other communications about your Account, please provide your relay service representative our TDD number: 1-800-253-4563.

**Unauthorized Use:** If you notice the loss or theft of your credit card or a possible unauthorized use of your credit card, you should contact us immediately at 1-877-727-6881. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

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