



MATTHEW WELLS
Account Number: ##### 7873

Statement Closing Date:
 April 15, 2022

Summary of Account Activity	
Previous Balance	\$ 0.00
Payments	0.00
Other Credits	-3.55
Other Debits	0.00
Purchases	236.17
Cash Advances	0.00
Fees Charged	0.00
Interest Charged	0.00
NEW BALANCE	\$ 232.62
Credit Limit	\$ 500.00
Available Credit	267.38
Available Cash	125.00
Statement Closing Date	04/15/22
Days in Billing Cycle	31

Cash Back Summary	
Previous Cash Back Balance	\$ 0.00
Cash Back Earned 03/16/22 - 04/15/22	3.55
Other Adjustments	0.00
Paid Out Since Last Statement	- 3.55
Current Cash Back Balance	0.00
Total Cash Back Year-to-Date	3.55

Payment Information		
New Balance	\$ 232.62	
Total Minimum Payment Due	\$ 25.00	
Payment Due Date	05/12/22	
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 \$ 35.00.		
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	11 months	\$ 267.00
For more information on credit counseling or debt management, call 1-866-791-4360.		

Contact Information	
	Customer Service: (855) 790-8860 Report Lost or Stolen Card: (855) 790-8860
	Please Mail Your Payments to: PO BOX 23075 COLUMBUS GA 31902-3075
	Visit us on the web at: missionlane.com
	Please send Billing Inquiries and Correspondence to: MISSION LANE LLC PO BOX 105286 ATLANTA, GA 30348-5286

NOTICE: CONTINUED ON PAGE 3
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 DETACH HERE: RETURN PAYMENT USING THE ENCLOSED ENVELOPE. MAKE CHECK PAYABLE TO: MISSION LANE LLC - ALLOW UP TO 7 DAYS FOR RECEIPT.

MISSION LANE LLC
 PO BOX 84048
 COLUMBUS GA 31908-4048



Account Number ##### 7873
 Closing Date April 15, 2022
 New Balance \$ 232.62
 Total Minimum Payment Due \$ 25.00
 Payment Due Date May 12, 2022

AMOUNT OF PAYMENT ENCLOSED

\$ _____

MATTHEW WELLS
 1910 HARRITT DR NW
 SALEM OR 97304-2130

** 0066214

MISSION LANE LLC
 PO BOX 23075
 COLUMBUS GA 31902-3075

03387314957IIIII 000002500 000023262 1

IMPORTANT INFORMATION

- The Mission Lane Visa® Credit Card is issued by Transportation Alliance Bank, Inc. dba TAB Bank.

Interest Charge Calculation Methods (ICM) and Computation of Balance Subject to Interest Rate. The Interest Charge Calculation Method applicable to your account for Cash Advances and Credit Purchases of goods and services that you obtain through the use of your card is specified on the front side of this statement and explained below:

Method A - Average Daily Balance (including new cash advances). The **Interest Charge** on cash advances begins from the date you obtained the cash advance, or the first day of the billing cycle in which it is posted to your account, whichever is later. There is no grace period.

The **Interest Charges** for a billing cycle are computed by applying the Periodic Rate to the 'average daily balance' on your account (including new cash advances). For more information on how your average daily balance (including new cash advances) is calculated, please refer to your Cardholder Agreement or call our Customer Service Department at (855) 790-8860.

Method G - Average Daily Balance (including new transactions). To avoid incurring additional **Interest Charges** on the balance of purchases reflected on your monthly statement and, on any new appearing purchases on your next monthly statement, you must pay the entire 'New Balance' in full, shown on your monthly statement, on or before the Payment Due Date.

The **Interest Charges** for a billing cycle are computed by applying the Periodic Rate to the 'average daily balance' on your account (including new transactions). For more information on how your average daily balance (including new transactions) is calculated, please refer to your Cardholder Agreement or call our Customer Service Department at (855) 790-8860.

Paying Interest:

Your due date is at least 23 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 due date each month. We will begin charging interest on cash advances on the transaction date of the first day of the billing cycle in which the transaction is posted, whichever is later.

Payment Crediting and Credit Balance. Payments received by 5PM ET either electronically or by mail at the location specified on the front of the statement after the phrase 'Please Mail Your Payment To:' will be credited as of the date of receipt to the account specified on the payment coupon. Payments must be made in U.S. dollars. Payments that do not conform to the requirements set forth on or with the periodic statement (e.g. multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request, in writing, a full refund. Submit your request to the address indicated on the front of this statement after the phrase '**Please send Billing Inquiries and Correspondence to:**'

Payments By Mail. By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account on which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records.

Payments Other Than By Mail.

- Online. Go to www.missionlane.com to make or schedule a one-time payment.
- Autopay. Go to www.missionlane.com to enroll in AutoPay and have your payment amount automatically deducted each month on your payment date from the payment amount you choose.
- Phone. Call the automated phone system at (855) 790-8860.

Closing Date. The closing date is the last day of the billing cycle; all transactions received after the closing date will appear on your next statement.

Annual Fee. If your account has been assessed an Annual Membership Fee in this statement, you may avoid paying this fee by requesting to close your account within 30 days of the Statement Closing Date listed at the top of this statement. At any time, if your balance consists only of the Annual Membership Fee, or fees and interest resulting from the Annual Membership Fee, you may request to close your account, and we will forgive that balance.

Negative Credit Reports. You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

AZ Residents. Mission Lane LLC does business in Arizona under the trade name Mission Lane Card Services LLC.

BILLING RIGHTS SUMMARY

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 the address shown on the front of this billing statement after the phrase '**Please send Billing Inquiries...to:**' You may also contact us by email at support@missionlane.com. 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 (or electronically) at the address shown on the front of this billing statement following the phrase '**Please send Billing Inquiries...to:**' 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.

Updating Your Name And Address

To update your name and address, write to us at the address shown on the front of this billing statement after the phrase '**Please send Billing Inquiries...to:**' You may also contact us by email at support@missionlane.com. You may be asked to provide additional information or documentation to support your request.

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Statement Closing Date:
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Transactions					
Trans Date	Post Date	Reference Number	Description	Amount	
Payments, Adjustments and Other					
04/01	04/02	05824137961	Cash Back Credit		-3.55
TOTAL PAYMENTS OR ADJUSTMENTS					-\$ 3.55
Purchases					
03/21	03/23	24231682081747004059311	SALEM ELECTRIC EBILL.SALEMELOR		114.39
03/24	03/25	24427332083740283390535	#12 ROTHS FRESH MK SALEM OR		65.42
03/24	03/25	24231682084400000601770	POPEYES 10886 SALEM OR		16.37
03/29	03/29	24692162088100938868977	AMZN Mktp US*1671S1L82 Amzn.com/billWA		39.99
TOTAL PURCHASES AND OTHER DEBITS					\$ 236.17
Fees					
TOTAL FEES FOR THIS PERIOD					\$ 0.00
Interest Charged					
TOTAL INTEREST FOR THIS PERIOD					\$ 0.00
2022 Totals Year-to-Date					
Total Fees Charged in 2022					\$ 0.00
Total Interest Charged in 2022					\$ 0.00

Important Messages

Did you know you can **manage your account online for free** by visiting www.MissionLane.com? Review your account information, track spending, set alert notifications, download files, and so much more any time of the day or night. Plus, your information is safe and secure.

Interest Charge Calculation					
Type of Balance	ICM ¹	Balance Subject to Interest Rate	Periodic Rate ²	Annual Percentage Rate (APR) ³	Interest Charge
PURCHASES	G	\$ 0.00	0.08216% (D)	29.99% (V)	\$ 0.00
CASH ADVANCES	A	\$ 0.00	0.08216% (D)	29.99% (V)	\$ 0.00

¹ ICM Interest Charge Method: See reverse side of Page 1 for explanation.
² Periodic Rate (M) = Monthly (D) = Daily
³ Your Annual Percentage Rate (APR) is the annual interest rate on your account.
 (V) = Variable Rate. If you have a variable rate account the periodic rate and Annual Percentage Rate (APR) may vary.

**Mission
Lane**

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