

MERCURY



Account Number XXXX XXXX XXXX 7233

December 16, 2018 - January 15, 2019

PAYMENT INFORMATION

New Balance **\$2,581.01**
 Minimum Payment Due **\$447.67**
 Payment Due Date **02/12/2019**

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 \$37.00.

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	17 years	\$6,530.00

If you would like information about credit counseling services, call 866-686-2158.

CONTACT US

Call: 866-686-2158

Online: WWW.MERCURYCARDS.COM

Mail: CARD SERVICES, PO BOX 84064, COLUMBUS, GA 31908-4064

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$2,489.99
Payments	- \$0.00
Other Credits	- \$0.00
Purchases and Adjustments	+ \$0.00
Balance Transfers	+ \$0.00
Cash Advances	+ \$0.00
Fees Charged	+ \$37.00
Interest Charged	+ \$54.02

New Balance \$2,581.01

Statement End Date January 15, 2019
Days in Billing Cycle 31

Past Due \$331.75
Overlimit \$81.01

CREDIT LINE SUMMARY

Total Credit Line	\$2,500.00
Credit Line for Cash	\$500.00
Total Available Credit	\$0.00
Available Credit for Cash	\$0.00

REWARDS SUMMARY

Previous Balance	349
Earned	+ 0
Redeemed	- 0
Other Adjustments	0
Current Balance	= 349

Your account is now three payments past due. We have repayment options available to get you back on track. Please reach out to us at www.mercurycards.com or by calling (844)325-5884.

FEES

01/14 01/14 Late Fee	\$37.00
Total Fees for this Period	\$37.00

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

MERCURY

CARD SERVICES
PO BOX 84064
COLUMBUS GA 31908-4064

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

SUSAN A NITKA
APT 615
8645 CREEK TRAIL LN
CORNELIUS NC 28031-6557

** 0028493

Payment To

Account Ending 7233
 New Balance \$2,581.01
 Minimum Payment Due \$447.67
 Payment Due Date 02/12/19
 Amount Enclosed _____

CARD SERVICES
PO BOX 70168
PHILADELPHIA PA 19176-0168

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. 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 will 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.

When Your Payment Will be Credited. If we receive your payment in proper form at the proper address by 5 p.m. Eastern Time, on a Business Day, 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 Business 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 Business Day. Business Day means Monday through Friday, excluding federal holidays. 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 address on the front of the payment coupon. 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 coupon 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.

Payment by phone or website: Payments made through our website, www.mercurycards.com, or through the Contact Us phone number shown on front of statement, and completed on a Business Day by midnight Eastern Time, will be credited as of that day. Otherwise, it will be credited on the next Business 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: Your due date is at least 23 days after the close of each Billing Period. You will not be charged interest on Purchases in a Billing Period in which you pay the New Balance in full by the Payment Due Date. 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 will pay interest on Balance Transfers and Cash Advances from the date these Transactions post to your Account.

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.

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 us at the Contact Us Address shown on your statement and address it to Card Services - Dispute Resolution.

Change of Address: If the information on the front of this statement is incorrect, please provide updated information:

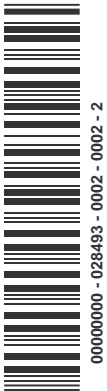
Name: _____

Address: _____

City: _____ **State:** _____ **Zip:** _____

Home Phone Number: _____ **Work Phone Number:** _____ **Cell Phone Number:** _____

By giving us your mobile telephone number, we have your permission to contact you at that number regarding all accounts you have with us. Your consent allows us to use text messaging, artificial or prerecorded voice messages and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls. It may include calls from companies working on our behalf to service your account. Message and data rates may apply. You can change these preferences at anytime by contacting us.



INTEREST CHARGED			
01/15	01/15	Interest Charge-Purchases	\$54.02
Total Interest for this Period			\$54.02

2019 TOTALS YEAR-TO-DATE	
Total Fees charged in 2019	\$37.00
Total Interest charged in 2019	\$54.02

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	25.24%(v)	\$2,518.40	\$54.02
Balance Transfer	25.24%(v)	\$0.00	\$0.00
Cash Advance	27.49%(v)	\$0.00	\$0.00
			(v) = variable rate

Enroll in AutoPay to ensure your payment is made by the due date each month. Visit www.mercurycards.com, select Manage My Account and go to the Pay Bill menu to enroll today.

Reduce clutter with electronic statements. Simply go to www.mercurycards.com, select Manage My Account and select Manage Statement Options to enroll.

How to Report a Lost or Stolen Card: Call the Contact Us number on the front of this 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 the Contact Us Address shown on your statement and address it to Card Services - Dispute Resolution.

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.
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 the Contact Us Address shown on your statement and address it to Card Services - Dispute Resolution.

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.