



SUMMARY OF ACCOUNT ACTIVITY		
Previous Balance		\$0.00
Payments	-	\$0.00
Other Credits	-	\$0.00
Purchases	+	\$0.00
Cash Advances	+	\$0.00
Fees Charged	+	\$0.00
Interest Charged	+	\$0.00
New Balance		\$0.00
Credit Limit		\$700.00
Available Credit		\$700.00
Statement Closing Date		11/15/14
Days in Billing Cycle		31

PAYMENT INFORMATION	
New Balance	\$0.00
Past Due Amount	\$0.00
Amount Due This Period	\$0.00
Minimum Payment Due	\$0.00
Payment Due Date	12/11/14
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.	
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 the statement in about...
And you will end up paying an estimated total of...	
Only the minimum payment	0 months \$0.00
If you would like a location for credit counseling services, call 1-866-515-5720.	

QUESTIONS?

Call Customer Service or Report a Lost or Stolen Credit Card 1-877-825-3242
 Outside the U.S. Call 1-702-405-2042
 Please send billing inquiries and correspondence to:
 P.O. Box 98873, Las Vegas, NV 89193-8873

TRANSACTIONS				
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
Fees				
TOTAL FEES FOR THIS PERIOD				0.00
Interest Charged				
	11/15	11/15	Interest Charge on Purchases	0.00
	11/15	11/15	Interest Charge on Cash Advances	0.00
TOTAL INTEREST FOR THIS PERIOD				0.00
2014 Totals Year-to-Date				
Total fees charged in 2014			\$75.00	
Total interest charged in 2014			\$0.00	

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
Purchases	23.90%(v)	\$0.00	\$0.00
Cash Advances	23.90%(v)	\$0.00	\$0.00
(v) = Variable Rate			

5385 0001 JBH 001 7 15 141114 0 PAGE 1 of 1 20 5727 9620 A064 01DL5385 192439

Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK.



PAY YOUR BILL ONLINE at CreditOneBank.com

Account Number: 4447 9622 6144 4701
 New Balance: \$0.00
 Minimum Payment Due: \$0.00
 Payment Due Date: 12/11/14

For address, telephone and email changes, please check the box and complete the reverse side. Or, update your contact information online at www.CreditOneBank.com.

AMOUNT ENCLOSED: \$

CREDIT ONE BANK
 PO BOX 60500
 CITY OF INDUSTRY CA 91716-0500

BRANDON TANKERSLEY 192439
 318 FARMWAY DR SE 0209
 CLEVELAND TN 37323-9420

0000000 0000000 0000000 4447962261444701 0

PAYMENTS: When you provide a check as payment, you authorize us either 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. If a check we process in paper form is returned to us by your bank unpaid, we may re-present the returned check electronically. Your payment, if accompanied by a valid credit card account number, regardless of the method of receipt, will be credited to your credit card account, as of the date of receipt, if the payment is received by 5:00 p.m. Pacific Time. Credit One Bank will not be responsible for processing delays or failure to process the payment to your credit card account if the payment does not contain your credit card account number or is not accompanied by a payment coupon.

PAYING INTEREST: We will begin charging interest on purchases and cash advances on the posting date.

HOW WE WILL CALCULATE YOUR BALANCE: We use a method called "average daily balance (including new purchases)."

BALANCE SUBJECT TO INTEREST RATE: Periodic Interest Charges will be assessed from the date the purchase, cash advance, fee or charge is posted to your Account until the date it is paid in full, and will be calculated by applying the monthly periodic rate to the "average daily balance" of your Account. To get the "average daily balance" we take the balance of your Account each day, add any new purchases, cash advances, fees, and charges and subtract any payments or credits and unpaid periodic interest charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle, and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." Periodic Interest Charges will be assessed on all "average daily balances" until paid in full. All purchases, cash advances, fees or charges accrue interest charges starting on the date of posting, even if the new balance from your previous statement was paid in full or even if that new balance was zero. A minimum Interest Charge of \$1.00 will be imposed for any billing cycle in which an interest charge is due.

ANNUAL MEMBERSHIP FEE NOTICE: This Notice applies to your Account if the Annual Fee is assessed annually. Your Account is subject to an Annual Membership Fee ("Annual Fee"). Your Account statement for the month of annual renewal will show the amount of the Annual Fee applicable to your Account. The following disclosures apply to your renewal Account: There is no grace period for purchases and cash advances. Your Annual Percentage Rate ("APR") may vary. The current APR for Purchases and Cash Advances applicable to your Account are shown on the front of your statement under the APR heading. For each billing cycle, the APR is determined by adding 20.65% to the U.S. Prime Rate appearing in the "Money Rates" section of any edition of *The Wall Street Journal* published on the 25th day of each month. The new rate will be applied to all balances on the Account. The APR will never be greater than 29.90% (corresponding monthly periodic rate of 2.4916%). We use the average daily balance (including new purchases) method of computing the balance for purchases. A minimum Interest Charge of \$1.00 will be imposed for any billing cycle in which an interest charge is due. See your Cardholder Agreement for additional information regarding your Account and additional fees and charges that may be assessed.

The Annual Fee will continue to be billed to your Account annually for the coming year unless you terminate credit availability on your Account and pay the outstanding balance in full. If you choose to terminate credit availability and avoid paying the Annual Fee, you must contact us by telephone at (877) 825-3242 or give us written notice to close your Account, sent to the address for inquiries shown on the first page of your statement. Your notice must reach us no later than 30-days from when your statement is mailed or delivered on which the Annual Fee is imposed. Closed accounts are subject to the Annual Fee as long as an outstanding balance remains on the Account.

If your Annual Fee is billed to your Account monthly, this Notice does not apply to your Account. We will send you an Annual Membership Fee Notice at least annually.

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: Credit One Bank, N.A., P.O. Box 98873, Las Vegas, NV 89193-8873.

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:

Credit One Bank, N.A., P.O. Box 98873, Las Vegas, NV 89193-8873.

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.

O1DL5385 - 1 - 01/14/13

Update your contact information online at www.CreditOneBank.com or fill in your address, telephone, and/or email changes below:

Mailing Address

--	--	--	--

Address Line 2

--	--	--	--

City

--	--	--	--

State

--	--

Zip

--	--	--	--

Primary Phone Number†

--	--	--	--

Secondary Phone Number†

--	--	--	--

Email Address*

--

Check the box on the reverse side if you have filled in a new address, telephone number, and/or email address.

† I authorize Credit One Bank or its agents to contact me at any phone number I provide at anytime (including cellular/wireless telephone services), via a live operator, auto-dialer or prerecorded message.

* We may use your email address to contact you about your account.