



**February 2024 Statement**

Open Date: 01/25/2024 Closing Date: 02/23/2024



**U.S. Bank Business Triple Cash Rewards Card**

THOMAS WATSON

THOMAS A WATSON (CPN 002590210)

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Account: 4798 5317 1954 4316

**Cardmember Service**

BUS 30 USB

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1-866-485-4545

15

<b>New Balance</b>	<b>\$0.00</b>
<b>Minimum Payment Due</b>	<b>\$0.00</b>
<b>Payment Due Date</b>	<b>03/22/2024</b>

**Activity Summary**

Previous Balance		\$0.00
Payments		\$0.00
Other Credits		\$0.00
Purchases	+	\$6,629.93
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00

**New Balance** = **\$0.00**

**Past Due** **\$0.00**

**Minimum Payment Due** **\$0.00**

Credit Line \$23,000.00

Available Credit \$23,000.00

Days in Billing Period 30

**Payment Options:**



Mail payment coupon  
with a check



Pay online at  
usbank.com



Pay by phone  
1-866-485-4545



Pay at your local  
U.S. Bank branch

*This is not a bill, do not remit payment.*

CPN 002590210



**THIS IS NOT A BILL.**

24-Hour Cardmember Service: 1-866-485-4545

- ☎ to pay by phone
- ☎ to change your address

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THOMAS WATSON  
THOMAS A WATSON  
57 SUNSET HILL DR  
MONROE CT 06468-3332



**This memo statement only reflects the current activity on your account. An invoice has been sent to the applicable central billing account for the company.**

**Thank you.**

### **What To Do If You Think You Find A Mistake On Your Statement**

If you think there is an error on your statement, please call us at the telephone number on the front of this statement, or write to us at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335.

In your letter or call, 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. 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: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335

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.

### **Important Information Regarding Your Account**

1. **INTEREST CHARGE:** Method of Computing Balance Subject to Interest Rate: We calculate the periodic rate or interest portion of the **INTEREST CHARGE** by multiplying the applicable Daily Periodic Rate ("**DPR**") by the Average Daily Balance ("**ADB**") (including new transactions) of the Purchase, Advance and Balance Transfer categories subject to interest, and then adding together the resulting interest from each category. We determine the **ADB** separately for the Purchases, Advances and Balance Transfer categories. To get the **ADB** in each category, we add together the daily balances in those categories for the billing cycle and divide the result by the number of days in the billing cycle. We determine the daily balances each day by taking the beginning balance of those Account categories (including any billed but unpaid interest, fees, credit insurance and other charges), adding any new interest, fees, and charges, and subtracting any payments or credits applied against your Account balances that day. We add a Purchase, Advance or Balance Transfer to the appropriate balances for those categories on the later of the transaction date or the first day of the statement period. Billed but unpaid interest on Purchases, Advances and Balance Transfers is added to the appropriate balances for those categories each month on the statement date. Billed but unpaid Advance Transaction Fees are added to the Advance balance of your Account on the date they are charged to your Account. Any billed but unpaid fees on Purchases, credit insurance charges, and other charges are added to the Purchase balance of the Account on the date they are charged to the Account. Billed but unpaid fees on Balance Transfers are added to the Balance Transfer balance of the Account on the date they are charged to the Account. In other words, billed and unpaid interest, fees, and charges will be included in the **ADB** of your Account that accrues interest and will reduce the amount of credit available to you. To the extent credit insurance charges, overlimit fees, Annual Fees, and/or Travel Membership Fees may be applied to your Account, such charges and/or fees are not included in the **ADB** calculation for Purchases until the first day of the billing cycle following the date the credit insurance charges, overlimit fees, Annual Fees and/or Travel Membership Fees (as applicable) are charged to the Account. Prior statement balances subject to an interest-free period that have been paid on or before the payment due date in the current billing cycle are not included in the **ADB** calculation.

2. **Payment Information:** We will accept payment via check, money order, the internet (including mobile and online) or phone or previously established automatic payment transaction. You must pay us in U.S. Dollars. If you make a payment from a foreign financial institution, you will be charged and agree to pay any collection fees added in connection with that transaction. The date you mail a payment is different than the date we receive the payment. The payment date is the day we receive your check or money order at U.S. Bank National Association, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your internet or phone payment. All payments by check or money order accompanied by a payment coupon and received at this payment address will be credited to your Account on the day of receipt if received by 5:00 p.m. CT on any banking day. Payments sent without the payment coupon or to an incorrect address will be processed and credited to your Account within 5 banking days of receipt. Payments sent without a payment coupon or to an incorrect address may result in a delayed credit to your Account, additional interest charges, fees, and/or Account suspension. The deadline for on-time internet and phone payments varies, but generally must be made before 5:00 p.m. CT to 8 p.m. CT depending on what day and how the payment is made. Please contact Cardmember Service for internet, phone, and mobile crediting times specific to your Account and your payment option. Banking days are all calendar days except Saturday, Sunday and federal holidays. Payments due on a Saturday, Sunday or federal holiday and received on those days will be credited on the day of receipt. There is no prepayment penalty if you pay your balance at any time prior to your payment due date.

3. **Credit Reporting:** We may report information on your Account to Credit Bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report.



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THOMAS A WATSON (CPN 002590210)

Cardmember Service

1-866-485-4545



### Important Messages

Paying Interest: You have a 24 to 30 day interest-free period for Purchases provided you have paid your previous balance in full by the Payment Due Date shown on your monthly Account statement. In order to avoid additional INTEREST CHARGES on Purchases, you must pay your new balance in full by the Payment Due Date shown on the front of your monthly Account statement.

There is no interest-free period for transactions that post to the Account as Advances or Balance Transfers except as provided in any Offer Materials. Those transactions are subject to interest from the date they post to the Account until the date they are paid in full.

Skip the mailbox. Switch to e-statements and securely access your statements online. Get started at [usbank.com/login](https://usbank.com/login).

### Transactions

#### Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
01/31	01/31	2260	ICI*FEE MONROE WEB PMT 866-342-9267 MA	\$173.11	_____
01/31	01/31	0451	TOWN OF MONROE 203-452-2800 CT	\$5,789.66	_____
02/02	02/02	7885	Amazon.com*R26YH3F21 Amzn.com/bill WA	\$12.64	_____
02/05	02/02	3708	BIG Y #90 SHELTON SHELTON CT	\$1.15	_____
02/05	02/02	7117	GOODWILL - SHELTON STO SHELTON CT	\$12.66	_____
02/05	02/02	9783	WAL-MART #2163 SHELTON CT	\$7.73	_____
02/05	02/02	1086	WAL-MART #2163 SHELTON CT	\$27.21	_____
02/05	02/02	1386	THE HOME DEPOT #6226 DERBY CT	\$3.15	_____
02/05	02/04	7703	AMZN Mktp US*R29FT0X11 Amzn.com/bill WA	\$9.55	_____
02/05	02/03	0223	Staples Inc staples.com MA	\$219.66	_____
02/06	02/04	8853	LOWES #02327* DERBY CT	\$1.04	_____
02/06	02/04	8861	LOWES #02327* DERBY CT	\$3.84	_____
02/20	02/17	2131	WAL-MART #2163 SHELTON CT	\$17.47	_____
02/20	02/19	0508	COASTAL EYE SURGEONS GREENWICH CT	\$45.00	_____
02/22	02/21	7826	SPI*EVERSOURCE GAS 800-989-0900 CT	\$123.54	_____
02/22	02/21	7909	SPI*EVERSOURCE 800-286-2000 CT	\$182.52	_____
TOTAL THIS PERIOD				\$6,629.93	

#### 2024 Totals Year-to-Date

Total Fees Charged in 2024	\$0.00
Total Interest Charged in 2024	\$0.00

### Company Approval

(This area for use by your company)

Signature/Approval: \_\_\_\_\_

Accounting Code: \_\_\_\_\_

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### Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

\*\*APR for current and future transactions.

Balance Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
**BALANCE TRANSFER	\$0.00	\$0.00	YES	\$0.00	0.00%	
**PURCHASES	\$0.00	\$0.00	YES	\$0.00	0.00%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	0.00%	

### Contact Us



Phone

Voice: 1-866-485-4545  
TDD: 1-888-352-6455  
Fax: 1-866-807-9053



Questions

Cardmember Service  
P.O. Box 6353  
Fargo, ND 58125-6353



Mail payment coupon  
with a check

U.S. Bank  
P.O. Box 790408  
St. Louis, MO 63179-0408



Online

usbank.com



End of Statement



THOMAS WATSON

## Add Employee cards to your Business Card account

Stay on top of employee spending while simplifying your recordkeeping by adding employee cards to your U.S. Bank Business Card account.\*  
Scan the above QR code with your phones camera.

Or log in to [usbank.com](https://usbank.com) to get started.

\*Required information includes legal name, date of birth and Social Security number for each employee you would like to add to your account. Additional employee card fees may apply. Please refer to your Cardmember Agreement for details.