



February 2024 Statement

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

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Account: 4798 5317 1974 0302



**U.S. Bank Business Triple Cash Rewards Card**  
THOMAS WATSON (CPN 002590210)

**Cardmember Service**  
BUS 30 USB 78

**1-866-485-4545**  
15

<b>New Balance</b>	<b>\$7,853.74</b>
<b>Minimum Payment Due</b>	<b>\$131.00</b>
<b>Payment Due Date</b>	<b>03/22/2024</b>

**Cash Rewards**

Earned This Statement	\$570.69
Rewards Center Balance	\$11.84
as of 02/22/2024	
For details, see your rewards summary.	

**Activity Summary**

Previous Balance	+	\$1,183.81
Payments		\$0.00
Other Credits		\$0.00
Purchases	+	\$6,629.93
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged	+	\$40.00
Interest Charged		\$0.00

<b>New Balance</b>	<b>=</b>	<b>\$7,853.74</b>
<b>Past Due</b>		<b>\$12.00</b>
<b>Minimum Payment Due</b>		<b>\$131.00</b>
Credit Line		\$23,000.00
Available Credit		\$15,146.26
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

Please detach and send coupon with check payable to: U.S. Bank

CPN 002590210



0047985317197403020000131000007853745

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

**to pay by phone**  
**to change your address**

000000193 01 SP 000638661541572 P Y

THOMAS WATSON  
ACCOUNTS PAYABLE  
57 SUNSET HILL DR  
MONROE CT 06468-3332



<b>Account Number</b>	4798 5317 1974 0302
<b>Payment Due Date</b>	3/22/2024
<b>New Balance</b>	\$7,853.74
<b>Minimum Payment Due</b>	\$131.00

**Amount Enclosed** \$ \_\_\_\_\_

**U.S. Bank**

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



### **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 WATSON (CPN 002590210)

Cardmember Service

1-866-485-4545



### Cash Rewards Summary

#### Rewards Center Activity as of 02/22/2024

Rewards Center Activity*	\$0.00
Rewards Center Balance	\$11.84

To Redeem or check your Rewards Balance:

Download the U.S. Bank Mobile App or login to [usbank.com](https://usbank.com) to access the Rewards Center, or call 1-888-229-8864.

Reward Dollars Earned	This Statement	Year to Date
3% Cash Office Supply Stores	\$6.59	\$6.59
1% Cash All Other Eligible Purchases	\$64.10	\$75.94
New Account Spend Bonus	\$500.00	\$0.00
<b>Total Earned</b>	<b>\$570.69</b>	<b>\$582.53</b>

### 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.

The minimum payment includes a past due amount which is payable immediately upon receipt of this statement. If this amount has already been mailed, please disregard this notice. If you cannot immediately forward this past due amount, please contact our collection department at 1-877-838-4347 to make other suitable arrangements for payment.

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

**Transactions** WATSON, THOMAS A **Credit Limit** \$23000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
<b>Purchases and Other Debits</b>					
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	

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THOMAS WATSON (CPN 002590210)

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Cardmember Service 1-866-485-4545

**Transactions** WATSON,THOMAS A Credit Limit \$23000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
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 for Account 4798 5317 1954 4316				\$6,629.93	

**Transactions** BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Fees					
02/22	02/22		LATE FEE - PAYMENT DUE ON 02/22	\$40.00	_____
TOTAL FEES FOR THIS PERIOD				\$40.00	
Total for Account 4798 5317 1974 0302				\$40.00	

2024 Totals Year-to-Date	
Total Fees Charged in 2024	\$40.00
Total Interest Charged in 2024	\$0.00

**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		\$0.00	0.00%	
**PURCHASES	\$7,853.74	\$6,209.58		\$0.00	0.00%	03/2025
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	29.99%	

**Contact Us**



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



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Online  
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