



SALLY M RAFF

Account number ending in 1993

## ACCOUNT SUMMARY

Credit Limit	\$300.00
Available Credit	\$1.00
Past Due Amount	\$0.00
Overlimit Amount	\$0.00
Statement Closing Date	September 05, 2023
Days in Billing Cycle	31
Previous Balance	\$259.31
- Payments & Credits	\$70.00
+ Purchases & Other Charges	\$0.00
<b>+ FEES CHARGED</b>	<b>\$103.38</b>
<b>+ INTEREST CHARGED</b>	<b>\$5.52</b>
= New Balance	\$298.21

**QUESTIONS?** Call 1-800-305-0330

**Please mail billing inquiries to:**

Genesis FS Card Services  
 P.O. Box 4499  
 Beaverton, OR 97076-4499  
 www.milestonecard.com

You currently have Overlimit Coverage on your Account, which means that we pay transactions that cause you to go over your credit limit. If you do go over your credit limit, we will charge you an Overlimit Fee of up to \$40. To cancel Overlimit Coverage, call us at 1-800-305-0330 or visit www.milestonecard.com. You may also write us at: P.O. Box 4477, Beaverton OR 97076-4477.

## PAYMENT INFORMATION

<b>New Balance</b>	<b>\$298.21</b>
<b>Minimum Payment Due</b>	<b>\$40.00</b>
<b>Payment Due Date</b>	<b>October 04, 2023</b>

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$40.00.

**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	9 months	\$327.00

If you would like information about credit counseling services, call 1-800-305-0330.

Notice: SEE REVERSE SIDE FOR MORE IMPORTANT INFORMATION

## TRANSACTIONS

Tran Date	Post Date	Reference Number	Transaction Description	Amount
08/26	08/26	85498067F00XV001R	PAYMENT RECEIVED - THANK YOU	70.00-
<b>FEES</b>				
08/27	08/27		ANNUAL FEE	99.00
09/05	09/05		CREDIT PROTECTION FEES	4.38
<b>TOTAL FEES FOR THIS PERIOD</b>				<b>103.38</b>

Transactions continued on next page

Please detach bottom portion and submit with payment using enclosed envelope

MILESTONE®

Genesis FS Card Services  
 PO BOX 4477  
 Beaverton OR 97076-4477

## PAYMENT INFORMATION

Account number ending in	1993
<b>Payment Due Date</b>	<b>October 04, 2023</b>
<b>New Balance</b>	<b>\$298.21</b>
Minimum Payment Due	\$40.00

Make Check  
 Payable to:

Amount Enclosed:

\$

SALLY M RAFF  
 1407 TOWNVIEW AVE APT 112  
 SANTA ROSA CA 95405-3510



GENESIS FS CARD SERVICES  
 PO BOX 84059  
 Columbus GA 31908-4059



**Your Account is issued by The Bank of Missouri and serviced by  
Genesis FS Card Services, Inc.**

**PAYMENTS**

Payments should be mailed with the payment coupon and in the envelope provided to the Genesis FS Card Services payment address indicated on the payment coupon. Any payment received in that form and at that address on or before 5:00 P.M. Eastern Time on a normal banking day will be credited to your Account that day. If your payment is received in that form and at that address after 5:00 P.M. Eastern Time on a normal banking day, or anytime on a nonbanking day, we will credit it to your Account the next banking day. Payments can also be made online by visiting [milestonecard.com](http://milestonecard.com). When you provide a check as payment, you authorize us either to use the information from your check to make a one-time electronic fund transfer from your 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 account as soon as the same day we receive your payment and you will not receive your check back from your financial institution. Payments received at other than the remittance address on the face of this statement may be subject to a delay in crediting of up to 5 days after the date of receipt.

**ANNUAL FEE (if applicable)**

If you wish to close your Account to further Purchases and Cash Advances in order to avoid paying the renewal Annual Fee, you must deliver written notice of closure (instructions below) to us within thirty (30) days from the mailing date of the statement or letter containing the renewal Annual Fee notice. (This does not apply to the initial Annual Fee charged in connection with the opening of your Account.)

**MONTHLY FEE (if applicable)**

If you wish to close your Account to further Purchases and Cash Advances in order to avoid paying the Monthly Fee, you must deliver written notice of closure (instructions below) to us prior to the end of a Billing Cycle. Otherwise, your Account will be charged a Monthly Fee.

**NOTICE OF ACCOUNT CLOSURE**

Written notice of closure must be sent to Genesis FS Card Services, P.O. Box 4477, Beaverton, OR 97076. Upon receipt, we will close your Account and the renewal Annual Fee and/or Monthly Fee (as applicable) will not be charged to your Account. Closing your Account will not cancel your obligations to pay amounts outstanding on your Account, and you will be required to pay your outstanding balance with interest in accordance with the terms of your Cardholder Agreement.

**CREDIT BUREAU 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.

**BALANCE SUBJECT TO INTEREST RATE**

We use the Average Daily Balance (including new purchases) method to calculate the balance on which we charge interest. To find out more about the balance computation method and how interest charges were determined, call us at the toll-free telephone number on the front of the first page of your billing statement.

**MINIMUM INTEREST CHARGE**

If you are charged interest, the charge will be no less than \$0.50.

**PAYING INTEREST**

Your due date is at least 25 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.

**OTHER DISCLOSURES**

For AR, HI, IA, ME Residents: This communication is from a debt collector. This is an attempt to collect debt and any information obtained will be used for that purpose.

**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: Genesis FS Card Services, P.O. Box 4499, Beaverton, Oregon 97076-4499.

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: Genesis FS Card Services, P.O. Box 4499, Beaverton, Oregon, 97076. 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.

O1AH1202 - 11/04/2021

Detach here ▼ and return below portion with your remittance. After detaching, retain upper portion for your future reference.

**ADDRESS / PHONE NUMBER CHANGE FORM**

By providing a cellular phone number or a number that is later converted to a cellular phone number, you are expressly consenting that we (and any other owners or servicers of your Account) may contact you via phone or text message, including the use of pre-recorded messages and calls and messages using an automated dialing system.

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_

( \_\_\_\_\_ )

HOME PHONE \_\_\_\_\_

STATE \_\_\_\_\_

( \_\_\_\_\_ )

BUSINESS PHONE \_\_\_\_\_

ZIP CODE \_\_\_\_\_

EMAIL ADDRESS \_\_\_\_\_

**TRANSACTIONS (continued)**

Tran Date	Post Date	Reference Number	Transaction Description	Amount
			<b>INTEREST CHARGED</b>	
09/05	09/05		Interest Charge on Purchases	5.52
09/05	09/05		Interest Charge on Cash Advances	0.00
			<b>TOTAL INTEREST FOR THIS PERIOD</b>	<b>5.52</b>

<b>Totals 2023 Year-to-Date</b>	
Total fees charged in 2023	\$129.23
Total interest charged in 2023	\$49.09

**IMPORTANT ACCOUNT INFORMATION**

FOR CREDIT PROTECTION CUSTOMERS, YOU MAY CONTACT AIM CUSTOMER SERVICE TOLL FREE AT 1-800-693-9571.

**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	24.90%	\$266.40	\$5.52
Cash Advances	29.90%	\$0.00	\$0.00

(v) = variable

