



Payment Information		
New Balance	\$1,012.40	
Minimum Payment Due	\$37.40	
Payment Due Date	Nov 04, 2025	
Late Payment Warning: If we do not receive your minimum payment by the Payment Due Date shown above, you may have to pay up to a \$41.00 late fee.		
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	3 years	\$1,662.00
If you would like information about credit counseling services, call 1-877-740-1191.		

Important News

In accordance with the Fair and Accurate Credit Transactions Act we are obligated to inform you that we may report to a consumer reporting agency about a late payment, missed payment or other default on your account. This information may be reflected in your consumer report.

You have added Credit Protection to your account. If the primary cardholder experiences a qualifying life event including job loss, disability, or hospitalization, Credit Protection will make minimum payments for up to six (6) Billing Cycles. You may cancel your Credit Protection coverage at any time by unenrolling via your Account Center, calling us, or writing us.

PLEASE DETACH AND RETURN WITH YOUR PAYMENT SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Account Number: **** * 0489

Amount Enclosed

Make checks payable to Imagine

Check here and complete reverse side for change of address ☐

Mail Payment To: PAYMENT PROCESSING
PO BOX 650981
DALLAS TX 75265-0981

01 463153000589556500002500001012402

Annual Percentage Rate (APR) and Monthly Periodic Rate. When your Account has an outstanding balance, we will calculate interest using a monthly periodic rate. The monthly periodic rate is determined by dividing the annual percentage rate (APR) by 12.

Balance Subject to Interest Rate. We figure the interest charge on your Account by applying the applicable monthly periodic rate to the "average daily balance" of your Account. We calculate the average daily balance separately for each type of balance (e.g., separately for Purchases, for Cash Advances and for each balance subject to special terms such as Balance Transfers). For each type of balance, we take the beginning balance each day (including accrued but unpaid interest charges), add eligible new transactions (including purchases, cash advances and balance transfers) and any applicable fees, and subtract the applicable portion of any payments or credits. This gives us the daily balance for each type of balance. Then, we add up all the daily balances for a particular type of balance for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance" for that type of balance.

Paying Interest You can avoid interest on Purchases that are not subject to a special promotion if you pay the entire non-promotional balance (in addition to any required minimum payment on promotional balances) by the due date each month. You have at least 25 days from the closing date on your monthly statement to pay for new Purchases before we charge interest on them provided that the previous Statement Balance on this statement is zero or a credit balance. If you pay only a portion of your Purchase balance, only the portion paid will avoid interest. There is no time period in which to avoid interest on Cash Advances or Balance Transfers.

Deferred Interest Balances. If you make a purchase under a special Deferred Interest Plan promotion, we will calculate interest for each cycle as described above. To avoid such interest you must pay the total purchase amount and accrued fees and charges that are subject to deferred interest ("Promotional Balance") in full by the last day of the promotional period as shown in the Deferred Interest Charge Calculation notice on the front of this statement. Making only minimum monthly payments during the promotional period will not pay off your Promotional Balance by the last day of the promotional period. If you do not pay your Promotional Balance in full by such date, then the interest that has accrued from the date of purchase through and including the last day of the promotional period (Deferred Interest Charge) will be added to your regular Purchase balance.

Special Promotions. We may from time to time offer special promotions when you use your Account for certain transactions. These special promotions will have some terms that are different from your regular terms. Please refer to any special promotion advertising (including in-store signs or other disclosures provided to you) for the full terms of any special promotion offered. Except as specifically modified for a special promotion, all other terms of the credit agreement governing your Account will apply to such transactions.

Annual Renewal. If the front of this statement contains a message that an Annual Fee will be billed in your next billing cycle, you can avoid paying this Annual Fee by paying your outstanding balance in full and sending written notification of termination within 30 days to: **Account Services, P.O. Box 105824, Atlanta, Georgia 30348-5824.** If you do not notify us within 30 days, the Annual Fee is nonrefundable to the extent not prohibited by law. This fee is owed whether or not you use your account, and you agree to pay it when billed.

Automatic Payments. If you enrolled in the Automatic Payment Plan you authorize us to initiate electronic funds transfers (EFTs) by debit entries drawn on the bank account, debit or credit card you have identified to us in your application for this Account or any other account that you identify to us from time to time in the amount of your required minimum payments. **If you have a Deferred Interest Plan and you enroll in our Automatic Payment Plan, you will need to make one or more additional payments by mail or by phone to avoid interest.** To avoid additional charges, in any month in which any designated fixed payment amount is less than your Minimum Payment due, you understand and agree that we may deduct or withdraw your entire Minimum Payment rather than the designated fixed payment amount. If your New Balance is less than the fixed amount you designate, only the New Balance will be deducted. You may change the payment amount to be deducted or may terminate your enrollment in our automatic payment plan at any time by calling Customer Service at the number listed on the front of this statement. You must give notice of termination in such a manner and sufficiently in advance to give us and your depository institution a reasonable opportunity to act. Please see the ACH Authorization you signed for additional terms and conditions.

Alternative Payment Methods. If you know that we will be unable to process a scheduled automatic payment for any reason, then to avoid a late payment charge, you must promptly send a certified check or money order to the "Payment Address" shown on the front of this statement, or, if offered, you may take advantage of any pay by phone or on line payment service that we may make available to you from time to time. If you make an alternative payment by postal mail or by pay by phone or on line service while you are enrolled in an automatic payment plan, we may treat such payment as an additional payment and process your next automatic payment plan payment as scheduled or may reduce your next automatic payment plan payment by the amount of any such additional payment received.

Making Physical Payments. If you pay by paper check or other written instrument, all payments, except disputed amounts, must be mailed or delivered to us at the address for payments shown on this statement. Payments received at the address on the payment coupon by 5:00 p.m. Central Time, Monday through Friday (except legal holidays), will be credited to your Account as of the date received. Payments must be received with a payment coupon in the enclosed return envelope. If payments are received at any other location or without a payment coupon, crediting of those payments to your Account may be delayed.

Notice About Electronic Check Conversion. When you provide a paper check as payment, you authorize us to use 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.

Prepayment. You may pay your total indebtedness or any part thereof at any time without incurring any prepayment charge.

Late Payment Fee. If you do not make your Minimum Payment on or before the Payment Due Date shown on this statement, we may apply a Late Payment Fee.

Postdated Checks, Restrictive Endorsement Checks and Other Disputed or Qualified Payments. You agree not to send us partial payments marked "paid in full," "without recourse," or similar language. If you send such a payment, we may accept it without losing any of our rights under this Agreement. **All notices and written communications concerning postdated checks, restrictive endorsement checks**

(including any check or other payment instrument that indicates that the payment constitutes "payment in full" of the amount owed or that is tendered with other conditions or limitations or as full satisfaction of a disputed amount) or any other disputed, nonconforming or qualified payments, must be mailed or delivered to Dispute Resolution, P.O. Box 105374, Atlanta, GA 30348-5374. We may accept late, postdated or partial payments without losing any of our rights under the credit agreement governing your Account. (A postdated check is a check dated later than the day it was actually presented for payment.) We are under no obligation to hold a postdated check and we reserve the right to process every item presented as if dated the same date received by us or our check processor unless you give us adequate notice and a reasonable opportunity to act on it. Except where such notice and opportunity is given, you may not hold us liable for depositing any postdated check.

Negative Credit Reporting. We may report information about your account to credit bureaus.

Late payments, missed payments, or other defaults in your account may be reflected in your credit report.

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:

Account Services Dispute Resolution
P.O. Box 105374
Atlanta, GA 30348-5374

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 and at least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong. 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:

Account Services Dispute Resolution
P.O. Box 105374
Atlanta, GA 30348-5374

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.

Credit Balances. Any credit balance on your account (indicated by a "CR" on the front of this statement) is money we owe you. You can make charges against this amount, or request a full refund of this amount by writing to us at **Account Services, P.O. Box 105824, Atlanta, Georgia 30348-5824.** Any amount not charged against or refunded upon request that is over \$1 (equal to or in excess of \$1 if you live in MA or any amount in NY) will be refunded automatically within six months after the credit balance was created (within four billing cycles in MD).

Monitoring And Recording. To ensure that you receive quality service, you agree that we may record all phone calls. These calls, between you and our representatives, are evaluated by supervisors. It is our goal to provide prompt, consistent assistance and deliver accurate information in a professional manner.

Communicating With You: Consent to Contact By Electronic And Other Means. We may contact you for any lawful reason, including for the collection of amounts owed to us and for the offering of products or services in compliance with our Privacy Notice in effect from time to time. No such contact will be deemed unsolicited. To the greatest extent not prohibited by applicable law, we may (i) contact you at any address or telephone number (including wireless cellular telephone, VoIP or ported landline telephone number) that you may provide to us from time to time; (ii) use any means of communication, including, but not limited to, postal mail, electronic mail, telephone or other technology, to reach you; (iii) use automatic dialing and announcing devices which may play recorded messages; and (iv) send text messages to your telephone. You may contact us at any time to ask that we not contact you using any one or more methods or technologies. You may also avoid certain kinds of contacts by using the Opt Out Form attached to our Privacy Notice.

Debt Collection. If there is a message on the front side that your Account is delinquent or past due, then this is an attempt to collect a debt and any information obtained will be used for that purpose.

Illinois Residents. Upon request, we will provide you with a summary of the total amount charged to your Account over the year within 30 days after the year's end or termination of your Account.

This account is issued by WebBank.

O1AJ1187 - 07/27/2022
rev 07/26/2022

CHANGE OF ADDRESS

Account Number		Apt./Loc#	
Address		City	
State		Zip Code	
Home Telephone		Work Telephone	

CUSTOMER STATEMENT OF DISPUTED ITEMS -- PLEASE PRINT IN INK

If you have a transaction appearing on your statement that you believe is in error, please complete and sign this form (or a copy of this form) and return it with your payment (less any disputed amount you may withhold), fax to 770-870-5195 or mail to Dispute Resolutions, P.O. Box 105374, Atlanta, GA 30348-5374. If necessary, include additional details on a separate sheet.

Posting Date ____/____/____ Amount \$____ Merchant Name/Description _____

By signing below, I certify that (Please check the appropriate box.)

- ☐ The charge/s indicated was/were not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or a person authorized by me. (If you do not recognize a transaction, please choose this option.)
- ☐ I have not received the merchandise. On ____/____/____, I requested that the merchant credit my account.
- ☐ I was issued a credit slip which was not posted on my statement. A copy of my credit slip or postal return slip is enclosed.
- ☐ The charge in question was a single transaction, but was posted twice to my account. (Please note on what dates the sale in question posted to your account.)
- ☐ The merchandise shipped to me arrived damaged and/or defective. I have returned it and requested a credit. A copy of the return receipt is enclosed.
- ☐ Other. Please include all details on a separate sheet, including: cancellation numbers, proof of return, invoices and correspondence to merchant, and submit with this form.

Signature _____ Date ____/____/____

Transaction Summary (Continued)			
TRANS DATE	POST DATE	DESCRIPTION OF TRANSACTION	AMOUNT
09/28/25	09/28/25	WM SUPERCENTER #2788 BROWNSBURG IN	\$18.06
09/28/25	09/28/25	DOLLAR TREE BROWNSBURG IN	\$6.15
09/30/25	09/30/25	CLERMONT FOODMART CLERMONT IN	\$20.00
09/30/25	09/30/25	SHELL OIL 12614916000 BROWNSBURG IN	\$20.00
09/30/25	09/30/25	WM SUPERCENTER #2788 BROWNSBURG IN	\$41.82
10/01/25	10/01/25	SPEEDWAY 43684 BROWNSBURG IN	\$20.00
10/01/25	10/01/25	SHELL OIL 12614916000 BROWNSBURG IN	\$20.00
10/01/25	10/01/25	JOBSITE SUPPLY 317-684-7474 IN	\$139.10
10/02/25	10/02/25	CLERMONT LIQUOR INDIANAPOLIS IN	\$23.53
10/02/25	10/02/25	CLERMONT FOODMART CLERMONT IN	\$20.00
10/02/25	10/02/25	CLERMONT FOODMART CLERMONT IN	\$20.00
10/02/25	10/02/25	CLERMONT FOODMART CLERMONT IN	\$20.00
10/02/25	10/02/25	SPEEDWAY 43764 CLERMONT IN	\$20.00
10/02/25	10/02/25	SHELL OIL 12614916000 BROWNSBURG IN	\$20.00
10/02/25	10/02/25	DOLLAR TREE BROWNSBURG IN	\$16.50
10/02/25	10/02/25	SQ *CARPENTER'S LOCAL 615 gosq.com IN	\$66.00
10/03/25	10/03/25	ASSET RECYCLING INDIANAPOLIS IN	\$134.82
10/03/25	10/03/25	THE HOME DEPOT #2014 INDIANAPOLIS IN	\$70.10
10/04/25	10/04/25	LOWES #00275* INDIANAPOLIS IN	\$63.09

Fees Charged			
TRANS DATE	POST DATE	DESCRIPTION OF TRANSACTION	AMOUNT
09/22/25	09/22/25	ANNUAL FEE	\$175.00
10/07/25	10/07/25	CREDIT PROTECTION FEE	\$13.87
		TOTAL FEES FOR THIS PERIOD	\$188.87

2025 Year-to-Date Totals	
Total Fees Charged in 2025	\$188.87
Total Interest Charged in 2025	\$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	36.00%	\$0.00	\$0.00
Cash Advances	36.00%	\$0.00	\$0.00

Cash Back Summary				
BALANCE LAST STATEMENT	EARNED THIS STATEMENT	AMOUNT CREDITED	CURRENT BALANCE	STATEMENT CREDIT ELIGIBILITY DATE
\$0.00	\$14.05	\$0.00	\$14.05	09/2026

