



Real Rewards

Rewards Center Activity as of 02/23/2025

Rewards Center Activity*	0
Rewards Center Balance	24,427

*This item includes points redeemed, expired and adjusted.

Rewards Earned	This Statement	Year to Date
Points Earned on Net Purchases	11,688	15,541
Total Earned	11,688	15,541

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.

REMINDER: Effective April 22, 2025, important rewards program updates are coming to your account. The November 2024 statement included detailed information on these changes. For information visit the Rewards Center in Online Account Access or the Mobile App. Please contact Cardmember Service number on the back of your card for questions about redeeming Rewards or card benefits. We accept relay calls.

IMPORTANT MESSAGE FOR CARDMEMBERS IMPACTED BY WILDFIRES
For Cardmembers in areas impacted by damage from the Los Angeles wildfires, please know that we are here to help. Simply contact Cardmember Service at the number on this statement, or on the back of your credit card, if you have questions regarding account assistance that may be available to you.

Transactions SMILEY, ROBERT R Credit Limit \$50000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
01/29	01/27	5661	BARNES & NOBLE #2282 FLORENCE SC	\$496.13	_____
01/29	01/27	5745	BARNES & NOBLE #2282 FLORENCE SC	\$496.34	_____
01/29	01/27	5828	BARNES & NOBLE #2282 FLORENCE SC	\$489.32	_____
01/29	01/27	5901	BARNES & NOBLE #2282 FLORENCE SC	\$29.14	_____
01/30	01/28	0697	BARNES & NOBLE #2282 FLORENCE SC	\$491.65	_____
01/30	01/28	0770	BARNES & NOBLE #2282 FLORENCE SC	\$500.73	_____
01/30	01/28	0853	BARNES & NOBLE #2282 FLORENCE SC	\$502.05	_____
01/30	01/28	0937	BARNES & NOBLE #2282 FLORENCE SC	\$229.88	_____
01/31	01/29	9170	BARNES & NOBLE #2282 FLORENCE SC	\$523.57	_____
01/31	01/29	9253	BARNES & NOBLE #2282 FLORENCE SC	\$498.58	_____

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Transactions		SMILEY, ROBERT R.			Credit Limit	\$50000
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation	
01/31	01/29	9337	BARNES & NOBLE #2282 FLORENCE SC	\$554.58	_____	
02/11	02/10	4843	MW *PSUG EVENTS LLC 810-588-0183 MI	\$499.00	_____	
02/12	02/10	9559	ZEECRAFT 800-6627475 NY	\$1,369.00	_____	
02/24	02/20	8369	HILTON MYRTLE BEACH RE 843-4495000 SC	\$443.84	_____	
02/24	02/21	4664	HILTON MYRTLE BEACH RE 843-4495000 SC	\$668.48	_____	
Total for Account				\$7,792.29		

Transactions		BILLING ACCOUNT ACTIVITY			Amount	Notation
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation	
Payments and Other Credits						
02/19	02/15	0270	PAYMENT THANK YOU	\$2,568.65	CR _____	
Total for Account				\$2,568.65	CR	

2025 Totals Year-to-Date	
Total Fees Charged in 2025	\$0.00
Total Interest Charged in 2025	\$0.00

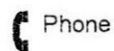
Interest Charge Calculation

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	YES	\$0.00	26.24%	
**PURCHASES	\$7,792.29	\$0.00	YES	\$0.00	26.24%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	28.24%	

Contact Us



Voice: 1-866-552-8855
TDD: 1-888-352-6455
Fax: 1-866-807-9053



Questions

Elan Financial Services
P.O. Box 6353
Fargo, ND 58125-6353



Mail payment coupon with a check

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



Online

myaccountaccess.com



Important Messages

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Transactions PROSSER, ALLANA Credit Limit \$15000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
02/10	02/06	1705	PAYPAL *SCASC D 4029357733 CA	\$1,098.00	_____
Total for Account				\$1,098.00	

Transactions GOINS, BRIAN Credit Limit \$10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
02/14	02/13	1960	SCTITLE1.ORG SCTITLE1.ORG SC	\$75.00	_____
02/18	02/13	0105	SOUTH CAROLINA ASSOCIA.803-7988380 SC	\$180.00	_____
Total for Account				\$255.00	

Transactions KENNEDY, ADAM Credit Limit \$10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
01/28	01/27	9044	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
01/28	01/27	0698	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
01/29	01/28	2258	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	<u>25.00</u>
01/29	01/28	3419	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	<u>1.00</u>
02/11	02/10	6269	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
02/11	02/10	2688	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____



Transactions KENNEDY, ADAM Credit Limit \$10000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
02/12	02/11	6771	SLED BACKGROUND CHECK EGOV.COM SC	\$25.00	_____
02/12	02/11	1841	SERVICE FEE2*SCI-SCGOV EGOV.COM SC	\$1.00	_____
Total for Account				\$104.00	

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
01/17	01/16	0002	PAYMENT THANK YOU	\$16,818.50CR	_____
Fees					
01/21	01/17		REVERSAL OF OVERLIMIT FEE	\$39.00CR	_____
			TOTAL FEES FOR THIS PERIOD	\$39.00CR	
Interest Charged					
01/21	01/17		INTEREST REVERSAL	\$9.81CR	_____
02/18			INTEREST CHARGE ON PURCHASES	\$21.43	_____
			TOTAL INTEREST FOR THIS PERIOD	\$11.62	
Total for Account				\$16,845.88CR	

2025 Totals Year-to-Date	
Total Fees Charged in 2025	\$39.00
Total Interest Charged in 2025	\$307.44

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	21.24%	
**PURCHASES	\$2,066.97	\$1,116.29	YES	\$21.43	21.24%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	29.99%	

Contact Us



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