Electronically Filed - NEWTON - November 09, 2023 - 04:01 AM

IN THE CIRCUIT COURT OF NEWTON COUNTY, MISSOURI
ASSOCIATE CIRCUIT DIVISION

MIDLAND CREDIT MANAGEMENT, INC. Plaintiff, vs. TERI LANKFORD aka TERESA LANKFORD Defendant.	Case No:

COMPLAINT

Plaintiff, MIDLAND CREDIT MANAGEMENT, INC., by counsel, sues Defendant TERI LANKFORD aka TERESA LANKFORD, under Account Stated and in support thereof states:

1. Plaintiff is authorized to file this Complaint in this Court. Plaintiff owns portfolios of consumer receivables, which it attempts to collect. Plaintiff strives to treat its consumers, such as Defendant, with respect, compassion and integrity, hoping to provide mutually-beneficial opportunities for consumers to repay their debts and attain financial recovery.

2. Defendant is subject to this Court's jurisdiction.

COUNT 1

3. Defendant established an account with COMENITY BANK under redacted account number *XXXXXXXXXXXXX-XXXX*.

4. Defendant was provided statements delineating Defendants use of the account and stating the current balance due.

5. Defendant defaulted on the account.

6. A statement of account balance was sent to Defendant and not paid.

7. The amount due under this account is $1,631.49.

COUNT 2

8. Defendant established an account with COMENITY BANK under redacted account number *XXXXXXXXXXXXX-XXXX*.

9. Defendant was provided statements delineating Defendants use of the account and stating the current balance due.

10. Defendant defaulted on the account.

11. A statement of account balance was sent to Defendant and not paid.

12. The amount due under this account is $1,078.94.

Electronically Filed - NEWTON - November 09, 2023 - 04:01 AM

13. Plaintiff has acquired all right, title and interest to Defendant's accounts, and has attempted to contact Defendant through several means in an effort to resolve the account with Defendant, but has been unsuccessful. Defendant has not repaid the balance owed on the accounts. Plaintiff remains willing to discuss various options to resolve the outstanding obligation, although the options may be different than they were prior to the initiation of litigation.

14. Defendant owes Plaintiff the combined balance of $2,610.43.

15. In support of the allegations, Plaintiff incorporates herein by reference the attached Exhibits.

WHEREFORE, Plaintiff requests judgment against the Defendant for $2,610.43 and costs of the action and post judgment interest at the statutory rate.

By: _____

DAVID CAVINESS 43955
DAVID D. BACKER 41685
Attorneys for Plaintiff
P.O. BOX 410949
KANSAS CITY, MO 64141
Phone: (866) 300-8750
Fax: (866) 629-6496
IL_MissouriFax@mcmcg.com

PLEASE UNDERSTAND THIS COMMUNICATION IS FROM A DEBT COLLECTOR.
THIS IS AN ATTEMPT TO COLLECT A DEBT.
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

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Department of Defense Manpower Data Center

Results as of Oct-11-2023 05 05 36 AM

SCRA 5 18

Status Report
Pursuant to Servicemembers Civil Relief Act

SSN: XXX-XX[redacted]

Birth Date: [redacted]-XX-[redacted]

Last Name: LANKFORD

First Name: TERI

Middle Name:

Status As Of: Oct-11-2023

Certificate ID: XM4HQNPH99C9GQB

On Active Duty On Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects the individuals' active duty status based on the Active Duty Status Date			

Left Active Duty Within 367 Days of Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects where the individual left active duty status within 367 days preceding the Active Duty Status Date			

The Member or His/Her Unit Was Notified of a Future Call-Up to Active Duty on Active Duty Status Date			
Order Notification Start Date	Order Notification End Date	Status	Service Component
NA	NA	No	NA
This response reflects whether the individual or his/her unit has received early notification to report for active duty			

Upon searching the data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the status of the individual on the active duty status date as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, Space Force, NOAA, Public Health, and Coast Guard) This status includes information on a Servicemember or his/her unit receiving notification of future orders to report for Active Duty

Sam Yousefzadeh

Sam Yousefzadeh, Director
Department of Defense - Manpower Data Center
4800 Mark Center Drive, Suite 04E25
Alexandria, VA 22350

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The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense (DoD) that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems

The DoD strongly supports the enforcement of the Servicemembers Civil Relief Act (50 USC App § 3901 et seq, as amended) (SCRA) (formerly known as the Soldiers' and Sailors' Civil Relief Act of 1940) DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced only a small error rate In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual was on active duty for the active duty status date, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's status by contacting that person's Service Service contact information can be found on the SCRA website's FAQ page (Q35) via this URL: https //scra dmdc osd mil/scra/#/faqs If you have evidence the person was on active duty for the active duty status date and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you See 50 USC App § 3921(c)

This response reflects the following information (1) The individual's Active Duty status on the Active Duty Status Date (2) Whether the individual left Active Duty status within 367 days preceding the Active Duty Status Date (3) Whether the individual or his/her unit received early notification to report for active duty on the Active Duty Status Date

More information on "Active Duty Status"

Active duty status as reported in this certificate is defined in accordance with 10 USC § 101(d) (1). Prior to 2010 only some of the active duty periods less than 30 consecutive days in length were available. In the case of a member of the National Guard, this includes service under a call to active service authorized by the President or the Secretary of Defense under 32 USC § 502(f) for purposes of responding to a national emergency declared by the President and supported by Federal funds All Active Guard Reserve (AGR) members must be assigned against an authorized mobilization position in the unit they support This includes Navy Training and Administration of the Reserves (TARs), Marine Corps Active Reserve (ARs) and Coast Guard Reserve Program Administrator (RPAs) Active Duty status also applies to a Uniformed Service member who is an active duty commissioned officer of the U S Public Health Service or the National Oceanic and Atmospheric Administration (NOAA Commissioned Corps)

Coverage Under the SCRA is Broader in Some Cases

Coverage under the SCRA is broader in some cases and includes some categories of persons on active duty for purposes of the SCRA who would not be reported as on Active Duty under this certificate SCRA protections are for Title 10 and Title 14 active duty records for all the Uniformed Services periods Title 32 periods of Active Duty are not covered by SCRA, as defined in accordance with 10 USC § 101(d)(1)

Many times orders are amended to extend the period of active duty, which would extend SCRA protections Persons seeking to rely on this website certification should check to make sure the orders on which SCRA protections are based have not been amended to extend the inclusive dates of service Furthermore, some protections of the SCRA may extend to persons who have received orders to report for active duty or to be inducted, but who have not actually begun active duty or actually reported for induction The Last Date on Active Duty entry is important because a number of protections of the SCRA extend beyond the last dates of active duty

Those who could rely on this certificate are urged to seek qualified legal counsel to ensure that all rights guaranteed to Service members under the SCRA are protected

WARNING This certificate was provided based on a last name, SSN/date of birth, and active duty status date provided by the requester Providing erroneous information will cause an erroneous certificate to be provided

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STATE OF MISSOURI

Midland Credit Management, Inc.,

Plaintiff

-vs-

AFFIDAVIT OF MELANIE ROSENBERGER

TERI LANKFORD AKA TERESA LANKFORD,

Defendant(s).

Melanie Rosenberger, whose business address is 16 McLeland Road Suite 101, St. Cloud, MN 56303, certifies and says:

1. I am employed as a Legal Specialist and have access to pertinent account records for Midland Credit Management, Inc. ("Plaintiff" or "MCM"). I am a competent person over eighteen years of age, and make the statements herein based upon personal knowledge of those account records maintained by Plaintiff. Plaintiff is the current owner of, and was assigned all the rights, title and interest to Defendant's COMENITY BANK account XXXXXXXXXXXXXXX[redacted] (MCM Number [redacted]) (hereinafter "the Account").

2. I have access to and have reviewed the electronic records pertaining to the Account maintained by MCM and am authorized to make this affidavit on MCM's behalf. The electronic records reviewed consist of (i) data and records acquired from the seller or assignor when MCM purchased or was assigned the Account, which were incorporated into MCM's business records upon purchase or assignment, and (ii) data and records generated by MCM in connection with servicing the Account since the date the Account was purchased by or was assigned to MCM.

3. I am familiar with and trained on the manner and method by which MCM creates and maintains its business records pertaining to the Account, which consist of (i) data and documents acquired from the seller or assignor, and (ii) subsequent collection and/or servicing activities by MCM. The records are acquired or created, and are kept in the regular course of MCM's business. It was in the regular course of MCM's business for a person with knowledge

[redacted] AFFREC 22-28143

Electronically Filed - NEWTON - November 09, 2023 - 04:01 AM

of the subsequent collection and/or servicing activities recorded, and a business duty to report, to make the record or data compilation, or to transmit information thereof to be included in such record, or for such information to be posted in MCM's records by a computer or similar digital means. In the regular course of MCM's business, the record or compilation of the subsequent collection activities is made at or near the time of the act or event by MCM as a regular practice.

4. MCM's records show that Defendant(s) owed a balance of $1,531.49 as of 2023-05-11.

I certify under penalty of perjury that the foregoing statements are true and correct.

MAY 24 2023
Date

Melanie Rosenberger

STATE OF MINNESOTA

COUNTY OF STEARNS

Signed and sworn to (or affirmed) before me on MAY 24 2023

by Melanie Rosenberger.

CHRISTY LYNN BISS
Notary Public
Minnesota
My Commission Expires Jan. 31, 2024

Notary Public

CA137

AFFREC 22-28143

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STATE OF MISSOURI

Midland Credit Management, Inc.,

Plaintiff

-vs- AFFIDAVIT OF BRENDA BITTMAN

TERESA LANKFORD,

Defendant(s).

Brenda Bittman, whose business address is 600 W. Saint Germain St Suite 200, St. Cloud, MN 56301-3616, certifies and says:

1. I am employed as a Legal Specialist and have access to pertinent account records for Midland Credit Management, Inc. ("Plaintiff" or "MCM"). I am a competent person over eighteen years of age, and make the statements herein based upon personal knowledge of those account records maintained by Plaintiff. Plaintiff is the current owner of, and was assigned all the rights, title and interest to Defendant's COMENITY BANK account XXXXXXXXXXXXXX[redacted] (MCM Number [redacted] (hereinafter "the Account").

2. I have access to and have reviewed the electronic records pertaining to the Account maintained by MCM and am authorized to make this affidavit on MCM's behalf. The electronic records reviewed consist of (i) data and records acquired from the seller or assignor when MCM purchased or was assigned the Account, which were incorporated into MCM's business records upon purchase or assignment, and (ii) data and records generated by MCM in connection with servicing the Account since the date the Account was purchased by or was assigned to MCM.

3. I am familiar with and trained on the manner and method by which MCM creates and maintains its business records pertaining to the Account, which consist of (i) data and documents acquired from the seller or assignor, and (ii) subsequent collection and/or servicing activities by MCM. The records are acquired or created, and are kept in the regular course of MCM's business. It was in the regular course of MCM's business for a person with knowledge of the subsequent collection and/or servicing activities recorded, and a business duty to report,

[redacted] AFFREC 22-28147

Electronically Filed - NEWTON - November 09, 2023 - 04:01 AM

to make the record or data compilation, or to transmit information thereof to be included in such record, or for such information to be posted in MCM's records by a computer or similar digital means. In the regular course of MCM's business, the record or compilation of the subsequent collection activities is made at or near the time of the act or event by MCM as a regular practice.

4. MCM's records show that Defendant(s) owed a balance of $1,078.94 as of 2023-08-24.

I certify under penalty of perjury that the foregoing statements are true and correct.

SEP 1 5 2023
Date

Brenda Bittman
Brenda Bittman

STATE OF MINNESOTA

COUNTY OF STEARNS

Signed and sworn to (or affirmed) before me on SEP 1 5 2023

by Brenda Bittman.

MARGARET M WATZKE
NOTARY PUBLIC - MINNESOTA
MY COMMISSION EXPIRES 01/31/25

Margaret M Watzke
Notary Public

CA137

[redacted] AFFREC 22-28147

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Summary of account activity

Account no	****-****-****[redacted]
Previous balance	$1,557.92
Payments	0.00
Other credits	0.00
Purchases	0.00
Other debits	0.00
Fees charged	40.00
Interest charged	33.57
New balance	**$1,631.49**
Past due amount	455.00
Credit limit	$1,100.00
Available credit	$0.00
Statement closing date	12/17/2020
Days in billing cycle	31

Payment information

New balance	$1,631.49
Minimum payment due	$535.00
Payment due date	01/12/2021

Late payment warning: If we do not receive your minimum payment by 01/12/2021 you may have to pay up to a $40.00 late fee.

Minimum payment warning: If you make only the minimum payment for each period, you will pay more in interest and it will take you longer to pay off your balances. For example:

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on the statement in about	And you will end up paying an estimated total of
Only the minimum payment	5 years	$2579

For information regarding credit counseling services call 1-800-284-1706.

Stop signing in to pay and use Comenity's EasyPay. It's safe and convenient. Use your smartphone camera or code reader to scan the QR code printed on your payment stub below to get started.

Details of your transactions

TRANS DATE	TRANSACTION DESCRIPTION/LOCATION	AMOUNT
Fees		
12/12/2020	LATE FEE	40.00
	Total fees charged for this period	$40.00
Interest charged		
	Interest charge on purchases	$33.57
	Total interest for this period	$33.57

2020 totals year to date	
Total fees charged in 2020	$439.00
Total interest charged in 2020	$346.00

Interest charge calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account. See BALANCE COMPUTATION METHOD on page 2 for more details. Minimum interest charge may exceed interest charge below, per your credit card agreement.

TYPE OF BALANCE	APR	BALANCE SUBJECT TO INTEREST RATE	INTEREST CHARGE
Purchases	24.9900% (v)	1,581.78 (DA)	33.57

Additional important messages

IMMEDIATE ATTENTION REQUIRED! Your Account is extremely past due and will be written off as a bad debt at the end of this month. To avoid this, you can pay the Minimum amount shown on this statement before the end of this month. If you are not able to pay the Minimum Payment amount, we will still be able to assist you and prevent your account from being written off. Call us at 1-855-617-8089 (TDD/TTY 1-800-695-1788) and we will find a suitable payment before the end of this month. If written off,

(CONTINUED)

NOTICE: See reverse side for important information.

Please tear at perforation above

PINK

Account number: ****-****-****[redacted]

New balance	Minimum payment
$1,631.49	$535.00

99 4

☐ Yes, I have moved or updated my e-mail address - see reverse

Mailed payments must reach us by 6pm ET on 01/12/2021.

Amount enclosed: $

Please make check payable to
COMENITY - VICTORIA'S SECRET

TERI LANKFORD
5617 QUINCE RD
SENECA MO 64865-7108

Please return this portion along with your payment to
PO BOX 659728
SAN ANTONIO TX 78265-9728

49905112 00006719 [redacted] 000053500 000163149

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[illegible] this portion for your records.

[illegible] To Do If You Think You Find A Mistake On Your Statement

[illegible] this the [illegible] or [illegible] Bank, [illegible] PO Box 182273, Columbus, Ohio 43218-2273

[illegible]

- Account Information: [illegible]
- Dispute Information: [illegible]

[illegible] must contact us within 60 days after the error appeared on your statement.

[illegible] must notify us of any potential errors or omissions 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.

[illegible]

[illegible]

[illegible] Rights If You Are Dissatisfied With Your Credit Card Purchases

[illegible] 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.

[illegible]

[illegible] Bank, PO Box 182273, Columbus, Ohio 43218-2273.

[illegible]

HOW TO AVOID PAYING INTEREST. [illegible]

BALANCE COMPUTATION METHOD. [illegible] the methods described below. The two letters in parentheses next to the Balance Subject to Interest Rate in the Interest Charge Calculation section of this statement correspond to the following:

[illegible] the figure the interest charge on this account by applying the periodic rate to the "daily balance" for each day in the billing period. To get the "daily balance," we take the beginning balance each day, add any new transactions and fees, and subtract any payments or credits. Treating any negative balance as a zero balance. This gives us the "daily balance." Then, we add up all the daily balances for the billing period and divide the total by the number of days in the billing period. This gives us the "average daily balance."

PAYMENTS. Pay your account by the payment due date by the time listed below. If we do not receive your payment in a correct format but need below it [illegible] payment method you select.

Correct Format. Correct formats for different payment methods include:

Mailing or Overnight. [illegible] Be sure to include your payment stub. Do not staple or paperclip the stub, and do not write on it. Do not send cash or checks by mail or overnight. Do not send payments to the address on your statement. Instead, send your payment to 3650 North [illegible] 1604 East, Suite 100, San Antonio, TX 78247-9704. [illegible] payments unless there is a dispute. In such case, you must pay [illegible] *Online.* You can make payments online [illegible] *In-store.* You can make payments in-store.

Required Cutoff Times. [illegible] payment due date. [illegible] payment. [illegible] following times: *Mailing and Overnight:* By 5:00 pm Eastern Time (ET). *Pay By Phone:* By 8:00 pm (ET). *Online:* By 8:00 pm (ET). and *In-store:* [illegible] your payment.

CREDIT REPORTING. [illegible] credit reports. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

NOTICE OF CREDIT REPORT DISPUTES.
If you believe the information we reported to a consumer reporting agency is inaccurate, you may submit a direct dispute to Comenity Bank, PO Box 182273, Columbus, Ohio 43218-2273. Your written dispute must provide sufficient information to identify the account and specify what information is inaccurate:

- Account Information: Your name and account number.
- Contact Information: Your address and telephone number.
- Disputed Information: Identify the account information and disputed and explain why you believe it is inaccurate.
- Supporting Documentation: If available, provide a copy of the sent or [illegible] supporting the dispute information.

[illegible]

PAYMENTS MARKED "PAID IN FULL". [illegible] discharge a debt, including amounts that include a check or other payment instrument marked with "payment in full" or a similar language, must be sent to: 3650 North [illegible] 1604 East, Suite 100, San Antonio, TX 78247-9704.
DO NOT USE THE ENVELOPE OR REMITTANCE ENVELOPE.
- We may accept payment sent to any other address without losing any of our rights.
- No payment shall be taken as an accord and satisfaction without our express approval.

CUSTOMER SERVICE. Visit comenity.net/victoriassecret or call 1-800-695-9478 (TDD/TTY 1-800-695-1788).

TELEPHONE MONITORING. To provide you with high quality service, some calls may be monitored or recorded.

ADDITIONAL INFORMATION. [illegible] on the front of your statement, means the following: V means variable rate (this rate may vary). WV INT PAY RQ means WAIVE INTEREST, PAYMENT REQUIRED. WV INT RQ V means WAIVE INTEREST, EQUAL PAYMENT. WV INT LOW PMT means WAIVE INTEREST, LOW PAYMENT. DF INT PY RQ means DEFER INTEREST, PAYMENT REQUIRED. DF INT RQ means DEFER INTEREST, EQUAL PAYMENT. DF INT LOW PMT means DEFER INTEREST, LOW PAYMENT. and LOW APP RQ PAY means LOW APP, EQUAL PAYMENT. If you have a variable rate account, your percentage rates may vary. You may pay all of your account balance at any time without penalty.

Send all inquiries to: CUSTOMER SERVICE, PO Box 182273, Columbus, Ohio 43218-2273.

Send all bankruptcy notices and related correspondence to: Comenity Bank, Bankruptcy Department, PO Box 182125, Columbus, Ohio 43218-2125.

NOTICE ABOUT ELECTRONIC CHECK CONVERSION. When you provide a check as payment, you authorize us either 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.

New Information

Title (optional) _____ First Name _____ MI _____

Last Name _____ Soc. Sec. No. _____

Street Address _____

Apt. No. _____ RR _____ PO Box _____

City _____ State _____ Zip Code _____ Foreign Map Code _____

Home Phone _____ Work Phone _____

Email Address _____

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Additional important messages - continued

the bad debt will be reported to the three major credit bureaus and our Recovery team will determine the appropriate steps, as permitted and available under applicable law to protect our interests

Affected by COVID-19? Comenity Bank Offers Support
As the bank that manages your credit card, our hearts go out to those affected by the coronavirus (COVID-19) pandemic
The support we're extending to you. If you're experiencing financial hardship because of COVID-19 please call 1-800-995-9478 (TDD/TTY 1-800-695-1788) to discuss how we may be able to help
Account Center is available 24/7 for you to manage your VICTORIA'S SECRET account online. You can make payments and view your balance, transactions and statements online Not yet registered? Visit comenity.net/victoriassecret enter your VICTORIA'S SECRET credit card account number and ZIP code, then verify your identity
We're looking out for you. We remain focused on the health and well-being of our customers and associates, and we'll continue to stay on top of what's happening during the pandemic so we can best support you

Protect yourself against mail and phone consumer fraud
http://about.usps.com/publications/pub281/welcome.htm

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THANKS FOR BEING ONE OF OUR FAVES!
GET THE LATEST ON ALL YOUR PERKS. SIGN UP FOR EMAIL AT VSANGELCARD.COM
SEE IMPORTANT INFORMATION SECTION FOR DETAILS.***

Summary of account activity

Account no	****-****-****[redacted]
Previous balance	$1,459 11
Payments	-335 00
Other credits	0 00
Purchases	0 00
Other debits	0 00
Fees charged	0 00
Interest charged	26 35
New balance	**$1,150 46**
Past due amount	0 00
Credit limit	$1,100 00
Available credit	$0 00
Statement closing date	05/17/2020
Days in billing cycle	31

Payment information

New balance	$1 150 46
Minimum payment due	$55 00
Payment due date	06/12/2020

Late payment warning:
If we do not receive your minimum payment by 06/12/2020 you may have to pay up to a $40 00 late fee

Minimum payment warning: If you make only the minimum payment for each period, you will pay more in interest and it will take you longer to pay off your balances. For example

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on the statement in about	And you will end up paying an estimated total of
Only the minimum payment	4 years	$1727

For information regarding credit counseling services call 1-800-284-1706

Account Questions? Need to make a payment? Want to know how to go paperless? Visit *VSAngelCard.com* or call 1-800-695-9178 (TDD/TTY 1-800-695-1788). Want to stay in the know with the [illegible] and news? Visit us at facebook.com/askcomenity or at twitter.com/askcomenity.

Skip signing in to pay and use Comenity's EasyPay. It's safe and convenient. Use your smartphone camera or code reader to scan the QR code printed on your payment stub below to get started

Angel Card Account Summary

Rewards Summary Current total points* 100 Points to next reward 150 Receive a $10 reward within 3-6 weeks for every 250 points earned!	Don't miss out! Update your email at VSAngelCard.com to get the full scoop on exclusive Angels-only offers and events	ANGELS ARE FIRST! Get exclusive offers, event invites and early access to major sales throughout the year. Sign up for emails at VictoriasSecret.com/email so you don't miss out

Details of your transactions

TRANS DATE	TRANSACTION DESCRIPTION/LOCATION	AMOUNT
04/17/2020	PAYMENT - THANK YOU	-200 00
05/11/2020	PAYMENT - THANK YOU	-135 00

Fees

Total fees charged for this period	$0 00

Interest charged

Interest charge on purchases	$26.35
Total interest for this period	$26 35

NOTICE: See reverse side for important information

Please tear at perforation above

PINK

Account number	****-****-****[redacted]
New balance	Minimum payment
$1,150.48	$55.00

99 3

☐ Yes, I have moved or updated my e-mail address - see reverse

Amount enclosed

Payment must reach us by 6 pm ET on 06/12/2020.

$

Please make check payable to
COMENITY - VICTORIA'S SECRET

TERI LANKFORD
5617 QUINCE RD
SENECA MO 64865-7108

Please return this portion along with your payment to
PO BOX 659728
SAN ANTONIO TX 78265-9728

00905112 00004579 [redacted] 000005500 000115046

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[illegible] this portion for your records

[illegible] To Do If You Think You Find A Mistake On Your Statement

[illegible] you think there is an error on your statement, write to us at: Comenity [illegible] PO Box 182782 Columbus, Ohio [illegible]218-2782

[illegible] In your letter, give us the following information: [illegible] Account information: Your name and account number. [illegible] Dollar amount: The dollar amount of the suspected error. [illegible] Description of Problem: If you think there is an error on your bill, [illegible]

[illegible] must contact us within 60 days after the error appeared on your [illegible] statement.

[illegible] must notify us of any potential errors in writing. You may call us, but if [illegible] do we are not required to investigate any potential errors and you may [illegible] to pay the amount in question.

[illegible]

[illegible] Rights If You Are Dissatisfied With Your Credit Card Purchases

[illegible] you are dissatisfied with the goods or services that you have purchased [illegible] your credit card, and you have tried in good faith to correct the [illegible] problem with the merchant, you may have the right not to pay the remaining [illegible] amount due on the purchase.

[illegible] use this right, all of the following must be true: [illegible]

[illegible] all of the criteria above are met and you are still dissatisfied with the [illegible] Comenity Bank PO Box 182782, [illegible] Columbus, Ohio 43218-2782.

[illegible]

[illegible]OW TO AVOID PAYING INTEREST: [illegible]

[illegible]ALANCE COMPUTATION METHOD: [illegible] The two letters in [illegible] parentheses next to the Balance Subject to Interest Rate column in the [illegible] Interest Charge Calculation section on this statement corresponds to the [illegible] following:

[illegible] We figure the interest charge on this balance by applying the periodic [illegible] rate to the "daily balance". For each day in the billing period. To get the [illegible] "daily balance" we take the beginning balance each day, add any new [illegible] transactions and fees and subtract any payments or credits (treating any net [illegible] credit balance as a zero balance). This gives us the daily balance.

[illegible] We figure the interest charge on this balance by applying the periodic [illegible] rate to the "average daily balance" for the billing period. To get the [illegible] "average daily balance" we take the beginning balance each day, add any [illegible] new transactions and fees and subtract any payments or credits (treating [illegible] net credit balance as a zero balance). This gives us the daily balance. [illegible] Then, we add up all the daily balances for the billing period and divide the [illegible] total by the number of days in the billing period. This gives us the "average [illegible] daily balance."

CREDIT REPORTING: [illegible] credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

NOTICE OF CREDIT REPORT DISPUTES

If you believe [illegible] Comenity Bank, PO Box 182789, Columbus, Ohio [illegible] information is inaccurate.

- Account Information: Your name and account number.
- Contact Information: Your address and telephone number.
- Disputed Information: Identify the account information disputed and explain why you believe it is inaccurate.
- Supporting Documentation: If available, provide a copy of the section of [illegible]

[illegible]

PAYMENTS MARKED "PAID IN FULL": [illegible] disputed amounts that include any check or other payment instrument marked with "payment in full" or similar language must be sent to: [illegible] North Loop 1604 East, Suite 101, San Antonio, TX 78[illegible]
DO NOT USE THE ENCLOSED REMITTANCE ENVELOPE
- We may accept payment sent to any other address without losing any of our rights.
- No payment shall operate as an accord and satisfaction without prior written approval.

CUSTOMER SERVICE: Visit vsangelcard.com or call 1-800-695-9478 (TDD/TTY 1-800-695-1788)

TELEPHONE MONITORING: To provide you with quality service, [illegible]

ADDITIONAL INFORMATION: [illegible] on the front of your statement, mean the following: V means variable rate (this rate may vary). WV INT PAY RQ means WAIVE INTEREST, PAYMENT REQUIRED, WV INT EQ PY means WAIVE INTEREST, EQUAL PAYMENT, WV INT LOW PMT means WAIVE INTEREST, LOW PAYMENT, DF INT PY RQ means DEFER INTEREST, PAYMENT REQUIRED, DFF INT EQ PY means DEFER INTEREST, EQUAL PAYMENT, DF INT LOW PMT means DEFER INTEREST, LOW PAYMENT and LOW APR EQ PAY means LOW APR, EQUAL PAYMENT. If you have a variable rate account, your periodic rates may vary. You may pay all of your account balance at any time without penalty.

Send all inquiries to: CUSTOMER SERVICE, PO Box 182273, Columbus, Ohio 43218-2273

Send all bankruptcy notices and related correspondence to Comenity Bank, Bankruptcy Department, PO Box 182125, Columbus, Ohio 43218-2125

NOTICE ABOUT ELECTRONIC CHECK CONVERSION: When you provide a check as payment, you authorize us either 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.

[illegible]AYMENTS: Pay your account by the payment due date by the time listed below. If we do not receive your payment in a correct format (outlined below) it [illegible] the payment method you select.

[illegible]orrect Format: Correct format for different payment methods include: *[illegible] or Overnight:* [illegible] this statement in the payment stub area containing your balance and minimum payment due. Be sure to include your payment stub, do not staple [illegible] payment stub and do not send any correspondence with your payment. You should overnight a payment to [illegible] North Loop 1604 East, Suite 101, San [illegible] TX 78217-5004 and the additional format requirements are the same as other mail payments unless there is a dispute, in which case you follow [illegible] Payments Marked "Paid In Full" section above. Do not send cash or mail cash equivalents. *Pay By Phone:* You can call us toll free at 1-800-695-9478 [illegible] TDD/TTY 1-800-695-1788 [illegible] *Online:* You can make a payment [illegible] *[illegible]-store:* You can make payments in-store.

[illegible]ayment Cutoff Times: [illegible] following times: *Mailing and Overnight:* By 5:00 pm Eastern Time (ET); *Pay By Phone:* By 8:00 pm (ET); *Online:* By 8:00 pm (ET); and *In store:* [illegible]

New Information

Title (optional) ________ First Name ______________________________ MI ________

Last Name ______________________________ Soc. Sec. No. ______________

Street Address ____

Apt. No. ______________ RR ______________ PO Box ______________

City ______________ State ________ Zip Code ________ Foreign Map Code ________

Home Phone ______________________ Work Phone ______________________

Email Address ____

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DON'T MISS OUT!

SIGN UP FOR EMAILS AT VICTORIASSECRET.COM/EMAIL
TO GET THE FULL SCOOP ON EXCLUSIVE ANGELS-ONLY OFFERS AND EVENTS.

2020 totals year to date	
Total fees charged in 2020	$159 00
Total interest charged in 2020	$144 97

Interest charge calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account. See BALANCE COMPUTATION METHOD on page 2 for more details. Minimum interest charge may exceed interest charge below, per your credit card agreement.

TYPE OF BALANCE	APR	BALANCE SUBJECT TO INTEREST RATE	INTEREST CHARGE
Purchases	24 9900% (v)	1 241 58 (DA)	26 35

Additional important messages

Affected by COVID-19? Comenity Bank Offers Support
As the bank that manages your credit card, our hearts go out to those affected by the coronavirus (COVID-19) pandemic.
The support we're extending to you. If you're experiencing financial hardship because of COVID-19, please call 1-800-395-9478 (TDD/TTY 1-800-695-1788) to discuss how we may be able to help.
Account Center is available 24/7 for you to manage your VICTORIA'S SECRET account online. You can make payments and view your balance, transactions and statements online. Not yet registered? Visit VSAngelCard.com, enter your VICTORIA'S SECRET credit card account number and ZIP code, then verify your identity.
We're looking out for you. We remain focused on the health and well-being of our customers and associates, and we'll continue to stay on top of what's happening during the pandemic so we can best support you.

*This information is accurate as of the statement closing date provided on this billing statement. Please refer to VSAngelCard.com to get your most accurate and up to date balance. This rewards program is provided by Victoria's Secret and its terms may change at any time. For full Rewards Terms and Conditions, please see www.VictoriasSecret.com/vsangelrewardterms.

^This information is accurate as of the statement closing date provided on this billing statement.

*For Victoria's Secret rewards program terms visit www.VictoriasSecret.com/vsangelrewardterms.

+++Must have valid email address and U.S. mailing address.

Did you know? You can easily add a family member or friend as an authorized buyer for your Victoria's Secret Angel Card! It's just one way to spoil your loved one while reaping the rewards. And, you can choose between a Victoria's Secret Angel Card or a PINK Angel Card design. Just access our secure customer service website at vsangelcard.com or call our Customer Care Center at 1-800-595-9478 (TDD/TTY 1-800-695-1788).

Be the first to know! Sign up for emails at VictoriasSecret.com/Angel-card.

GO PAPERLESS and manage your account online!
With paperless billing, you receive an email reminder prior to your payment due date. Get started today by visiting VSAngelCard.com.
STEP 1: Sign in or register your account. **STEP 2:** Select Go Paperless and sign up.

How can you take charge against ID Theft? Visit idtheft.gov to find out.

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Summary of account activity

Account no	****-****-****[redacted]
Previous balance	$1,114 87
Payments	0 00
Other credits	0 00
Purchases	0 00
Other debits	0 00
Fees charged	40 00
Interest charged	24 07
New balance	**$1,178 94**
Past due amount	330 00
Credit limit	$700 00
Available credit	$0 00
Statement closing date	12/17/2020
Days in billing cycle	31

Payment information

New balance	$1 178 94
Minimum payment due	$389 00
Payment due date	01/12/2021

Late payment warning: If we do not receive your minimum payment by 01/12/2021 you may have to pay up to a $40 00 late fee

Minimum payment warning: If you make only the minimum payment for each period, you will pay more in interest and it will take you longer to pay off your balances. For example

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on the statement in about	And you will end up paying an estimated total of
Only the minimum payment	4 years	$1740

For information regarding credit counseling services call 1-800-284-1706

Stop signing in to pay and use Comenity's EasyPay It's safe and convenient Use your smartphone camera or code reader to scan the QR code printed on your payment stub below to get started

Details of your transactions

TRANS DATE	TRANSACTION DESCRIPTION/LOCATION	AMOUNT
Fees		
12/12/2020	LATE FEE	40 00
	Total fees charged for this period	**$40 00**
Interest charged		
	Interest charge on purchases	$24 07
	Total interest for this period	**$24 07**

2020 totals year to date	
Total fees charged in 2020	$439 00
Total interest charged in 2020	$233 23

Interest charge calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account See BALANCE COMPUTATION METHOD on page 2 for more details Minimum interest charge may exceed interest charge below, per your credit card agreement

TYPE OF BALANCE	APR	BALANCE SUBJECT TO INTEREST RATE	INTEREST CHARGE
Purchases	24 9900% (v)	1 134 15	24 07

Additional important messages

IMMEDIATE ATTENTION REQUIRED! Your Account is extremely past due and will be written off as a bad debt at the end of this month To avoid this, you can pay the Minimum amount shown on this statement before the end of this month If you are not able to pay the Minimum Payment amount, we will still be able to assist you and prevent your account from being written off Call us at 1-855-617-8089 (TDD/TTY 1-800-695-1788) and we will find a suitable payment before the end of this month If written off,

(CONTINUED)

NOTICE See reverse side for important information

Please tear at perforation above

Buckle

Account number	****-****-****[redacted]
New balance	Minimum payment
$1,178.94	$389.00

99 4

☐ Yes, I have moved or updated my e-mail address - see reverse

Mailed payments must reach us by 6pm ET on 01/12/2021.

Amount enclosed: $

Please make check payable to COMENITY - THE BUCKLE

TERESA LANKFORD
5617 QUINCE RD
SENECA MO 64865-7108

Please return this portion along with your payment to
PO BOX 659704
SAN ANTONIO TX 78265-9704

08001012 00021365 [redacted] 000038900 000117894

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[illegible] this portion for your records

[illegible] To Do If You Think You Find A Mistake On Your Statement

[illegible] your statement, write to us at: Comenity [illegible] PO Box 182782, Columbus, Ohio 43218-2782 [illegible]

[illegible] following information: [illegible] *Account information:* Your name and account number. *Dollar amount:* The dollar amount of the suspected error. *Description of Problem:* [illegible] [illegible]

[illegible] must contact us within 60 days after the error appeared on your statement.

[illegible] must notify us of any potential errors in writing. You may call us, but if [illegible] we are not required to investigate any potential errors and you may [illegible] [illegible]

[illegible] 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.

[illegible] Rights If You Are Dissatisfied With Your Credit Card Purchases

[illegible] you are dissatisfied with the goods or services that you have purchased [illegible] 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.

[illegible] use this right, all of the following must be true:

[illegible] 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. [illegible]

[illegible] 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.

[illegible] You must not yet have fully paid for the purchase.

[illegible] Comenity Bank, PO Box 182782, Columbus, Ohio 43218-2782.

[illegible] 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.

[illegible]OW TO AVOID PAYING INTEREST Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin to charge interest on new purchases made on [illegible] Low APR, Equal Payment, Budget Payment Credit Plan [illegible] purchase.

[illegible]ALANCE COMPUTATION METHOD We calculate interest separately [illegible] [illegible]

CREDIT 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.

NOTICE OF CREDIT REPORT DISPUTES
If you believe the account information we reported to a consumer reporting agency is inaccurate, you may submit a direct dispute to Comenity Bank, PO Box 182789, Columbus, Ohio 43218-2789. Your written dispute must provide sufficient information to identify the account and specify why the information is inaccurate:

- **Account Information**: Your name and account number.
- **Contact Information**: Your address and telephone number.
- **Disputed Information**: Identify the account information disputed and explain why you believe it is inaccurate.
- **Supporting Documentation**: If available, provide a copy of the section of the credit report showing the account information you are disputing.

[illegible]

PAYMENTS MARKED "PAID IN FULL" [illegible] regarding disputed amounts that include any check or other payment instrument marked with "payment in full" or similar language, must be sent to 6550 North Loop 1604 East, Suite 101, San Antonio, TX 78247-5004. [illegible]
- We may accept payment sent to any other address without losing any of our rights.
- No payment shall operate as an accord and satisfaction without prior written approval.

CUSTOMER SERVICE Visit comenity.net/buckle or call 1-888-427-7285 (TDD/TTY 1-800-695-1788).

TELEPHONE MONITORING To provide you with high quality service, phone communications may be monitored or recorded.

ADDITIONAL INFORMATION [illegible] on the front of your statement, mean the following: V means variable rate (this rate may vary); WV INT PAY RQ means WAIVE INTEREST, PAYMENT REQUIRED; WV INT EQ PY means WAIVE INTEREST, EQUAL PAYMENT; WV INT LOW PMT means WAIVE INTEREST, LOW PAYMENT; DF INT PY RQ means DEFER INTEREST, PAYMENT REQUIRED; DEF INT EQ PY means DEFER INTEREST, EQUAL PAYMENT; DF INT LOW PMT means DEFER INTEREST, LOW PAYMENT and LOW APR EQ PAY means LOW APR, EQUAL PAYMENT. If you have a variable rate account, your periodic rates may vary. You may pay all of your Account balance at any time without penalty.

Send all inquiries to: CUSTOMER SERVICE, PO Box 182273, Columbus Ohio 43218-2273. Send all bankruptcy notices and related correspondence to Comenity Bank, Bankruptcy Department, PO Box 182125, Columbus Ohio 43218-2125.

NOTICE ABOUT ELECTRONIC CHECK CONVERSION When you provide a check as payment, [illegible]

Not an Official Court Document

[illegible]AYMENTS Pay your Account by the payment due date by the time listed below. If we do not receive your payment in a correct format (outlined below) it [illegible] payment method you select.

[illegible]orrect Format Correct formats for different payment methods include:

[illegible]ailing or Overnight: Send a personal check, money order, traveler's check or cashier's check payable in U.S. dollars, to the name and address shown on [illegible] your payment to the stub. Include your account number on your check. Use the envelope provided with your Statement, send one payment with one payment stub and do not send any correspondence with your payment. [illegible] 6550 North Loop 1604 East, Suite 101, San Antonio, TX 78247-5004 [illegible] ***Pay By Phone:*** You [illegible] 1-888-427-7285 (TDD/TTY 1-800-695-1788) to make a payment by telephone which may include a fee. ***Online:*** You can make a payment online at comenity.net/buckle. ***[illegible] store:*** You can make payments in store.

[illegible]ayment Cutoff Times Payment cutoff times/deadlines for us to receive payments are by the due date on this Statement in the payment stub area at the following times: ***Mailing and Overnight:*** By [illegible] (ET); ***Pay By Phone:*** by 8:00 pm (ET); ***Online:*** by 8:00 pm (ET); and ***In-store:*** before the store closes at the location you make your payment.

New Information

Title (optional) ______ First Name ______ MI ______

Last Name ______ Soc. Sec. No. ______

Street Address ______

Apt. No. ______ RR ______ PO Box ______

City ______ State ______ Zip Code ______ Foreign Map Code ______

Home Phone ______ Work Phone ______

Email Address

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Additional important messages - continued

the bad debt will be reported to the three major credit bureaus and our Recovery team will determine the appropriate steps, as permitted and available under applicable law, to protect our interests

Affected by COVID-19? Comenity Bank Offers Support
As the bank that manages your credit card, our hearts go out to those affected by the coronavirus (COVID-19) pandemic
The support we're extending to you. If you're experiencing financial hardship because of COVID-19 please call 1-888-427-7786 (TDD/TTY: 1-800-695-1788) to discuss how we may be able to help
Account Center is available 24/7 for you to manage your THE BUCKLE account online. You can make payments and view your balance, transactions and statements online. Not yet registered? Visit comenity.net/buckle, enter your THE BUCKLE credit card account number and ZIP code, then verify your identity
We're looking out for you. We remain focused on the health and well-being of our customers and associates, and we'll continue to stay on top of what's happening during the pandemic so we can best support you

Protect yourself against mail and phone consumer fraud
http://about.usps.com/publications/pub281/welcome.htm

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Gifted is a feeling

with connections shared, and time spent together. As we transition into this new normal, we hope to do it together.

We are gifted, because we have guests like you.

Summary of account activity

Account no	****-****-****-[redacted]
Previous balance	$958.21
Payments	-216.00
Other credits	0.00
Purchases	0.00
Other debits	0.00
Fees charged	0.00
Interest charged	18.34
New balance	**$760.55**
Past due amount	0.00
Credit limit	$700.00
Available credit	$0.00
Statement closing date	05/17/2020
Days in billing cycle	31

Payment information

New balance	$760.55
Minimum payment due	$39.00
Payment due date	06/12/2020

Late payment warning:
If we do not receive your minimum payment by 06/12/2020 you may have to pay up to a $40.00 late fee.

Minimum payment warning: If you make only the minimum payment for each period, you will pay more in interest and it will take you longer to pay off your balances. For example:

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on the statement in about	And you will end up paying an estimated total of
Only the minimum payment	2 years	$1021

For information regarding credit counseling services call 1-800-284-1705

Account Questions? Need to make a payment? Want to know how to go paperless? Visit *comenity.net/buckle* or call 1-888-127-7785 (TDD/TTY 1-800-595-1788). Want to stay in the know with the [illegible] and news? Visit us at facebook.com/askcomenity or at twitter.com/askcomenity.

Skip signing in to pay and use Comenity's EasyPay. It's safe and convenient. Use your smartphone camera or code reader to scan the QR code printed on your payment stub below to get started!

B-Rewards

You're so close to Buckle EXCLUSIVE Status! You are $1,000 away from even MORE benefits like an Annual Thank You Gift and a Choose Your Own Bonus Point Day!****
This information is accurate as of statement close date on this statement

+You have 0 B-Rewards points. For up-to-date B-Rewards information, please visit comenity.net/buckle

Points	Earn
300-599	$10
600-899	$20
900-1,199	$30
1,200-1,499	$40

Earn your NEW B-Rewards points from May 1, 2020 through August 31, 2020. Offer is available to all B-Rewards members. This rewards program is provided by Buckle and its terms may change at any time. For full Rewards Terms and Conditions, please see comenity.net/buckle

Details of your transactions

TRANS DATE	TRANSACTION DESCRIPTION/LOCATION	AMOUNT
04/23/2020	PAYMENT - THANK YOU	-100.00
05/12/2020	PAYMENT - THANK YOU	-116.00

Fees

Total fees charged for this period	$0.00

Interest charged

Interest charge on purchases	$18.34
Total interest for this period	$18.34

NOTICE: See reverse side for important information.

Please tear at perforation above

Buckle

Account number	****-****-****-[redacted]
New balance	Minimum payment
$760.55	$39.00

99.3

☐ Yes, I have moved or updated my e-mail address - see reverse

Amount enclosed

Payment must reach us by 6 pm ET on 06/12/2020.

$

Please make check payable to
COMENITY - THE BUCKLE

TERESA LANKFORD
5617 QUINCE RD
SENECA MO 64865-7108

Please return this portion along with your payment to
PO BOX 659704
SAN ANTONIO TX 78265-9704

08001012 00017277 [redacted] 000003900 000076055

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[illegible]

Keep this portion for your records

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

If you think there is a billing error or if you need more information about a transaction on your statement, write us at: Comenity Bank, PO Box 182273, Columbus, Ohio 43218-2273

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected billing error.
- Description of Problem: If you think there is a billing error on your bill, describe what you believe is wrong and why you believe it is a billing error.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential billing 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 apply:

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 interest or fees on any amount we agree was erroneous.

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 mailing address, and it must be more than $50. (Note: We do not control how merchants deal with customers, but in most cases this is necessary. If your purchase was made in response to an ad we mail, or if we own the company that sells you the goods or services, then the company is not a separate business.)

2. You must have used your credit card for the purchase. Purchases made by 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 still have a billing dispute, write us at: Comenity Bank, PO Box 182273, Columbus, Ohio 43218-2273.

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.

HOW TO AVOID PAYING INTEREST Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin to charge interest on new purchases made on the date we post the Purchase, Cash Advance, Balance Transfer, Pay Plan or Special Pay Plan on the date of purchase.

BALANCE COMPUTATION METHOD We calculate interest separately for each of several categories of your balance, including Purchases, Cash Advances, Balance Transfers, Special Pay Plans and Pay Plans. We figure the interest on your balance by applying the periodic rate to the "average daily balance" of your account (including current transactions) for each billing cycle. To get the average daily balance, we take the beginning balance of your account each day, add any new purchases, cash advances, and other transactions, and subtract any payments or credits. This gives us the daily balance.

CREDIT 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.

NOTICE OF CREDIT REPORT DISPUTES
If you believe that information we reported to a consumer reporting agency is inaccurate, you have a right to file a dispute. Comenity Bank, PO Box 182273, Columbus, Ohio 43218-2273. Your written dispute must provide sufficient information to identify the account and specify what information is inaccurate:

- Account Information: Your name and account number.
- Contact Information: Your address and telephone number.
- Disputed Information: Identify the account information and specify what information is inaccurate.
- Supporting Documentation: If available, provide a copy of the sent bill or other document showing the account, the bill or other document in question.

We will investigate the disputed information and correct the information if it is inaccurate. If the information is correct, we will notify you in writing. If the information is incorrect, we will notify the consumer reporting agency of our findings.

PAYMENTS MARKED "PAID IN FULL" Write to us if you have a dispute regarding disputed amounts that include any check or other payment instrument marked with "payment in full" or similar language, must be sent to: 6250 North River Road, Suite 6010, San Antonio, TX 78217-7004.

[illegible]

- We may accept payment sent to any other address without losing any of our rights.
- No payment is to be accepted and sent to this address without prior written approval.

CUSTOMER SERVICE Visit comenity.net/bucklecard or call 1-800-[illegible]-7336 (1-888-[illegible]-1800-[illegible]-1800).

TELEPHONE MONITORING To provide you with the quality service we strive for, some calls may be monitored or recorded.

ADDITIONAL INFORMATION For more information, see the reverse side of the front of your statement, meaning the following: "Variable rate" (this rate may vary); "WAIVE INTEREST PAYMENT REQUIRED" means WAIVE INTEREST PERIODIC PAYMENT; "WAIVE INTEREST PERIODIC PAYMENT" means WAIVE INTEREST PERIODIC PAYMENT; "WAIVE INTEREST PERIODIC PAYMENT" means WAIVE INTEREST PERIODIC PAYMENT; "DEFER INTEREST PERIODIC PAYMENT" means DEFER INTEREST PERIODIC PAYMENT; "DEFER INTEREST PERIODIC PAYMENT" means DEFER INTEREST PERIODIC PAYMENT; "WAIVE PERIODIC PAYMENT" means WAIVE PERIODIC PAYMENT. If you have a variable rate account, your interest rates may vary. You may pay all of your account balance at any time without penalty.

Send all inquiries to: CUSTOMER SERVICE, PO Box 182273, Columbus, Ohio 43218-2273. Send all bankruptcy notices and related correspondence to: Comenity Bank, Bankruptcy Department, PO Box 182125, Columbus, Ohio 43218-2125.

NOTICE ABOUT ELECTRONIC CHECK CONVERSION When you provide a check as payment, you may 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. For questions about this electronic fund transfer, call us at the telephone number on your statement, and you will find our hours of operation under "Customer Service" above.

PAYMENTS Pay on or before the payment due date by the time listed below. If we do not receive your payment in a correct format, your payment may be delayed. Do not send cash. Do not use tape, staples or paper clips on your payment. Write your account number on your payment and your check. Do not place other correspondence with your payment. Do not fold your payment. Make all payments in U.S. dollars, drawn on a U.S. financial institution. Do not send payments to our branch offices. Use only the payment methods we accept.

Correct Format Correct or incorrect payment methods include:

Mailing or Overnight: Send a personal check, money order, traveler's check or cashier's check payable in U.S. dollars, to the name and address shown on your statement. Write your account number on your check. Use the envelope provided with your Statement, send one payment with one stub, and do not send other correspondence with your payment. You should use overnight delivery for the Post Office. Do not use 1001 Lars, suite 101, suite 101, suite 101, TX 78247-5112 and 1 [illegible] Mark "Paid in Full" on your check. [illegible] *Pay By Phone:* You can call us at 1-888-[illegible] (TDD/TTY 1-800-[illegible]) to make a payment by telephone with no fee. *Online:* You can make a payment online at comenity.net/buckle. *In-Store:* You can make payments in-store.

Payment Cutoff Times Payments are posted as of the date we receive payments. Payments are by the due date on this Statement in the payment stub area at the lower right. *Mailing and Overnight:* By [illegible] on Eastern Time, *Pay By Phone:* by 5:00 pm ET, *Online:* by 5:00 pm ET, and *In-Store:* at the last time we accept sales at the location you make your payment.

New Information

Title (optional) First Name MI

Last Name Soc. Sec. No.

Street Address

Apt. No RR PO Box

City State Zip Code Foreign Mail Code

Home Phone Work Phone

Email Address

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2020 totals year to date	
Total fees charged in 2020	$160 00
Total interest charged in 2020	$93 87

Interest charge calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account. See BALANCE COMPUTATION METHOD on page 2 for more details. Minimum interest charge may exceed interest charge below, per your credit card agreement.

TYPE OF BALANCE	APR	BALANCE SUBJECT TO INTEREST RATE	INTEREST CHARGE
Purchases	24 9900% (v)	864 31	18 34

Additional important messages

Affected by COVID-19? Comenity Bank Offers Support
As the bank that manages your credit card, our hearts go out to those affected by the coronavirus (COVID-19) pandemic.
The support we're extending to you. If you're experiencing financial hardship because of COVID-19, please call 1-888-427-7786 (TDD/TTY: 1-800-695-1788) to discuss how we may be able to help.
Account Center is available 24/7 for you to manage your THE BUCKLE account online. You can make payments and view your balance, transactions and statements online. Not yet registered? Visit comenity.net/buckle, enter your THE BUCKLE credit card account number and ZIP code, then verify your identity.
We're looking out for you. We remain focused on the health and well-being of our customers and associates, and we'll continue to stay on top of what's happening during the pandemic so we can best support you.

(+) Offer is available to all B-Rewards members. Account must be in good standing. This rewards program is provided by Buckle and its terms may change at any time. For full Rewards Terms and Conditions, please see comenity.net/buckle.

Receive a $10 00 B-Rewards card for every 300 B-Rewards points earned through August 31, 2020. For every net dollar you spend using your Buckle Card (excluding shipping and taxes) you'll earn 1 point. B-Rewards cards earned during this period will be mailed in October 2020.

Offer is available to all B-Rewards members. This rewards program is provided by Buckle and its terms may change at any time. For full Rewards Terms and Conditions, please see comenity.net/buckle.

As a Buckle BLACK cardholder, YOU receive additional benefits when you use your Buckle BLACK card
- Free ground shipping on buckle.com domestic purchases and special orders on your Buckle BLACK card
- Receive even MORE special benefits during your birthday month
- Get seasonal sneak peek 'style previews' and updates

**Subject to credit approval. The B-Rewards program is provided by Buckle. Buckle may change the terms of the program at any time. For full rewards terms and conditions see comenity.net/buckle.
******ANNUAL THANK YOU GIFT: Must be an EXCLUSIVE cardholder at time of issue. BONUS POINTS DAY: Cannot fall during an existing Cardholder bonus point event. Only accounts in good standing will be upgraded. Guests must spend $1,000 (excluding tax and shipping) from January – December to earn and maintain EXCLUSIVE status and EXCLUSIVE benefits. Guests will have the following program year to maintain spend once they have been upgraded.**

DO YOU KNOW YOUR PERKS?

As a Buckle Black Cardholder, you receive free standard shipping[1] on buckle.com and special orders when you use your Buckle Credit Card, plus a $10 Birthday Reward.[2]

1) Limited to domestic ground shipping. 2) Must make a purchase within the last 18 months and be in good standing. Accounts that opened 30 days prior to the month of birthday will receive the offer in birthday month. Account must not be in default.

Credit card offers are subject to credit approval.

4 EASY PAYMENT OPTIONS

1. In-Store Payment
   (cash or check only)
2. Quick Pay by Phone
3. Online Payment
4. Mail Your Payment

Visit buckle.com/bucklecard/buckle-card-rewards
for more information on your payment options

THEY SHOP. YOU EARN.

Add an Authorized Buyer today
by calling 888-427-7786 *

*Account must be open for 30 days

Over 450 stores in 43 states and online at Buckle.com.
For questions about this STATEMENT OR FOR ACCOUNT INFORMATION, CALL 1-888-427-7785
(TDD/TTY 1-800-695-1788)
For additional details on specific PURCHASES OR RETURNS made at Buckle, call 1-800-626-1255

Great news! Go paperless! Now you can receive your Buckle credit card monthly billing statement online in a few easy steps
1. Type www.buckle.com
2. Click Buckle Card Bill Pay
3. Click cardholder services, log in, and click e-statements to enroll

How can you take charge against ID Theft? Visit idtheft.gov to find out

Not an Official Court Document

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