



**Statement Summary**

New Statement Balance	\$3,628.38
<b>Minimum Payment Due</b>	<b>\$114.00</b>
<b>Payment Due Date</b>	<b>08/08/2025</b>
Past Due Amount	\$0.00

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

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	16 Years	\$10,496.00
\$150.00	3 Years	\$5,403.00 (Savings = 5,093.00)

For information about Credit Counseling Services, call 1-877-413-6322

For account servicing, visit ally.com or call 1-888-366-2559

**Summary of Account Activity**

Statement Closing Date	07/14/2025
Previous Balance	\$2,013.45
- Payments	\$63.00
- Other Credits	\$0.00
+ Purchases	\$1,600.93
+ Cash Advances	\$0.00
+ Other Debits	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$77.00
<b>New Statement Balance</b>	<b>\$3,628.38</b>
Credit Limit	\$3,400.00
Available Credit	-\$228.00
Cash Access Limit	\$1,020.00
Available for Cash	\$0.00
Cash Back Rewards Balance	\$38.25

**Transactions**

Trans Date	Post Date	Reference	Description	Amount
06/13	06/14	5104323541YQT1BMH	PAYPAL *PYPL PAYIN4 8882211161 CA	\$190.70
06/15	06/15	823050957EHMKP29E	SP MORRISON MERCANTILE KITTREDGE CO	\$18.96
06/16	06/16	851792458WGNN2TW1	NANA SUSHI THAI - EVER EVERGREEN CO	\$20.88
06/16	06/16	851899358WGNK43G3	ARISTA DELI BROOMFIELD CO	\$13.33
06/16	06/16	552635258AY20GE52	NATURAL GROCERS CF CONIFER CO	\$122.74
06/16	06/16	552635258AY94A5TB	SAFEGWAY #2792 CONIFER CO	\$105.74
06/16	06/16	827111658EHM6EWGZ	UPPER CERVICAL CHIROPY BOULDER CO	\$110.00

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▼ Detach the bottom portion and return payment using enclosed envelope to be received no later than by 5 p.m. on the due date ▼

Pay online at ally.com or in the app -  
It's the fastest way to pay

Please make checks payable to:  
Ally Credit Card

**New address, phone number or e-mail? Check the box to the left and print changes on back.**

ALLY CREDIT CARD  
P.O. BOX 660371  
DALLAS TX 75266-0371

Account Number Ending 1235  
New Statement Balance \$3,628.38  
Minimum Payment Due \$114.00  
Payment Due Date 08/08/2025

**Amount Enclosed \$**

Payment Due Date						
August						
S	M	T	W	T	F	S
				1	2	
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

LAUREN DORSEY  
12-7045 WEHELAUNI ST  
PAHOA HI 96778-7838



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## Important Information about this Account

### Payments

**Online Payments:** You may pay online at ally.com. Payments made online will be credited as of the same day if made by 11:59 p.m. Eastern Time.

**Payments by Mail:** We credit mailed payments as of the date received, if the payment is: (1) received by 5 p.m. local time at the address shown on the remittance slip on the front of your statement; (2) paid with a check drawn in U.S. dollars on a U.S. financial institution or a U.S. dollar money order; and (3) sent in the return envelope with only the remittance portion of your statement accompanying it. Payments received by mail after 5 p.m. local time at the remittance address on any day including the Payment Due Date, but that otherwise meet the above requirements, will be credited as of the next day. Credit for any other payments may be delayed up to 5 days. Please allow 7 to 10 days for your mailed payment check to reach us by mail. We process most payment checks electronically by using the information found on your check. Each check authorizes us to create a one-time electronic funds transfer (or process it as a check or paper draft). Funds may be withdrawn from your account as soon as the same day we receive your payment. Checks are not returned to you.

**Payments by Phone:** You may call us at 1-888-366-2559 to make a same day payment on your Account. Payments can be made by phone with an agent or through our automated system. Payments made with an agent will be credited as of the same day if made by 11:59 p.m. Eastern Time. Payments made through our automated system will be credited as of the same day if made by 5 p.m. Eastern Time. For verification purposes, the last 4 digits of your social security number will be used as your PIN. When paying by phone you authorize us to initiate, via the Automated Clearing House payment network, a single debit entry to your depository bank account in the amount specified during the call.

### How we Calculate your Interest Charges

**Average Daily Balance Method (including new transactions):** We figure the interest charge on your account by applying the "daily periodic rate" (DPR) to the "average daily balance". The daily periodic rate is calculated by dividing the APR by 365. The average daily balance for Purchases, Balance Transfers and Cash Advance categories are calculated separately. To get the average daily balance we take the beginning balance of your Account each day, add to its respective category any new Purchases, Cash Advances, Balance Transfers, and/or applicable fees, and subtract payments and/or credits. This gives us the daily balance for each day, except that if the daily balance is negative, we treat it as zero. We then add up all of the daily balances for each category and divide by the number of days in the billing cycle. This gives us the average daily balance for each balance category. The interest charged for each balance category equals the average daily balance for that balance category times the applicable DPR times the number of days in the billing cycle. The results are then added together to determine the total interest charge for the billing cycle. To the extent interest comprises any part of your Average Daily Balance, compounding of interest will occur.

**When Interest Begins to Accrue on Purchases, Balance Transfers and Cash Advances:** Interest on Purchases, Cash Advances and Balance Transfers accrues from the date of the transaction. If a transaction occurs in one billing cycle but is not posted to your Account until the next billing cycle, the transaction is added or subtracted on the first day of the billing cycle in which the transaction is posted to your Account. You will not have to pay interest on Purchases if you pay your New Statement Balance in full by the Payment Due Date shown on your statement, which shall not be less than 25 days after the close of the billing cycle. If you have been paying your Account balance in full and thereby avoiding interest on Purchases, but then do not pay the next New Statement Balance in full by the Payment Due Date, in that billing cycle we will start charging interest on the unpaid portion of your balance. Unless otherwise disclosed in a promotional offer, there is no period in which credit extended may be paid without incurring interest on Cash Advances or Balance Transfers.

### How we Allocate your Payments

Subject to any restrictions of applicable law, we will apply your payments to the balances on your Account in whatever manner we determine. Generally, if your Account has balances (including new transactions) with different APRs, we will allocate the amount of your payment equal to the Minimum Payment Due to the lowest APR balances first. Payment amounts that exceed the Minimum Payment Due will be allocated to balances with higher APRs before balances with lower APRs.

### Available Credit

Your Available Credit may be reduced by the amount of transactions authorized but not yet posted to your account. Payments posted to your account may not immediately result in credit availability.

### Lost or Stolen Card

If your credit card is lost or stolen, please contact us immediately at 1-888-366-2559.

### What to Do if You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at: Ally Credit Card, P.O. Box 9222, Old Bethpage, NY 11804.

In your letter, give us the following information:

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

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

You must notify us of any potential errors in writing or electronically. 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 any amount in question, or report you as delinquent on that amount. But, if we determine that we made a mistake, you will not have to pay us the amount in question or any interest or other fees related to that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

### Your Rights if You Are Dissatisfied with Your Credit Card Purchases

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

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: Ally Credit Card, P.O. Box 9222, Old Bethpage, NY 11804.

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.

Please refer to your Cardmember Agreement for complete Account terms and conditions.

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## Contact us

**1. Visit our website:**  
ally.com

**2. Call us:**  
Ally Credit Card  
1-888-366-2559

**3. Mail a payment:**  
P.O. Box 660371  
Dallas, TX 75266

**4. Write to us:**  
P.O. Box 9222  
Old Bethpage, NY 11804

## Change of Information:

Name: \_\_\_\_\_

Address: \_\_\_\_\_  
Street

City State ZIP

Phone Number: \_\_\_\_\_

Email: \_\_\_\_\_



Transactions (continued)					
Trans Date	Post Date	Reference	Description		Amount
06/16	06/16	5104323571YGZBY80	PAYPAL *EARTHINGSAN 4085641966 CA		\$101.32
06/17	06/17	5104323591YJJGLAT	PAYPAL *PYPL PAYIN4 8882211161 CA		\$34.47
06/18	06/18	55263525AB06S0W1P	NATURAL GROCERS NW ARVADA CO		\$298.65
06/19	06/19	85179245BWGNDXQE7	TOMMYS THAI DENVER CO		\$51.66
06/19	06/19	55263525BB19TPFBZ	NATURAL GROCERS DT DENVER CO		\$72.99
06/19	06/19	12302025A0001Y79S	QLT*APPLEWOOD LAKEWOOD CO		\$45.62
06/19	06/19	82305095AEHNEADTS	AMAZON MARK* NO26V6D02 SEATTLE WA		\$25.84
06/19	06/19	82305095AEHNEQ6ZY	AMAZON MARK* NO6S45Z71 SEATTLE WA		\$25.84
06/22	06/22	55432865E6107RDJL	SOUTHWES 5262358576493 800-435-9792 TX		\$1.70
06/22	06/22	85379935D00XTMKFG	PAYMENT - THANK YOU		\$63.00-
06/27	06/27	05436845KBLJATGBX	WM SUPERCENTER #3824 WESTMINSTER CO		\$66.51
06/27	06/27	55263525KB9SFS3XQ	NATURAL GROCERS NW ARVADA CO		\$97.38
07/05	07/05	12302025S0253LWFD	ST. VRAIN MARKET DELI HYGIENE CO		\$16.60
07/08	07/08	55432865X5WKNEAE5	SOUTHWES 5264282248899 800-435-9792 TX		\$180.00
Fees					
<b>TOTAL FEES FOR THIS PERIOD</b>					<b>\$0.00</b>
Interest Charged					
07/14	07/14		Interest Charge on Purchases		\$77.00
07/14	07/14		Interest Charge on Cash Advances		\$0.00
<b>TOTAL INTEREST FOR THIS PERIOD</b>					<b>\$77.00</b>
2025 Totals Year-to-Date					
Total fees charged in 2025					\$0.00
Total interest charged in 2025					\$160.24

Interest Charge Calculation				
Your Annual Percentage Rate (APR) is the annual interest rate on your account				
Type of Balance	APR	Promotional Rate End Date	Balance Subject To Interest Rate	Interest Charge
PURCHASES	27.99% (V)		\$3,239.00	\$77.00
CASH ADVANCES	27.99% (V)		\$0.00	\$0.00
Days in Billing Cycle: 31 (V) = Variable Rate				

See reverse side of page one for explanation of Interest Charge calculation.

Your Cash Back Rewards Activity	
Rewards as of last statement	\$6.23
+ 2% on all purchases	\$32.02
- Rewards redeemed this period	\$0.00
<b>Cash Back Rewards Balance</b>	<b>\$38.25</b>

