



Cardmember
LAUREN DORSEY

Ally Credit Card
Ending in 1235

Page
1 of 2

Statement Summary

New Statement Balance	\$557.75
Minimum Payment Due	\$27.00
Payment Due Date	01/08/2025
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	2 Years	\$724.00
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	12/13/2024
Previous Balance	\$127.00
- Payments	\$127.00
- Other Credits	\$53.48
+ Purchases	\$611.23
+ Cash Advances	\$0.00
+ Other Debits	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00

New Statement Balance	\$557.75
Credit Limit	\$1,900.00
Available Credit	\$1,342.00
Cash Access Limit	\$570.00
Available for Cash	\$570.00
Cash Back Rewards Balance	\$12.22

Transactions

Trans Date	Post Date	Reference	Description	Amount
11/26	11/26	7550372NW0XSN2DQJ	PUNDIR STORE RISHIKESH UT	\$82.94
			2411 6985.00 356 0.011874015	\$0.00
11/26	11/26	4230048NW004PT6M5	M/S JAIN SPICE SHOP GARHWAL II	\$15.20
			2411 1280.00 356 0.011875000	\$0.00
11/27	11/27	8537993NW00XTMKFH	PAYMENT - THANK YOU	\$127.00-
11/29	11/29	7550372NZ0XVTFY4S	PUNDIR STORE RISHIKESH UT	\$20.33
			2411 1716.00 356 0.011847319	\$0.00
12/06	12/06	4230047P600JZTKLY	NIKKI SAINI DEHRADUN II	\$32.19
			2412 2725.00 356 0.011812844	\$0.00

1104 XNH 1 7 8 241213 0 PAGE 1 of 3 1 0 2112 4100 FSF1 01AA1104

▼ 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 \$557.75
Minimum Payment Due \$27.00
Payment Due Date 01/08/2025

Amount
Enclosed \$

Payment Due Date						
January						
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
10975 BIRCH DR
THORNTON CO 80233-5410



000027000005577553799341012112351

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
12/07	12/07	4545927P800Q877MS	ART GALLERY TEHRI GARHWA II	\$330.72
			2412 28000.00 356 0.011811428	\$0.00
12/10	12/10	0545080PA1KVZ99ME	DIVYA GANGA HERBALS TEHRI GARHWAL UK	\$22.41
			2412 1900.00 356 0.011794736	\$0.00
12/10	12/10	8521522P9D2F6K9H5	INDIGO AIRLINES DEHRAD DEHRADUN II	\$36.90
12/10	12/10	0580500PA09V6JTJD	KRISHNARPAN HOSPITALIT SOUTH WEST DE DL	\$2.64
			2412 224.00 356 0.011785714	\$0.00
12/11	12/11	4526550PB00G1SASM	ART PORT DELHI II	\$67.90
12/13	12/13		CASH BACK CREDIT	\$53.48-
Fees				
TOTAL FEES FOR THIS PERIOD				\$0.00
Interest Charged				
12/13	12/13		Interest Charge on Purchases	\$0.00
12/13	12/13		Interest Charge on Cash Advances	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$0.00
2024 Totals Year-to-Date				
Total fees charged in 2024			\$0.00	
Total interest charged in 2024			\$0.00	

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	0.00%	02/11/2025	\$0.00	\$0.00
CASH ADVANCES	28.24% (V)		\$0.00	\$0.00
Days in Billing Cycle: 30 (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	\$53.48
+ 2% on all purchases	\$12.22
- Rewards redeemed this period	\$53.48
Cash Back Rewards Balance	\$12.22

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