Mission Lane

LAUREN DORSEY
Account Number: #### #### #### 1843

Statement Billing Period:
March 6, 2025 - April 5, 2025

Summary of Account Activity

Previous Balance	$ 365.97
Payments	-365.97
Other Credits	-2.20
Other Debits	0.00
Purchases	278.31
Cash Advances	0.00
Fees Charged	**0.00**
Interest Charged	**0.00**
NEW BALANCE	**$ 276.11**
Credit Limit	$ 4,500.00
Available Credit	4,223.89
Available Cash	1,125.00
Statement Closing Date	04/05/25
Days in Billing Cycle	31

Payment Information

New Balance	**$ 276.11**
Total Minimum Payment Due	**$ 25.00**
Payment Due Date	**05/02/25**

Late Payment Warning:
If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to $ 35.00.
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	13 months	$ 324.00

If you would like information about credit counseling services, call 1-866-791-4360.

Contact Information

Customer Service (855) 790-8860
Report Lost or Stolen Card (855) 790-8860

Please Mail Your Payments to:
PO BOX 71084
CHARLOTTE NC 28272-1084

Visit us on the web at:
missionlane.com

Please send Billing Inquiries and Correspondence to:
MISSION LANE LLC PO BOX 105286 ATLANTA, GA 30348-5286

NOTICE: CONTINUED ON PAGE 3

DETACH HERE: RETURN PAYMENT USING THE ENCLOSED ENVELOPE. MAKE CHECK PAYABLE TO: MISSION LANE LLC - ALLOW UP TO 7 DAYS FOR RECEIPT.

MISSION LANE LLC
PO BOX 105286
ATLANTA GA 30348-5286

Mission Lane

Account Number	#### #### #### 1843
Closing Date	April 5, 2025
New Balance	$ 276.11
Total Minimum Payment Due	$ 25.00
Payment Due Date	May 2, 2025

AMOUNT OF PAYMENT ENCLOSED

$ _____

LAUREN DORSEY
10975 BIRCH DR
THORNTON CO 80233

** 0036230

MISSION LANE LLC
PO BOX 71084
CHARLOTTE NC 28272-1084

0338888435911111 000002500 000027611 0

IMPORTANT INFORMATION

- The Mission Lane Visa® Credit Card is issued by Transportation Alliance Bank, Inc. dba TAB Bank.

Important Information: See your Credit Card Agreement (hereinafter 'Agreement'). Your Agreement contains the terms of your Account.

Lost or Stolen Card. Report immediately. Please call (855) 790-8860.

About Interest Charges

How We Calculate Interest. We calculate it separately for each Balance shown in the Interest Charge Calculation table. We use the daily balance method (including new transactions), which includes daily compounding of interest, to calculate interest on your Account. The Interest Charge Calculation Method applicable to your account for Cash Advances and Purchases of goods and services that you obtain through the use of your Account is specified on the front side of this statement and explained below:

Method A - Daily Balance (including new cash advances). The **Interest Charge** on cash advances begins from the later of the Transaction Date or the first day of the Billing Cycle in which the transaction posts to your Account. There is no grace period.

Method G - Daily Balance (including new transactions). To avoid incurring additional **Interest Charges** on the balance of Purchases reflected on your monthly statement and, on any new appearing Purchases on your next monthly statement, you must pay the entire 'New Balance in full, shown on your monthly statement, on or before the Payment Due Date.

We determine the **Interest Charge** for a billing cycle by multiplying the daily balance by its daily periodic rate each day in the billing period. To get a daily balance, we take the Balance at the end of the previous day, add new charges, subtract new credits or payments, and make adjustments. We then multiply the daily balance for each Balance each day by its daily periodic rate and add that amount to that day's balance to get the ending daily balance. The Balance Subject to Interest Rate is the average of the daily balances. For more information on how your daily balance (including new cash advances) is calculated, please refer to your Agreement or call our Customer Service Department at (855) 790-8860.

Minimum Interest Charge. If we charge interest, it will be at least $0.50.

How to Avoid Paying Interest on Purchases. Your due date is at least 23 days after the close of each billing cycle. We will not charge you any interest on New Purchases if you pay your New Balance in full by the due date each month. New Purchases are Purchases that first appear on the next billing statement. Interest charges begin to accrue on New Purchases and Cash Advances from the later of the Transaction Date or the first day of the Billing Cycle in which the transaction posts to your Account and continue to accrue until you pay in full and will be billed in the next Billing Cycle.

Your Billing Rights

What To Do If You Think You Find A Mistake On Your Statement.
If you think there is an error on your statement, write to us at the address shown on the front of this billing statement after the phrase **'Please send Billing Inquiries...to:'** 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 statement, 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. You may call us, but if you do, we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases.

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than $50. (Note: Neither of these 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 the address shown on the front of this billing statement following the phrase **'Please send Billing Inquiries...to:'**

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.

Other Account and Payment Information

Payments. You may pay all or part of your Account balance at any time. However, you must pay at least the Minimum Payment Due by the Payment Due Date. Payments must be made in U.S. dollars.

Proper Form. For a payment sent by mail or courier to be in proper form, you must:

- Enclose a valid check or money order. No cash or foreign currency will be accepted.
- Include your name and the last four digits of your account number.

Send only the proper form of payment and the bottom portion of this statement in the envelope provided to the address on the front of the payment coupon, after affixing postage. Payments sent without proper postage will be returned to the sender.

If you ask someone else to make a payment on your behalf, we may be able to process that third-party payment. We also may refuse to accept that payment. If we do accept it, you're responsible for the payment regardless of it being returned or rejected.

You must not include any restrictive words, endorsements, conditions, limitations, covenants, or other special instructions such as Paid in Full on your payment or accompanying correspondence. If you include restrictive language, we may reject the payment and/or return it to you. We also may process the payment without losing any of our rights.

When Your Payment Will Be Credited. Payments received in proper form at our processing facility by 5:59pm ET, either electronically (e.g. online, by phone, etc.) or by mail at the location specified on the front of the statement after the phrase 'Please Mail Your Payment To:', will be credited as of that day. A payment received there in proper form after that time will be credited as of the next day. Allow 5 to 7 days for payments by regular mail to reach us. There may be a delay of up to 5 days in crediting a payment we receive that is not in proper form or not sent to the correct address. The correct address for regular mail is the address on the front of the payment coupon.

Payments By Mail. If you send an eligible check, you authorize us to use information on your check to make an electronic fund transfer from your account at the financial institution indicated on your check or to process the payment as a check transaction. If a payment is processed as an electronic fund transfer, the transfer will be for the amount of the check and funds may be withdrawn from your account as soon as the same day we receive your check. Also, the check will be destroyed. If your payment is returned unpaid, we reserve the right to resubmit it as an electronic debit.

For payments by express mail or courier, or for payments including restrictive words, endorsements, conditions, limitations, covenants, or other special instructions covenants, please remit to:

Lockbox Services 71084
Mission Lane LLC
1525 West W.T. Harris Blvd - 2C2
Charlotte, NC 28262

Payments Other Than By Mail.

- Online. Go to www.missionlane.com to make or schedule a one-time payment.
- Autopay. Go to www.missionlane.com to enroll in AutoPay and have your payment amount automatically deducted each month on your payment date from the payment amount you choose.
- Phone. Call the automated phone system at (855) 790-8860. For phone payments, you authorize Mission Lane to electronically debit your specified bank account by an ACH transaction in the amount and on such date that you indicate on the phone. You may cancel a one-time phone payment, or withdraw your authorization for automatic debits, by calling the number on the front of your statement within the timeframe disclosed to you on the phone.

Credit Balances. If your Account has a credit balance, the amount is shown on the front of your billing statement. A credit balance is money that is owed to you. You may make charges against this amount if your Account is open. We will send you a refund of any remaining balance of $1.00 or more after 6 months, or as otherwise required by applicable law, or upon request made to the address indicated on the front of this statement after the phrase **'Please send Billing Inquiries and Correspondence to:'.**

Annual Membership Fee. Some accounts are charged an Annual Membership Fee. To avoid paying this fee, notify us that you are closing your Account within 30 days of the mailing or delivery date of the statement on which the fee is billed. At any time, if your balance consists only of the Annual Membership Fee, or fees and interest resulting from the Annual Membership Fee, you may request to close your account, and we will forgive that 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. We normally report the status and payment history of your Account to credit reporting agencies each month. If you believe that our report is inaccurate or incomplete, please write to us at the address shown on the front of this billing statement after the phrase **'Please send Billing Inquiries...to:'.**

AZ Residents. Mission Lane LLC does business in Arizona under the trade name Mission Lane Card Services LLC.

Updating Your Name And Address

To update your name and address, write to us at the address shown on the front of this billing statement after the phrase **'Please send Billing Inquiries...to:'** You may also contact us by email at support@missionlane.com. You may be asked to provide additional information or documentation to support your request.

Mission Lane

LAUREN DORSEY
Account Number: #### #### #### 1843

Statement Billing Period:
March 6, 2025 - April 5, 2025

Transactions

Trans Date	Post Date	Reference Number	Description	Amount
			Payments, Adjustments and Other	
03/26	03/27	00000000000008966332656	PAYMENT - THANK YOU	- 365.97
04/01	04/01	334b36a1-7368-48ba-b5f2	Cash Back Credit	- 2.20
			TOTAL PAYMENTS OR ADJUSTMENTS	**-$ 368.17**
			Purchases	
03/08	03/09	24943005067163490092777	AQ DENVER RESTAURANT DENVER CO	54.30
03/24	03/25	24692165083107757995425	AMAZON MKTPL*2I4VN0GG3 Amzn.com/billWA	57.61
04/02	04/03	24000775092100028501538	BREK.COM WWW.BREK.COM WA	108.66
04/02	04/03	24744555093240000807747	Carts-Chairs SmarteCarte Honolulu HI	5.00
04/03	04/04	24692165093106338590125	PANERA BREAD #203248 P PHOENIX AZ	11.84
04/03	04/04	24137465093100249200913	TST* SIP WINE BAR PHOENIX AZ	5.14
04/02	04/04	24692165093106774496373	HONOLULU LIFE HNL HONOLULU HI	6.69
04/02	04/04	24692165093106774831744	PGA TOUR GRILL G14 HNL HONOLULU HI	29.07
			TOTAL PURCHASES AND OTHER DEBITS	**$ 278.31**
			Fees	
			TOTAL FEES FOR THIS PERIOD	**$ 0.00**
			Interest Charged	
			TOTAL INTEREST FOR THIS PERIOD	**$ 0.00**

2025 Totals Year-to-Date

Total Fees Charged in 2025	$ 1.80
Total Interest Charged in 2025	$ 0.00

Important Messages

Your cash back balance is applied as a statement credit on the 2nd of each month. You can review all previous cash back credits at dashboard.missionlane.com or the Mission Lane mobile app. For questions, please reach out to our Customer Service team.

Did you know you can **manage your account online for free** by visiting www.MissionLane.com? Review your account information, track spending, set alert notifications, download files, and so much more any time of the day or night. Plus, your information is safe and secure.

Interest Charge Calculation

Type of Balance	ICM[1]	Balance Subject to Interest Rate	Periodic Rate[2]	Annual Percentage Rate (APR)[3]	Promo APR Expires	Interest Charge
PURCHASES	G	$ 0.00	0.07942% (D)	28.99% (V)	N/A	$ 0.00
CASH ADVANCES	A	$ 0.00	0.07942% (D)	28.99% (V)	N/A	$ 0.00

[1] ICM Interest Charge Method: See reverse side of Page 1 for explanation.
[2] Periodic Rate (M) = Monthly (D) = Daily
[3] Your Annual Percentage Rate (APR) is the annual interest rate on your account.
(V) = Variable Rate. If you have a variable rate account the periodic rate and Annual Percentage Rate (APR) may vary.