

Fortiva Credit Card



Summary of Account Activity	
Account Number	**** * 6991
Statement Closing Date	November 16, 2023
Number of days in billing cycle	31
Total Credit Line	\$1,000.00
Available Credit	\$739
Overlimit Amount	\$0.00
Past Due Amount	\$0.00
Previous Balance	\$388.64 CR
Payments	\$0.00
Credits	\$0.00
Purchases	\$399.88
Balance Transfers	\$0.00
Cash Advances	\$0.00
Interest Charged	\$0.00
Fees Charged	\$10.00
New Balance	\$21.24

Payment Information	
New Balance	\$21.24
Minimum Payment Due	\$21.24
Payment Due Date	Dec 13, 2023
Late Payment Warning: If we do not receive your minimum payment by the Payment Due Date shown above, you may have to pay up to a \$41.00 late fee.	
If you would like information about credit counseling services, call 1-877-740-1191.	

Cardholder Services				www.myfortiva.com
Payment Processing P.O. BOX 650847 DALLAS TX 75265-0847	Dispute Resolution P.O. BOX 105374 ATLANTA GA 30348-5374	Correspondence P.O. BOX 105555 ATLANTA GA 30348-5555	Account Inquiry (877) 785-7908	TTY Service (855) 921-5700

Transaction Summary				
EVA ROVANG	TRANS DATE	POST DATE	DESCRIPTION OF TRANSACTION	AMOUNT
	10/18/23	10/18/23	ASURE LABS 855-3798035 WY	\$239.99
	10/18/23	10/18/23	ASURE LABS 855-3798035 WY	\$59.99
	11/12/23	11/12/23	UPWELLNESS LLC 800-876-2196 FL	\$99.90

Fees Charged			
TRANS DATE	POST DATE	DESCRIPTION OF TRANSACTION	AMOUNT
10/29/23	10/29/23	ACCOUNT MAINTENANCE FEE	\$10.00
TOTAL FEES FOR THIS PERIOD			\$10.00

2023 Year-to-Date Totals	
Total Fees Charged in 2023	\$178.75
Total Interest Charged in 2023	\$178.11

PLEASE DETACH AND RETURN WITH YOUR PAYMENT

SEE REVERSE SIDE FOR IMPORTANT INFORMATION



Account Number: **** * 6991

Minimum Payment Due	Payment Due Date	New Balance
\$21.24	12/13/2023	\$21.24

Amount Enclosed \$.

Make checks payable to Fortiva

Check here and complete reverse side for change of address

EVA ROVANG

 8677 BRUTUS RD

 BRUTUS MI 49716-9717

Mail Payment To: PAYMENT PROCESSING

 P.O. BOX 650847

 DALLAS TX 75265-0847

01 542784011248873200002124000021247

Annual Percentage Rate (APR) and Monthly Periodic Rate. When your Account has an outstanding balance, we will calculate interest using a monthly periodic rate. The monthly periodic rate is determined by dividing the annual percentage rate (APR) by 12.

Balance Subject to Interest Rate. We figure the interest charge on your Account by applying the applicable monthly periodic rate to the "average daily balance" of your Account. We calculate the average daily balance separately for each type of balance (e.g., separately for Purchases, for Cash Advances and for each balance subject to special terms such as Balance Transfers).

How to Avoid Paying Interest. You can avoid interest on purchases that are not subject to a special promotion if you pay the entire non-promotional balance (in addition to any required minimum payment on promotional balances) by the due date each month.

Deferred Interest Balances. If you make a purchase under a special Deferred Interest Plan promotion, we will calculate interest for each cycle as described above. To avoid such interest you must pay the total purchase amount and accrued fees and charges that are subject to deferred interest ("Promotional Balance") in full by the last day of the promotional period as shown in the Deferred Interest Charge Calculation notice on the front of this statement.

Special Promotions. We may from time to time offer special promotions when you use your Account for certain transactions. These special promotions will have some terms that are different from your regular terms. Please refer to any special promotion advertising (including in-store signs or other disclosures provided to you) for the full terms of any special promotion offered.

Annual Renewal. If the front of this statement contains a message that an Annual Fee will be billed in your next billing cycle, you can avoid paying this Annual Fee by paying your outstanding balance in full and sending written notification of termination within 30 days to: Account Services, P.O. Box 105555, Atlanta, Georgia 30348-5555.

Automatic Payments. If you enrolled in the Automatic Payment Plan you authorize us to initiate electronic funds transfers (EFTs) by debit entries drawn on the bank account, debit or credit card you have identified to us in your application for this Account or any other account that you identify to us from time to time in the amount of your required minimum payments.

Alternative Payment Methods. If you know that we will be unable to process a scheduled automatic payment for any reason, then to avoid a late payment charge, you must promptly send a certified check or money order to the "Payment Address" shown on the front of this statement, or, if offered, you may take advantage of any pay by phone or on line payment service that we may make available to you from time to time.

Making Physical Payments. If you pay by paper check or other written instrument, all payments, except disputed amounts, must be mailed or delivered to us at the address for payments shown on this statement. Payments received at the address on the payment coupon by 5:00 p.m. Central Time, Monday through Friday (except legal holidays), will be credited to your Account as of the date received.

Notice About Electronic Check Conversion. When you provide a paper check as payment, you 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. 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.

Late Payment Fee. If you do not make your Minimum Payment on or before the Payment Due Date shown on this statement, we may apply a Late Payment Fee. Postdated Checks, Restrictive Endorsement Checks and Other Disputed or Qualified Payments. You agree not to send us partial payments marked "paid in full," "without recourse," or similar language.

Account Services Dispute Resolution. P.O. Box 105374, Atlanta, GA 30348-5374. 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.

We may accept late, postdated or partial payments without losing any of our rights under the credit agreement governing your Account. (A postdated check is a check dated later than the day it was actually presented for payment.) We are under no obligation to hold a postdated check and we reserve the right to process every item presented as if dated the same date received by us or our check processor unless you give us adequate notice and a reasonable opportunity to act on it.

Negative Credit Reporting. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults in your account may be reflected in your credit report. 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:

Account Services Dispute Resolution
P.O. Box 105374
Atlanta, GA 30348-5374

- In your letter, give us the following information:
1. Account information: Your name and account number.
2. Dollar amount: The dollar amount of the suspected error.
3. 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 and at least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong. 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:
1. We cannot try to collect the amount in question, or report you as delinquent on that amount.
2. 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.
3. While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
4. 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 is 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:
Account Services Dispute Resolution
P.O. Box 105374
Atlanta, GA 30348-5374

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.

Credit Balances. Any credit balance on your account (indicated by a "CR" on the front of this statement) is money we owe you. You can make charges against this amount, or request a full refund of this amount by writing to us at Account Services, P.O. Box 105555, Atlanta, Georgia 30348-5555. Any amount not charged against or refunded upon request that is over \$1 (equal to or in excess of \$1 if you live in MA or any amount in NY) will be refunded automatically within six months after the credit balance was created (within four billing cycles in MD).

Monitoring And Recording. To ensure that you receive quality service, you agree that we may record all phone calls. These calls, between you and our representatives, are evaluated by supervisors. It is our goal to provide prompt, consistent assistance and deliver accurate information in a professional manner.

Communicating With You; Consent to Contact By Electronic And Other Means. We may contact you for any lawful reason, including for the collection of amounts owed to us and for the offering of products or services in compliance with our Privacy Notice in effect from time to time. No such contact will be deemed unsolicited. To the greatest extent not prohibited by applicable law, we may (i) contact you at any address or telephone number (including wireless cellular telephone, VoIP or ported landline telephone number) that you may provide to us from time to time; (ii) use any means of communication, including, but not limited to, postal mail, electronic mail, telephone or other technology, to reach you; (iii) use automatic dialing and announcing devices which may play recorded messages; and (iv) send text messages to your telephone. You may contact us at any time to ask that we not contact you using any one or more methods or technologies. You may also avoid certain kinds of contacts by using the Opt Out Form attached to our Privacy Notice.

Debt Collection. If there is a message on the front side that your Account is delinquent or past due, then this is an attempt to collect a debt and any information obtained will be used for that purpose.

Illinois Residents. Upon request, we will provide you with a summary of the total amount charged to your Account over the year within 30 days after the year's end or termination of your Account.

This account is issued by The Bank of Missouri, Perryville, MO.

Rev.7-5-2023

O1AA1187 - 07/19/23

CHANGE OF ADDRESS

Account Number
Address
City
Home Telephone
Work Telephone
Apt./Flat#
State
Zip Code

CUSTOMER STATEMENT OF DISPUTED ITEMS - PLEASE PRINT IN INK

If you have a transaction appearing on your statement that you believe is in error, please complete and sign this form (or a copy of this form) and return it with your payment, fax to 770-870-5195 or mail to Dispute Resolutions, P.O. Box 105374, Atlanta, GA 30348-5374. If necessary, include additional details on a separate sheet.

Posting Date / / Amount \$ Merchant Name/Description
By signing below, I certify that (Please check the appropriate box.)

- The charges indicated was/were not made by me or a person authorized by me to use my card, nor were the goods or services represented by the transaction received by me or a person authorized by me. (If you do not recognize a transaction, please choose this option.)
I have not received the merchandise. On / / I requested that the merchant credit my account.
I was issued a credit slip which was not posted on my statement. A copy of my credit slip or postal return slip is enclosed.
The charge in question was a single transaction, but was posted twice to my account. (Please note on what dates the sale in question posted to your account.)
The merchandise shipped to me arrived damaged and/or defective. I have returned it and requested a credit. A copy of the return receipt is enclosed.
Other. Please include all details on a separate sheet, including: cancellation numbers, proof of return, invoices and correspondence to merchant, and submit with this form.

Signature Date / /

Interest Charge CalculationYour **Annual Percentage Rate (APR)** is the annual interest rate on your account.

TYPE OF BALANCE	ANNUAL PERCENTAGE RATE (APR)	BALANCE SUBJECT TO INTEREST RATE	INTEREST CHARGE
Purchases	33.24% (V)	\$0.00	\$0.00
Cash Advances	36.00% (V)	\$0.00	\$0.00

(V) = Variable Rate

