



January 2025 Statement

Open Date: 12/17/2024 Closing Date: 01/15/2025

Account: **** * 8897



U.S. Bank Community Card
CRESC CITY HARBOR DST (CPN 001643647)

Cardmember Service 1-866-485-4545
BUS 35 USB 8 10

Table with 2 columns: Description, Amount. Rows: New Balance \$2,324.22, Minimum Payment Due \$1,163.00, Payment Due Date 02/11/2025

Table with 2 columns: Description, Amount. Rows: Cash Rewards, Earned This Statement \$23.24, Reward Dollars Available \$4,767.07

Activity Summary table with 3 columns: Description, Sign, Amount. Rows: Previous Balance, Payments, Other Credits, Purchases, Balance Transfers, Advances, Other Debits, Fees Charged, Interest Charged, New Balance, Past Due, Minimum Payment Due, Credit Line, Available Credit, Days in Billing Period

Payment Options:



Mail payment coupon with a check



Pay online at usbank.com



Pay by phone 1-866-485-4545



Pay at your local U.S. Bank branch

Please detach and send coupon with check payable to: U.S. Bank

CPN 001643647



0055928400010088970001163000002324221

24-Hour Cardmember Service: 1-866-485-4545

- to pay by phone
to change your address

000002469 01 SP 000638891958084 P Y

CRESC CITY HARBOR DST
ACCOUNTS PAYABLE
101 CITIZENS DOCK RD
CRESCENT CITY CA 95531-4435



Table with 2 columns: Description, Amount. Rows: Account Number **** * 8897, Payment Due Date 2/11/2025, New Balance \$2,324.22, Minimum Payment Due \$1,163.00

Amount Enclosed \$ _____

U.S. Bank
P.O. Box 790408
St. Louis, MO 63179-0408



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

If you think there is an error on your statement, please call us at the telephone number on the front of this statement, or write to us at: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335.

In your letter or call, 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. 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: Cardmember Service, P.O. Box 6335, Fargo, ND 58125-6335

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.

Important Information Regarding Your Account

1. **INTEREST CHARGE:** Method of Computing Balance Subject to Interest Rate: We calculate the periodic rate or interest portion of the **INTEREST CHARGE** by multiplying the applicable Daily Periodic Rate ("**DPR**") by the Average Daily Balance ("**ADB**") (including new transactions) of the Purchase, Advance and Balance Transfer categories subject to interest, and then adding together the resulting interest from each category. We determine the **ADB** separately for the Purchases, Advances and Balance Transfer categories. To get the **ADB** in each category, we add together the daily balances in those categories for the billing cycle and divide the result by the number of days in the billing cycle. We determine the daily balances each day by taking the beginning balance of those Account categories (including any billed but unpaid interest, fees, credit insurance and other charges), adding any new interest, fees, and charges, and subtracting any payments or credits applied against your Account balances that day. We add a Purchase, Advance or Balance Transfer to the appropriate balances for those categories on the later of the transaction date or the first day of the statement period. Billed but unpaid interest on Purchases, Advances and Balance Transfers is added to the appropriate balances for those categories each month on the statement date. Billed but unpaid Advance Transaction Fees are added to the Advance balance of your Account on the date they are charged to your Account. Any billed but unpaid fees on Purchases, credit insurance charges, and other charges are added to the Purchase balance of the Account on the date they are charged to the Account. Billed but unpaid fees on Balance Transfers are added to the Balance Transfer balance of the Account on the date they are charged to the Account. In other words, billed and unpaid interest, fees, and charges will be included in the **ADB** of your Account that accrues interest and will reduce the amount of credit available to you. To the extent credit insurance charges, overlimit fees, Annual Fees, and/or Travel Membership Fees may be applied to your Account, such charges and/or fees are not included in the **ADB** calculation for Purchases until the first day of the billing cycle following the date the credit insurance charges, overlimit fees, Annual Fees and/or Travel Membership Fees (as applicable) are charged to the Account. Prior statement balances subject to an interest-free period that have been paid on or before the payment due date in the current billing cycle are not included in the **ADB** calculation.

2. **Payment Information:** We will accept payment via check, money order, the internet (including mobile and online) or phone or previously established automatic payment transaction. You must pay us in U.S. Dollars. If you make a payment from a foreign financial institution, you will be charged and agree to pay any collection fees added in connection with that transaction. The date you mail a payment is different than the date we receive the payment. The payment date is the day we receive your check or money order at U.S. Bank National Association, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your internet or phone payment. All payments by check or money order accompanied by a payment coupon and received at this payment address will be credited to your Account on the day of receipt if received by 5:00 p.m. CT on any banking day. Payments sent without the payment coupon or to an incorrect address will be processed and credited to your Account within 5 banking days of receipt. Payments sent without a payment coupon or to an incorrect address may result in a delayed credit to your Account, additional interest charges, fees, and/or Account suspension. The deadline for on-time internet and phone payments varies, but generally must be made before 5:00 p.m. CT to 8 p.m. CT depending on what day and how the payment is made. Please contact Cardmember Service for internet, phone, and mobile crediting times specific to your Account and your payment option. Banking days are all calendar days except Saturday, Sunday and federal holidays. Payments due on a Saturday, Sunday or federal holiday and received on those days will be credited on the day of receipt. There is no prepayment penalty if you pay your balance at any time prior to your payment due date.

3. **Credit Reporting:** We may report information on your Account to Credit Bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report.



Cash Rewards Summary

Rewards Available Last Statement	\$4,743.83
Redemption Activity	\$0.00
Reward Dollars Earned	This Statement
Triple Rwds For Cell Phone/Service Prov.	\$0.00
Triple Rewards For Gas Stations	\$0.00
Triple Rewards For Office Supply Stores	\$0.00
Rewards for all other purchases	\$0.00
Cash Rewards	\$23.24

Total Earned	\$23.24
Total Reward Dollars Available	\$4,767.07

To Redeem:
Login at usbank.com
or call 1-866-485-4545

Redemption Options:
U.S. Bank Rewards Card
Statement Credit
Direct Deposit to U.S. Bank
Checking
Savings
Money Market

Important Messages

Paying Interest: You have a 24 to 30 day interest-free period for Purchases provided you have paid your previous balance in full by the Payment Due Date shown on your monthly Account statement. In order to avoid additional INTEREST CHARGES on Purchases, you must pay your new balance in full by the Payment Due Date shown on the front of your monthly Account statement.

There is no interest-free period for transactions that post to the Account as Advances or Balance Transfers except as provided in any Offer Materials. Those transactions are subject to interest from the date they post to the Account until the date they are paid in full.

Skip the mailbox. Switch to e-statements and securely access your statements online. Get started at usbank.com/login.

Transactions HANKS, KRISTINA M Credit Limit \$5000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
12/19	12/18	5389	USPS PO 0518780457 CRESCENT CITY CA	\$73.00	_____
12/23	12/19	1157	ELK VALLEY FUEL MART CRESCENT CITY CA	\$42.00	_____
12/23	12/20	3538	CANVA* I04372-0513440 CAMDEN DE	\$300.00	_____
12/27	12/26	1664	ADOBE *ADOBE 4085366000 CA	\$19.99	_____
12/30	12/28	7434	Amazon.com*ZE55N46D0 Amzn.com/bill WA	\$68.00	_____
12/30	12/29	4396	DOCKWA.COM NEWPORT RI	\$1,062.50	_____
12/31	12/30	4688	USPS PO 0518780457 CRESCENT CITY CA	\$0.73	_____
01/02	12/30	7924	ELK VALLEY FUEL MART CRESCENT CITY CA	\$20.00	_____
01/06	01/03	3208	TMOBILE*AUTO PAY 800-937-8997 WA	\$318.00	_____
01/06	01/03	8139	ELK VALLEY FUEL MART CRESCENT CITY CA	\$55.00	_____
01/08	01/07	8402	INTUIT *QBooks Online CL.INTUIT.COM CA	\$235.00	_____
01/08	01/06	4402	ELK VALLEY FUEL MART CRESCENT CITY CA	\$45.00	_____
01/13	01/10	2328	ELK VALLEY FUEL MART CRESCENT CITY CA	\$40.00	_____
01/15	01/14	6260	ELK VALLEY FUEL MART CRESCENT CITY CA	\$45.00	_____
Total for Account **** * 4509				\$2,324.22	



Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
01/08	01/08	ET	PAYMENT THANK YOU	\$4,248.00	CR
Total for Account **** * 8897				\$4,248.00	CR

2025 Totals Year-to-Date	
Total Fees Charged in 2025	\$0.00
Total Interest Charged in 2025	\$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

**APR for current and future transactions.

Balance Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
**BALANCE TRANSFER	\$0.00	\$0.00	YES	\$0.00	18.24%	
**PURCHASES	\$2,324.22	\$0.00	YES	\$0.00	18.24%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	28.24%	

Contact Us



Voice: 1-866-485-4545
TDD: 1-888-352-6455
Fax: 1-866-807-9053



Questions
Cardmember Service
P.O. Box 6353
Fargo, ND 58125-6353



Mail payment coupon with a check
U.S. Bank
P.O. Box 790408
St. Louis, MO 63179-0408



Online
usbank.com

End of Statement

CRESC CITY HARBOR DST

Earn more rewards: update your email address at usbank.com.

Dont miss out on exclusive reward offers and important updates. Make sure we have your current email address by updating your profile at usbank.com and opting into marketing messages.

You may change your email marketing preferences at any time in the Privacy section of usbank.com. Note that confidential, personal or financial information will never be sent or requested in an email from U.S. Bank.



February 2025 Statement

Open Date: 01/16/2025 Closing Date: 02/14/2025



U.S. Bank Community Card
CRESC CITY HARBOR DST (CPN 001643647)

Account: **** * 8897

Cardmember Service 1-866-485-4545
BUS 35 USB 8 10

New Balance	\$1,762.96
Minimum Payment Due	\$882.00
Payment Due Date	03/11/2025

Cash Rewards	
Earned This Statement	\$17.63
Reward Dollars Available	\$4,784.70
For details, see your rewards summary.	

Activity Summary		
Previous Balance	+	\$2,324.22
Payments	-	\$2,324.22 ^{CR}
Other Credits		\$0.00
Purchases	+	\$1,762.96
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
New Balance	=	\$1,762.96
Past Due		\$0.00
Minimum Payment Due		\$882.00
Credit Line		\$14,000.00
Available Credit		\$12,237.04
Days in Billing Period		30

Payment Options:



Mail payment coupon with a check



Pay online at usbank.com



Pay by phone 1-866-485-4545



Pay at your local U.S. Bank branch

Please detach and send coupon with check payable to: U.S. Bank

CPN 001643647



0055928400010088970000882000001762969

24-Hour Cardmember Service: 1-866-485-4545

- to pay by phone
- to change your address

000001902 01 SP 000638916657643 P Y

CRESC CITY HARBOR DST
ACCOUNTS PAYABLE
101 CITIZENS DOCK RD
CRESCENT CITY CA 95531-4435



Account Number	**** * 8897
Payment Due Date	3/11/2025
New Balance	\$1,762.96
Minimum Payment Due	\$882.00

Amount Enclosed \$ _____

U.S. Bank

P.O. Box 790408
St. Louis, MO 63179-0408



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- ▶ **Account information:** Your name and account number.
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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.
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2. **Payment Information:** We will accept payment via check, money order, the internet (including mobile and online) or phone or previously established automatic payment transaction. You must pay us in U.S. Dollars. If you make a payment from a foreign financial institution, you will be charged and agree to pay any collection fees added in connection with that transaction. The date you mail a payment is different than the date we receive the payment. The payment date is the day we receive your check or money order at U.S. Bank National Association, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your internet or phone payment. All payments by check or money order accompanied by a payment coupon and received at this payment address will be credited to your Account on the day of receipt if received by 5:00 p.m. CT on any banking day. Payments sent without the payment coupon or to an incorrect address will be processed and credited to your Account within 5 banking days of receipt. Payments sent without a payment coupon or to an incorrect address may result in a delayed credit to your Account, additional interest charges, fees, and/or Account suspension. The deadline for on-time internet and phone payments varies, but generally must be made before 5:00 p.m. CT to 8 p.m. CT depending on what day and how the payment is made. Please contact Cardmember Service for internet, phone, and mobile crediting times specific to your Account and your payment option. Banking days are all calendar days except Saturday, Sunday and federal holidays. Payments due on a Saturday, Sunday or federal holiday and received on those days will be credited on the day of receipt. There is no prepayment penalty if you pay your balance at any time prior to your payment due date.

3. **Credit Reporting:** We may report information on your Account to Credit Bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report.



Cash Rewards Summary

Rewards Available Last Statement	\$4,767.07
Redemption Activity	\$0.00
Reward Dollars Earned	This Statement
Triple Rwds For Cell Phone/Service Prov.	\$0.00
Triple Rewards For Gas Stations	\$0.00
Triple Rewards For Office Supply Stores	\$0.00
Rewards for all other purchases	\$0.00
Cash Rewards	\$17.63

Total Earned	\$17.63
Total Reward Dollars Available	\$4,784.70

To Redeem:
Login at usbank.com
or call 1-866-485-4545

Redemption Options:
U.S. Bank Rewards Card
Statement Credit
Direct Deposit to U.S. Bank
Checking
Savings
Money Market

Important Messages

Paying Interest: You have a 24 to 30 day interest-free period for Purchases provided you have paid your previous balance in full by the Payment Due Date shown on your monthly Account statement. In order to avoid additional INTEREST CHARGES on Purchases, you must pay your new balance in full by the Payment Due Date shown on the front of your monthly Account statement.

There is no interest-free period for transactions that post to the Account as Advances or Balance Transfers except as provided in any Offer Materials. Those transactions are subject to interest from the date they post to the Account until the date they are paid in full.

Reminder: Effective May 19, 2025, important rewards program updates coming to your U.S. Bank Business Card account. Cash Rewards will not expire if your account is active. To keep your account active, simply make a purchase, maintain a balance or redeem rewards. Cash Rewards will expire if there is no activity for 12 billing cycles. You'll get the most value when you redeem your Cash Rewards as a statement credit, deposit into an

eligible U.S. Bank account or as a cash donation to charity. When redeeming Cash Rewards for Real-Time Rewards and U.S. Bank Rewards Card, the Cash Rewards values and redemption minimums may vary over time, and will be disclosed upon redemption.

Visit usbank.com/mybizcard and click your Business Card for full details.

Transactions HANKS, KRISTINA M Credit Limit \$5000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
01/17	01/15	5407	SMARTSIGN BROOKLYN NY	\$27.45	_____
01/21	01/17	4433	ELK VALLEY FUEL MART CRESCENT CITY CA	\$45.00	_____
01/22	01/20	4663	ELK VALLEY FUEL MART CRESCENT CITY CA	\$55.00	_____
01/27	01/24	5664	ELK VALLEY FUEL MART CRESCENT CITY CA	\$45.00	_____
01/27	01/26	8614	ADOBE *ADOBE 4085366000 CA	\$19.99	_____
01/29	01/27	7559	ELK VALLEY FUEL MART CRESCENT CITY CA	\$45.00	_____
01/29	01/29	2870	DOCKWA.COM NEWPORT RI	\$1,062.50	_____
01/31	01/30	4389	DEL NORTE COUNTY TOT T 8888916064 CA	\$28.74	_____
01/31	01/30	4397	DEL NORTE COUNTY TOT T 8888916064 CA	\$16.60	_____
01/31	01/30	4405	PNP DELNORTE CONV FEE 8888916064 CA	\$2.00	_____



February 2025 Statement 01/16/2025 - 02/14/2025
 CRESC CITY HARBOR DST (CPN 001643647)

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Cardmember Service ☎ 1-866-485-4545

Transactions HANKS, KRISTINA M Credit Limit \$5000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
01/31	01/30	4413	PNP DELNORTE CONV FEE 8888916064 CA	\$2.00	_____
02/03	02/01	8333	ELK VALLEY FUEL MART CRESCENT CITY CA	\$45.00	_____
02/03	01/31	4204	USPS PO 0518780457 CRESCENT CITY CA	\$0.68	_____
02/04	02/04	4594	TMOBILE*AUTO PAY 800-937-8997 WA	\$318.00	_____
02/10	02/08	9356	ELK VALLEY FUEL MART CRESCENT CITY CA	\$50.00	_____
Total for Account **** * 4509				\$1,762.96	

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
02/05	02/05	ET	PAYMENT THANK YOU	\$2,324.22CR	_____
Total for Account **** * 8897				\$2,324.22CR	

2025 Totals Year-to-Date	
Total Fees Charged in 2025	\$0.00
Total Interest Charged in 2025	\$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

**APR for current and future transactions.

Balance Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
**BALANCE TRANSFER	\$0.00	\$0.00	YES	\$0.00	18.24%	
**PURCHASES	\$1,762.96	\$0.00	YES	\$0.00	18.24%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	28.24%	

Contact Us



Voice: 1-866-485-4545
 TDD: 1-888-352-6455
 Fax: 1-866-807-9053



Questions
 Cardmember Service
 P.O. Box 6353
 Fargo, ND 58125-6353



Mail payment coupon with a check
 U.S. Bank
 P.O. Box 790408
 St. Louis, MO 63179-0408



Online
 usbank.com