



July 2025						
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		

New Balance  
**3,565.64**  
Minimum Payment Due  
**35.66**  
Payment Due Date  
**07/24/2025**

## LNB ULTIMATE REWARDS® SUMMARY

Previous points balance	13,645
+ 2 Points per \$1 on trvl, ship, adv, telecom	210
+ 1 Point per \$1 earned on all purchases	1,404
- Points redeemed this statement period	1,364

**Total points available for redemption 13,895**

You earn unlmtd 1pt per \$1 on all prchs You can earn an additional 2 pts per \$1 on the first \$150,000 spent in combined purchases in the following categories: travel, shipping purchases, phone, internet & cable TV svcs, advertising purchases made with social media sites and search engines each acct anniv yr.

Late Payment Warning: If we do not receive your minimum payment by the due date, you may have to pay a late fee, and existing and new balances may become subject to the Default APR.

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	19 years	\$21,090
\$273	3 years	\$9,811 (Savings=\$11,279)

If you would like information about credit counseling services, call 1-866-797-2885.

## Account Summary

Account Number:	XXXX XXXX XXXX 6426
Previous Balance	1,847.32
Payment, Credits	-2,157.60
Purchases	+1,404.30
Fees Charged	+2,471.62
Interest Charged	0.00
Cash Advances	0.00
Balance Transfers	0.00
Cash Access Line	2,200.00
Available for Cash	0.00
<b>New Balance</b>	<b>3,565.64</b>
Opening/Closing Date	06/01/2025 - 06/30/2025
Revolving Credit Amount	11,000.00
Available Credit	7,434.36
Past Due Amount	0.00
Balance over the Credit Access Line	0.00

## YOUR ACCOUNT MESSAGES

Your next statement closing date is approximately 30 days from this statement date.

Thank you for being a valued Liberty National Bank cardholder. For questions about your account, please call the number listed above.

4246354545755110700000874664266514470000002



P.O. BOX 1423  
WILMINGTON, DE 19850-1423  
For Undeliverable Mail Only

Make your payment at  
[lnb.com/cardhelp](http://lnb.com/cardhelp)

Robert Wilson

Payment Due Date:	07/24/2025
New Balance:	3,565.64
Minimum Payment Due:	35.66
Account number: XXXX XXXX XXXX 6426	

\$ \_\_\_\_\_ Amount Enclosed  
Make Mail to Liberty National Bank Card Services at the address below.

**CARDMEMBER SERVICE**  
PO BOX 1423  
CHARLOTTE NC 28201-1423

¢5000 ¢60 2a0¢ ¢642675511073¢

## To contact us regarding your account:

### By Phone:

1-800-LNB-CARD  
(1-800-562-2273)  
Outside the U.S.: 1-302-594-8200  
TTY: 1-800-955-8060

### General Inquiries / Payments:

Liberty National Bank Card Services  
P.O. Box 15299  
Wilmington, DE 19850-5299

### Billing Inquiries / Disputes:

Liberty National Bank Card Services  
P.O. Box 15299  
Wilmington, DE 19850-5299

### Online:

lnb.com/cardhelp  
LNB Mobile® App (iOS & Android)

## INFORMATION ABOUT YOUR ACCOUNT

### How We Calculate Your Balance:

We use the Daily Balance Method (including new transactions) to calculate the balance on which we charge interest for your account. Each day, we take the beginning balance for each feature of your account, add any new transactions posted that day, subtract any payments and credits applied that day, and make any other adjustments. This gives us the daily balance for each feature.

### How We Calculate Your Minimum Payment:

Your minimum payment will be the greater of: (a) \$35; or (b) 2% of the New Balance shown on your statement, plus any amounts past due and any amount by which your balance exceeds your credit access line. If your New Balance is less than \$35, your minimum payment will be equal to your New Balance.

### Late Payment Fee:

If we do not receive the Minimum Payment Due by the Payment Due Date, you will be charged a Late Payment fee of up to \$40. After the first late payment in any rolling 12-month period, the fee may be up to \$41. This fee is subject to applicable law.

### Returned Payment Fee:

If any payment you make is returned unpaid, you may be charged a Returned Payment fee of up to \$40. After the first returned payment in any rolling 12-month period, the fee may be up to \$41.

### Foreign Transaction Fee:

None. We do not charge a foreign transaction fee on purchases made outside the United States.

### Balance Transfer Fee:

5% of the amount of each balance transfer; minimum \$5. Balance transfers are subject to availability. We may limit the total amount of balance transfers from all sources.

### Your Rights If You Think There Is A Mistake On Your Statement:

If you think there is an error on your statement, write to us at: Liberty National Bank Card Services, P.O. Box 15299, Wilmington, DE 19850-5299. 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 the Problem (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.

### What Will Happen After We Receive Your Letter:

When we receive your letter, we must do two things: (1) Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error. (2) Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct. While we investigate whether or not there has been an error: 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.

### 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.

### Payments:

Payments received by 5 p.m. local time at our processing center on any day will be credited as of that day. Payments received after 5 p.m. will be credited as of the following business day. Payments submitted online before midnight ET will be credited as of that day.

### Automatic Payments:

You can enroll in AutoPay at lnb.com/cardhelp or on the LNB Mobile App. AutoPay allows you to automatically pay your minimum payment, statement balance, or a fixed amount each month from your bank account. Changes to your AutoPay enrollment take effect within 1-3 business days.



## ACCOUNT ACTIVITY

Post Date	Trans Date	Merchant Name or Transaction Description	\$ Amount
06/02	06/02	DOORDASH REF: 586212	-82.40
06/05	06/05	ONLINE PAYMENT THANK YOU	1,901.64
06/10	06/10	WALGREENS	-43.50
06/11	06/11	ONLINE PAYMENT THANK YOU REFERENCE: TXN-518791	134.22
06/11	06/11	COSTCO WHOLESALE	-5.18
06/12	06/12	STARBUCKS COFFEE	-23.02
06/14	06/14	SPOTIFY USA	-1,064.88
06/15	06/15	REWARDS REDEMPTION	121.74
06/17	06/17	CHIPOTLE MEXICAN REF NO: Store #809873	-173.53
06/21	06/21	TARGET STORE	-97.03
06/21	06/21	CHIPOTLE MEXICAN REF NO: Store #686159	-1,227.92
06/25	06/25	TARGET STORE	-5.29
06/26	06/26	APPLE.COM/BILL	-544.95
06/27	06/27	SPOTIFY USA	-524.27
06/28	06/28	DOORDASH	-83.95

### 2025 Totals Year-to-Date

Total fees charged	\$100.02
Total interest charged	\$12.43

Year-to-date totals do not reflect any fee or interest refunds you may have received.

## INTEREST CHARGES

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

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
<b>PURCHASES</b>			
Purchases	25.99%(v)(d)	- 0 -	- 0 -
<b>CASH ADVANCES</b>			
Cash Advances	28.99%(v)(d)	- 0 -	- 0 -

(v) = Variable Rate  
(d) = Daily Balance Method (including new transactions)  
(a) = Average Daily Balance Method (including new transactions)

SYNTHETIC BENCHMARK DOCUMENT

