



Member Services
(844) 244-6363
support@chime.com

Stephen Rhymes
1438 E Hacienda Ave, B
Las Vegas, NV 89119

Credit Builder Card Statement

Account number **Routing number (for payments)**
468105244064 103100195

Statement period
December 2020 (November 29th, 2020 - December 28th, 2020)

Summary

| | |
|----------------------|-------------|
| Last month's balance | -\$663.14 |
| Payments/Credits | \$663.14 |
| New spending | -\$1,215.35 |
| Transfers | \$0.00 |
| Fees | \$0.00 |
| New balance | -\$1,215.35 |

Your Payment

| | |
|--------------------|------------|
| Payment Due Date | 1/23 |
| Payment Due Amount | \$1,215.35 |

Automatic payments are enabled.

Your December balance is scheduled to be paid on 1/03 using the money in your secured account. Your available amount will not change.

Payments

| TRANSACTION DATE | DESCRIPTION | TYPE | AMOUNT | SETTLEMENT DATE |
|------------------|-----------------------------------|----------|----------|-----------------|
| 12/02/2020 | Card Payment from Secured Account | Transfer | \$663.14 | 12/02/2020 |

Transactions

| TRANSACTION DATE | DESCRIPTION | TYPE | AMOUNT | SETTLEMENT DATE |
|------------------|--------------------------------------|----------|---------|-----------------|
| 12/26/2020 | Jack In The Box Las Vegas, NV, US | Purchase | -\$3.40 | 12/28/2020 |
| 12/26/2020 | 7 Eleven Las Vegas, NV, US | Purchase | -\$1.61 | 12/28/2020 |
| 12/26/2020 | 7 Eleven Las Vegas, NV, US | Purchase | -\$7.80 | 12/28/2020 |
| 12/25/2020 | 7 Eleven Las Vegas, NV, US | Purchase | -\$4.52 | 12/27/2020 |

| | | | | |
|------------|----------------------------------------------|----------|-----------|------------|
| 12/25/2020 | Allegnt Buyonboard Las Vegas, NV, US | Purchase | -\$12.00 | 12/26/2020 |
| 12/24/2020 | 7 Eleven Sparks, NV, US | Purchase | -\$7.74 | 12/26/2020 |
| 12/23/2020 | Chevron Sparks, NV, US | Purchase | -\$32.11 | 12/25/2020 |
| 12/23/2020 | 7 Eleven Sparks, NV, US | Purchase | -\$30.14 | 12/25/2020 |
| 12/23/2020 | airbnb Airbnb.com, CA, US | Purchase | -\$111.59 | 12/24/2020 |
| 12/19/2020 | Victorian Mart Inc Sparks, NV, US | Purchase | -\$2.49 | 12/21/2020 |
| 12/18/2020 | Daily Food Mart LLC Sparks, NV, US | Purchase | -\$4.17 | 12/20/2020 |
| 12/18/2020 | Victorian Mart Inc Sparks, NV, US | Purchase | -\$14.05 | 12/21/2020 |
| 12/18/2020 | Victorian Mart Inc Sparks, NV, US | Purchase | -\$5.74 | 12/21/2020 |
| 12/18/2020 | Postmates E Httpspostmate, CA, US | Purchase | -\$28.78 | 12/20/2020 |
| 12/17/2020 | Victorian Mart Inc Sparks, NV, US | Purchase | -\$19.11 | 12/19/2020 |
| 12/17/2020 | Victorian Mart Inc Sparks, NV, US | Purchase | -\$7.03 | 12/19/2020 |
| 12/17/2020 | 7 Eleven Sparks, NV, US | Purchase | -\$6.14 | 12/18/2020 |
| 12/16/2020 | 7 Eleven Sparks, NV, US | Purchase | -\$1.49 | 12/18/2020 |
| 12/16/2020 | 7 Eleven Sparks, NV, US | Purchase | -\$5.41 | 12/18/2020 |
| 12/16/2020 | Alg*Air 9 W7 Cwh 702 505 8888, NV, US | Purchase | -\$118.00 | 12/18/2020 |
| 12/16/2020 | airbnb Airbnb.com, CA, US | Purchase | -\$134.00 | 12/17/2020 |
| 12/16/2020 | airbnb Airbnb.com, CA, US | Purchase | -\$230.99 | 12/17/2020 |
| 12/11/2020 | Carls Jr Sacramento, CA, US | Purchase | -\$15.93 | 12/13/2020 |
| 12/11/2020 | 21 St Amendment Liquor Sacramento, CA, US | Purchase | -\$10.04 | 12/13/2020 |
| 12/11/2020 | 7 Eleven Sparks, NV, US | Purchase | -\$12.51 | 12/13/2020 |
| 12/11/2020 | 7 Eleven Sparks, NV, US | Purchase | -\$3.24 | 12/13/2020 |
| 12/10/2020 | Victorian Mart Inc Sparks, NV, US | Purchase | -\$7.93 | 12/12/2020 |

| | | | | |
|------------|-------------------------------------------|----------|-----------|------------|
| 12/10/2020 | Chevron Sparks, NV, US | Purchase | -\$8.64 | 12/11/2020 |
| 12/10/2020 | Chevron Sparks, NV, US | Purchase | -\$19.08 | 12/11/2020 |
| 12/10/2020 | My Friends Reno, NV, US | Purchase | -\$10.00 | 12/11/2020 |
| 12/09/2020 | Golden Gate Usa C Store Sparks, NV, US | Purchase | -\$2.99 | 12/10/2020 |
| 12/09/2020 | Golden Gate Usa C Store Sparks, NV, US | Purchase | -\$8.48 | 12/10/2020 |
| 12/09/2020 | Victorian Mart Inc Sparks, NV, US | Purchase | -\$12.24 | 12/11/2020 |
| 12/09/2020 | airbnb Airbnb.com, CA, US | Purchase | -\$204.19 | 12/10/2020 |
| 12/03/2020 | 7 Eleven Sparks, NV, US | Purchase | -\$1.89 | 12/05/2020 |
| 12/03/2020 | Victorian Mart Inc Sparks, NV, US | Purchase | -\$4.07 | 12/05/2020 |
| 12/02/2020 | Victorian Mart Inc Sparks, NV, US | Purchase | -\$3.53 | 12/04/2020 |
| 12/02/2020 | Mexico Lindo Market Sparks, NV, US | Purchase | -\$1.64 | 12/04/2020 |
| 12/02/2020 | Mexico Lindo Market Sparks, NV, US | Purchase | -\$26.90 | 12/04/2020 |
| 11/28/2020 | Lyft Lyft.com, CA, US | Purchase | -\$7.24 | 11/29/2020 |
| 11/28/2020 | Chili's Reno, NV, US | Purchase | -\$49.95 | 11/29/2020 |
| 11/28/2020 | Chili's Reno, NV, US | Purchase | -\$8.99 | 11/29/2020 |
| 11/28/2020 | 7 Eleven Reno, NV, US | Purchase | -\$7.56 | 11/29/2020 |

Fees

| TRANSACTION DATE | DESCRIPTION | TYPE | AMOUNT | SETTLEMENT DATE |
|------------------|-------------|------|--------|-----------------|
|------------------|-------------|------|--------|-----------------|

Disputed transactions

| TRANSACTION DATE | DESCRIPTION | TYPE | AMOUNT | SETTLEMENT DATE |
|------------------|-------------|------|--------|-----------------|
|------------------|-------------|------|--------|-----------------|

2020 Fees and Interest Totals Year to Date

| | |
|------------------------|--------|
| Total fees in 2020 | \$0.00 |
| Total interest in 2020 | \$0.00 |

Payments:

Your payment must be made using the Chime mobile application, or sent using ACH in US dollars to the routing and account numbers shown on your statement and must be received by 5 p.m. eastern time to be credited as the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. If your payment is not sent to the correct routing or account number it may be returned, crediting to your Account may be delayed, and you may incur late payment fees and additional interest charges.

Foreign Currency Charges:

If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from the customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

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 on 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 billing statement, write to us at:

Chime

PO Box 417

San Francisco, CA 94108

Or support@chime.com

In your communication, give us the following information:

- Account information: Your name and Credit 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 billing statement.
- 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:

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.

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 Card Purchases:

If you are dissatisfied with the goods or services that you have purchased with your 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 Card for the Purchase.
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:

Chime

PO Box 417

San Francisco, CA 94108

Or support@chime.com

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 Builder Secured Account Statement

Statement period

December 2020 (November 29, 2020 - December 28, 2020)

Summary

| | |
|----------------------------------------|------------|
| Beginning balance on November 29, 2020 | \$736.88 |
| Deposits | \$0.00 |
| Transfers | \$478.47 |
| Ending balance on December 28, 2020 | \$1,215.35 |

Transactions

| DATE | DESCRIPTION | TYPE | AMOUNT | LOCATION | NET AMOUNT |
|------------|--------------------------------|----------|-----------|----------|------------|
| 12/02/2020 | Credit Builder Payment | Transfer | -\$663.14 | | |
| 12/02/2020 | Transfer from Spending Account | Transfer | \$339.45 | | |
| 12/02/2020 | Transfer to Spending Account | Transfer | -\$200.00 | | |
| 12/02/2020 | Transfer to Spending Account | Transfer | -\$100.00 | | |
| 12/04/2020 | Transfer to Spending Account | Transfer | -\$1.42 | | |
| 12/09/2020 | Transfer from Spending Account | Transfer | \$449.91 | | |
| 12/09/2020 | Transfer to Spending Account | Transfer | -\$60.00 | | |
| 12/09/2020 | Transfer to Spending Account | Transfer | -\$10.00 | | |
| 12/09/2020 | Transfer to Spending Account | Transfer | -\$10.00 | | |
| 12/10/2020 | Transfer to Spending Account | Transfer | -\$50.00 | | |
| 12/11/2020 | Transfer to Spending Account | Transfer | -\$4.64 | | |
| 12/16/2020 | Transfer from Spending Account | Transfer | \$634.22 | | |
| 12/17/2020 | Transfer to Spending Account | Transfer | -\$45.00 | | |
| 12/17/2020 | Transfer to Spending Account | Transfer | -\$10.00 | | |
| 12/22/2020 | Transfer to Spending Account | Transfer | -\$1.82 | | |
| 12/23/2020 | Transfer from Spending Account | Transfer | \$471.86 | | |
| 12/23/2020 | Transfer to Spending Account | Transfer | -\$60.00 | | |
| 12/23/2020 | Transfer to Spending Account | Transfer | -\$100.00 | | |
| 12/25/2020 | Transfer to Spending Account | Transfer | -\$60.00 | | |
| 12/26/2020 | Transfer to Spending Account | Transfer | -\$40.00 | | |
| 12/26/2020 | Transfer to Spending Account | Transfer | -\$0.95 | | |

Error Resolution Procedures

In case of errors or questions about your electronic transactions, call [1-844-244-6363](tel:1-844-244-6363), write to Chime Member Services, P.O. Box 417, San Francisco, CA 94104-0417, or email us at claims@chime.com as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.