

**UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION**

ABASS EL-HAGE,
on behalf of himself and all others similarly
situated,

Plaintiff,

Case No.

vs.

COMERICA BANK, and
ELAN FINANCIAL SERVICES,

JURY TRIAL DEMANDED

Defendants, jointly and severally.

CLASS ACTION COMPLAINT

NOW COMES Plaintiff, Abass El-Hage (“Plaintiff”), by and through his attorneys, Koussan Hamood PLC, brings this action on behalf of himself and all others similarly situated. This Class Action Complaint (“Complaint”) is based upon personal knowledge as to allegations regarding the Plaintiff and upon information and belief and Plaintiff’s counsel’s investigation as to the other allegations in the Complaint. Plaintiff hereby alleges as follows:

NATURE OF THE ACTION

1. This is a proposed class action against Defendant Comerica Bank (“CB”) and Defendant Elan Financial Services (“ELAN”) for: (a) enrolling customers into Overdraft Protection without their consent so they are able to charge customers an Overdraft Protection Transfer Fee (approx. \$8.00-\$16.00 per occurrence), an Overdraft Protection Fee (\$10.00 per occurrence) and a higher interest fee (25.7%) on each Overdraft Protection Advance; (b) rounding up to the nearest \$100.00 increment when transferring monies from customers’ ELAN credit cards

to their CB checking accounts, even if their customer only overdrafts by as little as \$1.00; and, (c) over drafting customers' CB checking accounts to pay the minimum amount due on their ELAN credit card – which was only used to pay the overdraft fees and interest that accumulated from customers' CB checking accounts being continuously overdrafted. [CB and ELAN are collectively referred to as “Defendants”].

2. Plaintiffs action alleges violations of the Michigan Consumer Protection Act (“MCPA”), MCL 445.901 *et seq*; breach of contract; and unjust enrichment.

3. Plaintiff seeks damages, equitable relief and/or disgorgement.

THE PARTIES

4. Plaintiff is a citizen of the State of Michigan and resides in Detroit, Michigan.

5. Defendant CB is a Federal Deposit Insurance Corporation (“FDIC”) insured banking institution headquartered in Dallas, Texas.

6. Defendant ELAN provides a complete range of processing and payments services, including credit card issuing, prepaid card solutions and automated teller machines (“ATMs”) and debit card processing and is headquartered in Minneapolis, Minnesota.¹

7. Under information and belief, Plaintiff originally opened a checking account with CB in the Fall of 2007 (the “CB checking account”). Plaintiff has since closed his CB checking account.

8. Under information and belief, Plaintiff originally opened a Visa Platinum credit card with ELAN in the Fall of 2017 (“ELAN credit card”). Plaintiff has since closed his ELAN credit card.

¹ <https://www.businesswire.com/news/home/20111221005074/en/Elan-Financial-Services-Acquires-700-Million-Financial>.

JURISDICTION AND VENUE

9. This Court has subject matter jurisdiction over this action pursuant to the Class Action Fairness Act of 2005, 28 U.S.C. 1332(d), because at least one class member is a citizen of a different state than Defendants; there are more than 100 putative class members; and the aggregate amount in controversy exceeds \$5,000,000.00.

10. This Court has personal jurisdiction over Defendants in this case, as they are authorized to do business and in fact do business in this State, they have sufficient minimum contacts with this State and otherwise intentionally avail themselves of the markets in this State through the distribution, promotion, marketing and sale of their products and services in this State, to render the exercise of jurisdiction by this Court permissible under traditional notions of fair play and substantial justice. To this end, according to the FDIC, as of December 10, 2019, CB had 193 FDIC insured branches in Michigan. Moreover, ELAN is a credit card issuer for more than 1,700 clients across the United States, some of which are located in Michigan (i.e. CB).

11. Venue is proper in this Court under 28 U.S.C. 1391(b)(2) because Defendants conduct business in this district and a substantial part of the events giving rise to the claims occurred in this judicial district.

FACTUAL ALLEGATIONS

12. CB operates 435 branch offices and approximately 600 ATMs across Texas, Arizona, California, Florida, New York and Michigan.

13. ELAN provides transaction processing, terminal driving and the necessary monitoring and support services for over 27,000 ATMs nationwide (some of which are located in

Michigan) and supports more than 20 million ATM and debit cards (some of which are used in Michigan by Michigan residents, including Plaintiff).²

14. With its network of ATMs and branches, CB provides a number of financial products and services to its customers, including, checking accounts, savings accounts and ELAN credit cards.

15. After opening a CB checking account, customers can debit their account through a number of means such as CB “debit” card³ or paper checks. Unlike a credit card, CB’s debit card deducts the purchase amount from the customers’ CB checking account.

16. An “Overdraft Fee” is a fee charged by Defendants when they accept and process a transaction but there is not enough money in the CB checking account to cover the transaction.

17. Customers such as Plaintiff rely on Defendants to fairly and accurately account for the funds placed into checking and savings accounts. This includes charging fees on the account, such as Overdraft Fees, only when proper.

18. CB also provides customers that have an ELAN-serviced credit card to request “Overdraft Protection.”

19. Overdraft Protection is a method of advancing funds (called an “Overdraft Protection Advance”) from customers’ ELAN-serviced credit cards to their CB checking accounts when their CB checking accounts are overdrafted.

² *Id.*

³ Debit cards include ATM cards as well as “hybrid” check cards. Hybrid check cards operate as ATM cards but bear the Visa or Mastercard logo and are accepted by merchants who accept credit cards but would not otherwise accept ATM cards. Plaintiff’s card is a CB branded hybrid card with a Visa logo. Plaintiff has the ability to use his card for Point of Sale purchases like a debit or credit card and as an ATM card.

20. Overdraft Protection is listed as an option that must be “**specifically requested**” in the Cardmember Agreement for the ELAN credit card (**Exhibit A** – ELAN Cardmember Agreement).

21. However, Plaintiff was enrolled in Overdraft Protection even though he never requested Overdraft Protection when he originally opened his ELAN credit card, or at any time thereafter.

22. The ELAN Cardmember Agreement describes an Overdraft Protection Advance as “an advance of funds to your designated checking account from your [ELAN credit card] **that will prevent overdrafts on your checking account.**” Exhibit A, p. 2.

23. While this may seem like a useful tool, Overdraft Protection Advances do not in fact prevent overdrafts on customers’ checking accounts. Indeed, Defendants still charge customers an “Overdraft Protection Fee” in their CB checking account when they generate an Overdraft Protection Advance.

24. Defendants also use Overdraft Protection Advances as an opportunity to add additional charges to customers’ ELAN-serviced credit cards, such as an “Overdraft Protection Transfer Fee” of \$10.00.

25. Defendants also charge customers with Overdraft Protection a higher interest rate (25.24%)⁴ for Overdraft Protection Advances, as they are considered “Advances.”

26. “Advances are transactions, other than a Purchases, that allow you direct access to funds available through your [ELAN credit card].” Exhibit A, p. 2.

27. So, customers with Overdraft Protection are being charged three different charges (an Overdraft Protection Fee, Overdraft Protection Transfer Fee and a high interest rate) each time

⁴ Than the traditional interest rate (21.24%) on their ELAN credit card.

their CB checking account is overdrafted, and an Overdraft Protection Advance is automatically transferred from their ELAN credit card.

28. This issue becomes especially problematic when customers, like Plaintiff, do not request Overdraft Protection but are nonetheless enrolled in the Overdraft Protection same by Defendants.

29. Defendants have a motive to automatically enroll their customers in Overdraft Protection to increase the fees and interest rates that they reap profits from.

30. Defendants apparently also round up to the nearest \$100.00 increment when they transfer an Overdraft Protection Advance from customers' ELAN credit cards to their CB checking accounts, even if their CB checking account is only overdrafted by a nominal amount.

31. For example, if a customer over drafts their account to a -\$1 balance in one day, CB will transfer \$100 from the customer's ELAN-serviced credit card into their CB checking account. Thereby increasing the amount of the interest Defendants charge the customer on the unnecessary \$99.00.

32. Defendants also overdraft customers' CB checking accounts to pay the minimum balance on their ELAN credit card, even where the ELAN credit card balance only accumulated as a result of several Overdraft Protection Advances, Overdraft Protection Transfer Fees and the high interest rate.

33. Defendants accomplish getting their customers into the above-cycle by automatically enrolling their customers' CB checking accounts into automatically paying their ELAN-serviced credit cards. This auto-pay will automatically debit a customer's CB checking account for the sole purpose of paying off the self-accumulated credit card balance. This illogical, and patently unfair, cycle will sometimes result in the ELAN-serviced credit card effectively

advancing funds – more than necessary – from itself to pay its own minimum payment, resulting in nothing more than an additional fees to CB and ELAN for moving a fabricated debt from one account to the other.

34. In Plaintiff’s case, Defendants overdrafted his CB checking account to pay the minimum balance of \$500.00 on his ELAN credit card on January 2, 2018. Then, on January 3, 2018, Defendants transferred an Overdraft Protection Advance in the amount of \$1000.00 to his checking account from his ELAN credit card charging him an Overdraft Protection Fee, Overdraft Protection Transfer Fee and a high interest rate on the \$1000.00 automatically transferred as an “advance.”

35. Within a **one-month** period, from December 12, 2017 to January 9, 2018, Defendants transferred **\$6,000.00** in Overdraft Protection Advances from Plaintiff’s ELAN credit card into his CB checking account, charged him with nine (9) Overdraft Protection Transfer Fees and \$83.17 in heightened interest, while Plaintiff was traveling abroad in Cairo, Egypt.

36. Instead of stopping Plaintiff’s CB debit card, or contacting Plaintiff to let him know that his CB checking account was overdrafted, Defendants continued to make Overdraft Protection Advances into his CB checking account all while accruing exorbitant charges and fees on Plaintiff’s ELAN credit card and CB checking account until they became unmanageable for Plaintiff.

Banks Use Overdraft Fees As A Profit Center

37. According to the *New York Times*, for years banks covered customers who bounced occasional checks and even did so for a while for persons using debit cards without costs to the consumer.⁵ However, in 1994 banks devised a program that would allow banks to provide

⁵ See Ron Lieber & Andrew Martin, *Overspending on Debit Cards Is a Boom for Banks*, N.Y. Times, September 9, 2009, available at <http://www.nytimes.com/2009/09/09/your-money/credit-and-debit->

overdraft coverage for every customer and charge them for each instance.⁶ Today most overdraft charges are incurred on debit card transactions.⁷

38. Since 1994, bank overdraft charges have increased significantly. According to the Financial Times, overdraft charges have nearly doubled since the year 2000.⁸ Indeed the median bank overdraft charge rose in 2009, marking the first-time overdraft charges have risen in a recession in more than 40 years.⁹

39. A report issued on October 6, 2009, by the Center for Responsible Learning (“CRL”) shows that because banks charge a fixed overdraft fee regardless of the size of the transaction covered, “the fee bears no relationship to the actual cost to the institution of covering the overdraft. In fact, previous CRL research found that consumers paid about \$2 in fees for every \$1 in credit extended if they overdraw their account using a debit card at the checkout counter.”¹⁰ The report estimates that checking account holders receive only \$21.3 billion in credit for the \$23.7 billion they pay in overdraft fees.¹¹

40. The CLR report indicates that lower-cost forms of overdraft protection like formal overdraft lines of credit or links to savings accounts are available, but banks typically enroll

[cards/09debit.html](#); See also, Binyamin Appelbaum and Nancy Trejos Democrats Target Bank Overdraft Charges, Washington Post, September 21, 2009, available at <http://www.washingtonpost.com/wp-dyn/content/article/2009/09/20/AR2009092002879.html?hpid=topnews> (“In the age of handwritten checks, banks rarely made overdraft loans, but as the rise of debit cards vastly increased the volume of transactions, the industry gradually perfected a new strategy. Banks began to honor transactions, up to a preset limit, and then charge a fixed fee on top of the amount of the [overdraft] loan.”)

⁶ See Leiber *supra* note 3.

⁷ Appelbaum *supra* note 3.

⁸ Saskia Scholtes & Francesco Guerrera, *Banks make \$38bn from overdraft fees*, Financial Times, August 9, 2009, available at <http://www.ft.com/cms/s/0/43dl8c68-851d-11de-9a64-00144feabdc0.html>.

⁹ *Id.*

¹⁰ See Leslie Parrish, *Overdraft Explosion: Bank fees for overdrafts increase 35% in two years*, Center for Responsible Lending (October 6, 2009), available at <http://www.responsiblelending.org/overdraft-loans/research-analysis/crl-overdraft-explosion.pdf>

¹¹ *Id.*

consumers in their most expensive overdraft loan program where the bank generally approves transactions, despite a shortage of funds, in return for an overdraft fee.¹²

41. According to the *Washington Post*, while most banks automatically offer overdraft protection to all account holders, **they do not notify customers when an overdraft is about to occur, nor do they offer them a chance to cancel the transaction.**¹³

42. Banks now make more from covering overdrafts than they do on penalty fees from credit cards. This is largely because a hypothetical \$27.00 overdraft charge, repaid in two weeks on a \$2,000 purchase, is the same as being charged an annual percentage rate on a credit card of 3,520 percent. In comparison, the penalty interest rate on a credit card is generally 30 percent.

43. Many banks no longer employ caps on the total number of overdraft fees incurred per day. Accordingly, consumers making multiple debit transactions in one day will pay hundreds of dollars in fees before knowing that their account is overdrawn.

44. More troubling, banks have found a way to further maximize the fees they collect by automatically enrolling their customers in Overdraft Protection linked to a credit card. Thereby opening their customers up to the opportunity to accrue excessive debt (up to the amount of the credit card limit and, in some cases, even beyond that) in a short amount of time, without notifying customers of the same (until they receive their monthly debit and credit card statements).

45. Upon information and belief, the following is Defendants' current policy on overdraft or overpayment of an account:

- 1) When items and transactions presented for payment would overdraw the CB Checking Account designated on the application, CB will automatically obtain an Overdraft Protection Advance from the designated Comerica [ELAN] Credit Card Account under the following conditions:
CB will pay items and transactions from your designated checking account in any order convenient to the bank.

¹² *Id.*

¹³ Appelbaum *supra* note 2.

- 2) When CB determines the total overdraft amount for a particular business day, CB will automatically request an Overdraft Protection Advance to pay all items creating the overdraft from credit available with the Comerica [ELAN] Credit Card Account. Any transfer will post as an Overdraft Protection Advance and be treated as a Cash Advance drawn on your Comerica [ELAN] Credit Card Account, and **each advance will accrue periodic rate interest charges and fees** according to the terms of the [ELAN] Cardmember Agreement then in effect for your Comerica [ELAN] Credit Card Account. See Terms and Conditions in the Cardmember Agreement for complete information about periodic rate interest charges and fees for Cash Advances made from the Comerica [ELAN] Credit Card Account. **Comerica Bank overdraft protection transfer fees may also apply.**
- 3) Regardless of the actual overdraft amount for a particular business day, the minimum amount of each automatic transfer CB requests for Overdraft Protection will be in **increments of \$100.00**. The actual amount of the automatic transfer requested by CB will be in the nearest \$100.00 increment above the total overdraft amount for a particular business day.
- 4) **CB will not be obligated to pay an item or transaction that would overdraw the CB checking account by more than the funds and credit available in your CB Credit Card Account.** The availability of funds advanced for Overdraft Protection from your Comerica [ELAN] Credit Card Account will remain subject to the terms and conditions of the [ELAN] Cardmember Agreement, as amended from time to time.
- 5) You understand and agree that your overdraft protection will be terminated automatically, without notice to you, if either of the designated accounts is closed for any reason by any party.
- 6) Advances for Overdraft Protection may be referred to as either “Overdraft Protection Advances” or “Financial Institution Cash Advances” in the [ELAN] Cardmember Agreement, account disclosures, and periodic statements.
- 7) An **Interest Charge of \$10** will apply to each CB request for an automatic transfer of funds from your credit card account to your Deposit Account for Overdraft Protection. **CB fees may also apply.**

(Exhibit B – Comerica Bank Visa Platinum Card Terms and Conditions; “Terms and Conditions”).

46. The following tables illustrate the Overdraft Protection Advances, Overdraft Protection Transfer Fees, Overdraft Protection Fees and interest incurred as processed by

Defendants and memorialized in Plaintiff's Checking Account Statements attached as **Exhibit C**, and Credit Card Statements attached as **Exhibit D**:

Checking Account Statements			
Date Processed	<u>Withdrawals (-)</u> Overdraft Protection Transfer Fee	<u>Deposits (+)</u> Elan Credit Card OD Transfer	Continuous Overdraft Fee
09/14/2017	\$12.00	\$100.00	
12/12/2017	\$8.00	\$2,700.00	
12/13/2017	\$8.00	\$200.00	
12/14/2017	\$8.00	\$400.00	
12/15/2017	\$12.00	\$100.00	
12/18/2017	\$12.00	\$200.00	
12/19/2017	\$12.00	\$300.00	
12/22/2017	\$12.00	\$2.00	
01/03/2018	\$16.00	\$1,000.00	
01/05/2018	\$16.00	\$400.00	
01/09/2018	\$16.00	\$700.00	
01/12/2018	\$16.00	\$100.00	
01/16/2018	\$16.00	\$100.00	
01/17/2018	\$16.00	\$100.00	
01/18/2018	\$16.00	\$200.00	
02/01/2018	\$16.00	200.00	
02/02/2018	\$16.00	500.00	
02/13/2018			\$6.00
02/14/2018			\$6.00
02/15/2018			\$6.00
02/16/2018			\$6.00
02/20/2018			\$6.00
02/27/2018	\$16.00	\$200.00	

Credit Card Statements				
Post Date	Transaction Date	Overdraft Cash Advance	Interest Charge on Cash Advances	Overdraft Protection Fee
11/08/2017	n/a		\$1.61	
12/08/2017	n/a		\$0.02	
12/12/2017	12/12/2017	\$2,700.00		\$10.00
12/13/2017	12/13/2017	\$200.00		\$10.00
12/14/2017	12/14/2017	\$400.00		\$10.00
12/15/2017	12/15/2017	\$100.00		\$10.00
12/18/2017	12/16/2017	\$200.00		\$10.00
12/19/2017	12/19/2017	\$300.00		\$10.00
01/03/2018	01/03/2018	\$1,000.00		\$10.00
01/05/2018	01/05/2018	\$400.00		\$10.00
01/09/2018	01/09/2018	\$700.00	\$83.17	\$10.00
01/12/2018	01/12/2018	\$100.00		\$10.00
01/16/2018	01/13/2018	\$100.00		\$10.00
01/17/2018	01/17/2018	\$100.00		\$10.00
01/18/2018	01/18/2018	\$200.00		\$10.00
02/01/2018	02/01/2018	\$200.00		\$10.00
02/02/2018	02/02/2018	\$500.00		\$10.00
02/08/2018	n/a		\$139.32	
03/08/2018	n/a		\$140.27	
04/09/2018	n/a		\$160.41	
05/01/2018	n/a		\$150.32	

CLASS ACTION ALLEGATIONS

47. Plaintiff brings this suit as a class action pursuant to Rule 23 of the Federal Rules of Civil Procedure, on behalf of himself and all other similarly situated persons.

48. Plaintiff seeks certification of a Michigan Class for the Michigan Consumer Protection Act claim, which initially is defined as follows:

All Michigan CB and ELAN customers who maintained checking accounts with CB, and credit cards with ELAN, and who were assessed overdraft fees and interest due to Defendants entering customers into Overdraft Protection without customers' consent, rounding up to the nearest \$100 increment when transferring an Overdraft Protection Advance and overdrafting customers' CB checking accounts to pay their ELAN credit card.

Excluded from the Michigan Class are Defendants' current and former directors, offices, employees, agents and representatives, and members of their immediate families.

49. Plaintiff seeks certification of a National Class pursuant to the claims for breach of contract or, alternatively, for the unjust enrichment claim, which is initially defined as follows:

All CB and ELAN customers in the United States who maintained checking accounts with CB, and credit cards with ELAN, and who were assessed overdraft fees and interest due to Defendants entering customers into Overdraft Protection without customers' consent, rounding up to the nearest \$100 increment when transferring an Overdraft Protection Advance and over drafting customers' CB checking accounts to pay their ELAN credit card.

Excluded from this National Class are Defendants' current and former directors, offices, employees, agents and representatives, and members of their immediate families.

50. Numerosity. The proposed Classes are each sufficiently numerous such that joinder is impractical. Upon information and belief, each Class consists of at least thousands of members which can be ascertained through Defendants' records.

51. Common Questions of Fact and Law. Common questions of fact and law exist as to all members of the Classes and predominate over any questions affecting solely individual members of the Classes, pursuant to Rule 23(b)(3). Questions of fact and law, which, among others not listed, predominate over any individual issues for each of the Classes are:

a. Whether, in regard to the members of the Michigan Class, Defendant CB violated the Michigan Consumer Protection Act, MCL 445.901 *et seq*, through its unfair conduct in entering customers into Overdraft Protection without customers' consent, rounding up to the nearest \$100 increment when transferring an Overdraft Protection Advance and over drafting customers' CB checking accounts to pay their ELAN credit card;

b. Whether Defendant CB, by entering customers into Overdraft Protection without customers' consent, rounding up to the nearest \$100 increment when transferring an Overdraft Protection Advance and over drafting customers' CB checking accounts to pay their ELAN credit card breached their implied covenant

of good faith under the contracts providing Defendants' customers with banking and credit card services; and,

c. Whether Defendants have been unjustly enriched by entering customers into Overdraft Protection without customers' consent, rounding up to the nearest \$100 increment when transferring an Overdraft Protection Advance and overdrafting customers' CB checking accounts to pay their ELAN credit card.

52. Typicality. Plaintiff's claims are typical of the claims of members of each of the Classes because Plaintiff and members of the Classes sustained damages arising out of Defendants' wrongful conduct as detailed herein.

53. Adequacy. Plaintiff will fairly and adequately protect the interests of the Class members and has retained counsel competent and experienced in class action lawsuits. Plaintiff has no interests antagonistic to or in conflict with those of Class members and therefore is an adequate representative for the Class members.

54. Superiority. A class action is superior to other available methods for the fair and efficient adjudication of this controversy because the joinder of all members of each of the Classes is impracticable. Furthermore, the adjudication of this controversy through a class action will avoid the possibility of an inconsistent and potentially conflicting adjudication of the claims asserted herein. There will be no difficulty in the management of this action as a class action.

FIRST CAUSE OF ACTION
(Violation of the Michigan Consumer Protection Act)

55. Plaintiff repeats and re-alleges the allegations contained in each of the paragraphs of the Complaint as if fully set forth herein.

56. Defendants' acts and practices, as described herein, constitute unfair acts or practices in that they offend public policy are immoral, unethical, oppressive, unjust, unconscionable, and/or unscrupulous, and caused and continue to cause substantial economic

injury to Plaintiff and the putative Michigan Class. As such, Defendant's acts violate the Michigan Consumer Protection Act, MCL 445.901, *et. seq.* (the "MCPA").

57. Defendant's unfair acts or practices described herein include, but are not limited to:

a. Enrolling customers into Overdraft Protection without their consent so they are able to charge customers an Overdraft Protection Transfer Fee (approx. \$8-\$16), an Overdraft Protection Fee (\$10) and a higher interest fee (25.7%) on each Overdraft Protection Advance;

b. the rounding up to the nearest \$100 increment when transferring monies from customers' ELAN credit cards to their CB checking accounts, even if Defendants' customer only overdrafts -\$1; and,

c. over drafting customers' CB checking accounts to pay the minimum credit card fee on customers' ELAN credit card, which was only used to pay the overdraft fees and interest that accumulated from customers' CB checking accounts being continuously overdrafted.

58. As a result of Defendant's unfair acts or practices, Plaintiff and the Michigan Class have suffered injury in fact and have lost substantial money or property as each Overdraft Protection Advance incurs charges.

59. Pursuant to MCPA, Plaintiff, on behalf of himself and the Michigan Class, are entitled to equitable relief, including all monies paid to Defendant as a result of its alleged misconduct, a permanent injunction enjoining Defendant from its unlawful and unfair business activities as alleged herein and requiring it to implement processes and procedures to protect Defendant's customers from Defendants entering customers into Overdraft Protection without customers' consent, rounding up to the nearest \$100 increment when transferring an Overdraft Protection Advance and over drafting customers' CB checking accounts to pay their ELAN credit card, and other appropriate relief as described herein.

SECOND CAUSE OF ACTION
(Breach of Contract)

60. Plaintiff repeats and re-alleges the allegations contained in each of the paragraphs of the Complaint as if fully set forth herein.

61. Plaintiff entered into contracts with Defendants for banking and credit card services.

62. Plaintiff and members of the National Class performed their end of the bargain or were excused from nonperformance by Defendants' conduct.

63. Implied in the contracts were promises to charge fees and interest to customers, such as Plaintiff and members of the National Class, in accordance with principles of good faith and reasonableness.

64. Defendant breached its contract with Plaintiff and the Class members by:

a. Enrolling customers into Overdraft Protection without their consent so they are able to charge customers an Overdraft Protection Transfer Fee (approx. \$8-\$16), an Overdraft Protection Fee (\$10) and a higher interest fee (25.7%) on each Overdraft Protection Advance;

b. the rounding up to the nearest \$100 increment when transferring monies from customers' ELAN credit cards to their CB checking accounts, even if Defendants' customer only overdrafts -\$1; and,

c. over drafting customers' CB checking accounts to pay the minimum credit card fee on customers' ELAN credit card, which was only used to pay the overdraft fees and interest that accumulated from customers' CB checking accounts being continuously overdrafted.

65. As a direct and proximate result of Defendants' breach of contract, Plaintiff and Class members have been damaged in the manner set forth herein, in amounts to be determined at trial.

THIRD CAUSE OF ACTION
(Unjust Enrichment)

66. Plaintiff repeats and re-alleges the allegations contained in each of the paragraphs of the Complaint as if fully set forth herein, with exception to paragraphs 59-64. This claim is pled in the alternative to the second cause of action (Breach of Contract).

67. Defendants have been enriched by their unfair acts and/or practices alleged herein.

68. The unfair acts and/or practices allowed Defendants to unlawfully receive monies that would not have otherwise been obtained.

69. Plaintiff and members of the National Class have paid Defendants for:

a. Enrolling customers into Overdraft Protection without their consent so they are able to charge customers an Overdraft Protection Transfer Fee (approx. \$8-\$16), an Overdraft Protection Fee (\$10) and a higher interest fee (25.7%) on each Overdraft Protection Advance;

b. the rounding up to the nearest \$100 increment when transferring monies from customers' ELAN credit cards to their CB checking accounts, even if Defendants' customer only overdrafts -\$1; and,

c. over drafting customers' CB checking accounts to pay the minimum credit card fee on customers' ELAN credit card, which was only used to pay the overdraft fees and interest that accumulated from customers' CB checking accounts being continuously overdrafted.

70. Defendants lack any legal or business justification for having engaged in the unfair course of conduct as alleged herein, at the expense of Plaintiff and members of the National Class.

71. No other remedy at law can adequately compensate Plaintiff and members of the National Class for the damages occasioned by Defendants' conduct.

PRAYER FOR RELIEF

WHEREFORE, Plaintiff, on his behalf and on behalf of the Classes set forth herein, prays for relief as follows:

A. For an order certifying the Classes as set forth herein, and appointing Plaintiff and his counsel to represent the Classes;

- B. For an order awarding Plaintiff and the Class members actual and compensatory damages in an amount which may be proven at trial;
- C. For an order awarding Plaintiff and the Class members restitution and/or disgorgement and other equitable relief and the Court deems proper;
- D. For an order awarding Plaintiff and the Class members punitive damages as to the appropriate causes of action;
- E. For an order enjoining Defendants under the Michigan Consumer Protection Act, MCL 445.901, *et. seq.*, from continuing to engage in the acts and practices as alleged herein;
- F. For an order awarding Plaintiff and the Classes pre-judgment and post-judgment interest, as well as their reasonable attorneys' and expert witness fees and other costs pursuant to MCR 2.625 and other statutes as may be applicable; and,
- G. For an order awarding such other and further relief as this Court may deem just and proper.

DEMAND FOR JURY TRIAL

Plaintiff hereby demands a trial by jury on all issues so triable.

Respectfully Submitted,

KOUSSAN HAMOOD PLC

/s/Ali Koussan

By: Ali H. Koussan P75044

Attorney for Individual and Representative

Plaintiff Abass El-Hage

821 W. Milwaukee

Detroit, MI 48202

(313) 444-8348

Fax: (313) 444-7814

ali@kh-plc.com

Dated: February 5, 2020

Cardmember Agreement for Elan Financial Services[®] Visa[®] and Mastercard[®] Classic, Gold and Platinum Accounts	
This credit card program is issued and administered by Elan Financial Services. This information is accurate as of December 31, 2018. PLEASE NOTE that this information is provided for general information purposes only and is not specific to your Account. See the Agreement that was provided for your Account and Card for more detailed information, including contact information.	
PRICING INFORMATION: Actual pricing will vary from one Cardmember to another.	
(APR = Annual Percentage Rate) (DPR = Daily Periodic Rate)	
Annual Percentage Rates for Purchases	
This APR will vary with the Market based on the Prime Rate.	Prime + 4.74% to Prime + 22.74% (APR) 10.24% to 28.24% (DPR) 0.028055% to 0.077370%
Annual Percentage Rates for Balance Transfers	
This APR will vary with the Market based on the Prime Rate.	Prime + 4.74% to Prime + 22.74% (APR) 10.24% to 28.24% (DPR) 0.028055% to 0.077370%
Annual Percentage Rates for Cash Advances	
This APR will vary with the Market based on the Prime Rate.	Prime + 4.74% to Prime + 22.74% (APR) 10.24% to 28.24% (DPR) 0.028055% to 0.077370%
Penalty APR and When It Applies	There is no Penalty Rate for your Account.
Paying Interest	Your due date is 24-30 days after the close of each billing cycle. We will not charge you interest on Purchases if you pay your entire balance by the due date each month. We will begin charging interest on Advances and Balance Transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, then the Minimum Interest Charge will be no less than \$2.00.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore .
Set Up and Maintenance Fees	NOTICE: Some of these set-up and maintenance fees will be assessed before you begin using your Card and based on your Credit Limit, your initial available credit will be less. You may still reject this Account, provided that you have not yet used it or paid a fee after receiving a billing statement. If you do reject the Account, you are not responsible for any fees or charges.
Annual Fee	\$0 to \$50
Travel Fee	NONE
Transaction Fees	
Balance Transfer Advance Fee	Either \$5 or 3% of the Transfer or Advance amount, whichever is greater (maximum fee (No Maximum)).
Convenience Check Advance Fee	Either \$5 or 3% of the Advance amount, whichever is greater (maximum fee (No Maximum)).
Financial Institution Cash Advance Fee	Either \$0 to \$10 or 0% to 4% of the Advance amount, whichever is greater (maximum fee (No Maximum)).
Cash Equivalent Advance Fee	Either \$0 to \$20 or 0% to 4% of the Advance amount, whichever is greater (maximum fee (No Maximum)).
Cash Advance Overdraft Protection Fee	Either \$0 to \$10 or 0% to 4% of the Advance amount, whichever is greater (maximum fee (No Maximum)).
Cash Advance ATM Fee	Either \$0 to \$10 or 0% to 4% of the Advance amount, whichever is greater (maximum fee (No Maximum)).

Foreign Transaction Fee	Up to 3% of each foreign transaction amount.
Account Fees	
Late Fee	Up to \$38
Overlimit Fee	NONE
Return Payment Fee	\$0 to \$35

How We Will Calculate Your Balance: We use a method called “average daily balance (including new purchases)”. See the Agreement for more details.

**P. O. Box 6352
 Fargo, ND 58125**

Cardmember Agreement

This is a cardmember agreement and disclosure statement (“Agreement”) between you and the Issuer containing the terms that will apply to your Credit Card Account (“Account”) effective December 31, 2018. In this Agreement, “you”, “your” and “Cardmember” means each individual accepting a solicitation or applying for the Account or otherwise agreeing to be responsible for the Account. “We”, “us”, “our”, and “Cardmember Service” means Elan Financial Services, the issuer of the Card and your Account creditor. Please read this Agreement carefully and keep it in a safe place to make the best use of the credit cards we issue with this Account (“Card”). The Agreement becomes effective as soon as you or someone authorized by you uses or activates the Card or Account. Even if the Card or Account has not been used or activated, the Agreement becomes effective unless you contact us within 30 days after you receive the Card by calling the number on the back of the Card to cancel your Account. This web Agreement does not replace the Agreement that is provided with the Account and Card.

This Agreement contains an arbitration provision (including a class action arbitration waiver). It is important that you read the entire Arbitration Provision section carefully.

ACCOUNT FEATURES AND YOUR USE OF THE ACCOUNT

1. Personal Use: You may use the Account only for personal, family or household purposes. Federal or state consumer protection laws may not apply if you use the Account for other than personal, family or household purposes.

2. Purchases: You may use the Account to buy, lease or otherwise obtain goods or services from participating merchants (including transactions you initiate by mail, telephone or over the Internet), or take advantage of special promotional Balance Transfer offers that post as Purchase transactions (“Purchases”). We will, in connection with any promotional offer we make from time to time, provide information on your Card carrier or in additional materials (the “Offer Materials”) that explain whether those transactions will post and be treated as a Purchase. Even if you have not signed a sales draft or the merchant has not supplied you with a written receipt or other proof of sale, you are responsible for all Purchases made through your Account, except as expressly limited by applicable law (see Your Billing Rights section below for more details).

3. Advances: “Advances” are transactions other than Purchases that allow you direct access to funds available through your Account. Advances may include Account transactions such as cash advances you obtain directly from us, automated teller machines (“ATMs”) or other participating financial institutions (“Cash Advances”). ATM and financial institution Advances include phone (automated phone system and 24 Hour customer service assisted) and Internet transfers. Advances also include some Balance Transfers, Convenience Checks, FastCash, Overdraft Protection Advances and Cash Equivalent Advances. “Cash Equivalent Advances” include transactions to acquire or initiate wire transfers, travelers checks, cashier’s checks, money orders, foreign cash transactions, casino gaming and betting transactions and lottery tickets. Monthly Account statements we issue may refer to Advances as an Advance, Cash, Cash Advances, or by the product or device you used to obtain an Advance. Refer to the Account Fees section for details on Advance Transaction Fees.

4. Advance Limits: Only a portion of the Credit Limit (defined below) is available for Advances and that portion may vary from time to time. Although you may have credit available under your Account, we may be unable to authorize an Advance. You may contact Cardmember Service to learn the portion of your Credit Limit which is available for Advances.

5. Convenience Checks: From time to time, we may supply Convenience Checks for use by the person(s) or drawer named on those checks. “Convenience Checks” are drafts that look like other checks, but are drawn on credit available in your Account. Convenience Checks may not be offered for all Account types. We will, in connection with any Convenience Check we provide, include Offer Materials that will explain whether the Convenience Check will post and be treated as an Advance or as a Balance Transfer. Convenience Checks must be written in U.S. Dollars. We may return a Convenience Check unpaid if:

- (a) the credit available under your Credit Limit is less than the Convenience Check amount;
- (b) the Account is in Default; or
- (c) the Convenience Check is improperly endorsed or otherwise fails to conform to our regularly accepted standards for check payment.

Convenience Checks may not be used to pay your Account or any obligation you owe us or our affiliates.

6. Paying and Stopping Payment on Convenience Checks: You must write to us or call to request that payment be stopped on a Convenience Check. You must call us promptly with an oral stop payment request and then provide us with a written confirmation of the stop payment request within 14 calendar days. Any written stop payment request we receive will remain in effect for 6 months, unless you renew the request in writing before the end of that time. We may pay Convenience Checks more than 6 months old. There may be circumstances under which a Convenience Check must be paid, even if we have received a stop payment request from you. We will not be liable to you if we do not honor your stop payment request under those circumstances. If it is determined that a Convenience Check should have been paid, but was not, we will not be liable for any consequential, punitive or incidental damages if we acted in good faith. Our only obligation under those circumstances will be to pay the designated payee the amount of the Convenience Check and cancel any charges assessed against your Account as a result of any wrongful failure to honor the Convenience Check.

7. Balance Transfers: We may permit you to transfer balances and obligations that you owe other companies or financial institutions to your Account, subject to the terms and conditions disclosed in the Offer Materials (“Balance Transfers”). Balance Transfers will post to your Account and be separately reflected on monthly Account statements as a Balance Transfer, or, depending upon the offer, may post to the Account and be treated as a Purchase or an Advance. We will, in connection with any Balance Transfer offer we make, provide you with materials that explain how the Balance Transfer will post to your Account and be reflected on monthly Account statements. You may not request Balance Transfers on existing obligations you owe us or our affiliates. If you request a Balance Transfer that would cause your Account to exceed its Credit Limit, we may, at our option, (a) post the entire Balance Transfer requested to your Account; (b) post only a portion of the Balance Transfer requested to your Account up to the amount of credit available under the Credit Limit; or (c) refuse to process the entire amount of the Balance Transfer requested.

8. Overdraft Protection: This section is part of the Agreement only if you have specifically requested and have obtained Overdraft Protection linking the Account with a designated checking account at a financial institution with which we are affiliated or with which we have a correspondent relationship. An “Overdraft Protection Advance” is an advance of funds to your designated checking account from this Account that will prevent overdrafts on your checking account. You authorize us to make Overdraft Protection Advances from the Account as provided in this Agreement. Any Overdraft Protection Advance will post and be disclosed as either a “Financial Institution Cash Advance” or an “Overdraft Protection Advance” on your periodic statement, and will be subject to either a Financial Institution Cash Advance fee or an Overdraft Protection Advance fee, depending on how the Advance is processed. An Overdraft Protection Advance will be made only once per day, and will be made in the amount determined by your financial institution

(regardless of the specific overdraft amount). Please verify the amount of the Overdraft Protection Advance with your financial institution. We may cancel Overdraft Protection privileges under the Account, even if the Account remains open for other purposes.

Note: For Young Adult Accounts, the young adult's name and cosigner's name must both be named on the linked checking account in order to have Overdraft Protection.

INTEREST CHARGES AND ACCOUNT FEES

9. Account **INTEREST CHARGES: INTEREST CHARGES** reflect the cost of credit. Your total **INTEREST CHARGE** for any billing cycle will equal the amount of any (a) periodic rate **INTEREST CHARGES** (sometimes referred to as "interest" in this Agreement and on monthly Account statements); (b) Advance Transaction Fees; and (c) any other transaction fees that are considered **INTEREST CHARGES**.

10. Interest Rate: In this Agreement, we have abbreviated the terms "**daily periodic rate**" as **DPR**, "**average daily balance**" as **ADB**, and "**ANNUAL PERCENTAGE RATE**" as **APR**.

(a) Standard Interest Rates-

Rate for "Purchases" and "Balance Transfers": The **DPR** for transactions posting as Purchases and Balance Transfers is equal to 1/365th of its corresponding **APR**. Rate for "Advances": The **DPR** and corresponding **APR** for transactions posting to the Account as Advances is equal to 1/365th of its corresponding **APR**.

(b) Your Variable **APRs** are calculated by adding a margin to the Index. Your Variable **DPR** is equal to 1/365th of the corresponding **APR**. Your **DPR** and corresponding **APR** may increase or decrease from time to time according to the movements up or down of the Index, which is the Prime Rate published in the "Money Rates" section of the Midwest Edition of *The Wall Street Journal* on the last publication day before the date on which the billing cycle closed (in other words, the "statement date"). We reserve the right to choose a comparable new index if *The Wall Street Journal* ceases to publish a Prime Rate. The margin is the percentage we add to the Index to calculate the **APR**. The current applied Index value for your Account is 5.50%. Any variable rate adjustment based on a change to your margin will be effective as of the first day of the current billing cycle, and will apply to all new Account balances and transactions subject to that variable rate. Any variable rate adjustment based on a change to your Index will be effective as of the first day of the current billing cycle, and will apply to all new and outstanding Account balances and transactions subject to that variable rate. An increase or decrease to the Index or margin will apply to Purchase, Advance, and Balance Transfer balances and will result in an increase or decrease in the **INTEREST CHARGE** on the Account, an increase or decrease to your Minimum Payment, and an increase or decrease to your New Balance.

Introductory and Promotional Rates: We may, at our option, offer you for a limited time introductory or promotional interest rates for all or part of new Purchase, Advance, or Balance Transfers posted to your Account. We will tell you in the Offer Materials the introductory or promotional rate and the period of time during which that rate will be in effect and any conditions or requirements of the offer. Unless the Offer Materials state otherwise, an introductory or promotional rate will remain in effect until the last day of the billing cycle in which the introductory or promotional rate expires. Any introductory or promotional rate that applies to new or outstanding Account balances will increase to the standard rate that would otherwise apply, or, when appropriate under the terms of this Agreement, a Penalty Rate due to an Adjustment Event (as indicated above).

11. **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 **DPR** by the **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. Credit insurance charges are not included in the **ADB** calculation for Purchases until the first day of the billing cycle following the date the credit insurance premium is 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. There may be a minimum **INTEREST CHARGE** Fee in any billing cycle in which an **INTEREST CHARGE** is due. As described above, this Agreement provides for the compounding of interest on your Account.

12. 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.

13. Advance Account Fees: You agree to pay the following Account fees and **INTEREST CHARGES**:

(a) We may add an Advance Transaction Fee **INTEREST CHARGE** to the Advance balance of the Account for each Advance you obtain during a billing cycle in addition to the interest that accrues on Advances. The Advance Transaction Fee imposed will equal the greater of either a percentage of each Advance or the minimum dollar amount, subject to the maximum dollar amount.

(b) We may add a Balance Transfer Fee **INTEREST CHARGE** to the Purchase balance of the Account except where Offer Materials specify otherwise.

(c) We may add a Convenience Check Fee **INTEREST CHARGE** to the Advance balance of your Account except where Offer Materials specify otherwise.

(d) We may add an Overdraft Fee **INTEREST CHARGE** to the Advance balance of your Account, except where Offer Materials specify otherwise.

14. Account Fees:

(a) We may add a Promotional Discount Transaction Fee **INTEREST CHARGE** for each Promotional Discount you receive during the billing cycle, as outlined in any Offer Materials

(b) Annual Membership Fee. Each year, the Account may be subject to your payment in advance of an Annual Membership Fee **INTEREST CHARGE** which will compensate us for maintaining and servicing the Account for the following year. This fee will be charged to the Purchase balance of your Account.

(c) We may add a Late Payment Fee to the Purchase balance of the Account if your Minimum Payment is not received by the Payment Due Date shown on the monthly Account statement.

(d) There is no Overlimit Fee on your Account.

(e) We may add a Returned Payment Fee to the Purchase balance of the Account if any payment on the Account is not honored or if we must return it to you because it cannot be processed. A check that is returned unpaid will be sent for collection.

(f) We will add a Duplicate Documentation Fee to the Purchase balance of the Account for each copy of a monthly statement, sales slip, refund slip, or Advance slip that you request. There will be no charge for documentation requests made in connection with a billing error notice, if our investigation indicates a billing error occurred.

(g) We may add a service charge to the Purchase balance of the Account if you call us to make a payment on your Account and are assisted by a Cardmember Service Representative to make the payment. You will be provided with confirmation of the service charge before the payment transaction is authorized.

(h) We may add a Stop Payment Check Fee to the Purchase balance of your Account if you request a stop payment on a Convenience Check. (See "Paying and Stopping Payment on Convenience Checks" section above for more details.)

Under no circumstances will your Late Payment Fee or Returned Payment Fee ever be greater than your Minimum Payment due and under no circumstance will your Overlimit Fee ever be greater than the amount your balance is overlimit.

IMPORTANT INFORMATION ABOUT USING YOUR ACCOUNT

15. **BalanceShield or Insurance Charges:** Your purchase of BalanceShield debt cancellation or credit life insurance and disability is optional. Whether or not you purchase BalanceShield or credit insurance will not affect your application for credit or the terms of any existing credit agreement you have with us. If you elect to purchase BalanceShield or credit insurance and are eligible to participate, the monthly program fee or premium (at the rate disclosed to you) will be added to the Purchase balance as of the closing date of each billing cycle based upon the Account balance (including accrued **INTEREST CHARGES**). The terms of your BalanceShield coverage will be summarized in the BalanceShield Debt Cancellation Program Agreement, which will be provided to you upon enrollment. For credit insurance, the terms of your insurance coverage will be summarized in the Certificate of Insurance, which will be provided to you. These features are not offered for Secured Accounts.

16. **Credit Limit:** The Account Credit Limit is the maximum amount of credit available under the Account at any time. Under certain circumstances, your Account may exceed the Credit Limit and you will be responsible for the full amount of the Credit Limit as well as any amounts owed that exceed the Credit Limit, including fees and **INTEREST CHARGES**. You may not request or obtain additional Advances or Balance Transfers once you have reached your Credit Limit. The initial Credit Limit is shown on the Card carrier and will also appear on your monthly Account statements. We reserve the right to review your Account at any time and increase or decrease your Credit Limit. Cosigner consent is required for Credit Limit increases. You may not increase your Credit Limit by carrying credit balances over the Credit Limit we make available to you. (Also see the "Advance Limits" section above for more information about limits on Cash Advance, Cash Equivalent Advance and telephone transfer transactions).

17. **Payment:** You must pay us in U.S. Dollars with checks or similar payment instruments drawn on a financial institution located in the United States. We will also accept payment in U.S. Dollars via the Internet or phone or previously established automatic payment transaction. We may, at our option, choose to accept a payment drawn on a foreign financial institution. However, you will be charged and agree to pay any collection fees required in connection with such a transaction. The date you mail a payment is different than the date we receive that payment. For purposes of this Agreement, the payment date is the day we receive your check or money order at the address specified on your monthly Account statement or the day we receive your electronic or phone payment. If you mail your payment without a payment coupon or to an incorrect address, it may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and possible suspension of your Account.

18. **Minimum Payment:** Each month, you must pay at least the Minimum Payment and any past due Minimum Payment(s) by the Payment Due Date shown on your monthly Account statement. You may, at your option, pay more than the Minimum Payment or pay the New Balance (as stated on your monthly Account statement) in full to reduce or avoid the **INTEREST CHARGE** for the Account. Your Minimum Payment will be calculated as follows: first we determine the "Base Minimum Payment," which is the greater of \$30.00 or 1% of your New Balance not including items (1) and (2) below, which, if not a whole dollar amount, will be rounded to the next highest dollar. To the Base Minimum Payment, we may add one or more of the following items, as incurred on your Account: (1) any late, annual and/or any other Account related fee, (2) the **INTEREST CHARGE**, and (3) if your Account is over the Credit Limit, some or all of the balance amount over your Credit Limit. If the resulting Minimum Payment is greater than \$30.00, the total, if not a whole dollar amount, is then rounded to the next highest dollar not to exceed your New Balance. Any Minimum Payment or additional amount you pay each month will not prepay any future Minimum Payments required, or change your obligation to make at least a Minimum Payment by the Payment Due Date. Any statement credit that results from a promotional offer or rewards redemption, if applicable, will only be applied to the Account balance and not satisfy any portion of the Minimum Payment requirements for this Account.

19. **Payment Application:** If we cannot collect on your check or other payment item you send us to pay on your Account, we may post as an Advance transaction an amount equal to the credit previously given to you for such check or payment item and we may charge interest on this amount from the date your Account originally was credited for the payment. After a payment has been made, we reserve the right to withhold available credit in the amount of the payment for 7 business days. Any credit available before the payment is made will continue to be available for use during this time.

20. **Skip Payment Option:** We may, at our option, occasionally offer you an opportunity to skip your obligation to make the Minimum Payment due. You may not skip payments unless we make this offer to you. If we offer you an opportunity to skip a payment more than once in a 12 month period, you will not be permitted to

skip payments required in consecutive months. You cannot accept a skip payment offer if your Account is delinquent, or is in Default. When you take advantage of a skip payment offer, the interest will continue to accrue on the entire unpaid balance of your Account.

21. **Change of Address:** Your monthly Account statements and notices about your Account will be sent to the address you provided in your application or your response to our Account solicitation. To change your address, you must call or write to us. We must receive this information 21 days before the date a billing cycle closes to provide your monthly Account statement at your new address. If you have an address change within 45 days of the expiration date of your Card(s), please contact Cardmember Service with your new address so your new Card(s) can be mailed to your new address. We may also update your address in our records without a request from you if we receive an address change notice from the U.S. Postal Service or if we receive updated address information from our mail services vendor.

22. **Authorized Users:** You agree not to allow access to your Card, Account number, Convenience Checks, or personal identification number (PIN) to anyone else to use your Account, except by asking us to issue a card to grant Account access to another person. If you allow access to your Card or Account information, you will be liable for any charges made by that person, unless and except as expressly required by applicable law. You agree to be responsible for all Account transactions made by a Cardmember, or anyone who you have authorized by (a) asking us to issue a Card to grant Account access to another person; (b) lending your Card to or allowing Account access by another person; or (c) any other way in which you would be legally considered to have allowed another person to use your Account or to be legally prevented from denying that you did so. Be cautious when allowing another person to become an authorized user of your Account; once you allow authority to any authorized user you cannot limit that authority unless the Account is closed to future transactions. You, as a primary or joint Cardmember must call or write us with any request to cancel and remove a person's authority. We will not provide any Account information to anyone other than you and any Authorized Users. Authorized Users have no right to make any Account changes or inquiries.

23. **Lost or Stolen Card or Other Information:** You must notify us immediately by telephone or in writing if your Card, Convenience Checks, or PIN is lost or stolen or there is possible unauthorized use of your Card, Account, or PIN. You will not be liable for unauthorized use of your Account. If this happens, we will ask you and all other persons given Account access to return all Cards and unused Convenience Checks to us. In addition, we have the right to close your Account and open a new Account. If we do so, new Cards will be issued. If requested, we may issue a new PIN and new Convenience Checks for your new Account.

24. **Using Your Card for International Transactions:**

Visa: You may use your Card for retail Purchases at foreign merchants and for cash withdrawals from foreign ATMs. Some merchant and ATM transactions, even if you and/or the merchant or ATM are located in the United States, are considered foreign transactions under the applicable rules, in which case we will add the Foreign Transaction Fee **INTEREST CHARGE** described in the addendum to those transactions. We do not control how these merchants, ATMs, and transactions are classified for this purpose. The exchange rate in effect when the transaction is processed may differ from the rate in effect on the date of the transaction or the date of the posting of the transaction to your Account.

If you use your Card at a merchant or an ATM that bears the Visa logo (and no PLUS System logo), the transaction will be processed through the Visa system and will be converted to U.S. Dollars according to the applicable rules established by Visa from time to time. Currently, the currency conversion rate used by Visa to determine the foreign currency transaction amount in U.S. Dollars is determined by multiplying the amount of the foreign currency transaction times (a) a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives, or (b) the government-mandated rate in effect for the applicable central processing date. If your foreign transaction is in foreign currency prior to being processed by Visa, we will add a Foreign Transaction Fee **INTEREST CHARGE** of up to 3.00% of the Purchase transaction or up to 3.00% of the ATM transaction. If your foreign transaction is in or converted to U.S. Dollars prior to being processed by Visa, we will add a Foreign Transaction Fee **INTEREST CHARGE** of up to 3.00% of the Purchase transaction or up to 3.00% of the ATM transaction. If you use your Card at an ATM that bears only the PLUS System logo (and no Visa logo), the transaction will be processed through the PLUS System and will be converted into U.S. Dollars at the exchange rate established, from time to time, by the operator of that ATM. To the converted transaction we will not add a Foreign Transaction Fee **INTEREST CHARGE**. If you use your Card at an ATM that bears both the Visa and PLUS System logos, the ATM operator will determine whether to

send your transaction over the Visa or PLUS System network using such network's respective currency conversion rules then in effect (as explained above).

Mastercard: You may use your Card for retail Purchases at foreign merchants and for cash withdrawals from foreign ATMs that bear either the PLUS System or the Mastercard logo. Some merchant and ATM transactions, even if you and/or the merchant or ATM are located in the United States, are considered foreign transactions under the applicable Mastercard rules, in which case we will add the Foreign Transaction Fee **INTEREST CHARGE** described in this section to those transactions. We do not control how these merchants, ATMs, and transactions are classified for this purpose. The currency conversion rate in effect on the processing date may differ from the rate that would have been used on the date of the transaction or the date of the posting of the transaction to your Account.

If you effect a transaction at a merchant or an ATM that bears the Mastercard logo (and no PLUS System logo) with your Mastercard Card in a currency other than U.S. Dollars, Mastercard International Incorporated will convert the transaction into a U.S. Dollar amount using its currency conversion procedure, which is disclosed to institutions that issue Mastercard cards. Currently, the currency conversion rate used by Mastercard International to determine the foreign currency transaction amount in U.S. Dollars for such transactions is generally either a government mandated rate or a wholesale rate determined by Mastercard International for the processing cycle in which the transaction is processed. If your foreign transaction is in foreign currency prior to being processed by Mastercard, we will add a Foreign Transaction Fee **INTEREST CHARGE** of up to 3.00% of the Purchase transaction or up to 3.00% of the ATM transaction. If your foreign transaction is in or converted to U.S. Dollars prior to being processed by Mastercard, we will add a Foreign Transaction Fee **INTEREST CHARGE** of up to 3.00% of the Purchase transaction or up to 3.00% of the ATM transaction.

If you use your Card at an ATM that bears only the PLUS System logo (and no Mastercard logo), the transaction will be processed through the PLUS System and will be converted into U.S. Dollars at the exchange rate established, from time to time, by the operator of that ATM. To the converted transaction we will add a Foreign Transaction Fee **INTEREST CHARGE**.

If you use your Card at an ATM that bears both the Mastercard and PLUS System logos, the ATM operator will determine whether to send your transaction over the Mastercard or PLUS System network using such network's respective currency conversion rules then in effect (as explained above).

YOUR LEGAL RESPONSIBILITY IN THIS AGREEMENT

25. Responsibility to Pay: You agree to pay us for all Purchases, Advances, Balance Transfers, **INTEREST CHARGES**, Account Fees and charges, any other transaction charges as provided in this Agreement and, to the extent permitted under applicable law, attorneys fees and collection costs we incur enforcing this Agreement against you. This is the case even if your Account is only used by one of you, or is used by someone authorized by only one of you. If there is more than one Cardmember, each of you is responsible, together and separately, for the full amount owed on your Account. Your obligation to pay the Account balance continues even though an agreement, divorce decree, court judgment, or other document to which we are not a party may direct another person responsible to pay the Account.

26. Intent to Repay: Every time you use your Account, you represent to us that you intend to and have the ability to repay your Account obligations. We rely on this representation every time you use your Account.

27. Settling a Disputed Balance; Payment in Full: If you want to settle a disagreement with us about any amount you owe by sending a check on which you have written "Payment in Full" or similar language, you must send us a written explanation of the disagreement or dispute and any such check to Cardmember Service. (See Your Billing Rights section below for complete details.) This address is different than the address you use to make Account payments. Writing "Payment in Full" or similar language on the check will not be enough to resolve the dispute. If we collect a check or any payment instrument marked "Payment in Full" that you sent to an address other than the one provided in the Cardmember Agreement issued with your Card (such as the address at which you normally make payments), we will not have waived our right to collect any remaining amount you owe us under the terms of your Account

28. Default: You and your Account will be in Default if:

- (a) we do not receive the Minimum Payment by the Payment Due Date disclosed on the monthly Account statement;
- (b) you violate any other provision of this Agreement;
- (c) you die without a surviving joint Cardmember;

(d) you become insolvent, assign any property to your creditors, or go into bankruptcy or receivership;

(e) you have made false statements on your Account application or in the maintenance of your Account;

(f) we have any reason to believe that your Account is in danger of, or is being used for fraud;

(g) you are a married community property state resident and you or we receive a written termination notice of this Agreement from your spouse;

(h) your Account becomes inactive;

(i) anything happens that we believe in good faith materially increases the risk that you will not live up to your payment and other obligations under this Agreement; or

(j) this is a joint Account and one of you notifies us that he or she wants the Account closed or will no longer be liable on the Account.

You and your Account may also be in Default if you make transactions which go over your Credit Limit.

29. Illegal Purchases: You agree that you will not use or permit an Authorized User to use the Card or Account for any unlawful purpose, such as funding any account that is set up to facilitate online gambling

OUR LEGAL RIGHT TO CHANGE OR CANCEL THIS AGREEMENT

30. Ownership of this Account: Your Card and any other Account access devices that we supply to you are our property and must be immediately returned to us or our designated agent or otherwise destroyed or surrendered as we instruct.

31. Changes to your Account: Account and Agreement terms are not guaranteed for any period of time; we may change the terms of your Agreement, including **APRs** and fees, in accordance with applicable law and the terms of your Agreement. Your transactional experience with us may also cause a change, including an increase in the margin that is added to the Index, an increase in fees, or a decrease in the Credit Limit. Factors considered in determining the increased rate or Credit Limit decrease may include your general credit profile, existence, seriousness and timing of the defaults under any agreement that you have with us, and other indications of the Account usage and performance. We will give you notice of any such change in the manner required by law. Revised Account terms apply as of the effective date communicated in our notice to you unless the notice provides you with the right to opt out, and you do opt out, before the effective date.

32. Cancellation of Your Account: We may cancel your Account or suspend your ability to obtain Account credit immediately, without notice, if your Account is in Default. Even if you are not in Default, we may cancel your Account by providing notice to you. You may cancel your Account by notifying us by telephone or in writing. If you have a secured Account, your termination request must be made in writing. If this is a joint Account, we will honor a request by either of you to cancel the Account. After the Account is cancelled, you will not be able to obtain additional Account credit, except that, (a) the Account may continue to receive recurring charges for items and services until you contact and cancel delivery with the company providing the item or service, or (b) under certain circumstances if you use your Account for a transaction, the transaction may be posted to your Account. After your Account is cancelled, all amounts outstanding on your Account will be due and payable without notice or demand from us. You must cut all Cards and Convenience Checks in half and return them to us. If you do not pay the amount you owe under this Agreement, you will be liable for our collection costs including our reasonable attorney fees and expenses of legal actions, to the extent permitted by applicable law.

33. Assignment of Your Account to Another Creditor: We may assign, sell or transfer your Account and amounts owed by you to another creditor at any time. If we do, this Agreement will still be in effect unless and until amended, and any references made in this Agreement to "we", "us", or "our" will refer to the creditor to which we assigned, sold or transferred your Account or amounts owed under your Account. You may not delegate your obligations and responsibilities to us to any third party without our express written consent.

THE ISSUER'S LEGAL RIGHTS AND OBLIGATIONS

34. Collecting Credit Information about You: You authorize us to make any credit, employment and investigative inquiries we feel are appropriate related to giving you credit or collecting amounts owed on your Account. You agree that a consumer credit report may be requested periodically from one or more consumer reporting agencies ("Credit Bureaus") and used in connection with your application and any update, renewal or extension of credit. We will provide information about you, your Account or your credit history to Credit Bureaus and others who may properly receive that information.

35. Credit Bureau Disputes: If you believe we inaccurately reported credit history information about you or your Account to a Credit Bureau, write to the Consumer Recovery Department, Attn.: CBR Disputes, P.O. Box 108, St. Louis, MO 63166-9801.

36. Privacy Pledge and Disclosure of Account Information: A copy of our Privacy Pledge was included with your original Agreement. We also keep copies of our Privacy Pledge in financial institution offices and post it on our web site. Our Privacy Pledge describes how we collect, protect and use confidential financial and other information about you and the circumstances in which we might share information about you with members of our corporate family and with unaffiliated third parties. Our Privacy Pledge also tells you how you can (a) limit the ways we share certain kinds of information about you and (b) request corrections to the information we maintain about you.

37. Refusal to Honor Transactions: We and our agents are not responsible if anyone refuses to honor your Card or a Convenience Check, or if authorization for a particular transaction is not given. Although you may have credit available under your Account, we may be unable to authorize credit for a particular transaction. The number of transactions you make in one day may be limited, and the limit per day may vary. These restrictions are for security reasons and as a result we cannot explain the details of how this system works. If your Account is over the Credit Limit or delinquent, authorization of credit for transactions may be declined. We are not responsible for anything purchased with your Card or a Convenience Check, except as expressly required by applicable law (see Your Billing Rights section below for more details). You must return goods you purchased with the Card or Account to the merchant and not to us.

38. Third Party Offers: From time to time, third parties may provide you with benefits not related to the extension of Account credit. We are not liable for these features, services and enhancements, as they are the sole responsibility of the third party provider. We and/or a third party may add, change or delete entirely these benefits without notice or liability to you, to the extent permitted by applicable law. You agree to hold us harmless from any claims, actions or damages resulting from your use of any of these features, services or enhancements, where permitted by applicable law.

39. Monitoring and Recording Communications: You understand and agree that we, and anyone acting on our behalf, may monitor and/or record any communications between you, or anyone acting on your behalf, and us, or anyone acting on our behalf, for quality control and other purposes. You also understand and agree that this monitoring or recording may be done without any further notice to you or anyone acting on your behalf. The communications that may be monitored or recorded include telephone calls, cellular or mobile phone calls, and any other communications in any form.

40. Severability: If a court of competent jurisdiction finds any part of this Agreement illegal or unenforceable, the remaining portions of the Agreement will remain in effect as written after any such illegal or unenforceable portion is amended in conformance with applicable law or, if necessary, voided.

41. Entire Agreement: This version of the web Agreement replaces any previous versions of the web Agreement. The Agreement, as modified by any change in terms we may deliver from time to time in accordance with applicable law, constitutes the entire agreement between you and us, and supersedes any prior negotiation, agreement, or understanding between you and us concerning the subject matter of the Agreement.

42. Waiver: We do not give up our rights under the Agreement or applicable law when we fail to exercise or delay exercising those rights. Our failure or delay to exercise any right or remedy we have against you does not mean that we waive that right.

43. Arbitration Provision:

(a) You agree that either you or we can choose to have binding arbitration resolve any claim, dispute or controversy between you and us that arises from or relates to this Agreement or the Account and credit issued thereunder (individually and collectively, a "Claim"). This does not apply to any Claim in which the relief sought is within the jurisdictional limits of, and is filed in, a small claims court. If arbitration is chosen by any party, the following will apply:

(1) **NEITHER YOU NOR WE WILL HAVE THE RIGHT TO LITIGATE A CLAIM IN COURT OR TO HAVE A JURY TRIAL ON A CLAIM, OR TO ENGAGE IN PRE-ARBITRATION DISCOVERY, EXCEPT AS PROVIDED FOR IN THE APPLICABLE ARBITRATION RULES.**

(2) Arbitration will only decide our or your Claim, and you may not consolidate or join the claims of other persons who may have similar claims. **YOU WILL NOT HAVE THE RIGHT TO PARTICIPATE AS A**

REPRESENTATIVE OR MEMBER OF ANY CLASS OF CLAIMANTS, OR AS A PRIVATE ATTORNEY GENERAL, PERTAINING TO ANY CLAIM SUBJECT TO ARBITRATION.

(3) The arbitration will be performed in accordance with this Arbitration Provision and the rules of the chosen arbitrator in effect when the Claim is filed.

(4) The arbitrator's decision will generally be final and binding, except for the limited right of appeal provided by the Federal Arbitration Act.

(5) Other rights that you would have if you went to court might also not be available in arbitration.

(b) The party commencing the arbitration may select to use either JAMS or the American Arbitration Association ("AAA") (or, if neither of these arbitration organizations will serve, then a comparable substitute arbitration organization agreed upon by the parties or, if the parties cannot agree, chosen by a court of competent jurisdiction). If JAMS is selected, the arbitration will be handled according to its Streamlined Arbitration Rules unless the Claim is for \$250,000 or more, in which case its Comprehensive Arbitration Rules shall apply. If the AAA is selected, the arbitration will be handled according to its Commercial Arbitration Rules. You may obtain rules and forms for JAMS by contacting JAMS at 1-800-352-5267 or www.jamsadr.com and for the AAA by contacting the AAA at 1-800-778-7879 or www.adr.org. Any arbitration hearing that you attend will take place in the federal judicial district where you reside. At your request, we will advance your filing and hearing fees for any Claim you may file against us. If you prevail on your Claim, we will pay your arbitration costs and fees, other than attorney, expert and witness fees and expenses. We will also pay any fees or expenses that applicable law requires us to pay. The arbitrator shall apply applicable substantive law consistent with the Federal Arbitration Act, 9 U.S.C. §§ 1 through 16, including but not limited to applicable statutes of limitation, and shall honor claims of privilege recognized at law. Judgment upon the award rendered by the arbitrator may be entered in any court having jurisdiction.

(c) This Arbitration Provision shall survive repayment of your extension of credit and termination of your Account. This Arbitration Provision shall be governed by federal law, including the Federal Arbitration Act, and by Ohio law, without regard to its internal conflict of law principles, to the extent such state law does not conflict with federal law or this Arbitration Provision. This Arbitration Provision shall not apply to a party who is a covered borrower under the Military Lending Act. Notwithstanding any language of this Agreement to the contrary, should any portion of this Arbitration Provision be held invalid or unenforceable by a court or other body of competent jurisdiction, this entire Arbitration Provision shall be automatically terminated and all other provisions of this Agreement shall remain in full force and effect.

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: the costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account). For a verbal transcript of this disclosure, please call 1-877-292-1682.

YOUR BILLING RIGHTS

Keep this document for future use. This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What to Do If You Find a Mistake on Your Statement:

If you think there is an error on your statement, call or write to us.

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.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

What Will Happen After We Receive Your Letter or Call:

When we receive your letter or call, we must do two things:

1. Within 30 days of receiving your letter or call, 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 or call, 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.
 - 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.

After We Finish Our Investigation, One of Two Things Will Happen:

- If we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake, you will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe. If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

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 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. 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.

SPECIAL RULES FOR CREDIT CARD PURCHASES DO NOT APPLY TO PURCHASES MADE WITH CONVENIENCE CHECKS OR BALANCE TRANSFER CHECKS.

z01_ELAN_CLASSIC_GOLD_PLAT



Visa® Platinum Card Terms and Conditions

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

We may change APRs, fees, and other Account terms in the future based on your experience with Elan Financial Services and its affiliates as provided under the Cardmember Agreement and applicable law.

We apply your minimum payment to balances with lower APRs first, including promotional APRs. Amounts paid over the minimum payment will be applied in the order of highest to lowest APR balances.

Disclosure of Credit Card Terms

Interest Rates and Interest Charges	Visa® Platinum Card
Annual Percentage Rate (APR) for Purchases	Platinum: 0% introductory APR for the first 18 billing cycles. After that, 13.49% to 22.49% based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	Platinum: 0% introductory APR for the first 18 billing cycles for balances transferred within 558 days from account opening. After that, 13.49% to 22.49% based on your creditworthiness when you open your account. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	Platinum: 25.49% This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	Not applicable
How to Avoid Paying Interest on Purchases	Your due date is 24 - 30 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$2.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore
Fees	Visa® Platinum Card
Annual Fee	
• Annual Membership Fee	None
Transaction Fees	
• Balance Transfer	Either 3% of the amount of each transfer or \$5 minimum, whichever is greater.
• Convenience Check Cash Advance ¹	Either 3% of the amount of each advance or \$5 minimum, whichever is greater.
• Cash Advance ATM	Either 4% of the amount of each advance or \$10 minimum, whichever is greater.
• Cash Advance	Either 4% of the amount of each advance or \$10 minimum, whichever is greater.
• Cash Equivalent Advance	Either 4% of the amount of each advance or \$20 minimum, whichever is greater.
• Overdraft Protection ²	\$10
• Foreign Transaction	2% of each foreign purchase transaction or foreign ATM advance transaction in U.S. Dollars 3% of each foreign purchase transaction or foreign ATM advance transaction in a Foreign Currency
Penalty Fees	
• Late Payment	Up to \$39
• Returned Payment	Up to \$35
• Overlimit	None

How We Will Calculate Your Balance: We use a method called 'average daily balance (including new purchases)'. See your Cardmember Agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Cardmember Agreement.

The information about the costs of the card described in this application is accurate as of 12/2019. This information may have changed after this date. To find out what may have changed, call us at 1-866-486-1015 (we accept relay calls) or write to us at P.O. Box 6354, Fargo, ND 58125-6354.

¹Not all products receive Convenience Checks.

²Overdraft Protection:

Overdraft Protection protects the Comerica Bank checking account designated on the application from overdrafts by having cash automatically advanced to that checking account from your Comerica Credit Card Account, provided by Elan Financial Services. To obtain Overdraft Protection, the information must be completed and submitted with this application.

Overdraft Protection Terms and Conditions:

1) When items and transactions presented for payment would overdraw the Comerica Bank Checking Account designated on the application, Comerica Bank will automatically obtain an Overdraft Protection Advance from the designated Comerica Credit Card Account under the following conditions:

Comerica Bank will pay items and transactions from your designated checking account in any order convenient to the bank.

2) When Comerica Bank determines the total overdraft amount for a particular business day, Comerica Bank will automatically request an Overdraft Protection Advance to pay all items creating the overdraft from credit available with the Comerica Credit Card Account. Any transfer will post as an Overdraft Protection Advance and be treated as a Cash Advance drawn on your Comerica Credit Card Account, and each advance will accrue periodic rate interest charges and fees according to the terms of the Cardmember Agreement then in effect for your Comerica Credit Card Account. See Terms and Conditions in the Cardmember Agreement for complete information about periodic rate interest charges and fees for Cash Advances made from the Comerica Credit Card Account. Comerica Bank overdraft protection transfer fees may also apply.

3) Regardless of the actual overdraft amount for a particular business day, the minimum amount of each automatic transfer Comerica Bank requests for Overdraft Protection will be in increments of \$100.00. The actual amount of the automatic transfer requested by Comerica Bank will be in the nearest \$100.00 increment above the total overdraft amount for a particular business day.

4) Comerica Bank will not be obligated to pay an item or transaction that would overdraw the Comerica Bank Checking Account by more than the funds and credit available in your Comerica Credit Card Account. The availability of funds advanced for Overdraft Protection from your Comerica Credit Card Account will remain subject to the terms and conditions of the Cardmember Agreement, as amended from time to time.

5) You understand and agree that your overdraft protection will be terminated automatically, without notice to you, if either of the designated accounts is closed for any reason by any party.

6) Advances for Overdraft Protection may be referred to as either "Overdraft Protection Advances" or "Financial Institution Cash Advances" in the Cardmember Agreement, account disclosures, and periodic statements.

7) An Interest Charge of \$10 will apply to each Comerica Bank request for an automatic transfer of funds from your credit card account to your Deposit Account for Overdraft Protection. Comerica Bank fees may also apply.

How Variable Interest Rates Are Determined: After the introductory period, your interest rate is a variable rate and is determined by a combination of the Prime Rate (which may vary) added to a margin (which does not change). Because the Prime Rate may vary, your variable interest rate will go up or down if the Prime Rate changes. If you are granted an Account, the following rates on the Account are variable: Non-Introductory Purchase Rate; Non-Introductory Balance Transfer Rate; Cash Advance Rate. More information is available in the Cardmember Agreement.

Notice to New York Residents: You may contact the New York State Department of Financial Services by telephone at (800) 342-3736 or visit its website at www.dfs.ny.gov for free information on comparative credit card rates, fees and interest-free periods.

Notice to California Residents: An applicant, if married, may apply for a separate account.

Notice to Married Wisconsin Residents: No provision of any marital property agreement, unilateral statement under section 766.59 of the Wisconsin statutes or court decree under section 766.70, adversely affects our interest unless we, prior to the time the credit is granted or an open-end credit plan is entered into, are furnished a copy of the agreement, decree or court order, or have actual knowledge of the adverse provision. IF YOU ARE A MARRIED WISCONSIN RESIDENT, CREDIT EXTENDED UNDER THIS ACCOUNT WILL BE INCURRED IN THE INTEREST OF YOUR MARRIAGE OR FAMILY.

Notice to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

IMPORTANT TERMS AND APPLICATION AGREEMENT

Customer Affirmation of Intent to Apply

If an application is being submitted on your behalf, we ask that you provide confirmation of your intent to apply by texting the word "APPLY" to "91956". By doing so, you will receive a one-time passcode to complete the application process from the Cardmember Service - Intent to Apply program. Message and data rates may apply. Mobile carriers are not liable for delayed or undelivered messages. Reply "HELP" for help. If you have any questions regarding the Cardmember Service - Intent to Apply program, call 866-276-5663. Our Privacy Policy can be viewed at <https://www.myaccountaccess.com/privacy>.

By submitting this application, you understand and agree that Elan Financial Services ("we," "us" or "our"), as the creditor and issuer of your Account, will rely on the information provided here in making this credit decision, and you certify that such information is accurate and complete to the best of your knowledge. If we open an Account based on this Application, you will be individually liable (or, for joint Accounts, individually and jointly liable) for all authorized charges and for all fees referred to in the most recent Cardmember Agreement, which may be amended from time to time. We may request consumer credit reports about you for evaluating this Application and in the future for reviewing Account credit limits, for Account renewal, for servicing and collection purposes and for other legitimate purposes associated with your Account. Upon your request, we will inform you if a consumer report was requested and, if it was, provide you with the name and address of the consumer reporting agency that furnished the report. By providing us with a telephone number for a cellular phone or other wireless device, including a number that you later convert to a cellular number, you are expressly consenting to receiving communications—including but not limited to prerecorded or artificial voice message calls, text messages, and calls made by an automatic telephone dialing system—from us and our affiliates and agents at that number. This express consent applies to each such telephone number that you provide to us now or in the future and permits such calls for non-marketing purposes. Calls and messages may incur access fees from your cellular provider. By submitting this application, you also agree that we may verify your employment, income, address and all other information provided with other creditors, credit reporting agencies, employers, third parties and through records maintained by federal and state agencies (including state motor vehicle departments) and waive any rights of confidentiality you

may have in that information under applicable law. You agree that, in order to open and administer the Account that may be established as a result of this Application, we and the correspondent financial institution that solicited this Application may share certain information about you and your ongoing Account activity. By submitting this application, you certify that you read and understood the disclosures here and you agree to the terms of this Application.

The creditor and issuer of these Cards is Elan Financial Services, pursuant to separate licenses from Visa U.S.A. Inc., Mastercard International Incorporated, and American Express. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. American Express is a federally registered service mark of American Express.

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HAIFAA AHMAD GHOU OR
ABASS EL-HAGE
530 HORTON
DETROIT MI 48202



Your Comerica Access Checking statement

August 23, 2017 to September 25, 2017
Account number 6822030778

Your account summary

Beginning balance on August 23, 2017	\$5,193.08
Plus deposits	
Electronic deposits	\$5,866.97
Other deposits	\$2,711.77
Less withdrawals	
ATM/Debit Card withdrawals	-\$8,909.43
Electronic (EFT) withdrawals	-\$3,327.08
Fees and service charges	-\$12.00
Ending balance on September 25, 2017	\$1,523.31

To contact us

Call
(800) 643-4418
Hearing impaired (TDD 800 822-6546)

Visit our web site
www.comerica.com

Write to us
COMERICA BANK
PO BOX 75000
DETROIT, MI 48275-8042

Important information

Please refer to the enclosed Privacy Notice. If you are an eStatement customer, click on the Inserts/Disclosures tab and select Privacy Notice from the menu.

Thank you

Thank you for being a Comerica customer. We value the trust and confidence that you continue to place in us.

Your **Comerica Access Checking** statement
August 23, 2017 to September 25, 2017

Details of your **Comerica Access Checking** account: 6822030778

Electronic deposits this statement period

Date	Amount (\$)	Activity	Bank reference number
Aug 31	2,800.32	Ford Motor CO Payroll 082917	9488548953
Sep 14	100.00	Elan Credit Card OD Transfr 233335406649383	9488671193
Sep 15	2,966.65	Ford Motor CO Payroll 091317	9488584803

Total Electronic Deposits: \$5,866.97
Total number of Electronic Deposits: 3

Other deposits this statement period

Date	Amount (\$)	Activity	Bank reference number
Aug 23	536.77	Mobile Deposit	0440140670
Aug 30	500.00	Mobile Deposit	0440146770
Sep 06	1,300.00	Mobile Deposit	0440402769
Sep 18	375.00	Mobile Deposit	0440443010

Total Other Deposits: \$2,711.77
Total number of Other Deposits: 4

ATM/Debit Card transactions this statement period

Date	Amount (\$)	Activity	Bank reference number
Aug 23	-30.60	VISA Lyft *ride Mon 5pm Lyft.com CA	0F40702320
Aug 24	-5.91	VISA Skype.com/go/bill Luxembourg Lu	0F46175175
Aug 24	-95.00	VISA Detroit MI Parking W 313-9639630 MI	0F49401156
Aug 24	-59.00	VISA El Barzon Detroit MI	0F43821384
Aug 24	-103.99	VISA Coinbase Cheapside Gb	0F42741379
Aug 24	-103.99	VISA Coinbase Cheapside Gb	0F47390910
Aug 24	-28.03	VISA Lyft *ride Tue 5pm Lyft.com CA	0F45542223
Aug 24	-9.73	Pur Great Stea Great Steak Dearborn MI	0P64392607
Aug 24	-11.99	Pmt Netflix CO Netflix Com Los Gatos CA	0P67204588
Aug 24	-1.00	VISA Foreign Transaction Fee Lu	0F40175175
Aug 24	-3.12	VISA Foreign Transaction Fee Gb	0F40390910
Aug 24	-3.12	VISA Foreign Transaction Fee Gb	0F40741379
Aug 25	-268.00	VISA The Home Depot #2731 Madison Heigh MI	0F44730780
Aug 25	-456.75	VISA Mgm Dumpster 586-725-5200 MI	0F43322080
Aug 25	-36.99	VISA Coinbase Cheapside Gb	0F43126822
Aug 25	-16.11	VISA Lyft *ride Thu 9am Lyft.com CA	0F41350286
Aug 25	-5.00	W/D At 2844 E. Grand Blvd Detroit MI	0A32001100

continued next page

Your Comerica Access Checking statement
August 23, 2017 to September 25, 2017

Comerica Access Checking: 6822030778

ATM/Debit Card transactions this statement period (continued)

Date	Amount (\$)	Activity	Bank reference number
Aug 25	-2.75	Other Bank ATM Fee	0A32001100
Aug 25	-2.00	Non-comerica ATM Usage Fee - W/D	0A32001100
Aug 25	-200.00	W/D At 2844 E. Grand Blvd Detroit MI	0A36001120
Aug 25	-2.75	Other Bank ATM Fee	0A36001120
Aug 25	-2.00	Non-comerica ATM Usage Fee - W/D	0A36001120
Aug 25	-1.11	VISA Foreign Transaction Fee Gb	0F40126822
Aug 28	-20.09	VISA Lyft *ride Thu 5pm Lyft.com CA	0F48332051
Aug 28	-6.90	VISA Lyft *ride Fri 11am Lyft.com CA	0F44501067
Aug 28	-9.31	VISA Mcdonald's F4496 Detroit MI	0F46380937
Aug 28	-6.90	VISA Lyft *ride Fri 1pm Lyft.com CA	0F47501611
Aug 28	-43.98	VISA Sq *city Center Coin Laun Detroit MI	0F46433046
Aug 28	-14.00	VISA 2941 Street Food Midtown Detroit MI	0F44005374
Aug 28	-200.00	W/D At 4111 Woodward Detroit MI	0A38002932
Aug 28	-3.50	Other Bank ATM Fee	0A38002932
Aug 28	-2.00	Non-comerica ATM Usage Fee - W/D	0A38002932
Aug 28	-49.90	Pur Cvs/pharma 08231-350 East Detroit MI	0P61170005
Aug 28	-19.99	VISA Google *linder 855-836-3987 CA	0F45249110
Aug 28	-300.00	W/D At 4614 2cd Ave Detroit MI	0A37007314
Aug 28	-3.00	Other Bank ATM Fee	0A37007314
Aug 28	-2.00	Non-comerica ATM Usage Fee - W/D	0A37007314
Aug 29	-1,350.00	VISA Wu *2398251953 877-989-3268 CA	0F46395358
Aug 29	-107.00	VISA Wu *0589087742 877-989-3268 CA	0F49107767
Aug 29	-19.50	VISA 2941 Street Food Midtown Detroit MI	0F44204389
Aug 29	-200.00	W/D At 2844 E. Grand Blvd Detroit MI	0A30001209
Aug 29	-2.75	Other Bank ATM Fee	0A30001209
Aug 29	-2.00	Non-comerica ATM Usage Fee - W/D	0A30001209
Aug 30	-159.08	VISA The Home Depot #2757 Dearborn MI	0F46392564
Aug 30	-100.00	W/D At 2844 E. Grand Blvd Detroit MI	0A31001228
Aug 30	-2.75	Other Bank ATM Fee	0A31001228
Aug 30	-2.00	Non-comerica ATM Usage Fee - W/D	0A31001228
Aug 31	-70.36	VISA The Home Depot #2781 Detroit MI	0F48551159
Aug 31	-200.00	W/D At 2844 E. Grand Blvd Detroit MI	0A39001264
Aug 31	-2.75	Other Bank ATM Fee	0A39001264
Aug 31	-2.00	Non-comerica ATM Usage Fee - W/D	0A39001264
Sep 01	-2.11	VISA Market@work 2067379149 Tukwila WA	0F49360391
Sep 01	-11.99	VISA Hlu*hulu 99210317-u Hulu.com/bill CA	0F46060093

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Your Comerica Access Checking statement
August 23, 2017 to September 25, 2017

Comerica Access Checking: 6822030778

ATM/Debit Card transactions this statement period (continued)

Date	Amount (\$)	Activity	Bank reference number
Sep 01	-9.73	VISA Great Steak Dearborn MI	0F40730600
Sep 01	-7.00	VISA Soundcloud Inc 347-9866607 CA	0F49256613
Sep 05	-5.99	VISA Skype.com/go/bill Luxembourg Lu	0F40129958
Sep 05	-101.61	VISA The Home Depot #2781 Detroit MI	0F42511795
Sep 05	-153.06	VISA Hotel Angeleno Los Angeles CA	0F48002290
Sep 05	-32.00	VISA Antique Thai Massage Los Angeles CA	0F49617708
Sep 05	-39.31	VISA Sunlight Sunglasses Venice CA	0F40468792
Sep 05	-78.44	VISA Sugarfish- Santa Monica Santa Monica CA	0F49352055
Sep 05	-18.11	Pur Omo Casita 8646 N Ventura Ventura CA	0P69035749
Sep 05	-30.00	VISA Sq *ecotopia Ojai CA	0F41569643
Sep 05	-5.00	VISA Hotel Angeleno Los Angeles CA	0F45404778
Sep 05	-3.98	Pur USA Petro 5000 Kanan Rd Agoura Hills CA	0P63001001
Sep 05	-10.31	VISA Mcdonald's F15250 Phelan CA	0F41177743
Sep 05	-200.00	W/D At #3260 Wagon Train Rd Phelan CA	0A31243857
Sep 05	-2.99	Other Bank ATM Fee	0A31243857
Sep 05	-2.50	Non-comerica ATM Usage Fee - W/D	0A31243857
Sep 05	-162.00	VISA Cadillac Antiques Lucerne Valle CA	0F44425671
Sep 05	-41.84	Pur Shell Serv Shell Service S Cabazon CA	0P60815384
Sep 05	-42.00	VISA Antique Thai Massage Los Angeles CA	0F43602562
Sep 05	-22.74	Pur Shell Serv Shell Service S Los Angeles CA	0P60010684
Sep 05	-10.00	VISA Ace Hotel Downtown LA F&b Los Angeles CA	0F43552535
Sep 05	-26.22	Pur Urban Outf Urban Outfitter Los Angeles CA	0P61616552
Sep 05	-5.00	VISA Ace Hotel Downtown LA F&b Los Angeles CA	0F41550571
Sep 05	-5.90	Pur Javier Tac Javier Taco Mex Los Angeles CA	0P65704205
Sep 05	-134.00	VISA Ace Hotel Downtown LA F&b Los Angeles CA	0F48551843
Sep 05	-15.99	VISA Lyft *ride Sun 11pm Lyft.com CA	0F45762176
Sep 05	-5.00	VISA Lyft *cancel Fee Lyft.com CA	0F48702404
Sep 05	-26.03	VISA Uber Technologies Inc 866-576-1039 CA	0F46092144
Sep 05	-22.51	VISA Uber US Sep04 Qfmev Help.uber.com CA	0F43700711
Sep 05	-20.00	VISA Coa*cheapair.com Air Cheapair.com NY	0F46232463
Sep 05	-6.35	Pur Buy Now GA Buy Now Gas & O Dearborn MI	0P60985723
Sep 05	-12.00	VISA Golden Chicken & Subs Dearborn MI	0F43551556
Sep 05	-200.00	W/D At 2844 E. Grand Blvd Detroit MI	0A39001421
Sep 05	-2.75	Other Bank ATM Fee	0A39001421
Sep 05	-2.50	Non-comerica ATM Usage Fee - W/D	0A39001421
Sep 05	-1.00	VISA Foreign Transaction Fee Lu	0F40129958

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Your Comerica Access Checking statement
August 23, 2017 to September 25, 2017

Comerica Access Checking: 6822030778

ATM/Debit Card transactions this statement period (continued)

Date	Amount (\$)	Activity	Bank reference number
Sep 06	-56.00	VISA Tenants Of The Trees Los Angeles CA	0F44746420
Sep 06	-10.00	VISA Ace Hotel Downtown LA F&b Los Angeles CA	0F48550174
Sep 06	-4.48	VISA Bp#6893051woodward Expre Detroit MI	0F45601588
Sep 06	-28.58	VISA Lyft *ride Mon 9am Lyft.com CA	0F43540868
Sep 06	-34.83	Pur Dearborn F 14545 Ford Rd Dearborn MI	0P60103400
Sep 11	-816.26	VISA American Air0017000574232 Fort Worth TX	0F47519403
Sep 11	-96.00	VISA The Peterboro Detroit MI	0F47005618
Sep 11	-6.90	VISA Lyft *ride Sat 9pm Lyft.com CA	0F45761951
Sep 11	-117.07	Pur Target T-0 15901 Ford Rd Dearborn MI	0P68074045
Sep 12	-1.25	VISA Sterling Services Canton MI	0F43404116
Sep 12	-511.00	VISA Wu *5250936000 877-989-3268 CA	0F43180351
Sep 13	-14.75	VISA Benihana Dearborn Dearborn MI	0F41574846
Sep 14	-7.62	VISA Amazon.com Amzn.com/bill Amzn.com/bill WA	0F42617695
Sep 18	-100.00	VISA Baker's Keyboard Loung Detroit MI	0F48403547
Sep 18	-13.93	Pur The Home D The Home Depot Dearborn MI	0P61511456
Sep 19	-13.84	VISA Dearborn Fuels Inc Dearborn MI	0F42837914
Sep 19	-19.00	VISA 2941 Street Food Midtown Detroit MI	0F45604128
Sep 19	-9.73	Pur Great Stea Great Steak Dearborn MI	0P60805193
Sep 20	-8.00	VISA Munchies N More Dearborn MI	0F49850212
Sep 20	-8.10	Pur Trumbell F 5001 Trumbell Detroit MI	0P60353400
Sep 21	-46.00	VISA The Bronx Bar Detroit MI	0F48430935
Sep 21	-40.00	VISA Rehab Inst Cashier Off Detroit MI	0F41791923
Sep 21	-1.00	VISA Sterling Services Canton MI	0F45205650
Sep 21	-66.14	VISA Sq *motorcity Wine Detroit MI	0F44641072
Sep 21	-120.00	WD At 261 Mack Ave Detroit MI	0A35601271
Sep 21	-2.50	Non-comerica ATM Usage Fee - W/D	0A35601271
Sep 21	-2.50	Other Bank ATM Fee	0A35601271
Sep 22	-1.00	VISA Sterling Services Canton MI	0F47007590
Sep 22	-40.00	VISA Rehab Inst Cashier Off Detroit MI	0F45552710
Sep 22	-35.87	Pur Sunoco 052 10005 W. Warren Dearborn MI	0P60706400
Sep 25	-13.00	VISA Xushi Ko Dearborn MI	0F42602716
Sep 25	-25.98	VISA Amazon Mktplace Prmts Amzn.com/bill WA	0F48606457
Sep 25	-361.00	VISA Wu *2229423930 877-989-3268 CA	0F42378560
Sep 25	-7.41	VISA Subway 03304714 Dearborn MI	0F48791342
Sep 25	-7.79	VISA Uber US Sep22 Z5qmi Help.uber.com CA	0F47502889
Sep 25	-88.00	VISA Grand Trunk Pub Detroit MI	0F40385858

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Your Comerica Access Checking statement
August 23, 2017 to September 25, 2017

Comerica Access Checking: 6822030778

ATM/Debit Card transactions this statement period (continued)

Date	Amount (\$)	Activity	Bank reference number
Sep 25	-100.00	W/D At 19855 Grand River Detroit MI	0A31008811
Sep 25	-2.95	Other Bank ATM Fee	0A31008811
Sep 25	-2.50	Non-comerica ATM Usage Fee - W/D	0A31008811
Sep 25	-11.99	Pmt Netflix CO Netflix Com Los Gatos CA	0P68009649
Sep 25	-22.55	Pur Cvs/pharma 08027--10830 We Dearborn MI	0P66010453
Sep 25	-200.00	W/D At 2844 E. Grand Blvd Detroit MI	0A33001875
Sep 25	-2.75	Other Bank ATM Fee	0A33001875
Sep 25	-2.50	Non-comerica ATM Usage Fee - W/D	0A33001875

Total ATM/Debit Card Withdrawals: **-\$8,909.43**

Total number of ATM/Debit Card Withdrawals: 133

Electronic withdrawals this statement period

Date	Amount (\$)	Activity	Bank reference number
Aug 31	-400.00	Genisys Credit U Loan 170831	9488935569
Aug 31	-107.48	T-mobile Pcs Svc 170830	9488015556
Sep 01	-500.00	Cardmember Serv Web Pymt 170901	9488172813
Sep 06	-678.04	Navient-fdr Autopay 170904	9488767177
Sep 06	-224.68	Chemical Bank DDA Pymt 090517	9488506831
Sep 06	-178.61	Chemical Bank DDA Pymt 090517	9488506765
Sep 11	-52.50	Comcast Comcast 090917	9488394964
Sep 11	-12.47	Chase Credit Crd Autopay 170907	9488696465
Sep 12	-595.98	Ford Motor Cr Fordcredit 170911	9488535423
Sep 13	-115.37	Fedloanservicing Stdnt Loan 170912	9488982876
Sep 19	-383.56	Theaffinitygroup Purchase 170918	9488772840
Sep 20	-78.39	DTE Electric CO 8004774747 170919	9488903292

Total Electronic Withdrawals: **-\$3,327.08**

Total number of Electronic Withdrawals: 12

Fees and service charges this statement period

Date	Amount (\$)	Activity	Bank reference number
Sep 14	-12.00	Overdraft Protection Transfer Fee	I-GEN14099

Total Fees and Service Charges: **-\$12.00**

Total number of Fees and Service Charges: 1

Lowest daily balance

Your lowest daily balance this statement period was **-\$60.74**
on September 13, 2017.

**Your Comerica Access Checking statement
August 23, 2017 to September 25, 2017**



Comerica Access Checking: 6822030778

**Your Comerica Access Checking statement
August 23, 2017 to September 25, 2017**



Comerica Access Checking: 6822030778

Account Disclosure

PLEASE EXAMINE THIS STATEMENT PROMPTLY

Reporting Errors and Unauthorized Transactions

Personal Accounts

Electronic Funds Transfers: In Case of Errors (including unauthorized electronic transactions) or Questions About Your Electronic Transfers: Call or write us as soon as you can, if you think this statement or your receipt is wrong or if you need more information about a transfer on the statement or receipt. For pre-authorized transfers (e.g., insurance payments, etc.), call us at 800.572.6620 or write us at Comerica Bank – Electronic Services Department, M/C 7570 Attn: Research, P.O. Box 75000, Detroit, Michigan 48275. For Comerica ATM Card or Comerica Debit Card transactions, call us at 800.572.6620 or write us at Comerica Bank – Electronic Processing, M/C 7584, P.O. Box 75000, Detroit, Michigan 48275. We must hear from you no later than 60 days after we sent you the FIRST statement on which the Error or problem appeared.

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If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. If you fail to do so, and your account is a personal account, we are not obligated to give you provisional credit for the amount of your claim while we investigate your claim.

Comerica Debit Card Transactions: Notwithstanding the above information, if your account was debited for a transaction resulting from the use of your Comerica Debit Card or Debit Card number, you may have additional rights and protections. See the Comerica Business and Personal Deposit Account Contract for specific information.

Checks and Other Non-Electronic Funds Transfer Transactions: If you need a copy of a check or additional information about a transaction, you can call us at 800.572.6620. State law and the terms of the Comerica Business and Personal Deposit Account Contract govern your liability and the Bank's for fraudulent checks and non-electronic funds transfer transactions. The best way to limit your possible loss is to report any unauthorized activity involving your account as soon as possible but always within 30 days of when we sent the statement to you or otherwise made the information available to you. See the Comerica Business and Personal Deposit Account Contract for further details.

Business Accounts

Electronic Transactions: If you think this statement shows an Error (an Error includes an unauthorized electronic transaction) or an ATM receipt you received is wrong or if you need more information about an electronic transaction listed on the statement, call or write us but always within 30 days of when we first made the information available to you regarding the transaction. For pre-authorized transfers (e.g., insurance payment, etc.), call us at 800.572.6620 or write us at Comerica Bank – Electronic Services Department, M/C 7570 Attn: Research, P.O. Box 75000, Detroit, Michigan 48275. For Comerica ATM Card or Comerica Business Debit Card transactions, call us at 800.572.6620 or write us at Comerica Bank – Electronic Processing, M/C 7584, P.O. Box 75000, Detroit, Michigan 48275. For all claims related to an electronic transaction, we must hear from you no later than 30 days after we first made the information available to you regarding the transaction otherwise you may waive your right to recover for the loss you incurred. When reporting the Error: (1) tell us your name and account number; (2) describe the Error or transaction you are unsure about, and explain as clearly as you can why you believe it is an Error or why you need more information; and (3) tell us the dollar amount of the suspected Error. We reserve the right to require that you complete an affidavit regarding claims of unauthorized transactions. If we timely receive your claim, we will investigate your claim and correct any Errors within the time frame required by law. If the claim is for an unauthorized electronic transaction and we find your claim genuine, we will process your claim in accordance with ACH rules or other applicable electronic clearinghouse rules. To the extent we recover we will refund to you the recovery. If an electronic transaction, including wire transfer was conducted in accordance with the terms of an electronic service you agreed to obtain from us, the terms of that agreement will govern whether the transaction in question is authorized or not.

Comerica Business Debit Card Transactions: If your account was debited for a transaction resulting from the use of your Comerica Business Debit Card or Debit Card number (does not apply to ATM Cards or Debit Cards that are not activated) or if your claim is related to an electronic debit transaction resulting from the use of your Comerica Debit Card or Debit Card number, you may have rights and protections in addition to those described above. See the Comerica Business and Personal Deposit Account Contract for specific information.

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Balancing Your Account: For assistance on how to balance your account, please call us at 800.572.6620 or visit your local Comerica banking center.



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530 HORTON
DETROIT MI 48202

Your Comerica Access Checking statement

September 26, 2017 to October 24, 2017
Account number 6822030778

Your account summary

Beginning balance on September 26, 2017	\$1,523.31
Plus deposits	
Electronic deposits	\$5,766.97
Other deposits	\$2,300.00
Less withdrawals	
Checks	-\$1,050.34
ATM/Debit Card withdrawals	-\$3,754.30
Electronic (EFT) withdrawals	-\$3,413.00
Ending balance on October 24, 2017	\$1,372.64

To contact us

Call
(800) 643-4418
Hearing impaired (TDD 800 822-6546)

Visit our web site
www.comerica.com

Write to us
COMERICA BANK
PO BOX 75000
DETROIT, MI 48275-8042

Important information

Thank you

*Thank you for being a Comerica customer.
We value the trust and confidence that you
continue to place in us.*

Your **Comerica Access Checking** statement
September 26, 2017 to October 24, 2017

Details of your **Comerica Access Checking** account: 6822030778

Electronic deposits this statement period

Date	Amount (\$)	Activity	Bank reference number
Sep 29	2,800.32	Ford Motor CO Payroll 092717	9488482656
Oct 13	2,966.65	Ford Motor CO Payroll 101117	9488739779

Total Electronic Deposits: \$5,766.97
Total number of Electronic Deposits: 2

Other deposits this statement period

Date	Amount (\$)	Activity	Bank reference number
Oct 10	1,000.00	Mobile Deposit	0440379151
Oct 20	1,300.00	Deposit	0930380784

Total Other Deposits: \$2,300.00
Total number of Other Deposits: 2

Checks paid this statement period

* This symbol indicates a break in check number sequence

This symbol indicates an original item not enclosed

@ This symbol indicates a break in check number sequence and an original item not enclosed

Check number	Amount (\$)	Date paid	Bank reference number	Check number	Amount (\$)	Date paid	Bank reference number
# 333	-95.34	Oct 23	0950396632	@ 335	-200.00	Sep 29	0951137193
				@ 432	-755.00	Oct 18	0970788881

Total checks paid this statement period: -\$1,050.34
Total number of checks paid this statement period: 3

ATM/Debit Card transactions this statement period

Date	Amount (\$)	Activity	Bank reference number
Sep 26	-20.60	VISA Lyft *ride Sat 11pm Lyft.com CA	0F44351745
Sep 26	-151.00	VISA Katoj Detroit Detroit MI	0F48850108
Sep 27	-1,036.00	VISA Wu *5155266205 877-989-3268 CA	0F41302872
Sep 27	-2.00	VISA Sterling Services Canton MI	0F44208181
Sep 28	-33.00	VISA The Social Club Groomi 929-265-2995 NY	0F40762889
Sep 29	-10.00	VISA Munchies N More Dearborn MI	0F47791265
Sep 29	-9.00	VISA Z Deck Parking Detroit MI	0F49461935
Sep 29	-15.57	VISA Subway 03304714 Dearborn MI	0F41027327
Oct 03	-72.57	Wholefids 115 Mack Ave Detroit MI 3045	0M36189237
Oct 05	-1.30	ltr Cline Ave T Granger IN 3045	0M33200079

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Your Comerica Access Checking statement
September 26, 2017 to October 24, 2017

Comerica Access Checking: 6822030778

ATM/Debit Card transactions this statement period (continued)

Date	Amount (\$)	Activity	Bank reference number
Oct 05	-9.63	Uber US Oct04 8005928996 CA 3045	0M34526210
Oct 05	-3.00	Uber Tip A4e2 8005928996 CA 3045	0M39911604
Oct 05	-5.21	Uber US Oct05 8005928996 CA 3045	0M38132931
Oct 06	-15.00	Village Of Rose Rosemont, IL IL 3045	0M38641814
Oct 06	-38.35	Pilot 0 Burns Harbor IN 3045	0M32389712
Oct 06	-17.12	Bp#3159928g & N Dearborn MI 3045	0M31688286
Oct 06	-7.25	Uber US Oct06 8005928996 CA 3045	0M36542142
Oct 06	-63.00	Soundcloud Inc San Francisco CA 3045	0M38966009
Oct 10	-126.00	Mich Sos Online 517-2418816 MI 3045	0M33009031
Oct 10	-145.49	Petco #28852005 W 8 Mile Detroit MI 3045	0M30748245
Oct 10	-57.57	Meijer # 2681301 W Eight Detroit MI 3045	0M32899126
Oct 10	-40.00	Rehab Inst Cash Detroit MI 3045	0M35596294
Oct 10	-8.90	Squ*sq *motorci Detroit MI 3045	0M33093199
Oct 10	-100.00	W/D At Aw Plus Lic2844 E. Gran Detroit MI 3045	0M31660606
Oct 10	-2.75	Oth Bank Fee Aw Plus Lic2844 E Detroit MI 3045	0M31660606
Oct 10	-2.50	Non-comerica ATM Usage Fee - W/D 3045	0M31660606
Oct 11	-34.93	Aw Plus Detroit MI 3045	0M35158626
Oct 11	-19.28	Cvs/pharmacy #0 Detroit MI 3045	0M36925845
Oct 16	-134.00	Detroit Blding Detroit MI 3045	0M35700720
Oct 16	-395.46	Detroit Water & 07343866513 MI 3045	0M32359021
Oct 16	-5.00	Ford Undergroun Detroit MI 3045	0M36454353
Oct 16	-25.10	The Bronx Bar Detroit MI 3045	0M31378418
Oct 17	-18.50	2941 Street Foo Detroit MI 3045	0M37101637
Oct 17	-200.00	W/D At Aw Plus Lic2844 E. Gran Detroit MI 3045	0M30657711
Oct 17	-2.75	Oth Bank Fee Aw Plus Lic2844 E Detroit MI 3045	0M30657711
Oct 17	-2.50	Non-comerica ATM Usage Fee - W/D 3045	0M30657711
Oct 18	-30.00	Aw Plus Lic Detroit MI 3045	0M36779822
Oct 18	-9.18	Taystees Burger Dearborn MI 3045	0M30116873
Oct 18	-8.79	Aramark Panda E Detroit MI 3045	0M39734376
Oct 19	-9.74	Jimmy Johns # 2 Detroit MI 3045	0M35841641
Oct 19	-148.39	Nnt Gift Warehouse 061144 Dearborn MI 3045	0M37280152
Oct 20	-11.86	Skype Luxembourg Lux 3045	0M38814390
Oct 20	-7.30	Nnt New Center Liqu672740 Detroit MI 3045	0M35692847
Oct 20	-0.35	Foreign Fee 23-29 Rives DE Luxembourg Lux 3045	0M30814390
Oct 23	-16.00	Marble Bar Detroit MI 3045	0M35380703
Oct 23	-30.00	Marble Bar Detroit MI 3045	0M32872473

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Your Comerica Access Checking statement
September 26, 2017 to October 24, 2017

Comerica Access Checking: 6822030778

ATM/Debit Card transactions this statement period (continued)

Date	Amount (\$)	Activity	Bank reference number
Oct 23	-85.25	Amazon Mktplace Amzn.com/bill WA 3045	0M31666154
Oct 23	-6.47	Subway 0 Dearborn MI 3045	0M37098925
Oct 23	-108.13	Amazon Mktplace Amzn.com/bill WA 3045	0M33879710
Oct 23	-9.15	Cvs/pharmacy #0 Detroit MI 3045	0M34980597
Oct 23	-30.00	The Apparatus R Detroit MI 3045	0M35258134
Oct 23	-40.00	Northern Lights Detroit MI 3045	0M36434512
Oct 23	-67.07	Wholefids 115 Mack Ave Detroit MI 3045	0M36128318
Oct 23	-7.25	Marathon Petro1 Detroit MI 3045	0M30342794
Oct 23	-30.00	Aw Plus Lic Detroit MI 3045	0M33785856
Oct 23	-14.84	Supino Pizza Detroit MI 3045	0M36038260
Oct 23	-3.50	Donutville USA Dearborn MI 3045	0M36226768
Oct 23	-33.14	Bucharest Grill Detroit MI 3045	0M36047589
Oct 23	-200.00	W/D At Aw Plus Lic2844 E. Gran Detroit MI 3045	0M39626197
Oct 23	-2.75	Oth Bank Fee Aw Plus Lic2844 E Detroit MI 3045	0M39626197
Oct 23	-2.50	Non-comerica ATM Usage Fee - W/D 3045	0M39626197
Oct 24	-12.31	Exxonmobil 4 Dearborn MI 3045	0M30879151

Total ATM/Debit Card Withdrawals: -\$3,754.30

Total number of ATM/Debit Card Withdrawals: 62

Electronic withdrawals this statement period

Date	Amount (\$)	Activity	Bank reference number
Oct 02	-500.00	Cardmember Serv Web Pymt 171002	9488571053
Oct 02	-400.00	Genisys Credit U Loan 171002	9488423548
Oct 02	-70.00	T-mobile Pcs Svc 170929	9488396305
Oct 04	-224.68	Chemical Bank DDA Pymt 100317	9488253970
Oct 04	-178.61	Chemical Bank DDA Pymt 100317	9488253957
Oct 06	-678.04	Navient-fdr Autopay 171004	9488743508
Oct 11	-701.65	Chase Credit Crd Autopay 171010	9488623957
Oct 12	-77.61	Comcast Cable Svc 171011	9488845026
Oct 13	-115.37	Fedloanservicing Stdnt Loan 171012	9488102832
Oct 17	-383.56	Theaffinitygroup Purchase 171016	9488886737
Oct 20	-83.48	DTE Electric CO 8004774747 171019	9488073459

Total Electronic Withdrawals: -\$3,413.00

Total number of Electronic Withdrawals: 11

Your *Comerica Access Checking* statement
September 26, 2017 to October 24, 2017



Comerica Access Checking: 6822030778

\$ Lowest daily balance

Your lowest daily balance this statement period was **\$246.02**
on **October 12, 2017**.

Your Comerica Access Checking statement
September 26, 2017 to October 24, 2017



Comerica Access Checking: 6822030778

Account Disclosure

PLEASE EXAMINE THIS STATEMENT PROMPTLY

Reporting Errors and Unauthorized Transactions

Personal Accounts

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Checks and Other Non-Electronic Funds Transfer Transactions: If you need a copy of a check or additional information about a transaction, you can call us at 800.572.6620. State law and the terms of the Comerica Business and Personal Deposit Account Contract govern your liability and the Bank's for fraudulent checks and non-electronic funds transfer transactions. The best way to limit your possible loss is to report any unauthorized activity involving your account as soon as possible but always within 30 days of when we sent the statement to you or otherwise made the information available to you. See the Comerica Business and Personal Deposit Account Contract for further details.

Business Accounts

Electronic Transactions: If you think this statement shows an Error (an Error includes an unauthorized electronic transaction) or an ATM receipt you received is wrong or if you need more information about an electronic transaction listed on the statement, call or write us but always within 30 days of when we first made the information available to you regarding the transaction. For pre-authorized transfers (e.g., insurance payment, etc.), call us at 800.572.6620 or write us at Comerica Bank – Electronic Services Department, M/C 7570 Attn: Research, P.O. Box 75000, Detroit, Michigan 48275. For Comerica ATM Card or Comerica Business Debit Card transactions, call us at 800.572.6620 or write us at Comerica Bank – Electronic Processing, M/C 7584, P.O. Box 75000, Detroit, Michigan 48275. For all claims related to an electronic transaction, we must hear from you no later than 30 days after we first made the information available to you regarding the transaction otherwise you may waive your right to recover for the loss you incurred. When reporting the Error: (1) tell us your name and account number; (2) describe the Error or transaction you are unsure about, and explain as clearly as you can why you believe it is an Error or why you need more information; and (3) tell us the dollar amount of the suspected Error. We reserve the right to require that you complete an affidavit regarding claims of unauthorized transactions. If we timely receive your claim, we will investigate your claim and correct any Errors within the time frame required by law. If the claim is for an unauthorized electronic transaction and we find your claim genuine, we will process your claim in accordance with ACH rules or other applicable electronic clearinghouse rules. To the extent we recover we will refund to you the recovery. If an electronic transaction, including wire transfer was conducted in accordance with the terms of an electronic service you agreed to obtain from us, the terms of that agreement will govern whether the transaction in question is authorized or not.

Comerica Business Debit Card Transactions: If your account was debited for a transaction resulting from the use of your Comerica Business Debit Card or Debit Card number (does not apply to ATM Cards or Debit Cards that are not activated) or if your claim is related to an electronic debit transaction resulting from the use of your Comerica Debit Card or Debit Card number, you may have rights and protections in addition to those described above. See the Comerica Business and Personal Deposit Account Contract for specific information.

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DETROIT MI 48202



Your Comerica Access Checking statement

October 25, 2017 to November 22, 2017
Account number 6822030778

Your account summary

Beginning balance on October 25, 2017	\$1,372.64
Plus deposits	
Other deposits	\$20,340.67
.....	
Less withdrawals	
ATM/Debit Card withdrawals	-\$3,585.01
Electronic (EFT) withdrawals	-\$4,113.72

Ending balance on November 22, 2017	\$14,014.58

To contact us

Call
(800) 643-4418
Hearing impaired (TDD 800 822-6546)

Visit our web site
www.comerica.com

Write to us
COMERICA BANK
PO BOX 75000
DETROIT, MI 48275-8042

Important information

Thank you

*Thank you for being a Comerica customer.
We value the trust and confidence that you
continue to place in us.*

Your Comerica Access Checking statement
October 25, 2017 to November 22, 2017

Details of your Comerica Access Checking account: 6822030778

Other deposits this statement period

Date	Amount (\$)	Activity	Bank reference number
Oct 25	18,000.00	Deposit	0930273442
Nov 02	1,040.67	Mobile Deposit	0440129103
Nov 15	1,300.00	Deposit	0930392281

Total Other Deposits: \$20,340.67

Total number of Other Deposits: 3

ATM/Debit Card transactions this statement period

Date	Amount (\$)	Activity	Bank reference number
Oct 26	-10.00	Avalon Cafe - D Detroit MI 3045	0M31306057
Oct 26	-99.11	Sp * Ghostly Ac 3477253599 MI 3045	0M36582809
Oct 26	-40.00	New Peking Chin Garden City MI 3045	0M37705723
Oct 26	-6.67	Garden City Fuel Inc7010 Garden City MI 3045	0M30357145
Oct 26	-9.00	Aw Plus Lic2844 E Grand B Detroit MI 3045	0M36137689
Oct 26	-172.76	Guitar Center #323 Allen Park MI 3045	0M35286040
Oct 26	-200.00	W/D At Aw Plus Lic2844 E Gran Detroit MI 3045	0M39681579
Oct 26	-2.95	Oth Bank Fee Aw Plus Lic2844 E Detroit MI 3045	0M39681579
Oct 26	-2.50	Non-comerica ATM Usage Fee - W/D 3045	0M39681579
Oct 27	-11.02	Qdoba 2688 Allen Park MI 3045	0M31479875
Oct 30	-18.64	Macomb Medical Sterling Hts MI 3045	0M36427597
Oct 30	-23.77	Cvs/pharmacy #0 Detroit MI 3045	0M33927540
Oct 30	-15.16	Cvs/pharmacy #0 Detroit MI 3045	0M39035281
Oct 30	-32.19	Maudys Investmen Dearborn MI 3045	0M30763766
Oct 31	-28.07	Sals Pizza & CA Dearborn MI 3045	0M36456191
Nov 06	-6.55	Crumz Amman Amm 3045	0M32671092
Nov 06	-6.35	Catalina Cafe & Amman Amm 3045	0M35677184
Nov 06	-3.53	Catalina Cafe & Amman Amm 3045	0M32695369
Nov 06	-7.05	Aramex Media Amman Amm 3045	0M31181893
Nov 06	-0.19	Foreign Fee Queen Alia Airport Amman Amm 3045	0M30B26014
Nov 06	-0.19	Foreign Fee Almuqabaleen Buil 27 Amman Amm 3045	0M30671092
Nov 06	-0.10	Foreign Fee Queen Alia Airport Amman Amm 3045	0M30695369
Nov 06	-47.21	Seoudi Super MA Cairo Egy 3045	0M32648325
Nov 06	-5.00	Foreign Fee Nbe Atm100 Cairo Eg 3045	0M30958990
Nov 06	-170.62	W/D At Nbe Atm100 Cairo Eg 3045	0M31958990
Nov 06	-170.62	W/D At Nbe Atm100 Cairo Eg 3045	0M35959045

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Your Comerica Access Checking statement
October 25, 2017 to November 22, 2017

Comerica Access Checking: 6822030778

ATM/Debit Card transactions this statement period (continued)

Date	Amount (\$)	Activity	Bank reference number
Nov 06	-5.00	Foreign Fee Nbe Atm100 Cairo Eg 3045	0M30959045
Nov 06	-1.41	Foreign Fee Cairo Egy 3045	0M30648325
Nov 06	-0.21	Foreign Fee Tellal AL Ali Khald Amman Amm 3045	0M30181893
Nov 06	-28.89	Nespresso Cairo N. -07a Egy 3045	0M34738386
Nov 06	-0.86	Foreign Fee Cairo N. -07a Egy 3045	0M30738386
Nov 09	-26.26	Drinkies -ibrah Alex. -02g Egy 3045	0M31499031
Nov 09	-0.78	Foreign Fee 115 Port Sai Alex. -02g Egy 3045	0M30499031
Nov 09	-48.71	Radioshack Cairo D.t-07d Egy 3045	0M34668817
Nov 09	-1.46	Foreign Fee Cairo D.t-07d Egy 3045	0M30668817
Nov 10	-5.00	Foreign Fee Hdb Giza Eg 3045	0M30726116
Nov 10	-113.67	W/D At Hdb Giza Eg 3045	0M34726116
Nov 13	-25.83	Abou Shakra Res Giza -12e Egy 3045	0M34708818
Nov 13	-114.80	Cairo Jazz Club Giza -12e Egy 3045	0M30523540
Nov 13	-0.77	Foreign Fee Mohandeseen Giza -12e Egy 3045	0M30708818
Nov 13	-76.88	Indianvisaonlin Mumba Ind 3045	0M34863077
Nov 13	-1.24	Uber Bv Vorden Nld 3045	0M36879074
Nov 13	-1.00	4live.me 6502043486 CA 3045	0M32827098
Nov 13	-3.44	Foreign Fee Mohandessin Giza -12e Egy 3045	0M30523540
Nov 13	-2.30	Foreign Fee Sblepg Mumba Ind 3045	0M30863077
Nov 13	-0.03	Foreign Fee Hamminkweg 5 Vorden Nld 3045	0M30879074
Nov 13	-5.00	Foreign Fee 5 Badistan St Cairo Eg 3045	0M30649206
Nov 13	-170.50	W/D At 5 Badistan St Cairo Eg 3045	0M38649206
Nov 14	-425.30	Oman Air Muscat NJ 3045	0M37378959
Nov 14	-35.95	S&p -sequoia - Cairo W. -07e Egy 3045	0M37727057
Nov 14	-11.67	Bandcamp Abdull Bandcampcom CA 3045	0M37790573
Nov 14	-1.07	Foreign Fee End Of Abd E Cairo W. -07e Egy 3045	0M30727057
Nov 14	-4.53	Uber Bv Vorden Nld 3045	0M32799061
Nov 14	-0.57	Uber Bv Vorden Nld 3045	0M38906130
Nov 14	-0.13	Foreign Fee Hamminkweg 5 Vorden Nld 3045	0M30799061
Nov 14	-0.01	Foreign Fee Hamminkweg 5 Vorden Nld 3045	0M30906130
Nov 15	-666.96	Amazon Mktplace Amzn.com/bill WA 3045	0M38609043
Nov 15	-198.87	Zara - Arab Mal 6th Oct. -01a Egy 3045	0M34685202
Nov 15	-37.24	Jet Line Cairo Egy 3045	0M34694951
Nov 15	-74.78	Olivo Cairo W. -07e Egy 3045	0M31789697
Nov 15	-5.96	Foreign Fee Bldg No 8, S 6th Oct. -01a Egy 3045	0M30685202
Nov 15	-2.24	Foreign Fee Cairo W. -07e Egy 3045	0M30789697

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Your Comerica Access Checking statement
October 25, 2017 to November 22, 2017

Comerica Access Checking: 6822030778

ATM/Debit Card transactions this statement period (continued)

Date	Amount (\$)	Activity	Bank reference number
Nov 15	-1.11	Foreign Fee Cairo Egy 3045	0M30694951
Nov 17	-36.56	Staquoza Giza Giza 000 3045	0M35689589
Nov 17	-1.09	Foreign Fee Giza Giza 000 3045	0M30689589
Nov 20	-54.11	Fsh - Prato Mumbai Ind 3045	0M30965019
Nov 20	-4.01	Uber Bv Vorden Nld 3045	0M32753803
Nov 20	-0.12	Foreign Fee Hamminkweg 5 Vorden Nld 3045	0M30753803
Nov 20	-2.79	Uber Bv Vorden Nld 3045	0M32855957
Nov 20	-160.92	Jetairway Jersey City NJ 3045	0M35718817
Nov 20	-130.13	Fabindia Overse Mumbai Ind 3045	0M37057925
Nov 20	-1.62	Foreign Fee Four Seasons Hotel Mumbai Ind 3045	0M30965019
Nov 20	-0.08	Foreign Fee Hamminkweg 5 Vorden Nld 3045	0M30855957
Nov 20	-3.90	Foreign Fee Fabindia Overseas P Mumbai Ind 3045	0M30057925

Total ATM/Debit Card Withdrawals: -\$3,585.01

Total number of ATM/Debit Card Withdrawals: 74

Electronic withdrawals this statement period

Date	Amount (\$)	Activity	Bank reference number
Oct 26	-290.49	Ford Motor Cr Fordcredit 171025	9488454640
Oct 31	-400.00	Genisys Credit U Loan 171031	9488482895
Oct 31	-70.00	T-mobile Pcs Svc 171030	9488390087
Nov 01	-500.00	Cardmember Serv Web Pymt 171101	9488473747
Nov 02	-1,090.00	Venmo Payment	9488052589
Nov 06	-678.09	Navient-fdr Autopay 171103	9488742660
Nov 06	-224.68	Chemical Bank DDA Pymt 110317	9488447516
Nov 06	-178.61	Chemical Bank DDA Pymt 110317	9488447503
Nov 13	-77.59	Comcast Cable Svc 171110	9488852812
Nov 14	-115.37	Fedloanservicing Stdnt Loan 171113	9488411581
Nov 17	-383.56	Theaffinitygroup Purchase 171116	9488023185
Nov 20	-105.33	DTE Electric CO 8004774747 171117	9488334779

Total Electronic Withdrawals: -\$4,113.72

Total number of Electronic Withdrawals: 12

Lowest daily balance

Your lowest daily balance this statement period was \$1,372.64 on October 25, 2017.

Your Comerica Access Checking statement
October 25, 2017 to November 22, 2017



Comerica Access Checking: 6822030778

Account Disclosure

PLEASE EXAMINE THIS STATEMENT PROMPTLY

Reporting Errors and Unauthorized Transactions

Personal Accounts

Electronic Funds Transfers: In Case of Errors (including unauthorized electronic transactions) or Questions About Your Electronic Transfers: Call or write us as soon as you can, if you think this statement or your receipt is wrong or if you need more information about a transfer on the statement or receipt. For pre-authorized transfers (e.g., insurance payments, etc.), call us at 800.572.6620 or write us at Comerica Bank – Electronic Services Department, M/C 7570 Attn: Research, P.O. Box 75000, Detroit, Michigan 48275. For Comerica ATM Card or Comerica Debit Card transactions, call us at 800.572.6620 or write us at Comerica Bank – Electronic Processing, M/C 7584, P.O. Box 75000, Detroit, Michigan 48275. We must hear from you no later than 60 days after we sent you the FIRST statement on which the Error or problem appeared.

When reporting the Error: (1) tell us your name and account number (if any); (2) describe the Error (an Error includes an unauthorized electronic funds transfer) or the electronic 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; and (3) tell us the dollar amount of the suspected Error or the transaction you question.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. If you fail to do so, and your account is a personal account, we are not obligated to give you provisional credit for the amount of your claim while we investigate your claim.

Comerica Debit Card Transactions: Notwithstanding the above information, if your account was debited for a transaction resulting from the use of your Comerica Debit Card or Debit Card number, you may have additional rights and protections. See the Comerica Business and Personal Deposit Account Contract for specific information.

Checks and Other Non-Electronic Funds Transfer Transactions: If you need a copy of a check or additional information about a transaction, you can call us at 800.572.6620. State law and the terms of the Comerica Business and Personal Deposit Account Contract govern your liability and the Bank's for fraudulent checks and non-electronic funds transfer transactions. The best way to limit your possible loss is to report any unauthorized activity involving your account as soon as possible but always within 30 days of when we sent the statement to you or otherwise made the information available to you. See the Comerica Business and Personal Deposit Account Contract for further details.

Business Accounts

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Your Comerica Access Checking statement

November 23, 2017 to December 22, 2017
 Account number 6822030778

Your account summary

Beginning balance on November 23, 2017	\$14,014.58
Plus deposits	
Electronic deposits	\$3,902.00
Other deposits	\$1,300.00
Less withdrawals	
Checks	-\$1,100.00
ATM/Debit Card withdrawals	-\$5,373.70
Electronic (EFT) withdrawals	-\$12,074.15
Fees and service charges	-\$73.00
Ending balance on December 22, 2017	\$595.73

To contact us

Call
 (800) 643-4418
 Hearing impaired (TDD 800 822-6546)

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Important information

Thank you

*Thank you for being a Comerica customer.
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Your **Comerica Access Checking** statement
November 23, 2017 to December 22, 2017

Details of your **Comerica Access Checking** account: 6822030778

Electronic deposits this statement period

Date	Amount (\$)	Activity	Bank reference number
Dec 12	2,700.00	Elan Credit Card OD Transfr 233335406649383	9488611654
Dec 13	200.00	Elan Credit Card OD Transfr 233335406649383	9488557319
Dec 14	400.00	Elan Credit Card OD Transfr 233335406649383	9488730703
Dec 15	100.00	Elan Credit Card OD Transfr 233335406649383	9488155101
Dec 18	200.00	Elan Credit Card OD Transfr 233335406649383	9488610523
Dec 19	300.00	Elan Credit Card OD Transfr 233335406649383	9488571515
Dec 22	2.00	E-statement Discount	I-GEN13847

Total Electronic Deposits: \$3,902.00
Total number of Electronic Deposits: 7

Other deposits this statement period

Date	Amount (\$)	Activity	Bank reference number
Dec 19	1,300.00	Deposit	0930966113

Total Other Deposits: \$1,300.00
Total number of Other Deposits: 1

Checks paid this statement period

* This symbol indicates a break in check number sequence

This symbol indicates an original item not enclosed

@ This symbol indicates a break in check number sequence and an original item not enclosed

Check number	Amount (\$)	Date paid	Bank reference number	Check number	Amount (\$)	Date paid	Bank reference number
# 336	-1,100.00	Nov 27	0931382968				

Total checks paid this statement period: -\$1,100.00
Total number of checks paid this statement period: 1

ATM/Debit Card transactions this statement period

Date	Amount (\$)	Activity	Bank reference number
Nov 24	-57.38	The Malabar Hou Cochin Ker 3045	0M30640420
Nov 24	-49.54	Hotel Seagull Ernakulam Ind 3045	0M30512401
Nov 24	-1.72	Foreign Fee 1268 1269 Paradegro Cochin Ker 3045	0M30640420
Nov 24	-1.48	Foreign Fee Hotel Seagull Ernakulam Ind 3045	0M30512401
Nov 24	-56.11	Ramada Resort,d Cochin Ind 3045	0M39197908
Nov 24	-29.10	Ramada Resort,d Cochin Ind 3045	0M31198280
Nov 24	-13.61	Uber Bv Vorden Nld 3045	0M38800171
Nov 24	-5.00	Foreign Fee Sib Fort Kochi Ernakulam IN 3045	0M30749804

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Your Comerica Access Checking statement
November 23, 2017 to December 22, 2017

Comerica Access Checking: 6822030778

ATM/Debit Card transactions this statement period (continued)

Date	Amount (\$)	Activity	Bank reference number
Nov 24	-46.44	WD At Sib Fort Kochi Ernakulam IN 3045	0M33749804
Nov 24	-3.10	Oth Bank Fee Sib Fort.Kochi Ernakulam IN 3045	0M33749804
Nov 24	-1.68	Foreign Fee Kumbalam South Erna Cochin Ind 3045	0M30197908
Nov 24	-0.87	Foreign Fee Kumbalam South Erna Cochin Ind 3045	0M30198280
Nov 24	-0.40	Foreign Fee Hamminkweg 5 Vorden Nld 3045	0M30800171
Nov 27	-21.65	Blue Waters Cochin Ker 3045	0M36155995
Nov 27	-25.05	Oceanos Ernakulam Ind 3045	0M34123688
Nov 27	-12.73	Uber Bv Vorden Nld 3045	0M33643599
Nov 27	-0.75	Foreign Fee Oceanos Ernakulam Ind 3045	0M30123688
Nov 27	-5.00	Cial Dutyfree A Ernakulam Ker 3045	0M37578326
Nov 27	-5.54	Anjali Hotels P Ernakulam Ind 3045	0M38314687
Nov 27	-0.64	Foreign Fee Ix 544a 545a 548 Cochin Ker 3045	0M30155995
Nov 27	-0.38	Foreign Fee Hamminkweg 5 Vorden Nld 3045	0M30643599
Nov 27	-33.51	Muscat Duty Fre Seeb Mct 3045	0M32027478
Nov 27	-7.66	Subway Muscat Mct 3045	0M36098483
Nov 27	-93.33	Muscat Duty Fre Seeb Mct 3045	0M35900109
Nov 27	-5.00	Foreign Fee Bdc Grand Hayat Cairo Eg 3045	0M30013619
Nov 27	-170.08	WD At Bdc Grand Hayat Cairo Eg 3045	0M37013619
Nov 27	-2.79	Foreign Fee PO Box 1828 Seeb Mct 3045	0M30900109
Nov 27	-1.00	Foreign Fee PO Box 1828 Seeb Mct 3045	0M30027478
Nov 27	-0.22	Foreign Fee Airport Muscat Mct 3045	0M30098483
Nov 27	-0.15	Foreign Fee C O Cdarsl Xi 31 Ernakulam Ker 3045	0M30578326
Nov 27	-0.16	Foreign Fee Anjali Hotels Pv Ernakulam Ind 3045	0M30314687
Dec 04	-14.85	Create Group - Cairo S. -07e Egy 3045	0M37715767
Dec 04	-100.98	Alwan - Zamalek Cairo W. -07e Egy 3045	0M38703941
Dec 04	-0.57	Uber Bv Vorden Nld 3045	0M36990689
Dec 04	-13.25	Drinkies Maadi Cairo S. -07e Egy 3045	0M34510724
Dec 04	-5.00	Foreign Fee Bk Audi Garden City Cairo Eg 3045	0M30753603
Dec 04	-226.54	WD At Bk Audi Garden City Cairo Eg 3045	0M38753603
Dec 04	-5.00	Foreign Fee Bk Audi Garden City Cairo Eg 3045	0M30753708
Dec 04	-226.54	WD At Bk Audi Garden City Cairo Eg 3045	0M32753708
Dec 04	-0.01	Foreign Fee Hamminkweg 5 Vorden Nld 3045	0M30990689
Dec 04	-3.02	Foreign Fee 39 Qasr El N Cairo W. -07e Egy 3045	0M30703941
Dec 04	-0.44	Foreign Fee 17 Street 25 Cairo S. -07e Egy 3045	0M30715767
Dec 04	-0.39	Foreign Fee 29, Mostafa Cairo S. -07e Egy 3045	0M30510724
Dec 04	-5.00	Foreign Fee Bdc Menia Menia Eg 3045	0M30699169

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Your Comerica Access Checking statement
November 23, 2017 to December 22, 2017

Comerica Access Checking: 6822030778

ATM/Debit Card transactions this statement period (continued)

Date	Amount (\$)	Activity	Bank reference number
Dec 04	-169.90	W/D At Bdc Menia Menia Eg 3045	0M39699169
Dec 05	-5.00	Foreign Fee Hsbc/cairo Branch 1 Cairo Eg 3045	0M30540732
Dec 05	-169.63	W/D At Hsbc/cairo Branch 1 Cairo Eg 3045	0M31540732
Dec 06	-169.63	W/D At Nbe Atm805 Cairo Eg 3045	0M38120875
Dec 06	-5.00	Foreign Fee Nbe Atm805 Cairo Eg 3045	0M30120875
Dec 07	-5.00	Foreign Fee 232 Haram St-taawin St Giza Eg 3045	0M30731075
Dec 07	-181.50	W/D At 232 Haram St-taawin St Giza Eg 3045	0M34731075
Dec 08	-14.03	Cairo Jazz Club Giza -12e Egy 3045	0M39500601
Dec 08	-14.03	Cairo Jazz Club Giza -12e Egy 3045	0M34502887
Dec 08	-0.42	Foreign Fee Mohandessin Giza -12e Egy 3045	0M30500601
Dec 08	-0.42	Foreign Fee Mohandessin Giza -12e Egy 3045	0M30502887
Dec 11	-664.56	Egyptair Cairo Eg 3045	0M35716767
Dec 11	-4.56	Uber Bv Vorden Nld 3045	0M36906796
Dec 11	-215.79	Egypt Air-tb3 S Cairo Eg 3045	0M37555717
Dec 11	-0.13	Foreign Fee Hamminkweg 5 Vorden Nld 3045	0M30906796
Dec 11	-19.93	Foreign Fee Cairo Airport Cairo Eg 3045	0M30716767
Dec 11	-20.27	Express Onboard Hounslow Gbr 3045	0M30626655
Dec 11	-5.00	Foreign Fee Paddington Station London Gb 3045	0M30279312
Dec 11	-147.62	W/D At Paddington Station London Gb 3045	0M34279312
Dec 11	-2.94	Oth Bank Fee Paddington Station London Gb 3045	0M34279312
Dec 11	-123.77	Zara Park House London Gbr 3045	0M34714755
Dec 11	-33.79	Present London E1 Gbr 3045	0M30662095
Dec 11	-270.32	Aida London E1 Gbr 3045	0M36801837
Dec 11	-5.00	Foreign Fee Whitechapel London Gb 3045	0M30688403
Dec 11	-54.06	W/D At Whitechapel London Gb 3045	0M30688403
Dec 11	-9.46	Gh Jw Steak Hou 02073 998357 Gbr 3045	0M30714251
Dec 11	-29.14	Taxi Fare By Ve 03336661000 Gbr 3045	0M39732495
Dec 11	-3.71	Foreign Fee Units 1 & 2 London Gbr 3045	0M30714755
Dec 11	-0.60	Foreign Fee The Compass Centr Hounslow Gbr 3045	0M30626655
Dec 11	-41.64	Mondrian London London Gbr 3045	0M32334955
Dec 11	-8.10	Foreign Fee 133 Shoreditch London E1 Gbr 3045	0M30801837
Dec 11	-1.01	Foreign Fee 140 Shoreditch London E1 Gbr 3045	0M30662095
Dec 11	-0.87	Foreign Fee Symphony House 03336661000 Gbr 3045	0M30732495
Dec 11	-6.47	Foreign Fee Cairo Cairo Eg 3045	0M30555717
Dec 11	-1.24	Foreign Fee At Sea Containers 2 London Gbr 3045	0M30334955
Dec 11	-0.28	Foreign Fee Park Lane 02073 998357 Gbr 3045	0M30714251

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Your Comerica Access Checking statement
November 23, 2017 to December 22, 2017

Comerica Access Checking: 6822030778

ATM/Debit Card transactions this statement period (continued)

Date	Amount (\$)	Activity	Bank reference number
Dec 11	-9.87	Cmt (uk) Ltd - London W1s Gbr 3045	0M31326554
Dec 11	-5.00	Foreign Fee Nsgb Bank Cairo ATM 01 Eg 3045	0M30561958
Dec 11	-169.00	W/D At Nsgb Bank Cairo ATM 01 Eg 3045	0M38561958
Dec 11	-0.29	Foreign Fee Fifth Floor London W1s Gbr 3045	0M30326554
Dec 12	-429.64	Diesel Brompton London Gbr 3045	0M31605848
Dec 12	-32.16	Caffe Nero Ht 2 Hunslow Gbr 3045	0M34673305
Dec 12	-12.88	Foreign Fee 73 Brompton Road London Gbr 3045	0M30605848
Dec 12	-0.96	Foreign Fee Heathrow Terminal Hunslow Gbr 3045	0M30673305
Dec 13	-47.01	Sahara - Zamalek Cairo W. -07e Egy 3045	0M37689227
Dec 13	-27.87	Jet Line Cairo Egy 3045	0M36697054
Dec 13	-5.00	Foreign Fee Enbd-atm56001 Cairo Eg 3045	0M30888680
Dec 13	-168.97	W/D At Enbd-atm56001 Cairo Eg 3045	0M35888680
Dec 13	-5.00	Foreign Fee Enbd-atm56001 Cairo Eg 3045	0M30898975
Dec 13	-56.32	W/D At Enbd-atm56001 Cairo Eg 3045	0M34898975
Dec 13	-0.56	Uber Bv Vorden Nld 3045	0M31784615
Dec 13	-1.41	Foreign Fee 24 El Nile E Cairo W. -07e Egy 3045	0M30689227
Dec 13	-0.83	Foreign Fee Cairo Egy 3045	0M30697054
Dec 13	-0.01	Foreign Fee Hamminkweg 5 Vorden Nld 3045	0M30784615
Dec 14	-5.00	Foreign Fee Nbe Atm330 Cairo Eg 3045	0M30010424
Dec 14	-112.60	W/D At Nbe Atm330 Cairo Eg 3045	0M39010424
Dec 15	-42.22	Cairo Jazz Club Giza -12e Egy 3045	0M36733989
Dec 15	-28.15	Cairo Jazz Club Giza -12e Egy 3045	0M30502875
Dec 15	-1.26	Foreign Fee Mohandessin Giza -12e Egy 3045	0M30733989
Dec 15	-0.84	Foreign Fee Mohandessin Giza -12e Egy 3045	0M30502875
Dec 15	-180.72	W/D At 5 Badistan St Cairo Eg 3045	0M31716308
Dec 15	-5.00	Foreign Fee 5 Badistan St Cairo Eg 3045	0M30716308
Dec 18	-5.00	Foreign Fee Nbk-egypt Zamalek Center Eg 3045	0M30524722
Dec 18	-56.29	W/D At Nbk-egypt Zamalek Center Eg 3045	0M31524722
Dec 18	-5.00	Foreign Fee Bank Med Beirut Lb 3045	0M30593359
Dec 18	-199.86	W/D At Bank Med Beirut Lb 3045	0M39593359
Dec 18	-5.00	Oth Bank Fee Bank Med Beirut Lb 3045	0M39593359
Dec 18	-39.33	H & M-hamra Hamra Lbn 3045	0M34211004
Dec 18	-1.17	Foreign Fee Hamra Hamra Lbn 3045	0M30211004
Dec 20	-10.00	Kutteh Pharmaci Hamra Lbn 3045	0M37206353
Dec 20	-0.30	Foreign Fee Hamra Hamra Lbn 3045	0M30206353
Dec 21	-43.40	City Stationery Hamra Lbn 3045	0M33870588

continued next page

Your Comerica Access Checking statement
November 23, 2017 to December 22, 2017

Comerica Access Checking: 6822030778

ATM/Debit Card transactions this statement period (continued)

Date	Amount (\$)	Activity	Bank reference number
Dec 21	-1.30	Foreign Fee Hamra Jeanne Darc Hamra Lbn 3045	0M30870588

Total ATM/Debit Card Withdrawals: **-\$5,373.70**

Total number of ATM/Debit Card Withdrawals: **117**

Electronic withdrawals this statement period

Date	Amount (\$)	Activity	Bank reference number
Nov 29	-41.74	DTE Electric CO 8004774747 171128	9488248197
Nov 30	-400.00	Genisys Credit U Loan 171130	9488195485
Nov 30	-121.34	T-mobile Pcs Svc 171129	9488617926
Dec 01	-500.00	Cardmember Serv Web Pymt 171201	9488244438
Dec 05	-224.68	Chemical Bank DDA Pymt 120417	9488335348
Dec 05	-178.61	Chemical Bank DDA Pymt 120417	9488335304
Dec 06	-678.09	Navient-fdr Autopay 171204	9488585151
Dec 11	-9,067.01	Chase Credit Crd Autopay 171208	9488532888
Dec 12	-77.60	Comcast Cable Svc 171211	9488778139
Dec 13	-115.37	Fedloanservicing Stdnt Loan 171212	9488930671
Dec 19	-383.56	Theaffinitygroup Purchase 171218	9488326516
Dec 21	-286.15	DTE Electric CO 8004774747 171220	9488466887

Total Electronic Withdrawals: **-\$12,074.15**

Total number of Electronic Withdrawals: **12**

Fees and service charges this statement period

Date	Amount (\$)	Activity	Bank reference number
Dec 12	-8.00	Overdraft Protection Transfer Fee	I-GEN13790
Dec 13	-8.00	Overdraft Protection Transfer Fee	I-GEN13994
Dec 14	-8.00	Overdraft Protection Transfer Fee	I-GEN13780
Dec 15	-12.00	Overdraft Protection Transfer Fee	I-GEN13946
Dec 18	-12.00	Overdraft Protection Transfer Fee	I-GEN13881
Dec 19	-12.00	Overdraft Protection Transfer Fee	I-GEN13750
Dec 22	-13.00	Maintenance Fee	I-GEN13848

Total Fees and Service Charges: **-\$73.00**

Total number of Fees and Service Charges: **7**

Lowest daily balance

Your lowest daily balance this statement period was **-\$2,139.53**
on **December 11, 2017**.

Your Comerica Access Checking statement
November 23, 2017 to December 22, 2017



Comerica Access Checking: 6822030778

Account Disclosure

PLEASE EXAMINE THIS STATEMENT PROMPTLY

Reporting Errors and Unauthorized Transactions

Personal Accounts

Electronic Funds Transfers: In Case of Errors (including unauthorized electronic transactions) or Questions About Your Electronic Transfers: Call or write us as soon as you can, if you think this statement or your receipt is wrong or if you need more information about a transfer on the statement or receipt. For pre-authorized transfers (e.g., insurance payments, etc.), call us at 800.572.6620 or write us at Comerica Bank – Electronic Services Department, M/C 7570 Attn: Research, P.O. Box 75000, Detroit, Michigan 48275. For Comerica ATM Card or Comerica Debit Card transactions, call us at 800.572.6620 or write us at Comerica Bank – Electronic Processing, M/C 7584, P.O. Box 75000, Detroit, Michigan 48275. We must hear from you no later than 60 days after we sent you the FIRST statement on which the Error or problem appeared.

When reporting the Error: (1) tell us your name and account number (if any); (2) describe the Error (an Error includes an unauthorized electronic funds transfer) or the electronic 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; and (3) tell us the dollar amount of the suspected Error or the transaction you question.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. If you fail to do so, and your account is a personal account, we are not obligated to give you provisional credit for the amount of your claim while we investigate your claim.

Comerica Debit Card Transactions: Notwithstanding the above information, if your account was debited for a transaction resulting from the use of your Comerica Debit Card or Debit Card number, you may have additional rights and protections. See the Comerica Business and Personal Deposit Account Contract for specific information.

Checks and Other Non-Electronic Funds Transfer Transactions: If you need a copy of a check or additional information about a transaction, you can call us at 800.572.6620. State law and the terms of the Comerica Business and Personal Deposit Account Contract govern your liability and the Bank's for fraudulent checks and non-electronic funds transfer transactions. The best way to limit your possible loss is to report any unauthorized activity involving your account as soon as possible but always within 30 days of when we sent the statement to you or otherwise made the information available to you. See the Comerica Business and Personal Deposit Account Contract for further details.

Business Accounts

Electronic Transactions: If you think this statement shows an Error (an Error includes an unauthorized electronic transaction) or an ATM receipt you received is wrong or if you need more information about an electronic transaction listed on the statement, call or write us but always within 30 days of when we first made the information available to you regarding the transaction. For pre-authorized transfers (e.g., insurance payment, etc.), call us at 800.572.6620 or write us at Comerica Bank – Electronic Services Department, M/C 7570 Attn: Research, P.O. Box 75000, Detroit, Michigan 48275. For Comerica ATM Card or Comerica Business Debit Card transactions, call us at 800.572.6620 or write us at Comerica Bank – Electronic Processing, M/C 7584, P.O. Box 75000, Detroit, Michigan 48275. For all claims related to an electronic transaction, we must hear from you no later than 30 days after we first made the information available to you regarding the transaction otherwise you may waive your right to recover for the loss you incurred. When reporting the Error: (1) tell us your name and account number; (2) describe the Error or transaction you are unsure about, and explain as clearly as you can why you believe it is an Error or why you need more information; and (3) tell us the dollar amount of the suspected Error. We reserve the right to require that you complete an affidavit regarding claims of unauthorized transactions. If we timely receive your claim, we will investigate your claim and correct any Errors within the time frame required by law. If the claim is for an unauthorized electronic transaction and we find your claim genuine, we will process your claim in accordance with ACH rules or other applicable electronic clearinghouse rules. To the extent we recover we will refund to you the recovery. If an electronic transaction, including wire transfer was conducted in accordance with the terms of an electronic service you agreed to obtain from us, the terms of that agreement will govern whether the transaction in question is authorized or not.

Comerica Business Debit Card Transactions: If your account was debited for a transaction resulting from the use of your Comerica Business Debit Card or Debit Card number (does not apply to ATM Cards or Debit Cards that are not activated) or if your claim is related to an electronic debit transaction resulting from the use of your Comerica Debit Card or Debit Card number, you may have rights and protections in addition to those described above. See the Comerica Business and Personal Deposit Account Contract for specific information.

Checks and Other Non-Electronic Transactions: If you need a copy of a check or additional information about a non-electronic transaction you can call us at 800.572.6620. State law and the terms of the Comerica Business and Personal Deposit Account Contract govern your liability and the Bank's for fraudulent checks and non-electronic transactions. The best way to limit your possible loss is to report any unauthorized activity involving your account as soon as possible but always within 30 days of when we sent the statement to you or otherwise made the information available to you. See the Comerica Business and Personal Deposit Account Contract for further details. You should keep this statement for your records.

Balancing Your Account: For assistance on how to balance your account, please call us at 800.572.6620 or visit your local Comerica banking center.



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DETROIT MI 48202



Your Comerica Access Checking statement

December 23, 2017 to January 24, 2018
Account number 6822030778

Your account summary

Beginning balance on December 23, 2017	\$595.73
Plus deposits	
Electronic deposits	\$2,602.00
Other deposits	\$2,000.00
Less withdrawals	
ATM/Debit Card withdrawals	-\$922.33
Electronic (EFT) withdrawals	-\$3,059.28
Fees and service charges	-\$125.00
Ending balance on January 24, 2018	\$1,091.12

To contact us

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(800) 643-4418
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Visit our web site
www.comerica.com

Write to us
COMERICA BANK
PO BOX 75000
DETROIT, MI 48275-8042

Important information

Thank you

Thank you for being a Comerica customer. We value the trust and confidence that you continue to place in us.

Your *Comerica Access Checking* statement
December 23, 2017 to January 24, 2018

Details of your *Comerica Access Checking* account: 6822030778

Electronic deposits this statement period

Date	Amount (\$)	Activity	Bank reference number
Jan 03	1,000.00	Elan Credit Card OD Transfr 233335406649383	9488059780
Jan 05	400.00	Elan Credit Card OD Transfr 233335406649383	9488369528
Jan 09	700.00	Elan Credit Card OD Transfr 233335406649383	9488755014
Jan 12	100.00	Elan Credit Card OD Transfr 233335406649383	9488117036
Jan 16	100.00	Elan Credit Card OD Transfr 233335406649383	9488384167
Jan 17	100.00	Elan Credit Card OD Transfr 233335406649383	9488675069
Jan 18	200.00	Elan Credit Card OD Transfr 233335406649383	948862143
Jan 24	2.00	E-statement Discount	I-GEN13838

Total Electronic Deposits: \$2,602.00
Total number of Electronic Deposits: 8

Other deposits this statement period

Date	Amount (\$)	Activity	Bank reference number
Jan 17	2,000.00	Mobile Deposit	0440163514

Total Other Deposits: \$2,000.00
Total number of Other Deposits: 1

ATM/Debit Card transactions this statement period

Date	Amount (\$)	Activity	Bank reference number
Dec 26	-5.00	Foreign Fee Byblosbank Beirut Lb 3045	0M30661656
Dec 26	-146.57	W/D At Byblosbank Beirut Lb 3045	0M35661656
Dec 26	-5.13	Oth Bank Fee Byblosbank Beirut Lb 3045	0M35661656
Dec 26	-13.65	Uber Trip Q4ked Help.uber.com Nld 3045	0M37779420
Dec 26	-0.40	Foreign Fee Hamminkweg 5 Help.uber.com Nld 3045	0M30779420
Dec 27	-168.96	W/D At Nbe Atm330 Cairo Eg 3045	0M31111286
Dec 27	-5.00	Foreign Fee Nbe Atm330 Cairo Eg 3045	0M30111286
Jan 02	-20.00	Facebk Tifundne Menlo Park CA 3045	0M32017589
Jan 02	-2.97	Uber Bv Vorden Nld 3045	0M34827711
Jan 02	-5.00	Foreign Fee Nbe Atm020 Giza Eg 3045	0M30069130
Jan 02	-169.24	W/D At Nbe Atm020 Giza Eg 3045	0M38069130
Jan 02	-2.62	Uber Bv Vorden Nld 3045	0M33917303
Jan 02	-0.08	Foreign Fee Hamminkweg 5 Vorden Nld 3045	0M30827711
Jan 02	-0.07	Foreign Fee Hamminkweg 5 Vorden Nld 3045	0M30917303
Jan 02	-0.56	Uber Bv Vorden Nld 3045	0M35039967

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Your **Comerica Access Checking** statement
December 23, 2017 to January 24, 2018

Comerica Access Checking: 6822030778

ATM/Debit Card transactions this statement period (continued)

Date	Amount (\$)	Activity	Bank reference number
Jan 02	-0.01	Foreign Fee Hamminkweg 5 Vorden Nld 3045	0M30039967
Jan 03	-0.57	Uber Bv Vorden Nld 3045	0M32877034
Jan 03	-0.01	Foreign Fee Hamminkweg 5 Vorden Nld 3045	0M30877034
Jan 11	-4.00	Uber Trip Gwga7 Help.uber.com Nld 3045	0M31963776
Jan 11	-0.12	Foreign Fee Hamminkweg 5 Help.uber.com Nld 3045	0M30963776
Jan 11	-3.33	Uber Trip Ogjc6 Help.uber.com Nld 3045	0M31089572
Jan 11	-0.09	Foreign Fee Hamminkweg 5 Help.uber.com Nld 3045	0M30089572
Jan 12	-12.91	Uber Trip Oxxqh Help.uber.com Nld 3045	0M35709298
Jan 12	-0.38	Foreign Fee Hamminkweg 5 Help.uber.com Nld 3045	0M30709298
Jan 19	-113.36	W/D At Bk Audi Garden City Cairo Eg 3045	0M34811645
Jan 19	-5.00	Foreign Fee Bk Audi Garden City Cairo Eg 3045	0M30811645
Jan 19	-5.00	Foreign Fee Bm Ellawfikia 2 Cairo Eg 3045	0M30167446
Jan 19	-113.36	W/D At Bm Ellawfikia 2 Cairo Eg 3045	0M32167446
Jan 22	-0.57	Uber Bv Vorden Nld 3045	0M37924710
Jan 22	-0.01	Foreign Fee Hamminkweg 5 Vorden Nld 3045	0M30924710
Jan 22	-113.36	W/D At Bk Audi Garden City Cairo Eg 3045	0M31602005
Jan 22	-5.00	Foreign Fee Bk Audi Garden City Cairo Eg 3045	0M30602005

Total ATM/Debit Card Withdrawals: -\$922.33

Total number of ATM/Debit Card Withdrawals: 32

Electronic withdrawals this statement period

Date	Amount (\$)	Activity	Bank reference number
Jan 02	-500.00	Cardmember Serv Web Pymt 180102	9488391423
Jan 02	-400.00	Genisys Credit U Loan 180102	9488604442
Jan 02	-85.01	T-mobile Pcs Svc 171231	9488346008
Jan 04	-224.68	Chemical Bank DDA Pymt 010318	9488845114
Jan 04	-178.61	Chemical Bank DDA Pymt 010318	9488845101
Jan 08	-678.09	Navient-fdr Autopay 180104	9488302158
Jan 11	-50.96	Chase Credit Crd Autopay 180110	9488904926
Jan 12	-79.46	Comcast Cable Svc 180111	9488013656
Jan 16	-115.37	Fedloanservicing Stdnt Loan 180112	9488376620
Jan 17	-383.56	Theaffinitygroup Purchase 180116	9488373001
Jan 22	-363.54	DTE Electric CO 8004774747 180119	9488814122

Total Electronic Withdrawals: -\$3,059.28

Total number of Electronic Withdrawals: 11

Your Comerica Access Checking statement
 December 23, 2017 to January 24, 2018



Comerica Access Checking: 6822030778

Fees and service charges this statement period

Date	Amount (\$)	Activity	Bank reference number
Jan 03	-16.00	Overdraft Protection Transfer Fee	I-GEN10141
Jan 05	-16.00	Overdraft Protection Transfer Fee	I-GEN10127
Jan 09	-16.00	Overdraft Protection Transfer Fee	I-GEN13860
Jan 12	-16.00	Overdraft Protection Transfer Fee	I-GEN13944
Jan 16	-16.00	Overdraft Protection Transfer Fee	I-GEN13832
Jan 17	-16.00	Overdraft Protection Transfer Fee	I-GEN13903
Jan 18	-16.00	Overdraft Protection Transfer Fee	I-GEN13773
Jan 24	-13.00	Maintenance Fee	I-GEN13839

Total Fees and Service Charges: -\$125.00

Total number of Fees and Service Charges: 8

\$ Lowest daily balance

Your lowest daily balance this statement period was **-\$934.54** on **January 2, 2018**.

Your Comerica Access Checking statement
December 23, 2017 to January 24, 2018



Comerica Access Checking: 6822030778

Account Disclosure

PLEASE EXAMINE THIS STATEMENT PROMPTLY

Reporting Errors and Unauthorized Transactions

Personal Accounts

Electronic Funds Transfers: In Case of Errors (including unauthorized electronic transactions) or Questions About Your Electronic Transfers: Call or write us as soon as you can, if you think this statement or your receipt is wrong or if you need more information about a transfer on the statement or receipt. For pre-authorized transfers (e.g., insurance payments, etc.), call us at 800.572.6620 or write us at Comerica Bank – Electronic Services Department, M/C 7570 Attn: Research, P.O. Box 75000, Detroit, Michigan 48275. For Comerica ATM Card or Comerica Debit Card transactions, call us at 800.572.6620 or write us at Comerica Bank – Electronic Processing, M/C 7584, P.O. Box 75000, Detroit, Michigan 48275. We must hear from you no later than 60 days after we sent you the FIRST statement on which the Error or problem appeared.

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If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. If you fail to do so, and your account is a personal account, we are not obligated to give you provisional credit for the amount of your claim while we investigate your claim.

Comerica Debit Card Transactions: Notwithstanding the above information, if your account was debited for a transaction resulting from the use of your Comerica Debit Card or Debit Card number, you may have additional rights and protections. See the Comerica Business and Personal Deposit Account Contract for specific information.

Checks and Other Non-Electronic Funds Transfer Transactions: If you need a copy of a check or additional information about a transaction, you can call us at 800.572.6620. State law and the terms of the Comerica Business and Personal Deposit Account Contract govern your liability and the Bank's for fraudulent checks and non-electronic funds transfer transactions. The best way to limit your possible loss is to report any unauthorized activity involving your account as soon as possible but always within 30 days of when we sent the statement to you or otherwise made the information available to you. See the Comerica Business and Personal Deposit Account Contract for further details.

Business Accounts

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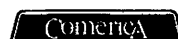
Comerica Business Debit Card Transactions: If your account was debited for a transaction resulting from the use of your Comerica Business Debit Card or Debit Card number (does not apply to ATM Cards or Debit Cards that are not activated) or if your claim is related to an electronic debit transaction resulting from the use of your Comerica Debit Card or Debit Card number, you may have rights and protections in addition to those described above. See the Comerica Business and Personal Deposit Account Contract for specific information.

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Balancing Your Account: For assistance on how to balance your account, please call us at 800.572.6620 or visit your local Comerica banking center.



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530 HORTON
DETROIT MI 48202



Your Comerica Access Checking statement

January 25, 2018 to February 23, 2018
Account number 6822030778

Your account summary

Beginning balance on January 25, 2018	\$1,091.12
Plus deposits	
Electronic deposits	\$1,245.01
.....	
Less withdrawals	
ATM/Debit Card withdrawals	-\$857.08
Electronic (EFT) withdrawals	-\$999.05
Fees and service charges	-\$543.00

Ending balance on February 23, 2018	\$-63.00

To contact us

Call
(800) 643-4418
Hearing impaired (TDD 800 822-6546)

Visit our web site
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Write to us
COMERICA BANK
PO BOX 75000
DETROIT, MI 48275-8042

Important information

Thank you

*Thank you for being a Comerica customer.
We value the trust and confidence that you
continue to place in us.*

Your Comerica Access Checking statement
January 25, 2018 to February 23, 2018

Details of your Comerica Access Checking account: 6822030778

Electronic deposits this statement period

Date	Amount (\$)	Activity	Bank reference number
Feb 01	200.00	Elan Credit Card OD Transfr 233335406649383	9488847904
Feb 02	500.00	Elan Credit Card OD Transfr 233335406649383	9488018781
Feb 20	423.01	Phone Transfer From: Xxxxxxxxxx7312	NAP214
Feb 21	44.00	Phone Transfer From: Xxxxxxxxxx7312	KMB076
Feb 22	76.00	Phone Transfer From: Xxxxxxxxxx7312	KMB076
Feb 23	2.00	E-statement Discount	I-GEN13833

Total Electronic Deposits: \$1,245.01
Total number of Electronic Deposits: 6

ATM/Debit Card transactions this statement period

Date	Amount (\$)	Activity	Bank reference number
Jan 31	-14.96	Facebk H3sgtdee Menlo Park CA 3045	0M33906080
Jan 31	-5.00	Foreign Fee Bk Audi Garden City Cairo Eg 3045	0M30781917
Jan 31	-170.39	W/D At Bk Audi Garden City Cairo Eg 3045	0M30781917
Feb 01	-5.00	Foreign Fee Bk Audi Garden City Cairo Eg 3045	0M30635321
Feb 01	-170.36	W/D At Bk Audi Garden City Cairo Eg 3045	0M37635321
Feb 01	-17.04	W/D At Bk Audi Garden City Cairo Eg 3045	0M38635423
Feb 01	-5.00	Foreign Fee Bk Audi Garden City Cairo Eg 3045	0M30635423
Feb 01	-5.00	Foreign Fee Bk Audi Garden City Cairo Eg 3045	0M30635516
Feb 01	-170.36	W/D At Bk Audi Garden City Cairo Eg 3045	0M30635516
Feb 01	-170.36	W/D At Bk Audi Garden City Cairo Eg 3045	0M31635618
Feb 01	-5.00	Foreign Fee Bk Audi Garden City Cairo Eg 3045	0M30635618
Feb 05	-5.00	Foreign Fee Bk Audi Garden City Cairo Eg 3045	0M30743972
Feb 05	-113.61	W/D At Bk Audi Garden City Cairo Eg 3045	0M35743972

Total ATM/Debit Card Withdrawals: -\$857.08
Total number of ATM/Debit Card Withdrawals: 13

Electronic withdrawals this statement period

Date	Amount (\$)	Activity	Bank reference number
Jan 31	-400.00	Genisys Credit U Loan 180131	9488112288
Jan 31	-74.05	T-mobile Pcs Svc 180130	9488625212
Feb 01	-500.00	Cardmember Serv Web Pymt 180201	9488139503
Feb 23	-25.00	Theaffinitygroup Return Fee 180222	9488737393

Total Electronic Withdrawals: -\$999.05
Total number of Electronic Withdrawals: 4

Your **Comerica Access Checking** statement
 January 25, 2018 to February 23, 2018

Comerica Access Checking: 6822030778

Fees and service charges this statement period

Date	Amount (\$)	Activity	Bank reference number
Feb 01	-16.00	Overdraft Protection Transfer Fee	I-GEN10167
Feb 02	-16.00	Overdraft Protection Transfer Fee	I-GEN10154
Feb 07	-26.00	Fee - Returned Item	9488957168
Feb 07	-26.00	Fee - Returned Item	9488957199
Feb 07	-26.00	Fee - Returned Item	9488031282
Feb 09	-34.00	Fee - Returned Item	9488267646
Feb 09	-34.00	Fee - Returned Item	9488267647
Feb 13	-34.00	Fee - Returned Item	9488342230
Feb 13	-34.00	Fee - Returned Item	9488342231
Feb 13	-34.00	Fee - Returned Item	9488545110
Feb 13	-34.00	Fee - Returned Item	9488553763
Feb 13	-6.00	Continuous OD Fee	I-GEN13918
Feb 14	-34.00	Fee - Returned Item	9488183145
Feb 14	-6.00	Continuous OD Fee	I-GEN13735
Feb 15	-6.00	Continuous OD Fee	I-GEN13897
Feb 16	-6.00	Continuous OD Fee	I-GEN13777
Feb 20	-38.00	Fee - Returned Item	9488061535
Feb 20	-6.00	Continuous OD Fee	I-GEN13793
Feb 21	-38.00	Fee - Returned Item	9488214783
Feb 21	-38.00	Fee - Returned Item	9488401131
Feb 23	-38.00	Fee - Returned Item	9488720151
Feb 23	-13.00	Maintenance Fee	I-GEN13834

Total Fees and Service Charges: -\$543.00

Total number of Fees and Service Charges: 22

Aggregate Overdraft and Returned Item Fees

	Total For This Period	Total Year-to-Date
Total Overdraft Fees	\$30.00	\$30.00
Total Returned Item Fees	\$468.00	\$468.00

\$ Lowest daily balance

Your lowest daily balance this statement period was **-\$437.40** on February 1, 2018.

Your Comerica Access Checking statement
January 25, 2018 to February 23, 2018



Comerica Access Checking: 6822030778

Account Disclosure

PLEASE EXAMINE THIS STATEMENT PROMPTLY

Reporting Errors and Unauthorized Transactions

Personal Accounts

Electronic Funds Transfers: In Case of Errors (including unauthorized electronic transactions) or Questions About Your Electronic Transfers: Call or write us as soon as you can, if you think this statement or your receipt is wrong or if you need more information about a transfer on the statement or receipt. For pre-authorized transfers (e.g., insurance payments, etc.), call us at 800.572.6620 or write us at Comerica Bank – Electronic Services Department, M/C 7570 Attn: Research, P.O. Box 75000, Detroit, Michigan 48275. For Comerica ATM Card or Comerica Debit Card transactions, call us at 800.572.6620 or write us at Comerica Bank – Electronic Processing, M/C 7584, P.O. Box 75000, Detroit, Michigan 48275. We must hear from you no later than 60 days after we sent you the FIRST statement on which the Error or problem appeared.

When reporting the Error: (1) tell us your name and account number (if any); (2) describe the Error (an Error includes an unauthorized electronic funds transfer) or the electronic 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; and (3) tell us the dollar amount of the suspected Error or the transaction you question.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. If you fail to do so, and your account is a personal account, we are not obligated to give you provisional credit for the amount of your claim while we investigate your claim.

Comerica Debit Card Transactions: Notwithstanding the above information, if your account was debited for a transaction resulting from the use of your Comerica Debit Card or Debit Card number, you may have additional rights and protections. See the Comerica Business and Personal Deposit Account Contract for specific information.

Checks and Other Non-Electronic Funds Transfer Transactions: If you need a copy of a check or additional information about a transaction, you can call us at 800.572.6620. State law and the terms of the Comerica Business and Personal Deposit Account Contract govern your liability and the Bank's for fraudulent checks and non-electronic funds transfer transactions. The best way to limit your possible loss is to report any unauthorized activity involving your account as soon as possible but always within 30 days of when we sent the statement to you or otherwise made the information available to you. See the Comerica Business and Personal Deposit Account Contract for further details.

Business Accounts

Electronic Transactions: If you think this statement shows an Error (an Error includes an unauthorized electronic transaction) or an ATM receipt you received is wrong or if you need more information about an electronic transaction listed on the statement, call or write us but always within 30 days of when we first made the information available to you regarding the transaction. For pre-authorized transfers (e.g., insurance payment, etc.), call us at 800.572.6620 or write us at Comerica Bank – Electronic Services Department, M/C 7570 Attn: Research, P.O. Box 75000, Detroit, Michigan 48275. For Comerica ATM Card or Comerica Business Debit Card transactions, call us at 800.572.6620 or write us at Comerica Bank – Electronic Processing, M/C 7584, P.O. Box 75000, Detroit, Michigan 48275. For all claims related to an electronic transaction, we must hear from you no later than 30 days after we first made the information available to you regarding the transaction otherwise you may waive your right to recover for the loss you incurred. When reporting the Error: (1) tell us your name and account number; (2) describe the Error or transaction you are unsure about, and explain as clearly as you can why you believe it is an Error or why you need more information; and (3) tell us the dollar amount of the suspected Error. We reserve the right to require that you complete an affidavit regarding claims of unauthorized transactions. If we timely receive your claim, we will investigate your claim and correct any Errors within the time frame required by law. If the claim is for an unauthorized electronic transaction and we find your claim genuine, we will process your claim in accordance with ACH rules or other applicable electronic clearinghouse rules. To the extent we recover we will refund to you the recovery. If an electronic transaction, including wire transfer was conducted in accordance with the terms of an electronic service you agreed to obtain from us, the terms of that agreement will govern whether the transaction in question is authorized or not.

Comerica Business Debit Card Transactions: If your account was debited for a transaction resulting from the use of your Comerica Business Debit Card or Debit Card number (does not apply to ATM Cards or Debit Cards that are not activated) or if your claim is related to an electronic debit transaction resulting from the use of your Comerica Debit Card or Debit Card number, you may have rights and protections in addition to those described above. See the Comerica Business and Personal Deposit Account Contract for specific information.

Checks and Other Non-Electronic Transactions: If you need a copy of a check or additional information about a non-electronic transaction you can call us at 800.572.6620. State law and the terms of the Comerica Business and Personal Deposit Account Contract govern your liability and the Bank's for fraudulent checks and non-electronic transactions. The best way to limit your possible loss is to report any unauthorized activity involving your account as soon as possible but always within 30 days of when we sent the statement to you or otherwise made the information available to you. See the Comerica Business and Personal Deposit Account Contract for further details. You should keep this statement for your records.

Balancing Your Account: For assistance on how to balance your account, please call us at 800.572.6620 or visit your local Comerica banking center.



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80042


 HAIFAA AHMAD GHOUL OR
 ABASS EL-HAGE
 530 HORTON
 DETROIT MI 48202



Your Comerica Access Checking statement

February 24, 2018 to March 22, 2018
 Account number 6822030778

Your account summary

Beginning balance on February 24, 2018	\$-63.00
Plus deposits	
Electronic deposits	\$2,894.00
Other deposits	\$1,812.50
Less withdrawals	
Checks	-\$700.00
ATM/Debit Card withdrawals	-\$891.31
Electronic (EFT) withdrawals	-\$1,843.43
Fees and service charges	-\$168.00
Ending balance on March 22, 2018	\$1,040.76

To contact us

Call
 (800) 643-4418
 Hearing impaired (TDD 800 822-6546)
Visit our web site
www.comerica.com

Write to us
 COMERICA BANK
 PO BOX 75000
 DETROIT, MI 48275-8042

Important information

Effective 6/25/18 (subject to change pending wire transfer system upgrade), the following fee changes will apply: all references to Wire Transfer (WT) Phone Notification and WT Fax Notification are deleted (services are discontinued). WT Email Advice is added and will be \$2.25/advice. Footnote changes are as follows: #24 is replaced with: For automated standing transfers, customers must sign a Comerica prescribed form. #25 is replaced with: Outgoing International Wire Transfers for consumers require legally mandated disclosures and special processing by the Bank.

If you have any questions, please call us at the phone number listed on this statement or visit your local banking center.

Thank you

Thank you for being a Comerica customer. We value the trust and confidence that you continue to place in us.

Your **Comerica Access Checking** statement
 February 24, 2018 to March 22, 2018

Details of your Comerica Access Checking account: 6822030778

Electronic deposits this statement period

Date	Amount (\$)	Activity	Bank reference number
Feb 27	200.00	Deposit-cash Adv	9501000017
Mar 05	38.00	Overdraft Fee Refund	AKD927
Mar 05	468.00	Returned Check Fee Refund	AKD927
Mar 05	38.00	Returned Check Fee Refund	AKD927
Mar 05	900.00	University Of MI P2p Paymnt Kinnard Hockenh	9488968988
Mar 06	1,250.00	Venmo Cashout	9488862228

Total Electronic Deposits: \$2,894.00
Total number of Electronic Deposits: 6

Other deposits this statement period

Date	Amount (\$)	Activity	Bank reference number
Mar 01	512.50	Deposit	0930285789
Mar 09	1,300.00	Deposit	0930785612

Total Other Deposits: \$1,812.50
Total number of Other Deposits: 2

Checks paid this statement period

- * This symbol indicates a break in check number sequence
- # This symbol indicates an original item not enclosed
- @ This symbol indicates a break in check number sequence and an original item not enclosed

Check number	Amount (\$)	Date paid	Bank reference number	Check number	Amount (\$)	Date paid	Bank reference number
# 339	-700.00	Mar 20	0930145374				

Total checks paid this statement period: -\$700.00
Total number of checks paid this statement period: 1

ATM/Debit Card transactions this statement period

Date	Amount (\$)	Activity	Bank reference number
Mar 07	-5.00	Foreign Fee Nbe Atm826 Cairo Eg 3045	0M30830719
Mar 07	-170.90	W/D At Nbe Atm826 Cairo Eg 3045	0M37830719
Mar 08	-5.00	Foreign Fee 9 Brazil St- Zamalek Giza Eg 3045	0M30667795
Mar 08	-170.90	W/D At 9 Brazil St- Zamalek Giza Eg 3045	0M32667795
Mar 19	-5.00	Foreign Fee Nbe Atm826 Cairo Eg 3045	0M30751065
Mar 19	-170.91	W/D At Nbe Atm826 Cairo Eg 3045	0M35751065
Mar 20	-5.00	Foreign Fee 5 Badistan St Calro Eg 3045	0M30730007

continued next page

Your *Comerica Access Checking* statement
February 24, 2018 to March 22, 2018

Comerica Access Checking: 6822030778

ATM/Debit Card transactions this statement period (continued)

Date	Amount (\$)	Activity	Bank reference number
Mar 20	-182.87	W/D At 5 Badistan St Cairo Eg 3045	0M33730007
Mar 22	-5.00	Foreign Fee Nbe Atm826 Cairo Eg 3045	0M30770399
Mar 22	-170.73	W/D At Nbe Atm826 Cairo Eg 3045	0M35770399

Total ATM/Debit Card Withdrawals: **-\$891.31**
Total number of ATM/Debit Card Withdrawals: 10

Electronic withdrawals this statement period

Date	Amount (\$)	Activity	Bank reference number
Feb 28	-85.40	T-mobile Pcs Svc 180227	9488773851
Mar 01	-500.00	Cardmember Serv Web Pymt 180301	9488766552
Mar 06	-679.64	Navient-fdr Autopay 180304	9488579791
Mar 12	-79.46	Comcast Cable Svc 180309	9488907733
Mar 13	-115.37	Fedloanservicing Stdnt Loan 180312	9488563114
Mar 19	-383.56	Theaffinitygroup Purchase 180316	9488641387

Total Electronic Withdrawals: **-\$1,843.43**
Total number of Electronic Withdrawals: 6

Fees and service charges this statement period

Date	Amount (\$)	Activity	Bank reference number
Feb 26	-38.00	Fee - Overdraft	9488737393
Feb 27	-16.00	Overdraft Protection Transfer Fee	I-GEN14650
Mar 01	-38.00	Fee - Returned Item	9488648809
Mar 01	-38.00	Fee - Overdraft	9488773851
Mar 02	-38.00	Fee - Overdraft	9488766552

Total Fees and Service Charges: **-\$168.00**
Total number of Fees and Service Charges: 5

Aggregate Overdraft and Returned Item Fees

	Total For This Period	Total Year-to-Date
Total Overdraft Fees	\$114.00	\$106.00
Total Returned Item Fees	\$38.00	\$0.00

\$ Lowest daily balance

Your lowest daily balance this statement period was **-\$103.90** on **March 2, 2018**.

Your Comerica Access Checking statement
February 24, 2018 to March 22, 2018



Comerica Access Checking: 6822030778

Account Disclosure

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Reporting Errors and Unauthorized Transactions

Personal Accounts

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Balancing Your Account: For assistance on how to balance your account, please call us at 800.572.6620 or visit your local Comerica banking center.



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MEMBER FDIC

ABASS M EL-HAGE

530 HORTON ST

DETROIT MI 48202-3137



May 2018 Statement

Open Date: 04/10/2018 Closing Date: 05/09/2018

Account: 4081 8100 0400 4541



Visa® Platinum Card
ABASS M EL-HAGE

Cardmember Service
BNK 10 ELN 78

1-866-486-1015
6

New Balance	\$9,739.92
Minimum Payment Due	\$295.00
Payment Due Date	06/06/2018
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$38.00 Late Fee.	

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	18 years	\$27,013
\$384	3 years	\$13,847 (Savings=\$13,166)

If you would like information about credit counseling services, call 866-951-1391.

Activity Summary		
Previous Balance	+	\$10,132.51
Payments	-	\$592.00 ^{CR}
Other Credits		\$0.00
Purchases		\$0.00
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged	+	\$199.41
New Balance	=	\$9,739.92
Past Due		\$0.00
Minimum Payment Due		\$295.00
Credit Line		\$10,000.00
Available Credit		\$260.08
Days in Billing Period		30

Payment Options:



Mail payment coupon with a check



Pay online at
myaccountaccess.com



Pay by phone
1-866-486-1015

No payment is required.



0240818100040045410000295000009739928

Automatic Payment

Account Number:	4081 8100 0400 4541
An automatic payment of \$500.00 will be deducted from your account on 06/01/18. If you choose to make additional payments please write your account number on your check and mail to:	
Cardmember Service P.O. Box 790408 St. Louis, MO 63179-0408	

24-Hour Cardmember Service: 1-866-486-1015

- ☎ to pay by phone
- ☎ to change your address

000040436 01 AB 0.408 000638836078701 P Y

ABASS M EL-HAGE
5200 HEATHER DR # N103
DEARBORN MI 48126-4292



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:** You must pay us in U.S. Dollars with checks or similar payment instruments drawn on a financial institution located in the United States. We will also accept payment in U.S. Dollars via the Internet or phone or previously established automatic payment transaction. We may, at our option, choose to accept a payment drawn on a foreign financial institution. However, you will be charged and agree to pay any collection fees required in connection with such a transaction. The date you mail a payment is different than the date we receive that payment. The payment date is the day we receive your check or money order at Cardmember Service, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your electronic 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. Mailed payments that do not include the payment coupon and/or are mailed to a different address will be processed within 5 banking days of receipt and credited to your Account on the day of receipt. In addition, if you mail your payment without a payment coupon or to an incorrect address, it may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and possible suspension of your Account. Internet and telephone payment options are available, and crediting times vary (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). If you are making an internet or telephone payment, please contact Cardmember Service for 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.



May 2018 Statement 04/10/2018 - 05/09/2018

Page 2 of 3

ABASS M EL-HAGE

Cardmember Service

1-866-486-1015



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.

If you believe we have inaccurately reported information to any Consumer Reporting Agency, you may submit a dispute by writing to us. In order for us to assist you with your dispute, you must provide your name, address, phone number, account number, the specific information you are disputing, the explanation of why it is incorrect, and any supporting documentation (e.g., affidavit of identity theft), if applicable, to:

Elan Financial Services
 Consumer Recovery Department
 Attn: CBR Disputes
 P.O. Box 108
 St Louis, MO 63166-0108

Your payment of \$500.00 will be automatically deducted from your bank account on 06/01/2018. Please refer to your AutoPay Terms and Conditions for further information regarding this account feature.

Bill payment management can be easier when you sign up for automatic payments. Your recurring bills like cable, phone, utilities and insurance, can be paid by your credit card account. One bill to manage, not many! Simply contact your service providers online or by phone to sign up for automatic monthly payments. It's reliable- Recurring bills are paid on time every time. It's convenient- No checks, stamps or trips to the post office.

Each time you or a third party on your behalf, pays your bill by personal check, you authorize us to convert that payment into an electronic debit. If the check is processed electronically, the checking account will be debited for the amount on the check and the debit will appear on your account statement. If you have any questions, please contact us at the Inquiries phone number located on this statement.

Transactions

Payments and Other Credits

Post Date	Trans Date	Ref #	Transaction Description	Amount
05/01	05/01	MTC	PAYMENT THANK YOU	\$592.00CR
TOTAL THIS PERIOD				\$592.00CR

Interest Charged

Post Date	Transaction Description	Amount
05/09	INTEREST CHARGE ON PURCHASES	\$49.09
05/09	INTEREST CHARGE ON CASH ADVANCES	\$150.32
TOTAL INTEREST THIS PERIOD		\$199.41

2018 Totals Year-to-Date	
Total Fees Charged in 2018	\$175.00
Total Interest Charged in 2018	\$925.72



May 2018 Statement 04/10/2018 - 05/09/2018
 ABASS M EL-HAGE

Page 3 of 3

Cardmember Service ☎ 1-866-486-1015

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	21.49%	
**PURCHASES	\$2,414.43	\$2,779.74	YES	\$49.09	21.49%	
**ADVANCES	\$7,325.49	\$7,175.17	YES	\$150.32	25.49%	

Contact Us

☎ Phone

Voice: 1-866-486-1015
 TDD: 1-888-352-6455
 Fax: 1-866-616-1750

❓ Questions

Cardmember Service
 P.O. Box 6354
 Fargo, ND 58125-6354



Mail payment coupon with a check

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



Online

myaccountaccess.com

End of Statement

ABASS M EL-HAGE

Make life easier

Sign up at "email.myaccountaccess.com" to get exclusive benefit information and special offers only available via email

Visit "email.myaccountaccess.com" to enroll.

Visit email.myaccountaccess.com to enroll in Credit Card Account Access Click "to enroll" and enter your information



April 2018 Statement

Open Date: 03/09/2018 Closing Date: 04/09/2018

Account: 4081 8100 0400 4541



Visa® Platinum Card
ABASS M EL-HAGE

Cardmember Service
BNK 10 ELN 8

1-866-486-1015
6

New Balance	\$10,132.51
Minimum Payment Due	\$592.00
Payment Due Date	05/06/2018
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$38.00 Late Fee.	

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	18 years	\$27,610
\$399	3 years	\$14,372 (Savings=\$13,238)

If you would like information about credit counseling services, call 866-951-1391.

Activity Summary	
Previous Balance	+ \$9,896.97
Payments	- \$500.00CR
Other Credits	\$0.00
Purchases	\$0.00
Balance Transfers	\$0.00
Advances	\$0.00
Other Debits	+ \$500.00
Fees Charged	+ \$25.00
Interest Charged	+ \$210.54
New Balance	= \$10,132.51
Past Due	\$282.00
Minimum Payment Due	\$592.00
Credit Line	\$10,000.00
Available Credit	None
Days in Billing Period	32

Payment Options:



Mail payment coupon with a check



Pay online at myaccountaccess.com



Pay by phone 1-866-486-1015

No payment is required.



0240818100040045410000592000010132519

Automatic Payment

24-Hour Cardmember Service: 1-866-486-1015

to pay by phone
to change your address

000048737 01 AB 0.408 000638818586027 P Y

ABASS M EL-HAGE
5200 HEATHER DR # N103
DEARBORN MI 48126-4292



Account Number:	4081 8100 0400 4541
An automatic payment of \$592.00 will be deducted from your account on 05/01/18. If you choose to make additional payments please write your account number on your check and mail to:	
Cardmember Service 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:** You must pay us in U.S. Dollars with checks or similar payment instruments drawn on a financial institution located in the United States. We will also accept payment in U.S. Dollars via the Internet or phone or previously established automatic payment transaction. We may, at our option, choose to accept a payment drawn on a foreign financial institution. However, you will be charged and agree to pay any collection fees required in connection with such a transaction. The date you mail a payment is different than the date we receive that payment. The payment date is the day we receive your check or money order at Cardmember Service, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your electronic 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. Mailed payments that do not include the payment coupon and/or are mailed to a different address will be processed within 5 banking days of receipt and credited to your Account on the day of receipt. In addition, if you mail your payment without a payment coupon or to an incorrect address, it may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and possible suspension of your Account. Internet and telephone payment options are available, and crediting times vary (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). If you are making an internet or telephone payment, please contact Cardmember Service for 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.



April 2018 Statement 03/09/2018 - 04/09/2018
 ABASS M EL-HAGE

Page 2 of 3

Cardmember Service 1-866-486-1015



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.

If you believe we have inaccurately reported information to any Consumer Reporting Agency, you may submit a dispute by writing to us. In order for us to assist you with your dispute, you must provide your name, address, phone number, account number, the specific information you are disputing, the explanation of why it is incorrect, and any supporting documentation (e.g., affidavit of identity theft), if applicable, to:

Elan Financial Services
 Consumer Recovery Department
 Attn: CBR Disputes
 P.O. Box 108
 St Louis, MO 63166-0108

Your payment of \$592.00 will be automatically deducted from your bank account on 05/01/2018. Please refer to your AutoPay Terms and Conditions for further information regarding this account feature.

***** IMPORTANT CARDMEMBER ALERT ***** The minimum payment includes a past due amount which is payable immediately upon receipt of this statement. If the amount has already been mailed, please disregard this notice. PLEASE CALL US at 1-866-951-3862 or GO ONLINE to WWW.MYACCOUNTACCESS.COM, login or enroll in Online Account Access to review your payment options.

Each time you or a third party on your behalf, pays your bill by personal check, you authorize us to convert that payment into an electronic debit. If the check is processed electronically, the checking account will be debited for the amount on the check and the debit will appear on your account statement. If you have any questions, please contact us at the Inquiries phone number located on this statement.

Transactions

Payments and Other Credits

Post Date	Trans Date	Ref #	Transaction Description	Amount
04/02	04/02	MTC	PAYMENT THANK YOU	\$500.00CR
TOTAL THIS PERIOD				\$500.00CR

Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount
04/06	04/02	5598	PAYMENT REVERSAL DEBIT ADJUSTMENT	\$500.00
TOTAL THIS PERIOD				\$500.00

Fees

Post Date	Trans Date	Ref #	Transaction Description	Amount
04/04			RETURNED PAYMENT FEE	\$25.00
TOTAL FEES THIS PERIOD				\$25.00



April 2018 Statement 03/09/2018 - 04/09/2018
 ABASS M EL-HAGE

Page 3 of 3

Cardmember Service 1-866-486-1015

Transactions

Interest Charged

Post Date	Transaction Description	Amount
04/09	INTEREST CHARGE ON PURCHASES	\$50.13
04/09	INTEREST CHARGE ON CASH ADVANCES	\$160.41
	TOTAL INTEREST THIS PERIOD	\$210.54

2018 Totals Year-to-Date	
Total Fees Charged in 2018	\$175.00
Total Interest Charged in 2018	\$726.31

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	21.49%	
**PURCHASES	\$2,957.34	\$2,660.89	YES	\$50.13	21.49%	
**ADVANCES	\$7,175.17	\$7,178.26	YES	\$160.41	25.49%	

Contact Us



Voice: 1-866-486-1015
 TDD: 1-888-352-6455
 Fax: 1-866-616-1750



Questions
 Cardmember Service
 P.O. Box 6354
 Fargo, ND 58125-6354



Mail payment coupon with a check
 Cardmember Service
 P.O. Box 790408
 St. Louis, MO 63179-0408



Online
myaccountaccess.com

End of Statement

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Convenient. Smart. Easy.

Sign up at "email.myaccountaccess.com" to get exclusive benefit information and special offers only available via email.

Visit "email.myaccountaccess.com" to enroll.

Visit email.myaccountaccess.com to enroll in Credit Card Account Access. Click "to enroll" and enter your information



March 2018 Statement

Open Date: 02/09/2018 Closing Date: 03/08/2018

Page 1 of 3

Account: 4081 8100 0400 4541



Visa® Platinum Card
ABASS M EL-HAGE

Cardmember Service ☎ 1-866-486-1015
BNK 10 ELN 78 6

New Balance	\$9,896.97
Minimum Payment Due	\$282.00
Payment Due Date	04/06/2018
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$38.00 Late Fee.	

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	18 years	\$27,343
\$389	3 years	\$14,008 (Savings=\$13,335)

If you would like information about credit counseling services, call 866-951-1391.

Activity Summary		
Previous Balance	+	\$10,012.77
Payments	-	\$500.00CR
Other Credits		\$0.00
Purchases		\$0.00
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits	+	\$200.00
Fees Charged		\$0.00
Interest Charged	+	\$184.20
New Balance	=	\$9,896.97
Past Due		\$0.00
Minimum Payment Due		\$282.00
Credit Line		\$10,000.00
Available Credit		\$103.03
Days in Billing Period		28

Payment Options:



Mail payment coupon with a check



Pay online at myaccountaccess.com



Pay by phone 1-866-486-1015

No payment is required.



0240818100040045410000282000009896970

Automatic Payment

24-Hour Cardmember Service: 1-866-486-1015

- ☎ . to pay by phone
- ☎ . to change your address

000038571 01 AB 0.408 000638803062261 P Y

ABASS M EL-HAGE
5200 HEATHER DR # N103
DEARBORN MI 48126-4292



Account Number:	4081 8100 0400 4541
An automatic payment of \$500.00 will be deducted from your account on 04/02/18. If you choose to make additional payments please write your account number on your check and mail to:	
Cardmember Service P.O. Box 790408 St. Louis, MO 63179-0408	

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- ▶ 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:** You must pay us in U.S. Dollars with checks or similar payment instruments drawn on a financial institution located in the United States. We will also accept payment in U.S. Dollars via the Internet or phone or previously established automatic payment transaction. We may, at our option, choose to accept a payment drawn on a foreign financial institution. However, you will be charged and agree to pay any collection fees required in connection with such a transaction. The date you mail a payment is different than the date we receive that payment. The payment date is the day we receive your check or money order at Cardmember Service, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your electronic 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. Mailed payments that do not include the payment coupon and/or are mailed to a different address will be processed within 5 banking days of receipt and credited to your Account on the day of receipt. In addition, if you mail your payment without a payment coupon or to an incorrect address, it may result in a delayed credit to your Account, additional INTEREST CHARGES, fees, and possible suspension of your Account. Internet and telephone payment options are available, and crediting times vary (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). If you are making an internet or telephone payment, please contact Cardmember Service for 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.



March 2018 Statement 02/09/2018 - 03/08/2018

Page 2 of 3

ABASS M EL-HAGE

Cardmember Service



1-866-486-1015



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.

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Elan Financial Services
 Consumer Recovery Department
 Attn: CBR Disputes
 P.O. Box 108
 St Louis, MO 63166-0108

Your payment of \$500.00 will be automatically deducted from your bank account on 04/02/2018. Please refer to your AutoPay Terms and Conditions for further information regarding this account feature.

Annual Account Summary tool can help you review your spending and plan ahead. An updated monthly report is available at the beginning of each month, it provides a clear picture of your spending pattern for year-to-date purchases and the prior two years. Yearend summary of charges, Expense by category and print feature for tax reporting are a few of the many features available to you. For details, log in to myaccountaccess.com/AAS.

Monitor purchases and manage spending activity. An easy way to monitor your spending is with the Spend Analysis tool. A more convenient way to view and monitor your credit card spending history. With Spend Analysis, you can securely view your transaction and spending information online. It's a valuable tool that will help you manage your expenses from the convenience of your computer! See enclosed insert for more details.

Each time you or a third party on your behalf, pays your bill by personal check, you authorize us to convert that payment into an electronic debit. If the check is processed electronically, the checking account will be debited for the amount on the check and the debit will appear on your account statement. If you have any questions, please contact us at the Inquiries phone number located on this statement.

Transactions

Payments and Other Credits

Post Date	Trans Date	Ref #	Transaction Description	Amount
03/01	03/01	MTC	PAYMENT THANK YOU	\$500.00CR
TOTAL THIS PERIOD				\$500.00CR

Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount
02/27		3631	COMERICA CASH ADVANCE MANUAL ENTRY DEBIT ADJUSTMENT	\$200.00
TOTAL THIS PERIOD				\$200.00



March 2018 Statement 02/09/2018 - 03/08/2018
 ABASS M EL-HAGE

Page 3 of 3

Cardmember Service ☎ 1-866-486-1015

Transactions

Interest Charged

Post Date	Transaction Description	Amount
03/08	INTEREST CHARGE ON PURCHASES	\$43.93
03/08	INTEREST CHARGE ON CASH ADVANCES	\$140.27
	TOTAL INTEREST THIS PERIOD	\$184.20

2018 Totals Year-to-Date	
Total Fees Charged in 2018	\$150.00
Total Interest Charged in 2018	\$515.77

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	21.24%	
**PURCHASES	\$2,664.21	\$2,696.70	YES	\$43.93	21.24%	
**ADVANCES	\$7,232.76	\$7,244.63	YES	\$140.27	25.24%	

Contact Us



Voice: 1-866-486-1015
 TDD: 1-888-352-6455
 Fax: 1-866-616-1750



Questions
 Cardmember Service
 P.O. Box 6354
 Fargo, ND 58125-6354



Mail payment coupon with a check
 Cardmember Service
 P.O. Box 790408
 St. Louis, MO 63179-0408



Online
myaccountaccess.com

End of Statement

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Get Connected

Special Offers and important updates sent to you.
 Take full advantage of your card benefits!

Visit "email.myaccountaccess.com" to enroll.

Visit email.myaccountaccess.com to enroll in Credit Card Account Access Click "to enroll" and enter your information



February 2018 Statement

Open Date: 01/10/2018 Closing Date: 02/08/2018

Page 1 of 4

Account: 4081 8100 0400 4541



Visa® Platinum Card
ABASS M EL-HAGE

Cardmember Service ☎ 1-866-486-1015
BNK 10 ELN 68 6

New Balance	\$10,012.77
Minimum Payment Due	\$287.00
Payment Due Date	03/06/2018
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$38.00 Late Fee.	

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	18 years	\$27,703
\$393	3 years	\$14,171 (Savings=\$13,532)

If you would like information about credit counseling services, call 866-951-1391.

Activity Summary		
Previous Balance	+	\$9,064.07
Payments	-	\$500.00 ^{CR}
Other Credits		\$0.00
Purchases		\$0.00
Balance Transfers		\$0.00
Advances	+	\$1,200.00
Other Debits		\$0.00
Fees Charged	+	\$60.00
Interest Charged	+	\$188.70
New Balance	=	\$10,012.77
Past Due		\$0.00
Minimum Payment Due		\$287.00
Credit Line		\$10,000.00
Available Credit		None
Days in Billing Period		30

Payment Options:



Mail payment coupon with a check



Pay online at myaccountaccess.com



Pay by phone 1-866-486-1015

No payment is required.



0240818100040045410000287000010012778

Automatic Payment

Account Number:	4081 8100 0400 4541
An automatic payment of \$500.00 will be deducted from your account on 03/01/18. If you choose to make additional payments please write your account number on your check and mail to:	
Cardmember Service P.O. Box 790408 St. Louis, MO 63179-0408	

24-Hour Cardmember Service: 1-866-486-1015

☎ . to pay by phone
☎ . to change your address

000022151 01 SP 000638787722338 P Y

ABASS M EL-HAGE
5200 HEATHER DR # N103
DEARBORN MI 48126-4292



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:** You must pay us in U.S. Dollars with checks or similar payment instruments drawn on a financial institution located in the United States. We will also accept payment in U.S. Dollars via the Internet or phone or previously established automatic payment transaction. We may, at our option, choose to accept a payment drawn on a foreign financial institution. However, you will be charged and agree to pay any collection fees required in connection with such a transaction. The date you mail a payment is different than the date we receive that payment. The payment date is the day we receive your check or money order at Cardmember Service, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your electronic 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. Mailed payments that do not include the payment coupon and/or are mailed to a different address will be processed within 5 banking days of receipt and credited to your Account on the day of receipt. In addition, if you mail your payment without a payment coupon or to an incorrect address, it may result in a delayed credit to your Account, additional INTEREST CHARGES, fees, and possible suspension of your Account. Internet and telephone payment options are available, and crediting times vary (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). If you are making an internet or telephone payment, please contact Cardmember Service for 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.



February 2018 Statement 01/10/2018 - 02/08/2018

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ABASS M EL-HAGE

Cardmember Service



1-866-486-1015



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.

If you believe we have inaccurately reported information to any Consumer Reporting Agency, you may submit a dispute by writing to us. In order for us to assist you with your dispute, you must provide your name, address, phone number, account number, the specific information you are disputing, the explanation of why it is incorrect, and any supporting documentation (e.g., affidavit of identity theft), if applicable, to:

Elan Financial Services
 Consumer Recovery Department
 Attn: CBR Disputes
 P.O. Box 108
 St Louis, MO 63166-0108

Your payment of \$500.00 will be automatically deducted from your bank account on 03/01/2018. Please refer to your AutoPay Terms and Conditions for further information regarding this account feature.

Your current account balance exceeds your approved credit limit. Please send a payment today to bring your balance below your credit limit.

PAY TAXES WITH YOUR CARD. It's a fast, easy and secure way to pay your federal and state taxes. **FAST-Pay** quickly online. **EASY-Forget** the hassels of writing checks or payments getting lost in the mail. **SECURE-You** will receive an electronic receipt so you will know when your payment was received. See enclosed insert for more details.

Each time you or a third party on your behalf, pays your bill by personal check, you authorize us to convert that payment into an electronic debit. If the check is processed electronically, the checking account will be debited for the amount on the check and the debit will appear on your account statement. If you have any questions, please contact us at the Inquiries phone number located on this statement.

Transactions

Payments and Other Credits

Post Date	Trans Date	Ref #	Transaction Description	Amount
02/01	02/01	MTC	PAYMENT THANK YOU	\$500.00CR
TOTAL THIS PERIOD				\$500.00CR

Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount
01/12	01/12	AFIB	OVERDRAFT CASH ADV DEARBORN MI	\$100.00
			OVERDRAFT PROTECTION	
01/16	01/13	AFIB	OVERDRAFT CASH ADV DEARBORN MI	\$100.00
			OVERDRAFT PROTECTION	
01/17	01/17	AFIB	OVERDRAFT CASH ADV DEARBORN MI	\$100.00
			OVERDRAFT PROTECTION	
01/18	01/18	AFIB	OVERDRAFT CASH ADV DEARBORN MI	\$200.00
			OVERDRAFT PROTECTION	
02/01	02/01	AFIB	OVERDRAFT CASH ADV DEARBORN MI	\$200.00
			OVERDRAFT PROTECTION	
02/02	02/02	AFIB	OVERDRAFT CASH ADV DEARBORN MI	\$500.00

Continued on Next Page



February 2018 Statement 01/10/2018 - 02/08/2018
 ABASS M EL-HAGE

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Cardmember Service ☎ 1-866-486-1015

Transactions

Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount
			OVERDRAFT PROTECTION	
TOTAL THIS PERIOD				\$1,200.00

Fees

Post Date	Trans Date	Ref #	Transaction Description	Amount
01/12	01/12		OVERDRAFT PROTECTION FEE	\$10.00
01/16	01/13		OVERDRAFT PROTECTION FEE	\$10.00
01/17	01/17		OVERDRAFT PROTECTION FEE	\$10.00
01/18	01/18		OVERDRAFT PROTECTION FEE	\$10.00
02/01	02/01		OVERDRAFT PROTECTION FEE	\$10.00
02/02	02/02		OVERDRAFT PROTECTION FEE	\$10.00
TOTAL FEES THIS PERIOD				\$60.00

Interest Charged

Post Date	Transaction Description	Amount
02/08	INTEREST CHARGE ON PURCHASES	\$49.38
02/08	INTEREST CHARGE ON CASH ADVANCES	\$139.32
TOTAL INTEREST THIS PERIOD		\$188.70

2018 Totals Year-to-Date	
Total Fees Charged in 2018	\$150.00
Total Interest Charged in 2018	\$331.57

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	21.24%	
**PURCHASES	\$2,707.28	\$2,828.76	YES	\$49.38	21.24%	
**ADVANCES	\$7,305.49	\$6,715.97	YES	\$139.32	25.24%	



February 2018 Statement 01/10/2018 - 02/08/2018
ABASS M EL-HAGE

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Cardmember Service ☎ 1-866-486-1015



Contact Us



Voice: 1-866-486-1015
TDD: 1-888-352-6455
Fax: 1-866-616-1750



Questions

Cardmember Service
P.O. Box 6354
Fargo, ND 58125-6354



Mail payment coupon
with a check

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



Online

myaccountaccess.com

End of Statement

ABASS M EL-HAGE

Convenient. Smart. Easy.

Sign up at "email.myaccountaccess.com"
to get exclusive benefit information and special offers
only available via email.

Visit "email.myaccountaccess.com" to enroll.

Visit email.myaccountaccess.com to enroll in Credit Card Account Access. Click "to enroll" and enter your information



January 2018 Statement

Open Date: 12/09/2017 Closing Date: 01/09/2018

Page 1 of 4

Account: 4081 8100 0400 4541



Visa® Platinum Card
ABASS M EL-HAGE

Cardmember Service
BNK 10 ELN 8

1-866-486-1015
6

New Balance	\$9,064.07
Minimum Payment Due	\$233.00
Payment Due Date	02/06/2018
<p>Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$38.00 Late Fee.</p>	

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	17 years	\$24,811
\$355	3 years	\$12,795 (Savings=\$12,016)

If you would like information about credit counseling services, call 866-951-1391.

Activity Summary		
Previous Balance	+	\$3,331.20
Payments	-	\$500.00CR
Other Credits		\$0.00
Purchases		\$0.00
Balance Transfers		\$0.00
Advances	+	\$6,000.00
Other Debits		\$0.00
Fees Charged	+	\$90.00
Interest Charged	+	\$142.87
New Balance	=	\$9,064.07
Past Due		\$0.00
Minimum Payment Due		\$233.00
Credit Line		\$10,000.00
Available Credit		\$935.93
Days in Billing Period		32

Payment Options:



Mail payment coupon with a check



Pay online at myaccountaccess.com



Pay by phone 1-866-486-1015

No payment is required.



0240818100040045410000233000009064074

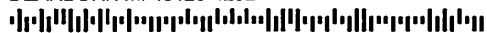
Automatic Payment

24-Hour Cardmember Service: 1-866-486-1015

☎ to pay by phone
☎ to change your address

000007679 01 SP 000638772462917 P Y

ABASS M EL-HAGE
5200 HEATHER DR # N103
DEARBORN MI 48126-4292



Account Number:	4081 8100 0400 4541
<p>An automatic payment of \$500.00 will be deducted from your account on 02/01/18. If you choose to make additional payments please write your account number on your check and mail to:</p>	
<p>Cardmember Service P.O. Box 790408 St. Louis, MO 63179-0408</p>	

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. Credit insurance charges are not included in the ADB calculation for Purchases until the first day of the billing cycle following the date the credit insurance premium is 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: You must pay us in U.S. Dollars with checks or similar payment instruments drawn on a financial institution located in the United States. We will also accept payment in U.S. Dollars via the Internet or phone or previously established automatic payment transaction. We may, at our option, choose to accept a payment drawn on a foreign financial institution. However, you will be charged and agree to pay any collection fees required in connection with such a transaction. The date you mail a payment is different than the date we receive that payment. The payment date is the day we receive your check or money order at Cardmember Service, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your electronic 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. Mailed payments that do not include the payment coupon and/or are mailed to a different address will be processed within 5 banking days of receipt and credited to your Account on the day of receipt. In addition, if you mail your payment without a payment coupon or to an incorrect address, it may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and possible suspension of your Account. Internet and telephone payment options are available, and crediting times vary (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). If you are making an internet or telephone payment, please contact Cardmember Service for 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.



January 2018 Statement 12/09/2017 - 01/09/2018

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ABASS M EL-HAGE

Cardmember Service 1-866-486-1015



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.

If you believe we have inaccurately reported information to any Consumer Reporting Agency, you may submit a dispute by writing to us. In order for us to assist you with your dispute, you must provide your name, address, phone number, account number, the specific information you are disputing, the explanation of why it is incorrect, and any supporting documentation (e.g., affidavit of identity theft), if applicable, to:

Elan Financial Services
 Consumer Recovery Department
 Attn: CBR Disputes
 P.O. Box 108
 St Louis, MO 63166-0108

Your payment of \$500.00 will be automatically deducted from your bank account on 02/01/2018. Please refer to your AutoPay Terms and Conditions for further information regarding this account feature.

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT TERMS. Please read this notice and keep with your records. Effective January 15, 2018, the 11th sentence of the "INTEREST CHARGE; Method of Computing Balance Subject to Interest Rate" section of your Cardmember Agreement is clarified to read as follows:

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

Each time you or a third party on your behalf, pays your bill by personal check, you authorize us to convert that payment into an electronic debit. If the check is processed electronically, the checking account will be debited for the amount on the check and the debit will appear on your account statement. If you have any questions, please contact us at the Inquiries phone number located on this statement.

Transactions

Payments and Other Credits

Post Date	Trans Date	Ref #	Transaction Description	Amount
01/02	01/02	MTC	PAYMENT THANK YOU	\$500.00CR
TOTAL THIS PERIOD				\$500.00CR

Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount
12/12	12/12	AFIB	OVERDRAFT CASH ADV DEARBORN MI OVERDRAFT PROTECTION	\$2,700.00
12/13	12/13	AFIB	OVERDRAFT CASH ADV DEARBORN MI OVERDRAFT PROTECTION	\$200.00
12/14	12/14	AFIB	OVERDRAFT CASH ADV DEARBORN MI OVERDRAFT PROTECTION	\$400.00
12/15	12/15	AFIB	OVERDRAFT CASH ADV DEARBORN MI OVERDRAFT PROTECTION	\$100.00
12/18	12/16	AFIB	OVERDRAFT CASH ADV DEARBORN MI	\$200.00

Continued on Next Page



January 2018 Statement 12/09/2017 - 01/09/2018
 ABASS M EL-HAGE

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 Cardmember Service ☎ 1-866-486-1015

Transactions

Purchases and Other Debits

Post Date	Trans Date	Ref #	Transaction Description	Amount
12/19	12/19	AFIB	OVERDRAFT PROTECTION OVERDRAFT CASH ADV DEARBORN MI	\$300.00
01/03	01/03	AFIB	OVERDRAFT PROTECTION OVERDRAFT CASH ADV DEARBORN MI	\$1,000.00
01/05	01/05	AFIB	OVERDRAFT PROTECTION OVERDRAFT CASH ADV DEARBORN MI	\$400.00
01/09	01/09	AFIB	OVERDRAFT PROTECTION OVERDRAFT CASH ADV DEARBORN MI	\$700.00
TOTAL THIS PERIOD				\$6,000.00

Fees

Post Date	Trans Date	Ref #	Transaction Description	Amount
12/12	12/12		OVERDRAFT PROTECTION FEE	\$10.00
12/13	12/13		OVERDRAFT PROTECTION FEE	\$10.00
12/14	12/14		OVERDRAFT PROTECTION FEE	\$10.00
12/15	12/15		OVERDRAFT PROTECTION FEE	\$10.00
12/18	12/16		OVERDRAFT PROTECTION FEE	\$10.00
12/19	12/19		OVERDRAFT PROTECTION FEE	\$10.00
01/03	01/03		OVERDRAFT PROTECTION FEE	\$10.00
01/05	01/05		OVERDRAFT PROTECTION FEE	\$10.00
01/09	01/09		OVERDRAFT PROTECTION FEE	\$10.00
TOTAL FEES THIS PERIOD				\$90.00

Interest Charged

Post Date	Transaction Description	Amount
01/09	INTEREST CHARGE ON PURCHASES	\$59.70
01/09	INTEREST CHARGE ON CASH ADVANCES	\$83.17
TOTAL INTEREST THIS PERIOD		\$142.87

2018 Totals Year-to-Date	
Total Fees Charged in 2018	\$90.00
Total Interest Charged in 2018	\$142.87



January 2018 Statement 12/09/2017 - 01/09/2018

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ABASS M EL-HAGE

Cardmember Service



1-866-486-1015



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	21.24%	
**PURCHASES	\$2,890.90	\$3,206.18	YES	\$59.70	21.24%	
**ADVANCES	\$6,173.17	\$3,758.76	YES	\$83.17	25.24%	

Contact Us



Phone
 Voice: 1-866-486-1015
 TDD: 1-888-352-6455
 Fax: 1-866-616-1750



Questions
 Cardmember Service
 P.O. Box 6354
 Fargo, ND 58125-6354



Mail payment coupon with a check
 Cardmember Service
 P.O. Box 790408
 St. Louis, MO 63179-0408



Online
myaccountaccess.com



December 2017 Statement

Open Date: 11/09/2017 Closing Date: 12/08/2017

Page 1 of 3

Account: 4081 8100 0400 4541



Visa® Platinum Card
ABASS M EL-HAGE

Cardmember Service
BNK 10 ELN 8

1-866-486-1015
6

New Balance	\$3,331.20
Minimum Payment Due	\$96.00
Payment Due Date	01/06/2018
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$38.00 Late Fee.	

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	9 years	\$6,458
\$125	3 years	\$4,517 (Savings=\$1,941)

If you would like information about credit counseling services, call 866-951-1391.

Activity Summary	
Previous Balance	+ \$3,768.49
Payments	- \$500.00CR
Other Credits	\$0.00
Purchases	\$0.00
Balance Transfers	\$0.00
Advances	\$0.00
Other Debits	\$0.00
Fees Charged	\$0.00
Interest Charged	+ \$62.71
New Balance	= \$3,331.20
Past Due	\$0.00
Minimum Payment Due	\$96.00
Credit Line	\$10,000.00
Available Credit	\$6,668.80
Days in Billing Period	30

Payment Options:



Mail payment coupon with a check



Pay online at myaccountaccess.com



Pay by phone 1-866-486-1015

No payment is required.



0240818100040045410000096000003331202

Automatic Payment

24-Hour Cardmember Service: 1-866-486-1015

- to pay by phone
- to change your address

000063663 01 AB 0.403 000638756531390 P Y

ABASS M EL-HAGE
5200 HEATHER DR # N103
DEARBORN MI 48126-4292



Account Number:	4081 8100 0400 4541
An automatic payment of \$500.00 will be deducted from your account on 01/02/18. If you choose to make additional payments please write your account number on your check and mail to:	
Cardmember Service 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. Credit insurance charges are not included in the ADB calculation for Purchases until the first day of the billing cycle following the date the credit insurance premium is 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: You must pay us in U.S. Dollars with checks or similar payment instruments drawn on a financial institution located in the United States. We will also accept payment in U.S. Dollars via the Internet or phone or previously established automatic payment transaction. We may, at our option, choose to accept a payment drawn on a foreign financial institution. However, you will be charged and agree to pay any collection fees required in connection with such a transaction. The date you mail a payment is different than the date we receive that payment. The payment date is the day we receive your check or money order at Cardmember Service, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your electronic 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. Mailed payments that do not include the payment coupon and/or are mailed to a different address will be processed within 5 banking days of receipt and credited to your Account on the day of receipt. In addition, if you mail your payment without a payment coupon or to an incorrect address, it may result in a delayed credit to your Account, additional INTEREST CHARGES, fees, and possible suspension of your Account. Internet and telephone payment options are available, and crediting times vary (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). If you are making an internet or telephone payment, please contact Cardmember Service for 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.



December 2017 Statement 11/09/2017 - 12/08/2017

Page 2 of 3

ABASS M EL-HAGE

Cardmember Service



1-866-486-1015



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.

If you believe we have inaccurately reported information to any Consumer Reporting Agency, you may submit a dispute by writing to us. In order for us to assist you with your dispute, you must provide your name, address, phone number, account number, the specific information you are disputing, the explanation of why it is incorrect, and any supporting documentation (e.g., affidavit of identity theft), if applicable, to:

Elan Financial Services
 Consumer Recovery Department
 Attn: CBR Disputes
 P.O. Box 108
 St Louis, MO 63166-0108

Your payment of \$500.00 will be automatically deducted from your bank account on 01/02/2018. Please refer to your AutoPay Terms and Conditions for further information regarding this account feature.

Each time you or a third party on your behalf, pays your bill by personal check, you authorize us to convert that payment into an electronic debit. If the check is processed electronically, the checking account will be debited for the amount on the check and the debit will appear on your account statement. If you have any questions, please contact us at the Inquiries phone number located on this statement.

Transactions

Payments and Other Credits

Post Date	Trans Date	Ref #	Transaction Description	Amount
12/01	12/01	MTC	PAYMENT THANK YOU	\$500.00CR
TOTAL THIS PERIOD				\$500.00CR

Interest Charged

Post Date	Transaction Description	Amount
12/08	INTEREST CHARGE ON PURCHASES	\$62.69
12/08	INTEREST CHARGE ON CASH ADVANCES	\$0.02
TOTAL INTEREST THIS PERIOD		\$62.71

2017 Totals Year-to-Date	
Total Fees Charged in 2017	\$10.00
Total Interest Charged in 2017	\$1,214.36



December 2017 Statement 11/09/2017 - 12/08/2017
 ABASS M EL-HAGE

Page 3 of 3

Cardmember Service ☎ 1-866-486-1015

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	20.99%	
**PURCHASES	\$3,331.18	\$3,633.97	YES	\$62.69	20.99%	
**ADVANCES	\$0.02	\$1.18	YES	\$0.02	24.99%	

Contact Us



Phone
 Voice: 1-866-486-1015
 TDD: 1-888-352-6455
 Fax: 1-866-616-1750



Questions
 Cardmember Service
 P.O. Box 6354
 Fargo, ND 58125-6354



Mail payment coupon with a check
 Cardmember Service
 P.O. Box 790408
 St. Louis, MO 63179-0408



Online
myaccountaccess.com



November 2017 Statement

Open Date: 10/11/2017 Closing Date: 11/08/2017

Page 1 of 3

Account: 4081 8100 0400 4541



Visa® Platinum Card
ABASS M EL-HAGE

Cardmember Service ☎ 1-866-486-1015
BNK 10 ELN 8 6

New Balance	\$3,768.49
Minimum Payment Due	\$106.00
Payment Due Date	12/06/2017
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$38.00 Late Fee.	

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	10 years	\$7,653
\$141	3 years	\$5,110 (Savings=\$2,543)

If you would like information about credit counseling services, call 866-951-1391.

Activity Summary		
Previous Balance	+	\$4,200.49
Payments	-	\$500.00CR
Other Credits		\$0.00
Purchases		\$0.00
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged	+	\$68.00
New Balance	=	\$3,768.49
Past Due		\$0.00
Minimum Payment Due		\$106.00
Credit Line		\$10,000.00
Available Credit		\$6,231.51
Days in Billing Period		29

Payment Options:



Mail payment coupon with a check



Pay online at myaccountaccess.com



Pay by phone 1-866-486-1015

No payment is required.



0240818100040045410000106000003768492

Automatic Payment

24-Hour Cardmember Service: 1-866-486-1015

- ☎ to pay by phone
- ☎ to change your address

000064293 01 AB 0.403 000638741038438 P Y

ABASS M EL-HAGE
5200 HEATHER DR # N103
DEARBORN MI 48126-4292



Account Number:	4081 8100 0400 4541
An automatic payment of \$500.00 will be deducted from your account on 12/01/17. If you choose to make additional payments please write your account number on your check and mail to:	
Cardmember Service 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. Credit insurance charges are not included in the **ADB** calculation for Purchases until the first day of the billing cycle following the date the credit insurance premium is 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:** You must pay us in U.S. Dollars with checks or similar payment instruments drawn on a financial institution located in the United States. We will also accept payment in U.S. Dollars via the Internet or phone or previously established automatic payment transaction. We may, at our option, choose to accept a payment drawn on a foreign financial institution. However, you will be charged and agree to pay any collection fees required in connection with such a transaction. The date you mail a payment is different than the date we receive that payment. The payment date is the day we receive your check or money order at Cardmember Service, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your electronic 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. Mailed payments that do not include the payment coupon and/or are mailed to a different address will be processed within 5 banking days of receipt and credited to your Account on the day of receipt. In addition, if you mail your payment without a payment coupon or to an incorrect address, it may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and possible suspension of your Account. Internet and telephone payment options are available, and crediting times vary (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). If you are making an internet or telephone payment, please contact Cardmember Service for 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.



November 2017 Statement 10/11/2017 - 11/08/2017

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ABASS M EL-HAGE

Cardmember Service

1-866-486-1015



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.

If you believe we have inaccurately reported information to any Consumer Reporting Agency, you may submit a dispute by writing to us. In order for us to assist you with your dispute, you must provide your name, address, phone number, account number, the specific information you are disputing, the explanation of why it is incorrect, and any supporting documentation (e.g., affidavit of identity theft), if applicable, to:

Elan Financial Services
 Consumer Recovery Department
 Attn: CBR Disputes
 P.O. Box 108
 St Louis, MO 63166-0108

Your payment of \$500.00 will be automatically deducted from your bank account on 12/01/2017. Please refer to your AutoPay Terms and Conditions for further information regarding this account feature.

Each time you or a third party on your behalf, pays your bill by personal check, you authorize us to convert that payment into an electronic debit. If the check is processed electronically, the checking account will be debited for the amount on the check and the debit will appear on your account statement. If you have any questions, please contact us at the Inquiries phone number located on this statement.

Transactions

Payments and Other Credits

Post Date	Trans Date	Ref #	Transaction Description	Amount
11/01	11/01	MTC	PAYMENT THANK YOU	\$500.00CR
TOTAL THIS PERIOD				\$500.00CR

Fees

Post Date	Trans Date	Ref #	Transaction Description	Amount
11/08			ANNUAL MEMBERSHIP FEE	\$0.00
TOTAL FEES THIS PERIOD				\$0.00

Interest Charged

Post Date	Transaction Description	Amount
11/08	INTEREST CHARGE ON PURCHASES	\$66.39
11/08	INTEREST CHARGE ON CASH ADVANCES	\$1.61
TOTAL INTEREST THIS PERIOD		\$68.00

2017 Totals Year-to-Date	
Total Fees Charged in 2017	\$10.00
Total Interest Charged in 2017	\$1,151.65



November 2017 Statement 10/11/2017 - 11/08/2017
 ABASS M EL-HAGE

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Cardmember Service ☎ 1-866-486-1015

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	20.99%	
**PURCHASES	\$3,766.88	\$3,981.43	YES	\$66.39	20.99%	
**ADVANCES	\$1.61	\$81.12	YES	\$1.61	24.99%	

Contact Us



Phone
 Voice: 1-866-486-1015
 TDD: 1-888-352-6455
 Fax: 1-866-616-1750



Questions
 Cardmember Service
 P.O. Box 6354
 Fargo, ND 58125-6354



Mail payment coupon with a check
 Cardmember Service
 P.O. Box 790408
 St. Louis, MO 63179-0408



Online
myaccountaccess.com

ClassAction.org

This complaint is part of ClassAction.org's searchable class action lawsuit database and can be found in this post: [Class Action: Comerica Bank, Elan Financial Trapped Customers in 'Unfair Cycle' of Overdraft Fees](#)
