

Style. Selection. Savings.



Summary of account activity

Account no.	****_****_****-7605
Previous balance	\$0.00
Payments	-40.00
Other credits	0.00
Purchases	116.28
Other debits	0.00
Fees charged	0.00
Interest charged	0.00
New balance	\$76.28
Past due amount	0.00
Credit limit	\$2,500.00
Available credit	\$2,423.72
Statement closing date	05/12/2021
Days in billing cycle	35

Payment information

New balance	\$76.28
Minimum payment due	\$29.00
Save on Interest Payment SM	\$76.28
Payment due date	06/07/2021

Late payment warning:

If we do not receive your minimum payment by 06/07/2021 you may have to pay up to a \$40.00 late fee.

Minimum payment warning: If you make only the minimum payment for each period, you will pay more in interest and it will take you longer to pay off your balances. For example:

If you make no additional charges using this card and each month you pay:	You will pay off the balance shown on the statement in about:	And you will end up paying an estimated total of:
Only the minimum payment	3 months	\$80

For information regarding credit counseling services, call 1-800-284-1706.

The address for mailed payments has changed. The new address is reflected at the bottom of this billing statement.

Account Questions? Need to make a payment? Want to know how to go paperless? Visit comenity.net/overstock or call 1-855-810-2546 (TDD/TTY 1-888-819-1918).

Skip signing in to pay and use Comenity's EasyPay. It's safe and convenient. Use your smartphone camera or code reader to scan the QR code printed on your payment stub below to get started.

Details of your transactions

TRANS DATE	TRANSACTION DESCRIPTION/LOCATION	AMOUNT
04/13/2021	OVERSTOCK PURCHASE - COLUMBUS-OH - Order Number 337753409, 337753409	116.28
05/07/2021	PAYMENT - THANK YOU	-40.00

Fees

Total fees charged for this period **\$0.00**

Interest charged

Interest charge on purchases **\$0.00**
 Total interest for this period **\$0.00**

2021 totals year to date	
Total fees charged in 2021	\$0.00
Total interest charged in 2021	\$0.00

Interest charge calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account. See BALANCE COMPUTATION METHOD on page 2 for more details. Minimum interest charge may exceed interest charge below, per your credit card agreement.

TYPE OF BALANCE	APR	BALANCE SUBJECT TO INTEREST RATE	INTEREST CHARGE
Purchases	26.9900% (v)	0.00	0.00

NOTICE: See reverse side for important information.
 Please tear at perforation above



Account number	****_****_****-7605
New balance	\$76.28
Minimum payment	\$29.00
99 3	

Yes, I have moved or updated my e-mail address - see reverse.

Amount enclosed:

Mailed payments must reach us by 6pm ET on 06/07/2021.



Please make check payable to:
 COMENITY - Overstock.com



NANCY C NOKES
 306 LOUIS LN
 COLUSA CA 95932-3106

Please return this portion along with your payment to:
 PO BOX 650967
 DALLAS TX 75265-0967



Keep this portion for your records.

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

If you think there is an error on your statement, write to us at: Comenity Capital Bank PO Box 182620, Columbus, Ohio 43218-2620.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of 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.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- 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 is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)

2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.

3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at: Comenity Capital Bank PO Box 182620, Columbus, Ohio 43218-2620.

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.

HOW TO AVOID PAYING INTEREST. Your due date is at least 25 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 to charge interest on new purchases made under a Low APR, Equal Payment or Budget Payment Credit Plan from the date of purchase.

BALANCE COMPUTATION METHOD. We calculate interest separately for each type of balance on your account using a "Daily Balance" to determine interest charges for each billing period. We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new purchases and fees, and subtract any payments or credits (treating any net credit balance as a zero balance). This gives us the daily balance.

PAYMENTS. Pay your Account by the payment due date by the time listed below. If we do not receive your payment in a correct format (outlined below) it may not be credited to your Account for up to five days, or may be rejected. Also, your payment must reach us by the payment cutoff time that applies to the payment method you select.

Correct Format. Correct format for different payment methods include:

Mailing or Overnight: Send a personal check, money order, traveler's check or cashier's check payable in U.S. dollars, to the name and address shown on this Statement in the payment stub area containing your balance and minimum payment amount. Be sure to include your payment stub, do not staple or clip your payment to the stub, include your account number on your check, use the envelope provided with your Statement, send one payment with one payment stub and do not send any correspondence with your payment. You should overnight a payment to 1010 W. Mockingbird Lane, Suite 100, Dallas, TX 75247 and the additional format requirements are the same as other mailed payments unless there is a dispute, in which case you follow the Payments Marked "Paid In Full" section above. Do not send cash or gift certificates. **Pay By Phone:** You can call us toll free at 1-855-810-2546 (TDD/TTY 1-888-819-1918) to make a payment by telephone, which may include a fee. **Online:** You can make a payment online at comenity.net/overstock.

Payment Cutoff Times. Payment cutoff times/deadlines for us to receive payments are by the due date on this Statement in the payment stub area at the following times: **Mailing and Overnight:** By 6:00 pm Eastern Time (ET); **Pay By Phone:** By 6:00 pm (ET); **Online:** By 6:00 pm (ET).

CREDIT REPORTING. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

NOTICE OF CREDIT REPORT DISPUTES

If you believe the account information we reported to a consumer reporting agency is inaccurate, you may submit a direct dispute to Comenity Capital Bank PO Box 182120, Columbus, Ohio 43218-2120. Your written dispute must provide sufficient information to identify the account and specify why the information is inaccurate:

- **Account Information:** Your name and account number
- **Contact Information:** Your address and telephone number
- **Disputed Information:** Identify the account information disputed and explain why you believe it is inaccurate
- **Supporting Documentation:** If available, provide a copy of the section of the credit report showing the account information you are disputing

We will investigate the disputed information and report the results to you within 30 days of receipt of the information needed for our investigation. If we find that the account information we reported is inaccurate, we will promptly provide the necessary correction to each consumer reporting agency to which we reported the information.

PAYMENTS MARKED "PAID IN FULL". All written communications regarding disputed amounts that include any check or other payment instrument marked with "payment in full" or similar language, must be sent to: 1010 W. Mockingbird Lane, Suite 100, Dallas, TX 75247. DO NOT USE THE ENCLOSED REMITTANCE ENVELOPE.

- We may accept payment sent to any other address without losing any of our rights.

- No payment shall operate as an accord and satisfaction without prior written approval.

CUSTOMER SERVICE. Visit comenity.net/overstock or call 1-855-810-2546 (TDD/TTY 1-888-819-1918).

TELEPHONE MONITORING. To provide you with high-quality service, phone communication with us is monitored and/or recorded.

ADDITIONAL INFORMATION. The following designations, when appearing on the front of your statement, mean the following: V means variable rate (this rate may vary); WV INT PAY RQ means WAIVE INTEREST, PAYMENT REQUIRED; WV INT EQ PY means WAIVE INTEREST, EQUAL PAYMENT; WV INT LOW PMT means WAIVE INTEREST, LOW PAYMENT; DF INT PY RQ means DEFER INTEREST, PAYMENT REQUIRED; DEF INT EQ PY means DEFER INTEREST, EQUAL PAYMENT; DF INT LOW PMT means DEFER INTEREST, LOW PAYMENT and LOW APR EQ PAY means LOW APR, EQUAL PAYMENT. If you have a variable rate account, your periodic rates may vary. You may pay all of your Account balance at any time without penalty.

Send all inquiries to: **CUSTOMER SERVICE, PO Box 183003, Columbus, Ohio 43218-3003.**

Send all bankruptcy notices and related correspondence to **Comenity Capital Bank, Bankruptcy Department, PO Box 183043, Columbus, Ohio 43218-3043.**

NOTICE ABOUT ELECTRONIC CHECK CONVERSION. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

New Information

Title (optional) _____ First Name _____ MI _____

Last Name _____ Soc. Sec. No. _____

Street Address _____

Apt. No. _____ RR _____ PO Box _____

City _____ State _____ Zip Code _____ Foreign Map Code _____

Home Phone _____ Work Phone _____

Email Address _____

Additional important messages**Payment address and statement message changes coming**

If you choose to mail your Overstock.com payments, please know that the payment address is changing, please mail your payments to Comenity Capital Bank PO BOX 650967, DALLAS, TX 75265-0967.

As a friendly reminder, please be sure to mail your payment at least 10 days before the due date so you don't miss the due date. You also have online payment options through Account Center, such as scheduling your payment up to 30 days in advance.

Thank you for being a valued Overstock.com customer.

Save on Interest Payment: To save on non-promotional purchases interest, you must pay the Save on Interest Payment amount by your billing statement due date.

The Save on Interest Payment amount may or may not be the same as your New Balance amount.

The Save on Interest Payment includes:

- The balance of all non-promotional purchases and cash advances.
- The full remaining balance of deferred interest promotional credit plans expiring in the billing period.
- The required minimum payment amount for any other promotional credit plan or balance transfer.

Important Reminder: If you make a purchase with this credit card using a promotional plan, the promotional plan expiration date and payment due date may be different. This means that if you have any remaining promotional plan balance after the promotional plan expiration date, the balance and any accrued interest (if applicable), will move to your regular revolving plan on the next billing statement.

How to avoid or minimize interest charges: Be sure to pay any promotional plan balance in full on or before the plan expiration date shown in the "Details of your plans" section of your statement. Please also keep an eye out for notifications of when your promotional plan(s) are nearing their expiration date—you'll see them in the red box on page 1 of your statement. If you have questions, please call us toll-free at 1-855-810-2546 (TDD/TTY: 1-888-819-1918). To learn more about how promotional plans work, visit comenity.com/financial-education. We're always happy to help.

Affected by COVID-19? Comenity Capital Bank Offers Support

As the bank that manages your credit card, our hearts go out to those affected by the coronavirus (COVID-19) pandemic.

The support we're extending to you. If you're experiencing financial hardship because of COVID-19, please call 1-855-810-2546 (TDD/TTY: 1-888-819-1918) to discuss how we may be able to help.

Account Center is available 24/7 for you to manage your Overstock.com account online. You can make payments and view your balance, transactions and statements online. Not yet registered? Visit comenity.net/overstock, enter your Overstock.com credit card account number and ZIP code, then verify your identity.

We're looking out for you. We remain focused on the health and well-being of our customers and associates, and we'll continue to stay on top of what's happening during the pandemic so we can best support you.

How can you take charge against ID Theft? Visit idtheft.gov to find out.

GO PAPERLESS and manage your account online!

With paperless billing, you receive an email reminder prior to your payment due date. Get started today by visiting comenity.net/overstock

STEP 1: Sign in or register your account. **STEP 2:** Select Go Paperless and sign up.



