

Get the Most out of Your Account with **goServices!**

When you enroll in the Cardholder Center you can:



Sign up for account alerts



Make on-time payments



Monitor and Quick Freeze a misplaced card

Plus you have access to:



goScore® — Stay on top of your FICO® Score.



goLearn® — Increase your financial knowledge.



goSpecialOffers® — Special offers, opportunities and experiences.

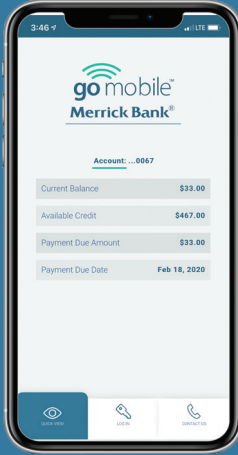


goPaperless® — Get access to your statements online.

Manage Your Account with **goMobile!**



With goMobile, you can:



- ✓ Access your monthly FICO® Score
- ✓ Make and schedule payments
- ✓ Set account alerts
- ✓ Easily view activity with Quickview
- ✓ Quick-Freeze your card if you misplaced it
- ✓ And much more!



Download the goMobile app at
Merrickbank.com/gomobile



Welcome to Merrick Bank!

Here's a quick guide to help you read your statement and learn about the tools to manage your account!

Merrick Bank®
www.merrickbank.com

Merrick Bank®
www.merrickbank.com

Welcome!

This guide will help you read your statement and learn about our account services. We hope it helps!

Managing Your Account

Enroll in the Cardholder Center or download the goMobile app to manage your account. Visit:

- MerrickBank.com/cardholdercenter or
- MerrickBank.com/gomobile

ALSO REMEMBER TO:

- Know your due date so you don't miss a payment.
- Make at least your minimum payment each month, or more if you can afford it.
- Review your transactions for any unauthorized charges.

Making Payments

We're pleased to offer several convenient payment options.

YOU CAN:

- Use the online Cardholder Center or the goMobile® app to use your checking/savings account to make your payment.
- Call 1-800-204-5936 to use the automated phone system or to speak to an agent to process your payment using your checking/savings account or debit card.
- Mail your payment using your payment coupon and return envelope provided with your statement. Please allow 4-7 days to arrive.

For more info: www.merrickbank.com/newaccountdisclosures

Merrick Bank

go paperless™
 Enroll at www.merrickbank.com

Statement Date: 04/11/22
 Account Number: 4120 1234 5678 9000
 Page 1 of 1

VISA	New Balance	Past Due Amount	Minimum Amt. Due	Payment Due Date	Write In Amount Of Payment Enclosed
	\$3,555.23	\$0.00	\$96.00	05/05/22	\$

Mastercard

New Address or email? Print on back.

Send Payments to:

MERRICK BANK CUSTOMER
 123 MAIN STREET
 ANYTOWN, USA 12345
 4120123456789000000002400000024004

MERRICK BANK CUSTOMER
 123 MAIN STREET
 ANYTOWN, USA 84111
 4120123456789000000002400000024004

Payment Due Date:

This is the day we need to receive your payment in order to avoid late fees.

To make a payment by mail, insert the top portion in the enclosed envelope. Be sure the mailing address shows through the envelope window.

MERRICK ACCOUNT SUMMARY
 Account Number 4120 1234 5678 9000
 Billing Cycle Closing Date 04/11/22
 An amount with a minus sign (-) is a credit unless otherwise indicated.

Summary of Account Activity		Payment Information	
Previous Balance	\$3,595.56	New Balance	\$3,555.23
Payments	- \$100.00	Minimum Payment Due	\$96.00
Other Credits	- \$0.00	Payment Due Date	05/05/22
Purchases	+ \$0.00	Late Payment Warning:	
Cash Advances	+ \$0.00	If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$38.00.	
Fees Charged	+\$0.00	Minimum Payment Warning:	
Interest Charged	+\$59.67	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:	
New Balance	\$3,555.23	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...
Past Due Amount	\$0.00	Only the minimum payment	13 years
Credit Limit	\$3,600.00	\$132	3 years
Available Credit	\$44.00		\$7,836
Days in Billing Cycle	31		\$4,737 (Savings= \$3,099)

Summary of Account Activity	
Previous Balance	\$3,595.56
Payments	- \$100.00
Other Credits	- \$0.00
Purchases	+ \$0.00
Cash Advances	+ \$0.00
Fees Charged	+\$0.00
Interest Charged	+\$59.67
New Balance	\$3,555.23
Past Due Amount	\$0.00
Credit Limit	\$3,600.00
Available Credit	\$44.00
Days in Billing Cycle	31

Payment Information	
New Balance	\$3,555.23
Minimum Payment Due	\$96.00
Payment Due Date	05/05/22

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	13 years	\$7,836
\$132	3 years	\$4,737 (Savings= \$3,099)

If you would like information about credit counseling services, call 1-877-316-6322.

Transactions, Payments and Credits

Trans Date	Post Date	Item Description	Amount
04/03	04/03	ONLINE ONE TIME PAYMENT	100.00
Fees			
TOTAL FEES FOR THIS PERIOD			0.00
Interest Charged			
04/11	04/11	Interest Charge on Purchases	
04/11	04/11	Interest Charge on Cash Advances	
TOTAL INTEREST FOR THIS PERIOD			

2022 Totals Year-to-Date	
Total fees charged in 2022	\$0.00
Total interest charged in 2022	\$59.67

Annual Percentage Rate (APR):

This is where you will find the APRs on your account.

See "Error Resolution Notice" on Reverse

Interest Charge Calculation			
Your Annual Percentage Rate (APR) is the annual rate on your account.			
	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Type of Balance			
Purchases	0.00%	\$0.00	\$0.00
Cash Advances	0.00%	\$0.00	\$0.00
(v) = Variable Rate			

ANY INTEREST CHARGE AT PERIODIC RATE ON PURCHASES OR ADVANCES HAS BEEN COMPUTED ONLY THROUGH THE BILL DATE AND SUCH INTEREST CHARGE CONTINUES TO ACCRUE DAILY UNTIL PAYMENT FOR ALL PURCHASES OR ADVANCES, AS APPLICABLE, IS POSTED. *PERIODIC RATES MAY VARY.

Cardholder News
 WELCOME TO MERRICK BANK!