

**December 2025 Statement**

Open Date: 11/25/2025 Closing Date: 12/23/2025

Mastercard® Business Rewards PLUS Card

WRCOG (CPN 001944295)

New Balance	\$11,897.19
Minimum Payment Due	\$119.00
Payment Due Date	01/22/2026

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$41.00 Late Fee and your APRs may be increased up to the Penalty APR of 30.74%.

Reward Points

Earned This Statement	18,953
Reward Center Balance as of 12/22/2025	351,783
For details, see your rewards summary.	

Elan Financial Services

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1-866-552-8855

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Account Ending in: ##### ##### ##### 4925

Activity Summary

Previous Balance	+	\$7,235.10
Payments	-	\$7,235.10CR
Other Credits		\$0.00
Purchases	+	\$11,897.19
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
New Balance	=	\$11,897.19
Past Due		\$0.00
Minimum Payment Due		\$119.00
Credit Line		\$42,000.00
Available Credit		\$30,102.81
Days in Billing Period		29

Payment Options:

Mail payment coupon with a check



Pay online at myaccountaccess.com

Pay by phone
1-866-552-8855

Please detach and send coupon with check payable to: Elan Financial Services CPN 001944295



0055862800010249250000119000011897196

24-Hour Elan Financial Services: 1-866-552-8855

- to pay by phone
- to change your address

00000042776 000638094961569 P 1 4



WRCOG

ACCOUNTS PAYABLE
3390 UNIVERSITY AVE STE 200
RIVERSIDE CA 92501-3314

Account Ending in	##### ##### ##### 4925
Payment Due Date	1/22/2026
New Balance	\$11,897.19
Minimum Payment Due	\$119.00

Amount Enclosed \$_____

Elan Financial ServicesP.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: Elan Financial Services, 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: Elan Financial Services, 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. If you do not pay your New Balance in full by the Payment Due Date, you will not get an interest-free period on Purchases again until you pay the New Balance in full by the Payment Due Date for two billing cycles in a row.

2. Payment Information: We will accept payment via check, money order, the internet (including mobile and online) or phone or previously established automatic payment transaction. You must pay us in U.S. Dollars. If you make a payment from a foreign financial institution, you will be charged and agree to pay any collection fees added in connection with that transaction. The date you mail a payment is different than the date we receive the payment. The payment date is the day we receive your check or money order at Elan Financial Services, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your internet 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. Payments sent without the payment coupon or to an incorrect address will be processed and credited to your Account within 5 banking days of receipt. Payments sent without a payment coupon or to an incorrect address may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and/or Account suspension. The deadline for on-time internet and phone payments varies, 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.

Please contact Elan Financial Services for internet, phone, and mobile crediting 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 2025 Statement 11/25/2025 - 12/23/2025
WRCOG (CPN 001944295)

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Rewards PLUS

Rewards Center Activity as of 12/22/2025

Rewards Center Activity*	0
Rewards Center Balance	351,783

*This item includes points redeemed, expired and adjusted.

Rewards Earned	This Statement	Year to Date
Points Earned on Net Purchases	17,846	102,274
Bonus Points at Airlines	0	4,128
Bonus Points at Hotels	1,107	1,506
Bonus Points at Cell Service Providers	0	540
Total Earned	18,953	108,448

Points Expiring on 12/31/2025: 19170

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.

Transactions				RUIZ,ANDREW D	Credit Limit \$42000
Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
11/26	11/25	0307	AMAZON MKTPL*B25ZG70A0 SEATTLE WA	\$27.72	_____
12/03	12/01	0997	STORAMERICA RIVERSIDE RIVERSIDE CA	\$874.00	_____
12/05	12/04	1246	USPS CHANGE OF ADDRESS 800-2383150 TN	\$1.25	_____
12/08	12/05	3619	CALCOG* REGIAQUW1CD SACRAMENTO CA	\$729.05	_____
12/08	12/05	8394	Amazon.com*BI34W9RM2 SEATTLE WA	\$326.10	_____
12/08	12/05	8165	SAMS CLUB.COM BENTONVILLE AR	\$147.42	_____
12/08	12/07	8914	PAYPAL *LIEBERTCASS 3109812000 CA	\$670.00	_____
12/08	12/08	7665	AMAZON MKTPL*BI53L4SN0 SEATTLE WA	\$1,132.95	_____
12/09	12/08	4149	Amazon.com*BI6GK6UC0 SEATTLE WA	\$323.10	_____
12/09	12/08	6089	AMAZON MKTPL*BI5MG4UJ0 SEATTLE WA	\$141.36	_____
12/09	12/08	1108	CALCOG* REGQ95JLU2Z SACRAMENTO CA	\$729.05	_____
12/10	12/09	6778	CBI*NITRO PDF CHICAGO IL	\$233.79	_____
12/10	12/09	1630	CHIPOTLE ONLINE NEWPORT BEACH CA	\$657.34	_____
12/11	12/10	7174	STATERBROS114 RIVERSIDE CA	\$20.78	_____
12/11	12/10	0873	BAUMANS ACE HARDWARE RIVERSIDE CA	\$8.68	_____
12/12	12/10	7816	OLIVE GARDEN 0021266 MORENO VALLEY CA	\$417.57	_____

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Transactions RUIZ,ANDREW D Credit Limit \$42000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
12/12	12/11	0187	TST* MARIE CALLENDER'S RIVERSIDE CA	\$44.98	_____
12/12	12/11	9709	THE COOKIE TIN RIVERSIDE CA	\$36.40	_____
12/15	12/11	1159	OLD SPAGHETTI FCTRY 22 RIVERSIDE CA	\$431.95	_____
12/17	12/17	6578	AMAZON MKTPL*928FQ9FM3 SEATTLE WA	\$21.69	_____
12/18	12/17	0273	MHR LNG BECH DWNTWN FD LONG BEACH CA FOLIO: 493820	\$737.68	_____
12/18	12/17	6227	RIVERSIDE CNTY OFC EDU RIVERSIDE CA	\$200.00	_____
12/18	12/17	6235	RIVERSIDE CNTY OFC EDU RIVERSIDE CA	\$200.00	_____
12/18	12/17	6243	RIVERSIDE CNTY OFC EDU RIVERSIDE CA	\$200.00	_____
12/18	12/17	6250	RIVERSIDE CNTY OFC EDU RIVERSIDE CA	\$200.00	_____
12/18	12/17	6268	RIVERSIDE CNTY OFC EDU RIVERSIDE CA	\$200.00	_____
12/18	12/17	6276	RIVERSIDE CNTY OFC EDU RIVERSIDE CA	\$200.00	_____
12/18	12/17	6284	RIVERSIDE CNTY OFC EDU RIVERSIDE CA	\$200.00	_____
12/18	12/17	6292	RIVERSIDE CNTY OFC EDU RIVERSIDE CA	\$200.00	_____
12/18	12/17	6300	RIVERSIDE CNTY OFC EDU RIVERSIDE CA	\$200.00	_____
12/18	12/17	6318	RIVERSIDE CNTY OFC EDU RIVERSIDE CA	\$200.00	_____
12/18	12/17	6326	RIVERSIDE CNTY OFC EDU RIVERSIDE CA	\$200.00	_____
12/18	12/17	6417	RIVERSIDE CNTY OFC EDU RIVERSIDE CA	\$200.00	_____
12/18	12/17	6607	RIVERSIDE CNTY OFC EDU RIVERSIDE CA	\$200.00	_____
12/19	12/17	8595	AUTOZONE #2816 BANNING CA	\$542.54	_____
12/19	12/17	8678	AUTOZONE #4379 CALIMESA CA	\$531.79	_____
12/19	12/18	6594	TONKIN PLUMBING INC RIVERSIDE CA	\$235.00	_____
12/22	12/21	4039	CCI*CONSTANT-CONTACT WALTHAM MA	\$275.00	_____
Total for Account ##### ##### ##### 5611				\$11,897.19	

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
12/17	12/17	ET	PAYMENT THANK YOU	\$7,235.10CR	_____
Total for Account ##### ##### ##### 4925				\$7,235.10CR	

2025 Totals Year-to-Date	
Total Fees Charged in 2025	\$0.00
Total Interest Charged in 2025	\$0.00

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	24.49%	
**PURCHASES	\$11,897.19	\$0.00	YES	\$0.00	24.49%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	29.49%	

Contact Us

Voice: 1-866-552-8855
TDD: 1-888-352-6455
Fax: 1-866-807-9053

**Questions**

Elan Financial Services
P.O. Box 6353
Fargo, ND 58125-6353



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**Online**

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