

MORE POINTS. MORE PERKS.

LOFT credit cardholders get all the best perks.

Learn more at LOFT.com/credit

This rewards program is provided by Premium Brands Opco LLC and its terms may change at any time. For full Rewards Terms and Conditions, please see LOFT.com/styleREWARDS_terms.

Summary of account activity

Account no.	****-****-****-8446
Previous balance	+\$1,234.51
Payments	-84.00
Other credits	-0.00
Purchases	+0.00
Other debits	+0.00
Cash advance	+0.00
Balance transfer	+0.00
Fees charged	+0.00
Interest charged	+31.53
New balance	+\$1,182.04
Past due amount	\$0.00
Credit limit	\$1,200.00
Available credit	\$17.00
Cash credit limit	\$0.00
Available cash	\$0.00
Statement closing date	12/22/2023
Days in billing cycle	31

Payment information

New balance	\$1,182.04
Minimum payment due	\$44.00
Payment due date	01/16/2024

Late payment warning:

If we do not receive your minimum payment by 01/16/2024 you may have to pay up to a \$41.00 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 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 the statement in about:	And you will end up paying an estimated total of:
Only the minimum payment	5 years	\$2,171
\$50	3 years	\$1,812 (Savings = \$359)

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

Account Questions? Need to make a payment? Want to know how to go paperless? Visit COMENITY.NET/LOFTCARD or call 1-866-886-1009 (TDD/TTY 1-800-695-1788).

REWARDS SUMMARY

<p>* Earn 5 points for every dollar spent on purchases with your LOFT Rewards Mastercard Credit Card at Ann Taylor and LOFT.</p> <p>** Earn 2 points for every dollar spent at gas and grocery stores.</p> <p>*** Earn 1 point per dollar spent everywhere else Mastercard is accepted.</p> <p>See additional important messages for details.</p>	<p>EARN REWARDS EVEN FASTER!</p> <p>Add an authorized buyer¹ to your credit card account and see how quickly your points can add up. Visit comenity.net/loftcard to add an authorized buyer.</p>	
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Details of your transactions

TRANS DATE	TRANSACTION DESCRIPTION/LOCATION	AMOUNT
12/15/2023	PAYMENT - THANK YOU	-84.00

Interest charged

Interest Charge on Purchases	\$29.69
Interest Charge on Cash Advances	\$1.84
Total Interest For This Period	\$31.53

2023 totals year to date

Total fees charged in 2023	\$212.00
Total interest charged in 2023	\$269.06

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

LOFT

Account number	****-****-****-8446
New balance	\$1,182.04
Minimum payment	\$44.00

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

Mailed payments must reach us by 6 pm ET on **01/16/2024**.

\$

Please make check payable to:
COMENITY - LOFT MASTERCARD



CHRIS SCHWEPPE
33 LANSDALE CT
LADERA RANCH CA 92694-0322

Please return this portion along with your payment to:
P.O. Box 650026
Dallas TX 75265-0026



8616017715 0026 5466760025688446 000004400 000118204

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 Bank, PO Box 182782, Columbus, OH 43218-2782.

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 Bank, PO Box 182782, Columbus, OH 43218-2782.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

CREDIT 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 information we reported to a consumer reporting agency is inaccurate, notify us at Comenity Bank, PO Box 182789, Columbus, OH 43218-2789. Please provide:

- Your name and account number
- Your address and telephone number
- What information you dispute and why you believe it is inaccurate
- If available, a copy of the section of the credit report showing the information you are disputing

Send all bankruptcy notices and related correspondence to Comenity Bank, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125.

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: 3000 Kellway Drive, Suite 120, Carrollton, TX 75006.

DO NOT USE THE ENCLOSED REMITTANCE ENVELOPE.

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

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 charging interest on balance transfers and cash advances on the transaction date. 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 balance using the method(s) described below. The two letters in parentheses next to the Balance Subject to Interest Rate column in the Interest Charge Calculation section on this statement corresponds to the following:

(DA) We figure the interest charge on this balance by applying the periodic rate to the "daily balance" for each day in the billing period. To get the "daily balance" we take the beginning balance each day, add any new transactions and fees and subtract any payments or credits (treating any net credit balance as a zero balance). This gives us the daily balance.

CUSTOMER SERVICE. Visit COMENITY.NET/LOFTCARD or call 1-866-886-1009 (TDD/TTY 1-800-695-1788). **Send all inquiries to: CUSTOMER SERVICE, PO Box 182273, Columbus, OH 43218-2273.**

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

ADDITIONAL INFORMATION. Abbreviations on 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. You may pay all of your Account balance at any time without penalty.

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.

PAYMENTS. Payments in U.S. dollars received by the applicable due date and cutoff time will be credited as of the date received. Mailed or overnighted payments must also meet the requirements below. Otherwise, a payment may not be credited for up to five days or may be rejected. This card is issued by Comenity Bank pursuant to a license from Mastercard International Incorporated. Mastercard is a registered trademark of Mastercard International Incorporated.

Mailing or Overnight (cutoff time 6:00 p.m. Eastern Time (ET)):

- Send a personal check, money order, traveler's check or cashier's check to the name and address on the payment stub (regular mail) or 3000 Kellway Drive, Suite 120, Carrollton, TX 75006 (overnight).
- Include your payment stub, use the return envelope provided with your statement, write your account number on the check and send one payment with one payment stub.
- Do not staple or clip your payment to the stub, send any correspondence with your payment or send cash or gift certificates.

Pay By Phone (cutoff time 5:00 p.m. ET): Call us toll free at 1-866-886-1009(TDD/TTY 1-800-695-1788).

Online (cutoff time 5:00 p.m. ET): Visit COMENITY.NET/LOFTCARD.

In-store: By the time the store closes at the location you make your payment.

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 _____

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	30.24% (v)	1,156.36 (DA)	29.69
Cash Advances	30.24% (v)	71.85 (DA)	1.84

Additional important messages

Protect yourself against mail and phone consumer fraud. <http://about.usps.com/publications/pub281/welcome.htm>

IMPORTANT INFORMATION ABOUT LATE FEE CREDITS

We may occasionally provide a credit for the amount, part or all, of a late fee charged to your account. If we do, we will charge a fee of up to \$41.00 for any subsequent late payment. In addition, we may reverse the credit and repost the charge to your account if you fail to make the minimum payment due on or before the due date in the next billing period.

*Offer is exclusive to LOFT or LOFT Mastercard® credit card holders enrolled in the StyleRewards loyalty program. This rewards program is provided by Premium Brands Opco LLC and its terms may change at any time. For full Rewards Terms and Conditions, please see AnnTaylor.com/StyleRewards_terms or LOFT.com/StyleRewards_terms. 5 points for every \$1.00 spent on Earning Purchases with use of a LOFT Credit Card or LOFT Mastercard Credit Card.

**Offer is exclusive to LOFT or LOFT Mastercard® credit card holders enrolled in the StyleRewards loyalty program. For offers associated with a specific category, earnings will only be awarded if the merchant code for the purchase matches a category eligible for the offer. Each merchant is assigned a code by a third party that indicates the merchant's area of business. Comenity Bank does not have the ability to control assignment of merchant codes. 2 points for every \$1.00 US spent on Gas and Grocery store purchases using the LOFT Mastercard.

***Offer is exclusive to LOFT Mastercard® Credit Card holders enrolled in the StyleRewards loyalty program. 1 point for every \$1.00 US spent using the LOFT Rewards Mastercard everywhere else Mastercard is accepted.

¹Authorized users are allowed to purchase on your account; however, as the primary account holder, you are responsible for payments on all purchases.

Credit card offers are subject to credit approval.

LOFT Mastercard® Credit Card Accounts are issued by Comenity Bank pursuant to a license from Mastercard International Incorporated.

