chime

Member Services
(844) 244-6363
support@chime.com

Heather Black
1498 Treat Way
San Francisco, CA 94110

Credit Builder card statement

Account number
468113244619

Routing number (for payments)
103100195

Statement period
February 2023 (January 29th, 2023 - February 28th, 2023)

Summary

Last month's balance	$115.77
Payments/Credits	-$115.77
New spending	$0.00
Fees	$0.00
New balance	$0.00

Your Payment

Payment Due Date	3/23
Total Due	$0.00

Automatic payments are enabled.

Your February balance is scheduled to be paid on 3/03 using the money in your secured account. Your available amount will not change.

Payments

TRANSACTION DATE	DESCRIPTION	TYPE	AMOUNT	SETTLEMENT DATE
1/31/2023	Card Payment from Secured Account	Transfer	$115.77	1/31/2023

Transactions

TRANSACTION DATE	DESCRIPTION	TYPE	AMOUNT	SETTLEMENT DATE

Fees

TRANSACTION DATE	DESCRIPTION	TYPE	AMOUNT	SETTLEMENT DATE

Disputed transactions

TRANSACTION DATE	DESCRIPTION	TYPE	AMOUNT	SETTLEMENT DATE

2023 Fees Totals Year to Date

Total fees in 2023	$0.00

Payments:

To ensure a timely payment, we must receive your payment by 5 p.m. Eastern Time on a Business Day in order to be credited to your Credit Account on that day. For purposes of your payment obligations, the following describes when your payments must be made in order to be credited to your Credit Account on a timely basis.

a. **Chime Spending Account or Secured Account Payments.** A Chime Payment received by us by 5:00 p.m. Eastern Time will be credited to your Credit Account at the time that we receive it. A “Chime Payment” is a payment that is authorized using your Chime Spending Account or Secured Account that is delivered on or before your Payment Due Date.
b. **Other Payment Options.** All “Other Payments” received by us by 5 p.m. Eastern Time on a Business Day will be credited to your Credit Account the day of receipt. “Other Payments” is a payment that is made through a third-party financial institution via Automated Clearing House (ACH) and includes your accurate Credit Account number in the payment instructions.
c. **Non-Conforming Payments.** Any payment method that does not meet the requirements of the “Other Payments” is “non-conforming”. Non-conforming payments will be credited to your Credit Account within 5 days so long as we can identify your Credit Account.
d. **Application of Payments.** Subject to applicable law, we will apply and allocate payments and any credits on your Credit Account among balances and charges in any order and manner determined by us in our sole discretion. You agree that we have the unconditional right to exercise this discretion in a way that is most favorable or convenient to us.
e. **Irregular Payments.** We can accept late payments, partial payments, or payments marked “payment in full” without losing our rights under this Cardholder Agreement, including the right to require full payment of all amounts owed under this Cardholder Agreement."

Foreign Currency Charges:

If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more then the highest official rate published by a government agency or the highest interbank rate we identify from the customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

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 on your credit report.

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

If you think there is an error on your billing statement, write to us at:

Chime

PO Box 417

San Francisco, CA 94108

Or support@chime.com

In your communication, give us the following information:

- Account information: Your name and Credit 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 billing 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.

You must notify us of any potential errors in writing or electronically.

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:

1. We cannot try to collect the amount in question, or report you as delinquent on that amount.
2. The charge in question may remain on your Statement. But, if we determine that we made a mistake, you will not have to pay the amount in question or any fees related to that amount.
3. While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
4. We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your 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 Card for the Purchase. Purchases made with cash advances from an ATM 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 or electronically at:

Chime

PO Box 417

San Francisco, CA 94108

Or support@chime.com

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 Builder secured account statement

Statement period
February 2023 (January 29, 2023 - February 28, 2023)

Summary

Beginning balance on January 29, 2023	$116.10
Deposits	$0.00
Transfers	-$115.77
Ending balance on February 28, 2023	$0.33

Transactions

TRANSACTION DATE	DESCRIPTION	TYPE	AMOUNT	SETTLEMENT DATE
1/31/2023	Credit Builder Payment	Transfer	-$115.77	1/31/2023

Error Resolution Procedures

In case of errors or questions about your electronic transactions, call 1-844-244-6363, write to Chime Member Services, P.O. Box 417, San Francisco, CA 94104-0417, or email us at support@chime.com as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

(1) Tell us your name and account number (if any).

(2) Describe the error or the 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.

(3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.