

# Navyist Rewards Mastercard® Statement

| Account Ending 6602 | Statement Period 01/13/25 - 02/12/25 | Page 1 of 5

## Account Activity

Previous Balance as of 01/13/25		\$31.62
Payments	-	\$0.00
Other Credits	-	\$52.65
Purchases	+	\$21.03
Fees Charged	+	\$0.00
Interest Charged	+	\$0.00
Statement Balance as of 02/12/25	=	\$0.00

▶ APR Details begin on page 3 in the Interest Charge Calculation section.

▶ Transaction details begin on page 3.

## Credit Line

Total Credit Line	\$0.00
Includes \$0.00 cash advance line	
Available Credit Line as of 02/12/25	\$0.00
Available for cash advances \$0.00	

## Payment Information

Statement Balance:	\$0.00
Minimum Payment Due:	\$0.00
Payment Due Date:	03/09/25

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$41.00.

**Minimum Payment Warning:** 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:

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	0 months	\$0.00

▶ If you would like information about credit counseling services, please call

Repayment information based on activity and APRs on your account as of the closing date.

**IMPORTANT INFORMATION FOR RESIDENTS OF NEW YORK** If you have questions about the terms of your account call Barclays at 1-866-386-8679. New York residents may contact the New York State Department of Financial Services by telephone (800) 342-3736, or visit its website, [www.dfs.ny.gov](http://www.dfs.ny.gov), for free information on comparative credit card rates, fees and grace periods.

**SEE INSIDE:** You may have additional important messages inside.



## Stay connected on the go

Download the Barclays US App for fast, easy and secure access.

- Open your camera
- Scan this QR code
- Download the app



NOTICE: SEE REVERSE SIDE OR END OF STATEMENT FOR IMPORTANT INFORMATION

## Payment Coupon

Ways to pay:

[oldnavy.barclaysus.com](http://oldnavy.barclaysus.com)

Barclays US App

1-866-386-8679

**1 1:59 PM ET** PAYMENT DUE BY PHONE & ONLINE

**OLD NAVY**

Statement Balance as of 02/12/25: (account ending 6602)

\$0.00

Minimum Payment Due:

\$0.00

Payment Due Date:

03/09/25

Amount Enclosed: \$ \_\_\_\_\_

Make check payable to Barclays. Allow 7-10 days for USPS delivery.

MB 01 033860 45362 H 96 A  
ROSEMARIE SIENICKI  
133 UNCAS AVE  
STATEN ISLAND NY 10309-2942

Barclays  
PO BOX 13337  
PHILADELPHIA PA 19101-3337



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## Important Information



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**Information About Credit Bureau 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.

**Annual Fee.** If your account has an annual fee, it will be billed each year. We will give you advance notice on your billing statement prior to the assessment of the annual fee. You may choose to call us at 1-866-386-8679 within 45 days of receiving such notice to discuss alternative products that may be available or to close your account so that the fee will not be billed. If your account is closed, any outstanding reward points or miles on your account may be forfeited at that time. Payment of the annual fee does not affect our ability to close your account and/or to limit your transactions.

**Lost or Stolen Card:** Your credit card is issued by Barclays Bank Delaware. If your card is lost or stolen, please contact us immediately at 1-866-386-8679 at any time.

**Payment Information:** Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. Both the Minimum Payment Due and Payment Due Date are noted on your statement and on your homepage when you login to [oldnavy.barclaysus.com](http://oldnavy.barclaysus.com). At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead". This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date. Remember to make all checks payable to Barclays. **Please allow 7 to 10 days for the U.S. Postal Service to deliver your payment to us. Upon our receipt, your available credit may not be increased by the payment amount for up to 7 days to ensure the funds from the bank on which your payment is drawn are collected and not returned.** When you provide a check as payment on this Account, you authorize us to either use the 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. For inquiries, please call 1-866-386-8679.

**Mailed Payments:** A conforming payment received by us by 5:00 p.m. ET will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed with the payment coupon included with this statement or printed from [oldnavy.barclaysus.com](http://oldnavy.barclaysus.com) to Barclays, P.O. Box 13337 Philadelphia, PA 19101-3337; and 2) is in the form of a single, non-folded check or money order made payable in U.S. dollars from a U.S. based institution. Any payment that does not meet these requirements, or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc. will be considered a "non-conforming payment", which may delay the crediting of the payment for up to 5 days.

**Other Payment Options:**

**Web:** Visit [oldnavy.barclaysus.com](http://oldnavy.barclaysus.com) to set up your payments.

**Mobile:** To download the Barclays US App, text MOBILE to 60956.  
**Phone:** Call us at 1-866-386-8679 and we will process your payment.

All payments made via web, mobile app or pay by phone by 11:59 p.m. ET will be credited to your account that same day.

**Overnight Payments:** Send overnight courier service or U.S.P.S. Priority Mail payments to REMITCO, Card Services, Lock Box 13337, 400 White Clay Center Drive, Newark, DE 19702. A payment received at this address by 5 p.m. ET that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

**How We Will Calculate Interest.** We use a method called "daily balance" (including new purchases). We calculate interest separately for each "Balance Subject to Interest Rate." These include for example, Purchases at the current rate, Balance Transfers at the current rate, Cash Advances at the current rate, and different promotional balances. Your monthly billing statement shows each "Balance Subject to Interest Rate."

To calculate interest, we first calculate a daily balance for each Balance Subject to Interest Rate. We start with the balance, for that Balance Subject to Interest Rate, as of the end of the previous day. We add any interest calculated on the previous day's balance. (This means interest is compounded daily). We add any new Purchases, Balance Transfers or Cash Advances to the appropriate balance, subtract any new payments or credits from the appropriate balance, and make other adjustments. A credit balance is treated as a balance of zero. We then multiply each daily balance by the applicable daily periodic rate. We do this for each day in the billing period. That gives us the daily interest. We add up all the daily interest for all of the daily balances to get the total interest for the billing period.

**Accrual of Interest and How to Avoid Paying Interest on Purchases.** Your due date is at least 23 days after the close of each billing cycle. On Purchases, interest begins to accrue as of the transaction date. However, you can avoid paying interest if you pay your Purchases subject to interest (excluding Easy Pay Offers) plus any monthly Easy Pay Payment Amount in full by the Payment Due Date every month.

If you do not pay your Purchases subject to interest (excluding Easy Pay Offers) plus any monthly Easy Pay Payment Amount by the due date each month, you will pay interest on those purchases from the date they are posted to your account until the date you pay those Purchases in full. When those Purchases (excluding Easy Pay Offers) are paid in full, your next statement will include interest accrued from the first day of that statement period until the date your payment in full was received.

Purchases that are enrolled in an Easy Pay Offer will be charged interest in accordance with the plan as disclosed at enrollment.

If you have Purchase balances with a 0% promotional APR, you can avoid paying interest on those Purchase balances during the promotional period. (However, to avoid a late fee, pay at least your Minimum Payment Due.)

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### Change of address, name, phone, or email?

- Update this information by visiting our website on the back of your card.
- Telephone us by calling the number on the back of your card.

**Please do not include any written communication in this space.**



# Navyist Rewards Mastercard® Statement

ROSEMARIE SIENICKI

| Account Ending 6602 | Statement Period 01/13/25 - 02/12/25

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## Transactions

Transaction Date	Posting Date	Description	Amount
<b>Payments</b>			
		No Payment Received	\$0.00
<b>Total payments for this period</b>			<b>\$0.00</b>
<b>Other Credits</b>			
Jan 12	Feb 09	PURCHASE INTEREST CHARGE	-\$52.65
<b>Total other credits for this period</b>			<b>-\$52.65</b>
<b>Purchase Activity for ROSEMARIE SIENICKI card ending 6602</b>			
<b>Other Transactions (gas, groceries, etc.)</b>			
Feb 11	Feb 11	CREDIT BALANCE REFUND	\$21.03
<b>Total purchase activity for this period</b>			<b>\$21.03</b>

► To see activity after this statement period, visit [oldnavy.barclaysus.com](https://oldnavy.barclaysus.com)

## Fees and Interest

Transaction Date	Posting Date	Description	Amount
<b>Fees Charged</b>			
		No fees charged for this period	\$0.00
<b>Total fees for this period</b>			<b>\$0.00</b>
<b>Interest Charged</b>			
		No interest charged for this period	\$0.00
<b>Total interest for this period</b>			<b>\$0.00</b>

### 2025 Year-to-Date Totals

Total fees charged in 2025	-\$30.00
Total interest charged in 2025	-\$53.71

This Year-to-date summary reflects the Fees and Interest charged on billing statements with closing dates in 2025, and does not reflect any subsequent fee and/or interest adjustments.

## Interest Charge Calculation

Days in Billing Cycle : 31

Type of Balance	Promotional Rate End Date	Balance Subject to Interest Rate	Annual Percentage Rate (APR)	Interest Charge
<b>Purchases</b>				
Standard Purchases	-	\$0.00	33.99%(v)	\$0.00
<b>Balance Transfers</b>				
Standard Balance Transfers/Checks	-	\$0.00	33.99%(v)	\$0.00

► continued on page 5



If you have a 0% promotional APR offer(s) on your Account, you can avoid paying interest on Purchases subject to interest without paying your Statement Balance in full. If this applies to your Account, you will see a Paragraph entitled "Avoiding Interest on Purchases (Grace Period) (Excluding Easy Pay Promotional Balances)" appearing directly below the Interest Charge Calculation section on the front of this Statement. This will show the amount you can pay by the Payment Due Date and still avoid interest charges on your Purchases subject to interest balance. This amount may differ from your Statement Balance. It may differ if you have certain promotional APR balances, and the nonpayment of these balances will not affect your grace period on Purchases, provided you pay all other balances on your account. (However, to avoid a late fee, pay at least your Minimum Payment Due.)

For Balance Transfers, interest will accrue from the transaction date which generally will be the day the payee accepts the Check. For Cash Advances, interest will accrue from the transaction date which generally will be the day you take the Cash Advance. Please note that purchases of Cash Equivalents, which include money orders, travelers checks, foreign currency, lottery tickets, gambling chips and wire transfers, are treated as Cash Advances and do not have a grace period. See your Cardmember Agreement for more information.

**Minimum Interest Charge:** This fee, if imposed, appears in the Summary of Fees as a "Minimum Interest Charge" or "Minimum Charge."

**Credit Bureau Disputes:** If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8803 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

#### 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:

Card Services  
P.O. Box 8802  
Wilmington, DE 19899-8802.

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 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:

Card Services  
P.O. Box 8802  
Wilmington, DE 19899-8802.

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.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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