

Prohibition of Re-Disclosure

ClaimFox, Inc. makes every effort possible to protect our clients' confidential claimant information. As claims files may contain a portion of the claimant's medical record, ClaimFox follows the same standards and guidelines set forth for releasing patient medical records, as outlined in the HIPAA Security and Privacy Act.

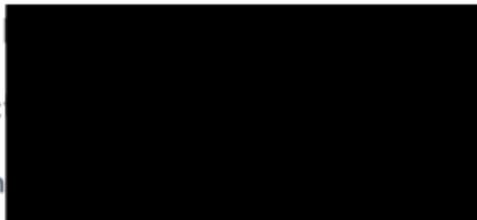
The attached or enclosed information may have been disclosed to you from records whose privacy is protected from disclosure by federal and state law including, as applicable, 45 CFR Part 160 (HIPAA), 42 CFR Part 2 (alcohol and drug treatment) and other state laws. The applicable law or laws may prohibit you from making any further disclosure without the specific written authorization by the individual to whom it pertains or their authorized representative, or as otherwise permitted or required by law. A general authorization for release of information is not sufficient for this purpose unless it conforms to the specific requirements of the applicable law or laws. Further disclosure not in accordance with applicable federal and state law may result in civil and/or criminal penalties.

Based upon guidelines outlined by the American Health Information Management Association, these records should be destroyed after the stated need has been fulfilled.

All claims files that have been disclosed to you have been carefully reviewed to assure that proper disclosure is made only to the authorized requestor.

If you have any questions, please contact ClaimFox at:

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Declaration of Custodian of Records

Pursuant to 28 U.S.C. § 1746, I, the undersigned, hereby declare:

My name is Isabel Luna
(name of declarant)

I am a United States citizen and I am over eighteen years of age. I am the custodian of records of the business named below, or I am otherwise qualified as a result of my position with the business named below to make this declaration.

I am in receipt of a Grand Jury Subpoena, dated December 11, 2019, and signed by Assistant United States Attorney Maurene Comey, requesting specified records of the business named below. Pursuant to Rules 902(11) and 803(6) of the Federal Rules of Evidence, I hereby certify that the records provided herewith and in response to the Subpoena:

- (1) were made at or near the time of the occurrence of the matters set forth in the records, by, or from information transmitted by, a person with knowledge of those matters;
- (2) were kept in the course of regularly conducted business activity; and
- (3) were made by the regularly conducted business activity as a regular practice.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on December 19, 2019
(date)



(signature of declarant)

Isabel Luna

(name and title of declarant)

USAA Federal Savings Bank

(name of business)

10750 McDermott Freeway, San Antonio, Texas 78288

(business address)

Definitions of terms used above:

As defined in Fed. R. Evid. 803(6), "record" includes a memorandum, report, record, or data compilation, in any form, of acts, events, conditions, opinions, or diagnoses. The term, "business" as used in Fed. R. Evid. 803(6) and the above declaration includes business, institution, association, profession, occupation, and calling of every kind, whether or not conducted for profit.

SDNY_GM_00010166

EFTA_00120820

EFTA01266499

Form Code: 82706
Member Number: [REDACTED]
Date Received: 04/15/2012 07:37:54 AM
Address: [REDACTED]
Email: [REDACTED]
Subject: Online Application For: 007813821

FraudPhoneIndicator = No
FraudEmployerIndicator = No
FraudAddressIndicator = No
RecommendedApplicationAction = PROCEED
AppSubmitter = Member

PrimaryAppName = SCOTT<>G<>BORGERSON<>
PrimaryAppAddrLine1 = 44 RIVER RD
PrimaryAppCity = GLOUCESTER
PrimaryAppState = MA
PrimaryAppZip = 01930-1352
PrimaryAppSSN = [REDACTED]
PrimaryAppDOB = [REDACTED]
PrimaryAppPriEmailAddr = [REDACTED]
PrimaryAppPhysAddrLine1 = [REDACTED]
PrimaryAppPhysAddrCity = [REDACTED]
PrimaryAppPhysAddrState = [REDACTED]
PrimaryAppPhysAddrZip = 0[REDACTED]
PrimaryAppPhysAddrCountry = USA
PrimaryAppCountryofCitizenship = U.S.
PrimaryAppUSCitizen = Yes

DepositAccountType = USAA Four Star Checking Account
DebitRewardType = NR
WantDirectDeposit = No
NewAccountNumber = [REDACTED]
FundingMethod = Initial Funds Transfer
FundDepositTransferUSAAFundsAcctNbr = [REDACTED]
FundingAccountNumber = [REDACTED]
TotalFundingAmount = 1000.00
CheckingFundingAmount = 1000.00

SDNY_GM_00010167

EFTA_00120821

EFTA01266500

WantWebBillPay = No
WBPEmailFlag = No
WBPTermsConditionsFlag = N
WantOverdraftProtection = Yes
OverdraftProtectionAccountType = Performance First Savings
OverdraftProtectionAccountNbr [REDACTED]
OverdraftDisplayAcctNum = [REDACTED]
WantDebitOrATMCard = Yes
OriginationState = TX
ResponsibleState = TX
StateCd_TaxWH = MA
ApplicationType = Individual
NbrCoApplicant = 0

SDNY_GM_00010168

EFTA_00120822

EFTA01266501



SCOTT BORGERSON



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ACCOUNT NUMBER	ACCOUNT TYPE	STATEMENT PERIOD
[REDACTED]	USAA CLASSIC CHECKING	10/16/18 - 11/16/18

BALANCE LAST STATEMENT	NO. OF DEBITS PAID	TOTAL AMOUNT OF DEBITS PAID	NO. OF DEP	TOTAL AMOUNT OF DEPOSITS MADE	SERVICE CHARGES	BALANCE THIS STATEMENT
78,894.52	11	23,849.47	2	40.53	.00	55,085.58

Please examine immediately and report if incorrect. If no report is received within 60 days, the account will be considered correct.

	TOTAL NONSUFFICIENT FUNDS (NSF) FEES	TOTAL OVERDRAFT (OD) FEES
THIS STATEMENT	0.00	0.00
THIS YEAR'S STATEMENTS	0.00	0.00

Note: Fee reversals/refunds made by USAA will not reduce the totals on this chart.

DEPOSITS AND OTHER CREDITS

DATE	AMOUNT	TRANSACTION DESCRIPTION
10/22	40.00	DEPOSIT @ MOBILE
11/16	0.53	INTEREST PAID

CHECKS

DATE	CHECK NO.	AMOUNT	DATE	CHECK NO.	AMOUNT
10/18	[REDACTED]	10.00	11/09	[REDACTED]	10.00

OTHER DEBITS

DATE	AMOUNT	TRANSACTION DESCRIPTION
10/17	49.99	ACH DEBIT [REDACTED] *****1739 USAA.COM PAY INT LIFE
10/24	16,779.15	USAA CREDIT CARD PMT CREDIT CARD ENDING IN 8171
10/29	188.55	USAA INSURANCE PAYMENT
10/30	381.89	ACH DEBIT [REDACTED] NATIONAL GRID ONLINE PMT *****4POS
11/01	205.10	USAA FUNDS TRANSFER DB TO Scott Borgerson CHECKING #2621, CONF# [REDACTED]
11/01	5,500.00	USAA FUNDS TRANSFER DB TO Scott Borgerson CHECKING #2621, CONF# [REDACTED]
11/06	276.97	ACH DEBIT [REDACTED] COMCAST ONLINE PMT *****4POS
11/14	197.82	ACH DEBIT [REDACTED] COMCAST ONLINE PMT *****4POS
11/16	250.00	USAA FUNDS TRANSFER DB TO Scott Borgerson CHECKING #2621, CONF# [REDACTED]

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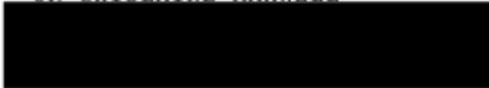
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SCOTT BORGERSON
OR GHISLAINE MAXWELL



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16

ACCOUNT NUMBER	ACCOUNT TYPE	STATEMENT PERIOD
[REDACTED]	USAA CLASSIC CHECKING	10/16/18 - 11/16/18

ACCOUNT BALANCE SUMMARY

DATE.....	BALANCE	DATE.....	BALANCE
10/16	78,894.52	10/30	61,524.94
10/17	78,844.53	11/01	55,819.84
10/18	78,834.53	11/06	55,542.87
10/22	78,874.53	11/09	55,532.87
10/24	62,095.38	11/14	55,335.05
10/29	61,906.83	11/16	55,085.58

***** INTEREST PAID INFORMATION *****
 YOUR INTEREST PAID WAS CALCULATED USING YOUR DAILY BALANCE FOR
 31 DAYS FOR AN ANNUAL PERCENTAGE YIELD EARNED OF 0.01%. THIS
 BRINGS YOUR YTD INTEREST PAID TO 3.44.

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SDNY_GM_00010171

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EFTA_00120825

EFTA01266504

Account: PAYMENT	PLEASE PRINT THE PAYEE'S NAME AND ADDRESS	\$10.00
SCOTT SCHWENKER 400 WASHINGTON ST APT 1 BOSTON, MA 02118	Please Direct Any Questions To 800-275-4449 Online Bill Payment Processing Center	Number: 0000995328
USAA FEDERAL SAVINGS BANK	DATE PRINTED: 08/11/2018 08:00:00 AM	October 04, 2018
Pay TO THE ORDER OF		DOLLARS

Account: PAYMENT	PLEASE PRINT THE PAYEE'S NAME AND ADDRESS	\$10.00
SCOTT SCHWENKER 400 WASHINGTON ST APT 1 BOSTON, MA 02118	Please Direct Any Questions To 800-275-4449 Online Bill Payment Processing Center	Number: 0000995332
USAA FEDERAL SAVINGS BANK	DATE PRINTED: 08/11/2018 08:00:00 AM	November 02, 2018
Pay TO THE ORDER OF		DOLLARS

Check: 995328 Amount: 10.00

Check: 995332 Amount: 10.00

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EFTA_00120826

EFTA01266505



SCOTT BORGERSON



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ACCOUNT NUMBER	ACCOUNT TYPE	STATEMENT PERIOD
[REDACTED]	USAA CLASSIC CHECKING	11/16/18 - 12/17/18

BALANCE LAST STATEMENT	NO OF DEBITS PAID	TOTAL AMOUNT OF DEBITS PAID	NO. OF DEP	TOTAL AMOUNT OF DEPOSITS MADE	SERVICE CHARGES	BALANCE THIS STATEMENT
55,085.58	10	47,000.16	1	0.25	.00	8,085.67

Please examine immediately and report if incorrect. If no report is received within 60 days, the account will be considered correct.

	TOTAL NONSUFFICIENT FUNDS (NSF) FEES	TOTAL OVERDRAFT (OD) FEES
THIS STATEMENT	0.00	0.00
THIS YEAR'S STATEMENTS	0.00	0.00

Note: Fee reversals/refunds made by USAA will not reduce the totals on this chart.

DEPOSITS AND OTHER CREDITS

DATE.....AMOUNT.TRANSACTION DESCRIPTION
 12/17 0.25 INTEREST PAID

CHECKS

DATE..CHECK NO.....AMOUNT DATE..CHECK NO.....AMOUNT
 12/13 995334 10.00

OTHER DEBITS

DATE.....AMOUNT.TRANSACTION DESCRIPTION
 11/19 473.55 USAA INSURANCE PAYMENT
 11/19 21,829.83 USAA CREDIT CARD PMT
 CREDIT CARD ENDING IN 8171
 11/19 49.99 ACH DEBIT
 USAA.COM PAY INT LIFE 739
 11/20 341.20 ACH DEBIT
 NATIONAL GRID ONLI POS
 11/20 640.50 ACH DEBIT
 EASTERN PROPANE ONLI POS
 12/03 5,500.00 USAA FUNDS TRANSFER D
 TO Scott Borgerson
 CHECKING #2621, C
 12/12 473.55 USAA INSURANCE PAYMEN
 12/13 754.85 ACH DEBIT
 EASTERN PROPANE ONLINE PMT *****4POS
 12/17 16,926.69 USAA CREDIT CARD PMT
 CREDIT CARD ENDING IN 8171



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SCOTT BORGERSON
OR CHRISTAINE MAXWELL



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ACCOUNT NUMBER	ACCOUNT TYPE	STATEMENT PERIOD
	USAA CLASSIC CHECKING	11/16/18 - 12/17/18

ACCOUNT BALANCE SUMMARY

DATE.....	BALANCE	DATE.....	BALANCE
11/16	55,085.58	12/12	25,776.96
11/19	32,732.21	12/13	25,012.11
11/20	31,750.51	12/17	8,085.67
12/03	26,250.51		

***** INTEREST PAID INFORMATION *****
 YOUR INTEREST PAID WAS CALCULATED USING YOUR DAILY BALANCE FOR
 31 DAYS FOR AN ANNUAL PERCENTAGE YIELD EARNED OF 0.01%. THIS
 BRINGS YOUR YTD INTEREST PAID TO 3.69.

FDIC
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SCOTT BORGERSON



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ACCOUNT NUMBER		ACCOUNT TYPE			STATEMENT PERIOD	
[REDACTED]		USAA CLASSIC CHECKING			12/17/18 - 01/16/19	
BALANCE LAST STATEMENT	NO. OF DEBITS PAID	TOTAL AMOUNT OF DEBITS PAID	NO. OF DEP	TOTAL AMOUNT OF DEPOSITS MADE	SERVICE CHARGES	BALANCE THIS STATEMENT
8,085.67	7	10,132.27	4	69,201.64	.00	67,155.04

Please examine immediately and report if incorrect. If no report is received within 60 days, the account will be considered correct.

THIS STATEMENT	TOTAL NONSUFFICIENT FUNDS (NSF) FEES	TOTAL OVERDRAFT (OD) FEES
THIS STATEMENT	0.00	0.00
THIS YEAR'S STATEMENTS	0.00	0.00

Note: Fee reversals/refunds made by USAA will not reduce the totals on this chart.

DEPOSITS AND OTHER CREDITS

DATE	AMOUNT	TRANSACTION DESCRIPTION
01/02	10,000.00	USAA FUNDS TRANSFER CR FROM Scott G [REDACTED] CHECKING
01/02	59,011.70	WIRE IN 001190102844719
01/07	189.62	DEPOSIT @ MOBILE
01/16	0.32	INTEREST PAID

OTHER DEBITS

DATE	AMOUNT	TRANSACTION DESCRIPTION
12/18	49.99	ACH DEBIT USAA.COM PAY INT LIFE *****1739
12/18	225.27	ACH DEBIT COMCAST ONLIN *****4POS
12/18	401.62	ACH DEBIT NATIONAL GRID ONLIN *****4POS
01/07	4,213.41	USAA CREDIT CARD PMT CREDIT CARD ENDING IN
01/08	55.00	DEBIT CARD PURCHASE JEAN SHOP *****5691010719 RK NY
01/08	639.97	ACH DEBIT EASTERN PROPANE ONLINE PM *****4POS
01/11	4,547.01	USAA INSURANCE PAYMENT





SCOTT BORGERSON
OR CHRISTLAINE MAXWELL



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ACCOUNT NUMBER	ACCOUNT TYPE	STATEMENT PERIOD
[REDACTED]	USAA CLASSIC CHECKING	12/17/18 - 01/16/19

ACCOUNT BALANCE SUMMARY

DATE.....	BALANCE	DATE.....	BALANCE
12/17	8,085.67	01/08	71,701.73
12/18	7,408.79	01/11	67,154.72
01/02	76,420.49	01/16	67,155.04
01/07	72,396.70		

***** INTEREST PAID INFORMATION *****
 YOUR INTEREST PAID WAS CALCULATED USING YOUR DAILY BALANCE FOR
 30 DAYS FOR AN ANNUAL PERCENTAGE YIELD EARNED OF 0.01%. THIS
 BRINGS YOUR YTD INTEREST PAID TO 0.32.

FDIC
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SCOTT BORGERSON
OR GHISLAINE MAXWELL



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ACCOUNT NUMBER	ACCOUNT TYPE	STATEMENT PERIOD
[REDACTED]	USAA CLASSIC CHECKING	01/16/19 - 02/14/19

BALANCE LAST STATEMENT	NO OF DEBITS PAID	TOTAL AMOUNT OF DEBITS PAID	NO. OF DEP	TOTAL AMOUNT OF DEPOSITS MADE	SERVICE CHARGES	BALANCE THIS STATEMENT
67,155.04	16	34,365.04	2	7.33	.00	32,797.33

Please examine immediately and report if incorrect. If no report is received within 60 days, the account will be considered correct.

	TOTAL NONSUFFICIENT FUNDS (NSF) FEES	TOTAL OVERDRAFT (OD) FEES
THIS STATEMENT	0.00	0.00
THIS YEAR'S STATEMENTS	0.00	0.00

Note: Fee reversals/refunds made by USAA will not reduce the totals on this chart.

DEPOSITS AND OTHER CREDITS

DATE.....AMOUNT.TRANSACTION DESCRIPTION
 02/14 7.00 ATM SURCHARGE REBATE
 02/14 0.33 INTEREST PAID

CHECKS

DATE..CHECK NO.....AMOUNT DATE..CHECK NO.....AMOUNT
 01/22 995339 10.00 02/08 [REDACTED] 10.00

OTHER DEBITS

DATE.....AMOUNT.TRANSACTION DESCRIPTION
 01/17 49.99 ACH DEBIT [REDACTED] *****1739
 01/18 503.50 ATM DB NONLOCAL [REDACTED] 6011011819
 CITIZENS BANK40 BEACH STER MA
 01/18 10,853.14 USAA CREDIT CARD PMT [REDACTED]
 CREDIT CARD ENDING IN [REDACTED]
 01/22 13,350.00 WIRE OUT [REDACTED]
 001190122902463 [REDACTED]
 01/23 503.50 ATM DB NONLOCAL [REDACTED] 6011012319
 CITIZENS BANK40 BEACH STER MA
 01/24 400.00 USAA FUNDS TRANSFER D [REDACTED]
 TO Scott Borgerson [REDACTED]
 CHECKING #2621, C [REDACTED] 52893
 01/29 223.18 ACH DEBIT [REDACTED]
 COMCAST ONLI [REDACTED] *****4POS
 01/29 324.26 ACH DEBIT [REDACTED]
 NATIONAL GRID ONLINE PM [REDACTED] *****4POS



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SCOTT BORGERSON



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ACCOUNT NUMBER	ACCOUNT TYPE	STATEMENT PERIOD
[REDACTED]	USAA CLASSIC CHECKING	01/16/19 - 02/14/19

OTHER DEBITS

DATE	AMOUNT	TRANSACTION DESCRIPTION
01/29	671.82	ACH DEBIT EASTERN PROPANE ONLINE
02/04	24.19	POS DEBIT ARCO #6321329145 HEAT
02/04	5,500.00	USAA FUNDS TRANSFER D TO Scott Borgerson CHECKING #2621, C 85105
02/12	663.22	ACH DEBIT EASTERN PROPANE ONLINE *****4POS
02/13	1,045.06	USAA CREDIT CARD PMT CREDIT CARD ENDING IN
02/14	233.18	ACH DEBIT COMCAST ONLINE PMT *****4POS

ACCOUNT BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
01/16	67,155.04	01/29	40,265.65
01/17	67,105.05	02/04	34,741.46
01/18	55,748.41	02/08	34,731.46
01/22	42,388.41	02/12	34,068.24
01/23	41,884.91	02/13	33,023.18
01/24	41,484.91	02/14	32,797.33

***** INTEREST PAID INFORMATION *****
 YOUR INTEREST PAID WAS CALCULATED USING YOUR DAILY BALANCE FOR
 29 DAYS FOR AN ANNUAL PERCENTAGE YIELD EARNED OF 0.01%. THIS
 BRINGS YOUR YTD INTEREST PAID TO 0.65.

FDIC
INSURED

SDNY_GM_00010182

105846-0814_06
BMFR1A

EFTA_00120836

EFTA01266515

Account: PAYMENT		PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER		\$10.00
Please Contact Any Questions To 800.214.4292		0000995339		
SCOTT SCHERSON 500 MARLBOROUGH ST APT 4 BOSTON, MA 02116		USAA FEDERAL SAVINGS BANK		January 04, 2019
PAYEE AND DATE		DOLLARS		\$ *****0.00

Account: PAYMENT		PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER		\$10.00
Please Contact Any Questions To 800.214.4292		0000995343		
SCOTT SCHERSON 500 MARLBOROUGH ST APT 4 BOSTON, MA 02116		USAA FEDERAL SAVINGS BANK		February 04, 2019
PAYEE AND DATE		DOLLARS		\$ *****10.00



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EFTA_00120837

EFTA01266516



SCOTT BORGERSON



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ACCOUNT NUMBER	ACCOUNT TYPE	STATEMENT PERIOD
[REDACTED]	USAA CLASSIC CHECKING	02/14/19 - 03/18/19

BALANCE LAST STATEMENT	NO OF DEBITS PAID	TOTAL AMOUNT OF DEBITS PAID	NO. OF DEP	TOTAL AMOUNT OF DEPOSITS MADE	SERVICE CHARGES	BALANCE THIS STATEMENT
32,797.33	9	17,461.89	3	77.21	.00	15,412.65

Please examine immediately and report if incorrect. If no report is received within 60 days, the account will be considered correct.

	TOTAL NONSUFFICIENT FUNDS (NSF) FEES	TOTAL OVERDRAFT (OD) FEES
THIS STATEMENT	0.00	0.00
THIS YEAR'S STATEMENTS	0.00	0.00

Note: Fee reversals/refunds made by USAA will not reduce the totals on this chart.

DEPOSITS AND OTHER CREDITS

DATE.....AMOUNT.TRANSACTION DESCRIPTION
 03/11 73.48 DEPOSIT @ MOBILE
 03/18 3.50 ATM SURCHARGE REBATE
 03/18 0.23 INTEREST PAID

CHECKS

DATE..CHECK NO.....AMOUNT DATE..CHECK NO.....AMOUNT
 03/11 995348 10.00

OTHER DEBITS

DATE.....AMOUNT.TRANSACTION DESCRIPTION
 02/20 49.99 ACH DEBIT [REDACTED] *****1739
 02/20 360.67 ACH DEBIT [REDACTED] *****1739
 03/04 503.50 ATM DB NONLOCAL [REDACTED]
 03/06 5,500.00 USAA FUNDS TRANSFER DEPOSIT TO Scott Borgerson CHECKING #2621, C [REDACTED] 9863
 03/08 9,297.79 USAA CREDIT CARD PMT CREDIT CARD ENDING IN [REDACTED]
 03/12 737.90 ACH DEBIT EASTERN PROPANE ONLI [REDACTED] *****4POS
 03/14 223.18 ACH DEBIT COMCAST ONLI [REDACTED] *****4POS



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SCOTT BORGERSON
OR GHISLAINE MAXWELL



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ACCOUNT NUMBER	ACCOUNT TYPE	STATEMENT PERIOD
	USAA CLASSIC CHECKING	02/14/19 - 03/18/19

OTHER DEBITS

DATE.....AMOUNT.TRANSACTION DESCRIPTION
03/14 778.86 ACH DEBIT 031419
 EASTERN PROPANE ONLINE PMT *****4POS

ACCOUNT BALANCE SUMMARY

DATE.....	BALANCE	DATE.....	BALANCE
02/14	32,797.33	03/11	17,148.86
02/20	32,386.67	03/12	16,410.96
03/04	31,883.17	03/14	15,408.92
03/06	26,383.17	03/18	15,412.65
03/08	17,085.38		

***** INTEREST PAID INFORMATION *****
YOUR INTEREST PAID WAS CALCULATED USING YOUR DAILY BALANCE FOR
32 DAYS FOR AN ANNUAL PERCENTAGE YIELD EARNED OF 0.01%. THIS
BRINGS YOUR YTD INTEREST PAID TO 0.88.



Account: PAYMENT		Please Check Any Questions To Call the Payment Processing Center		\$10.00
SCOTT BONDARON 200 WASHINGTON ST BOSTON, MA 02114		0002891348		March 04, 2019
PAY TO THE ORDER OF		DOLLARS		\$ *****10.00

Check: [REDACTED] Amount: 10.00

SDNY_GM_00010187

EFTA_00120841

EFTA01266520



SCOTT BORGERSON



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ACCOUNT NUMBER	ACCOUNT TYPE	STATEMENT PERIOD
[REDACTED]	USAA CLASSIC CHECKING	03/18/19 - 04/16/19

BALANCE LAST STATEMENT	NO OF DEBITS PAID	TOTAL AMOUNT OF DEBITS PAID	NO. OF DEP	TOTAL AMOUNT OF DEPOSITS MADE	SERVICE CHARGES	BALANCE THIS STATEMENT
15,412.65	10	11,376.23	3	51,690.87	.00	55,727.29

Please examine immediately and report if incorrect. If no report is received within 60 days, the account will be considered correct.

	TOTAL NONSUFFICIENT FUNDS (NSF) FEES	TOTAL OVERDRAFT (OD) FEES
THIS STATEMENT	0.00	0.00
THIS YEAR'S STATEMENTS	0.00	0.00

Note: Fee reversals/refunds made by USAA will not reduce the totals on this chart.

DEPOSITS AND OTHER CREDITS

DATE.....AMOUNT.TRANSACTION DESCRIPTION
 04/01 51,683.57 WIRE IN [REDACTED]
 04/16 7.00 ATM SURCHARGE REBATE
 04/16 0.30 INTEREST PAID

CHECKS

DATE..CHECK NO.....AMOUNT DATE..CHECK NO.....AMOUNT
 04/11 995352 10.00

OTHER DEBITS

DATE.....AMOUNT.TRANSACTION DESCRIPTION
 03/19 49.99 ACH DEBIT [REDACTED]
 03/25 503.50 ATM DB NONLOCAL [REDACTED]
 03/25 503.50 ATM DB NONLOCAL [REDACTED]
 04/01 3,634.43 USAA CREDIT CARD PMT [REDACTED]
 04/01 5,500.00 USAA FUNDS TRANSFER DB [REDACTED]
 TO Scott Borgerson
 CHECKING #2621, CONF [REDACTED]
 04/02 735.60 ACH DEBIT [REDACTED]
 EASTERN PROPANE ONLI *****4POS
 04/09 250.00 USAA FUNDS TRANSFER DB [REDACTED]
 TO Scott Borgerson
 CHECKING #2621, CONF [REDACTED]



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SCOTT BORGERSON
OR GHISLAINE MAXWELL



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ACCOUNT NUMBER	ACCOUNT TYPE	STATEMENT PERIOD
[REDACTED]	USAA CLASSIC CHECKING	03/18/19 - 04/16/19

OTHER DEBITS

DATE	AMOUNT	TRANSACTION DESCRIPTION
04/09	17.23	ACH DEBIT 040919 EVERSOURCE ONLINE PMT *****4POS
04/16	171.98	ACH DEBIT 041619 AT&T MOBILITY ONLINE PMT *****4POS

ACCOUNT BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
03/18	15,412.65	04/02	56,169.20
03/19	15,362.66	04/09	55,901.97
03/25	14,355.66	04/11	55,891.97
04/01	56,904.80	04/16	55,727.29

***** INTEREST PAID INFORMATION *****
 YOUR INTEREST PAID WAS CALCULATED USING YOUR DAILY BALANCE FOR
 29 DAYS FOR AN ANNUAL PERCENTAGE YIELD EARNED OF 0.01%. THIS
 BRINGS YOUR YTD INTEREST PAID TO 1.18.

FDIC
INSURED

SDNY_GM_00010190

105846-0814_06
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EFTA_00120844

EFTA01266523

Account: PAYMENT		PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER	\$10.00
Please Direct Any Questions To 0800995252		0800995252	
SCOTT BENDERSON 200 WASHINGTON ST APT 1 BOSTON, MA 02118	U.S.A.A. FEDERAL SAVINGS BANK	April 04, 2019	
TWENTY AND 00/100 DOLLARS		DOLLARS	



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EFTA01266524



SCOTT BORGERSON



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ACCOUNT NUMBER	ACCOUNT TYPE	STATEMENT PERIOD
[REDACTED]	USAA CLASSIC CHECKING	04/16/19 - 05/16/19

BALANCE LAST STATEMENT	NO OF DEBITS PAID	TOTAL AMOUNT OF DEBITS PAID	NO. OF DEP	TOTAL AMOUNT OF DEPOSITS MADE	SERVICE CHARGES	BALANCE THIS STATEMENT
55,727.29	8	7,514.86	2	91.43	.00	48,303.86

Please examine immediately and report if incorrect. If no report is received within 60 days, the account will be considered correct.

	TOTAL NONSUFFICIENT FUNDS (NSF) FEES	TOTAL OVERDRAFT (OD) FEES
THIS STATEMENT	0.00	0.00
THIS YEAR'S STATEMENTS	0.00	0.00

Note: Fee reversals/refunds made by USAA will not reduce the totals on this chart.

DEPOSITS AND OTHER CREDITS

DATE.....AMOUNT.TRANSACTION DESCRIPTION
 05/13 91.00 DEPOSIT @ MOBILE
 05/16 0.43 INTEREST PAID

CHECKS

DATE..CHECK NO.....AMOUNT DATE..CHECK NO.....AMOUNT
 05/10 995357 10.00 05/06 [REDACTED] 815.98

OTHER DEBITS

DATE.....AMOUNT.TRANSACTION DESCRIPTION
 04/17 49.99 ACH DEBIT USAA.COM PAY INT LIF *****1739
 04/17 243.18 ACH DEBIT COMCAST ONL *****4POS
 05/01 5,500.00 USAA FUNDS TRANSFER TO Scott Borgerson CHECKING #2621, 0579
 05/02 630.96 ACH DEBIT EASTERN PROPANE ONL *****4POS
 05/14 31.56 ACH DEBIT EVERSOURCE ONL *****4POS
 05/14 233.19 ACH DEBIT COMCAST ONL *****4POS



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EFTA01266525



SCOTT BORGERSON
OR GHISLAINE MAXWELL



0
16

ACCOUNT NUMBER	ACCOUNT TYPE	STATEMENT PERIOD
[REDACTED]	USAA CLASSIC CHECKING	04/16/19 - 05/16/19

ACCOUNT BALANCE SUMMARY

DATE.....	BALANCE	DATE.....	BALANCE
04/16	55,727.29	05/10	48,477.18
04/17	55,434.12	05/13	48,568.18
05/01	49,934.12	05/14	48,303.43
05/02	49,303.16	05/16	48,303.86
05/06	48,487.18		

***** INTEREST PAID INFORMATION *****
 YOUR INTEREST PAID WAS CALCULATED USING YOUR DAILY BALANCE FOR
 30 DAYS FOR AN ANNUAL PERCENTAGE YIELD EARNED OF 0.01%. THIS
 BRINGS YOUR YTD INTEREST PAID TO 1.61.

FDIC
INSURED

SDNY_GM_00010194

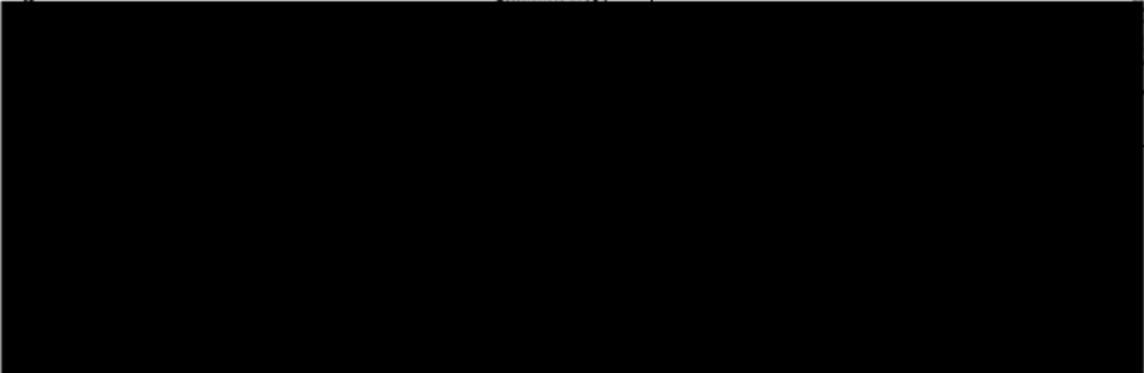
105846-0814_06
BMFR1A

EFTA_00120848

EFTA01266527

Account: PAYMENT		PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER		\$15.00
SCOTT ROGOZSON 200 MARLBOROUGH ST APT 1 BOSTON, MA 02116		Please Direct Any Questions To 0000995357 Online Bill Payment Processing Center		03C0995357
PAYER AND ROUTE		USAA FEDERAL SAVINGS BANK		May 03, 2019
		1845 SOUTH BOSTON STREET BOSTON, MA 02116		DOLLARS

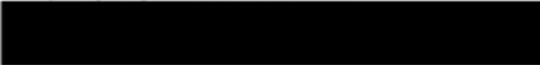
Account: 0161880014		PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER		\$15.98
SCOTT ROGOZSON 200 MARLBOROUGH ST APT 1 BOSTON, MA 02116		Please Direct Any Questions To 0000995381 Online Bill Payment Processing Center		0000995381
PAYER AND ROUTE		USAA FEDERAL SAVINGS BANK		April 24, 2019
		1845 SOUTH BOSTON STREET BOSTON, MA 02116		DOLLARS



5.98



SCOTT BORGERSON
OR GHISLAINE MAXWELL



0
16

ACCOUNT NUMBER	ACCOUNT TYPE	STATEMENT PERIOD
[REDACTED]	USAA CLASSIC CHECKING	05/16/19 - 06/17/19

BALANCE LAST STATEMENT	NO OF DEBITS PAID	TOTAL AMOUNT OF DEBITS PAID	NO. OF DEP	TOTAL AMOUNT OF DEPOSITS MADE	SERVICE CHARGES	BALANCE THIS STATEMENT
48,303.86	13	32,843.90	3	20,006.83	.00	35,466.79

Please examine immediately and report if incorrect. If no report is received within 60 days, the account will be considered correct.

	TOTAL NONSUFFICIENT FUNDS (NSF) FEES	TOTAL OVERDRAFT (OD) FEES
THIS STATEMENT	0.00	0.00
THIS YEAR'S STATEMENTS	0.00	0.00

Note: Fee reversals/refunds made by USAA will not reduce the totals on this chart.

DEPOSITS AND OTHER CREDITS

DATE.....AMOUNT.TRANSACTION DESCRIPTION
 06/03 20,000.00 USAA FUNDS TRANSFER CR
 FROM Scott G Borgerson
 CHECKING #4636, CONF# [REDACTED]
 06/17 6.50 ATM SURCHARGE REBATE
 06/17 0.33 INTEREST PAID

CHECKS

DATE..CHECK NO.....AMOUNT DATE..CHECK NO.....AMOUNT
 06/05 995362 10.00

OTHER DEBITS

DATE.....AMOUNT.TRANSACTION DESCRIPTION
 05/17 49.99 ACH DEBIT
 USAA.COM PAY INT LIFE
 05/20 503.50 ATM DB NONLOCAL
 PEOPLE'S UNITED1 CENTE
 05/20 10,349.26 USAA CREDIT CARD PMT
 CREDIT CARD ENDING IN
 05/21 144.39 ACH DEBIT
 COMCAST ONLIN
 05/24 503.00 ATM DB NONLOCAL
 BANK OF AMERICA*CHARLE
 06/03 6,807.00 USAA FUNDS TRANSFER DB
 TO Scott Borgerson
 CHECKING #2621, CO
 06/03 12,970.73 USAA CREDIT CARD PMT
 CREDIT CARD ENDING IN 0904



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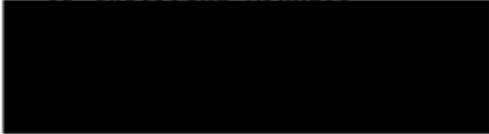
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SCOTT BORGERSON



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16

ACCOUNT NUMBER	ACCOUNT TYPE	STATEMENT PERIOD
[REDACTED]	USAA CLASSIC CHECKING	05/16/19 - 06/17/19

OTHER DEBITS

DATE	AMOUNT	TRANSACTION DESCRIPTION	POS
06/04	316.99	ACH DEBIT NATIONAL GRID	ONL POS
06/04	532.91	ACH DEBIT EASTERN PROPANE	ONL POS
06/11	29.79	ACH DEBIT EVERSOURCE	ONL POS
06/11	83.34	ACH DEBIT COMCAST	ONL POS
06/12	543.00	USAA FUNDS TRANSFER TO Scott Borgerson CHECKING #2621,	

ACCOUNT BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
05/16	48,303.86	06/04	36,126.09
05/17	48,253.87	06/05	36,116.09
05/20	37,401.11	06/11	36,002.96
05/21	37,256.72	06/12	35,459.96
05/24	36,753.72	06/17	35,466.79
06/03	36,975.99		

***** INTEREST PAID INFORMATION *****
 YOUR INTEREST PAID WAS CALCULATED USING YOUR DAILY BALANCE FOR
 32 DAYS FOR AN ANNUAL PERCENTAGE YIELD EARNED OF 0.01%. THIS
 BRINGS YOUR YTD INTEREST PAID TO 1.94.

FDIC
INSURED

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SCOTT BORGERSON
OR GHISLAINE MAXWELL



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16

ACCOUNT NUMBER	ACCOUNT TYPE	STATEMENT PERIOD
[REDACTED]	USAA CLASSIC CHECKING	06/17/19 - 07/16/19

BALANCE LAST STATEMENT	NO OF DEBITS PAID	TOTAL AMOUNT OF DEBITS PAID	NO. OF DEP	TOTAL AMOUNT OF DEPOSITS MADE	SERVICE CHARGES	BALANCE THIS STATEMENT
35,466.79	11	30,889.48	4	53,034.53	.00	57,611.84

Please examine immediately and report if incorrect. If no report is received within 60 days, the account will be considered correct.

	TOTAL NONSUFFICIENT FUNDS (NSF) FEES	TOTAL OVERDRAFT (OD) FEES
THIS STATEMENT	0.00	0.00
THIS YEAR'S STATEMENTS	0.00	0.00

Note: Fee reversals/refunds made by USAA will not reduce the totals on this chart.

DEPOSITS AND OTHER CREDITS

DATE.....AMOUNT.TRANSACTION DESCRIPTION
 07/01 52,580.63 WIRE IN [REDACTED]
 07/15 449.99 DEPOSIT @ MOBILE [REDACTED]
 07/16 3.50 ATM SURCHARGE REBATE
 07/16 0.41 INTEREST PAID

CHECKS

DATE..CHECK NO.....AMOUNT DATE..CHECK NO.....AMOUNT
 07/16 995367 10.00

OTHER DEBITS

DATE.....AMOUNT.TRANSACTION DESCRIPTION
 06/18 49.99 ACH DEBIT [REDACTED]
 USAA.COM PAY INT LIFE
 06/27 233.19 ACH DEBIT [REDACTED]
 COMCAST ONLI
 06/27 242.64 ACH DEBIT [REDACTED]
 NATIONAL GRID ONLI
 06/27 542.92 ACH DEBIT [REDACTED]
 EASTERN PROPANE ONLI
 07/03 6,807.00 USAA FUNDS TRANSFER D [REDACTED]
 TO Scott Borgerson
 CHECKING #2621, C
 07/05 22,307.24 USAA CREDIT CARD PMT [REDACTED]
 CREDIT CARD ENDING IN
 07/10 503.50 ATM DB NONLOCAL [REDACTED]
 CITIZENS BANK40 SUMME



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SCOTT BORGERSON
OR CHRISTAINE MAXWELL



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16

ACCOUNT NUMBER	ACCOUNT TYPE	STATEMENT PERIOD
[REDACTED]	USAA CLASSIC CHECKING	06/17/19 - 07/16/19

OTHER DEBITS

DATE	AMOUNT	TRANSACTION DESCRIPTION	
07/11	21.94	DEBIT CARD PURCHASE DELUCAS MARKET	[REDACTED]
07/16	83.52	ACH DEBIT EVERSOURCE	ONLINE *****4POS
07/16	87.54	ACH DEBIT COMCAST	ONLINE *****4POS

ACCOUNT BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
06/17	35,466.79	07/05	57,864.44
06/18	35,416.80	07/10	57,360.94
06/27	34,398.05	07/11	57,339.00
07/01	86,978.68	07/15	57,788.99
07/03	80,171.68	07/16	57,611.84

***** INTEREST PAID INFORMATION *****
 YOUR INTEREST PAID WAS CALCULATED USING YOUR DAILY BALANCE FOR
 29 DAYS FOR AN ANNUAL PERCENTAGE YIELD EARNED OF 0.01%. THIS
 BRINGS YOUR YTD INTEREST PAID TO 2.35.

FDIC
INSURED

SDNY_GM_00010202

105846-0814_06
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EFTA_00120856

EFTA01266535

Account: PAYMENT		PLEASE PRINT THE PAYMENT FOR OUR MUTUAL CUSTOMER		\$10.00
Please Direct Any Questions To (800) 288-6282 Online Bill Payment Processing Center		14802740 0000905267		
SCOTT BORDENSON 108 WINDBOROUGH ST APT 1 WINTON, WA 98793		USA FEDERAL SAVINGS BANK July 03, 2019		
PAY TO THE ORDER OF *****10.00		DOLLARS \$ *****10.00		
TO THE ORDER OF LEEDS ACADEMY ALUMNI ASSOCIATION INC AT WINDBOROUGH	Void After 90 DAYS Signature On File			

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EFTA_00120857

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SCOTT BORGERSON
OR CHRISTAINE MAXWELL



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16

ACCOUNT NUMBER	ACCOUNT TYPE	STATEMENT PERIOD
[REDACTED]	USAA CLASSIC CHECKING	07/16/19 - 08/16/19

BALANCE LAST STATEMENT	NO OF DEBITS PAID	TOTAL AMOUNT OF DEBITS PAID	NO. OF DEP	TOTAL AMOUNT OF DEPOSITS MADE	SERVICE CHARGES	BALANCE THIS STATEMENT
57,611.84	10	9,582.85	2	15.45	.00	48,044.44

Please examine immediately and report if incorrect. If no report is received within 60 days, the account will be considered correct.

	TOTAL NONSUFFICIENT FUNDS (NSF) FEES	TOTAL OVERDRAFT (OD) FEES
THIS STATEMENT	0.00	0.00
THIS YEAR'S STATEMENTS	0.00	0.00

Note: Fee reversals/refunds made by USAA will not reduce the totals on this chart.

DEPOSITS AND OTHER CREDITS

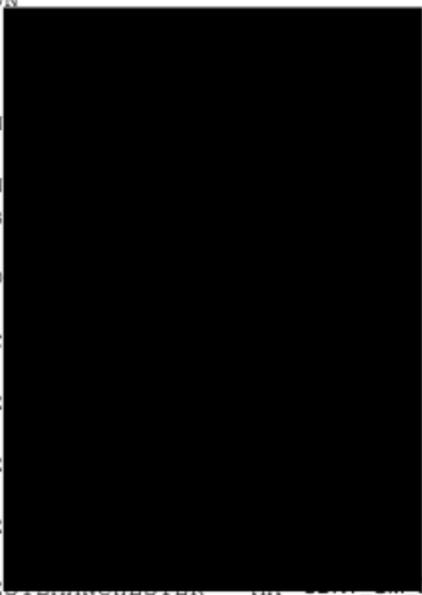
DATE.....AMOUNT.TRANSACTION DESCRIPTION
 08/16 15.00 ATM SURCHARGE REBATE
 08/16 0.45 INTEREST PAID

CHECKS

DATE..CHECK NO.....AMOUNT DATE..CHECK NO.....AMOUNT
 08/08 995375 10.00

OTHER DEBITS

DATE.....AMOUNT.TRANSACTION DESCRIPTION
 07/17 49.99 ACH DEBIT
 USAA.COM PAY INT LIFE
 07/23 234.81 ACH DEBIT
 NATIONAL GRID ONLIN
 07/23 266.05 ACH DEBIT
 COMCAST ONLIN
 08/02 6,807.00 USAA FUNDS TRANSFER DB
 TO Scott Borgerson
 CHECKING #2621, CO
 08/05 503.00 ATM DB NONLOCAL
 CAPE ANN SAVING17 BEAC
 08/09 503.00 ATM DB NONLOCAL
 BANK OF AMERICA*MANCHE
 08/12 603.00 ATM DB NONLOCAL
 BANK OF AMERICA*MANCHE
 08/13 103.00 ATM DB NONLOCAL
 BANK OF AMERICA*MANCHE
 08/13 503.00 ATM DB NONLOCAL
 BANK OF AMERICA*MANCHE



FDIC
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EFTA01266537



SCOTT BORGERSON
OR GHISLAINE MAXWELL



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16

ACCOUNT NUMBER	ACCOUNT TYPE	STATEMENT PERIOD
[REDACTED]	USAA CLASSIC CHECKING	07/16/19 - 08/16/19

ACCOUNT BALANCE SUMMARY

DATE.....	BALANCE	DATE.....	BALANCE
07/16	57,611.84	08/08	49,740.99
07/17	57,561.85	08/09	49,237.99
07/23	57,060.99	08/12	48,634.99
08/02	50,253.99	08/13	48,028.99
08/05	49,750.99	08/16	48,044.44

***** INTEREST PAID INFORMATION *****
 YOUR INTEREST PAID WAS CALCULATED USING YOUR DAILY BALANCE FOR
 31 DAYS FOR AN ANNUAL PERCENTAGE YIELD EARNED OF 0.01%. THIS
 BRINGS YOUR YTD INTEREST PAID TO 2.80.

FDIC
INSURED

SDNY_GM_00010206

105846-0814_06
BMFR1A

EFTA_00120860

EFTA01266539

Account: PAYMENT		PLEASE PRINT THIS PAYMENT FOR OUR MUTUAL CUSTOMER	\$10.00
MONEY ORDER TO THE ORDER OF BOSTON, MA 02118		Please Send Any Questions To BNC DEPOSIT Check & Bill Payment Processing Center 250 FEDERAL SAVINGS BANK 1000 WEST 10TH AVENUE DENVER, CO 80202	Address: 8000995375 August 03, 2019
Pay TO AND FROM		DOLLARS	
		\$ *****10.00	
TO: 1500 ACADEMY BLVD ASSOCIATION INC 1500 ACADEMY BLVD 1500 ACADEMY BLVD			

Check: 995375

Amount: 10.00

SDNY_GM_00010207

EFTA_00120861

EFTA01266540



SCOTT BORGERSON
OR GHISLAINE MAXWELL



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16

ACCOUNT NUMBER	ACCOUNT TYPE	STATEMENT PERIOD
[REDACTED]	USAA CLASSIC CHECKING	08/16/19 - 09/17/19

BALANCE LAST STATEMENT	NO OF DEBITS PAID	TOTAL AMOUNT OF DEBITS PAID	NO. OF DEP	TOTAL AMOUNT OF DEPOSITS MADE	SERVICE CHARGES	BALANCE THIS STATEMENT
48,044.44	11	32,779.07	1	0.21	.00	15,265.58

Please examine immediately and report if incorrect. If no report is received within 60 days, the account will be considered correct.

	TOTAL NONSUFFICIENT FUNDS (NSF) FEES	TOTAL OVERDRAFT (OD) FEES
THIS STATEMENT	0.00	0.00
THIS YEAR'S STATEMENTS	0.00	0.00

Note: Fee reversals/refunds made by USAA will not reduce the totals on this chart.

DEPOSITS AND OTHER CREDITS

DATE.....AMOUNT.TRANSACTION DESCRIPTION
09/17 0.21 INTEREST PAID

CHECKS

DATE..CHECK NO.....AMOUNT DATE..CHECK NO.....AMOUNT
09/06 995380 10.00

OTHER DEBITS

DATE.....AMOUNT.TRANSACTION DESCRIPTION
08/19 49.99 ACH DEBIT USAA.COM PAY INT LIFE *1739
08/21 11,555.90 USAA CREDIT CARD PMT CREDIT CARD ENDING IN
08/22 102.86 ACH DEBIT EVERSOURCE ONLI *4POS
08/22 139.46 ACH DEBIT COMCAST ONLI *4POS
08/22 266.05 ACH DEBIT COMCAST ONLI *4POS
08/22 280.11 ACH DEBIT NATIONAL GRID ONLI *4POS
08/26 13,470.00 USAA FUNDS TRANSFER DE TO Scott Borgerson CHECKING #2621, C
09/03 6,807.00 USAA FUNDS TRANSFER DE TO Scott Borgerson CHECKING #2621, C
09/06 47.71 ACH DEBIT EVERSOURCE ONLINE PMT *4POS



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EFTA_00120862

EFTA01266541

Account: PAYMENT		PLEASE PRINT YOUR ACCOUNT FOR OUR INTERNAL USE ONLY	\$10.00
SCOTT BONGERSON 100 MAIN ST BOSTON MA 02111		PLEASE CONTACT ANY QUESTIONS TO DMS (508) 235-1234 OR Call 800 Payment Processing Center	TRAILING ZEROS 0003695360
PAYER AND DATE		LEAS FEDERAL SAVINGS BANK 6000 STATE ST BOSTON MA 02116	September 04, 2019
		DOLLARS	\$ *****10.00

TO: LEAS SOCIETY OF AMERICA ASSOCIATION INC

[REDACTED]

Amount: 10.00

SDNY_GM_00010211

EFTA_00120865

EFTA01266544



SCOTT BORGERSON
OR GHISLAINE MAXWELL



0
16

ACCOUNT NUMBER	ACCOUNT TYPE	STATEMENT PERIOD
[REDACTED]	USAA CLASSIC CHECKING	09/17/19 - 10/17/19

BALANCE LAST STATEMENT	NO OF DEBITS PAID	TOTAL AMOUNT OF DEBITS PAID	NO. OF DEP	TOTAL AMOUNT OF DEPOSITS MADE	SERVICE CHARGES	BALANCE THIS STATEMENT
15,265.58	9	17,027.58	3	10,017.02	.00	8,255.02

Please examine immediately and report if incorrect. If no report is received within 60 days, the account will be considered correct.

	TOTAL NONSUFFICIENT FUNDS (NSF) FEES	TOTAL OVERDRAFT (OD) FEES
THIS STATEMENT	0.00	0.00
THIS YEAR'S STATEMENTS	0.00	0.00

Note: Fee reversals/refunds made by USAA will not reduce the totals on this chart.

DEPOSITS AND OTHER CREDITS
DATE.....AMOUNT.TRANSACTION DESCRIPTION
10/02 10,000.00 USAA FUNDS TRANSFER CR
FROM Scott G Borgerson
CHECKING #4636, CONF# [REDACTED]
10/04 16.90 DEPOSIT @ MOBILE
10/17 0.12 INTEREST PAID

CHECKS
DATE..CHECK NO.....AMOUNT DATE..CHECK NO.....AMOUNT
10/09 995385 10.00

OTHER DEBITS
DATE.....AMOUNT.TRANSACTION DESCRIPTION
09/23 2,452.91 USAA CREDIT CARD PMT
CREDIT CARD ENDING IN 5034
09/24 113.34 ACH DEBIT
COMCAST ONLIN **4POS
09/24 266.05 ACH DEBIT
COMCAST ONLIN **4POS
09/24 288.65 ACH DEBIT
NATIONAL GRID ONLIN **4POS
10/02 6,807.00 USAA FUNDS TRANSFER DE
TO Scott Borgerson
CHECKING #2621, CO [REDACTED]
10/15 2,108.35 USAA INSURANCE PAYMENT
10/17 4,931.29 USAA CREDIT CARD PMT
CREDIT CARD ENDING IN [REDACTED]
10/17 49.99 ACH DEBIT
USAA.COM PAY INT LIFE [REDACTED]



93526-0814_05
BM1FRT

EFTA_00120866

EFTA01266545



SCOTT BORGERSON
OR GHISLAINE MAXWELL



0
16

ACCOUNT NUMBER	ACCOUNT TYPE	STATEMENT PERIOD
[REDACTED]	USAA CLASSIC CHECKING	09/17/19 - 10/17/19

ACCOUNT BALANCE SUMMARY

DATE.....	BALANCE	DATE.....	BALANCE
09/17	15,265.58	10/04	15,354.53
09/23	12,812.67	10/09	15,344.53
09/24	12,144.63	10/15	13,236.18
10/02	15,337.63	10/17	8,255.02

***** INTEREST PAID INFORMATION *****
 YOUR INTEREST PAID WAS CALCULATED USING YOUR DAILY BALANCE FOR
 30 DAYS FOR AN ANNUAL PERCENTAGE YIELD EARNED OF 0.01%. THIS
 BRINGS YOUR YTD INTEREST PAID TO 3.13.

FDIC
INSURED

SDNY_GM_00010214

105846-0814_06
BMFR1A

EFTA_00120868

EFTA01266547

Account: PAYMENT \$19.00
Please Call the Provider for our Medical Services
Please Contact Any Questions To: 7425740
Direct Mail Payment Processing Center
0000965385
October 04, 2019
SCOTT BODENFORD
MEDICAL BILLING SERVICE
10000 W. 15th St.
DENVER, CO 80202
SPPA FEDERAL SAVINGS BANK
MEMBER FDIC
PW: TENANDR01R
DOLLARS
\$ 19.00

SDNY_GM_00010215

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EFTA01266548



SCOTT BORGERSON



0
16

ACCOUNT NUMBER	ACCOUNT TYPE	STATEMENT PERIOD
[REDACTED]	USAA CLASSIC CHECKING	10/17/19 - 11/15/19

BALANCE LAST STATEMENT	NO OF DEBITS PAID	TOTAL AMOUNT OF DEBITS PAID	NO. OF DEP	TOTAL AMOUNT OF DEPOSITS MADE	SERVICE CHARGES	BALANCE THIS STATEMENT
8,255.02	6	722.81	1	0.06	.00	7,532.27

Please examine immediately and report if incorrect. If no report is received within 60 days, the account will be considered correct.

	TOTAL NONSUFFICIENT FUNDS (NSF) FEES	TOTAL OVERDRAFT (OD) FEES
THIS STATEMENT	0.00	0.00
THIS YEAR'S STATEMENTS	0.00	0.00

Note: Fee reversals/refunds made by USAA will not reduce the totals on this chart.

DEPOSITS AND OTHER CREDITS
 DATE.....AMOUNT.TRANSACTION DESCRIPTION
 11/15 0.06 INTEREST PAID

CHECKS
 DATE..CHECK NO.....AMOUNT DATE..CHECK NO.....AMOUNT
 11/08 995390 10.00

OTHER DEBITS
 DATE.....AMOUNT.TRANSACTION DESCRIPTION
 10/18 54.71 ACH DEBIT [REDACTED] **4POS
 10/18 113.34 ACH DEBIT [REDACTED] **4POS
 10/18 206.31 ACH DEBIT [REDACTED] **4POS
 10/18 272.36 ACH DEBIT [REDACTED] **4POS
 11/13 66.09 ACH DEBIT [REDACTED] **4POS

ACCOUNT BALANCE SUMMARY
 DATE.....BALANCE DATE.....BALANCE
 10/17 8,255.02 11/13 7,532.21
 10/18 7,608.30 11/15 7,532.27
 11/08 7,598.30





SCOTT BORGERSON
OR CHRISTLAINE MAXWELL



0
16

ACCOUNT NUMBER	ACCOUNT TYPE	STATEMENT PERIOD
	USAA CLASSIC CHECKING	10/17/19 - 11/15/19

***** INTEREST PAID INFORMATION *****
 YOUR INTEREST PAID WAS CALCULATED USING YOUR DAILY BALANCE FOR
 29 DAYS FOR AN ANNUAL PERCENTAGE YIELD EARNED OF 0.01%. THIS
 BRINGS YOUR YTD INTEREST PAID TO 3.19.

FDIC
INSURED

SDNY_GM_00010218

105846-0814_06
BMFR1A

EFTA_00120872

EFTA01266551

Account PAYMENT PLEASE PRINT THE RECEIPT FOR OUR RECORDS \$10.00
76993142
Please Contact Any Questions To: 0802986390
800 275-6038
Or via Payment Processor by Order
November 24, 2019
SEAP FEDERAL SERVICES BANK
P/O: TIM AND BOBIE



SDNY_GM_00010219

EFTA_00120873

EFTA01266552



SCOTT BORGERSON
OR CHRISTLAINE MAXWELL



0
16

ACCOUNT NUMBER	ACCOUNT TYPE	STATEMENT PERIOD
[REDACTED]	USAA CLASSIC CHECKING	11/15/19 - 12/17/19

BALANCE LAST STATEMENT	NO OF DEBITS PAID	TOTAL AMOUNT OF DEBITS PAID	NO. OF DEP	TOTAL AMOUNT OF DEPOSITS MADE	SERVICE CHARGES	BALANCE THIS STATEMENT
7,532.27	9	2,337.74	2	615.06	.00	5,809.59

Please examine immediately and report if incorrect. If no report is received within 60 days, the account will be considered correct.

	TOTAL NONSUFFICIENT FUNDS (NSF) FEES	TOTAL OVERDRAFT (OD) FEES
THIS STATEMENT	0.00	0.00
THIS YEAR'S STATEMENTS	0.00	0.00

Note: Fee reversals/refunds made by USAA will not reduce the totals on this chart.

TRANSACTIONS OCCURRING ON THE FIRST DATE OF THE STATEMENT PERIOD WERE INCLUDED ON THE PREVIOUS STATEMENT.

DEPOSITS AND OTHER CREDITS

DATE.....AMOUNT.TRANSACTION DESCRIPTION
 12/09 615.00 DEPOSIT @ MOBILE
 12/17 0.06 INTEREST PAID

CHECKS

DATE..CHECK NO.....AMOUNT DATE..CHECK NO.....AMOUNT
 12/09 995395 10.00

OTHER DEBITS

DATE.....AMOUNT.TRANSACTION DESCRIPTION
 11/19 49.99 ACH DEBIT USAA.COM PAY INT LIFE ***1739
 11/19 113.34 ACH DEBIT COMCAST ONLIN ***4POS
 11/19 245.90 ACH DEBIT NATIONAL GRID ONLIN ***4POS
 11/19 266.05 ACH DEBIT COMCAST ONLIN ***4POS
 12/09 755.65 USAA INSURANCE PAYMENT
 12/10 59.88 ACH DEBIT EVERSOURCE ONLIN ***4POS
 12/10 786.94 ACH DEBIT EASTERN PROPANE ONLIN ***4POS
 12/17 49.99 ACH DEBIT USAA.COM PAY INT LIFE ***1739



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EFTA01266553



SCOTT BORGERSON
OR GHISLAINE MAXWELL



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16

ACCOUNT NUMBER	ACCOUNT TYPE	STATEMENT PERIOD
[REDACTED]	USAA CLASSIC CHECKING	11/15/19 - 12/17/19

ACCOUNT BALANCE SUMMARY

DATE.....	BALANCE	DATE.....	BALANCE
11/15	7,532.27	12/10	5,859.52
11/19	6,856.99	12/17	5,809.59
12/09	6,706.34		

***** INTEREST PAID INFORMATION *****
 YOUR INTEREST PAID WAS CALCULATED USING YOUR DAILY BALANCE FOR
 32 DAYS FOR AN ANNUAL PERCENTAGE YIELD EARNED OF 0.01%. THIS
 BRINGS YOUR YTD INTEREST PAID TO 3.25.

FDIC
INSURED

SDNY_GM_00010222

105846-0814_06
BMFR1A

EFTA_00120876

EFTA01266555



Account Summary

Account Number 4270 XXXX XXXX 0904

Address change? Visit us at: www.usaa.com or complete the form below and return it with your payment. The address change will update ALL USAA products and services associated with your household.

New Balance	Minimum Payment Due	Payment Due Date	Amount Enclosed
\$6,682.23	\$0.00	03/21/19	\$

Address		
City	State	Zip
H Phone ()	W Phone ()	

To ensure proper credit, please return this portion with your Check or Money Order payment made payable to USAA Savings Bank. DO NOT SEND CASH.

SCOTT G BORGERSON

USAA CREDIT CARD PAYMENTS

821

427082300514990100000000006682231

Please detach and mail the coupon above with your payment.



Statement Closing Date

02/24/19

USAA Documents Online

Get statements faster, save paper, and reduce your risk of identity theft with USAA Documents Online. It's free, convenient, and helps us save you money. Log on to usaa.com and sign up today.

Account Number

Credit limit

Available credit

\$35,000.00

\$27,948.00

Questions?

Visit us at www.usaa.com

Questions? Call Customer Service

Lost or Stolen Card

Or write us at:

PO BOX 65020, SAN ANTONIO, TX 78265-5020

Remit payment to:

USAA CREDIT CARD PAYMENTS
10750 MCDERMOTT FWY
SAN ANTONIO TX 78288-0570

Summary of Account Activity

Previous Balance	\$1,045.06
Payments	- \$1,045.06
Other Credits	- \$814.60
New Purchases	+ \$7,496.83
New Cash Advances	+ \$0.00
New Balance Transfers	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$0.00

New Balance	\$6,682.23
Credit Limit	\$35,000.00
Available Credit	\$27,948.00
Days in Billing Cycle	28

Important Reminder: The variable Annual Percentage Rates (APRs) on your Account are determined each billing period based on the Prime Rate plus a margin. Due to the recent change in the Prime Rate, your variable APRs increased this billing period by 0.25%. Your new variable APRs are shown in the "Interest Charge Calculation" section below. Variable rates are identified on the statement with a "(V)" next to the name of the balance type.

Payment Information

New Balance	\$6,682.23
Minimum Payment Due	\$0.00
Payment Due Date	03/21/19

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.00.

Minimum Payment Warning: If you make only the regular 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	24 years	\$13,528.00
\$226.00	3 years	\$8,123.00 (Savings = \$5,405.00)

If you would like information about credit counseling services, call 1-800-531-1291.

*See Important Account Information at end of statement. You may repay the total balance at any time.

Rewards Summary

USAA REWARDS PROGRAM

FOR MORE INFORMATION ABOUT YOUR USAA REWARDS PROGRAM, GO TO YOUR ACCOUNT SUMMARY PAGE ON USAA.COM OR CALL (800) 980-USAA (8722), 9 AM - 8 PM (ET), 7 DAYS A WEEK.

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EFTA_00120878

EFTA01266557

Payment Conditions. Payments must be made in U.S. dollars and drawn on funds on deposit at financial institutions insured by the F.D.I.C. Do not mail cash. Payments received by us by 5 pm central time will be credited as of the same day if the payment is in U.S. dollars and made:

- By check or money order drawn on a financial institution located in the U.S. or the post office, accompanied only with this payment coupon or your account number, and either mailed to our payment address on the front or delivered in person to us (do not mail cash);
- Electronically on usaa.com or through a third-party bill paying service; or
- Telephonically by calling 1-800-531-9762.

Payments that we accept that do not meet the above requirements will be credited within 5 days. We reserve the right to withhold credit availability until we confirm receipt of good funds.

Account Settlements. You cannot settle your account balance without our written agreement. If you want to settle your account for less than the New Balance (for example if you dispute the amount you owe or you cannot afford to pay what you owe), you must write to us at USAA Credit Card Resolution Services, P.O. Box 34894, San Antonio, TX 78265 and we must agree in writing. Otherwise, we may process your payment and it will not release you from paying the remaining unpaid balance or result in an accord and satisfaction.

Payments and Credits			Transactions	
Trans Date	Post Date	Reference Number	Description	Amount
01/28	01/29		Amazon.com Amzn.com/bill WA CREDIT	\$34.97-
02/13	02/13		USAA CREDIT CARD PAYMENT SAN ANTONIO TX	\$1,045.06-
02/07	02/07		ADJUSTMENT-PURCHASES	\$196.97-
02/14	02/14		ADJUSTMENT-PURCHASES	\$197.92-
02/14	02/14		ADJUSTMENT-PURCHASES	\$179.55-
02/14	02/14		ADJUSTMENT-PURCHASES	\$205.19-
Total Payments And Credits For This Period				\$1,080.03-
Transactions				
Scott G Borgerson				
Trans Date	Post Date	Reference Number	Description	Amount
01/26	01/28		TAXI SVC LOS ANGELES LOS ANGELES CA	\$10.45
02/01	02/01		WILLOW ST SELF STORAGE 978-5157994 MA	\$620.00
02/01	02/01		NOR'EAST CLEANERS RAILROA GLOUCESTER MA	\$112.05
02/01	02/01		MAGNOLIA HI FI 533 978-744-9494 MA	\$19.99
02/02	02/02		NEW ENGLAND AQUARIUM CORP BOSTON MA	\$65.85
02/02	02/02		ESSEN MANCHESTER BY MA	\$30.60
02/02	02/02		HARBOR GARAGE BOSTON MA	\$36.00
02/02	02/02		LOS ANGELES AIRPORT LOS ANGELES CA	\$10.40
02/02	02/02		TST* TATTE BAKERY - BACK BOSTON MA	\$23.01
02/02	02/02		LOGAN PARKING MASSPORT BOSTON MA	\$7.00
02/02	02/02		BRAVO BY THE SEA MANCHESTER MA	\$35.50
02/02	02/02		ZEN JAPANESE GRILL AND SU BOSTON MA	\$78.86
02/02	02/02		LAX AIRP LA TIMES LOS ANGELES CA	\$23.51
02/03	02/03		DUNKIN #349420 Q35 DARIEN CT	\$4.47
02/03	02/03		5GUY5 0647 QSR MANCHESTER CT	\$20.59
02/04	02/04		MARCHE MADISON NEW YORK NY	\$17.14
02/04	02/04		SUSHI ISHIKAWA NEW YORK NY	\$223.80
02/05	02/05		FOUR SEASONS NAIL BAR INC NEW YORK NY	\$29.40
02/05	02/05		PRET A MANGER 019 NEW YORK NY	\$4.24
02/05	02/05		MTA*METROCARD MACHINE NEW YORK NY	\$6.50
02/06	02/06		THE NAIL STUDIO BEVERLY MA	\$24.00
02/06	02/06		EVAS FARM ORGANIC BUTCHER BEVERLY MA	\$60.35
02/06	02/06		MOODYS_3 BOSTON MA	\$14.93
02/06	02/06		CROSBY'S MARKETPLAC MANCHESTER MA	\$200.78
02/06	02/06		TST* LE BOTANISTE - 833 L NEW YORK NY	\$9.74
02/06	02/06		JAMS NEW YORK NY	\$156.74
02/07	02/07		CROSBY'S MARKETPLAC MANCHESTER MA	\$89.96
02/07	02/07		TST* VIDALIAS WEST NEWBURY MA	\$74.05
02/07	02/07		Amazon.com*MI7285FB0 Amzn.com/bill WA	\$79.34
02/07	02/07		Amazon web services aws.amazon.co WA	\$196.97
02/08	02/08		2657 AMC BOSTON COMMON BOSTON MA	\$18.19
02/08	02/08		W & C SANDS T/A S.O.S. M BHS BS 9040 304.64 044 1.000000000	\$304.64
02/09	02/09		BLU RESTAURANT BOSTON MA	\$5.84
02/09	02/09		ALLENS PHARMAC08711459 MANCHESTER MA	\$14.85
02/09	02/09		OPC BOSTON PARK - 617-635-4140 MA	\$0.40
02/09	02/09		LIFE ALIVE ORGANIC CAFE BROOKLINE MA	\$18.48
02/09	02/09		RING.COM RING MONTHLY HTTPSRING.COM CA	\$3.00
02/09	02/09		AMZN Mktp US*MI8RR2LE0 Amzn.com/bill WA	\$23.98
02/09	02/09		AMZN Mktp US*MB9J95UT2 Amzn.com/bill WA	\$448.51
02/09	02/09		E-ZPass MA 877-6277745 MA	\$35.00
02/10	02/10		DELUCAS MARKET BOSTON MA	\$6.14
02/10	02/10		TST* 525 TAVERN GLOUCESTER MA	\$57.22
02/10	02/10		AT&T*BILL PAYMENT WWW.ATT.COM TX	\$122.69
02/10	02/10		BEACON HILL BISTRO BOSTON MA	\$40.00
02/10	02/10		AIRBNB * HMQENZM8SE 415-800-5959 CA	\$50.00
02/10	02/10		CAUSEWAY RESTAURANT. GLOUCESTER MA	\$29.61
02/11	02/11		PRET A MANGER 054 BOSTON MA	\$30.44
02/11	02/11		USPS PO 2400740115 BOSTON MA	\$15.59
02/12	02/12		BLU RESTAURANT BOSTON MA	\$5.30
02/12	02/12		OPC BOSTON PARK - 617-635-4140 MA	\$0.65
02/12	02/12		OPC BOSTON PARK - 617-635-4140 MA	\$0.90
02/12	02/12		TST* TATTE BAKERY - BACK BOSTON MA	\$4.82
02/12	02/12		CKE*BLACK ARROW 26 C BEVERLY MA	\$64.17
02/12	02/12		SAVATREE, LLC 914-241-4999 NY	\$3,495.00
02/13	02/13		Amazon.com*MI8FE2O82 Amzn.com/bill WA	\$64.29
02/14	02/14		AMZN Mktp US*MI4KH1O52 Amzn.com/bill WA	\$235.03

SDNY_GM_00010225



Account Summary

Statement Closing Date	02/24/19
Account Number	[REDACTED]
Payment Due Date	03/27/19

Transactions (continued)

Transactions				Total Transactions For Scott G Borgerson	\$7,380.96
Scott G Borgerson - 4270 XXXX XXXX 0904					
Trans Date	Post Date	Reference Number	Description		Amount
02/22	02/22	[REDACTED]	MIAMIBCH PARKING METER MIAMI BEACH FL		\$4.00
02/22	02/22	[REDACTED]	MIAMIBCH PARKING METER MIAMI BEACH FL		\$3.00
02/22	02/22	[REDACTED]	OPC BOSTON PARK - 617-635-4140 MA		\$1.15
02/22	02/22	[REDACTED]	DELICIOUS RAW BAY ROAD NAPLES FL		\$37.61
02/22	02/22	[REDACTED]	POTBELLY #601 BOSTON MA		\$12.09
02/23	02/23	[REDACTED]	MIAMIBCH PARKING METER MIAMI BEACH FL		\$1.00
02/23	02/23	[REDACTED]	FRESH MKT-105 SOBE MIAMI BEACH FL		\$37.13
02/23	02/23	[REDACTED]	DELICIOUS RAW BAY ROAD NAPLES FL		\$19.89
Total Transactions For Scott G Borgerson					\$115.87
Transactions					
Ghislaine Borgerson - 4270 XXXX XXXX 0912					
Trans Date	Post Date	Reference Number	Description		Amount
Total Transactions For Ghislaine Borgerson					\$0.00
Fees					
Trans Date	Post Date	Card Reference Number	Description		Amount
Total Fees For This Period					\$0.00
Interest Charged					
Trans Date	Post Date	Reference Number	Description		Amount
02/24	02/24		Interest Charge on Purchases		\$0.00
02/24	02/24		Interest Charge on Cash Advances		\$0.00
02/24	02/24		Interest Charge on Balance Transfers		\$0.00
Total Interest For This Period					\$0.00

2019 Totals Year-to-Date	
Total fees charged in 2019	\$0.00
Total interest charged in 2019	\$0.00

Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate *	Interest Charge
Regular Purchases (v)	13.15%	\$0.00	\$0.00
Regular Cash Advances (v)	13.15%	\$0.00	\$0.00

The APR for a balance type followed by a (v) is a variable rate.

Paying Interest and Your Grace Period: We will not charge you any further interest on your Purchase Balance on this Statement if you pay your entire New Balance by your Payment Due Date of 03/21/19.

*Balance Computation Method: Average Daily Balance (including New Purchases). For more information about how we calculate the Balance Subject to Interest Rate and how resulting interest was determined, call (800) 531-9762.

Additional Disclosures

If your name appears on this statement, our records show that this is your account and that you are liable for paying the New Balance.

Information reported to credit bureaus. 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.

NOTE: When you pay by check, you authorize us to use information from your check to make a one-time electronic funds transfer from your checking account. Funds may be withdrawn from your account as early as the day we receive your payment and you will not receive your check back from your bank.

What to Do If You Think You Find A Mistake on Your Statement
If you think there is an error on your bill, write to us at:
**USAA Credit Card Services,
P.O. Box 65020,
San Antonio, TX 78265-5020.**

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.

Additional Disclosures continue on next page.

Additional Disclosures (continued)

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 at 1-800-531-9762 or notify us electronically at usaa.com, 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: **USAA Credit Card Services, P.O. Box 65020, San Antonio, TX 78265-5020**. 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.

Liability for Unauthorized Use

If you notice the loss or theft of your credit card or a possible unauthorized use of your card, call us immediately at 1-800-531-9762(overseas, call collect, (210)491-9097). You may also contact us on the Web at www.usaa.com or write to us at: **USAA Credit Card Services, P.O. Box 65020, San Antonio, TX 78265-5020**.

With our Zero Liability Policy, you are not liable for Unauthorized Use of your Card.

During any period when your account has a temporary SCRA, Deployment, or PCS rate in effect, the Balance Transfer Fee and the Cash Advance Fee on Convenience Checks (and on all Cash Advances for SCRA) will be waived.

Merchant Credits

If you become entitled to a credit from any person who accepts your card, that person must transmit a credit statement to us within seven business days. We must credit your account within three business days following receipt of the credit statement. You are not responsible for payment of any interest or other charges resulting from any failure to comply with these requirements.

USAA credit cards are issued by USAA Savings Bank.

Important Account Information

Pay-Ahead Program: Your Regular Minimum Payment is the Minimum Payment amount calculated in accordance with the USAA Credit Card Agreement. If your account is eligible for our Pay-Ahead Program and is in good standing, when you make more than the Regular Minimum Payment, we may, at our option, permit you to skip some or all of your next two Regular Minimum Payments. When this occurs, we continue to calculate your Regular Minimum Payment; however, the amount of the minimum payment due displayed on the first page of your statement, on usaa.com, on mobile devices, and on our phone systems is reduced by the amount you may skip.

Your Regular Minimum Payment this month is \$67.00. If the amount of the minimum payment due displayed on the first page of this statement is less than \$67.00, you may skip the difference between the two amounts and you need only pay the lower amount under our Pay-Ahead Program. This means the amount that you must pay on this statement is \$0.00. **Remember that Finance Charges continue to accrue on all unpaid balances.**

If you use a bill paying service and pay the minimum, the payment made will be the amount of the minimum payment due displayed on the first page rather than the Regular Minimum Payment. You may opt out of the Pay-Ahead Program at any time by calling us at 1-800-531-9762.

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Account Number [REDACTED]

Address change? Visit us at: www.usaa.com or complete the form below and return it with your payment. The address change will update ALL USAA products and services associated with your household.

Address		
City	State	Zip
H Phone ()	W Phone ()	

New Balance	Minimum Payment Due	Payment Due Date	Amount Enclosed
\$3,634.43	\$0.00	04/21/19	\$

To ensure proper credit, please return this portion with your Check or Money Order payment made payable to USAA Savings Bank. DO NOT SEND CASH.

SCOTT G BORGERSON

[REDACTED]



USAA CREDIT CARD PAYMENTS

[REDACTED]

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427082300514990100000000003634433

Please detach and mail the coupon above with your payment.



Statement Closing Date

03/27/19

Account Number

[REDACTED]

Credit limit \$35,000.00
Available credit \$30,883.00

Questions? Visit us at www.usaa.com
Questions? Call Customer Service
Lost or Stolen Card

[REDACTED]

Remit payment to: USAA CREDIT CARD PAYMENTS

Summary of Account Activity

Previous Balance	\$6,682.23
Payments	- \$9,297.79
Other Credits	- \$22.57
New Purchases	+ \$6,272.56
New Cash Advances	+ \$0.00
New Balance Transfers	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$0.00

New Balance	\$3,634.43
Credit Limit	\$35,000.00
Available Credit	\$30,883.00
Days in Billing Cycle	31

Important Reminder: The variable Annual Percentage Rates (APRs) on your Account are determined each billing period based on the Prime Rate plus a margin. Due to the recent change in the Prime Rate, your variable APRs increased this billing period by 0.25%. Your new variable APRs are shown in the "Interest Charge Calculation" section below. Variable rates are identified on the statement with a "(V)" next to the name of the balance type.

Payment Information

New Balance	\$3,634.43
Minimum Payment Due	\$0.00
Payment Due Date	04/21/19

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.00.

Minimum Payment Warning: If you make only the regular 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	19 years	\$7,141.00
\$123.00	3 years	\$4,418.00 (Savings = \$2,723.00)

If you would like information about credit counseling services, call 1-800-531-1291.

*See Important Account Information at end of statement. You may repay the total balance at any time.

Rewards Summary

USAA REWARDS PROGRAM

FOR MORE INFORMATION ABOUT YOUR USAA REWARDS PROGRAM, GO TO YOUR ACCOUNT SUMMARY PAGE ON USAA.COM OR CALL (800) 980-USAA (8722), 9 AM - 8 PM (ET), 7 DAYS A WEEK.

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SDNY_GM_00010228

Payment Conditions. Payments must be made in U.S. dollars and drawn on funds on deposit at financial institutions insured by the F.D.I.C. Do not mail cash. Payments received by us by 5 pm central time will be credited as of the same day if the payment is in U.S. dollars and made:

- By check or money order drawn on a financial institution located in the U.S. or the post office, accompanied only with this payment coupon or your account number, and either mailed to our payment address on the front or delivered in person to us (do not mail cash);
 - Electronically on usaa.com or through a third-party bill paying service; or
 - Telephonically by calling 1-800-531-9762.
- Payments that we accept that do not meet the above requirements will be credited within 5 days. We reserve the right to withhold credit availability until we confirm receipt of good funds.

Account Settlements. You cannot settle your account balance without our written agreement. If you want to settle your account for less than the New Balance (for example if you dispute the amount you owe or you cannot afford to pay what you owe), you must write to us at USAA Credit Card Resolution Services, P.O. Box 34894, San Antonio, TX 78265 and we must agree in writing. Otherwise, we may process your payment and it will not release you from paying the remaining unpaid balance or result in an accord and satisfaction.

Transactions				
Payments and Credits				
Trans Date	Post Date	Reference Number	Description	Amount
03/08	03/08		USAA CREDIT CARD PAYMENT SAN ANTONIO TX	\$9,297.79-
03/12	03/13		ESSEN MANCHESTER BY MA CREDIT	\$9.58-
03/21	03/22		AMZN Mktp US Amzn.com/bill WA CREDIT	\$12.99-
Total Payments And Credits For This Period				\$9,320.36-
Transactions				
SCOTT G BORGERS XXX 0904				
Trans Date	Post Date	Reference Number	Description	Amount
02/25	02/25		ICEBOX CAFE MIAMI BEACH FL	\$22.11
02/24	02/25		MIAMIBCH PARKING METER MIAMI BEACH FL	\$1.00
02/24	02/25		MIAMIBCH PARKING METER MIAMI BEACH FL	\$2.00
02/24	02/25		FRESH MKT-105 SOBE MIAMI BEACH FL	\$20.68
02/25	02/25		FRESH MKT-105 SOBE MIAMI BEACH FL	\$12.30
02/25	02/25		SHELL OIL 57543955801 MIAMI FL	\$18.09
02/25	02/25		HERTZ RENT-A-CAR MIAMI FL	\$126.21
02/24	02/25		FAENA HOTEL VALET MIAMI FL	\$15.00
02/25	02/25		LOGAN PARKING MASSPORT BOSTON MA	\$140.00
02/24	02/25		STANDARD MIAMI BEACH MIAMI FL	\$6.54
02/25	02/25		IN *SOHOCATS LUXURY FELIN978-9212287 MA	\$224.00
02/25	02/25		CAUSEWAY RESTAURANT. GLOUCESTER MA	\$42.45
02/27	02/27		BLU RESTAURANT BOSTON MA	\$6.37
02/28	02/28		CKE*BLACK ARROW 26 C BEVERLY MA	\$49.74
03/01	03/01		WILLOW ST SELF STORAGE 978-5157994 MA	\$620.00
03/01	03/01		TST* TATTE BAKERY CHARLES BOSTON MA	\$14.45
03/02	03/02		SQ *PLEASANT STREET GLOUCESTER MA	\$4.82
03/02	03/02		FUDDRUCKERS-READING READING MA	\$41.03
03/03	03/03		JORDANS IMAX READING 781-944-9090 MA	\$63.25
03/03	03/03		TST* VIDALIAS WEST NEWBURY MA	\$13.17
03/04	03/04		USPS PO 2465280966 ROCKPORT MA	\$2.75
03/04	03/04		SQ *JUGOS Boston MA	\$9.52
03/07	03/07		MANCHESTER ATHLETIC CLUB 9785268900 MA	\$98.00
03/07	03/07		EQX SPA #204 BOSTON MA	\$150.00
03/08	03/08		BLU RESTAURANT BOSTON MA	\$6.37
03/08	03/08		BLU RESTAURANT BOSTON MA	\$6.37
03/08	03/08		DUNKIN #356668 BOSTON MA	\$2.45
03/08	03/08		CKE*BLACK ARROW 26 C BEVERLY MA	\$64.95
03/09	03/09		5GUYS 1487 QSR PEABODY MA	\$17.82
03/09	03/09		RENTAL CAR TOLLS 877-590-9711 AZ	\$14.54
03/10	03/10		COMMON MAN HOOKSET HOOKSETT NH	\$34.61
03/10	03/10		COMMON MAN HOOKSET HOOKSETT NH	\$14.17
03/10	03/10		COMMON MAN HOOKSET HOOKSETT NH	\$7.11
03/10	03/10		SALT HILL PUB NEWBURY NEWBURY NH	\$36.90
03/10	03/10		SUNAPEE LODGE SKI SHOP NEWBURY NH	\$45.00
03/10	03/10		WAYFAIR*Wayfair wayfair.com MA	\$175.30
03/11	03/11		PRET A MANGER 054 BOSTON MA	\$13.34
03/12	03/12		Andre Perreault LMHC 617-835-6581 MA	\$350.00
03/12	03/12		BLU RESTAURANT BOSTON MA	\$12.04
03/12	03/12		TST* BUTTERMILK AND BOURB BOSTON MA	\$107.88
03/12	03/12		AT&T*BILL PAYMENT 111-222-3333 TX	\$176.42
03/12	03/12		BRAVO BY THE SEA MANCHESTER MA	\$31.75
03/13	03/13		EXXONMOBIL 97422711 GREENWICH CT	\$6.62
03/15	03/15		E-ZPass MA 877-6277745 MA	\$35.00
03/16	03/16		ESSEN MANCHESTER BY MA	\$22.31
03/16	03/16		CROSBY'S MARKETPLAC MANCHESTER MA	\$58.14
03/16	03/16		RING.COM RING MONTHLY HTTPSRING.COM CA	\$3.00
03/17	03/17		5GUYS 1487 QSR PEABODY MA	\$12.17
03/18	03/18		Andre Perreault LMHC 617-835-6581 MA	\$400.00
03/18	03/18		PASSPORT PARKING passportinc NC	\$1.27
03/18	03/18		WALGREENS #2471 SAUGUS MA	\$10.08
03/19	03/19		BEACON HILL BISTRO BOSTON MA	\$200.13
03/20	03/20		NEST LABS 855-469-6378 CA	\$200.00
03/21	03/21		SNOW.COM/VAIL RESORTS SKI888-838-0495 CO	\$196.00
03/24	03/24		1640 HART HOUSE IPSWICH MA	\$77.41
03/25	03/25		AMZN Mktp US*MW7MG0GM0 Amzn.com/bill WA	\$18.14
03/25	03/25		AMZN Mktp US*MW9HM4GW0 Amzn.com/bill WA	\$32.06
03/26	03/26		BLU RESTAURANT BOSTON MA	\$3.48
03/27	03/27		TST* TATTE BAKERY - BACK BOSTON MA	\$10.16
Total Transactions For SCOTT G BORGERSON				\$4,106.47

SDNY_GM_00010229

**Account Summary**

Statement Closing Date	02/27/19
Account Number	[REDACTED]
Payment Due Date	04/21/19

Transactions (continued)**Transactions****GHISLAINE BORGERSON - 4270 XXXX XXXX 0912**

Trans Date	Post Date	Description	Amount
02/26	02/26	PINCKNEY NAILS SKIN SALON BOSTON MA	\$14.00
02/26	02/26	HARVARD VANGUARD MEDICAL BOSTON MA	\$25.00
02/26	02/26	CROSBY'S MARKETPLAC MANCHESTER MA	\$228.75
02/26	02/26	SQ *MIGHTY LOVE FOO BOSTON MA	\$11.24
02/27	02/27	CROSBY'S MARKETPLAC MANCHESTER MA	\$33.83
02/27	02/27	TST* TATTE BAKERY CHARLES BOSTON MA	\$12.85
02/27	02/27	RESTORATION HARDWARE 844-252-0930 CA	\$246.02
02/28	02/28	PRET A MANGER 054 BOSTON MA	\$8.11
02/28	02/28	TST* BRACKETT'S OCEANVIEW ROCKPORT MA	\$6.86
03/02	03/02	CROSBY'S MARKETPLAC MANCHESTER MA	\$10.87
03/02	03/02	Amazon.com*MI4G647B1 Amzn.com/bill WA	\$42.49
03/02	03/02	AMZN Mktp US*MI06437Y1 Amzn.com/bill WA	\$159.87
03/03	03/03	TST* VIDALIAS WEST NEWBURY MA	\$27.62
03/03	03/03	Amazon.com*MI1FX6H72 Amzn.com/bill WA	\$10.67
03/04	03/04	AMZN Mktp US*MI5G78H82 Amzn.com/bill WA	\$12.99
03/05	03/05	CROSBY'S MARKETPLAC MANCHESTER MA	\$193.54
03/05	03/05	CROSBY'S MARKETPLAC MANCHESTER MA	\$17.37
03/08	03/08	PRET A MANGER 054 BOSTON MA	\$13.45
03/08	03/08	TST* TATTE BAKERY CHARLES BOSTON MA	\$20.87
03/09	03/09	CROSBY'S MARKETPLAC MANCHESTER MA	\$71.83
03/09	03/09	AMZN Mktp US*MI0018YX0 Amzn.com/bill WA	\$9.50
03/09	03/09	AC MOORE STR 32 978-213-8242 MA	\$119.50
03/10	03/10	AMZN Mktp US*MI9ST5YV0 Amzn.com/bill WA	\$43.99
03/11	03/11	CROSBY'S MARKETPLAC MANCHESTER MA	\$5.39
03/12	03/12	ESSEN MANCHESTER BY MA	\$17.82
03/12	03/12	ESSEN MANCHESTER BY MA	\$4.55
03/13	03/13	CROSBY'S MARKETPLAC MANCHESTER MA	\$34.17
03/13	03/13	AMZN Mktp US*MI9OK5UY2 Amzn.com/bill WA	\$47.99
03/13	03/13	AMZN Mktp US*MW8J264M0 Amzn.com/bill WA	\$15.00
03/13	03/13	Amazon.com*MW3BW2480 Amzn.com/bill WA	\$50.98
03/14	03/14	AMZN Mktp US*MW72C5311 Amzn.com/bill WA	\$95.30
03/15	03/15	PRET A MANGER 0105 NEW YORK NY	\$42.58
03/15	03/15	PRET A MANGER 0105 NEW YORK NY	\$2.82
03/19	03/19	CROSBY'S MARKETPLAC MANCHESTER MA	\$149.90
03/23	03/23	ALLENS PHARMAC08711459 MANCHESTER MA	\$123.70
03/26	03/26	CROSBY'S MARKETPLAC MANCHESTER MA	\$45.93
03/26	03/26	TST* VIDALIAS WEST NEWBURY MA	\$33.40
03/26	03/26	AMZN Mktp US*MW02G1VP0 Amzn.com/bill WA	\$112.17
03/27	03/27	AMZN Mktp US*MW84U9VM0 Amzn.com/bill WA	\$43.17
Total Transactions For GHISLAINE BORGERSON			\$2,166.09

Fees

Trans Date	Post Date	Card Reference Number	Description	Amount
Total Fees For This Period				\$0.00

Interest Charged

Trans Date	Post Date	Reference Number	Description	Amount
03/27	03/27		Interest Charge on Purchases	\$0.00
03/27	03/27		Interest Charge on Cash Advances	\$0.00
03/27	03/27		Interest Charge on Balance Transfers	\$0.00
Total Interest For This Period				\$0.00

2019 Totals Year-to-Date

Total fees charged in 2019	\$0.00
Total interest charged in 2019	\$0.00

Interest Charge CalculationYour **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate *	Interest Charge
Regular Purchases (v)	13.15%	\$0.00	\$0.00
Regular Cash Advances (v)	13.15%	\$0.00	\$0.00

The APR for a balance type followed by a (v) is a variable rate.

Paying Interest and Your Grace Period: We will not charge you any further interest on your Purchase Balance on this Statement if you pay your entire New Balance by your Payment Due Date of 04/21/19.

*Balance Computation Method: Average Daily Balance (including New Purchases). For more information about how we calculate the Balance Subject to Interest Rate and how resulting interest was determined, call (800) 531-9762.

Additional Disclosures**Additional Disclosures** continue on next page.

Additional Disclosures (continued)

If your name appears on this statement, our records show that this is your account and that you are liable for paying the New Balance.

Information reported to credit bureaus. 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.

NOTE: When you pay by check, you authorize us to use information from your check to make a one-time electronic funds transfer from your checking account. Funds may be withdrawn from your account as early as the day we receive your payment and you will not receive your check back from your bank.

What to Do If You Think You Find A Mistake on Your Statement

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



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 at 1-800-531-9762 or notify us electronically at usaa.com, 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: **USAA Credit Card Services, P.O. Box 65020, San Antonio, TX 78265-5020**. 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.

Liability for Unauthorized Use

If you notice the loss or theft of your credit card or a possible unauthorized use of your card, call us immediately at 1-800-531-9762(overseas, call collect, (214) 424-0000. You may also contact us on the Web at www.usaa.com or write to us at: **USAA Credit Card Services, P.O. Box 65020, San Antonio, TX 78265-5020**.

With our Zero Liability Policy, you are not liable for Unauthorized Use of your Card.

During any period when your account has a temporary SCRA, Deployment, or PCS rate in effect, the Balance Transfer Fee and the Cash Advance Fee on Convenience Checks (and on all Cash Advances for SCRA) will be waived.

Merchant Credits

If you become entitled to a credit from any person who accepts your card, that person must transmit a credit statement to us within seven business days. We must credit your account within three business days following receipt of the credit statement. You are not responsible for payment of any interest or other charges resulting from any failure to comply with these requirements.

USAA credit cards are issued by USAA Savings Bank.

Important Account Information

Pay-Ahead Program: Your Regular Minimum Payment is the Minimum Payment amount calculated in accordance with the USAA Credit Card Agreement. If your account is eligible for our Pay-Ahead Program and is in good standing, when you make more than the Regular Minimum Payment, we may, at our option, permit you to skip some or all of your next two Regular Minimum Payments. When this occurs, we continue to calculate your Regular Minimum Payment; however, the amount of the minimum payment due displayed on the first page of your statement, on usaa.com, on mobile devices, and on our phone systems is reduced by the amount you may skip.

Your Regular Minimum Payment this month is \$36.00. If the amount of the minimum payment due displayed on the first page of this statement is less than \$36.00, you may skip the difference between the two amounts and you need only pay the lower amount under our Pay-Ahead Program. This means the amount that you must pay on this statement is \$0.00. **Remember that Finance Charges continue to accrue on all unpaid balances.**

If you use a bill paying service and pay the minimum, the payment made will be the amount of the minimum payment due displayed on the first page rather than the Regular Minimum Payment. You may opt out of the Pay-Ahead Program at any time by calling us at 1-800-531-9762.

SDNY_GM_00010231



Account Summary

Account Number [REDACTED]

Address change? Visit us at: www.usaa.com or complete the form below and return it with your payment. The address change will update ALL USAA products and services associated with your household.

New Balance	Minimum Payment Due	Payment Due Date	Amount Enclosed
\$10,349.26	\$0.00	05/21/19	\$

Address		
City	State	Zip
H Phone ()	W Phone ()	

To ensure proper credit, please return this portion with your Check or Money Order payment made payable to USAA Savings Bank. DO NOT SEND CASH.

SCOTT G BORGERSON



USAA CREDIT CARD PAYMENTS



007813821

427082300514990100000000010349264

Please detach and mail the coupon above with your payment.



Statement Closing Date

04/26/19

Account Number



Credit limit

\$35,000.00

Available credit

\$24,417.00

Questions?

Visit us at www.usaa.com
Questions? Call Customer Service
Lost or Stolen Card

Or write us at:

PO BOX 65020, SAN ANTONIO, TX 78265-5020

Remit payment to: USAA CREDIT CARD PAYMENTS
10750 MCDERMOTT FWY
SAN ANTONIO TX 78288-0570

USAA Documents Online

Get statements faster, save paper, and reduce your risk of identity theft with USAA Documents Online. It's free, convenient, and helps us save you money. Log on to usaa.com and sign up today.

Summary of Account Activity	
Previous Balance	\$3,634.43
Payments	- \$3,634.43
Other Credits	- \$0.00
New Purchases	+ \$10,349.26
New Cash Advances	+ \$0.00
New Balance Transfers	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$0.00
<hr/>	
New Balance	\$10,349.26
Credit Limit	\$35,000.00
Available Credit	\$24,417.00
Days in Billing Cycle	30

Payment Information		
New Balance		\$10,349.26
Minimum Payment Due		\$0.00
Payment Due Date		05/21/19
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.00.		
Minimum Payment Warning: If you make only the regular 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	28 years	\$21,219.00
\$349.00	3 years	\$12,581.00 (Savings = \$8,638.00)
If you would like information about credit counseling services, call 1-800-531-1291.		
*See Important Account Information at end of statement. You may repay the total balance at any time.		

Rewards Summary

USAA REWARDS PROGRAM

FOR MORE INFORMATION ABOUT YOUR USAA REWARDS PROGRAM, GO TO YOUR ACCOUNT SUMMARY PAGE ON USAA.COM OR CALL [REDACTED]

007813821

SDNY_GM_00010232

Payment Conditions. Payments must be made in U.S. dollars and drawn on funds on deposit at financial institutions insured by the F.D.I.C. Do not mail cash. Payments received by us by 5 pm central time will be credited as of the same day if the payment is in U.S. dollars and made:

- By check or money order drawn on a financial institution located in the U.S. or the post office, accompanied only with this payment coupon or your account number, and either mailed to our payment address on the front or delivered in person to us (do not mail cash);
 - Electronically on usaa.com or through a third-party bill paying service; or
 - Telephonically by calling 1-800-531-9762.
- Payments that we accept that do not meet the above requirements will be credited within 5 days. We reserve the right to withhold credit availability until we confirm receipt of good funds.

Account Settlements. You cannot settle your account balance without our written agreement. If you want to settle your account for less than the New Balance (for example if you dispute the amount you owe or you cannot afford to pay what you owe), you must write to us at USAA Credit Card Resolution Services, P.O. Box 34894, San Antonio, TX 78265 and we must agree in writing. Otherwise, we may process your payment and it will not release you from paying the remaining unpaid balance or result in an accord and satisfaction.

Transactions				
Payments and Credits				
Trans Date	Post Date	Reference Number	Description	Amount
03/31	03/31		USAA CREDIT CARD PAYMENT SAN ANTONIO TX	\$3,634.43-
Total Payments And Credits For This Period				\$3,634.43-
Transactions				
SCOTT G BORGERS XXX 0904				
Trans Date	Post Date	Reference Number	Description	Amount
03/27	03/28		HARVARD VANGUARD MEDICAL BOSTON MA	\$25.00
03/27	03/28		HARVARD VANGUARD MEDICAL BOSTON MA	\$7.60
03/26	03/28		MOODYS_3 BOSTON MA	\$28.03
03/28	03/28		SQ *CLOVER FOOD LAB BOSTON MA	\$10.80
03/28	03/28		NEW BALANCE BOSTON EXP 877-623-7867 MA	\$130.03
03/29	03/29		BLU RESTAURANT BOSTON MA	\$2.41
03/29	03/29		LOGAN PARKING MASSPORT BOSTON MA	\$7.00
03/30	03/30		MANCHESTER ATHLETIC CLUB 9785268900 MA	\$46.75
03/30	03/30		SQ *COMMUNITY SERVI SOUTH HAMILTO MA	\$80.00
03/31	03/31		MFA PARKING BOSTON MA	\$14.00
03/31	03/31		MUS FINE ART ONSITE BOSTON MA	\$73.00
03/31	03/31		ZEN JAPANESE GRILL AND SU BOSTON MA	\$179.06
04/01	04/01		Dig Inn Season Market - B New York NY	\$14.50
04/01	04/01		WILLOW ST SELF STORAGE 978-5157994 MA	\$165.00
04/01	04/01		WILLOW ST SELF STORAGE 978-5157994 MA	\$455.00
04/01	04/01		AMZN MKTP US*MW4M39HY2 AM AMZN.COM/BILL WA	\$130.00
04/01	04/01		IN *ALARMEX INC. 978-8872999 MA	\$120.00
04/03	04/03		HEARTH/ZADIES NEW YORK NY	\$175.35
04/03	04/03		HOMEDEPOT.COM 800-430-3376 GA	\$83.34
04/03	04/03		SQ *JOE & THE JUICE New York NY	\$7.84
04/03	04/03		Amazon Prime Amzn.com/bill WA	\$119.00
04/04	04/04		OPC BOSTON PARK - ECOM 617-635-4140 MA	\$0.90
04/04	04/04		E-ZPass MA 877-6277745 MA	\$35.00
04/05	04/05		CKE*BLACK ARROW 26 C BEVERLY MA	\$64.58
04/05	04/05		USPS PO 2442840944 MANCHESTER MA	\$4.05
04/06	04/06		MANCHESTER GAS & SERVICE MANCHESTER MA	\$84.25
04/06	04/06		COMMON MAN HOOKSET HOOKSETT NH	\$9.27
04/06	04/06		COMMON MAN HOOKSET HOOKSETT NH	\$12.81
04/06	04/06		TST* VIDALIAS WEST NEWBURY MA	\$83.28
04/08	04/08		BANCROFT AND CO PEABODY MA	\$30.68
04/09	04/09		BLU RESTAURANT BOSTON MA	\$10.29
04/09	04/09		RING.COM RING MONTHLY HTTPSRING.COM CA	\$3.00
04/10	04/10		JUICE PRESS JPB02 BOSTON MA	\$11.61
04/10	04/10		LANSDOWNE PUB BOSTON MA	\$22.05
04/10	04/10		E-ZPass MA 877-6277745 MA	\$35.00
04/11	04/11		LUCIA LIGHTING & DESIGN 781-5950026 MA	\$2,052.73
04/11	04/11		BOS TAXI 1238 BOSTON MA	\$7.60
04/11	04/11		EATALY BOSTON SALIDO BOSTON MA	\$148.05
04/11	04/11		UBER HELP.UBER.COM CA	\$9.09
04/11	04/11		UBER HELP.UBER.COM CA	\$10.80
04/11	04/11		UBER HELP.UBER.COM CA	\$10.76
04/12	04/12		CKE*BLACK ARROW 26 C BEVERLY MA	\$38.11
04/13	04/13		BLU RESTAURANT BOSTON MA	\$2.41
04/13	04/13		Tesla_US_Service 187-77983752 CA	\$543.74
04/13	04/13		USPS PO 2400130160 NEWTONVILLE MA	\$4.50
04/13	04/13		BOSTON CHOPS BOSTON MA	\$242.94
04/15	04/15		RESTORATION HARDWARE 844-252-0930 CA	\$712.94
04/16	04/16		UberBV Amsterdam CD 9106 9.23 124 0.751895991	\$6.94
04/16	04/16		AQUA BAR AT STOWE MOUNTAI STOWE VT	\$198.75
04/18	04/18		THE TILE SOURCE 978-9218453 MA	\$490.00
04/19	04/19		GENKI YA OF BOSTON BOSTON MA	\$109.85
04/19	04/19		CHARLES PLAYHOUSE BOSTON MA	\$251.00
04/20	04/20		MANCHESTER GAS & SERVICE MANCHESTER MA	\$35.00
04/20	04/20		BLUNDSTONEA 61362712200 AU	\$134.95
04/20	04/20		TENNESSEE BBQ PEABODY MA	\$30.83
04/20	04/20		TENNESSEE BBQ PEABODY MA	\$6.37
04/20	04/20		CROSBY'S MARKETPLAC MANCHESTER MA	\$19.78
04/20	04/20		CROSBY'S MARKETPLAC MANCHESTER MA	\$69.86
04/20	04/20		CROSBY'S MARKETPLAC MANCHESTER MA	\$45.62
04/20	04/20		BATTERIES PLUS - #0765 DANVERS MA	\$21.13
04/20	04/20		UBER TRIP HELP.UBER.COM CA	\$7.49

SDNY_GM_00010233



Account Summary

Statement Closing Date	04/26/19
Account Number	4270 XXXX XXXX 0904
Payment Due Date	05/21/19

Transactions (continued)

04/20	04/20		THE HOME DEPOT #2623 DANVERS MA	\$50.17
04/21	04/21		CROSBY'S MARKETPLAC MANCHESTER MA	\$31.44
04/21	04/21		AMAZON.COM*MZ1DA7A02 AMZN AMZN.COM/BILL WA	\$54.49
04/22	04/22		AMZN MKTP US*MZ1H24XY0 AM AMZN.COM/BILL WA	\$47.76
04/22	04/22		AMAZON.COM*MZ4W51V20 AMZN AMZN.COM/BILL WA	\$9.02
Total Transactions For SCOTT G BORGERSON				\$7,684.60

Transactions

GHISLAINE BORGERSON

XXXX 0912

Trans Date	Post Date	Description	Amount
03/28	03/28	BACK BAY VETERINARY CLINI BOSTON MA	\$215.56
03/26	03/28	EXXONMOBIL 97502660 ESSEX MA	\$63.65
03/27	03/28	RESTORATION HARDWARE 844-252-0930 CA	\$421.42
03/29	03/29	BOSTON COMMON PARKING GAR BOSTON MA	\$44.00
03/29	03/29	TARGET 00011874 DANVERS MA	\$125.31
03/29	03/29	STAPLES 00104950 DANVERS MA	\$31.85
03/29	03/29	PRET A MANGER 054 BOSTON MA	\$8.11
03/29	03/29	SAVENORS MARKET BOSTON MA	\$87.52
03/31	03/31	ZARA USA 3753 BOSTON MA	\$125.55
04/02	04/02	FOUR SEASONS NAIL BAR INC NEW YORK NY	\$58.80
04/03	04/03	LORO PIANA WOODBURY COMM CENTRAL VALLE NY	\$261.12
04/04	04/04	PRET A MANGER 0105 NEW YORK NY	\$35.84
04/04	04/04	TAXI SVC LONG ISALND C ASTORIA NY	\$12.30
04/05	04/05	CROSBY'S MARKETPLAC MANCHESTER MA	\$83.65
04/06	04/06	CROSBY'S MARKETPLAC MANCHESTER MA	\$16.64
04/08	04/08	AMZN Mktp US*MW14O7I20 Amzn.com/bill WA	\$113.03
04/09	04/09	AMZN Mktp US*MZ6AZ6OZ1 Amzn.com/bill WA	\$48.98
04/11	04/11	AMAZON.COM*MW8UD7RU2 AMZN AMZN.COM/BILL WA	\$19.76
04/11	04/11	AMZN MKTP US*MZ9WI84H1 AM AMZN.COM/BILL WA	\$257.80
04/11	04/11	TST* TATTE BAKERY CHARLES BOSTON MA	\$27.83
04/12	04/12	TST* TATTE BAKERY CHARLES BOSTON MA	\$16.59
04/14	04/14	CROSBY'S MARKETPLAC MANCHESTER MA	\$106.80
04/15	04/15	TST* VIDALIAS WEST NEWBURY MA	\$38.58
04/16	04/16	HARRIGANS LIQUOR STORES M MANCHESTER BY MA	\$90.95
04/16	04/16	AMAZON.COM*MZ4YQ1EV1 AMZN AMZN.COM/BILL WA	\$33.90
04/19	04/19	CHARLES STREET CLINIC BOSTON MA	\$27.58
04/19	04/19	SAVENORS MARKET BOSTON MA	\$126.87
04/22	04/22	CROSBY'S MARKETPLAC MANCHESTER MA	\$15.76
04/22	04/22	WILD OATS HEALTH FOOD BEVERLY MA	\$33.53
04/22	04/22	AMZN Mktp US*MZ7YO1HQ1 Amzn.com/bill WA	\$29.99
04/22	04/22	AMZN Mktp US*MZ7888XJ0 Amzn.com/bill WA	\$17.40
04/23	04/23	TST* VIDALIAS WEST NEWBURY MA	\$14.18
04/24	04/24	AMZN Mktp US*MZ8CF86O1 Amzn.com/bill WA	\$21.95
04/25	04/25	AMAZON.COM*MZ6BZ18C0 AMZN AMZN.COM/BILL WA	\$31.86
Total Transactions For GHISLAINE BORGERSON			\$2,664.66

Fees

Trans Date	Post Date	Card Reference Number	Description	Amount
Total Fees For This Period				\$0.00

Interest Charged

Trans Date	Post Date	Reference Number	Description	Amount
04/26	04/26		Interest Charge on Purchases	\$0.00
04/26	04/26		Interest Charge on Cash Advances	\$0.00
04/26	04/26		Interest Charge on Balance Transfers	\$0.00
Total Interest For This Period				\$0.00

2019 Totals Year-to-Date

Total fees charged in 2019	\$0.00
Total interest charged in 2019	\$0.00

Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate *	Interest Charge
Regular Purchases (v)	13.15%	\$0.00	\$0.00
Regular Cash Advances (v)	13.15%	\$0.00	\$0.00

The APR for a balance type followed by a (v) is a variable rate.

Paying Interest and Your Grace Period: We will not charge you any further interest on your Purchase Balance on this Statement if you pay your entire New Balance by your Payment Due Date of 05/21/19.

*Balance Computation Method: Average Daily Balance (including New Purchases). For more information about how we calculate the Balance Subject to Interest Rate and how resulting interest was determined, click here.

Additional Disclosures

Additional Disclosures continue on next page.

Additional Disclosures (continued)

If your name appears on this statement, our records show that this is your account and that you are liable for paying the New Balance.

Information reported to credit bureaus. 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.

NOTE: When you pay by check, you authorize us to use information from your check to make a one-time electronic funds transfer from your checking account. Funds may be withdrawn from your account as early as the day we receive your payment and you will not receive your check back from your bank.

What to Do If You Think You Find A Mistake on Your Statement

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

**USAA Credit Card Services,
P.O. Box 65020,
San Antonio, TX 78265-5020.**

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 at 1-800-531-9762 or notify us electronically at usaa.com, 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: **USAA Credit Card Services, P.O. Box 65020, San Antonio, TX 78265-5020.** 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.

Liability for Unauthorized Use

If you notice the loss or theft of your credit card or a possible unauthorized use of your card, call us immediately at 1-800-531-9762(overseas, call collect, (210)491-9097). You may also contact us on the Web at www.usaa.com or write to us at: **USAA Credit Card Services, P.O. Box 65020, San Antonio, TX 78265-5020.**

With our Zero Liability Policy, you are not liable for Unauthorized Use of your Card.

During any period when your account has a temporary SCRA, Deployment, or PCS rate in effect, the Balance Transfer Fee and the Cash Advance Fee on Convenience Checks (and on all Cash Advances for SCRA) will be waived.

Merchant Credits

If you become entitled to a credit from any person who accepts your card, that person must transmit a credit statement to us within seven business days. We must credit your account within three business days following receipt of the credit statement. You are not responsible for payment of any interest or other charges resulting from any failure to comply with these requirements.

USAA credit cards are issued by USAA Savings Bank.

Important Account Information

Pay-Ahead Program: Your Regular Minimum Payment is the Minimum Payment amount calculated in accordance with the USAA Credit Card Agreement. If your account is eligible for our Pay-Ahead Program and is in good standing, when you make more than the Regular Minimum Payment, we may, at our option, permit you to skip some or all of your next two Regular Minimum Payments. When this occurs, we continue to calculate your Regular Minimum Payment; however, the amount of the minimum payment due displayed on the first page of your statement, on usaa.com, on mobile devices, and on our phone systems is reduced by the amount you may skip.

Your Regular Minimum Payment this month is \$103.00. If the amount of the minimum payment due displayed on the first page of this statement is less than \$103.00, you may skip the difference between the two amounts and you need only pay the lower amount under our Pay-Ahead Program. This means the amount that you must pay on this statement is \$0.00. **Remember that Finance Charges continue to accrue on all unpaid balances.**

If you use a bill paying service and pay the minimum, the payment made will be the amount of the minimum payment due displayed on the first page rather than the Regular Minimum Payment. You may opt out of the Pay-Ahead Program at any time by calling us at 1-800-531-9762.

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Account Summary

Account Number 4270 XXXX XXXX 0904

Address change? Visit us at: www.usaa.com or complete the form below and return it with your payment. The address change will update ALL USAA products and services associated with your household.

New Balance	Minimum Payment Due	Payment Due Date	Amount Enclosed
\$12,970.73	\$0.00	06/21/19	\$

Address		
City	State	Zip
H Phone ()	W Phone ()	

To ensure proper credit, please return this portion with your Check or Money Order payment made payable to USAA Savings Bank. DO NOT SEND CASH.

SCOTT C. BORGERSON



USAA CREDIT CARD PAYMENTS



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427082300514990100000000012970737

Please detach and mail the coupon above with your payment.



Statement Closing Date

05/27/19

USAA Documents Online

Get statements faster, save paper, and reduce your risk of identity theft with USAA Documents Online. It's free, convenient, and helps us save you money. Log on to usaa.com and sign up today.

Account Number



Credit limit \$35,000.00
Available credit \$20,982.00

Questions? Visit us at www.usaa.com
Questions? Call Customer Service
Lost or Stolen Card



Or write us at: PO BOX 65020, SAN ANTONIO, TX 78265-5020

Remit payment to: USAA CREDIT CARD PAYMENTS
10750 MCDERMOTT FWY
SAN ANTONIO TX 78288-0570

Summary of Account Activity		
Previous Balance		\$10,349.26
Payments	-	\$10,349.26
Other Credits	-	\$156.90
New Purchases	+	\$13,127.63
New Cash Advances	+	\$0.00
New Balance Transfers	+	\$0.00
Fees Charged	+	\$0.00
Interest Charged	+	\$0.00
<hr/>		
New Balance		\$12,970.73
Credit Limit		\$35,000.00
Available Credit		\$20,982.00
Days in Billing Cycle		31

Payment Information		
New Balance		\$12,970.73
Minimum Payment Due		\$0.00
Payment Due Date		06/21/19
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.00.		
Minimum Payment Warning: If you make only the regular 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	30 years	\$26,703.00
\$438.00	3 years	\$15,768.00 (Savings = \$10,935.00)
If you would like information about credit counseling services, call 1-800-531-1291.		
*See Important Account Information at end of statement. You may repay the total balance at any time.		

Rewards Summary

USAA REWARDS PROGRAM

FOR MORE INFORMATION ABOUT YOUR USAA REWARDS PROGRAM, GO TO YOUR ACCOUNT SUMMARY PAGE ON USAA.COM OR CALL (800)980-USAA (8722), 9 AM - 8 PM (ET), 7 DAYS A WEEK.

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Payment Conditions. Payments must be made in U.S. dollars and drawn on funds on deposit at financial institutions insured by the F.D.I.C. Do not mail cash. Payments received by us by 5 pm central time will be credited as of the same day if the payment is in U.S. dollars and made:

- By check or money order drawn on a financial institution located in the U.S. or the post office, accompanied only with this payment coupon or your account number, and either mailed to our payment address on the front or delivered in person to us (do not mail cash);
 - Electronically on usaa.com or through a third-party bill paying service; or
 - Telephonically by calling 1-800-531-9762.
- Payments that we accept that do not meet the above requirements will be credited within 5 days. We reserve the right to withhold credit availability until we confirm receipt of good funds.

Account Settlements. You cannot settle your account balance without our written agreement. If you want to settle your account for less than the New Balance (for example if you dispute the amount you owe or you cannot afford to pay what you owe), you must write to us at USAA Credit Card Resolution Services, P.O. Box 34894, San Antonio, TX 78265 and we must agree in writing. Otherwise, we may process your payment and it will not release you from paying the remaining unpaid balance or result in an accord and satisfaction.

Payments and Credits			Transactions	
Trans Date	Post Date		Description	Amount
05/03	05/05		AMZN MKTP US AMZN.COM/BIL AMZN.CO CREDIT	\$21.95-
05/14	05/15		BLUNDSTONEA 61362712 CREDIT	\$134.95-
05/19	05/19		USAA CREDIT CARD PAYMENT SAN ANTONIO TX	\$10,349.26-
			Total Payments And Credits For This Period	\$10,506.16-
Transactions			SCOTT G BORGERS X 0904	
Trans Date	Post Date		Description	Amount
04/27	04/27		JOHN HARVARD FRAMINGHAM 6 FRAMINGHAM MA	\$21.03
04/25	04/27		LURE FISHBAR NEW YORK NY	\$139.63
04/26	04/27		OLIVE BRANCH GREENWICH CT	\$5.41
04/27	04/27		E-ZPass MA 877-6277745 MA	\$35.00
04/28	04/28		CAPE ANN LANES GLOUCESTER MA	\$31.00
04/28	04/28		JORDANS IMAX READING 781-944-9090 MA	\$74.25
04/28	04/28		CROSBY'S MARKETPLAC MANCHESTER MA	\$6.00
04/28	04/28		WWW.RACEMENU.COM 800-987-7001 MA	\$94.00
04/29	04/29		Short & Main Gloucester MA	\$110.23
04/30	04/30		BESTFORAUTOCOM 510-9699951 CA	\$82.95
04/30	04/30		CROSS SOUND FERRY WEB 800-453-0660 CT	\$170.50
05/01	05/01		WILLOW ST SELF STORAGE 978-5157994 MA	\$620.00
05/01	05/01		MARK SHEA UPHOLSTERING 978-7687018 MA	\$879.75
05/01	05/01		Amazon.com*MZ6YZ67D0 Amzn.com/bill WA	\$19.46
05/03	05/03		ZIMMANS LYNN MA	\$25.43
05/04	05/04		UTOPIA FARMS MANCHESTER MA	\$31.86
05/08	05/08		ALLENS PHARMAC08711459 MANCHESTER MA	\$30.73
05/08	05/08		NOR'EAST CLEANERS RAILROA978-2834513 MA	\$190.55
05/08	05/08		ADVANCE AUTO PARTS #7989 GLOUCESTER MA	\$53.09
05/08	05/08		US-OUTDRSY-1129139 STRIPE.COM TX	\$458.69
05/09	05/09		Short & Main Gloucester MA	\$94.18
05/09	05/09		DELUCAS MARKET BOSTON MA	\$10.99
05/09	05/09		TST* BRACKETT'S OCEANVEW ROCKPORT MA	\$5.35
05/09	05/09		CKE*BLACK ARROW 26 C BEVERLY MA	\$98.91
05/09	05/09		RING.COM RING MONTHLY HTTPSRING.COM CA	\$3.00
05/10	05/10		METROPOLITAN CABINET - 781-9498900 MA	\$725.78
05/11	05/11		MANCHESTER GAS & SERVICE MANCHESTER MA	\$71.40
05/11	05/11		5GUYS 1487 QSR PEABODY MA	\$23.05
05/11	05/11		E-ZPass MA 877-6277745 MA	\$35.00
05/12	05/12		AT&T*BILL PAYMENT WWW.ATT.COM GA	\$122.49
05/13	05/13		MANCHESTER ATHLETIC CLUB 978-526-8900 MA	\$239.09
05/13	05/13		JUICE PRESS JPB02 BOSTON MA	\$14.02
05/14	05/14		TST* TATTE BAKERY - BACK BOSTON MA	\$6.42
05/15	05/15		GARDNER MATTRESS CORP 978-744-1810 MA	\$452.00
05/15	05/15		AMZN MKTP US*MN4CT6EK2 AM AMZN.COM/BILL WA	\$69.99
05/15	05/15		ZIMMANS LYNN MA	\$1,012.43
05/16	05/16		PRODIGYGAME.COM BURLINGTON CD	\$8.95
05/17	05/17		CROSBY'S MARKETPLAC MANCHESTER MA	\$76.67
05/17	05/17		TST* WILLOW REST GLOUCESTER MA	\$13.10
05/17	05/17		TST* WILLOW REST GLOUCESTER MA	\$5.40
05/17	05/17		HMD* Wired 800-769-4733 DE	\$10.00
05/18	05/18		City of Rockport Rockport MA	\$3.00
05/18	05/18		SOMERVILLES NO TOUCH C SOMERVILLE MA	\$12.00
05/18	05/18		7-ELEVEN 37362 CHARLESTOWN MA	\$13.16
05/19	05/19		JETBLUE 2797362385217 SALT LAKE CIT UT	\$125.30
			BORGERSON/SCOTT BOSTON WASHINGTON	
05/19	05/19		JETBLUE 2797362385218 SALT LAKE CIT UT	\$125.30
			BORGERSON/NOAH CHD BOSTON WASHINGTON	
05/19	05/19		AMERICAN AIR0017362385219 FORT WORTH TX	\$327.30
			BORGERSON/SCOTT WASHINGTON BOSTON	
05/19	05/19		AMERICAN AIR0017362385220 FORT WORTH TX	\$327.30
			BORGERSON/NOAH CHD WASHINGTON BOSTON	
05/20	05/20		Short & Main Gloucester MA	\$92.65
05/20	05/20		GENTLEGIANTMOVINGCOINC SOMERVILLE MA	\$200.00
05/20	05/20		OUR VACATION CENTER 866-868-5086 AZ	\$6.00
05/20	05/20		AWAYTRAVEL.COM WWW.AWAYTRAVE NY	\$207.19

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Account Summary

Statement Closing Date	05/27/19
Account Number	4270 XXXX XXXX 0904
Payment Due Date	06/21/19

Transactions (continued)				
05/20	05/20		ZIMMANS LYNN MA	\$679.15
05/22	05/22		SP * THE FLEXX USA HTTPSTHEFLEX SC	\$92.40
05/23	05/23		WALMART.COM 8009666546 800-966-6546 AR	\$91.74
05/25	05/25		THE PARAMOUNT BOSTON MA	\$37.17
05/25	05/25		THAMES RIVER WINE & SPIRI NEW LONDON CT	\$238.16
05/25	05/25		CROSS SOUND DELI SERVI NEW LONDON CT	\$26.51
Total Transactions For SCOTT G BORGERSON				\$8,782.11
Transactions GHISLAINE BORG XXXX 0912				
Trans Date	Post Date		Description	Amount
04/25	04/27		FOUR SEASON BEAUTY BAR IN NEW YORK NY	\$42.00
04/25	04/27		FOUR SEASONS NAIL BAR INC NEW YORK NY	\$66.15
04/27	04/27		CROSBY'S MARKETPLAC MANCHESTER MA	\$88.89
04/29	04/29		AMZN MKTP US*MZ8FG7QH2 AM AMZN.COM/BILL WA	\$54.45
04/30	04/30		CROSBY'S MARKETPLAC MANCHESTER MA	\$77.28
04/30	04/30		AMZN MKTP US*MZ06G2KE0 AM AMZN.COM/BILL WA	\$109.96
04/30	04/30		AMZN MKTP US*MZ5SP16O2 AM AMZN.COM/BILL WA	\$467.96
05/01	05/01		COMMON CROW GLOUCESTER MA	\$83.88
05/01	05/01		AMZN Mktp US*MZ5QF1DE2 Amzn.com/bill WA	\$85.40
05/02	05/02		PRET A MANGER 054 BOSTON MA	\$8.11
05/02	05/02		CROSBY'S MARKETPLAC MANCHESTER MA	\$85.37
05/02	05/02		AMAZON.COM*MZ6UP2WV1 AMZN AMZN.COM/BILL WA	\$13.00
05/03	05/03		AMZN Mktp US*MZ8O819V0 Amzn.com/bill WA	\$28.99
05/04	05/04		TST* VIDALIAS WEST NEWBURY MA	\$43.48
05/05	05/05		AMZN MKTP US*MN8DI04L1 AM AMZN.COM/BILL WA	\$7.19
05/05	05/05		AMZN Mktp US*MZ1BY3UD2 Amzn.com/bill WA	\$21.98
05/06	05/06		AMZN MKTP US*MZ6EP3I82 AM AMZN.COM/BILL WA	\$95.93
05/07	05/07		ALLERGY AND ASTHMA ASSOCI BOSTON MA	\$45.00
05/07	05/07		SAVENORS MARKET BOSTON MA	\$5.32
05/08	05/08		FOUR SEASONS NAIL BAR INC NEW YORK NY	\$78.75
05/08	05/08		PRET A MANGER 0105 NEW YORK NY	\$16.51
05/10	05/10		TST* VIDALIAS WEST NEWBURY MA	\$90.63
05/12	05/12		CROSBY'S MARKETPLAC MANCHESTER MA	\$202.54
05/13	05/13		COMMON CROW GLOUCESTER MA	\$57.27
05/13	05/13		ALLENS PHARMAC08711459 MANCHESTER MA	\$29.69
05/13	05/13		AMZN MKTP US*MN35J8PY1 AM AMZN.COM/BILL WA	\$12.96
05/13	05/13		AMZN MKTP US*MN5FA6TT2 AM AMZN.COM/BILL WA	\$282.98
05/14	05/14		HARRIGANS LIQUOR STORES M MANCHESTER BY MA	\$96.05
05/14	05/14		USPS PO 2442840944 MANCHESTER MA	\$7.35
05/14	05/14		SQ *NOR'EAST FRAMEW MANCHESTER MA	\$77.56
05/15	05/15		COMMON CROW GLOUCESTER MA	\$49.63
05/15	05/15		TST* BRACKETT'S OCEANVEW ROCKPORT MA	\$9.59
05/18	05/18		AMZN MKTP US*MN5N04B51 AM AMZN.COM/BILL WA	\$10.99
05/20	05/20		THE NAIL STUDIO BEVERLY MA	\$15.00
05/20	05/20		PETSMART # 2390 SEABROOK NH	\$46.96
05/20	05/20		BEST BUY MHT 00005330 DANVERS MA	\$244.36
05/20	05/20		SQ *PAWS PET BOUTIQ EXETER NH	\$9.99
05/21	05/21		TST* VIDALIAS WEST NEWBURY MA	\$8.19
05/23	05/23		TEKES NAILS BOSTON MA	\$68.00
05/23	05/23		PRET A MANGER 054 BOSTON MA	\$8.11
05/24	05/24		Tesla_US_Service 187-77983752 CA	\$1,321.00
05/24	05/24		ZEN JAPANESE GRILL AND SU BOSTON MA	\$45.34
05/25	05/25		DELUCAS MARKET BOSTON MA	\$25.61
05/25	05/25		AMAZON.COM*MN7OO9DS0 AMZN AMZN.COM/BILL WA	\$22.30
05/25	05/25		AMAZON.COM*MN18066Y0 AMZN AMZN.COM/BILL WA	\$67.66
05/25	05/25		TST* VIDALIAS WEST NEWBURY MA	\$10.16
Total Transactions For GHISLAINE BORGERSON				\$4,345.52
Fees				
Trans Date	Post Date	Ca	Description	Amount
Total Fees For This Period				\$0.00
Interest Charged				
Trans Date	Post Date	Reference Number	Description	Amount
05/27	05/27		Interest Charge on Purchases	\$0.00
05/27	05/27		Interest Charge on Cash Advances	\$0.00
05/27	05/27		Interest Charge on Balance Transfers	\$0.00
Total Interest For This Period				\$0.00

2019 Totals Year-to-Date	
Total fees charged in 2019	\$0.00
Total interest charged in 2019	\$0.00

Interest Charge Calculation			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate *	Interest Charge
Regular Purchases (v)	13.15%	\$0.00	\$0.00
Regular Cash Advances (v)	13.15%	\$0.00	\$0.00
The APR for a balance type followed by a (v) is a variable rate.			
Paying Interest and Your Grace Period: We will not charge you any further interest on your Purchase Balance on this Statement if you pay your entire New Balance by your Payment Due Date of 06/21/19.			
*Balance Computation Method: Average Daily Balance (including New Purchases). For more information about how we calculate the Balance Subject to Interest Rate and how resulting interest was determined, ca			

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Additional Disclosures

If your name appears on this statement, our records show that this is your account and that you are liable for paying the New Balance.

Information reported to credit bureaus. 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.

NOTE: When you pay by check, you authorize us to use information from your check to make a one-time electronic funds transfer from your checking account. Funds may be withdrawn from your account as early as the day we receive your payment and you will not receive your check back from your bank.

What to Do If You Think You Find A Mistake on Your Statement

If you think there is a mistake on your statement, contact us at:

- In [REDACTED]
- 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 at 1-800-531-9762 or notify us electronically at usaa.com, 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* [REDACTED] San Antonio, TX 78265-5020. While we investigate, the same rules apply to the disputed amount as [REDACTED] 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.

Liability for Unauthorized Use

If you notice the loss or theft of your credit card or a possible unauthorized use of your [REDACTED] (210)491-9997. You may also contact us on the Web at www.usaa.com or write to us [REDACTED] 78265-5020.

With our Zero Liability Policy, you are not liable for Unauthorized Use of your Card.

During any period when your account has a temporary SCRA, Deployment, or PCS rate in effect, the Balance Transfer Fee and the Cash Advance Fee on Convenience Checks (and on all Cash Advances for SCRA) will be waived.

Merchant Credits

If you become entitled to a credit from any person who accepts your card, that person must transmit a credit statement to us within seven business days. We must credit your account within three business days following receipt of the credit statement. You are not responsible for payment of any interest or other charges resulting from any failure to comply with these requirements.

USAA credit cards are issued by USAA Savings Bank.

Important Account Information

Minimum Payment Addendum to the USAA Credit Card Agreement

When we send you a bill, it will show your Minimum Payment Due. We must receive payment of at least the Minimum Payment Due by the Payment Due Date on the bill. Notwithstanding anything to the contrary in Section 23 of the USAA Credit Card Agreement, the amount of your Minimum Payment Due will be the greater of: (1) the sum (rounded to the nearest dollar) of 1% of your New Balance plus the interest and fees we charged as shown on the bill and any past due amounts; or (2) \$15. However, if your New Balance exceeds your Credit Limit, then at our option, we may require you to pay any amount up to the entire overlimit amount instead of the Minimum Payment Due. In no event will your Minimum Payment Due exceed the amount of your New Balance. We may adjust your Minimum Payment Due in accordance with our PayAhead Program.

Pay-Ahead Program: Your Regular Minimum Payment is the Minimum Payment amount calculated in accordance with the USAA Credit Card Agreement. If your account is eligible for our Pay-Ahead Program and is in good standing, when you make more than the Regular Minimum Payment, we may, at our option, permit you to skip some or all of your next two Regular Minimum Payments. When this occurs, we continue to calculate your Regular Minimum Payment; however, the amount of the minimum payment due displayed on the first page of your statement, on usaa.com, on mobile devices, and on our phone systems is reduced by the amount you may skip.

Your Regular Minimum Payment this month is \$130.00. If the amount of the minimum payment due displayed on the first page of this statement is less than \$130.00, you may skip the difference between the two amounts and you need only pay the lower amount under our Pay-Ahead Program. This means the amount that you must pay on this statement is \$0.00. **Remember that Finance Charges continue to accrue on all unpaid balances.**

If you use a bill paying service and pay the minimum, the payment made will be the amount of the minimum payment due displayed on the first page rather than the Regular Minimum Payment. You may opt out of the Pay-Ahead Program at any time by calling us at [REDACTED]

SDNY_GM_00010239



Account Summary

Account Number [REDACTED]

Address change? Visit us at: www.usaa.com or complete the form below and return it with your payment. The address change will update ALL USAA products and services associated with your household.

New Balance	Minimum Payment Due	Payment Due Date	Amount Enclosed
\$22,307.24	\$0.00	07/21/19	\$

Address		
City	State	Zip
H Phone ()	W Phone ()	

To ensure proper credit, please return this portion with your Check or Money Order payment made payable to USAA Savings Bank. DO NOT SEND CASH.

SCOTT C. ROBERTSON

USAA CREDIT CARD PAYMENTS

007813821

427082300514990100000000022307243

Please detach and mail the coupon above with your payment.



Statement Closing Date

06/26/19

USAA Documents Online

Get statements faster, save paper, and reduce your risk of identity theft with USAA Documents Online. It's free, convenient, and helps us save you money. Log on to usaa.com and sign up today.

Account Number [REDACTED]

Credit limit \$35,000.00
Available credit \$12,376.00

Questions? Visit us at www.usaa.com
Questions? Call Customer Service
Lost or Stolen Card [REDACTED]

Or write us at: [REDACTED]

Summary of Account Activity

Previous Balance	\$12,970.73
Payments	- \$12,970.73
Other Credits	- \$19.95
New Purchases	+ \$22,327.19
New Cash Advances	+ \$0.00
New Balance Transfers	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$0.00

New Balance	\$22,307.24
Credit Limit	\$35,000.00
Available Credit	\$12,376.00
Days in Billing Cycle	30

Payment Information

New Balance	\$22,307.24
Minimum Payment Due	\$0.00
Payment Due Date	07/21/19

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.00.

Minimum Payment Warning: If you make only the regular 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	34 years	\$46,285.00
\$753.00	3 years	\$27,117.00 (Savings = \$19,168.00)

If you would like information about credit counseling services, call 1-800-531-1291.

*See Important Account Information at end of statement. You may repay the total balance at any time.

Rewards Summary

USAA REWARDS PROGRAM

FOR MORE INFORMATION ABOUT YOUR USAA REWARDS PROGRAM, GO TO YOUR ACCOUNT SUMMARY PAGE ON USAA.COM OR CALL (800)980-USAA (8722), 9 AM - 8 PM (ET), 7 DAYS A WEEK.

007813821

SDNY_GM_00010240

Payment Conditions. Payments must be made in U.S. dollars and drawn on funds on deposit at financial institutions insured by the F.D.I.C. Do not mail cash. Payments received by us by 5 pm central time will be credited as of the same day if the payment is in U.S. dollars and made:

- By check or money order drawn on a financial institution located in the U.S. or the post office, accompanied only with this payment coupon or your account number, and either mailed to our payment address on the front or delivered in person to us (do not mail cash);
 - Electronically on usaa.com or through a third-party bill paying service; or
 - Telephonically by calling 1-800-531-9762.
- Payments that we accept that do not meet the above requirements will be credited within 5 days. We reserve the right to withhold credit availability until we confirm receipt of good funds.

Account Settlements. You cannot settle your account balance without our written agreement. If you want to settle your account for less than the New Balance (for example if you dispute the amount you owe or you cannot afford to pay what you owe), you must write to us at USAA Credit Card Resolution Services, P.O. Box 34894, San Antonio, TX 78265 and we must agree in writing. Otherwise, we may process your payment and it will not release you from paying the remaining unpaid balance or result in an accord and satisfaction.

Transactions				
Payments and Credits				
Trans Date	Post Date	Reference Number	Description	Amount
06/02	06/02		USAA CREDIT CARD PAYMENT SAN ANTONIO TX	\$12,970.73-
06/15	06/16		UTOPIA FARMS MANCHESTER MA CREDIT	\$19.95-
Total Payments And Credits For This Period				\$12,990.68-
Transactions				
SCOTT G BORGERS		X 0904		
Trans Date	Post Date	Reference Number	Description	Amount
05/26	05/28		Little Bird Healing SOUTHAMPTON NY	\$83.00
05/26	05/28		LE BILBOQUET SAG HAVOR NY	\$785.88
05/28	05/28		BLU RESTAURANT BOSTON MA	\$10.29
05/28	05/28		LAZ PARKING 550862 CAMBRIDGE MA	\$4.00
05/27	05/28		FLAVORS GREENPORT NY	\$20.12
05/28	05/28		SP * FLORENCE ADAMS KI HTTPS/BUTCHERB KS	\$657.89
05/29	05/29		BY CHLOE BACK BAY BOSTON MA	\$12.79
05/29	05/29		WAYFAIR*Wayfair wayfair.com MA	\$495.10
05/30	05/30		THE SHADE STORE ONLINE 212-645-2424 NY	\$6,037.50
05/30	05/30		METROPOLITAN CABINET - 781-9498900 MA	\$725.78
05/30	05/30		FOUR SEASONS BRISTL BOSTON MA	\$129.94
05/31	05/31		WILLOW ST SELF STORAGE 978-5157994 MA	\$620.00
05/31	05/31		PRET A MANGER 054 BOSTON MA	\$22.52
05/31	05/31		2657 AMC BOSTON COMMON BOSTON MA	\$28.38
05/31	05/31		SP * NOBULL WWW.NOBULLPRO MA	\$159.00
06/01	06/01		TST* YVONNE S BOSTON MA	\$121.88
06/03	06/03		MANCHESTER ATHLETIC CLUB 978-526-8900 MA	\$98.00
06/03	06/03		NOR'EAST CLEANERS RAILROA978-2834513 MA	\$9.75
06/05	06/05		TOP DOG ROCKPORT MA	\$30.02
06/05	06/05		DELTA AIR 0067367847454 LOUISVILLE KY	\$338.31
			BORGERSON/SCOTT	
			BOSTON KANSAS CITY	
06/05	06/05		DELTA AIR 0067367847455 LOUISVILLE KY	\$338.31
			MAXWELL/GHISLAI	
			BOSTON KANSAS CITY	
06/05	06/05		DELTA AIR 0067367847456 LOUISVILLE KY	\$338.31
			BORGERSON/NOAH	
			BOSTON KANSAS CITY	
06/05	06/05		DELTA AIR 0067367847457 LOUISVILLE KY	\$338.31
			BORGERSON/ABIG	
			BOSTON KANSAS CITY	
06/06	06/06		OUR VACATION CENTER 866-868-5086 AZ	\$12.00
06/07	06/07		TST* SILVERTONE BAR & GRI BOSTON MA	\$30.68
06/08	06/08		CALA'S RESTAURANT 130 MANCHESTER BY MA	\$58.95
06/08	06/08		MANCHESTER ATHLETIC CLUB 978-526-8900 MA	\$38.25
06/09	06/09		RING MONTHLY HTTPS/RING.COM CA	\$3.00
06/09	06/09		AT&T*BILL PAYMENT WWW.ATT.COM TX	\$83.43
06/10	06/10		BOS TAXI 1787 BOSTON MA	\$5.20
06/11	06/11		E-ZPass MA 877-6277745 MA	\$35.00
06/12	06/12		MANCHESTER ATHLETIC CLUB 978-526-8900 MA	\$98.00
06/12	06/12		NAVAL ACADEMY GIFT STO ANNAPOLIS MD	\$25.10
06/12	06/12		HERTZ RENT-A-CAR WASHINGTON DC	\$69.71
06/13	06/13		GENTLEGIANTMOVINGCOINC 704-3762338 MA	\$3,044.81
06/13	06/13		INTL SPY MUSEUM MUSEUM 202-3937798 DC	\$37.00
06/14	06/14		THE PARAMOUNT BOSTON MA	\$51.87
06/14	06/14		US-OUTDRSY-1129139 STRIPE.COM TX	\$1,031.06
06/14	06/14		BY CHLOE BACK BAY BOSTON MA	\$27.45
06/15	06/15		CAPTAIN DUSTY'S MANCHESTER MA	\$20.47
06/15	06/15		ESSEN MANCHESTER BY MA	\$34.67
06/15	06/15		DUNKIN #308615 Q35 MANCHESTER MA	\$4.39
06/17	06/17		SERAFINA FABULOUS PIZZA NEW YORK NY	\$85.31
06/17	06/17		IL MULINO UPTOWN NEW YORK NY	\$136.50
06/17	06/17		PRODIGYGAME.COM BURLINGTON CD	\$8.95
06/17	06/17		GUGGENHEIM MUSEUM TICKETI NEW YORK NY	\$50.00
06/17	06/17		CHEESECAKE CAMBRIDGE CAMBRIDGE MA	\$20.73
06/17	06/17		TST* VIDALIAS WEST NEWBURY MA	\$17.58
06/17	06/17		CRATE&BARREL CB2 NOD 800-967-6696 IL	\$432.26
06/17	06/17		TAXI SVC WOODSIDE WOODSIDE NY	\$15.80
06/19	06/19		HAAGEN-DAZS CENTRAL VALLE NY	\$18.00
06/19	06/19		COSIMOS ON UNION NEWBURGH NY	\$47.95
06/19	06/19		TOD'S WOODBURY CENTRAL VLY NY	\$128.67

SDNY_GM_00010241



Account Summary

Statement Closing Date	06/26/19
Account Number	4270 XXXX XXXX 0904
Payment Due Date	07/21/19

Transactions (continued)

06/19	06/19		GULF OIL 92038859 CHARLTON MA	\$5.33
06/19	06/19		BARNEY'S NEW YORK #401 CENTRAL VALLE NY	\$162.39
06/19	06/19		LORO PIANA WOODBURY COMM CENTRAL VALLE NY	\$551.12
06/19	06/19		DUNKIN #340071 Q35 WATERBURY CT	\$3.40
06/19	06/19		JAMES PERSE-WOODBURY CENTRAL VALLE NY	\$350.90
06/19	06/19		LULULEMON WOODBURY COM CENTRAL VALLE NY	\$61.43
06/20	06/20		IN *ALARMEX INC. 978-8872999 MA	\$120.00
06/20	06/20		TAXI SVC LONG ISLAND C LONG IS CITY NY	\$6.60
06/22	06/22		CROSBY'S MARKETPLAC MANCHESTER MA	\$21.97
06/23	06/23		THE RED WAGON BOSTON MA	\$112.60
06/23	06/23		THE PARAMOUNT BOSTON MA	\$39.78
06/23	06/23		RED SOX TEAM STORE-POS BOSTON MA	\$35.00
06/23	06/23		RED SOX TICKETS 877-733-7699 MA	\$211.00
06/23	06/23		ZEN JAPANESE GRILL AND SU BOSTON MA	\$144.39
06/23	06/23		GARY DRUG CO. BOSTON MA	\$13.80
06/24	06/24		UBER TRIP HELP.UBER.COM CA	\$9.65
06/24	06/24		UBER TRIP HELP.UBER.COM CA	\$7.27
06/25	06/25		KASHMIR RESTAURANT BOSTON MA	\$64.04
06/25	06/25		PANERA BREAD #202114 P BOSTON MA	\$10.79
Total Transactions For SCOTT G BORGERSON				\$19,009.33

**Transactions
GHISLAINE BORG**

K 0912

Trans Date	Post Date	Description	Amount
05/26	05/28	FAIRVIEW FARM AT MECOX L BRIDGEHAMPTON NY	\$278.40
05/29	05/29	CROSBY'S MARKETPLAC MANCHESTER MA	\$172.89
05/29	05/29	UTOPIA FARMS MANCHESTER MA	\$11.26
05/30	05/30	PINCKNEY NAILS SKIN SALON BOSTON MA	\$14.00
05/31	05/31	ARES SHOE REPAIR BOSTON MA	\$50.00
05/31	05/31	BOS TAXI 0312 BOSTON MA	\$9.20
05/31	05/31	TST* TATTE BAKERY CHARLES BOSTON MA	\$12.31
05/31	05/31	CVS/PHARMACY #08988 BOSTON MA	\$106.24
06/02	06/02	Amazon Prime Amzn.com/bill WA	\$1.99
06/02	06/02	AMZN Digital*M625683S1 888-802-3080 WA	\$8.51
06/06	06/06	AMZN MKTP US*M68RE2FT0 AM AMZN.COM/BILL WA	\$35.05
06/06	06/06	AMZN Mktp US*M69TG21Y1 Amzn.com/bill WA	\$399.91
06/09	06/09	Amazon Prime Amzn.com/bill WA	\$12.99
06/13	06/13	PINCKNEY NAILS SKIN SALON BOSTON MA	\$14.00
06/13	06/13	DELUCAS MARKET BOSTON MA	\$48.32
06/13	06/13	DELUCAS MARKET BOSTON MA	\$16.57
06/13	06/13	THE PARAMOUNT BOSTON MA	\$23.00
06/13	06/13	BEACON HILL BISTRO BOSTON MA	\$40.00
06/15	06/15	CROSBY'S MARKETPLAC MANCHESTER MA	\$236.12
06/15	06/15	TST* TATTE BAKERY CHARLES BOSTON MA	\$17.67
06/15	06/15	UTOPIA FARMS MANCHESTER MA	\$124.21
06/17	06/17	FOUR SEASON BEAUTY BAR IN NEW YORK NY	\$89.00
06/17	06/17	CANINE STYLES NEW YORK NY	\$16.33
06/17	06/17	PRET A MANGER 0105 NEW YORK NY	\$5.43
06/18	06/18	FOUR SEASONS NAIL BAR INC NEW YORK NY	\$78.75
06/18	06/18	FRED'S AT BARNEYS NY NEW YORK NY	\$35.50
06/18	06/18	LE PAIN QUOTIDIEN NEW YORK NY	\$14.25
06/19	06/19	BED BATH & BEYOND #361 NEW YORK NY	\$54.43
06/19	06/19	PRET A MANGER 0105 NEW YORK NY	\$2.82
06/19	06/19	PRET A MANGER 0105 NEW YORK NY	\$9.78
06/19	06/19	LE CREUSET FACTORY STO CENTRAL VALLE NY	\$34.82
06/20	06/20	DELUCAS MARKET BOSTON MA	\$42.89
06/20	06/20	CHARLES STREET SUPPLY BOSTON MA	\$25.79
06/22	06/22	COMMON CROW GLOUCESTER MA	\$48.46
06/22	06/22	SHAWS #3590 GLOUCESTER MA	\$241.37
06/22	06/22	CONTAINERSTORENORTHSHO PEABODY MA	\$212.37
06/23	06/23	ARAMARK FENWAY PARK BOSTON MA	\$19.00
06/24	06/24	AMAZON.COM*MH2AM14Y1 AMZN AMZN.COM/BILL WA	\$100.00
06/24	06/24	AMZN Mktp US*M64019IE2 Amzn.com/bill WA	\$54.99
06/24	06/24	AMZN Mktp US*M601N17B0 Amzn.com/bill WA	\$93.51
06/24	06/24	AMZN Mktp US*M610K1I82 Amzn.com/bill WA	\$20.46
06/24	06/24	AMZN Mktp US*M610M77V0 Amzn.com/bill WA	\$12.66
06/25	06/25	ROUVALIS BOSTON MA	\$13.81
06/25	06/25	AMZN Mktp US*M68PD89N0 Amzn.com/bill WA	\$54.99
06/25	06/25	AMZN Mktp US*MH0698LY1 Amzn.com/bill WA	\$109.98
06/25	06/25	AMZN Mktp US*M61IS79S0 Amzn.com/bill WA	\$212.73
06/25	06/25	AMZN Mktp US*M67VS2RB2 Amzn.com/bill WA	\$19.15
06/25	06/25	AMZN Mktp US*M66VI9R42 Amzn.com/bill WA	\$54.99
06/26	06/26	TST* TATTE BAKERY CHARLES BOSTON MA	\$6.96
Total Transactions For GHISLAINE BORG			\$3,317.86

Fees

Trans Date	Post Date	Card Reference Number	Description	Amount
Total Fees For This Period				\$0.00

Interest Charged

Trans Date	Post Date	Reference Number	Description	Amount
06/26	06/26		Interest Charge on Purchases	\$0.00
06/26	06/26		Interest Charge on Cash Advances	\$0.00
06/26	06/26		Interest Charge on Balance Transfers	\$0.00
Total Interest For This Period				\$0.00

2019 Totals Year-to-Date

Total fees charged in 2019	\$0.00
Total interest charged in 2019	\$0.00

Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate *	Interest Charge
Regular Purchases (v)	13.15%	\$0.00	\$0.00
Regular Cash Advances (v)	13.15%	\$0.00	\$0.00

The APR for a balance type followed by a (v) is a variable rate.

Paying Interest and Your Grace Period: We will not charge you any further interest on your Purchase Balance on this Statement if you pay your entire New Balance by your Payment Due Date of 07/21/19.

*Balance Computation Method: Average Daily Balance (including New Purchases). For more information about how we calculate the Balance Subject to Interest Rate and how resulting interest was determined, call (800) 531-9762.

Additional Disclosures

If your name appears on this statement, our records show that this is your account and that you are liable for paying the New Balance.

Information reported to credit bureaus. 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.

NOTE: When you pay by check, you authorize us to use information from your check to make a one-time electronic funds transfer from your checking account. Funds may be withdrawn from your account as early as the day we receive your payment and you will not receive your check back from your bank.

What to Do If You Think You Find A Mistake on Your Statement

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

**USAA Credit Card Services,
P.O. Box 65020,
San Antonio, TX 78265-5020.**

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 at 1-800-531-9762 or notify us electronically at usaa.com, 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.

During any period when your account has a temporary SCRA, Deployment, or PCS rate in effect, the Balance Transfer Fee and the Cash Advance Fee on Convenience Checks (and on all Cash Advances for SCRA) will be waived.

Merchant Credits

If you become entitled to a credit from any person who accepts your card, that person must transmit a credit statement to us within seven business days. We must credit your account within three business days following receipt of the credit statement. You are not responsible for payment of any interest or other charges resulting from any failure to comply with these requirements.

USAA credit cards are issued by USAA Savings Bank.

Important Account Information

Important Account Information continues on next page.

SDNY_GM_00010243



Account Summary

Statement Closing Date	
Account Number	
Payment Due Date	07/21/19

Important Account Information (continued)

Minimum Payment Addendum to the USAA Credit Card Agreement

When we send you a bill, it will show your Minimum Payment Due. We must receive payment of at least the Minimum Payment Due by the Payment Due Date on the bill. Notwithstanding anything to the contrary in Section 23 of the USAA Credit Card Agreement, the amount of your Minimum Payment Due will be the greater of: (1) the sum (rounded to the nearest dollar) of 1% of your New Balance plus the interest and fees we charged as shown on the bill and any past due amounts; or (2) \$15. However, if your New Balance exceeds your Credit Limit, then at our option, we may require you to pay any amount up to the entire overlimit amount instead of the Minimum Payment Due. In no event will your Minimum Payment Due exceed the amount of your New Balance. We may adjust your Minimum Payment Due in accordance with our PayAhead Program.

Pay-Ahead Program: Your Regular Minimum Payment is the Minimum Payment amount calculated in accordance with the USAA Credit Card Agreement. If your account is eligible for our Pay-Ahead Program and is in good standing, when you make more than the Regular Minimum Payment, we may, at our option, permit you to skip some or all of your next two Regular Minimum Payments. When this occurs, we continue to calculate your Regular Minimum Payment; however, the amount of the minimum payment due displayed on the first page of your statement, on usaa.com, on mobile devices, and on our phone systems is reduced by the amount you may skip.

Your Regular Minimum Payment this month is \$223.00. If the amount of the minimum payment due displayed on the first page of this statement is less than \$223.00, you may skip the difference between the two amounts and you need only pay the lower amount under our Pay-Ahead Program. This means the amount that you must pay on this statement is \$0.00. **Remember that Finance Charges continue to accrue on all unpaid balances.**

If you use a bill paying service and pay the minimum, the payment made will be the amount of the minimum payment rather than the Regular Minimum Payment. You may opt out of the Pay-Ahead Program at any time by calling

SDNY_GM_00010245

5550 MRR 1 7 18 190626 0 PAGE 6 of 6 10 3309 3000 B064 01A85550

EFTA_00120899

EFTA01266578



Account Summary

Account Number 4270 XXXX XXXX 0904

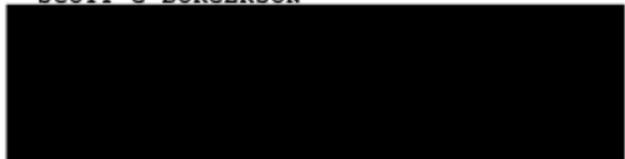
Address change? Visit us at: www.usaa.com or complete the form below and return it with your payment. The address change will update ALL USAA products and services associated with your household.

New Balance	Minimum Payment Due	Payment Due Date	Amount Enclosed
\$5,892.52	\$0.00	08/21/19	\$

Address		
City	State	Zip
H Phone ()	W Phone ()	

To ensure proper credit, please return this portion with your Check or Money Order payment made payable to USAA Savings Bank. DO NOT SEND CASH.

SCOTT G BORGERSON



USAA CREDIT CARD PAYMENTS



007813821

427082300514990100000000005892526

Please detach and mail the coupon above with your payment.



Statement Closing Date

07/26/19

Account Number



Credit limit

\$35,000.00

Available credit

\$29,064.00

Questions?

Visit us at www.usaa.com
Questions? Call Customer Service
Lost or Stolen Card



Or write us at:

PO BOX 65020, SAN ANTONIO, TX 78265-5020

Remit payment to: USAA CREDIT CARD PAYMENTS
10750 MCDERMOTT FWY
SAN ANTONIO TX 78288-0570

Effective October 1, 2019, USAA Federal Savings Bank will be eliminating the PCS and Deployment discretionary benefits. All currently approved benefits will continue through expiration.

Summary of Account Activity	
Previous Balance	\$22,307.24
Payments	- \$22,307.24
Other Credits	- \$1,225.46
New Purchases	+ \$7,117.98
New Cash Advances	+ \$0.00
New Balance Transfers	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$0.00
<hr/>	
New Balance	\$5,892.52
Credit Limit	\$35,000.00
Available Credit	\$29,064.00
Days in Billing Cycle	30

Payment Information		
New Balance	\$5,892.52	
Minimum Payment Due	\$0.00	
Payment Due Date	08/21/19	
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.00.		
Minimum Payment Warning: If you make only the regular 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	23 years	\$11,877.00
\$199.00	3 years	\$7,163.00 (Savings = \$4,714.00)
If you would like information about credit counseling services, call 1-800-531-1291.		
*See Important Account Information at end of statement. You may repay the total balance at any time.		

Rewards Summary	
USAA REWARDS PROGRAM	
FOR MORE INFORMATION ABOUT YOUR USAA REWARDS PROGRAM, GO TO YOUR ACCOUNT SUMMARY PAGE ON USAA.COM OR CALL (800)980-USAA (8722), 9 AM - 8 PM (ET), 7 DAYS A WEEK.	

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Payment Conditions. Payments must be made in U.S. dollars and drawn on funds on deposit at financial institutions insured by the F.D.I.C. Do not mail cash. Payments received by us by 5 pm central time will be credited as of the same day if the payment is in U.S. dollars and made:

- By check or money order drawn on a financial institution located in the U.S. or the post office, accompanied only with this payment coupon or your account number, and either mailed to our payment address on the front or delivered in person to us (do not mail cash);
 - Electronically on usaa.com or through a third-party bill paying service; or
 - Telephonically by calling 1-800-531-9762.
- Payments that we accept that do not meet the above requirements will be credited within 5 days. We reserve the right to withhold credit availability until we confirm receipt of good funds.

Account Settlements. You cannot settle your account balance without our written agreement. If you want to settle your account for less than the New Balance (for example if you dispute the amount you owe or you cannot afford to pay what you owe), you must write to us at USAA Credit Card Resolution Services, P.O. Box 34894, San Antonio, TX 78265 and we must agree in writing. Otherwise, we may process your payment and it will not release you from paying the remaining unpaid balance or result in an accord and satisfaction.

Transactions				
Payments and Credits				
Trans Date	Post Date	Reference Number	Description	Amount
06/29	06/30		AMZN Mktp US Amzn.com/bill WA CREDIT	\$20.46-
07/05	07/05		USAA CREDIT CARD PAYMENT SAN ANTONIO TX	\$22,307.24-
07/10	07/11		US-OUTDRSY-1129139 1-415-93 CREDIT	\$1,205.00-
Total Payments And Credits For This Period				\$23,532.70-
Transactions				
SCOTT G BORGE		X 0904		
Trans Date	Post Date		Description	Amount
06/25	06/27		BLU RESTAURANT BOSTON MA	\$8.83
06/26	06/27		EMPIRE BOSTON MA	\$120.79
06/27	06/27		JP LICKS BOSTON MA	\$18.75
06/27	06/27		SCAMPO BOSTON MA	\$93.11
06/26	06/27		CROSBY'S MARKETPLAC MANCHESTER MA	\$17.25
06/27	06/27		CHARLES STREET SUPPLY BOSTON MA	\$5.30
06/26	06/27		UBER TRIP HELP.UBER.COM CA	\$20.11
06/26	06/27		UBER TRIP HELP.UBER.COM CA	\$11.84
06/26	06/27		US-OUTDRSY-1129139 STRIPE.COM TX	\$1,500.00
06/26	06/27		CRATE&BARREL CB2 NOD 800-967-6696 IL	\$25.03
06/27	06/27		DELTA AIR Baggage Fee BOSTON MA	\$30.00
06/27	06/27		DELTA AIR Baggage Fee BOSTON MA	\$30.00
06/27	06/27		DELTA AIR Baggage Fee BOSTON MA	\$30.00
06/26	06/27		UTOPIA FARMS MANCHESTER MA	\$14.99
06/28	06/28		SMOKEHOUSE BBQ KANSAS CITY MO	\$72.70
06/28	06/28		TRUMAN MUSEUM SIMI VALLEY CA	\$39.95
06/29	06/29		WENDYS - 70 BOSTON MA	\$9.81
06/29	06/29		CASEYS GEN STORE 2911 SLATER MO	\$43.39
06/29	06/29		UBER TRIP HELP.UBER.COM CA	\$11.82
06/29	06/29		UBER TRIP HELP.UBER.COM CA	\$24.61
07/01	07/01		WILLOW ST SELF STORAGE 978-5157994 MA	\$400.00
07/01	07/01		NOREAST CLEANERS 978-2834513 MA	\$151.05
07/02	07/02		ARABIA STEAMBOAT MUSEUM KANSAS CITY MO	\$43.44
07/02	07/02		JACK STACK BBQ FH KANSAS CITY MO	\$65.51
07/02	07/02		SQ *ILLUSIONS, LLC KANSAS CITY MO	\$43.84
07/02	07/02		SQ *BETTY RAE'S RIVER MAR Kansas City MO	\$19.08
07/02	07/02		UNION STATION PARKING KANSAS CITY MO	\$5.00
07/02	07/02		UNION STATION PARKING KANSAS CITY MO	\$5.00
07/03	07/03		PHILLIPS 66 - TIFFANY SPR KANSAS CITY MO	\$1.36
07/03	07/03		PHILLIPS 66 - TIFFANY SPR KANSAS CITY MO	\$31.56
07/03	07/03		PARISI CAFE KANSAS CITY MO	\$3.07
07/03	07/03		CHICK FIL A - 107 DETROIT MI	\$8.93
07/03	07/03		5GUYS 1487 QSR PEABODY MA	\$12.17
07/03	07/03		TAXI SVC LONG ISLAND C LONG IS CITY NY	\$22.20
07/04	07/04		ESSEN MANCHESTER BY MA	\$9.52
07/04	07/04		CROSBY'S MARKETPLAC MANCHESTER MA	\$5.30
07/05	07/05		MANCHESTER GAS & SERVICE MANCHESTER MA	\$76.42
07/05	07/05		TST* AZOREAN RESTAURANT & GLOUCESTER MA	\$35.50
07/05	07/05		AMZN Mktp US*MH30Q3TR2 Amzn.com/bill WA	\$31.86
07/05	07/05		SignUp *DAMSPRINTTRIATHLO888-3851360 MA	\$122.90
07/06	07/06		GULF OIL 92038966 MANCHESTER MA	\$44.85
07/07	07/07		MOOO BOSTON MA	\$153.75
07/07	07/07		FIV*FLOWERS BY MARIANN HAMPTON FALLS NH	\$75.00
07/07	07/07		PANERA BREAD #203448 P SEABROOK NH	\$12.38
07/08	07/08		LIFE ALIVE CAFE (BOYLSTON BOSTON MA	\$17.66
07/08	07/08		RUBBER B 305-771-2369 FL	\$50.00
07/08	07/08		UBER TRIP HELP.UBER.COM CA	\$9.78
07/08	07/08		UBER TRIP HELP.UBER.COM CA	\$10.20
07/09	07/09		LIFE ALIVE CAFE (BOYLSTON BOSTON MA	\$8.29
07/09	07/09		SIMMONS LIQUORS BOSTON MA	\$36.73
07/09	07/09		TST* ANNA S TAQUERIA - BE BOSTON MA	\$19.69
07/09	07/09		RING MONTHLY HTTPSRING.COM CA	\$3.00
07/10	07/10		AT&T*BILL PAYMENT WWW.ATT.COM TX	\$175.16
07/12	07/12		Andre Perreault LMHC 617-835-6581 MA	\$150.00
07/12	07/12		CALA'S RESTAURANT 130 MANCHESTER BY MA	\$15.98
07/12	07/12		BEACON HILL BISTRO BOSTON MA	\$54.72
07/13	07/13		DELUCAS MARKET BOSTON MA	\$19.99
07/13	07/13		ESSEN MANCHESTER BY MA	\$11.34
07/13	07/13		BEACON HILL BISTRO BOSTON MA	\$183.34
07/14	07/14		CROSBY'S MARKETPLAC MANCHESTER MA	\$55.50

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Account Summary

Statement Closing Date	07/26/19
Account Number	4270 XXXX XXXX 0904
Payment Due Date	08/21/19

Transactions (continued)

Trans Date	Post Date	Description	Amount
07/14	07/14	CROSBY'S MARKETPLAC MANCHESTER MA	\$8.03
07/15	07/15	BEACON HILL WINE & SPIRIT BOSTON MA	\$27.98
07/15	07/15	MOODYS_3 BOSTON MA	\$10.65
07/16	07/16	Andre Perreault LMHC 617-835-6581 MA	\$175.00
07/16	07/16	PASSPORT PARKING passportinc NC	\$1.27
07/16	07/16	GRUBHUBGOURMETCHINAHO GRUBHUB.COM NY	\$62.93
07/16	07/16	AT&T B172 10673 800-331-0500 MA	\$37.50
07/17	07/17	LAZ PARKING 550862 CAMBRIDGE MA	\$3.00
07/17	07/17	PRODIGYGAME.COM BURLINGTON CD	\$8.95
07/17	07/17	SQ *MATILDE'S PHOTO BOSTON MA	\$69.95
07/17	07/17	LOGAN PARKING MASSPORT BOSTON MA	\$8.00
07/17	07/17	BEACON HILL BISTRO BOSTON MA	\$88.46
07/18	07/18	5GUYS 1487 QSR PEABODY MA	\$19.75
07/18	07/18	5GUYS 1487 QSR PEABODY MA	\$14.41
07/19	07/19	FEDEX 940389006387 MEMPHIS TN	\$10.61
07/19	07/19	CROSBY'S MARKETPLAC MANCHESTER MA	\$117.28
07/20	07/20	TST* BRAVO BY THE SEA MANCHESTER BY MA	\$39.24
07/20	07/20	FEDEX 788557589395 MEMPHIS TN	\$116.64
07/20	07/20	CROSBY'S MARKETPLAC MANCHESTER MA	\$24.26
07/20	07/20	MANCHESTER ACE HDWE MANCHESTER MA	\$133.85
07/20	07/20	E-ZPass MA 877-6277745 MA	\$35.00
07/21	07/21	CALA'S RESTAURANT 130 MANCHESTER BY MA	\$65.37
07/21	07/21	ESSEN MANCHESTER BY MA	\$31.56
07/21	07/21	CROSBY'S MARKETPLAC MANCHESTER MA	\$16.97
07/23	07/23	CROSBY'S MARKETPLAC MANCHESTER MA	\$8.94
07/23	07/23	SP * ALLBIRDS BOSTON MA	\$285.00
07/25	07/25	UBER TRIP HELP.UBER.COM CA	\$9.68
Total Transactions For SCOTT G BORGERSON			\$5,759.63

**Transactions
GHISLAINE BORG**

X 0912

Trans Date	Post Date	Description	Amount
06/27	06/27	PINCKNEY NAILS SKIN SALON BOSTON MA	\$54.00
06/27	06/27	USPS PO 2400820414 BOSTON MA	\$3.49
06/26	06/27	AMZN Mktpl US*MH9QX1ZW1 Amzn.com/bill WA	\$84.99
06/27	06/27	THE UPS STORE 5768 617-573-0005 MA	\$5.31
06/28	06/28	LA BAGUETTE MARCHE EXPRES BOSTON MA	\$3.20
06/28	06/28	NEWSLINK 27 BOS E BOSTON MA	\$38.04
06/28	06/28	TST* TATTE BAKERY CHARLES BOSTON MA	\$33.44
06/28	06/28	BED BATH & BEYOND #151 KANSAS CITY MO	\$10.85
06/28	06/28	AMZN Mktpl US*MH6EA1JS1 Amzn.com/bill WA	\$40.42
06/28	06/28	CHINATOWN FOOD MARKET KANSAS CITY MO	\$28.69
06/29	06/29	C AND R SUPERMARKETS SLAT MACON MO	\$114.44
07/03	07/03	PARISI CAFE KANSAS CITY MO	\$3.63
07/04	07/04	CROSBY'S MARKETPLAC MANCHESTER MA	\$284.72
07/06	07/06	MANCHESTER ACE HDWE MANCHESTER MA	\$97.51
07/08	07/08	SQ *CLOVER FOOD LAB BOSTON MA	\$13.25
07/08	07/08	SQ *CLOVER FOOD LAB Boston MA	\$3.27
07/09	07/09	Amazon Prime Amzn.com/bill WA	\$12.99
07/10	07/10	BEAUGE TAILORS BOSTON MA	\$60.00
07/10	07/10	PRET A MANGER 068 BOSTON MA	\$29.65
07/10	07/10	CHARLES STREET SUPPLY BOSTON MA	\$21.21
07/11	07/11	AMZN Mktpl US*MH7R86HP2 Amzn.com/bill WA	\$200.28
07/11	07/11	AMZN Mktpl US*MH6CT66L1 Amzn.com/bill WA	\$6.00
07/12	07/12	AMZN Mktpl US*MH6GK0G80 Amzn.com/bill WA	\$13.95
07/12	07/12	AMZN Mktpl US*MH5BZ8D81 Amzn.com/bill WA	\$47.95
07/15	07/15	AMZN Mktpl US*MH9XP32X2 Amzn.com/bill WA	\$7.20
07/15	07/15	AMZN Mktpl US*MH03F6SL2 Amzn.com/bill WA	\$3.39
07/15	07/15	AMZN Mktpl US*MH4C835F0 Amzn.com/bill WA	\$41.00
07/15	07/15	AMZN Mktpl US*MH2ZT0SQ2 Amzn.com/bill WA	\$3.15
07/25	07/25	AMZN Mktpl US*MH1XQ4R90 Amzn.com/bill WA	\$66.96
07/25	07/25	Amazon.com*MA0IP4311 Amzn.com/bill WA	\$25.37
Total Transactions For GHISLAINE BORGERSON			\$1,358.35

Fees

Trans Date	Post Date	Description	Amount
Total Fees For This Period			\$0.00

Interest Charged

Trans Date	Post Date	Reference Number	Description	Amount
07/26	07/26		Interest Charge on Purchases	\$0.00
07/26	07/26		Interest Charge on Cash Advances	\$0.00
07/26	07/26		Interest Charge on Balance Transfers	\$0.00
Total Interest For This Period				\$0.00

2019 Totals Year-to-Date

Total fees charged in 2019	\$0.00
Total interest charged in 2019	\$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate *	Interest Charge
Regular Purchases (v)	13.15%	\$0.00	\$0.00

Interest Charge Calculation continues on next page.

Interest Charge Calculation (continued)

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate *	Interest Charge
Regular Cash Advances (v)	13.15%	\$0.00	\$0.00

The APR for a balance type followed by a (v) is a variable rate.

Paying Interest and Your Grace Period: We will not charge you any further interest on your Purchase Balance on this Statement if you pay your entire New Balance by your Payment Due Date of 08/21/19.

*Balance Computation Method: Average Daily Balance (including New Purchases). For more information about how we calculate the Balance Subject to Interest Rate and how resulting interest was determined, call (800) 531-9762.

Additional Disclosures

If your name appears on this statement, our records show that this is your account and that you are liable for paying the New Balance.

Information reported to credit bureaus. 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.

NOTE: When you pay by check, you authorize us to use information from your check to make a one-time electronic funds transfer from your checking account. Funds may be withdrawn from your account as early as the day we receive your payment and you will not receive your check back from your bank.

What to Do If You Think You Find A Mistake on Your Statement

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



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 at 1-800-531-9762 or notify us electronically at usaa.com, 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 USAA Credit Card Services, P.O. Box 55020,

78265-5020.

With our Zero Liability Policy, you are not liable for Unauthorized Use of your Card.

During any period when your account has a temporary SCRA, Deployment, or PCS rate in effect, the Balance Transfer Fee and the Cash Advance Fee on Convenience Checks (and on all Cash Advances for SCRA) will be waived.

Merchant Credits

If you become entitled to a credit from any person who accepts your card, that person must transmit a credit statement to us within seven business days. We must credit your account within three business days following receipt of the credit statement. You are not responsible for payment of any interest or other charges resulting from any failure to comply with these requirements.

USAA credit cards are issued by USAA Savings Bank.

Important Account Information

Important Account Information continues on next page.



Account Summary	
Statement Closing Date	07/26/19
Account Number	[REDACTED]
Payment Due Date	08/21/19

Important Account Information (continued)

Minimum Payment Addendum to the USAA Credit Card Agreement

When we send you a bill, it will show your Minimum Payment Due. We must receive payment of at least the Minimum Payment Due by the Payment Due Date on the bill. Notwithstanding anything to the contrary in Section 23 of the USAA Credit Card Agreement, the amount of your Minimum Payment Due will be the greater of: (1) the sum (rounded to the nearest dollar) of 1% of your New Balance plus the interest and fees we charged as shown on the bill and any past due amounts; or (2) \$15. However, if your New Balance exceeds your Credit Limit, then at our option, we may require you to pay any amount up to the entire overlimit amount instead of the Minimum Payment Due. In no event will your Minimum Payment Due exceed the amount of your New Balance. We may adjust your Minimum Payment Due in accordance with our PayAhead Program.

Pay-Ahead Program: Your Regular Minimum Payment is the Minimum Payment amount calculated in accordance with the USAA Credit Card Agreement. If your account is eligible for our Pay-Ahead Program and is in good standing, when you make more than the Regular Minimum Payment, we may, at our option, permit you to skip some or all of your next two Regular Minimum Payments. When this occurs, we continue to calculate your Regular Minimum Payment; however, the amount of the minimum payment due displayed on the first page of your statement, on usaa.com, on mobile devices, and on our phone systems is reduced by the amount you may skip.

Your Regular Minimum Payment this month is \$59.00. If the amount of the minimum payment due displayed on the first page of this statement is less than \$59.00, you may skip the difference between the two amounts and you need only pay the lower amount under our Pay-Ahead Program. This means the amount that you must pay on this statement is \$0.00. **Remember that Finance Charges continue to accrue on all unpaid balances.**

If you use a bill paying service and pay the minimum, the payment made will be the amount of the minimum payment due displayed on the first page rather than the Regular Minimum Payment. You may opt out of the Pay-Ahead Program at any time by calling us at 1-800-531-9762.

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5550 MRR 1 7 18 190726 0 PAGE 6 of 6 10 3309 3000 B064 01AB5550

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Account Summary

Account Number [REDACTED]

Address change? Visit us at: www.usaa.com or complete the form below and return it with your payment. The address change will update ALL USAA products and services associated with your household.

New Balance	Minimum Payment Due	Payment Due Date	Amount Enclosed
\$2,452.91	\$0.00	09/21/19	\$

Address		
City	State	Zip
H Phone ()	W Phone ()	

To ensure proper credit, please return this portion with your Check or Money Order payment made payable to USAA Savings Bank. DO NOT SEND CASH.

SCOTT G BORGERSON

[REDACTED]



USAA CREDIT CARD PAYMENTS

[REDACTED]

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42708230051499010000000002452910

Please detach and mail the coupon above with your payment.



Statement Closing Date

08/27/19

Account Number [REDACTED]

Credit limit \$35,000.00
Available credit \$32,460.00

Questions?
Visit us at www.usaa.com
Questions? Call Customer Service
Lost or Stolen Card

[REDACTED]

Effective October 1, 2019, USAA Federal Savings Bank will be eliminating the PCS and Deployment discretionary benefits. All currently approved benefits will continue through expiration.

Remit payment to: USAA CREDIT CARD PAYMENTS

Summary of Account Activity

Previous Balance	\$5,892.52
Payments	- \$11,555.90
Other Credits	- \$17.00
New Purchases	+ \$8,133.29
New Cash Advances	+ \$0.00
New Balance Transfers	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$0.00

New Balance	\$2,452.91
Credit Limit	\$35,000.00
Available Credit	\$32,460.00
Days in Billing Cycle	32

Payment Information

New Balance	\$2,452.91
Minimum Payment Due	\$0.00
Payment Due Date	09/21/19

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.00.

Minimum Payment Warning: If you make only the regular 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	16 years	\$4,667.00
\$83.00	3 years	\$2,982.00 (Savings = \$1,685.00)

If you would like information about credit counseling services, call 1-800-531-1291.

*See Important Account Information at end of statement. You may repay the total balance at any time.

Rewards Summary

USAA REWARDS PROGRAM

FOR MORE INFORMATION ABOUT YOUR USAA REWARDS PROGRAM, GO TO YOUR ACCOUNT SUMMARY PAGE ON USAA.COM OR CALL (800) 980-USAA (8722), 9 AM - 8 PM (ET), 7 DAYS A WEEK.

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5550 MRR 1 7 18 190827 0 PAGE 1 of 4 10 3309 3000 B164 01AB5550

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EFTA01266585

Payment Conditions. Payments must be made in U.S. dollars and drawn on funds on deposit at financial institutions insured by the F.D.I.C. Do not mail cash. Payments received by us by 5 pm central time will be credited as of the same day if the payment is in U.S. dollars and made:

- By check or money order drawn on a financial institution located in the U.S. or the post office, accompanied only with this payment coupon or your account number, and either mailed to our payment address on the front or delivered in person to us (do not mail cash);
 - Electronically on usaa.com or through a third-party bill paying service; or
 - Telephonically by calling 1-800-531-9762.
- Payments that we accept that do not meet the above requirements will be credited within 5 days. We reserve the right to withhold credit availability until we confirm receipt of good funds.

Account Settlements. You cannot settle your account balance without our written agreement. If you want to settle your account for less than the New Balance (for example if you dispute the amount you owe or you cannot afford to pay what you owe), you must write to us at USAA Credit Card Resolution Services, P.O. Box 34894, San Antonio, TX 78265 and we must agree in writing. Otherwise, we may process your payment and it will not release you from paying the remaining unpaid balance or result in an accord and satisfaction.

Transactions				
Payments and Credits				
Trans Date	Post Date	Reference Number	Description	Amount
08/21	08/21		USAA CREDIT CARD PAYMENT SAN ANTONIO TX	\$11,555.90-
08/23	08/25		ATTITASH MTN TICKETS BARTLETT NH CREDIT	\$17.00-
Total Payments And Credits For This Period				\$11,572.90-
Transactions				
SCOTT G BORGERSON X 0904				
Trans Date	Post Date	Reference Number	Description	Amount
07/26	07/27		ANMOL INDIAN RESTAURANT BEVERLY MA	\$128.24
07/27	07/27		CROSBY'S MARKETPLAC MANCHESTER MA	\$30.62
07/25	07/27		WEST MARINE #1760 DANVERS MA	\$43.54
07/27	07/27		SQ *ESSEN MANCHESTER MA	\$6.16
07/27	07/27		SUDBAY CADILLAC BUICK GM GLOUCESTER MA	\$471.10
07/28	07/28		Etsy.com 718-8557955 NY	\$12.56
07/28	07/28		CROSBY'S MARKETPLAC MANCHESTER MA	\$42.90
07/28	07/28		CROSBY'S MARKETPLAC MANCHESTER MA	\$7.44
07/28	07/28		CROSBY'S MARKETPLAC MANCHESTER MA	\$59.91
07/28	07/28		CROSBY'S MARKETPLAC MANCHESTER MA	\$6.41
07/29	07/29		TST* SHABU MARU BOSTON MA	\$52.46
07/31	07/31		Andre Perreault LMHC 617-835-6581 MA	\$150.00
07/31	07/31		UBER TRIP HELP.UBER.COM CA	\$9.53
07/31	07/31		ZAP*ZAPPOS.COM 800-927-7671 NV	\$129.95
08/01	08/01		Short & Main Gloucester MA	\$146.47
08/01	08/01		WILLOW ST SELF STORAGE 978-5157994 MA	\$400.00
08/01	08/01		NOREAST CLEANERS 978-2834513 MA	\$28.80
08/01	08/01		CROSBY'S MARKETPLAC MANCHESTER MA	\$28.02
08/02	08/02		PF CHANGS #5600 BOSTON MA	\$39.03
08/02	08/02		TAXI SVC LONG ISLAND C LONG IS CITY NY	\$11.00
08/04	08/04		CROSBY'S MARKETPLAC MANCHESTER MA	\$50.22
08/04	08/04		5GUY'S 1487 QSR PEABODY MA	\$10.67
08/04	08/04		UBER TRIP HELP.UBER.COM CA	\$9.10
08/05	08/05		LIFE ALIVE CAFE (BOYLSTON BOSTON MA	\$11.88
08/05	08/05		MINILUXE-BACK BAY (31 BOSTON MA	\$30.00
08/05	08/05		SQ *ESSEN MANCHESTER MA	\$2.46
08/06	08/06		USPS PO 2442840944 MANCHESTER MA	\$1.15
08/06	08/06		AMZN Mktg US*MA83335Y1 Amzn.com/bill WA	\$63.91
08/07	08/07		DELUCAS MARKET BOSTON MA	\$17.05
08/07	08/07		OPC BOSTON PARK - ECOM 617-635-4140 MA	\$4.15
08/07	08/07		GULF OIL 92042752 LYNNFIELD MA	\$58.65
08/08	08/08		MANCHESTER ATHLETIC CLUB 978-526-8900 MA	\$98.00
08/08	08/08		UBER TRIP HELP.UBER.COM CA	\$1.00
08/08	08/08		UBER TRIP HELP.UBER.COM CA	\$8.60
08/09	08/09		PRET A MANGER ROPEMAKER STR GB	\$2.31
			9222 1.90 826 1.215789473	
08/09	08/09		BESTBUYCOM805636821913 888-BESTBUY MN	\$159.36
08/09	08/09		RING MONTHLY HTTPSRING.COM CA	\$3.00
08/10	08/10		JACK THE CLIPPER LONDON W1J GB	\$87.59
			9223 72.00 826 1.216527777	
08/10	08/10		ITSU 031 BERKELEY SQ LONDON W1J GB	\$9.46
			9223 7.78 826 1.215938303	
08/10	08/10		IZ *26 Grains London GB	\$4.11
			9223 3.38 826 1.215976331	
08/10	08/10		STARBUCKS LONDON GB	\$2.55
			9223 2.10 826 1.214285714	
08/11	08/11		POINT 5019010 GARDERMOEN NO	\$11.36
			9225 100.00 578 0.113600000	
08/11	08/11		STARBUCKS LONDON GB	\$2.55
			9224 2.10 826 1.214285714	
08/12	08/12		APOTEK 1 OSL GARDERMOEN NO	\$12.59
			9225 110.90 578 0.113525698	
08/12	08/12		STARBUCKS 6106 OSLO NO	\$3.75
			9225 33.00 578 0.113636363	
08/13	08/13		7ELEVEN B 056 KASTRUP DK	\$3.82
			9227 25.45 208 0.150098231	
08/15	08/15		JUICE PRESS JPB02 BOSTON MA	\$14.02
08/16	08/16		Andre Perreault LMHC 617-835-6581 MA	\$175.00
08/16	08/16		JUICE PRESS JPB02 BOSTON MA	\$14.98
08/16	08/16		TENNESSEE BBQ PEABODY MA	\$37.50
08/16	08/16		GAMESTOP #2447 BEVERLY MA	\$66.88

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**Account Summary**

Statement Closing Date	08/27/19
Account Number	4270 XXXX XXXX 0904
Payment Due Date	09/21/19

Transactions (continued)

08/16	08/16	[REDACTED]	LASER QUEST DANVERS MA	\$60.00
08/17	08/17	[REDACTED]	Andre Perreault LMHC 617-835-6581 MA	\$300.00
08/17	08/17	[REDACTED]	HUTTOPIA ST GENIS OLLI FR	\$1,000.62
08/17	08/17	[REDACTED]	PASSPORT PARKING passportinc NC	\$1.27
08/17	08/17	[REDACTED]	TRACFONE *AIRTIME TRACFONE.COM FL	\$22.17
08/17	08/17	[REDACTED]	SUB*WASHPOST*019426258 800-477-4679 DC	\$4.00
08/18	08/18	[REDACTED]	CHEESECAKE NORTH SHORE PEABODY MA	\$104.85
08/18	08/18	[REDACTED]	SQ *TOODELOOS! TOY GLOUCESTER MA	\$99.95
08/19	08/19	[REDACTED]	MARKET BASKET 00000612 GLOUCESTER MA	\$111.10
08/20	08/20	[REDACTED]	BEST BUY MHT 00005330 DANVERS MA	\$636.42
08/21	08/21	[REDACTED]	BEST BUY MHT 00005330 DANVERS MA	\$5.18
08/21	08/21	[REDACTED]	BEST BUY MHT 00005330 DANVERS MA	\$530.18
08/22	08/22	[REDACTED]	MARKET BASKET 00000612 GLOUCESTER MA	\$41.25
08/22	08/22	[REDACTED]	UBER TRIP HELP.UBER.COM CA	\$15.07
08/22	08/22	[REDACTED]	UBER TRIP HELP.UBER.COM CA	\$95.50
08/22	08/22	[REDACTED]	CIRCLE K 07403 RUTLAND VT	\$52.88
08/22	08/22	[REDACTED]	CIRCLE K 07213 OSSIPEE NH	\$59.80
08/23	08/23	[REDACTED]	Andre Perreault LMHC 617-835-6581 MA	\$470.00
08/23	08/23	[REDACTED]	ATTITASH MTN TICKETS BARTLETT NH	\$105.00
08/23	08/23	[REDACTED]	WAL-MART #2140 NORTH CONWAY NH	\$23.04
08/24	08/24	[REDACTED]	CONWAY SCENIC RAIL STRIPE.COM NH	\$238.00
08/25	08/25	[REDACTED]	SYLVAN STREET GRILLE SALISBURY MA	\$71.81
08/25	08/25	[REDACTED]	AT&T*BILL PAYMENT WWW.ATT.COM TX	\$125.78
Total Transactions For SCOTT G BORGERSON				\$6,955.68

Transactions**GHISLAINE BORGERSON****XX 0912**

Trans Date	Post Date	Description	Amount
08/05	08/05	CROSBY'S MARKETPLAC MANCHESTER MA	\$571.20
08/07	08/07	AMAZON.COM*MA1454XJ0 AMZN AMZN.COM/BILL WA	\$50.98
08/07	08/07	AMZN Mktp US*MA2R10KG2 Amzn.com/bill WA	\$129.52
08/09	08/09	Amazon Prime Amzn.com/bill WA	\$12.99
08/13	08/13	AMZN Mktp US*MA3OX3UR1 Amzn.com/bill WA	\$96.29
08/15	08/15	AMAZON.COM*MA7ZN7SS0 AMZN AMZN.COM/BILL WA	\$316.63
Total Transactions For GHISLAINE BORGERSON			\$1,177.61

Fees

Trans Date	Post Date	Card Reference Number	Description	Amount
Total Fees For This Period				\$0.00

Interest Charged

Trans Date	Post Date	Reference Number	Description	Amount
08/27	08/27		Interest Charge on Purchases	\$0.00
08/27	08/27		Interest Charge on Cash Advances	\$0.00
08/27	08/27		Interest Charge on Balance Transfers	\$0.00
Total Interest For This Period				\$0.00

2019 Totals Year-to-Date

Total fees charged in 2019	\$0.00
Total interest charged in 2019	\$0.00

Interest Charge CalculationYour **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate *	Interest Charge
Regular Purchases (v)	13.15%	\$0.00	\$0.00
Regular Cash Advances (v)	13.15%	\$0.00	\$0.00

The APR for a balance type followed by a (v) is a variable rate.

Paying Interest and Your Grace Period: We will not charge you any further interest on your Purchase Balance on this Statement if you pay your entire New Balance by your Payment Due Date of 09/21/19.

*Balance Computation Method: Average Daily Balance (including New Purchases). For more information about how we calculate the Balance Subject to Interest Rate and how resulting interest was determined, [REDACTED]

Additional Disclosures**If your name appears on this statement, our records show that this is your account and that you are liable for paying the New Balance.****Information reported to credit bureaus.** 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.

NOTE: When you pay by check, you authorize us to use information from your check to make a one-time electronic funds transfer from your checking account. Funds may be withdrawn from your account as early as the day we receive your payment and you will not receive your check back from your bank.

*What to Do If You Think You Find A Mistake on Your Statement*If you think there is an error on your bill, write to us at:
[REDACTED]

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.

Additional Disclosures continue on next page.

Additional Disclosures (continued)

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 at 1-800-531-9762 or notify us electronically at usaa.com, 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.

During any period when your account has a temporary SCRA, Deployment, or PCS rate in effect, the Balance Transfer Fee and the Cash Advance Fee on Convenience Checks (and on all Cash Advances for SCRA) will be waived.

Merchant Credits

If you become entitled to a credit from any person who accepts your card, that person must transmit a credit statement to us within seven business days. We must credit your account within three business days following receipt of the credit statement. You are not responsible for payment of any interest or other charges resulting from any failure to comply with these requirements.

USAA credit cards are issued by USAA Savings Bank.

Important Account Information

Minimum Payment Addendum to the USAA Credit Card Agreement

When we send you a bill, it will show your Minimum Payment Due. We must receive payment of at least the Minimum Payment Due by the Payment Due Date on the bill. Notwithstanding anything to the contrary in Section 23 of the USAA Credit Card Agreement, the amount of your Minimum Payment Due will be the greater of: (1) the sum (rounded to the nearest dollar) of 1% of your New Balance plus the interest and fees we charged as shown on the bill and any past due amounts; or (2) \$15. However, if your New Balance exceeds your Credit Limit, then at our option, we may require you to pay any amount up to the entire overlimit amount instead of the Minimum Payment Due. In no event will your Minimum Payment Due exceed the amount of your New Balance. We may adjust your Minimum Payment Due in accordance with our PayAhead Program.

Pay-Ahead Program: Your Regular Minimum Payment is the Minimum Payment amount calculated in accordance with the USAA Credit Card Agreement. If your account is eligible for our Pay-Ahead Program and is in good standing, when you make more than the Regular Minimum Payment, we may, at our option, permit you to skip some or all of your next two Regular Minimum Payments. When this occurs, we continue to calculate your Regular Minimum Payment; however, the amount of the minimum payment due displayed on the first page of your statement, on usaa.com, on mobile devices, and on our phone systems is reduced by the amount you may skip.

Your Regular Minimum Payment this month is \$25.00. If the amount of the minimum payment due displayed on the first page of this statement is less than \$25.00, you may skip the difference between the two amounts and you need only pay the lower amount under our Pay-Ahead Program. This means the amount that you must pay on this statement is \$0.00. **Remember that Finance Charges continue to accrue on all unpaid balances.**

If you use a bill paying service and pay the minimum, the payment made will be the amount of the minimum payment due displayed on the first page rather than the Regular Minimum Payment. You may opt out of the Pay-Ahead Program at any time by calling us at 1-800-531-9762.

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Account Summary

Account Number 4270 XXXX XXXX 5034

Address change? Visit us at: www.usaa.com or complete the form below and return it with your payment. The address change will update ALL USAA products and services associated with your household.

New Balance	Minimum Payment Due	Payment Due Date	Amount Enclosed
\$4,931.29	\$0.00	10/21/19	\$

Address		
City	State	Zip
H Phone ()	W Phone ()	

To ensure proper credit, please return this portion with your Check or Money Order payment made payable to USAA Savings Bank. DO NOT SEND CASH.

SCOTT G BORGERSON

007813821

427082300514990100000000004931291

Please detach and mail the coupon above with your payment.



Statement Closing Date

09/26/19

Account Number

Credit limit

\$35,000.00

Available credit

\$30,068.00

Questions?

Visit us at www.usaa.com

Questions? Call Customer Service

Lost or Stolen Card

Or write us at:

PO BOX 65020, SAN ANTONIO, TX 78265-5020

Remit payment to: USAA CREDIT CARD PAYMENTS
10750 MCDERMOTT FWY
SAN ANTONIO TX 78288-0570

Effective October 1, 2019, USAA Federal Savings Bank will be eliminating the PCS and Deployment discretionary benefits. All currently approved benefits will continue through expiration.

Summary of Account Activity

Previous Balance	\$2,452.91
Payments	- \$2,452.91
Other Credits	- \$2,547.40
New Purchases	+ \$7,478.69
New Cash Advances	+ \$0.00
New Balance Transfers	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$0.00

New Balance	\$4,931.29
Credit Limit	\$35,000.00
Available Credit	\$30,068.00
Days in Billing Cycle	30

Important Reminder: The variable Annual Percentage Rates (APRs) on your Account are determined each billing period based on the Prime Rate plus a margin. Due to the recent change in the Prime Rate, your variable APRs decreased this billing period by 0.25%. Your new variable APRs are shown in the "Interest Charge Calculation" section below. Variable rates are identified on the statement with a "(V)" next to the name of the balance type.

Payment Information

New Balance	\$4,931.29
Minimum Payment Due	\$0.00
Payment Due Date	10/21/19

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.00.

Minimum Payment Warning: If you make only the regular 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	22 years	\$9,761.00
\$166.00	3 years	\$5,973.00 (Savings = \$3,788.00)

If you would like information about credit counseling services, call 1-800-531-1291.

*See Important Account Information at end of statement. You may repay the total balance at any time.

Rewards Summary

USAA REWARDS PROGRAM

FOR MORE INFORMATION ABOUT YOUR USAA REWARDS PROGRAM, GO TO YOUR ACCOUNT SUMMARY PAGE ON USAA.COM OR CALL (800) 980-USAA (8722), 9 AM - 8 PM (ET), 7 DAYS A WEEK.

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Payment Conditions. Payments must be made in U.S. dollars and drawn on funds on deposit at financial institutions insured by the F.D.I.C. Do not mail cash. Payments received by us by 5 pm central time will be credited as of the same day if the payment is in U.S. dollars and made:

- By check or money order drawn on a financial institution located in the U.S. or the post office, accompanied only with this payment coupon or your account number, and either mailed to our payment address on the front or delivered in person to us (do not mail cash);
 - Electronically on usaa.com or through a third-party bill paying service; or
 - Telephonically by calling 1-800-531-9762.
- Payments that we accept that do not meet the above requirements will be credited within 5 days. We reserve the right to withhold credit availability until we confirm receipt of good funds.

Account Settlements. You cannot settle your account balance without our written agreement. If you want to settle your account for less than the New Balance (for example if you dispute the amount you owe or you cannot afford to pay what you owe), you must write to us at USAA Credit Card Resolution Services, P.O. Box 34894, San Antonio, TX 78265 and we must agree in writing. Otherwise, we may process your payment and it will not release you from paying the remaining unpaid balance or result in an accord and satisfaction.

Payments and Credits		Description		Amount
Trans Date	Post Date			
09/20	09/22		DR BERGCOM ALEXANDRIA VA CREDIT	\$395.39-
09/22	09/22		USAA CREDIT CARD PAYMENT SAN ANTONIO TX	\$2,452.91-
09/23	09/25		DR BERGCOM ALEXANDRIA VA CREDIT	\$489.65-
09/23	09/25		DR BERGCOM ALEXANDRIA VA CREDIT	\$388.66-
09/18	09/18		ADJUSTMENT-PURCHASES	\$388.66-
09/18	09/18		ADJUSTMENT-PURCHASES	\$395.39-
09/19	09/19		ADJUSTMENT-PURCHASES	\$489.65-
			Total Payments And Credits For This Period	\$3,726.61-
Transactions		Description		Amount
Trans Date	Post Date			
SCOTT G BORGER XXX 0904				
08/26	08/28		LIFE ALIVE CAFE (BOYLSTON BOSTON MA	\$17.12
08/28	08/28		SUBWAY 00251165 BOSTON MA	\$6.52
08/28	08/28		DUNKIN #308615 Q35 MANCHESTER MA	\$2.20
08/27	08/28		UBER TRIP HELP.UBER.COM CA	\$8.09
08/28	08/28		UBER TRIP HELP.UBER.COM CA	\$10.25
08/27	08/28		BY CHLOE BACK BAY BOSTON MA	\$27.19
08/29	08/29		Andre Perreault LMHC 617-835-6581 MA	\$175.00
08/29	08/29		LIFE ALIVE CAFE (BOYLSTON BOSTON MA	\$10.89
08/29	08/29		CAUSEWAY RESTAURANT. GLOUCESTER MA	\$40.31
08/30	08/30		PETCO 3722 63537229 GLOUCESTER MA	\$120.03
08/31	08/31		LOBSTA LAND GLOUCESTER MA	\$70.99
09/01	09/01		ALLENS PHARMAC08711459 MANCHESTER MA	\$16.45
09/01	09/01		DUNKIN #308615 Q35 MANCHESTER MA	\$5.17
09/01	09/01		ESPN Plus 800-7271800 NY	\$4.99
09/02	09/02		MARSHALLS # 1085 GLOUCESTER MA	\$78.27
09/02	09/02		EATALY BOSTON SALIDO BOSTON MA	\$112.91
09/03	09/03		WILLOW ST SELF STORAGE 978-5157994 MA	\$400.00
09/03	09/03		NOREAST CLEANERS 978-2834513 MA	\$12.70
09/04	09/04		CALIBASIL BEVERLY MA	\$44.19
09/04	09/04		THE MERCHANT BOSTON MA	\$21.83
09/04	09/04		GULF OIL 92042752 LYNNFIELD MA	\$11.34
09/05	09/05		LIFE ALIVE CAFE (BOYLSTON BOSTON MA	\$7.49
09/05	09/05		CVS/PHARMACY #01217 BOSTON MA	\$8.49
09/05	09/05		CRATE & BARREL #216 BOSTON MA	\$500.00
09/06	09/06		FIRING UP PIZZA & GRILL GLOUCESTER MA	\$27.02
09/06	09/06		MARKET BASKET 00000612 GLOUCESTER MA	\$97.64
09/06	09/06		UBER TRIP HELP.UBER.COM CA	\$12.26
09/06	09/06		TRACFONE *AIRTIME TRACFONE.COM FL	\$22.27
09/06	09/06		OLYMPIA SPORTS #206 GLOUCESTER MA	\$23.38
09/07	09/07		TST* BOLOCO - LYNNFIELD LYNNFIELD MA	\$51.27
09/07	09/07		UBER TRIP HELP.UBER.COM CA	\$12.78
09/07	09/07		E-ZPass MA 877-6277745 MA	\$35.00
09/09	09/09		LIFE ALIVE CAFE (BOYLSTON BOSTON MA	\$7.49
09/09	09/09		RING MONTHLY HTTPSRING.COM CA	\$3.00
09/09	09/09		UBER TRIP HELP.UBER.COM CA	\$9.45
09/09	09/09		SQ *CLOVER FOOD LAB BOSTON MA	\$16.21
09/09	09/09		SQ *CLOVER FOOD LAB BOSTON MA	\$10.80
09/09	09/09		AMZN Mktp US*V642E93K3 Amzn.com/bill WA	\$66.07
09/10	09/10		LIFE ALIVE CAFE (BOYLSTON BOSTON MA	\$7.49
09/10	09/10		UBER TRIP HELP.UBER.COM CA	\$9.37
09/11	09/11		AMZN Mktp US*935XR9F93 Amzn.com/bill WA	\$112.83
09/11	09/11		NATIONAL PSORIASIS FOUNDA800-7239166 OR	\$250.00
09/11	09/11		LOBSTA LAND GLOUCESTER MA	\$34.24
09/13	09/13		SUNOCO 0267032100 CONTOOCCOOK NH	\$21.98
09/13	09/13		SUNOCO 0267032100 CONTOOCCOOK NH	\$7.32
09/13	09/13		ESSEX ESSEX MA	\$56.29
09/13	09/13		ESSEX ESSEX MA	\$11.24
09/13	09/13		THE AMERICAN HERITAGE STRIPE.COM MA	\$150.52
09/13	09/13		AT&T*BILL PAYMENT WWW.ATT.COM TX	\$152.21
09/13	09/13		VAIL SKI PASS & RC 888-838-0495 CO	\$1,440.00
09/14	09/14		SUB*WASHPOST*019426258 800-477-4679 DC	\$4.00
09/15	09/15		COMMON MAN SO. IRVING HOOKSETT NH	\$5.19
09/15	09/15		COMMON MAN SO. IRVING HOOKSETT NH	\$26.90
09/16	09/16		WHOLEFDS LNF #10452 LYNNFIELD MA	\$91.40
09/16	09/16		ANOUSH ELLA - LYNNFIELD LYNNFIELD MA	\$21.76
09/16	09/16		AMZN DIGITAL*468959OQ3 88888-802-3080 WA	\$4.99

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Account Summary

Statement Closing Date	09/26/19
Account Number	[REDACTED]
Payment Due Date	10/21/19

Transactions (continued)				
09/16	09/16	[REDACTED]	AMZ*C.C. Filson Co. customer.acco WA	\$125.00
09/17	09/17	[REDACTED]	LAZ PARKING 550862 CAMBRIDGE MA	\$4.00
09/17	09/17	[REDACTED]	BY CHLOE BACK BAY BOSTON MA	\$16.80
09/18	09/18	[REDACTED]	DR BERGCOM 703-354-7336 VA	\$388.66
09/18	09/18	[REDACTED]	DR BERGCOM 703-354-7336 VA	\$395.39
09/18	09/18	[REDACTED]	CHEESECAKE CAMBRIDGE CAMBRIDGE MA	\$24.90
09/19	09/19	[REDACTED]	LIFE ALIVE CAFE (BOYLSTON BOSTON MA	\$9.90
09/19	09/19	[REDACTED]	DR BERGCOM 703-354-7336 VA	\$489.65
09/20	09/20	[REDACTED]	USPS PO 2442840944 MANCHESTER MA	\$25.70
09/20	09/20	[REDACTED]	MARSHALLS # 1085 GLOUCESTER MA	\$5.97
09/20	09/20	[REDACTED]	CROSBY'S MARKETPLAC MANCHESTER MA	\$8.03
09/21	09/21	[REDACTED]	COMMON CROW GLOUCESTER MA	\$40.10
09/21	09/21	[REDACTED]	STUDIO 51 GLOUCESTER MA	\$79.95
09/23	09/23	[REDACTED]	ADVANCEDONLINE 972-4715400 TX	\$48.18
09/23	09/23	[REDACTED]	SECURITY ADJUSTMENT (OF)	\$395.39
Total Transactions For SCOTT G BORGERSON				\$6,572.41
Transactions				
SCOTT G BORGERSON XXX 5034				
Trans Date	Post Date		Description	Amount
09/26	09/26	[REDACTED]	SECURITY ADJUSTMENT (OF)	\$388.66
09/26	09/26	[REDACTED]	SECURITY ADJUSTMENT (OF)	\$489.65
Total Transactions For SCOTT G BORGERSON				\$878.31
Transactions				
GHISLAINE BORGERSON XXX 0912				
Trans Date	Post Date		Description	Amount
09/09	09/09	[REDACTED]	Amazon Prime Amzn.com/bill WA	\$12.99
09/09	09/09	[REDACTED]	AMZN Digital*9337C6913 888-802-3080 WA	\$10.99
09/23	09/23	[REDACTED]	AMZN DIGITAL*5Y2IS1XP3 88888-802-3080 WA	\$3.99
Total Transactions For GHISLAINE BORGERSON				\$27.97
Fees				
Trans Date	Post Date	Reference Number	Description	Amount
Total Fees For This Period				\$0.00
Interest Charged				
Trans Date	Post Date	Reference Number	Description	Amount
09/26	09/26	[REDACTED]	Interest Charge on Purchases	\$0.00
09/26	09/26	[REDACTED]	Interest Charge on Cash Advances	\$0.00
09/26	09/26	[REDACTED]	Interest Charge on Balance Transfers	\$0.00
Total Interest For This Period				\$0.00

2019 Totals Year-to-Date	
Total fees charged in 2019	\$0.00
Total interest charged in 2019	\$0.00

Interest Charge Calculation			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate *	Interest Charge
Regular Purchases (v)	12.90%	\$0.00	\$0.00
Regular Cash Advances (v)	12.90%	\$0.00	\$0.00
The APR for a balance type followed by a (v) is a variable rate.			
Paying Interest and Your Grace Period: We will not charge you any further interest on your Purchase Balance on this Statement if you pay your entire New Balance by your Payment Due Date of 10/21/19.			
*Balance Computation Method: Average Daily Balance (including New Purchases). For more information about how we calculate the Balance Subject to Interest Rate and how resulting interest was determined, call (800) 531-9762.			

Additional Disclosures

If your name appears on this statement, our records show that this is your account and that you are liable for paying the New Balance.

Information reported to credit bureaus. 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.

NOTE: When you pay by check, you authorize us to use information from your check to make a one-time electronic funds transfer from your checking account. Funds may be withdrawn from your account as early as the day we receive your payment and you will not receive your check back from your bank.

What to Do If You Think You Find A Mistake on Your Statement
 If you think there is an error on your bill, write to us at:
USAA Credit Card Services,
P.O. Box 65020,
San Antonio, TX 78265-5020.

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.

Additional Disclosures continue on next page.

Additional Disclosures (continued)

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 at 1-800-531-9762 or notify us electronically at usaa.com, 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: **USAA Credit Card Services, P.O. Box 65020, San Antonio, TX 78265-5020**. 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.

Liability for Unauthorized Use

If you notice the loss or theft of your credit card or a possible unauthorized use of your card, call us immediately at 1-800-531-9762(overseas, call collect, (210)491-9097). You may also contact us on the Web at www.usaa.com or write to us at: **USAA Credit Card Services, P.O. Box 65020, San Antonio, TX 78265-5020**.

With our Zero Liability Policy, you are not liable for Unauthorized Use of your Card.

Merchant Credits

If you become entitled to a credit from any person who accepts your card, that person must transmit a credit statement to us within seven business days. We must credit your account within three business days following receipt of the credit statement. You are not responsible for payment of any interest or other charges resulting from any failure to comply with these requirements.

USAA credit cards are issued by USAA Savings Bank.

Important Account Information

Minimum Payment Addendum to the USAA Credit Card Agreement

When we send you a bill, it will show your Minimum Payment Due. We must receive payment of at least the Minimum Payment Due by the Payment Due Date on the bill. Notwithstanding anything to the contrary in Section 23 of the USAA Credit Card Agreement, the amount of your Minimum Payment Due will be the greater of: (1) the sum (rounded to the nearest dollar) of 1% of your New Balance plus the interest and fees we charged as shown on the bill and any past due amounts; or (2) \$15. However, if your New Balance exceeds your Credit Limit, then at our option, we may require you to pay any amount up to the entire overlimit amount instead of the Minimum Payment Due. In no event will your Minimum Payment Due exceed the amount of your New Balance. We may adjust your Minimum Payment Due in accordance with our PayAhead Program.

Pay-Ahead Program: Your Regular Minimum Payment is the Minimum Payment amount calculated in accordance with the USAA Credit Card Agreement. If your account is eligible for our Pay-Ahead Program and is in good standing, when you make more than the Regular Minimum Payment, we may, at our option, permit you to skip some or all of your next two Regular Minimum Payments. When this occurs, we continue to calculate your Regular Minimum Payment; however, the amount of the minimum payment due displayed on the first page of your statement, on usaa.com, on mobile devices, and on our phone systems is reduced by the amount you may skip.

Your Regular Minimum Payment this month is \$49.00. If the amount of the minimum payment due displayed on the first page of this statement is less than \$49.00, you may skip the difference between the two amounts and you need only pay the lower amount under our Pay-Ahead Program. This means the amount that you must pay on this statement is \$0.00. **Remember that Finance Charges continue to accrue on all unpaid balances.**

If you use a bill paying service and pay the minimum, the payment made will be the amount of the minimum payment due displayed on the first page rather than the Regular Minimum Payment. You may opt out of the Pay-Ahead Program at any time by calling us at 1-800-531-9762.

SDNY_GM_00010259



Account Summary

Account Number [REDACTED]

Address change? Visit us at: www.usaa.com or complete the form below and return it with your payment. The address change will update ALL USAA products and services associated with your household.

New Balance	Minimum Payment Due	Payment Due Date	Amount Enclosed
\$2,151.71	\$0.00	11/21/19	\$

Address		
City	State	Zip
H Phone ()	W Phone ()	

To ensure proper credit, please return this portion with your Check or Money Order payment made payable to USAA Savings Bank. DO NOT SEND CASH.

SCOTT G. BORGERSON



USAA CREDIT CARD PAYMENTS



007813821

42708230051499010000000002151710

Please detach and mail the coupon above with your payment.



Statement Closing Date

10/27/19

USAA Documents Online

Get statements faster, save paper, and reduce your risk of identity theft with USAA Documents Online. It's free, convenient, and helps us save you money. Log on to usaa.com and sign up today.

Account Number [REDACTED]

Credit limit \$35,000.00
Available credit \$32,652.00

Questions?
Visit us at www.usaa.com
Questions? Call Customer Service
Lost or Stolen Card

Or write us at:
PO BOX 65020, SAN ANTONIO, TX 78265-5020

Remit payment to: USAA CREDIT CARD PAYMENTS
10750 MCDERMOTT FWY
SAN ANTONIO TX 78288-0570

Summary of Account Activity	
Previous Balance	\$4,931.29
Payments	- \$4,931.29
Other Credits	- \$66.07
New Purchases	+ \$2,217.78
New Cash Advances	+ \$0.00
New Balance Transfers	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$0.00
<hr/>	
New Balance	\$2,151.71
Credit Limit	\$35,000.00
Available Credit	\$32,652.00
Days in Billing Cycle	31

Payment Information		
New Balance	\$2,151.71	
Minimum Payment Due	\$0.00	
Payment Due Date	11/21/19	
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.00.		
Minimum Payment Warning: If you make only the regular 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	15 years	\$3,996.00
\$72.00	3 years	\$2,606.00 (Savings = \$1,390.00)
If you would like information about credit counseling services, call 1-800-531-1291.		
*See Important Account Information at end of statement. You may repay the total balance at any time.		

Rewards Summary

USAA REWARDS PROGRAM

FOR MORE INFORMATION ABOUT YOUR USAA REWARDS PROGRAM, GO TO YOUR ACCOUNT SUMMARY PAGE ON USAA.COM OR CALL (800)980-USAA (8722), 9 AM - 8 PM (ET), 7 DAYS A WEEK.

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SDNY_GM_00010260

Payment Conditions. Payments must be made in U.S. dollars and drawn on funds on deposit at financial institutions insured by the F.D.I.C. Do not mail cash. Payments received by us by 5 pm central time will be credited as of the same day if the payment is in U.S. dollars and made:

- By check or money order drawn on a financial institution located in the U.S. or the post office, accompanied only with this payment coupon or your account number, and either mailed to our payment address on the front or delivered in person to us (do not mail cash);
 - Electronically on usaa.com or through a third-party bill paying service; or
 - Telephonically by calling 1-800-531-9762.
- Payments that we accept that do not meet the above requirements will be credited within 5 days. We reserve the right to withhold credit availability until we confirm receipt of good funds.

Account Settlements. You cannot settle your account balance without our written agreement. If you want to settle your account for less than the New Balance (for example if you dispute the amount you owe or you cannot afford to pay what you owe), you must write to us at USAA Credit Card Resolution Services, P.O. Box 34894, San Antonio, TX 78265 and we must agree in writing. Otherwise, we may process your payment and it will not release you from paying the remaining unpaid balance or result in an accord and satisfaction.

Transactions				
Payments and Credits				
Trans Date	Post Date		Description	Amount
10/03	10/04		AMZN Mktp US Amzn.com/bill WA CREDIT	\$66.07-
10/17	10/17		USAA CREDIT CARD PAYMENT SAN ANTONIO TX	\$4,931.29-
Total Payments And Credits For This Period				\$4,997.36-
Transactions				
SCOTT G BORGERSON XXX 0904				
Trans Date	Post Date		Description	Amount
Total Transactions For SCOTT G BORGERSON				\$0.00
Transactions				
SCOTT G BORGERSON XXX 5034				
Trans Date	Post Date		Description	Amount
09/27	09/27		COMMON MAN NO. IRVING HOOKSETT NH	\$16.55
09/27	09/27		COMMON MAN NO. IRVING HOOKSETT NH	\$37.65
09/28	09/28		WOODSTOCK PHARMACY WOODSTOCK VT	\$29.37
09/29	09/29		COMMON MAN SO. IRVING HOOKSETT NH	\$4.20
09/29	09/29		COMMON MAN SO. IRVING HOOKSETT NH	\$41.33
10/01	10/01		CAPE ANN LANES GLOUCESTER MA	\$15.50
10/01	10/01		WHOLEFDS LNF #10452 LYNNFIELD MA	\$2.14
10/01	10/01		WHOLEFDS LNF #10452 LYNNFIELD MA	\$60.52
10/01	10/01		MINILUXE-LYNNFIELD LYNNFIELD MA	\$46.00
10/01	10/01		BOSTON CHOPS BOSTON MA	\$104.00
10/02	10/02		WILLOW ST SELF STORAGE GLOUCESTER MA	\$400.00
10/02	10/02		GARY DRUG CO. BOSTON MA	\$8.49
10/03	10/03		HARVARD VANGUARD MEDICAL BOSTON MA	\$6.75
10/03	10/03		CKE*BLACK ARROW 26 C BEVERLY MA	\$45.55
10/04	10/04		SEASIDE CYCLE MANCHESTER MA	\$43.49
10/04	10/04		CAUSEWAY RESTAURANT. GLOUCESTER MA	\$44.94
10/05	10/05		TST* BRACKETT'S OCEANVIEW ROCKPORT MA	\$3.76
10/10	10/10		MCDONALD'S F2392 SAUGUS MA	\$10.37
10/11	10/11		MARKET BASKET 00000612 GLOUCESTER MA	\$94.98
10/11	10/11		CKE*BLACK ARROW 26 C BEVERLY MA	\$291.23
10/11	10/11		IN *ALARMEX INC. 978-8872999 MA	\$120.00
10/12	10/12		CAPE ANN LANES GLOUCESTER MA	\$42.75
10/12	10/12		RUSSELL ORCHARDS IPSWICH MA	\$19.32
10/15	10/15		LEGAL SEA FOODS #045 BOSTON MA	\$128.40
10/16	10/16		BISTRO DU MIDI BOSTON MA	\$96.32
10/20	10/20		GULF OIL 92038966 MANCHESTER MA	\$57.13
10/23	10/23		SUGAR MAGNOLIAS - GLOU GLOUCESTER MA	\$25.94
10/23	10/23		CROSBY'S MARKETPLAC MANCHESTER MA	\$93.99
10/23	10/23		WALGREENS #2517 GLOUCESTER MA	\$26.53
10/24	10/24		SQ *CLOVER FOOD LAB BOSTON MA	\$10.94
10/24	10/24		SQ *BEN & JERRY'S SEAPORT Boston MA	\$7.49
10/24	10/24		SQ *CLOVER FOOD LAB Boston MA	\$6.27
10/25	10/25		LIFE ALIVE CAFE (BOYLSTON BOSTON MA	\$10.43
10/25	10/25		CROSBY'S MARKETPLAC MANCHESTER MA	\$9.99
10/26	10/26		HOMETOWN ACE GLOUCESTER MA	\$10.61
Total Transactions For SCOTT G BORGERSON				\$1,972.93
Transactions				
GHISLAINE BORGERSON XXXX 0912				
Trans Date	Post Date		Description	Amount
10/09	10/09		Newsstand*N00CE1Z23 866-321-8851 WA	\$4.99
10/09	10/09		Amazon Prime Amzn.com/bill WA	\$12.99
10/14	10/14		AMZN Mktp US*9E7VV7T63 Amzn.com/bill WA	\$177.24
10/14	10/14		AMZN Mktp US*H90HK1F13 Amzn.com/bill WA	\$34.68
10/16	10/16		Audible US*Y83176223 888-283-5051 NJ	\$14.95
Total Transactions For GHISLAINE BORGERSON				\$244.85
Fees				
Trans Date	Post Date	Card Reference Number	Description	Amount
Total Fees For This Period				\$0.00
Interest Charged				
Trans Date	Post Date	Reference Number	Description	Amount
10/27	10/27		Interest Charge on Purchases	\$0.00
10/27	10/27		Interest Charge on Cash Advances	\$0.00
10/27	10/27		Interest Charge on Balance Transfers	\$0.00
Total Interest For This Period				\$0.00

SDNY_GM_00010261



Account Summary

Statement Closing Date	10/27/19
Account Number	[REDACTED]
Payment Due Date	11/21/19

2019 Totals Year-to-Date	
Total fees charged in 2019	\$0.00
Total interest charged in 2019	\$0.00

Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate *	Interest Charge
Regular Purchases (v)	12.90%	\$0.00	\$0.00
Regular Cash Advances (v)	12.90%	\$0.00	\$0.00

The APR for a balance type followed by a (v) is a variable rate.

Paying Interest and Your Grace Period: We will not charge you any further interest on your Purchase Balance on this Statement if you pay your entire New Balance by your Payment Due Date of 11/21/19.

*Balance Computation Method: Average Daily Balance (including New Purchases). For more information about how we calculate the Balance Subject to Interest Rate and how resulting interest was determined, call (800) 531-9762.

Additional Disclosures

If your name appears on this statement, our records show that this is your account and that you are liable for paying the New Balance.

Information reported to credit bureaus. 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.

NOTE: When you pay by check, you authorize us to use information from your check to make a one-time electronic funds transfer from your checking account. Funds may be withdrawn from your account as early as the day we receive your payment and you will not receive your check back from your bank.

What to Do If You Think You Find A Mistake on Your Statement

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



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 at 1-800-531-9762 or notify us electronically at usaa.com, 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.

Merchant Credits

If you become entitled to a credit from any person who accepts your card, that person must transmit a credit statement to us within seven business days. We must credit your account within three business days following receipt of the credit statement. You are not responsible for payment of any interest or other charges resulting from any failure to comply with these requirements.

USAA credit cards are issued by USAA Savings Bank.

Important Account Information

Minimum Payment Addendum to the USAA Credit Card Agreement

When we send you a bill, it will show your Minimum Payment Due. We must receive payment of at least the Minimum Payment Due by the Payment Due Date on the bill. Notwithstanding anything to the contrary in Section 23 of the USAA Credit Card Agreement, the amount of your Minimum Payment Due will be the greater of: (1) the sum (rounded to the nearest dollar) of 1% of your New Balance plus the interest and fees we charged as shown on the bill and any past due amounts; or (2) \$15. However, if your New Balance exceeds your Credit Limit, then at our option, we may require you to pay any amount up to the entire overlimit amount instead of the Minimum Payment Due. In no event will your Minimum Payment Due exceed the amount of your New Balance. We may adjust your Minimum Payment Due in accordance with our PayAhead Program.

Pay-Ahead Program: Your Regular Minimum Payment is the Minimum Payment amount calculated in accordance with the USAA Credit Card Agreement. If your account is eligible for our Pay-Ahead Program and is in good standing, when you make more than the Regular Minimum Payment, we may, at our option, permit you to skip some or all of your next two Regular Minimum Payments. When this occurs, we continue to calculate your Regular Minimum Payment; however, the amount of the minimum payment due displayed on the first page of your statement, on usaa.com, on mobile devices, and on our phone systems is reduced by the amount you may skip.

Your Regular Minimum Payment this month is \$22.00. If the amount of the minimum payment due displayed on the first page of this statement is less than \$22.00, you may skip the difference between the two amounts and you need only pay the lower amount under our Pay-Ahead Program. This means the amount that you must pay on this statement is \$0.00. **Remember that Finance Charges continue to accrue on all unpaid balances.**

If you use a bill paying service and pay the minimum, the payment made will be the amount of the minimum payment due displayed on the first page rather than the Regular Minimum Payment. You may opt out of the Pay-Ahead Program at any time by calling us at 1-800-531-9762.

SDNY_GM_00010263



Account Summary

Account Number [REDACTED]

Address change? Visit us at: www.usaa.com or complete the form below and return it with your payment. The address change will update ALL USAA products and services associated with your household.

New Balance	Minimum Payment Due	Payment Due Date	Amount Enclosed
\$5,958.67	\$0.00	12/21/19	\$

Address		
City	State	Zip
H Phone ()	W Phone ()	

To ensure proper credit, please return this portion with your Check or Money Order payment made payable to USAA Savings Bank. DO NOT SEND CASH.



USAA CREDIT CARD PAYMENTS



007813821

42708230051499010000000005958673

Please detach and mail the coupon above with your payment.



Statement Closing Date

11/26/19

USAA Documents Online

Get statements faster, save paper, and reduce your risk of identity theft with USAA Documents Online. It's free, convenient, and helps us save you money. Log on to usaa.com and sign up today.

Account Number [REDACTED]

Credit limit \$35,000.00
Available credit \$28,993.00

Questions? Visit us at www.usaa.com
Questions? Call Customer Service
Lost or Stolen Card [REDACTED]

Or write us at:
PO BOX 65020, SAN ANTONIO, TX 78265-5020

Remit payment to: USAA CREDIT CARD PAYMENTS
10750 MCDERMOTT FWY
SAN ANTONIO TX 78288-0570

Summary of Account Activity	
Previous Balance	\$2,151.71
Payments	- \$6,548.15
Other Credits	- \$0.00
New Purchases	+ \$10,355.11
New Cash Advances	+ \$0.00
New Balance Transfers	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$0.00
<hr/>	
New Balance	\$5,958.67
Credit Limit	\$35,000.00
Available Credit	\$28,993.00
Days in Billing Cycle	30

Payment Information	
New Balance	\$5,958.67
Minimum Payment Due	\$0.00
Payment Due Date	12/21/19

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.00.

Minimum Payment Warning: If you make only the regular 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	23 years	\$11,773.00
\$200.00	3 years	\$7,191.00 (Savings = \$4,582.00)

If you would like information about credit counseling services, call 1-800-531-1291.

*See Important Account Information at end of statement. You may repay the total balance at any time.

Important Reminder: The variable Annual Percentage Rates (APRs) on your Account are determined each billing period based on the Prime Rate plus a margin. Due to the recent change in the Prime Rate, your variable APRs decreased this billing period by 0.25%. Your new variable APRs are shown in the "Interest Charge Calculation" section below. Variable rates are identified on the statement with a "(V)" next to the name of the balance type.

Rewards Summary

USAA REWARDS PROGRAM

FOR MORE INFORMATION ABOUT YOUR USAA REWARDS PROGRAM, GO TO YOUR ACCOUNT SUMMARY PAGE ON USAA.COM OR CALL (800) 980-USAA (8722), 9 AM - 8 PM (ET), 7 DAYS A WEEK.

007813821

SDNY_GM_00010264

Payment Conditions. Payments must be made in U.S. dollars and drawn on funds on deposit at financial institutions insured by the F.D.I.C. Do not mail cash. Payments received by us by 5 pm central time will be credited as of the same day if the payment is in U.S. dollars and made:

- By check or money order drawn on a financial institution located in the U.S. or the post office, accompanied only with this payment coupon or your account number, and either mailed to our payment address on the front or delivered in person to us (do not mail cash);
 - Electronically on usaa.com or through a third-party bill paying service; or
 - Telephonically by calling 1-800-531-9762.
- Payments that we accept that do not meet the above requirements will be credited within 5 days. We reserve the right to withhold credit availability until we confirm receipt of good funds.

Account Settlements. You cannot settle your account balance without our written agreement. If you want to settle your account for less than the New Balance (for example if you dispute the amount you owe or you cannot afford to pay what you owe), you must write to us at USAA Credit Card Resolution Services, P.O. Box 34894, San Antonio, TX 78265 and we must agree in writing. Otherwise, we may process your payment and it will not release you from paying the remaining unpaid balance or result in an accord and satisfaction.

Transactions			
Payments and Credits			
Trans Date	Post Date	Description	Amount
11/20	11/20	USAA CREDIT CARD PAYMENT SAN ANTONIO TX	\$6,548.15-
Total Payments And Credits For This Period			\$6,548.15-
Transactions			
Trans Date	Post Date	Description	Amount
SCOTT G BORGERSON XX 5034			
10/28	10/28	Short & Main Gloucester MA	\$128.07
10/26	10/28	FIRING UP PIZZA & GRILL GLOUCESTER MA	\$10.38
10/27	10/28	SPORTS STOP WENHAM MA	\$28.00
10/27	10/28	TST* BRACKETT'S OCEANVIEW ROCKPORT MA	\$3.76
10/26	10/28	PETCO 3722 63537229 GLOUCESTER MA	\$25.49
10/27	10/28	SQ *TOODELOOS! TOY GLOUCESTER MA	\$21.20
10/28	10/28	SQ *SHED'S SMOKED BBQ Boston MA	\$19.26
10/29	10/29	RICHDALE FOOD SHOPS BOSTON MA	\$5.99
10/29	10/29	OPC BOSTON PARK - ECOM 617-635-4140 MA	\$4.15
10/29	10/29	OPC BOSTON PARK - ECOM 617-635-4140 MA	\$4.15
10/29	10/29	ZEN JAPANESE GRILL AND SU BOSTON MA	\$20.07
10/30	10/30	SUGAR MAGNOLIAS - GLOU GLOUCESTER MA	\$25.94
10/30	10/30	DUNKIN #331505 Q35 GLOUCESTER MA	\$3.46
10/30	10/30	SEASIDE CYCLE MANCHESTER MA	\$61.48
11/01	11/01	L'AUBERGE CHEZ FRANCOIS GREAT FALLS VA	\$154.85
11/01	11/01	WILLOW ST SELF STORAGE 978-5157994 MA	\$400.00
11/01	11/01	EXXONMOBIL 97449136 FITCHBURG MA	\$39.68
11/01	11/01	EXXONMOBIL 97449136 FITCHBURG MA	\$15.98
11/01	11/01	FIVE GUYS MA 1580 QSR LEOMINSTER MA	\$12.08
11/01	11/01	KRISPY KREME 3509 WASHINGTON DC	\$3.83
11/02	11/02	SQ *THE SOUTHERN PIE COMP Chester VT	\$7.36
11/03	11/03	JIFFY MART #50 CITGO CHESTER VT	\$36.25
11/04	11/04	MOOO RESTAURANT BOSTON MA	\$119.16
11/04	11/04	LIFE ALIVE CAFE (BOYLSTON)617-6512389 MA	\$10.43
11/05	11/05	LIFE ALIVE CAFE (BOYLSTON) BOSTON MA	\$6.37
11/05	11/05	THE PARAMOUNT BOSTON MA	\$18.12
11/05	11/05	MBTA PARK STREET BOSTON MA	\$5.80
11/06	11/06	LJ PERETTI COMPANY BOSTON MA	\$97.55
11/06	11/06	SHINOLA - BOSTON 8447446652 MA	\$1,753.13
11/06	11/06	EATALY BOSTON SALIDO BOSTON MA	\$34.96
11/06	11/06	2657 AMC BOSTON COMMON BOSTON MA	\$14.19
11/07	11/07	TST* BOLOCO - BOSTON COMM BOSTON MA	\$17.93
11/08	11/08	COMMON CROW GLOUCESTER MA	\$19.19
11/09	11/09	GULF OIL 92038891 FRAMINGHAM MA	\$33.27
11/09	11/09	CIRCLE K 07406 DUMMERSTON VT	\$4.26
11/10	11/10	WAL-MART #2530 RUTLAND VT	\$43.86
11/10	11/10	RUTLAND PREMIUM CINEMA RUTLAND VT	\$30.00
11/11	11/11	DUNKIN #350483 Q35 STONEHAM MA	\$7.73
11/11	11/11	GAMESTOP #5308 STONEHAM MA	\$31.86
11/12	11/12	BOS WAHLBURGER 6551400 BOSTON MA	\$14.44
11/13	11/13	Slipstream II Washington DC	\$42.68
11/13	11/13	LIFE ALIVE CAFE (BOYLSTON) BOSTON MA	\$7.76
11/13	11/13	DELUCAS MARKET BOSTON MA	\$11.43
11/13	11/13	EATALY BOSTON CATAPULT BOSTON MA	\$9.42
11/13	11/13	SQ *COMMONWEALTH JOE COFF Arlington VA	\$3.82
11/13	11/13	ZEN JAPANESE GRILL AND SU BOSTON MA	\$15.09
11/13	11/13	THE GROVE-WASHINGTON WASHINGTON DC	\$6.42
11/14	11/14	ALLENS PHARMAC08711459 MANCHESTER MA	\$20.16
11/14	11/14	CROSBY'S MARKETPLAC MANCHESTER MA	\$15.97
11/15	11/15	XSOLLA H.XSOLLA.COM CA	\$10.62
11/15	11/15	SUGAR MAGNOLIAS - GLOU GLOUCESTER MA	\$22.73
11/16	11/16	WHOLEFDS LNF #10452 LYNNFIELD MA	\$9.63
11/16	11/16	WHOLEFDS LNF #10452 LYNNFIELD MA	\$82.43
11/17	11/17	5GUYS 1487 QSR PEABODY MA	\$12.17
11/18	11/18	DELUCAS MARKET BOSTON MA	\$6.99
11/18	11/18	LIFE ALIVE CAFE (BOYLSTON) BOSTON MA	\$10.43
11/18	11/18	BLUNDSTONE (U.S.A.)INC 877-3442525 NJ	\$185.57
11/19	11/19	BLU RESTAURANT BOSTON MA	\$18.19
11/20	11/20	BACK HEALTH CARE BOSTON MA	\$700.00
11/20	11/20	WOLF HILL GARDEN CENTER GLOUCESTER MA	\$343.00
11/20	11/20	CKE*BLACK ARROW 26 C BEVERLY MA	\$26.42
11/22	11/22	TST* SHABU MARU BOSTON MA	\$111.02

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Account Summary

Statement Closing Date	11/26/19
Account Number	4270 XXXX XXXX 5034
Payment Due Date	12/21/19

Transactions (continued)					
11/22	11/22		Tesla	188-85183752 CA	\$4,250.00
11/22	11/22		MBTA ARLINGTON BOSTON MA		\$11.60
11/22	11/22		SQ *GOURMET BOUTIQU BOSTON MA		\$2.99
11/22	11/22		SQ *GOURMET BOUTIQU BOSTON MA		\$3.18
11/22	11/22		DNCSS TD GARDEN CONCES BOSTON MA		\$8.25
11/23	11/23		THE PARAMOUNT BOSTON MA		\$27.01
11/23	11/23		MANCHESTER GAS & SERVICE MANCHESTER MA		\$49.02
11/23	11/23		MANCHESTER ACE HDWE MANCHESTER MA		\$35.03
11/23	11/23		UBER TRIP HELP.UBER.COM CA		\$8.62
11/23	11/23		SQ *ESSEN MANCHESTER MA		\$35.74
11/23	11/23		SQ *ESSEN MANCHESTER MA		\$5.12
11/25	11/25		SQ *CLOVER FOOD LAB Cambridge MA		\$10.80
11/25	11/25		SQ *JUICE PRESS Boston MA		\$14.02
Total Transactions For SCOTT G BORGERSON					\$9,427.01

Transactions					
GHISLAINE BORG XXXX 0912					
Trans Date	Post Date		Description		Amount
10/30	10/30		AMZN Mktp US*Y81685IS3 Amzn.com/bill WA		\$47.76
10/30	10/30		AMZN Mktp US*BU6U66R23 Amzn.com/bill WA		\$623.92
10/30	10/30		AMZN Mktp US*DG03H7IG3 Amzn.com/bill WA		\$105.09
11/01	11/01		AMZN Mktp US*CH8CY8CS3 Amzn.com/bill WA		\$10.30
11/09	11/09		Amazon Prime Amzn.com/bill WA		\$12.99
11/16	11/16		Audible*CJ0P28SE3 Amzn.com/bill NJ		\$14.95
11/19	11/19		AMZN Digital*BG14T7KI3 888-802-3080 WA		\$16.99
11/22	11/22		AMZN MKTP US*2M25L7M03 AM AMZN.COM/BILL WA		\$26.12
11/23	11/23		AMZN MKTP US*JS81G0JY3 AM AMZN.COM/BILL WA		\$69.98
Total Transactions For GHISLAINE BORGERSON					\$928.10

Fees			Description		Amount
Trans Date	Post Date	Card Reference Number			
Total Fees For This Period					\$0.00

Interest Charged			Description		Amount
Trans Date	Post Date	Reference Number			
11/26	11/26		Interest Charge on Purchases		\$0.00
11/26	11/26		Interest Charge on Cash Advances		\$0.00
11/26	11/26		Interest Charge on Balance Transfers		\$0.00
Total Interest For This Period					\$0.00

2019 Totals Year-to-Date	
Total fees charged in 2019	\$0.00
Total interest charged in 2019	\$0.00

Interest Charge Calculation			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate *	Interest Charge
Regular Purchases (v)	12.65%	\$0.00	\$0.00
Regular Cash Advances (v)	12.65%	\$0.00	\$0.00
The APR for a balance type followed by a (v) is a variable rate.			
Paying Interest and Your Grace Period: We will not charge you any further interest on your Purchase Balance on this Statement if you pay your entire New Balance by your Payment Due Date of 12/21/19.			
*Balance Computation Method: Average Daily Balance (including New Purchases). For more information about how we calculate the Balance Subject to Interest Rate and how resulting interest was determined, call (800) 531-9762.			

Additional Disclosures
If your name appears on this statement, our records show that this is your account and that you are liable for paying the New Balance.
Information reported to credit bureaus. 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.
NOTE: When you pay by check, you authorize us to use information from your check to make a one-time electronic funds transfer from your checking account. Funds may be withdrawn from your account as early as the day we receive your payment and you will not receive your check back from your bank.
<i>What to Do If You Think You Find A Mistake on Your Statement</i> If you think there is an error on your bill, write to us at: USAA Credit Card Services, P.O. Box 65020, San Antonio, TX 78265-5020.
In your letter, give us the following information: <ul style="list-style-type: none"> 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.
Additional Disclosures continue on next page.

Additional Disclosures (continued)

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 at 1-800-531-9762 or notify us electronically at usaa.com, 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: **USAA Credit Card Services, P.O. Box 65020, San Antonio, TX 78265-5020**. 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.

Liability for Unauthorized Use

If you notice the loss or theft of your credit card or a possible unauthorized use of your card, call us immediately at 1-800-531-9762(overseas, call collect, (210)491-9097). You may also contact us on the Web at www.usaa.com or write to us at: **USAA Credit Card Services, P.O. Box 65020, San Antonio, TX 78265-5020**.

With our Zero Liability Policy, you are not liable for Unauthorized Use of your Card.

Merchant Credits

If you become entitled to a credit from any person who accepts your card, that person must transmit a credit statement to us within seven business days. We must credit your account within three business days following receipt of the credit statement. You are not responsible for payment of any interest or other charges resulting from any failure to comply with these requirements.

USAA credit cards are issued by USAA Savings Bank.

Important Account Information

Minimum Payment Addendum to the USAA Credit Card Agreement

When we send you a bill, it will show your Minimum Payment Due. We must receive payment of at least the Minimum Payment Due by the Payment Due Date on the bill. Notwithstanding anything to the contrary in Section 23 of the USAA Credit Card Agreement, the amount of your Minimum Payment Due will be the greater of: (1) the sum (rounded to the nearest dollar) of 1% of your New Balance plus the interest and fees we charged as shown on the bill and any past due amounts; or (2) \$15. However, if your New Balance exceeds your Credit Limit, then at our option, we may require you to pay any amount up to the entire overlimit amount instead of the Minimum Payment Due. In no event will your Minimum Payment Due exceed the amount of your New Balance. We may adjust your Minimum Payment Due in accordance with our PayAhead Program.

Pay-Ahead Program: Your Regular Minimum Payment is the Minimum Payment amount calculated in accordance with the USAA Credit Card Agreement. If your account is eligible for our Pay-Ahead Program and is in good standing, when you make more than the Regular Minimum Payment, we may, at our option, permit you to skip some or all of your next two Regular Minimum Payments. When this occurs, we continue to calculate your Regular Minimum Payment; however, the amount of the minimum payment due displayed on the first page of your statement, on usaa.com, on mobile devices, and on our phone systems is reduced by the amount you may skip.

Your Regular Minimum Payment this month is \$60.00. If the amount of the minimum payment due displayed on the first page of this statement is less than \$60.00, you may skip the difference between the two amounts and you need only pay the lower amount under our Pay-Ahead Program. This means the amount that you must pay on this statement is \$0.00. **Remember that Finance Charges continue to accrue on all unpaid balances.**

If you use a bill paying service and pay the minimum, the payment made will be the amount of the minimum payment due displayed on the first page rather than the Regular Minimum Payment. You may opt out of the Pay-Ahead Program at any time by calling us at 1-800-531-9762.

Your 2019 Year-End Summary will be available on USAA.com and the USAA Mobile application by February 2020. Your account must be open and in good standing at the end of 2019 for a Year-End Summary to generate.

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