

Summary of account activity

Account no.	*****-*****-9828
Previous balance	\$0.00
Payments	0.00
Other credits	0.00
Purchases	314.51
Other debits	0.00
Fees charged	0.00
Interest charged	0.00
New balance	\$314.51
Past due amount	0.00
Credit limit	\$1,250.00
Available credit	\$935.49
Statement closing date	01/23/2021
Days in billing cycle	35

Payment information

New balance	\$314.51
Minimum payment due	\$29.00
Payment due date	02/18/2021

Late payment warning:

If we do not receive your minimum payment by 02/18/2021 you may have to pay up to a \$40.00 late fee.

Minimum payment warning: If you make only the minimum payment for each period, you will pay more in interest and it will take you longer to pay off your balances. For example:

If you make no additional charges using this card and each month you pay:	You will pay off the balance shown on the statement in about:	And you will end up paying an estimated total of:
Only the minimum payment	13 months	\$365

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

Skip signing in to pay and use Comenity's EasyPay. It's safe and convenient. Use your smartphone camera or code reader to scan the QR code printed on your payment stub below to get started.

Account Questions? Need to make a payment? Want to know how to go paperless? Visit Comenity.net/sportsmanscard or call 1-800-301-1458 (TDD/TTY: 1-888-819-1918).

Sportsman's Warehouse Explorewards Card

Earn 5 points per \$1 spent at Sportsman's Warehouse and on sportsmans.com ¹		Redeem your points for gear at Sportsman's Warehouse
---	--	--

Details of your transactions

TRANS DATE	TRANSACTION DESCRIPTION/LOCATION	AMOUNT
01/13/2021	SPORTSMANS WAREHOUSE 194 517-7313100 MI - Lansing-MI	314.51

Fees

Total fees charged for this period	\$0.00
------------------------------------	--------

Interest charged

Interest charge on purchases	\$0.00
Total interest for this period	\$0.00

2021 totals year to date

Total fees charged in 2021	\$0.00
Total interest charged in 2021	\$0.00

NOTICE: See reverse side for important information.

Please tear at perforation above



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



Account number	*****-*****-9828
New balance	
\$314.51	\$29.00

99 3

Mailed payments must reach us by 6pm ET on 02/18/2021.

Amount enclosed:



Please make check payable to:

COMENITY - EXPLOREWARDS CREDIT CARD

Please return this portion along with your payment to:

PO BOX 659707

SAN ANTONIO TX 78265-9707



50301016 00008357

4022412007809828

000002900

000031451

Keep this portion for your records.

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

If you think there is an error on your statement, write to us at: Comenity Capital Bank PO Box 182620, Columbus, Ohio 43218-2620.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these is necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at: Comenity Capital Bank PO Box 182620, Columbus, Ohio 43218-2620.

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.

HOW TO AVOID PAYING INTEREST. Your due date is at least 25 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin to charge interest on new purchases made under a Low APR, Equal Payment or Budget Payment Credit Plan from the date of purchase.

BALANCE COMPUTATION METHOD. We calculate interest separately for each type of balance on your account using a "Daily Balance" to determine interest charges for each billing period. We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new purchases and fees, and subtract any payments or credits (treating any net credit balance as a zero balance). This gives us the daily balance.

PAYMENTS. Pay your Account by the payment due date by the time listed below. If we do not receive your payment in a correct format (outlined below) it may not be credited to your Account for up to five days, or may be rejected. Also, your payment must reach us by the payment cutoff time that applies to the payment method you select.

Correct Format. Correct format for different payment methods include:

Mailing or Overnight: Send a personal check, money order, traveller's check or cashier's check payable in U.S. dollars, to the name and address shown on this Statement in the payment stub area containing your balance and minimum payment amount. Be sure to include your payment stub, do not staple or clip your payment to the stub, include your account number on your check, use the envelope provided with your Statement, send one payment with one payment stub and do not send any correspondence with your payment. You should overnight a payment to 6550 North Loop 1604 East, Suite 101, San Antonio, TX 78247-5004 and the additional format requirements are the same as other mailed payments unless there is a dispute, in which case you follow the Payments Marked "Paid In Full" section above. Do not send cash or gift certificates. **Pay By Phone:** You can call us toll free at 1-800-301-1458 (TDD/TTY 1-888-819-1918) to make a payment by telephone, which may include a fee. **Online:** You can make a payment online at comenity.net/sportsmanscard.

Payment Cutoff Times. Payment cutoff times/deadlines for us to receive payments are by the due date on this Statement in the payment stub area at the following times: **Mailing and Overnight:** By 6:00 pm Eastern Time (ET); **Pay By Phone:** By 6:00 pm (ET); **Online:** By 6:00 pm (ET).

New Information

Title (optional) _____ First Name _____ MI _____
Last Name _____ Soc. Sec. No. _____
Street Address _____
Apt. No. _____ RR _____ PO Box _____
City _____ State _____ Zip Code _____ Foreign Map Code _____
Home Phone _____ Work Phone _____
Email Address _____

© 1998 Comenity Capital Bank. All rights reserved.

Interest charge calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account. See BALANCE COMPUTATION METHOD on page 2 for more details. Minimum interest charge may exceed interest charge below, per your credit card agreement.

TYPE OF BALANCE	APR	BALANCE SUBJECT TO INTEREST RATE	INTEREST CHARGE
Purchases	26.2400% (v)	0.00	0.00

Additional important messages

Federal Law requires us to provide the following notice: 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.

Affected by COVID-19? Comenity Capital Bank Offers Support

As the bank that manages your credit card, our hearts go out to those affected by the coronavirus (COVID-19) pandemic.

The support we're extending to you. If you're experiencing financial hardship because of COVID-19, please call 1-800-301-1458 (TDD/TTY: 1-888-819-1918) to discuss how we may be able to help.

Account Center is available 24/7 for you to manage your EXPLOREWARDS CREDIT CARD account online. You can make payments and view your balance, transactions and statements online. Not yet registered? Visit Comenity.net/sportsmanscard, enter your EXPLOREWARDS CREDIT CARD credit card account number and ZIP code, then verify your identity.

We're looking out for you. We remain focused on the health and well-being of our customers and associates, and we'll continue to stay on top of what's happening during the pandemic so we can best support you.

¹ Must have valid email address and U.S. mailing address. Offer is exclusive to Explorewards Credit Card holders enrolled in the Explorewards program. Not valid on gift cards, hunting/fishing licenses, online services, oversize charges, Guide program purchases, taxes and shipping. This rewards program is provided by Sportsman's Warehouse and its terms may change at any time. For full Rewards Terms and Conditions, please see comenity.net/sportsmanscard.

² Earning balance as of the month prior to statement receipt. Please refer to sportsmans.com/my-account/loyalty to get your most accurate and up to date balance.

Credit card offers are subject to credit approval.

Explorewards Credit Card Accounts are issued by Comenity Capital Bank.

GO PAPERLESS and manage your account online! With paperless billing, you receive an email reminder prior to your payment due date. Get started today by visiting Comenity.net/sportsmanscard

STEP 1: Sign in or register your account. **STEP 2:** Select Go Paperless and sign up.

Consumers are entitled to one free credit report per year. To request yours call 1-877-322-8228 or visit annualcreditreport.com

