



November 2025 Statement

Open Date: 10/09/2025 Closing Date: 11/07/2025

Account Ending in: #### #### #### 6546

Visa® Business Real Rewards Card

Elan Financial Services

1-866-552-8855

BUS 30 ELN 1 5

GREAT FALLS TURF CLUB
WARREN H KOTTKE JR (CPN [REDACTED]5565)

New Balance \$199.99
Minimum Payment Due \$10.00
Payment Due Date 12/04/2025

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$41.00 Late Fee and your APRs may be increased up to the Penalty APR of 30.99%.

Reward Points
Earned This Statement 300
Reward Center Balance 93,100 as of 11/06/2025
For details, see your rewards summary.

Activity Summary table with columns for item, amount, and balance. Includes Previous Balance, Payments, Other Credits, Purchases, Balance Transfers, Advances, Other Debits, Fees Charged, Interest Charged, New Balance, Past Due, Minimum Payment Due, Credit Line, Available Credit, and Days in Billing Period.

Payment Options:

Mail payment coupon with a check

Pay online at myaccountaccess.com

Pay by phone 1-866-552-8855

Please detach and send coupon with check payable to: Elan Financial Services CPN [REDACTED]5565



0047985109578065460000010000000199997

24-Hour Elan Financial Services: 1-866-552-8855

to pay by phone
to change your address

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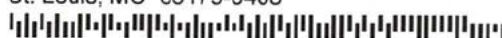
GREAT FALLS TURF CLUB
WARREN H KOTTKE JR
GREAT FALLS MT 59404-6448

Summary table with Account Ending in, Payment Due Date, New Balance, and Minimum Payment Due.

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

Elan Financial Services

P.O. Box 790408
St. Louis, MO 63179-0408



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

If you think there is an error on your statement, please call us at the telephone number on the front of this statement, or write to us at: Elan Financial Services, P.O. Box 6335, Fargo, ND 58125-6335.

In your letter or call, 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. 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: Elan Financial Services, P.O. Box 6335, Fargo, ND 58125-6335. 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.

### Important Information Regarding Your Account

1. **INTEREST CHARGE:** Method of Computing Balance Subject to Interest Rate: We calculate the periodic rate or interest portion of the **INTEREST CHARGE** by multiplying the applicable Daily Periodic Rate ("DPR") by the Average Daily Balance ("ADB") (including new transactions) of the Purchase, Advance and Balance Transfer categories subject to interest, and then adding together the resulting interest from each category. We determine the **ADB** separately for the Purchases, Advances and Balance Transfer categories. To get the **ADB** in each category, we add together the daily balances in those categories for the billing cycle and divide the result by the number of days in the billing cycle. We determine the daily balances each day by taking the beginning balance of those Account categories (including any billed but unpaid interest, fees, credit insurance and other charges), adding any new interest, fees, and charges, and subtracting any payments or credits applied against your Account balances that day. We add a Purchase, Advance or Balance Transfer to the appropriate balances for those categories on the later of the transaction date or the first day of the statement period. Billed but unpaid interest on Purchases, Advances and Balance Transfers is added to the appropriate balances for those categories each month on the statement date. Billed but unpaid Advance Transaction Fees are added to the Advance balance of your Account on the date they are charged to your Account. Any billed but unpaid fees on Purchases, credit insurance charges, and other charges are added to the Purchase balance of the Account on the date they are charged to the Account. Billed but unpaid fees on Balance Transfers are added to the Balance Transfer balance of the Account on the date they are charged to the Account. In other words, billed and unpaid interest, fees, and charges will be included in the **ADB** of your Account that accrues interest and will reduce the amount of credit available to you. To the extent credit insurance charges, overlimit fees, Annual Fees, and/or Travel Membership Fees may be applied to your Account, such charges and/or fees are not included in the ADB calculation for Purchases until the first day of the billing cycle following the date the credit insurance charges, overlimit fees, Annual Fees and/or Travel Membership Fees (as applicable) are charged to the Account. Prior statement balances subject to an interest-free period that have been paid on or before the payment due date in the current billing cycle are not included in the **ADB** calculation. If you do not pay your New Balance in full by the Payment Due Date, you will not get an interest-free period on Purchases again until you pay the New Balance in full by the Payment Due Date for two billing cycles in a row.

2. **Payment Information:** We will accept payment via check, money order, the internet (including mobile and online) or phone or previously established automatic payment transaction. You must pay us in U.S. Dollars. If you make a payment from a foreign financial institution, you will be charged and agree to pay any collection fees added in connection with that transaction. The date you mail a payment is different than the date we receive the payment. The payment date is the day we receive your check or money order at Elan Financial Services, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your internet or phone payment. All payments by check or money order accompanied by a payment coupon and received at this payment address will be credited to your Account on the day of receipt if received by 5:00 p.m. CT on any banking day. Payments sent without the payment coupon or to an incorrect address will be processed and credited to your Account within 5 banking days of receipt. Payments sent without a payment coupon or to an incorrect address may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and/or Account suspension. The deadline for on-time internet and phone payments varies, but generally must be made before 5:00 p.m. CT to 8 p.m. CT depending on what day and how the payment is made. Please contact Elan Financial Services for internet, phone, and mobile crediting times specific to your Account and your payment option. Banking days are all calendar days except Saturday, Sunday and federal holidays. Payments due on a Saturday, Sunday or federal holiday and received on those days will be credited on the day of receipt. There is no prepayment penalty if you pay your balance at any time prior to your payment due date.

3. **Credit Reporting:** We may report information on your Account to Credit Bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report.



November 2025 Statement 10/09/2025 - 11/07/2025  
 GREAT FALLS TURF CLUB  
 WARREN H KOTTKE JR (CPN [REDACTED] 5565)

Elan Financial Services ☎ 1-866-552-8855

**Real Rewards**

<b>Rewards Center Activity as of 11/06/2025</b>	
Rewards Center Activity*	0
Rewards Center Balance	93,100

\*This item includes points redeemed, expired and adjusted.

Rewards Earned	This Statement	Year to Date
Points Earned on Net Purchases	300	14,667
<b>Total Earned</b>	<b>300</b>	<b>14,667</b>

Points Expiring on 12/31/2025: 374

**Important Messages**

Paying Interest: You have a 24 to 30 day interest-free period for Purchases provided you have paid your previous balance in full by the Payment Due Date shown on your monthly Account statement. In order to avoid additional INTEREST CHARGES on Purchases, you must pay your new balance in full by the Payment Due Date shown on the front of your monthly Account statement.

There is no interest-free period for transactions that post to the Account as Advances or Balance Transfers except as provided in any Offer Materials. Those transactions are subject to interest from the date they post to the Account until the date they are paid in full.

**Transactions**

**Payments and Other Credits**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
10/29	10/25	0180	PAYMENT THANK YOU	\$11.00CR	_____
<b>TOTAL THIS PERIOD</b>				<b>\$11.00CR</b>	

**Purchases and Other Debits**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
11/03	11/02	4634	MCAFFEE*AUTORENEWAL 866-622-3911 TX	\$199.99	_____
<b>TOTAL THIS PERIOD</b>				<b>\$199.99</b>	

<b>2025 Totals Year-to-Date</b>	
Total Fees Charged in 2025	\$0.00
Total Interest Charged in 2025	\$0.00

**Company Approval**

(This area for use by your company)

Signature/Approval: \_\_\_\_\_

Accounting Code: \_\_\_\_\_

## Interest Charge Calculation

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

\*\*APR for current and future transactions.

Balance Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
**BALANCE TRANSFER	\$0.00	\$0.00	YES	\$0.00	16.74%	
**PURCHASES	\$199.99	\$0.00	YES	\$0.00	16.74%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	27.74%	

## Contact Us



Phone  
Voice: 1-866-552-8855  
TDD: 1-888-352-6455  
Fax: 1-866-807-9053



Questions  
Elan Financial Services  
P.O. Box 6353  
 Fargo, ND 58125-6353



Mail payment coupon with a check  
Elan Financial Services  
P.O. Box 790408  
St. Louis, MO 63179-0408



Online  
[myaccountaccess.com](http://myaccountaccess.com)



December 2025 Statement

Open Date: 11/08/2025 Closing Date: 12/08/2025

Account Ending in: #### #### #### 6546

Visa® Business Real Rewards Card

Elan Financial Services

1-866-552-8855

BUS 30 ELN

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GREAT FALLS TURF CLUB  
WARREN H KOTTKE JR (CPN [REDACTED] 5565)

<b>New Balance</b>	<b>\$23,341.72</b>
<b>Minimum Payment Due</b>	<b>\$287.00</b>
<b>Payment Due Date</b>	<b>01/04/2026</b>
<b>Late Payment Warning:</b> If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$41.00 Late Fee and your APRs may be increased up to the Penalty APR of 30.99%.	

<b>Reward Points</b>	
Earned This Statement	0
Reward Center Balance as of 12/07/2025	93,400
For details, see your rewards summary.	

<b>Activity Summary</b>		
Previous Balance	+	\$199.99
Payments		\$0.00
Other Credits		\$0.00
Purchases	+	\$22,000.00
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged	+	\$1,138.80
Interest Charged	+	\$2.93
<b>New Balance</b>	<b>=</b>	<b>\$23,341.72</b>
<b>Past Due</b>		<b>\$10.00</b>
<b>Minimum Payment Due</b>		<b>\$287.00</b>
Credit Line		\$24,000.00
Available Credit		\$658.28
Days in Billing Period		31

Payment Options:



Mail payment coupon with a check



Pay online at myaccountaccess.com



Pay by phone 1-866-552-8855

Please detach and send coupon with check payable to: Elan Financial Services CPM [REDACTED] 5565



0047985109578065460000287000023341721

24-Hour Elan Financial Services: 1-866-552-8855

- to pay by phone
- to change your address

Account Ending in	#### #### #### 6546
Payment Due Date	1/04/2026
New Balance	\$23,341.72
Minimum Payment Due	\$287.00

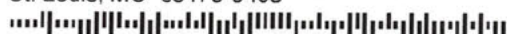
Amount Enclosed \$ \_\_\_\_\_

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GREAT FALLS TURF CLUB  
WARREN H KOTTKE JR  
GREAT FALLS MT 59404-6448

Elan Financial Services

P.O. Box 790408  
St. Louis, MO 63179-0408



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

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In your letter or call, give us the following information:

- ▶ Account information: Your name and account number.
  - ▶ Dollar amount: The dollar amount of the suspected error.
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- ▶ 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.
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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: Elan Financial Services, P.O. Box 6335, Fargo, ND 58125-6335. 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.

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2. **Payment Information:** We will accept payment via check, money order, the internet (including mobile and online) or phone or previously established automatic payment transaction. You must pay us in U.S. Dollars. If you make a payment from a foreign financial institution, you will be charged and agree to pay any collection fees added in connection with that transaction. The date you mail a payment is different than the date we receive the payment. The payment date is the day we receive your check or money order at Elan Financial Services, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your internet or phone payment. All payments by check or money order accompanied by a payment coupon and received at this payment address will be credited to your Account on the day of receipt if received by 5:00 p.m. CT on any banking day. Payments sent without the payment coupon or to an incorrect address will be processed and credited to your Account within 5 banking days of receipt. Payments sent without a payment coupon or to an incorrect address may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and/or Account suspension. The deadline for on-time internet and phone payments varies, but generally must be made before 5:00 p.m. CT to 8 p.m. CT depending on what day and how the payment is made. Please contact Elan Financial Services for internet, phone, and mobile crediting times specific to your Account and your payment option. Banking days are all calendar days except Saturday, Sunday and federal holidays. Payments due on a Saturday, Sunday or federal holiday and received on those days will be credited on the day of receipt. There is no prepayment penalty if you pay your balance at any time prior to your payment due date.

3. **Credit Reporting:** We may report information on your Account to Credit Bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report.



December 2025 Statement 11/08/2025 - 12/08/2025

Page 2 of 3

GREAT FALLS TURF CLUB  
WARREN H KOTTKE JR (CPN [REDACTED] 5565)

Elan Financial Services ☎ 1-866-552-8855

**Real Rewards**

<b>Rewards Center Activity as of 12/07/2025</b>	
Rewards Center Activity*	0
Rewards Center Balance	93,400

\*This item includes points redeemed, expired and adjusted.

Rewards Earned	This Statement	Year to Date
Points Earned on Net Purchases	0	14,667
<b>Total Earned</b>	<b>0</b>	<b>14,667</b>

Points Expiring on 12/31/2025: 374

**Important Messages**

**Paying Interest:** You have a 24 to 30 day interest-free period for Purchases provided you have paid your previous balance in full by the Payment Due Date shown on your monthly Account statement. In order to avoid additional INTEREST CHARGES on Purchases, you must pay your new balance in full by the Payment Due Date shown on the front of your monthly Account statement.

There is no interest-free period for transactions that post to the Account as Advances or Balance Transfers except as provided in any Offer Materials. Those transactions are subject to interest from the date they post to the Account until the date they are paid in full.

The minimum payment includes a past due amount which is payable immediately upon receipt of this statement. If this amount has already been mailed, please disregard this notice. If you cannot immediately forward this past due amount, please contact our collection department at 1-877-838-4347 to make other suitable arrangements for payment.

**Transactions**

**Purchases and Other Debits**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
11/12	11/10	1438	BANK CARD CHECK # 18839	\$7,000.00	_____
11/12	11/10	1439	BANK CARD CHECK # 18840	\$15,000.00	_____
<b>TOTAL THIS PERIOD</b>				<b>\$22,000.00</b>	

**Fees**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
11/12	11/10		PROMO TRANSACTION FEE	\$349.30	_____
11/12	11/10		PROMO TRANSACTION FEE	\$748.50	_____
12/04	12/04		LATE FEE - PAYMENT DUE ON 12/04	\$41.00	_____
<b>TOTAL FEES THIS PERIOD</b>				<b>\$1,138.80</b>	

**Interest Charged**

Post Date	Transaction Description	Amount	Notation
12/08	INTEREST CHARGE ON PURCHASES	\$2.93	_____

Continued on Next Page

## Transactions

### Interest Charged

Post Date	Transaction Description	Amount	Notation
	<b>TOTAL INTEREST THIS PERIOD</b>	<b>\$2.93</b>	

2025 Totals Year-to-Date	
Total Fees Charged in 2025	\$1,138.80
Total Interest Charged in 2025	\$2.93

## Company Approval

*(This area for use by your company)*

Signature/Approval: \_\_\_\_\_ Accounting Code: \_\_\_\_\_

## Interest Charge Calculation

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

\*\*APR for current and future transactions.

Balance Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
BALANCE TRANSFER	\$7,349.30	\$6,852.61		\$0.00	0.00%	11/2026
BALANCE TRANSFER	\$15,748.50	\$14,684.17		\$0.00	0.00%	11/2026
**BALANCE TRANSFER	\$0.00	\$0.00	YES	\$0.00	16.74%	
**PURCHASES	\$243.92	\$206.60	YES	\$2.93	16.74%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	27.74%	

## Contact Us

☎ Phone

Voice: 1-866-552-8855  
TDD: 1-888-352-6455  
Fax: 1-866-807-9053

? Questions

Elan Financial Services  
P.O. Box 6353  
Fargo, ND 58125-6353



Mail payment coupon with a check

Elan Financial Services  
P.O. Box 790408  
St. Louis, MO 63179-0408



Online

[myaccountaccess.com](http://myaccountaccess.com)



January 2026 Statement

Open Date: 12/09/2025 Closing Date: 01/08/2026

Account Ending in: #### #### #### 6546

Visa® Business Real Rewards Card

Elan Financial Services

1-866-552-8855

BUS 30 ELN 1 5

GREAT FALLS TURF CLUB  
WARREN H KOTTKE JR (CPN [REDACTED] 5565)

**New Balance** \$23,502.54  
**Minimum Payment Due** \$600.00  
**Payment Due Date** 02/04/2026

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$41.00 Late Fee and your APRs may be increased up to the Penalty APR of 30.74%.

**Reward Points**  
Earned This Statement 119  
Reward Center Balance 93,026  
as of 01/07/2026  
For details, see your rewards summary.

Activity Summary		
Previous Balance	+	\$23,341.72
Payments	-	\$287.00CR
Other Credits		\$0.00
Purchases	+	\$79.35
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged	+	\$41.00
Interest Charged	+	\$327.47
<b>New Balance</b>	<b>=</b>	<b>\$23,502.54</b>
<b>Past Due</b>		<b>\$0.00</b>
<b>Minimum Payment Due</b>		<b>\$600.00</b>
Credit Line		\$24,000.00
Available Credit		\$497.46
Days in Billing Period		31

Payment Options:



Mail payment coupon with a check



Pay online at myaccountaccess.com



Pay by phone 1-866-552-8855

Please detach and send coupon with check payable to: Elan Financial Services CPN [REDACTED] 565



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24-Hour Elan Financial Services: 1-866-552-8855

☎ . to pay by phone  
☎ . to change your address

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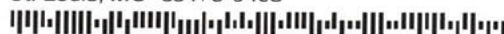
GREAT FALLS TURF CLUB  
WARREN H KOTTKE JR  
[REDACTED]  
GREAT FALLS MT 59404-6448

Account Ending in	#### #### #### 6546
Payment Due Date	2/04/2026
New Balance	\$23,502.54
Minimum Payment Due	\$600.00

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

Elan Financial Services

P.O. Box 790408  
St. Louis, MO 63179-0408



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- ▶ Account information: Your name and account number.
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- ▶ We can apply any unpaid amount against your credit limit.

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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: Elan Financial Services, P.O. Box 6335, Fargo, ND 58125-6335. 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.

### Important Information Regarding Your Account

**1. INTEREST CHARGE:** Method of Computing Balance Subject to Interest Rate: We calculate the periodic rate or interest portion of the **INTEREST CHARGE** by multiplying the applicable Daily Periodic Rate ("DPR") by the Average Daily Balance ("ADB") (including new transactions) of the Purchase, Advance and Balance Transfer categories subject to interest, and then adding together the resulting interest from each category. We determine the **ADB** separately for the Purchases, Advances and Balance Transfer categories. To get the **ADB** in each category, we add together the daily balances in those categories for the billing cycle and divide the result by the number of days in the billing cycle. We determine the daily balances each day by taking the beginning balance of those Account categories (including any billed but unpaid interest, fees, credit insurance and other charges), adding any new interest, fees, and charges, and subtracting any payments or credits applied against your Account balances that day. We add a Purchase, Advance or Balance Transfer to the appropriate balances for those categories on the later of the transaction date or the first day of the statement period. Billed but unpaid interest on Purchases, Advances and Balance Transfers is added to the appropriate balances for those categories each month on the statement date. Billed but unpaid Advance Transaction Fees are added to the Advance balance of your Account on the date they are charged to your Account. Any billed but unpaid fees on Purchases, credit insurance charges, and other charges are added to the Purchase balance of the Account on the date they are charged to the Account. Billed but unpaid fees on Balance Transfers are added to the Balance Transfer balance of the Account on the date they are charged to the Account. In other words, billed and unpaid interest, fees, and charges will be included in the **ADB** of your Account that accrues interest and will reduce the amount of credit available to you. To the extent credit insurance charges, overlimit fees, Annual Fees, and/or Travel Membership Fees may be applied to your Account, such charges and/or fees are not included in the **ADB** calculation for Purchases until the first day of the billing cycle following the date the credit insurance charges, overlimit fees, Annual Fees and/or Travel Membership Fees (as applicable) are charged to the Account. Prior statement balances subject to an interest-free period that have been paid on or before the payment due date in the current billing cycle are not included in the **ADB** calculation. If you do not pay your New Balance in full by the Payment Due Date, you will not get an interest-free period on Purchases again until you pay the New Balance in full by the Payment Due Date for two billing cycles in a row.

**2. Payment Information:** We will accept payment via check, money order, the internet (including mobile and online) or phone or previously established automatic payment transaction. You must pay us in U.S. Dollars. If you make a payment from a foreign financial institution, you will be charged and agree to pay any collection fees added in connection with that transaction. The date you mail a payment is different than the date we receive the payment. The payment date is the day we receive your check or money order at Elan Financial Services, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your internet or phone payment. All payments by check or money order accompanied by a payment coupon and received at this payment address will be credited to your Account on the day of receipt if received by 5:00 p.m. CT on any banking day. Payments sent without the payment coupon or to an incorrect address will be processed and credited to your Account within 5 banking days of receipt. Payments sent without a payment coupon or to an incorrect address may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and/or Account suspension. The deadline for on-time internet and phone payments varies, but generally must be made before 5:00 p.m. CT to 8 p.m. CT depending on what day and how the payment is made. Please contact Elan Financial Services for internet, phone, and mobile crediting times specific to your Account and your payment option. Banking days are all calendar days except Saturday, Sunday and federal holidays. Payments due on a Saturday, Sunday or federal holiday and received on those days will be credited on the day of receipt. There is no prepayment penalty if you pay your balance at any time prior to your payment due date.

**3. Credit Reporting:** We may report information on your Account to Credit Bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report.



January 2026 Statement 12/09/2025 - 01/08/2026

Page 2 of 3

GREAT FALLS TURF CLUB  
WARREN H KOTTKE JR (CPN [REDACTED] 565)

Elan Financial Services ( 1-866-552-8855

**Real Rewards**

<b>Rewards Center Activity as of 01/07/2026</b>	
Rewards Center Activity*	-374
Rewards Center Balance	93,026

\*This item includes points redeemed, expired and adjusted.

Rewards Earned	This Statement	Year to Date
Points Earned on Net Purchases	119	119
<b>Total Earned</b>	<b>119</b>	<b>119</b>

Points Expiring on 03/31/2026: 354

**Important Messages**

Paying Interest: You have a 24 to 30 day interest-free period for Purchases provided you have paid your previous balance in full by the Payment Due Date shown on your monthly Account statement. In order to avoid additional INTEREST CHARGES on Purchases, you must pay your new balance in full by the Payment Due Date shown on the front of your monthly Account statement.

There is no interest-free period for transactions that post to the Account as Advances or Balance Transfers except as provided in any Offer Materials. Those transactions are subject to interest from the date they post to the Account until the date they are paid in full.

Your promotional interest rate has expired early due to your account's delinquent status.

**Transactions**

**Payments and Other Credits**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
01/07	01/06	0102	PAYMENT THANK YOU	\$287.00CR	_____
<b>TOTAL THIS PERIOD</b>				<b>\$287.00CR</b>	

**Purchases and Other Debits**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
12/16	12/15	7073	AVAST *AVP1658409077 Mountain View CA	\$79.35	_____
<b>TOTAL THIS PERIOD</b>				<b>\$79.35</b>	

**Fees**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
01/05	01/04		LATE FEE - PAYMENT DUE ON 01/04	\$41.00	_____
<b>TOTAL FEES THIS PERIOD</b>				<b>\$41.00</b>	

## Transactions

### Interest Charged

Post Date	Transaction Description	Amount	Notation
01/08	INTEREST CHARGE ON PURCHASES	\$327.47	_____
	<b>TOTAL INTEREST THIS PERIOD</b>	<b>\$327.47</b>	

### 2026 Totals Year-to-Date

Total Fees Charged in 2026	\$41.00
Total Interest Charged in 2026	\$327.47

## Company Approval

(This area for use by your company)

Signature/Approval: \_\_\_\_\_

Accounting Code: \_\_\_\_\_

## Interest Charge Calculation

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

\*\*APR for current and future transactions.

Balance Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
PURCHASES	\$7,164.83	\$7,321.52	YES	\$102.53	16.49%	
PURCHASES	\$15,969.06	\$15,748.50	YES	\$220.56	16.49%	
**BALANCE TRANSFER	\$0.00	\$0.00	YES	\$0.00	16.49%	
**PURCHASES	\$368.65	\$313.20	YES	\$4.38	16.49%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	27.49%	

## Contact Us



Phone

Voice: 1-866-552-8855  
TDD: 1-888-352-6455  
Fax: 1-866-807-9053



Questions

Elan Financial Services  
P.O. Box 6353  
Fargo, ND 58125-6353



Mail payment coupon with a check

Elan Financial Services  
P.O. Box 790408  
St. Louis, MO 63179-0408



Online

myaccountaccess.com



February 2026 Statement

Open Date: 01/09/2026 Closing Date: 02/06/2026

Account Ending in: #### #### #### 6546

Visa® Business Real Rewards Card

Elan Financial Services

1-866-552-8855

BUS 30 ELN 1 5

GREAT FALLS TURF CLUB  
WARREN H KOTTKE JR (CPN [REDACTED] 565)

<b>New Balance</b>	<b>\$23,358.14</b>
<b>Minimum Payment Due</b>	<b>\$537.00</b>
<b>Payment Due Date</b>	<b>03/04/2026</b>
<b>Late Payment Warning:</b> If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$41.00 Late Fee and your APRs may be increased up to the Penalty APR of 30.74%.	

<b>Reward Points</b>	
Earned This Statement	225
Reward Center Balance as of 02/05/2026	93,145
For details, see your rewards summary.	

<b>Activity Summary</b>		
Previous Balance	+	\$23,502.54
Payments	-	\$600.00 <sup>CR</sup>
Other Credits		\$0.00
Purchases	+	\$149.99
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged	+	\$305.61
<b>New Balance</b>	<b>=</b>	<b>\$23,358.14</b>
<b>Past Due</b>		<b>\$0.00</b>
<b>Minimum Payment Due</b>		<b>\$537.00</b>
Credit Line		\$24,000.00
Available Credit		\$641.86
Days in Billing Period		29

Payment Options:



Mail payment coupon with a check



Pay online at myaccountaccess.com



Pay by phone 1-866-552-8855

Please detach and send coupon with check payable to: Elan Financial Services CPN [REDACTED] 565



0047985109578065460000537000023358145

24-Hour Elan Financial Services: 1-866-552-8855

- to pay by phone
- to change your address

00000007233 000638122508379 P 1



GREAT FALLS TURF CLUB  
WARREN H KOTTKE JR  
[REDACTED]  
GREAT FALLS MT 59404-6448

Account Ending in	#### #### #### 6546
Payment Due Date	3/04/2026
New Balance	\$23,358.14
Minimum Payment Due	\$537.00

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

Elan Financial Services

P.O. Box 790408  
St. Louis, MO 63179-0408



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

If you think there is an error on your statement, please call us at the telephone number on the front of this statement, or write to us at: Elan Financial Services, P.O. Box 6335, Fargo, ND 58125-6335.

In your letter or call, 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. 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.
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**2. Payment Information:** We will accept payment via check, money order, the internet (including mobile and online) or phone or previously established automatic payment transaction. You must pay us in U.S. Dollars. If you make a payment from a foreign financial institution, you will be charged and agree to pay any collection fees added in connection with that transaction. The date you mail a payment is different than the date we receive the payment. The payment date is the day we receive your check or money order at Elan Financial Services, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your internet or phone payment. All payments by check or money order accompanied by a payment coupon and received at this payment address will be credited to your Account on the day of receipt if received by 5:00 p.m. CT on any banking day. Payments sent without the payment coupon or to an incorrect address will be processed and credited to your Account within 5 banking days of receipt. Payments sent without a payment coupon or to an incorrect address may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and/or Account suspension. The deadline for on-time internet and phone payments varies, but generally must be made before 5:00 p.m. CT to 8 p.m. CT depending on what day and how the payment is made. Please contact Elan Financial Services for internet, phone, and mobile crediting times specific to your Account and your payment option. Banking days are all calendar days except Saturday, Sunday and federal holidays. Payments due on a Saturday, Sunday or federal holiday and received on those days will be credited on the day of receipt. There is no prepayment penalty if you pay your balance at any time prior to your payment due date.

**3. Credit Reporting:** We may report information on your Account to Credit Bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report.



February 2026 Statement 01/09/2026 - 02/06/2026  
 GREAT FALLS TURF CLUB  
 WARREN H KOTTKE JR (CPN [REDACTED] 5665)

Page 2 of 3  
 Elan Financial Services ( 1-866-552-8855

**Real Rewards**

<b>Rewards Center Activity as of 02/05/2026</b>	
Rewards Center Activity*	0
Rewards Center Balance	93,145

\*This item includes points redeemed, expired and adjusted.

Rewards Earned	This Statement	Year to Date
Points Earned on Net Purchases	225	344
<b>Total Earned</b>	<b>225</b>	<b>344</b>

Points Expiring on 03/31/2026: 354

**Important Messages**

Paying Interest: You have a 24 to 30 day interest-free period for Purchases provided you have paid your previous balance in full by the Payment Due Date shown on your monthly Account statement. In order to avoid additional INTEREST CHARGES on Purchases, you must pay your new balance in full by the Payment Due Date shown on the front of your monthly Account statement.

There is no interest-free period for transactions that post to the Account as Advances or Balance Transfers except as provided in any Offer Materials. Those transactions are subject to interest from the date they post to the Account until the date they are paid in full.

**Transactions**

**Payments and Other Credits**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
01/26	01/23	0088	PAYMENT THANK YOU	\$600.00	CR
<b>TOTAL THIS PERIOD</b>				<b>\$600.00</b>	<b>CR</b>

**Purchases and Other Debits**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
01/13	01/12	9260	MCAFFEE*AUTORENEWAL 866-622-3911 TX	\$149.99	_____
<b>TOTAL THIS PERIOD</b>				<b>\$149.99</b>	

**Interest Charged**

Post Date	Transaction Description	Amount	Notation
02/06	INTEREST CHARGE ON PURCHASES	\$305.61	_____
<b>TOTAL INTEREST THIS PERIOD</b>		<b>\$305.61</b>	

<b>2026 Totals Year-to-Date</b>	
Total Fees Charged in 2026	\$41.00
Total Interest Charged in 2026	\$633.08

Continued on Next Page



February 2026 Statement 01/09/2026 - 02/06/2026

Page 3 of 3

GREAT FALLS TURF CLUB  
WARREN H KOTTKE JR (CPN [REDACTED] 5565)

Elan Financial Services ☎ 1-866-552-8855

**Company Approval** *(This area for use by your company)*

Signature/Approval: \_\_\_\_\_

Accounting Code: \_\_\_\_\_

**Interest Charge Calculation**

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

\*\*APR for current and future transactions.

Balance Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
PURCHASES	\$6,654.63	\$6,854.48	YES	\$89.80	16.49%	
PURCHASES	\$16,178.28	\$15,969.06	YES	\$209.22	16.49%	
**BALANCE TRANSFER	\$0.00	\$0.00	YES	\$0.00	16.49%	
**PURCHASES	\$525.23	\$503.12	YES	\$6.59	16.49%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	27.49%	

**Contact Us**



Voice: 1-866-552-8855  
TDD: 1-888-352-6455  
Fax: 1-866-807-9053



Questions  
Elan Financial Services  
P.O. Box 6353  
Fargo, ND 58125-6353



Mail payment coupon with a check  
Elan Financial Services  
P.O. Box 790408  
St. Louis, MO 63179-0408



Online  
myaccountaccess.com



March 2026 Statement

Open Date: 02/07/2026 Closing Date: 03/06/2026

Account Ending in: #### #### #### 6546

Visa® Business Real Rewards Card

Elan Financial Services

1-866-552-8855

GREAT FALLS TURF CLUB
WARREN H KOTTKE JR (CPN [REDACTED] 5565)

BUS 30 ELN 1 5

New Balance \$23,115.39
Minimum Payment Due \$523.00
Payment Due Date 04/04/2026

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$41.00 Late Fee and your APRs may be increased up to the Penalty APR of 30.74%.

Reward Points

Earned This Statement 0
Reward Center Balance 93,370
as of 03/05/2026
For details, see your rewards summary.

Activity Summary

Table with 3 columns: Description, Sign, Amount. Rows include Previous Balance, Payments, Other Credits, Purchases, Balance Transfers, Advances, Other Debits, Fees Charged, Interest Charged.

New Balance = \$23,115.39
Past Due \$0.00
Minimum Payment Due \$523.00
Credit Line \$24,000.00
Available Credit \$884.61
Days in Billing Period 28

Payment Options:



Mail payment coupon with a check



Pay online at myaccountaccess.com



Pay by phone 1-866-552-8855

Please detach and send coupon with check payable to: Elan Financial Services CPN [REDACTED] 565



0047985109578065460000523000023115392

24-Hour Elan Financial Services: 1-866-552-8855

- to pay by phone
to change your address

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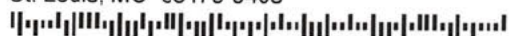
GREAT FALLS TURF CLUB
WARREN H KOTTKE JR
GREAT FALLS MT 59404-6448

Account Ending in #### #### #### 6546
Payment Due Date 4/04/2026
New Balance \$23,115.39
Minimum Payment Due \$523.00

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

Elan Financial Services

P.O. Box 790408
St. Louis, MO 63179-0408



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

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- ▶ We can apply any unpaid amount against your credit limit.

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### Important Information Regarding Your Account

**1. INTEREST CHARGE:** Method of Computing Balance Subject to Interest Rate: We calculate the periodic rate or interest portion of the **INTEREST CHARGE** by multiplying the applicable Daily Periodic Rate ("DPR") by the Average Daily Balance ("ADB") (including new transactions) of the Purchase, Advance and Balance Transfer categories subject to interest, and then adding together the resulting interest from each category. We determine the **ADB** separately for the Purchases, Advances and Balance Transfer categories. To get the **ADB** in each category, we add together the daily balances in those categories for the billing cycle and divide the result by the number of days in the billing cycle. We determine the daily balances each day by taking the beginning balance of those Account categories (including any billed but unpaid interest, fees, credit insurance and other charges), adding any new interest, fees, and charges, and subtracting any payments or credits applied against your Account balances that day. We add a Purchase, Advance or Balance Transfer to the appropriate balances for those categories on the later of the transaction date or the first day of the statement period. Billed but unpaid interest on Purchases, Advances and Balance Transfers is added to the appropriate balances for those categories each month on the statement date. Billed but unpaid Advance Transaction Fees are added to the Advance balance of your Account on the date they are charged to your Account. Any billed but unpaid fees on Purchases, credit insurance charges, and other charges are added to the Purchase balance of the Account on the date they are charged to the Account. Billed but unpaid fees on Balance Transfers are added to the Balance Transfer balance of the Account on the date they are charged to the Account. In other words, billed and unpaid interest, fees, and charges will be included in the **ADB** of your Account that accrues interest and will reduce the amount of credit available to you. To the extent credit insurance charges, overlimit fees, Annual Fees, and/or Travel Membership Fees may be applied to your Account, such charges and/or fees are not included in the ADB calculation for Purchases until the first day of the billing cycle following the date the credit insurance charges, overlimit fees, Annual Fees and/or Travel Membership Fees (as applicable) are charged to the Account. Prior statement balances subject to an interest-free period that have been paid on or before the payment due date in the current billing cycle are not included in the **ADB** calculation. If you do not pay your New Balance in full by the Payment Due Date, you will not get an interest-free period on Purchases again until you pay the New Balance in full by the Payment Due Date for two billing cycles in a row.

**2. Payment Information:** We will accept payment via check, money order, the internet (including mobile and online) or phone or previously established automatic payment transaction. You must pay us in U.S. Dollars. If you make a payment from a foreign financial institution, you will be charged and agree to pay any collection fees added in connection with that transaction. The date you mail a payment is different than the date we receive the payment. The payment date is the day we receive your check or money order at Elan Financial Services, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your internet or phone payment. All payments by check or money order accompanied by a payment coupon and received at this payment address will be credited to your Account on the day of receipt if received by 5:00 p.m. CT on any banking day. Payments sent without the payment coupon or to an incorrect address will be processed and credited to your Account within 5 banking days of receipt. Payments sent without a payment coupon or to an incorrect address may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and/or Account suspension. The deadline for on-time internet and phone payments varies, but generally must be made before 5:00 p.m. CT to 8 p.m. CT depending on what day and how the payment is made. Please contact Elan Financial Services for internet, phone, and mobile crediting times specific to your Account and your payment option. Banking days are all calendar days except Saturday, Sunday and federal holidays. Payments due on a Saturday, Sunday or federal holiday and received on those days will be credited on the day of receipt. There is no prepayment penalty if you pay your balance at any time prior to your payment due date.

**3. Credit Reporting:** We may report information on your Account to Credit Bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report.



March 2026 Statement 02/07/2026 - 03/06/2026

Page 2 of 3

GREAT FALLS TURF CLUB  
WARREN H KOTTKE JR (CPN [REDACTED] 565)

Elan Financial Services ( 1-866-552-8855

**Real Rewards**

<b>Rewards Center Activity as of 03/05/2026</b>	
Rewards Center Activity*	0
Rewards Center Balance	93,370

\*This item includes points redeemed, expired and adjusted.

Rewards Earned	This Statement	Year to Date
Points Earned on Net Purchases	0	344
<b>Total Earned</b>	<b>0</b>	<b>344</b>

Points Expiring on 03/31/2026: 354

**Important Messages**

Paying Interest: You have a 24 to 30 day interest-free period for Purchases provided you have paid your previous balance in full by the Payment Due Date shown on your monthly Account statement. In order to avoid additional INTEREST CHARGES on Purchases, you must pay your new balance in full by the Payment Due Date shown on the front of your monthly Account statement.

There is no interest-free period for transactions that post to the Account as Advances or Balance Transfers except as provided in any Offer Materials. Those transactions are subject to interest from the date they post to the Account until the date they are paid in full.

**Transactions**

**Payments and Other Credits**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
03/04	03/02	0235	PAYMENT THANK YOU	\$537.00	CR
<b>TOTAL THIS PERIOD</b>				<b>\$537.00</b>	<b>CR</b>

**Fees**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
03/06			ANNUAL MEMBERSHIP FEE	\$0.00	CR
<b>TOTAL FEES THIS PERIOD</b>				<b>\$0.00</b>	

**Interest Charged**

Post Date	Transaction Description	Amount	Notation
03/06	INTEREST CHARGE ON PURCHASES	\$294.25	CR
<b>TOTAL INTEREST THIS PERIOD</b>		<b>\$294.25</b>	

<b>2026 Totals Year-to-Date</b>	
Total Fees Charged in 2026	\$41.00
Total Interest Charged in 2026	\$927.33

Continued on Next Page



March 2026 Statement 02/07/2026 - 03/06/2026

GREAT FALLS TURF CLUB  
WARREN H KOTTKE JR (CPN [REDACTED] 5565)

Page 3 of 3

Elan Financial Services ☎ 1-866-552-8855

**Company Approval**

*(This area for use by your company)*

Signature/Approval: \_\_\_\_\_

Accounting Code: \_\_\_\_\_

**Interest Charge Calculation**

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

\*\*APR for current and future transactions.

Balance Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
PURCHASES	\$6,200.59	\$6,558.73	YES	\$82.96	16.49%	
PURCHASES	\$16,382.93	\$16,178.28	YES	\$204.65	16.49%	
**BALANCE TRANSFER	\$0.00	\$0.00	YES	\$0.00	16.49%	
**PURCHASES	\$531.87	\$525.23	YES	\$6.64	16.49%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	27.49%	

**Contact Us**



Voice: 1-866-552-8855  
TDD: 1-888-352-6455  
Fax: 1-866-807-9053



Questions  
Elan Financial Services  
P.O. Box 6353  
Fargo, ND 58125-6353



Mail payment coupon with a check  
Elan Financial Services  
P.O. Box 790408  
St. Louis, MO 63179-0408



Online  
myaccountaccess.com



April 2026 Statement

Open Date: 03/07/2026 Closing Date: 04/07/2026

Account Ending in: #### #### #### 6546

Visa® Business Real Rewards Card

Elan Financial Services

1-866-552-8855

BUS 30 ELN 1 5

GREAT FALLS TURF CLUB  
WARREN H KOTTKE JR (CPN [REDACTED] 5565)

<b>New Balance</b>	<b>\$22,973.64</b>
<b>Minimum Payment Due</b>	<b>\$560.00</b>
<b>Payment Due Date</b>	<b>05/04/2026</b>

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$41.00 Late Fee and your APRs may be increased up to the Penalty APR of 30.74%.

<b>Reward Points</b>	
Earned This Statement	113
Reward Center Balance as of 04/06/2026	93,016

For details, see your rewards summary.

<b>Activity Summary</b>		
Previous Balance	+	\$23,115.39
Payments	-	\$550.00 <sup>CR</sup>
Other Credits		\$0.00
Purchases	+	\$75.00
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged	+	\$333.25
<b>New Balance</b>	<b>=</b>	<b>\$22,973.64</b>
<b>Past Due</b>		<b>\$0.00</b>
<b>Minimum Payment Due</b>		<b>\$560.00</b>
Credit Line		\$24,000.00
Available Credit		\$1,026.36
Days in Billing Period		32

Payment Options:



Mail payment coupon with a check



Pay online at myaccountaccess.com



Pay by phone 1-866-552-8855

Please detach and send coupon with check payable to: Elan Financial Services CPN [REDACTED] 565



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24-Hour Elan Financial Services: 1-866-552-8855

☎ to pay by phone  
☎ to change your address

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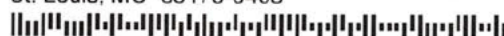
GREAT FALLS TURF CLUB  
WARREN H KOTTKE JR  
[REDACTED]  
GREAT FALLS MT 59404-6448

Account Ending in	#### #### #### 6546
Payment Due Date	5/04/2026
New Balance	\$22,973.64
Minimum Payment Due	\$560.00

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

Elan Financial Services

P.O. Box 790408  
St. Louis, MO 63179-0408



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

If you think there is an error on your statement, please call us at the telephone number on the front of this statement, or write to us at: Elan Financial Services, P.O. Box 6335, Fargo, ND 58125-6335.

In your letter or call, 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. 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: Elan Financial Services, P.O. Box 6335, Fargo, ND 58125-6335. 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.

### Important Information Regarding Your Account

**1. INTEREST CHARGE:** Method of Computing Balance Subject to Interest Rate: We calculate the periodic rate or interest portion of the **INTEREST CHARGE** by multiplying the applicable Daily Periodic Rate ("DPR") by the Average Daily Balance ("**ADB**") (including new transactions) of the Purchase, Advance and Balance Transfer categories subject to interest, and then adding together the resulting interest from each category. We determine the **ADB** separately for the Purchases, Advances and Balance Transfer categories. To get the **ADB** in each category, we add together the daily balances in those categories for the billing cycle and divide the result by the number of days in the billing cycle. We determine the daily balances each day by taking the beginning balance of those Account categories (including any billed but unpaid interest, fees, credit insurance and other charges), adding any new interest, fees, and charges, and subtracting any payments or credits applied against your Account balances that day. We add a Purchase, Advance or Balance Transfer to the appropriate balances for those categories on the later of the transaction date or the first day of the statement period. Billed but unpaid interest on Purchases, Advances and Balance Transfers is added to the appropriate balances for those categories each month on the statement date. Billed but unpaid Advance Transaction Fees are added to the Advance balance of your Account on the date they are charged to your Account. Any billed but unpaid fees on Purchases, credit insurance charges, and other charges are added to the Purchase balance of the Account on the date they are charged to the Account. Billed but unpaid fees on Balance Transfers are added to the Balance Transfer balance of the Account on the date they are charged to the Account. In other words, billed and unpaid interest, fees, and charges will be included in the **ADB** of your Account that accrues interest and will reduce the amount of credit available to you. To the extent credit insurance charges, overlimit fees, Annual Fees, and/or Travel Membership Fees may be applied to your Account, such charges and/or fees are not included in the **ADB** calculation for Purchases until the first day of the billing cycle following the date the credit insurance charges, overlimit fees, Annual Fees and/or Travel Membership Fees (as applicable) are charged to the Account. Prior statement balances subject to an interest-free period that have been paid on or before the payment due date in the current billing cycle are not included in the **ADB** calculation. If you do not pay your New Balance in full by the Payment Due Date, you will not get an interest-free period on Purchases again until you pay the New Balance in full by the Payment Due Date for two billing cycles in a row.

**2. Payment Information:** We will accept payment via check, money order, the internet (including mobile and online) or phone or previously established automatic payment transaction. You must pay us in U.S. Dollars. If you make a payment from a foreign financial institution, you will be charged and agree to pay any collection fees added in connection with that transaction. The date you mail a payment is different than the date we receive the payment. The payment date is the day we receive your check or money order at Elan Financial Services, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your internet or phone payment. All payments by check or money order accompanied by a payment coupon and received at this payment address will be credited to your Account on the day of receipt if received by 5:00 p.m. CT on any banking day. Payments sent without the payment coupon or to an incorrect address will be processed and credited to your Account within 5 banking days of receipt. Payments sent without a payment coupon or to an incorrect address may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and/or Account suspension. The deadline for on-time internet and phone payments varies, but generally must be made before 5:00 p.m. CT to 8 p.m. CT depending on what day and how the payment is made. Please contact Elan Financial Services for internet, phone, and mobile crediting times specific to your Account and your payment option. Banking days are all calendar days except Saturday, Sunday and federal holidays. Payments due on a Saturday, Sunday or federal holiday and received on those days will be credited on the day of receipt. There is no prepayment penalty if you pay your balance at any time prior to your payment due date.

**3. Credit Reporting:** We may report information on your Account to Credit Bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report.



April 2026 Statement 03/07/2026 - 04/07/2026  
 GREAT FALLS TURF CLUB  
 WARREN H KOTTKE JR (CPN [REDACTED] 565)

Page 2 of 3  
 Elan Financial Services ☎ 1-866-552-8855

**Real Rewards**

<b>Rewards Center Activity as of 04/06/2026</b>	
Rewards Center Activity*	-354
Rewards Center Balance	93,016

\*This item includes points redeemed, expired and adjusted.

Rewards Earned	This Statement	Year to Date
Points Earned on Net Purchases	113	457
<b>Total Earned</b>	<b>113</b>	<b>457</b>

Points Expiring on 06/30/2026: 512

**Important Messages**

**Paying Interest:** You have a 24 to 30 day interest-free period for Purchases provided you have paid your previous balance in full by the Payment Due Date shown on your monthly Account statement. In order to avoid additional INTEREST CHARGES on Purchases, you must pay your new balance in full by the Payment Due Date shown on the front of your monthly Account statement.

There is no interest-free period for transactions that post to the Account as Advances or Balance Transfers except as provided in any Offer Materials. Those transactions are subject to interest from the date they post to the Account until the date they are paid in full.

**Transactions**

**Payments and Other Credits**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
04/02	04/02		PAYMENT THANK YOU	\$550.00	CR
<b>TOTAL THIS PERIOD</b>				<b>\$550.00</b>	<b>CR</b>

**Purchases and Other Debits**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
03/09	03/06	4303	INTUIT *QBooks Online CL.INTUIT.COM CA	\$37.50	_____
04/07	04/06	7464	INTUIT *QBooks Online CL.INTUIT.COM CA	\$37.50	_____
<b>TOTAL THIS PERIOD</b>				<b>\$75.00</b>	

**Interest Charged**

Post Date	Transaction Description	Amount	Notation
04/07	INTEREST CHARGE ON PURCHASES	\$333.25	_____
<b>TOTAL INTEREST THIS PERIOD</b>		<b>\$333.25</b>	

<b>2026 Totals Year-to-Date</b>	
Total Fees Charged in 2026	\$41.00
Total Interest Charged in 2026	\$1,260.58

*Continued on Next Page*

**Company Approval** *(This area for use by your company)*

Signature/Approval: \_\_\_\_\_ Accounting Code: \_\_\_\_\_

**Interest Charge Calculation**

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

\*\*APR for current and future transactions.

Balance Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
PURCHASES	\$5,738.74	\$6,097.46	YES	\$88.15	16.49%	
PURCHASES	\$16,619.77	\$16,382.93	YES	\$236.84	16.49%	
**BALANCE TRANSFER	\$0.00	\$0.00	YES	\$0.00	16.49%	
**PURCHASES	\$615.13	\$571.71	YES	\$8.26	16.49%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	27.49%	

**Contact Us**



Voice: 1-866-552-8855  
 TDD: 1-888-352-6455  
 Fax: 1-866-807-9053



Questions  
 Elan Financial Services  
 P.O. Box 6353  
 Fargo, ND 58125-6353



Mail payment coupon with a check  
 Elan Financial Services  
 P.O. Box 790408  
 St. Louis, MO 63179-0408



Online  
[myaccountaccess.com](http://myaccountaccess.com)



May 2026 Statement

Open Date: 04/08/2026 Closing Date: 05/07/2026

Account Ending in: #### #### 5530

Visa® Business Real Rewards Card

Elan Financial Services

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BUS 30 ELN

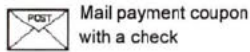
GREAT FALLS TURF CLUB  
WARREN H KOTTKE JR (CPN [REDACTED] 5565)

<b>New Balance</b>	<b>\$22,765.32</b>
<b>Minimum Payment Due</b>	<b>\$576.00</b>
<b>Payment Due Date</b>	<b>06/04/2026</b>
<b>Late Payment Warning:</b> If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$41.00 Late Fee and your APRs may be increased up to the Penalty APR of 30.74%.	

<b>Reward Points</b>	
Earned This Statement	0
Reward Center Balance as of 02/25/2026	93,129
For details, see your rewards summary.	

<b>Activity Summary</b>		
Previous Balance	+	\$22,973.64
Payments	-	\$560.00 <sup>CR</sup>
Other Credits		\$0.00
Purchases		\$0.00
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged	+	\$41.00
Interest Charged	+	\$310.68
<b>New Balance</b>	<b>=</b>	<b>\$22,765.32</b>
<b>Past Due</b>		<b>\$0.00</b>
<b>Minimum Payment Due</b>		<b>\$576.00</b>
Credit Line		\$24,000.00
Available Credit		\$1,234.68
Days in Billing Period		30

Payment Options:



Mail payment coupon with a check



Pay online at myaccountaccess.com



Pay by phone 1-866-552-8855

Please detach and send coupon with check payable to: Elan Financial Services CPN [REDACTED] 5565



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24-Hour Elan Financial Services: 1-866-552-8855

☎ . to pay by phone  
☎ . to change your address

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[Barcode]  
GREAT FALLS TURF CLUB  
WARREN H KOTTKE JR  
[REDACTED]  
GREAT FALLS MT 59404-6448

Account Ending in	#### #### 5530
Payment Due Date	6/04/2026
New Balance	\$22,765.32
Minimum Payment Due	\$576.00

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

Elan Financial Services

P.O. Box 790408  
St. Louis, MO 63179-0408



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

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- ▶ 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. 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.

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**1. INTEREST CHARGE:** Method of Computing Balance Subject to Interest Rate: We calculate the periodic rate or interest portion of the **INTEREST CHARGE** by multiplying the applicable Daily Periodic Rate ("DPR") by the Average Daily Balance ("ADB") (including new transactions) of the Purchase, Advance and Balance Transfer categories subject to interest, and then adding together the resulting interest from each category. We determine the **ADB** separately for the Purchases, Advances and Balance Transfer categories. To get the **ADB** in each category, we add together the daily balances in those categories for the billing cycle and divide the result by the number of days in the billing cycle. We determine the daily balances each day by taking the beginning balance of those Account categories (including any billed but unpaid interest, fees, credit insurance and other charges), adding any new interest, fees, and charges, and subtracting any payments or credits applied against your Account balances that day. We add a Purchase, Advance or Balance Transfer to the appropriate balances for those categories on the later of the transaction date or the first day of the statement period. Billed but unpaid interest on Purchases, Advances and Balance Transfers is added to the appropriate balances for those categories each month on the statement date. Billed but unpaid Advance Transaction Fees are added to the Advance balance of your Account on the date they are charged to your Account. Any billed but unpaid fees on Purchases, credit insurance charges, and other charges are added to the Purchase balance of the Account on the date they are charged to the Account. Billed but unpaid fees on Balance Transfers are added to the Balance Transfer balance of the Account on the date they are charged to the Account. In other words, billed and unpaid interest, fees, and charges will be included in the **ADB** of your Account that accrues interest and will reduce the amount of credit available to you. To the extent credit insurance charges, overlimit fees, Annual Fees, and/or Travel Membership Fees may be applied to your Account, such charges and/or fees are not included in the **ADB** calculation for Purchases until the first day of the billing cycle following the date the credit insurance charges, overlimit fees, Annual Fees and/or Travel Membership Fees (as applicable) are charged to the Account. Prior statement balances subject to an interest-free period that have been paid on or before the payment due date in the current billing cycle are not included in the **ADB** calculation. If you do not pay your New Balance in full by the Payment Due Date, you will not get an interest-free period on Purchases again until you pay the New Balance in full by the Payment Due Date for two billing cycles in a row.

**2. Payment Information:** We will accept payment via check, money order, the internet (including mobile and online) or phone or previously established automatic payment transaction. You must pay us in U.S. Dollars. If you make a payment from a foreign financial institution, you will be charged and agree to pay any collection fees added in connection with that transaction. The date you mail a payment is different than the date we receive the payment. The payment date is the day we receive your check or money order at Elan Financial Services, P.O. Box 790408, St. Louis, MO 63179-0408 or the day we receive your internet or phone payment. All payments by check or money order accompanied by a payment coupon and received at this payment address will be credited to your Account on the day of receipt if received by 5:00 p.m. CT on any banking day. Payments sent without the payment coupon or to an incorrect address will be processed and credited to your Account within 5 banking days of receipt. Payments sent without a payment coupon or to an incorrect address may result in a delayed credit to your Account, additional **INTEREST CHARGES**, fees, and/or Account suspension. The deadline for on-time internet and phone payments varies, but generally must be made before 5:00 p.m. CT to 8 p.m. CT depending on what day and how the payment is made. Please contact Elan Financial Services for internet, phone, and mobile crediting times specific to your Account and your payment option. Banking days are all calendar days except Saturday, Sunday and federal holidays. Payments due on a Saturday, Sunday or federal holiday and received on those days will be credited on the day of receipt. There is no prepayment penalty if you pay your balance at any time prior to your payment due date.

**3. Credit Reporting:** We may report information on your Account to Credit Bureaus. Late payments, missed payments or other defaults on your Account may be reflected in your credit report.



May 2026 Statement 04/08/2026 - 05/07/2026

Page 2 of 3

GREAT FALLS TURF CLUB  
WARREN H KOTTKE JR (CPN [REDACTED] 5565)

Elan Financial Services ( 1-866-552-8855

**Real Rewards**

<b>Rewards Center Activity as of 02/25/2026</b>	
Rewards Center Activity*	0
Rewards Center Balance	93,129

\*This item includes points redeemed, expired and adjusted.

Rewards Earned	This Statement	Year to Date
Points Earned on Net Purchases	0	457
<b>Total Earned</b>	<b>0</b>	<b>457</b>

Points Expiring on 06/30/2026: 512

**Important Messages**

Paying Interest: You have a 24 to 30 day interest-free period for Purchases provided you have paid your previous balance in full by the Payment Due Date shown on your monthly Account statement. In order to avoid additional INTEREST CHARGES on Purchases, you must pay your new balance in full by the Payment Due Date shown on the front of your monthly Account statement.

There is no interest-free period for transactions that post to the Account as Advances or Balance Transfers except as provided in any Offer Materials. Those transactions are subject to interest from the date they post to the Account until the date they are paid in full.

**Transactions**

**Payments and Other Credits**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
05/05	05/05		PAYMENT THANK YOU	\$560.00	CR
<b>TOTAL THIS PERIOD</b>				<b>\$560.00</b>	<b>CR</b>

**Fees**

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
05/04	05/04		LATE FEE - PAYMENT DUE ON 05/04	\$41.00	_____
<b>TOTAL FEES THIS PERIOD</b>				<b>\$41.00</b>	

**Interest Charged**

Post Date	Transaction Description	Amount	Notation
05/07	INTEREST CHARGE ON PURCHASES	\$310.68	_____
<b>TOTAL INTEREST THIS PERIOD</b>		<b>\$310.68</b>	

<b>2026 Totals Year-to-Date</b>	
Total Fees Charged in 2026	\$82.00
Total Interest Charged in 2026	\$1,571.26

Continued on Next Page

## Company Approval (This area for use by your company)

Signature/Approval: \_\_\_\_\_ Accounting Code: \_\_\_\_\_

## Interest Charge Calculation

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

\*\*APR for current and future transactions.

Balance Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
PURCHASES	\$5,255.76	\$5,682.74	YES	\$77.02	16.49%	
PURCHASES	\$16,845.02	\$16,619.77	YES	\$225.25	16.49%	
**BALANCE TRANSFER	\$0.00	\$0.00	YES	\$0.00	16.49%	
**PURCHASES	\$664.54	\$620.59	YES	\$8.41	16.49%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	27.49%	

## Contact Us



Voice: 1-866-552-8855  
TDD: 1-888-352-6455  
Fax: 1-866-807-9053



Questions  
Elan Financial Services  
P.O. Box 6353  
Fargo, ND 58125-6353



Mail payment coupon with a check  
Elan Financial Services  
P.O. Box 790408  
St. Louis, MO 63179-0408



Online  
myaccountaccess.com

UNITED STATES TREASURY



GREAT FALLS NATURE CLUB INCESSED ON  
P.O. BOX 82  
GREAT FALLS, MT 59403-0082



11/12/26

Date



Pay to the Order of

United States Treasury

\$ 459.68

Four hundred sixty nine + 68/100

Dollars



Photo Safe Deposit



First Interstate Bank

855-342-3400  
firstinterstate.com



For

C.P. 161 10/30/25 ... [Signature]



Harland Clark

00811488 014  
012126



FRB CLEVELAND

>

US Treas DG - OTCNET  
01/21/2026





**GREAT FALLS TURF CLUB INC.**  
P.O. BOX 82  
GREAT FALLS, MT 59403-0082

6/9/26



Pay to the Order of

US Postal Service

\$122.00

CHECK AMOUNT  
STANDARD CHECK

One hundred twenty two & 00/100

Dollars

Photo Safe Deposit\*  
Deposit on back



**First Interstate Bank**

855-342-3400  
firstinterstate.com

Box 82

Wanna H Kettle

For



[Redacted] U.S. Bank  
Denver CO  
[Redacted]

FOR DEPOSIT ONLY  
USPS FIN# 202636 UNITID: 0001  
GREAT FALLS  
GREAT FALLS, MT  
Clerk#1 25  
ACCOUNT# 0001502910074203  
Date: 2026-06-11 10:09 AM