



# BUSINESS

## Payment Information

Payment Due Date **Apr 03, 2025**  
For online and phone payments, the deadline is 8pm ET.

New Balance **\$23,091.02**  
Minimum Payment Due **\$230.00**

**LATE PAYMENT WARNING:** If we do not receive your minimum payment by your due date, you may have to pay a late fee of up to \$40.00.

**MINIMUM PAYMENT WARNING:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Minimum Payment	31 Years	\$60,358
\$852	3 Years	\$30,678
Estimated savings if balance is paid off in about 3 years: \$29,680		

If you would like information about credit counseling services, call 888-326-8055.

## Account Summary

Previous Balance	- \$7,061.40
Payments	- \$51,426.10
Other Credits	- \$2,424.86
Transactions	+ \$84,003.38
Cash Advances	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$0.00
<b>New Balance</b>	<b>= \$23,091.02</b>
Credit Limit	\$50,000.00
Available Credit (as of Mar 09, 2025)	\$26,908.98
Cash Advance Credit Limit	\$6,000.00
Available Credit for Cash Advances	\$6,000.00

## Points Summary as of 03/07/2025 Redeem at Bass Pro Shops & Cabela's (Points shown in dollars)

Previous Balance	\$10,128.87	<b>Total Points Balance</b> \$10,339.54
Points earned at Bass Pro Shops and Cabela's	\$27.95	
Other Points added (promos & other purchases)	\$923.95	
Points earned at Cenex	\$7.80	
Points Redeemed	\$749.03	

For up-to-date points balance & program details, visit [www.basspro.com/business](http://www.basspro.com/business)

## Account Notifications

- i** Please note that balances described as "Other Purchases and Transfers" in account opening disclosures and other program documents are displayed as the "Purchases" balance on this statement.

Pay or manage your account at [clubbusiness.capitalone.com](http://clubbusiness.capitalone.com)

Customer Service: 855-951-0993

See reverse for Important Information



JOSHUA A NOLT  
TRI COUNTY TIRE LLC  
13670 US HIGHWAY 61  
FENNIMORE, WI 53809-9667



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the Capital One Mobile app.

Scan this QR Code with your phone's camera to download the top-rated Capital One Mobile app.

Payment Due Date: **Apr 03, 2025**

Account ending in 0728

New Balance **\$23,091.02**  
Minimum Payment Due **\$230.00**  
Amount Enclosed \$ \_\_\_\_\_

Capital One  
P.O. BOX 7683  
SAN FRANCISCO CA 94120-7683

Please send us this portion of your statement and only one check (or one money order) payable to Capital One to ensure your payment is processed promptly. Allow at least seven business days for delivery.



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**How can I Avoid Paying Interest Charges?** If you pay your statement's New Balance in full by the due date each month, we will not charge interest on any new transactions that post to the purchase balance. If you have been paying your account in full without Interest Charges, but fail to pay your next New Balance in full, we will charge interest on the unpaid balance. For cash advances and transfers, we will start charging interest on the transaction date. Promotional offers may allow you to pay less than the total New Balance and avoid paying interest on new transactions that post to your purchase balance. See the front of your statement for additional information.

**How Is The Interest Charge Determined?** Interest Charges accrue from the 1) date of the transaction, 2) date the transaction is processed or 3) first day of the billing period. Interest accrues daily on every unpaid amount until it is paid in full. Any interest that has accrued during a billing period will post to your account at the end of the billing period and will appear on your next statement. This means you may owe Interest Charges even if you pay the entire "New Balance" one month, but did not do so the previous month. For example, even if a customer pays their balance in full on a February 26th due date, interest would continue to accrue on the balance from February 2nd (the start of the Billing Cycle) through February 26th, and will appear on their next statement. Once you start accruing Interest Charges, you generally must pay your New Balance in full for two consecutive Billing Cycles before Interest Charges stop being posted to your statement. Interest Charges are added to the proper segment of your account. However, we reserve the right to not assess Interest Charges.

**How do you Calculate the Interest Charge?** We use a method called Average Daily Balance (including new transactions).

1. First, for each segment we take the beginning balance each day and add in new transactions and the periodic Interest Charge on the previous day's balance. Then we subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if your previous statement balance was zero or a credit amount, new transactions which post to your purchase segment are not added to the daily balance.
2. Next, for each segment, we add the daily balances together and divide the sum by the number of days in the Billing Cycle. The result is the Average Daily Balance for each segment.
3. At the end of each Billing Cycle, we multiply your Average Daily Balance for each segment by the daily periodic rate (APR divided by 365) for that segment, and then we multiply the result by the number of days in the Billing Cycle. We add the Interest Charges for all segments together. The result is your total Interest Charge for the Billing Cycle.

The Average Daily Balance is referred to as the Balance Subject to Interest Rate in the Interest Charge Calculation section of this Statement.

NOTE: Due to rounding or a minimum Interest Charge, this calculation may vary slightly from the Interest Charge actually assessed.

**How can I Close My Account?** You can contact Customer Service anytime to request that we close your account.

**How do you Process Payments?** When you make a payment, you authorize us to initiate an ACH or electronic payment that will be debited from your bank account or other related account. When you provide a check or check information to make a payment, you authorize us to use information from the check to make a one-time ACH or other electronic transfer from your bank account. We may also process it as a check transaction. Funds may be withdrawn from your bank account as soon as the same day we process your payment.

**How do you Apply My Payment?** We generally apply payments up to your Minimum Payment first to the balance with the lowest APR (including 0% APR), and then to balances with higher APRs. We apply any part of your payment exceeding your Minimum Payment to the balance with the highest APR, and then to balances with lower APRs.

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ETC-33 11/01/20



Pay online at [clubbusiness.capitalone.com](https://clubbusiness.capitalone.com)



Pay using the Capital One mobile app



Customer Service 855-951-0993

## Changing your mailing address?

You can change your address by signing into your account online or by calling Customer Service.

Any written request on this form will not be honored.

**How do I Make Payments?** You may make your payment in several ways:

1. Online Banking by logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Calling the telephone number listed on the front of this statement and providing the required payment information;
4. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

**When will you Credit My Payment?**

- ◆ For mobile, online or over the phone, as of the business day we receive it, as long as it is made **by 8 p.m. ET**.
- ◆ For mail, as of the business day we receive it, as long as it is received **by 5 p.m. local time** at our processing center. You must send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least seven (7) business days for mail delivery. Mailed payments received by us at any other location or payments in any other form may not be credited as of the day we receive them.

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## Transactions

Visit [clubbusiness.capitalone.com](http://clubbusiness.capitalone.com) to see detailed transactions.

### JOSHUA A NOLT #0728: Payments, Credits and Adjustments

Trans Date	Post Date	Description	Amount
Feb 7	Feb 8	eBay O*27-12614-34066San JoseCA	-\$36.45
Feb 10	Feb 12	POMPS TIRE 037MONROEWI	-\$13.41
Feb 11	Feb 12	MAKS ENTERPRISES8456427950CA	-\$50.00
Feb 15	Feb 15	CAPITAL ONE MOBILE PYMTAuthDate 15-Feb	-\$9,734.13
Feb 20	Feb 20	CAPITAL ONE MOBILE PYMTAuthDate 20-Feb	-\$3,136.13
Feb 20	Feb 22	POMPS TIRE 037MONROEWI	-\$2,325.00
Feb 28	Feb 28	CAPITAL ONE MOBILE PYMTAuthDate 28-Feb	-\$38,555.84

### JOSHUA A NOLT #0728: Transactions

Trans Date	Post Date	Description	Amount
Feb 5	Feb 7	AMERICAN MARKETING & P815-7562840IL	\$229.59
Feb 6	Feb 7	POMPS TIRE 037MONROEWI	\$2,100.00
Feb 6	Feb 7	POMPS TIRE 037MONROEWI	\$670.00
Feb 6	Feb 7	POMPS TIRE 037MONROEWI	\$4,380.00
Feb 7	Feb 8	CAB STORE PRAIRIE DU CPRAIRIE DU CHWI	\$559.08
Feb 7	Feb 8	MCDONALD'S F6164PRAIRIE DU CHWI	\$15.15
Feb 8	Feb 10	AMAZON MARK* ZX0KH4LA3SEATTLEWA	\$227.76
Feb 9	Feb 10	AMAZON MKTPL*Z71SP0IW1Amzn.com/bilIWA	\$22.23
Feb 9	Feb 10	AMAZON MARK* DN2HJ10M3SEATTLEWA	\$215.13
Feb 9	Feb 10	AMAZON MARK* NG1951ES3SEATTLEWA	\$245.55
Feb 10	Feb 11	eBay O*08-12696-41195San JoseCA	\$8.99
Feb 10	Feb 11	WALMART.COM 8009256278BENTONVILLEAR	\$745.80
Feb 10	Feb 12	KWIK TRIP #755FENNIMOREWI	\$56.26
Feb 10	Feb 12	ZORO TOOLS INCBUFFALO GROVEIL	\$14.65
Feb 11	Feb 11	VESTIS SERVICES LLC800-504-0328KY	\$97.47
Feb 11	Feb 12	POMPS TIRE 037MONROEWI	\$4,540.00
Feb 12	Feb 13	DOLLAR GENERAL #21082FENNIMOREWI	\$30.60
Feb 12	Feb 13	MCDONALD'S F35476PLATTEVILLEWI	\$23.90
Feb 12	Feb 13	ALLEGiant OIL LLCMONTFORTWI	\$87.98
Feb 12	Feb 14	MENARDS PLATTEVILLE WIPLATTEVILLEWI	\$691.24
Feb 13	Feb 14	WM SUPERCENTER #958PLATTEVILLEWI	\$31.59
Feb 14	Feb 15	WWW.VEVOR.COMLOS ANGELESCA	\$274.28
Feb 14	Feb 15	BENDER FOODSFENNIMOREWI	\$40.00
Feb 14	Feb 15	WALMART.COMWALMART.COMAR	\$361.23
Feb 15	Feb 17	J AND B TOOL SALES7347446449MI	\$88.47
Feb 15	Feb 17	KWIK TRIP #755FENNIMOREWI	\$40.04

Additional Information on the next page

## Transactions (Continued)

Trans Date	Post Date	Description	Amount
Feb 17	Feb 17	VESTIS SERVICES LLC800-504-0328KY	\$97.84
Feb 17	Feb 18	eBay O*17-12714-85455San JoseCA	\$110.19
Feb 18	Feb 19	eBay O*11-12725-49310San JoseCA	\$529.99
Feb 18	Feb 19	AMAZON MKTPL*IQ3FG6FG3Amzn.com/billWA	\$355.93
Feb 18	Feb 19	BENDER FOODSFENNIMOREWI	\$102.84
Feb 20	Feb 21	PST*LEADVENTUREWILSONVILLEOR	\$359.00
Feb 20	Feb 21	PST*LEADVENTUREWILSONVILLEOR	\$30.00
Feb 20	Feb 21	PST*LEADVENTUREWILSONVILLEOR	\$120.00
Feb 20	Feb 21	POMPS TIRE 037MONROEWI	\$2,523.35
Feb 20	Feb 21	POMPS TIRE 037MONROEWI	\$21,000.00
Feb 20	Feb 21	POMPS TIRE 037MONROEWI	\$725.94
Feb 20	Feb 21	POMPS TIRE 037MONROEWI	\$650.00
Feb 21	Feb 22	AMAZON MKTPL*QL7JV5TA3Amzn.com/billWA	\$38.99
Feb 21	Feb 22	MARATHON PETRO267328FENNIMOREWI	\$57.17
Feb 21	Feb 22	POMPS TIRE 037MONROEWI	\$2,720.00
Feb 21	Feb 22	POMPS TIRE 037MONROEWI	\$1,693.40
Feb 21	Feb 22	POMPS TIRE 037MONROEWI	\$3,730.00
Feb 22	Feb 22	AMAZON MKTPL*VS3BC6IF3Amzn.com/billWA	\$36.44
Feb 22	Feb 22	AMAZON MKTPL*5365H48W3Amzn.com/billWA	\$22.50
Feb 22	Feb 24	AMAZON MKTPL*KU47989L3Amzn.com/billWA	\$164.37
Feb 22	Feb 24	KWIK TRIP #755FENNIMOREWI	\$78.87
Feb 23	Feb 24	AMAZON MKTPL*NP4XZ2983Amzn.com/billWA	\$46.93
Feb 23	Feb 24	Amazon.com*WU2GN9843Amzn.com/billWA	\$77.90
Feb 25	Feb 25	eBay O*17-12744-71441San JoseCA	\$375.00
Feb 25	Feb 25	VESTIS SERVICES LLC800-504-0328KY	\$103.05
Feb 26	Feb 27	AMAZON MKTPL*RJ31M5M53Amzn.com/billWA	\$7.79
Feb 27	Feb 28	AMAZON MKTPL*U13KW5QD3Amzn.com/billWA	\$97.79
Feb 28	Feb 28	Amazon.com*7R4M53C13Amzn.com/billWA	\$18.96
Feb 28	Mar 1	POMPS TIRE 037MONROEWI	\$260.00
Feb 28	Mar 1	POMPS TIRE 037MONROEWI	\$820.00
Feb 28	Mar 3	GALLAGHER TIRE INCSRING CITYPA	\$972.38
Mar 1	Mar 3	eBay O*11-12772-02280San JoseCA	\$174.98
Mar 1	Mar 3	GOOGLE *GSUITE_tricoun650-253-0000CA	\$12.21
Mar 1	Mar 3	HARBOR FREIGHT TOOLS 7DUBUQUEIA	\$95.17
Mar 2	Mar 3	AMAZON MKTPL*QC31X00Q3Amzn.com/billWA	\$77.59
Mar 3	Mar 3	VESTIS SERVICES LLC800-504-0328KY	\$96.19
Mar 4	Mar 5	GORDON ELECTRIC SUPPLYKANKAKEEIL	\$69.76

## Transactions (Continued)

Trans Date	Post Date	Description	Amount
Mar 5	Mar 6	Amazon.com*G56Q09AM3Amzn.com/billWA	\$10.41
Mar 5	Mar 6	AMAZON MKTPL*MG2LR7W53Amzn.com/billWA	\$349.00
Mar 5	Mar 6	AMAZON MKTPL*599CA7IJ3Amzn.com/billWA	\$66.92
Mar 5	Mar 6	AMAZON MKTPL*SM6V55Q53Amzn.com/billWA	\$17.96
Mar 5	Mar 6	POMPS TIRE 037MONROEWI	\$302.91
Mar 5	Mar 6	POMPS TIRE 037MONROEWI	\$1,070.00
Mar 5	Mar 6	POMPS TIRE 037MONROEWI	\$340.00
Mar 5	Mar 6	POMPS TIRE 037MONROEWI	\$1,590.00
Mar 5	Mar 6	CENEX-1835 CROSSROADSPATCH GROVEWI	\$13.92
Mar 5	Mar 6	CENEX-1835 CROSSROADSPATCH GROVEWI	\$94.82
Mar 6	Mar 7	eBay O*25-12776-71045San JoseCA	\$114.99
Mar 6	Mar 7	Amazon.com*D97L08OP3Amzn.com/billWA	\$27.54
Mar 6	Mar 7	MARATHON PETRO267328FENNIMOREWI	\$55.06
Mar 6	Mar 7	AMAZON MKTPL*L55G86MG3Amzn.com/billWA	\$7.93
Mar 7	Mar 7	AMAZON MKTPL*E76FP5863Amzn.com/billWA	\$96.99
Mar 7	Mar 8	Amazon.com*DL48L2YS3Amzn.com/billWA	\$114.97
Mar 7	Mar 8	AMAZON MKTPL*9V30A4W93Amzn.com/billWA	\$1,196.63
Mar 7	Mar 8	POMPS TIRE 037MONROEWI	\$3,695.00
Mar 7	Mar 8	POMPS TIRE 037MONROEWI	\$2,283.96
Mar 7	Mar 8	POMPS TIRE 037MONROEWI	\$5,626.28
Mar 7	Mar 8	GALLAGHER TIRE INCSRING CITYPA	\$6,423.20
<b>JOSHUA A NOLT #0728: Total Transactions</b>			<b>\$77,748.00</b>

### JOSH DUVALL #5154: Payments, Credits and Adjustments

Trans Date	Post Date	Description	Amount
<b>JOSH DUVALL #5154: Transactions</b>			
Feb 7	Feb 10	CASEYS #1867FENNIMOREWI	\$102.56
Feb 11	Feb 13	MENARDS PLATTEVILLE WIPLATTEVILLEWI	\$313.02
Feb 19	Feb 20	BENDER FOODSFENNIMOREWI	\$79.80
Feb 20	Feb 22	GASSER - BOSCOBELBOSCOBELWI	\$5.89
Feb 21	Feb 22	JIMS BUILDING CENTER IFENNIMOREWI	\$9.50
Feb 21	Feb 22	NAPA AUTO PTS0001507BOSCOBELWI	\$7.72
<b>JOSH DUVALL #5154: Total Transactions</b>			<b>\$518.49</b>

## Transactions (Continued)

### JOHNATHON HIGH #1697: Payments, Credits and Adjustments

Trans Date	Post Date	Description	Amount
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### JOHNATHON HIGH #1697: Transactions

Trans Date	Post Date	Description	Amount
Feb 12	Feb 13	CENEX-1835 CROSSROADSPATCH GROVEWI	\$94.23
Feb 12	Feb 13	CENEX-1835 CROSSROADSPATCH GROVEWI	\$5.69
Feb 13	Feb 17	SLOAN IMPLEMENT COMONFORTWI	\$84.58
Feb 19	Feb 20	AVON LOCKERDARLINGTONWI	\$242.45
Feb 20	Feb 21	CENEX-NEW HORIZONS SUPBOSCOBELWI	\$104.31

**JOHNATHON HIGH #1697: Total Transactions** **\$531.26**

### WESLEY HORNING #5449: Payments, Credits and Adjustments

Trans Date	Post Date	Description	Amount
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### WESLEY HORNING #5449: Transactions

Trans Date	Post Date	Description	Amount
Feb 20	Feb 22	KWIK TRIP #755FENNIMOREWI	\$60.00
Feb 21	Feb 22	HERMSEN'S ACE HDW & HOBLOOMINGTONWI	\$42.96
Feb 25	Feb 26	HERMSEN'S ACE HDW & HOBLOOMINGTONWI	\$9.68
Feb 28	Mar 3	KWIK TRIP #755FENNIMOREWI	\$59.00

**WESLEY HORNING #5449: Total Transactions** **\$171.64**

### STEPHEN HIGH #0240: Payments, Credits and Adjustments

Trans Date	Post Date	Description	Amount
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### STEPHEN HIGH #0240: Transactions

Trans Date	Post Date	Description	Amount
Feb 18	Feb 19	DOLLAR GENERAL #21082FENNIMOREWI	\$82.29

**STEPHEN HIGH #0240: Total Transactions** **\$82.29**

### RILEY NOLT #1970: Payments, Credits and Adjustments

Trans Date	Post Date	Description	Amount
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### RILEY NOLT #1970: Transactions

Trans Date	Post Date	Description	Amount
Feb 5	Feb 7	KWIK TRIP #231BOSCOBELWI	\$61.07
Feb 7	Feb 10	KWIK TRIP #374LOYALWI	\$49.94
Feb 10	Feb 12	KWIK TRIP #755FENNIMOREWI	\$35.76
Feb 10	Feb 12	KWIK TRIP #755FENNIMOREWI	\$62.45

## Transactions (Continued)

Trans Date	Post Date	Description	Amount
Feb 11	Feb 12	JIMS BUILDING CENTER IFENNIMOREWI	\$254.26
Feb 13	Feb 14	FARM & FLEET PLATTEVILPLATTEVILLEWI	\$632.99
Feb 13	Feb 15	MENARDS PLATTEVILLE WIPLATTEVILLEWI	\$506.34
Feb 14	Feb 17	KWIK TRIP #319SPENCERWI	\$94.05
Feb 15	Feb 17	KWIK TRIP #755FENNIMOREWI	\$35.19
Feb 20	Feb 21	FARM & FLEET PLATTEVILPLATTEVILLEWI	\$183.06
Feb 20	Feb 22	MENARDS PLATTEVILLE WIPLATTEVILLEWI	\$41.09
Feb 24	Feb 26	KWIK TRIP #755FENNIMOREWI	\$38.55
Feb 27	Feb 28	JIMS BUILDING CENTER IFENNIMOREWI	\$82.61
Mar 1	Mar 3	KWIK TRIP #755FENNIMOREWI	\$9.79
<b>RILEY NOLT #1970: Total Transactions</b>			<b>\$2,087.15</b>

### PHYLLIS NOVINSKIE #8841: Payments, Credits and Adjustments

Trans Date	Post Date	Description	Amount
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### PHYLLIS NOVINSKIE #8841: Transactions

Trans Date	Post Date	Description	Amount
Feb 10	Feb 11	DNH*GODADDY#357711509TEMPEAZ	\$22.17
Feb 11	Feb 13	BADGER WELDING SUPPLIEMADISONWI	\$6.54
Feb 12	Feb 13	DOLLAR GENERAL #21082FENNIMOREWI	\$32.18
Feb 19	Feb 20	AVON LOCKERDARLINGTONWI	\$2,112.21
<b>PHYLLIS NOVINSKIE #8841: Total Transactions</b>			<b>\$2,173.10</b>

### NATHAN BRAY #0498: Payments, Credits and Adjustments

Trans Date	Post Date	Description	Amount
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### NATHAN BRAY #0498: Transactions

Trans Date	Post Date	Description	Amount
Feb 7	Feb 10	ARBYS 8847REEDSBURGWI	\$14.44
Feb 7	Feb 10	KWIK TRIP #838REEDSBURGWI	\$121.63
Feb 8	Feb 10	KWIK TRIP #755FENNIMOREWI	\$93.49
Feb 13	Feb 15	KWIK TRIP #755FENNIMOREWI	\$47.77
Feb 19	Feb 21	KWIK TRIP #755FENNIMOREWI	\$67.27
Feb 21	Feb 24	KWIK TRIP #755FENNIMOREWI	\$95.67
Feb 28	Mar 1	SUPPZFENNIMOREWI	\$50.00



# BUSINESS

## Transactions (Continued)

Trans Date	Post Date	Description	Amount
Feb 28	Mar 3	KWIK TRIP #755FENNIMOREWI	\$102.11
Mar 2	Mar 4	KWIK TRIP #755FENNIMOREWI	\$82.11
Mar 7	Mar 8	MARATHON PETRO267328FENNIMOREWI	\$16.96
<b>NATHAN BRAY #0498: Total Transactions</b>			<b>\$691.45</b>
<b>Total Transactions for This Period</b>			<b>\$84,003.38</b>

## Fees

Trans Date	Post Date	Description	Amount
<b>Total Fees for This Period</b>			<b>\$0.00</b>

## Interest Charged

Interest Charge on Bass Pro/Cabela's Purchases	\$0.00
Interest Charge on Purchases	\$0.00
Interest Charge on Cash Advances	\$0.00
Interest Charge on Other Balances	\$0.00
<b>Total Interest for This Period</b>	<b>\$0.00</b>

## Totals Year-to-Date

<b>Total Fees charged</b>	<b>\$0.00</b>
<b>Total Interest charged</b>	<b>\$0.00</b>

## 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 Charged
Bass Pro/Cabela's Purch	7.99%	\$0.00	\$0.00
Purchases	19.49% P	\$0.00	\$0.00
Cash Advances	31.24% P	\$0.00	\$0.00

**Variable APRs:** The letter P displayed next to any of the above APRs means they are variable APRs and they may increase or decrease. We calculate variable rates by adding a percentage to the Prime Rate published in The Wall Street Journal on the 25th day of December, March, June and September. Variable rates will be updated quarterly and will take effect on the first day of Billing Cycles that end in January, April, July and October.