

IN THE CIRCUIT COURT OF THE 11TH
JUDICIAL CIRCUIT IN AND FOR
MIAMI-DADE COUNTY, FLORIDA

In re:

COMPLEX BUSINESS LITIGATION
DIVISION

CRYSTAL CRUISES LLC, a California
limited liability company,

Case No. 2022-002742-CA-01
Lead Case

CRYSTAL HOLDINGS U.S., LLC, a
Delaware limited liability company,

Case No. 2022-002757-CA-01

CRYSTAL AIRCRUISES, LLC, a Florida
limited liability company, and

Case No. 2022-002758-CA-01

Assignors,
To:

(Jointly Administered Cases)

MARK C. HEALY,

Assignee.

ASSIGNEE'S OBJECTION TO CLAIM OF ALTOUR TRAVEL

NOTICE OF OPPORTUNITY TO OBJECT AND REQUEST FOR HEARING

PLEASE TAKE NOTICE that, Pursuant to section 727.111(4), Florida Statutes, the assignee may disallow improper claims of creditors, and the Court may consider these actions without further notice or hearing unless a party in interest files an objection within 21 days from the date this paper is served. If you object to the relief requested in this paper, you must file your objection with the Clerk of the Court of Miami-Dade County at 73 W. Flagler Street, Room 133, Miami, FL 33130, and serve a copy on the assignee's attorney, Paul N. Mascia, Esq., Nardella & Nardella, PLLC, 135 W. Central Blvd., Ste. 300, Orlando, FL 32801, and any other appropriate person.

If you file and serve an objection within the time permitted, the Court shall schedule a hearing and notify you of the scheduled hearing.

If you do not file an objection within the time permitted, the assignee and the Court will presume that you do not oppose the granting of the relief requested in the paper.

COMES NOW, Mark C. Healy, Assignee in the above-captioned Assignment proceeding (the “Assignee”), pursuant to Section 727.113 and 727.109(4), files this Objection to the Claim of Altour Travel (“Altour” or “Claimant”), and asserts as follows:

BACKGROUND

1. On February 10, 2022, Crystal Cruises, LLC (the “Assignor”) executed and delivered, and the Assignee accepted, an irrevocable Assignment for the benefit of creditors to the Assignee (the “Assignment”). On February 11, 2022, a *Petition Commencing Assignment for the Benefit of Creditors* was filed by the Assignee for the Assignor, thereby commencing the following assignment for the benefit of creditors case pursuant to Chapter 727 of the Florida Statutes, in this Court: *In re Crystal Cruises LLC*, Case No. 2022-002742-CA-01 (the “Assignment Case”).

2. Prior to the Assignment, Assignor engaged in the business of travel and entertainment business, including operating ocean, river, and expedition cruises and conducting related activities around the world (the “Business”).

3. The Assignee's address and telephone number are c/o Paul N. Mascia, Esq., Nardella & Nardella, PLLC, 135 W. Central Boulevard, Orlando, Florida 32801 and (407) 966-2680.

4. This Honorable Court has the power to allow or disallow claims against the estate and determine their priority. *See* § 727.109(4), *Florida Statutes*.

OBJECTION TO CLAIM

5. Altour delivered Claim No. 2672 with the claim amount of U.S. Dollars \$21,693.50 (the “Claim”) to the Assignee on or about June 10, 2022, a true and correct copy of which Claim is attached hereto as **Exhibit “A”**.

6. Assignee reviewed the claim and the documentation provided by the Claimant.

7. The Claim was submitted as a consumer claim by the travel agency Altour on behalf of two consumers, Ms. Joann Reinwald and Ms. Joyce Danielson (the “Consumers”). The Consumers themselves reserved and paid for cruises with the Assignor with cruise reservation number 2262511 (the “Cruise”).

8. The Assignee’s review of the information submitted with the Claim together with a review of the Assignor’s cruise scheduling and payments system show that the Consumers themselves paid for the Cruise, and not the Claimant. *See* Pgs. 16-18 of Ex. A.

9. Furthermore, a consumer claim with claim number C8331 (the “Consumer Claim”) was submitted seeking payments for amounts owed to the Consumers for the Cruise and is a duplicate of the Claim. A true and correct copy of the Consumer Claim is attached hereto as **Exhibit “B”**.

10. Pursuant to this Court’s *Order Sustaining, in Part, Assignee’s Thirty-Ninth Omnibus Objection to Consumer Claims (ECF 414)* entered in the Assignment Case on December 29, 2023 (the “Consumer Claim Order”), the Consumer Claim was treated as a priority claim in the amount of \$4,450.00 with a residual general unsecured claim amount of \$14,476.00.

11. Per § 727.103(8), *Florida Statutes*, a “Creditor” is defined as a person having a claim against the assignor, whether such claim is contingent, liquidated, unliquidated, or disputed.

12. Because the Claim is a duplicate of the Consumer Claim which has already been treated in the Consumer Claim Order, the Claim should be denied in its entirety.

13. As such, the Assignee objects to the Claim in its entirety in the amount of \$21,693.50.

WHEREFORE, the Assignee respectfully requests the Court enter an order sustaining his Objection to Altour's Claim, DENYING the entirety of the Claim in the amount of \$21,693.50 and granting any such further relief that this Court may deem just and proper.

DATED this 16th day of February 2024.

NARDELLA & NARDELLA, PLLC
Co-General Counsel for Assignee
135 W. Central Blvd., Ste. 300
Orlando, FL 32801
(407) 966-2680

By: /s/ Paul N. Mascia
Michael A. Nardella, Esq.
Florida Bar No. 051265
Paul N. Mascia, Esq.
Florida Bar No. 0489670
mnardella@nardellalaw.com
pmascia@nardellalaw.com
kcooper@nardellalaw.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing was served via the Florida Court's e-Filing Portal on February 16, 2024, which will serve upon all parties and interested persons of record in this action; on claimant Altour Travel via U.S. mail to 1342 Delwood St., Vellejo CA 94541, ATTN: Sherry Rose; and via email to Sherry.Rose@altour.com and cbl44@jud11.flcourts.org pursuant to CBL Rule 2.2.

By: /s/ Paul N. Mascia
Paul N. Mascia

Exhibit A

IN THE CIRCUIT COURT OF THE ELEVENTH JUDICIAL CIRCUIT,
IN AND FOR MIAMI-DADE COUNTY, FL

In Re

CRYSTAL CRUISES, LLC
a California Limited Liability company,

Assignor,

Case No.: 2022-002742-CA01

To:

MARK C. HEALY,

Assignee,

2672
RECEIVED
JUN 10 2022

PROOF OF CLAIM

TO RECEIVE ANY DIVIDEND IN THIS PROCEEDING, YOU MUST COMPLETE THIS PROOF OF CLAIM AND DELIVER IT TO THE ASSIGNEE NO LATER THAN:

JUNE 11, 2022

THE ASSIGNEE'S NAME AND ADDRESS ARE AS FOLLOWS:

Mark Healy, Assignee
MICHAEL MOECKER & ASSOCIATES, INC.
1885 Marina Mills Blvd., Suite 106, Fort Lauderdale, FL 33315
(954) 252-1560 - (954) 252-2791 Fax No.
Info@Moecker.com

- 1. CRUISE RESERVATION ID NUMBER(S): 2262571 & 2287021
- 2. CONSUMER NAME (Your name): Sherry Rose A1 tour travel
- ADDRESS: Joyce DANIELSON
JOANN Reinert
1342 Delwood Ct
Vallejo CA 94591
- LAST 4 DIGITS OF CREDIT CARD(S) USED: 0203 Visa MC Discover AMEX Other
- LAST 4 DIGITS OF CREDIT CARD(S) USED: 5755 Visa MC Discover AMEX Other
- TELEPHONE NUMBER: 925 285 0697
- E-MAIL ADDRESS: Sherry_Rose@a1tour.com

Please be sure to notify us if you have a change of address.

- 3. BASIS FOR CLAIM:
 - Date of Departure 8/21/22 Departure Port LHR Return Port Reykjavik
 - Future Cruise Payment-ID _____
 - Travel Insurance - Name of Company Crystal Cruise Ins Account# _____
 - Travel Agency - Name of Company A1 TOUR TRAVEL

3. AMOUNT OF CLAIM: \$ 21,693.00

4. SUPPORTING DOCUMENTS: Attach copies of supporting documents, such as payment confirmation(s), booking confirmation(s), evidence of coupon, and evidence of payment. If the documents are not available, explain. If the documents are voluminous, attach a summary.

5. SIGNATURE: Sign and print name and title, if any, of the creditor or other person authorized to file this claim:

DATED: 6/10/22 BY: Sherry L. Rose
Signature of Claimant or Representative
Sherry L. Rose Travel Agent
Print Name and Title Here

Jun 20, 2021-Jul 20, 2021

100%

* General cancellation policy for reference purposes only. Actual penalty amount will be assessed at the time of the cancellation and may differ from the general policy.

In response to ongoing health concerns, Crystal has undertaken enhanced health and safety measures in an effort to mitigate the risk of exposure to COVID-19 and protect both our guests and crew members. Please carefully review and follow all posted instructions while boarding, onboard, and during your off-ship excursions.

Despite these measures, you should be aware that there is an inherent risk of exposure to COVID-19 and other contagious diseases in any public place where people are in close proximity. As a result, Crystal cannot guarantee that you will not become exposed to or infected with COVID-19 or any other contagious disease at any stage of your trip with Crystal. By choosing to cruise or fly with us, you voluntarily assume all risks related to exposure to COVID-19 or any other contagious disease.

Cruise Protection

Ms Joann Reinwald Not Selected
Ms Joyce Danielson Not Selected

Cruise Level

Ms Joann Reinwald 1*Completed voyage credits
Ms Joyce Danielson 1*Completed voyage credits

Dining

Ms Joann Reinwald Open Dining
Ms Joyce Danielson

Embarkation information

Port: London/Dover
Pier Name and Address: Dover Cruise Terminal 2
Western Docks, Dover, Kent CT17 9DQ England

Debarcation Information

Port: Reykjavik
Pier Name and Address: Port of Sundahofn-Skarfabakk
Berth 312, Reykjavik 104 Iceland

Cruise Itinerary

A passport is required for all guests and must be valid for six months after the end of the cruise. If an entry fee or visa is required for U.S. citizens on this cruise, detailed information will be available 90 days prior to cruise departure.

Non-US citizens should contact local authorities or a local visa service to determine individual requirements for ALL ports. Please visit the [Guide Book](#) for information regarding visas and inoculations.

Date	Location	Arrive*	Depart*	Docking Mode	Dress Code
Tue, Jul 20	London/Dover, United Kingdom	Embark from 12:00 PM	06:00 PM	Dock	
Wed, Jul 21	Cherbourg, France	08:00 AM	07:00 PM	Dock	
Thu, Jul 22	Plymouth, United Kingdom	08:00 AM	04:00 PM	Dock	
Fri, Jul 23	Dun Laoghaire, Ireland	07:00 AM	07:00 PM	Dock	
Sat, Jul 24	Liverpool, United Kingdom	06:25 AM	07:00 PM	Dock	
Sun, Jul 25	Douglas, United Kingdom	08:00 AM	08:00 PM	Tender	
Mon, Jul 26	Belfast, United Kingdom	08:00 AM	10:00 PM	Dock	
Tue, Jul 27	Greenock (for Glasgow), United Kingdom	08:00 AM	06:00 PM	Dock	
Wed, Jul 28	Portree, United Kingdom	01:00 PM	09:30 PM		
Thu, Jul 29	Isle of Lewis/Stornoway, United Kingdom	07:00 AM	08:00 PM	Tender	
Fri, Jul 30	Cruising the Atlantic Ocean				
Sat, Jul 31	Reykjavik, Iceland	06:00 AM	Overnight	Dock	
Sun, Aug 01	Reykjavik, Iceland		Disembark AM/MORNING	Dock	

A "Crystal White Extravaganza" dance party featuring special entertainment will take place on one of the featured Crystal Casual nights. All white attire is suggested to help create a memorable evening.

* All times listed are approximate.

Customize your Crystal Experience at the Priority Check-in and Planning Center

SHORE EXCURSIONS
Reserve Shore Excursions
 Experience local culture and breathtaking sights through Crystal Adventure Shore.

Make dinner reservations
 Dine at Prago for authentic Italian cuisine, or one of our other specialty restaurants.

ALTOUR - WOODLAND HILLS
21800 Burbank Blvd
Suite 120
Woodland Hills, CA 91367

ISSUED: 07/03/2020

Thank you for choosing Crystal Cruises. Crystal highly recommends the purchase of travel insurance. For your convenience we offer the Cruise Protection Program, which provides cancellation benefits and coverage while traveling. To obtain your state-specific Certificate of Insurance that contains the complete terms, conditions, limitations and exclusions of the certificate, visit [Crystal's Cruise Protection Program](#). Please take a moment to review this [Important Reservation Advice](#) information to make the cruise planning process as efficient and easy as possible.

This reservation is subject to the [terms and conditions](#). Please refer to the applicable Crystal Cruises brochure or [Crystal Cruises website](#) for additional terms and conditions that apply to your booking including the legally binding Guest Ticket Contract.

Guests / Stateroom

Ms Joann Reinwald
Crystal Society #: 382665

11020 (PH)
Penthouse with Verandah

Crystal Key: TKCM61

Ms Joyce Danielson
Crystal Society #: 382686

11020 (PH)
Penthouse with Verandah

Crystal Key: TKCM62

For security purposes your surname (last name) on the cruise reservation must be an exact match with the surname shown on your passport.

Surname Guest 1: REINWALD
Surname Guest 2: DANIELSON

Cruise Fare Calculation (USD)

	Joann Reinwald	Joyce Danielson	Total
Brochure Fare	\$26,798.00	\$26,798.00	\$53,596.00
2 For 1 Savings	-\$13,399.00	-\$13,399.00	-\$26,798.00
Book Now Savings	-\$1,000.00	-\$1,000.00	-\$2,000.00
Book Now Cruise Fare	\$12,399.00	\$12,399.00	\$24,798.00
Crystal Society Savings	-\$310.00	-\$310.00	-\$620.00
Voucher	-\$2,150.50	-\$2,150.50	-\$4,301.00
Cruise Fare After Discounts	\$9,938.50	\$9,938.50	\$19,877.00
Taxes, Fees And Port Charges	\$576.00	\$576.00	\$1,152.00
Your Crystal Cruise Fare	\$10,514.50	\$10,514.50	\$21,029.00

Payments and Balance

Balance Due \$21,029.00

Balance due if paid in full by Oct 23, 2020 \$20,425.00
(Includes \$604.00 Early Full Payment Savings calculated 2.5% on Cruise Fare minus discounts)

Payment Schedule

FIRST DEPOSIT of \$3,154.35 due on Jul 10, 2020

FINAL PAYMENT of \$17,874.65 due on Mar 22, 2021

Top 10 Reasons to sail with Crystal Cruises

1. The most trusted, all-inclusive luxury cruise brand
2. Open-seating, Michelin-inspired cuisine and casual dining in multiple restaurants
3. Nobu Matsuhisa's only sea-going restaurants
4. 24-hour room service in every room category, plus butler service in Penthouses and above
5. Multiple open bars and lounges, and endless pours of fine wines and spirits
6. The highest space-to-guest ratios with big-ship amenities and small-ship feel
7. The highest staff-to-guest ratio offering unmatched, personal service
8. Free unlimited Wi-Fi throughout the ships
9. More than 2,000 shore excursions plus complimentary voluntourism opportunities
10. The highest acclaimed enrichment in the industry, plus exclusive entertainment partnerships

Cancellation Policy

	Per Person
Mar 22, 2021-Apr 20, 2021	25%
Apr 21, 2021-May 20, 2021	60%
May 21, 2021-Jun 19, 2021	75%



PAYMENT CONFIRMATION
CRUISE RESERVATION NUMBER: 2262511
Amenity Voyage
 Issued: Oct 22, 2020

IRISH SEA TO ICELAND
 OCY210720-12
 12 days on board the Crystal Serenity
 London/Dover to Reykjavik
 July 20, 2021 through August 01, 2021

ALTOUR -WOODLAND HILLS
 IATA NUMBER 05657293
 21800 Burbank Blvd
 Suite 120
 Woodland Hills, CA, 91367
 ATTN: Sherry Rose

CRUISE PAYMENTS (U.S. DOLLARS)

DATE	AMOUNT	PAYMENT TYPE	TRANS TYPE	CREDIT CARD NUMBER	CREDIT CARD TYPE
10/22/20	\$1,722.00		Transfer	410039xxxxx5755	VISA
07/07/20	\$8,602.00		Payment		
07/07/20	\$8,602.00		Payment		

Crystal Cruises • 194 Shoppers Way • Suite 200, Miami, Florida 33136
 Tel: (781) 921-1100 • Fax: (781) 921-1101 • www.crystalcruises.com

2262511
Drug
Receipts

$$\frac{18,926.00}{18,926.00}$$

2281021
Addl drug
on new
Receipt

$$\frac{2,767.50}{21,693.50}$$

4/5/21

Payments Applied



CRUISE RESERVATION NUMBER: 2281021
 Amenity Voyage
 Guest Copy, Issued: Mar 16, 2021

New Itinerary
Crystal A. direct move
in mas favor
2282571

ISLES, KINGDOMS & THE MILITARY TATTOO
 OCS220821-10
 10 days on board the Crystal Symphony
 Reykjavik to London/Dover
 August 21, 2022 through August 31, 2022

ALTOUR - WOODLAND HILLS
 21800 Burbank Blvd
 Suite 120
 Woodland Hills, CA, 91367
 ATTN: Sherry Rose

Thank you for choosing Crystal Cruises. Crystal highly recommends the purchase of travel insurance. For your convenience we offer the Cruise Protection Program, which provides cancellation benefits and coverage while traveling. To obtain your state-specific Certificate of Insurance that contains the complete terms, conditions, limitations and exclusions of the certificate, visit Crystal's Cruise Protection Program.

This reservation is subject to the terms and conditions. Please refer to the applicable Crystal Cruises brochure or Crystal Cruises website for additional terms and conditions that apply to your booking including the legally binding Guest Ticket Contract.

We have made the decision that guests must be fully inoculated with a COVID-19 vaccine (with both doses if recommended by the manufacturer) at least 14 days prior to boarding any Crystal ship and will be asked to provide proof of vaccination before embarkation.

GUESTS / STATEROOM

MS JOANN REINWALD
 CRYSTAL SOCIETY #: 392665, CRYSTAL KEY: TE3KN1

1019 (PH) Penthouse with Verandah

MS JOYCE DANIELSON
 CRYSTAL SOCIETY #: 382666, CRYSTAL KEY: TE3KN2

1019 (PH) Penthouse with Verandah

CRUISE LEVEL

MS JOANN REINWALD
 MS JOYCE DANIELSON

1*Completed voyage credits
 1*Completed voyage credits

Crystal 4/6/21
\$120/yr

TOP 10 REASONS TO SAIL WITH CRYSTAL CRUISES

1. The most trusted, all-inclusive luxury cruise brand
2. Open-seating, Michelin-inspired cuisine and casual dining in multiple restaurants
3. Nobu Matsuhisa's only sea-going restaurants
4. 24-hour room service in every room category, plus butler service in Penthouses and above
5. Multiple open bars and lounges, and endless pours of fine wines and spirits
6. The highest space-to-guest ratios with big-ship amenities and small-ship feel
7. The highest staff-to-guest ratio offering unmatched, personal service
8. Free unlimited Wi-Fi throughout the ships
9. More than 2,000 shore excursions plus complimentary volunteerism opportunities
10. The highest acclaimed enrichment in the industry, plus exclusive entertainment partnerships

8,602. Fee
~~*861. Fee*~~
~~*129.15 Fee*~~
~~*2150.50 Fee*~~

11,742.65

129.15
~~*2150.*~~

22,079. Fee - Discount

~~*861.00*~~
~~*8,069.25*~~
pp

\$ 2767.50 deposit
pp 4/5/21

CRUISE FARE CALCULATION (USD)

	JOANN REINWALD	JOYCE DANIELSON	TOTAL
Brochure Fare	\$19,898.00	\$19,898.00	\$39,796.00
2 For 1 Savings	-\$9,949.00	-\$9,949.00	-\$19,898.00
Book Now Savings	-\$1,000.00	-\$1,000.00	-\$2,000.00
Book Now Cruise Fare	\$8,949.00	\$8,949.00	\$17,898.00
Crystal Society Savings	-\$224.00	-\$224.00	-\$448.00
CRUISE FARE AFTER DISCOUNTS	\$8,725.00	\$8,725.00	\$17,450.00
Taxes, Fees And Port Charges	\$500.00	\$500.00	\$1,000.00
Cruise Protection Program	\$916.12	\$916.12	\$1,832.24
Your Crystal Cruise Fare	\$10,141.12	\$10,141.12	\$20,282.24

PAYMENTS AND BALANCE

Balance Due \$20,282.24

Balance due if paid in full by Nov 24, 2021 \$19,800.48

(Includes \$438.00 Early Full Payment Savings calculated 25% on Cruise Fare minus discounts)

PAYMENT SCHEDULE

FIRST DEPOSIT of \$2,787.50 due on Apr 05, 2021

FINAL PAYMENT of \$916.12 due on Apr 23, 2022

FINAL PAYMENT of \$916.12 due on Apr 23, 2022

FINAL PAYMENT of \$15,682.50 due on Apr 23, 2022

CANCELLATION POLICY (PER PERSON)

Apr 23, 2022-May 22, 2022

25%

May 23, 2022-Jun 21, 2022

50%

Jun 22, 2022-Jul 21, 2022

75%

Jul 22, 2022-Aug 21, 2022

100%

* General cancellation policy for reference purposes only. Actual penalty amount will be assessed at the time of the cancellation and may differ from the general policy.

In response to ongoing health concerns, Crystal has undertaken enhanced health and safety measures in an effort to mitigate the risk of exposure to COVID-19 and protect both our guests and crew members. Please carefully review and follow all posted instructions while boarding, onboard, and during your off-ship excursions.

Despite these measures, you should be aware that there is an inherent risk of exposure to COVID-19 and other contagious diseases in any public place where people are in close proximity. As a result, Crystal cannot guarantee that you will not become exposed to or infected with COVID-19 or any other contagious disease at any stage of your trip with Crystal. By choosing to cruise or fly with us, you voluntarily assume all risks related to exposure to COVID-19 or any other contagious disease.

CRUISE PROTECTION

MS JOANN REINWALD

Selected

MS JOYCE DANIELSON

Selected

AIRCrystal is pleased to offer guests the option to purchase air through our Personal Select Air Program. Personal Select Air rates include transfers between the airport and pier on embarkation/disembarkation dates as well as shoreside support in the event of unanticipated airline or cruise schedule changes or delays that may impact travel plans. The Personal Select Air Program is available for purchase through Final Payment. Please contact Crystal's Air department at 1-866-446-8625 or email airsupport@crystalcruises.com

Top 10 Reasons to sail with Crystal Cruise

1. The most trusted, all-inclusive luxury cruise brand
2. Open-seating, Michelin-inspired cuisine and casual dining in multiple restaurants
3. Nobu Matsuhisa's only sea-going restaurants
4. 24-hour room service in every room category, plus butler service in Penthouses and above
5. Multiple open bars and lounges, and endless pours of fine wines and spirits
6. The highest space-to-guest ratios with big-ship amenities and small-ship feel
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	Per Person
Mar 22, 2021-Apr 20, 2021	25%
Apr 21, 2021-May 20, 2021	50%
May 21, 2021-Jun 19, 2021	75%
Jun 20, 2021-Jul 20, 2021	100%

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Cruise Protection

Ms Joann Reinwald	Not Selected
Ms Joyce Danielson	Not Selected

Cruise Level

Ms Joann Reinwald	*Completed voyage credits
Ms Joyce Danielson	*Completed voyage credits

Dining

Ms Joann Reinwald	Open Dining
Ms Joyce Danielson	

Embarkation Information

Port:	London/Dover
Pier Name and Address:	Dover Cruise Terminal 2 Western Docks, Dover, Kent CT17 9DQ England

Debarkation information

Port:	Reykjavik
Pier Name and Address:	Port of Sundahöfn-Skarfabakki Berth 312, Reykjavik 104 Iceland

Cruise Itinerary

A passport is required for all guests and must be valid for six months after the end of the cruise. If an entry fee or visa is required for U.S. citizens on this cruise, detailed information will be available 90 days prior to cruise departure.

Non-US citizens should contact local authorities or a local visa service to determine individual requirements for ALL ports. Please visit the [Guide Book](#) for information regarding visas and inoculations.

Date	Location	Arrive*	Depart*	Docking Mode	Dress Code
Tue, Jul 20	London/Dover, United Kingdom	Embark from 12:00 PM	08:00 PM	Dock	Crystal Casual
Wed, Jul 21	Cherbourg, France	08:00 AM	07:00 PM	Dock	Crystal Casual
Thu, Jul 22	Plymouth, United Kingdom	08:00 AM	04:00 PM	Dock	Black Tie Optional
Fri, Jul 23	Dun Laoghaire, Ireland	07:00 AM	07:00 PM	Dock	Crystal Casual

Sat, Jul 24	Liverpool, United Kingdom	06:25 AM	07:00 PM	Dock	Crystal Casual
Sun, Jul 25	Douglas, United Kingdom	08:00 AM	08:00 PM	Tender	Crystal Casual
Mon, Jul 26	Belfast, United Kingdom	08:00 AM	10:00 PM	Dock	Crystal Casual
Tue, Jul 27	Greenock (for Glasgow), United Kingdom	08:00 AM	06:00 PM	Dock	Crystal Casual
Wed, Jul 28	Portree, United Kingdom	01:00 PM	09:30 PM		Crystal Casual
Thu, Jul 29	Isle of Lewis/Stornaway, United Kingdom	07:00 AM	06:00 PM	Tender	Crystal Casual
Fri, Jul 30	Cruising the Atlantic Ocean				Black Tie Optional
Sat, Jul 31	Reykjavik, Iceland	08:00 AM	Overnight	Dock	Crystal Casual
Sun, Aug 01	Reykjavik, Iceland		Disembark AMMORNING	Dock	Crystal Casual

A "Crystal White Extravaganza" dance party featuring special entertainment will take place on one of the featured Crystal Casual nights. All white attire is suggested to help create a memorable evening.

* All times listed are approximate.

Customize your Crystal Experience at the Priority Check-in and Planning Center



Reserve Shore Excursions
Experience local culture and breathtaking sights through Crystal Adventure Shore.



Make dinner reservations
Dine at Prego for authentic Italian cuisine, or one of our other specialty restaurants.

Pamper yourself
Make appointments at the Crystal Life Spa & Salon for rejuvenating massages and beauty treatments.

Crystal Cruises - 1301 Ponce de Leon Boulevard, Suite 404, Miami, Florida 33134
 Toll-free 1-800-951-3535 or 305-375-1300

Tue, Jul 27	Gretnock (for Glasgow), United Kingdom	06:00 AM	06:00 PM	Dock	Crystal Casual
Wed, Jul 28	Fortree, United Kingdom	01:00 PM	09:30 PM		Crystal Casual
Thu, Jul 29	Isle of Lewis/Stornoway, United Kingdom	07:00 AM	06:00 PM	Tender	Crystal Casual
Fri, Jul 30	Cruising the Atlantic Ocean				Black Tie Optional
Sat, Jul 31	Reykjavik, Iceland	06:00 AM	Overnight	Dock	Crystal Casual
Sun, Aug 01	Reykjavik, Iceland		Disembark AMMORNING	Dock	Crystal Casual

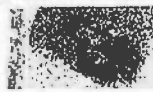
A "Crystal White Extravaganza" dance party featuring special entertainment will take place on one of the featured Crystal Casual nights. All white attire is suggested to help create a memorable evening.

* All times listed are approximate.

Customize your Crystal experience at the Priority Check-in and Flamingo Center



Reserve Shore Excursions
Experience local culture and breathtaking sights through Crystal Adventure Shore.

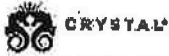


Make dinner reservations
Dine at Prego for authentic Italian cuisine, or one of our other specialty restaurants.



Pamper yourself!
Make appointments at the Crystal Life Spa & Salon for rejuvenating massages and beauty treatments.

Crystal Cruises - 1000 Avenue of the Americas, Suite 500, New York, NY 10020
Tel: (212) 610-1000 - www.crystalcruises.com



CRUISE RESERVATION NUMBER: 2262511

AGENCY COPY

AMENITY VOYAGE

OCY210720-12 IRISH SEA TO ICELAND

12 DAYS ON BOARD THE CRYSTAL SERENITY

Dover, London/Dover, United Kingdom to Reykjavik, Iceland

July 20, 2021 through August 01, 2021

ALTOUR - WOODLAND HILLS

ISSUED: 07/07/2020

IATA Number: 09657293

21800 Burbank Blvd

Suite 120

Woodland Hills, CA, 91367

ATTN: Sherry Rose

Thank you for choosing Crystal Cruises. Crystal highly recommends the purchase of travel insurance. For your convenience we offer the Cruise Protection Program, which provides cancellation benefits and coverage while traveling. To obtain your state-specific Certificate of Insurance that contains the complete terms, conditions, limitations and exclusions of the certificate, visit [Crystal's Cruise Protection Program](#). Please take a moment to review this [Important Reservation Advice](#) information to make the cruise planning process as efficient and easy as possible.

This reservation is subject to the [terms and conditions](#). Please refer to the applicable Crystal Cruises brochure or [Crystal Cruises website](#) for additional terms and conditions that apply to your booking including the legally binding [Guest Ticket Contract](#).

Guests / S tat ei reo ni

Ms Joann Reinwald
Crystal Society #: 382665

11019 (PH)
Penthouse with Verandah

Crystal Key: TKCM61

Ms Joyce Danielson
Crystal Society #: 382666

11019 (PH)
Penthouse with Verandah

Crystal Key: TKCM62

For security purposes your surname (last name) on the cruise reservation must be an exact match with the surname shown on your passport.

*Surname Guest 1: REINWALD
Surname Guest 2: DANIELSON*

Cruise Fare Calculation (USD)

	Joann Rahnwald	Joyce Danzlisen	Total
Brochure Fare	\$26,798.00	\$26,798.00	\$53,596.00
2 For 1 Savings	-\$13,399.00	-\$13,399.00	-\$26,798.00
Book Now Savings	-\$1,000.00	-\$1,000.00	-\$2,000.00
Book Now Cruise Fare	\$12,399.00	\$12,399.00	\$24,798.00
Crystal Society Savings	-\$310.00	-\$310.00	-\$620.00
Voucher	-\$2,150.50	-\$2,150.50	-\$4,301.00
Cruise Fare After Discounts	\$9,928.50	\$9,928.50	\$19,857.00
Taxes, Fees And Port Charges	\$576.00	\$576.00	\$1,152.00
Your Client's Crystal Cruise Fare	\$10,514.50	\$10,514.50	\$21,029.00

Payments and Balance

Payment received \$17,204.00

Balance Due \$3,825.00

Payment Schedule

FIRST DEPOSIT of \$3,154.35 due on Jul 10, 2020

FINAL PAYMENT of \$17,874.65 due on Mar 22, 2021

BALANCE DUE (INFORMATION IF PAID WITH GUEST CREDIT CARD

If paid in full with guest credit card by Mar 22, 2021 \$3,825.00

If paid in full with guest credit card by Oct 23, 2020 \$3,221.00

(Includes \$604.00 Early Full Payment Savings)

DID YOU KNOW YOU CAN MAKE PAYMENTS ONLINE? You can also manage your client's booking, check availability, and more by using our booking engine, CruiseBuilder. For fast, convenient service log on today at book.crystalcruises.com - accessible 24 hours a day, 7 days a week.

Commission Information (U.S. Dollars)

CRYSTAL SOCIETY	-\$105.40
CRUISE FARE	\$3,484.48
COMMISSIONS TOTAL	\$3,379.08



CRUISE RESERVATION NUMBER: 2281021

*Amenity Voyage
Advisor Copy, Issued: Apr 06, 2021*

ISLES & KINGDOMS
OCS220821-10
10 days on board the Crystal Symphony
Reykjavik to London/Dover
~~August 21, 2022 through August 31, 2022~~

ALTOUR - WOODLAND HILLS
IATA NUMBER: 05657293
21800 Burbank Blvd
Suite 120
Woodland Hills, CA, 91367
ATTN: Sherry Rose

Thank you for choosing Crystal Cruises. Crystal highly recommends the purchase of travel insurance. For your convenience we offer the Cruise Protection Program, which provides cancellation benefits and coverage while traveling. To obtain your state-specific Certificate of Insurance that contains the complete terms, conditions, limitations and exclusions of the certificate, visit Crystal's Cruise Protection Program.

This reservation is subject to the terms and conditions. Please refer to the applicable Crystal Cruises brochure or Crystal Cruises website for additional terms and conditions that apply to your booking including the legally binding Guest Ticket Contract.

We have made the decision that guests must be fully inoculated with a COVID-19 vaccine (with both doses if recommended by the manufacturer) at least 14 days prior to boarding any Crystal ship and will be asked to provide proof of vaccination before embarkation.

If a visa/s is required for any destination/s on your itinerary, it is your responsibility to obtain it/them; this must be done prior to cruise departure. Please make arrangements with any visa agency of your choice, or through the local embassy or consulate of the countries you will be visiting. Failure to comply with all visa requirements may result in refusal of passage by Customs and Immigration authorities; you may be denied boarding, or you may be disembarked during the voyage. Additionally, any costs associated with these actions will be your responsibility.

GUESTS / STATEROOM

MS JOANN REINWALD
CRYSTAL SOCIETY #: 382665, CRYSTAL KEY: TE3KN1

1019 (PH) Penthouse with Veranda

MS JOYCE DANIELSON
CRYSTAL SOCIETY #: 382666, CRYSTAL KEY: TE3KN2

1019 (PH) Penthouse with Veranda

CRUISE LEVEL

MS JOANN REINWALD

1*Completed voyage credits

MS JOYCE DANIELSON

1 *Completed voyage credits

TOP 10 REASONS TO SAIL WITH CRYSTAL CRUISES

1. The most trusted, all-inclusive luxury cruise brand
2. Open-seating, Michelin-inspired cuisine and casual dining in multiple restaurants
3. Nobu Matsuhisa's only sea-going restaurants
4. 24-hour room service in every room category, plus butler service in Penthouses and above
5. Multiple open bars and lounges, and endless pours of fine wines and spirits
6. The highest space-to-guest ratios with big-ship amenities and small-ship feel
7. The highest staff-to-guest ratio offering unmatched, personal service
8. Free unlimited Wi-Fi throughout the ships
9. More than 2,000 shore excursions plus complimentary voluntourism opportunities
10. The highest acclaimed enrichment in the industry, plus exclusive entertainment partnerships

CRUISE FARE CALCULATION (USD)

	JOANN REINWALD	JOYCE DANIELSON	TOTAL
Brochure Fare	\$19,898.00	\$19,898.00	\$39,796.00
2For 1 Savings	-\$9,949.00	-\$9,949.00	-\$19,898.00
Book Now Savings	-\$1,000.00	-\$1,000.00	-\$2,000.00
Book Now Cruise Fare	\$8,949.00	\$8,949.00	\$17,898.00
Crystal Society Savings	-\$224.00	-\$224.00	-\$448.00
Cruise Fare After Discounts	\$8,725.00	\$8,725.00	\$17,450.00
Taxes, Fees And Port Charges	\$500.00	\$500.00	\$1,000.00
Cruise Protection Program	\$916.12	\$916.12	\$1,832.24
Your Client's Crystal Cruise Fare	\$10,141.12	\$10,141.12	\$20,282.24

PAYMENTS AND BALANCE

Payment received \$2,767.50

Balance Due \$17,514.74

PAYMENT SCHEDULE

FIRST DEPOSIT of \$2,767.50 due on Apr 05, 2021

FINAL PAYMENT of \$916.12 due on Apr 23, 2022

FINAL PAYMENT of \$916.12 due on Apr 23, 2022

FINAL PAYMENT of \$15,882.50 due on Apr 23, 2022

Penalty if cancelled \$1,832.24

BALANCE DUE INFORMATION IF PAID WITH QUEST CREDIT CARD

If paid in full with guest credit card by Apr 23, 2022 \$17,514.74

If paid in full with guest credit card by Nov 24, 2021 \$17,032.98
(Includes \$481.76 Early Full Payment Savings)**DID YOU KNOW YOU CAN MAKE PAYMENTS ONLINE?**You can also manage your client's booking, check availability, and more by using our booking engine, CruiseBuilder. For fast, convenient service log on today at book.crystalcruises.com - accessible 24 hours a day, 7 days a week.**CRUISE PROTECTION**

MS JOANN REINWALD

Selected

MS JOYCE DANIELSON

Selected

COMMISSION INFORMATION (U.S. DOLLARS)

CRUISE FARE	\$6,765.32
CRYSTAL SOCIETY	-\$76.16
SAVINGS	-\$3,382.68
BOOK NOW	-\$340.00
TRIP PROTECTION	\$183.22
COMMISSIONS TOTAL	\$3,149.72



CRUISE RESERVATION NUMBER: 2262511

Amenity Voyage

Advisory Copy, Issue d: Oct 22, 2020

IRISH SEA TO ICELAND
OCY210720-12
12 days on board the Crystal Serenity
London/Dover to Reykjavik
July 20, 2021 through August 01, 2021

Crystal
XLD
3/16/21
Rebooked
2021

ALTOUR-WOODLAND HILLS
IATA NUMBER: 05657293
21 80 0 Burbank Blvd
St. site 120
Woodland Hills CA, 91367
ATTN: Sherry Rose

Thank you for choosing Crystal Cruises. Crystal highly recommends the purchase of travel insurance. For your convenience we offer the Cruise Protection Program, which provides cancellation benefits and coverage while traveling. To obtain your state-specific Certificate of Insurance that contains the complete terms, conditions, limitations and exclusions of the certificate, visit Crystal's Cruise Protection Program.

This reservation is subject to the terms and conditions. Please refer to the applicable Crystal Cruises brochure or Crystal Cruises website for additional terms and conditions that apply to your booking including the legally binding Guest Ticket Contract.

GUESTS / STATEROOM

MS JOANN REINWALD
CRYSTAL SOCIETY #: 382665, CRYSTAL KEY: TKCM61

11019 (PH) Penthouse with Verandah

MS JOYCE DANIELSON
CRYSTAL SOCIETY #: 382666, CRYSTAL KEY: TKCM62

11019 (PH) Penthouse with Verandah

CRUISE LEVEL

MS JOANN REINWALD

1*Completed voyage credits

MS JOYCE DANIELSON

1*Completed voyage credits

TOP 10 REASONS TO SAIL WITH CRYSTAL CRUISES

1. The most trusted, all-inclusive luxury cruise brand
2. Open-seating, Michelin-inspired cuisine and casual dining in multiple restaurants
3. Nobu Matsuhisa's only sea-going restaurants
4. 24-hour room service in every room category, plus butler service in Penthouses and above
5. Multiple open bars and lounges, and endless pours of fine wines and spirits
6. The highest space-to-guest ratios with big-ship amenities and small-ship feel
7. The highest staff-to-guest ratio offering unmatched, personal service
8. Free unlimited Wi-Fi throughout the ships
9. More than 2,000 shore excursions plus complimentary voluntourism opportunities
10. The highest acclaimed enrichment in the industry, plus exclusive entertainment partnerships

[Handwritten signature]

CRUISE FARE CALCULATION (USD)

	JOANN REINWALD	JOYCE DANIELSON	TOTAL
Brochure Fare	\$26,798.00	\$26,798.00	\$53,596.00
2 For 1 Savings	-\$13,399.00	-\$13,399.00	-\$26,798.00
Book Now Savings	-\$1,000.00	-\$1,000.00	-\$2,000.00
Book Now Cruise Fare	\$12,399.00	\$12,399.00	\$24,798.00
Crystal Society Savings	-\$310.00	-\$310.00	-\$620.00
Voucher	-\$2,150.50	-\$2,150.50	-\$4,301.00
Cruise Fare After Discounts	\$9,938.50	\$9,938.50	\$19,877.00
Taxes, Fees And Port Charges	\$576.00	\$576.00	\$1,152.00
Cruise Protection Program	\$1,043.54	\$1,043.54	\$2,087.08
Your Client's Crystal Cruise Fare	\$11,558.04	\$11,558.04	\$23,116.08

PAYMENTS AND BALANCE

Payment received \$18,926.00
 Balance Due \$4,190.08

PAYMENT SCHEDULE

FIRST DEPOSIT of \$3,154.35 due on Jan 05, 2021
 FINAL PAYMENT of \$1,043.54 due on Jan 19, 2021
 FINAL PAYMENT of \$1,043.54 due on Jan 19, 2021
 FINAL PAYMENT of \$17,874.65 due on Mar 22, 2021
 Penalty if cancelled \$2,087.08
 BALANCE DUE INFORMATION IF PAID WITH GUEST CREDIT CARD
 if paid in full with guest credit card by Jan 19, 2021 \$4,190.08
 if paid in full with guest credit card by Jan 21, 2021 \$3,522.66
 (includes \$604.00 Early Full Payment Savings)

DID YOU KNOW YOU CAN MAKE PAYMENTS ONLINE?
 You can also manage your client's booking, check availability, and more by using our booking engine, CruiseBuilder. For fast, convenient service log on today at book.crystalcruises.com - accessible 24 hours a day, 7 days a week.

CRUISE PROTECTION

MS JOANN REINWALD	Selected
MS JOYCE DANIELSON	Selected

COMMISSION INFORMATION (U.S. DOLLARS)

CRUISE FARE	\$3,484.48
CRYSTAL SOCIETY	-\$105.40
TRIP PROTECTION	\$208.70
COMMISSIONS TOTAL	\$3,587.78

CONTACT US

 Web Access your account securely at Discover.com	 Mobile Manage your account anytime, anywhere at m.Discover.com	 Phone 1-800-DISCOVER (1-800-347-2683). TDD 1-800-347-7449	 Inquiry Discover PO Box 30943 Salt Lake City UT 84130	 Mail Payments Discover PO Box 6103 Carol Stream IL 60197-6103
--	--	--	---	--

Transactions

	Trans. Date	Post Date			
Merchandise	Sep 18	Sep 21	KAISER CPP PHARM 256 LIVERMORE CA	\$	33.27
	Sep 20	Sep 21	SQ *HAPPY LIFE POTTERY BENICIA CA 000T152921508794997231		58.52
Restaurants	Sep 20	Sep 21	BELLA SIENA BENICIA CA	\$	107.56
	Oct 2	Oct 2	BRIDGEPORT INN BAR BRIDGEPORT CA		98.76
Travel/Entertainment	Sep 29	Sep 29	COURTYARD BY MARRIOTT CARSON CITY NV 02783P	\$	65.49
	Oct 17	Oct 17	ALTOUR CA 310-5716000 LOS ANGELES CA TKT: 000 PN: DANIELSON/JOYCE		2.00
	Oct 17	Oct 17	ALTOUR CA 310-5716000 LOS ANGELES CA TKT: 000 PN: DANIELSON/JOYCE		2.00
	Oct 18	Oct 18	CRYSTAL CRUISES, LLC 310-785-9300 FL		13,756.50
Services	Oct 5	Oct 5	TMOBILE*AUTO PAY 800-937-8997 WA 305087208	\$	50.00
Fees	TOTAL FEES FOR THIS PERIOD			\$	0.00
Interest Charged	TOTAL INTEREST FOR THIS PERIOD			\$	0.00
2019 Totals Year-to-Date					
TOTAL FEES CHARGED IN 2019				\$	74.00
TOTAL INTEREST CHARGED IN 2019				\$	135.41

Interest Charge Calculation

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

Current Billing Period: 30 days

TYPE OF BALANCE	ANNUAL PERCENTAGE RATE (APR)*	PROMO APR EXPIRATION DATE**	BALANCE SUBJECT TO INTEREST RATE	INTEREST CHARGE
Purchases	19.74% V	N/A	\$0.00	\$0.00
Promotional Purchases Ret 0.0% for 12 mnths	0.00%	02/20/20	\$0.00	\$0.00
Cash Advances	25.74% V	N/A	\$0.00	\$0.00

V=Variable Rate

* If your account is currently enrolled in a special program or is placed into one during the term of the offer, you will receive the benefit of the lower rate while the special program is in effect. This includes, if applicable, any lower rates as authorized under the Servicemembers Civil Relief Act.

** This is the date your promotional rate expires and the remaining balance will be moved to your standard APR disclosed when you accepted the offer. Please note: Changing your payment due date may change your Promo APR Expiration Date.

*** For more information, please call us at 1-800-347-2683.



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

DISCOVER® MORE® CARD ENDING IN 8253
OPEN TO CLOSE DATE: 06/21/2020-07/20/2020

Transactions

TRANS. DATE	PAYMENTS AND CREDITS	AMOUNT
06/24	PAYMENT - THANK YOU	-\$304.00
07/03	PAYMENT - THANK YOU	-\$318.00
07/08	BRITISH AIRWAYS (USD) WOODLAND HILLIL	-\$2,424.55
07/08	BRITISH AIRWAYS (USD) WOODLAND HILLIL	-\$2,424.55

Cashback Bonus® Rewards

Anniversary Month	July
PREVIOUS BALANCE	\$260.90
EARNED THIS PERIOD	
Everywhere Else	-\$45.92
REDEEMED THIS PERIOD	-\$0.00
CASHBACK BONUS BALANCE	\$214.98

TRANS. DATE	PURCHASES	MERCHANY CATEGORY	AMOUNT
06/21	COURTYARD BY MARRIOTT CARSON CITY NV 01957P <i>First - 19th Credit</i>	Travel/Entertainment	\$65.49
06/30	LAZY DOG RESTAURANT 13 CONCORD CA	Restaurants	\$67.97
07/05	TMOBILE*AUTO PAY 800-937-8997 WA 519056681	Services	\$50.00
07/13	DTV*DIRECTV SERVICE 800-347-3288 CA 11CE3741	Services	\$74.98

5% Cashback Bonus®

JUL-SEP Activate at discover.com/5
Restaurants, PayPal
Earn up to \$75 in 5% cash back each quarter. Plus earn cash back on all other purchases.
For details, see information For You section.

Fees and Interest Charged

TOTAL FEES FOR THIS PERIOD	\$0.00
INTEREST CHARGED FOR THIS PERIOD	AMOUNT
INTEREST CHARGE ON PURCHASES	\$152.05
INTEREST CHARGE ON CASH ADVANCES	\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS	\$0.00
TOTAL INTEREST FOR THIS PERIOD	\$152.05
2020 TOTALS YEAR-TO-DATE CHARGED	AMOUNT
TOTAL FEES CHARGED IN 2020	\$0.50
TOTAL INTEREST CHARGED IN 2020	\$879.22

Interest Charge Calculation

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

CURRENT BILLING PERIOD: 30 DAYS

TYPE OF BALANCE	APR*	PROMO APR EXPIRES**	BALANCE SUBJECT TO INTEREST RATE	INTEREST CHARGE†
Purchases	17.99%V	N/A	\$927.67	\$13.72
Expired Promotional Purchases				
Ret 0.0% for 12 mnths	12.99%V	N/A	\$12,956.30	\$138.33
Cash Advances	23.99%V	N/A	\$0.00	\$0.00

V = VARIABLE RATE

* If your account is currently enrolled in a special program or is placed into one during the term of the offer, you will receive the benefit of the lower rate while the special program is in effect. This includes, if applicable, any lower rates as authorized under the Servicemembers Civil Relief Act.

** This is the date your promotional rate expires and the remaining balance will be moved to your standard APR disclosed when you accepted the offer. Please note: Changing your payment due date may change your Promo APR Expiration Date.

*** For more information, please call us at 1-800-347-2683.

Information For You

Your next automatic minimum payment of \$217.00 will be on August 15, 2020. Any payments made prior to this date will be applied towards your minimum payment due. Any credits applied to your Account for the billing cycle reflected on this statement may lower your minimum payment due and thus the scheduled DirectPay amount.

JOANN REINWALD
 Member Since 2013 Account number ending in: 5755
 Billing Period: 06/22/19-07/19/19

www.citicards.com
 Customer Service 1-855-378-6467
 TTY-hearing-impaired services only 1-866-210-0617
 PO Box 790046 ST. LOUIS, MO 63179-0046

JULY STATEMENT

Minimum payment due: **\$194.61**
 New balance as of 07/19/19: **\$6,868.68**
 Payment due date: **08/17/19**
 See the back of this statement for important information about how to avoid paying interest on purchases.

Your account is past due. Please pay at least the minimum payment due, which includes a past due amount of \$25.00.

Account Summary

Previous balance \$198.61
 Payments -\$0.00
 Credits -\$0.00
 Purchases +\$6,569.46
 Cash advances +\$0.00
 Fees +\$25.00
 Interest +\$75.61
New balance \$6,868.68

Credit Limit

Credit Limit \$25,000
 Includes \$5,000.00 cash advance limit

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$37 and your APRs may be increased up to the Penalty APR of 29.99%.

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

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	21 years	\$15,698
\$247	3 years	\$8,892 (Savings=\$6,806)

For information about credit counseling services, call 1-877-337-8188.

Your account is past due

Please make at least your minimum payment within this billing period to avoid any additional fees that may apply. You can avoid missing payments with AutoPay and stay on top of your account activity with Citi Alerts.
 » Visit paymentsolutions.citicards.com or call us at 1-877-255-9069 (TTY:1-800-926-5818 for hearing and speech impaired services only).

Hours of Operation:

Monday - Friday: 8:00 a.m. to 11:00 p.m. ET
 Saturday: 8:00 a.m. to 8:00 p.m. ET
 Sunday: 9:00 a.m. to 8:00 p.m. ET

We're available to assist you with your account.

FGEN00149



Costco Anywhere Visa® Card

PO BOX 790057
 Saint Louis, MO 63179-0057

Your Statement is inside

Pay your bill from virtually anywhere with the Citi Mobile® App and Citi® Online



To download:
 Text "App16" to MyCiti (692484)
 or go to your device's app store.
 Or visit www.citicards.com

Minimum payment due \$194.61
 New balance \$6,868.68
 Payment due date 08/17/19

Amount enclosed: \$

Account number ending in 5755

XX

HP00168221 1 AB 0.412 W2244739 TMN 004547 0725

JOANN REINWALD
 PO BOX 564
 BRIDGEPORT CA 93517-0564

Citi Cards
 PO BOX 79019
 Phoenix, AZ 85062-8019



15100 0019461 0686868 0007400 04100390422515755 1517

USA 6/19 PSL
 108 103 1007

Norma Castellon

From: noreply@star2star.com
Sent: Friday, June 10, 2022 4:57 PM
To: Fax MMA
Subject: You Have Received a Fax to Email Message from 707-554-1371
Attachments: bcfe0778-dd60-49b7-85d2-286272eb95ae.pdf

Fax Attached...

6/10/22

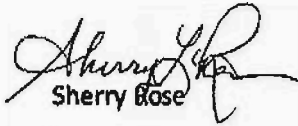
To: Mark Healy, Assignee

Fax: 954 252 2791

Clients: Joann Reinwald & Joyce Danielson

Vendor: Crystal Cruises

Crystal cancelled 1st booking and rebooked 2nd itinerary. Crystal was very hard to work with but we all thought it was from Covid. If you need anything else please call me, Sherry Rose with Altour Travel, I am their travel agent. 925 285 0697


Sherry Rose

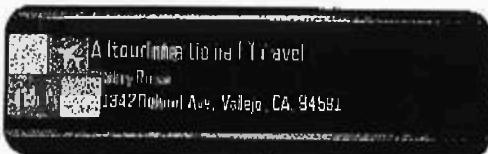


Exhibit B

IN THE CIRCUIT COURT OF THE ELEVENTH JUDICIAL CIRCUIT
IN AND FOR MIAMI-DADE COUNTY, FLORIDA

C8331

In Re:

CRYSTAL CRUISES, LLC
a California Limited Liability company,

CONSUMER

Assignor,

Case No.: 2022-002742-CA01

To:

MARK C. HEALY,

Assignee,

PROOF OF CLAIM

TO RECEIVE ANY DIVIDEND IN THIS PROCEEDING, YOU MUST COMPLETE THIS PROOF OF CLAIM AND DELIVER IT TO THE ASSIGNEE NO LATER THAN:

JUNE 11, 2022

THE ASSIGNEE'S NAME AND ADDRESS ARE AS FOLLOWS:

Mark Healy, Assignee
MICHAEL MOECKER & ASSOCIATES, INC.
1885 Marina Mile Blvd., Suite 106, Fort Lauderdale, FL 33315
(954) 252-1560 - (954) 252-2791 Fax No.
Info@Moecker.com

- 1. CRUISE RESERVATION ID NUMBER(S): 8262511 & 2287021 2178704
- 2. CONSUMER NAME (Your name): Sherry Rose Altour Travel
ADDRESS: Joyce Davidson
JUANN Reinwald
1342 Delwood St
Vallejo CA 94591
LAST 4 DIGITS OF CREDIT CARD(S) USED: 0203 Visa MC Discover AMEX Other
LAST 4 DIGITS OF CREDIT CARD(S) USED: 5755 Visa MC Discover AMEX Other
TELEPHONE NUMBER: 925 285 0697
E-MAIL ADDRESS: Sherry.Rose@altour.com

Please be sure to notify us if you have a change of address.

- 3. BASIS FOR CLAIM:
 - Date of Departure 8/21/22 Departure Port LHR Return Port Key West
 - Future Cruise Payment - ID _____
 - Travel Insurance - Name of Company Crystal Cruise Ins Account # _____
 - Travel Agency - Name of Company Altour Travel

3. AMOUNT OF CLAIM: \$ 21,693.50

4. SUPPORTING DOCUMENTS: Attach copies of supporting documents, such as payment confirmation(s), booking confirmation(s), evidence of coupon, and evidence of payment. If the documents are not available, explain. If the documents are voluminous, attach a summary.

5. SIGNATURE: Sign and print name and title, if any, of the creditor or other person authorized to file this claim:

DATED: 6/10/22 BY: Sherry L. Rose
Signature of Claimant or Representative
Sherry L. Rose Travel Agent
Print Name and Title Here

100%

Jun 20, 2021-Jul 20, 2021

* General cancellation policy for reference purposes only. Actual penalty amount will be assessed at the time of the cancellation and may differ from the general policy.

In response to ongoing health concerns, Crystal has undertaken enhanced health and safety measures in an effort to mitigate the risk of exposure to COVID-19 and protect both our guests and crew members. Please carefully review and follow all posted instructions while boarding, onboard, and during your off-ship excursions.

Despite these measures, you should be aware that there is an inherent risk of exposure to COVID-19 and other contagious diseases in any public place where people are in close proximity. As a result, Crystal cannot guarantee that you will not become exposed to or infected with COVID-19 or any other contagious disease at any stage of your trip with Crystal. By choosing to cruise or fly with us, you voluntarily assume all risks related to exposure to COVID-19 or any other contagious disease.

Cruise Protection

Ms Joann Reinwald
Ms Joyce Danielson

Not Selected
Not Selected

Cruise Level

Ms Joann Reinwald
Ms Joyce Danielson

1 *Completed voyage credits
1 *Completed voyage credits

Dining

Ms Joann Reinwald
Ms Joyce Danielson

Open Dining

Embarkation information

Port:
Pier Name and Address:

London/Dover
Dover Cruise Terminal 2
Western Docks, Dover, Kent CT17 9DQ England

Debarkation Information

Port:
Pier Name and Address:

Reykjavik
Port of Sundahofn-Skarfabakki
Berth 312, Reykjavik 104 Iceland

Cruise Itinerary

A passport is required for all guests and must be valid for six months after the end of the cruise. If an entry fee or visa is required for U.S. citizens on this cruise, detailed information will be available 90 days prior to cruise departure.

Non-US citizens should contact local authorities or a local visa service to determine individual requirements for ALL ports. Please visit the Guide Book for information regarding visas and inoculations.

Date	Location	Arrive*	Depart*	Docking Mode	Dress Code
Tue, Jul 20	London/Dover, United Kingdom	Embark from 12:00 PM	06:00 PM	Dock	
Wed, Jul 21	Cherbourg, France	08:00 AM	07:00 PM	Dock	
Thu, Jul 22	Plymouth, United Kingdom	08:00 AM	04:00 PM	Dock	
Fri, Jul 23	Dun Laoghaire, Ireland	07:00 AM	07:00 PM	Dock	
Sat, Jul 24	Liverpool, United Kingdom	06:25 AM	07:00 PM	Tender	
Sun, Jul 25	Douglas, United Kingdom	08:00 AM	06:00 PM	Dock	
Mon, Jul 26	Belfast, United Kingdom	08:00 AM	10:00 PM	Dock	
Tue, Jul 27	Greenock (for Glasgow), United Kingdom	06:00 AM	06:00 PM		
Wed, Jul 28	Portree, United Kingdom	01:00 PM	09:30 PM	Tender	
Thu, Jul 29	Isle of Lewis/Stomaway, United Kingdom	07:00 AM	06:00 PM		
Fri, Jul 30	Cruising the Atlantic Ocean		Overnight	Dock	
Sat, Jul 31	Reykjavik, Iceland	08:00 AM	Disembark AM/MORNING	Dock	
Sun, Aug 01	Reykjavik, Iceland				

A "Crystal White Extravaganza" dance party featuring special entertainment will take place on one of the featured Crystal Casual nights. All white attire is suggested to help create a memorable evening.

* All times listed are approximate.

Customize your Crystal Experience at the Priority Check-in and Planning Center

Reserve Shore Excursions
Experience local culture and breathtaking sights through Crystal Adventure Shore.

Make dinner reservations
Dine at Prego for authentic Italian cuisine, or one of our other specialty restaurants.

ALTOUR - WOODLAND HILLS
 21800 Burbank Blvd
 Suite 120
 Woodland Hills, CA, 91367

Thank you for choosing Crystal Cruises. Crystal highly recommends the purchase of travel insurance. For your convenience we offer the Cruise Protection Program, which provides cancellation benefits and coverage while traveling. To obtain your state-specific Certificate of Insurance that contains the complete terms, conditions, limitations and exclusions of the certificate, visit [Crystal's Cruise Protection Program](#). Please take a moment to review this [Important Reservation Advice](#) information to make the cruise planning process as efficient and easy as possible.

This reservation is subject to the [terms and conditions](#). Please refer to the applicable Crystal Cruises brochure or [Crystal Cruises website](#) for additional terms and conditions that apply to your booking including the legally binding Guest Ticket Contract.

Guests / Stateroom

Ms Joann Reinwald
 Crystal Society #: 382655
 Ms Joyce Danielson
 Crystal Society #: 382666

11020 (PH)
 Penthouse with Verandah
 11020 (PH)
 Penthouse with Verandah

Crystal Key: TKCM81

Crystal Key: TKCM82

For security purposes your surname (last name) on the cruise reservation must be an exact match with the surname shown on your passport.
 Surname Guest 1: REINWALD
 Surname Guest 2: DANIELSON

Cruise Fare Calculation (USD)

	Joann Reinwald	Joyce Danielson	Total
Brochure Fare	\$26,798.00	\$26,798.00	\$53,596.00
2 For 1 Savings	-\$13,399.00	-\$13,399.00	-\$26,798.00
Book Now Savings	-\$1,000.00	-\$1,000.00	-\$2,000.00
Book Now Cruise Fare	\$12,399.00	\$12,399.00	\$24,798.00
Crystal Society Savings	-\$310.00	-\$310.00	-\$620.00
Voucher	-\$2,150.50	-\$2,150.50	-\$4,301.00
Cruise Fare After Discounts	\$9,938.50	\$9,938.50	\$19,877.00
Taxes, Fees And Port Charges	\$576.00	\$576.00	\$1,152.00
Your Crystal Cruise Fare	\$10,514.50	\$10,514.50	\$21,029.00

Payments and Balance

Balance Due \$21,029.00

Balance due if paid in full by Oct 23, 2020 \$20,425.00
 (Includes \$604.00 Early Full Payment Savings calculated 2.5% on Cruise Fare minus discounts)

Payment Schedule

FIRST DEPOSIT of \$3,154.35 due on Jul 10, 2020

FINAL PAYMENT of \$17,874.65 due on Mar 22, 2021

Top 10 Reasons to sail with Crystal Cruises

1. The most trusted, all-inclusive luxury cruise brand
2. Open-seating, Michelin-inspired cuisine and casual dining in multiple restaurants
3. Nobu Matsuhisa's only sea-going restaurants
4. 24-hour room service in every room category, plus butler service in Penthouses and above
5. Multiple open bars and lounges, and endless pours of fine wines and spirits
6. The highest space-to-guest ratios with big-ship amenities and small-ship feel
7. The highest staff-to-guest ratio offering unmatched, personal service
8. Free unlimited Wi-Fi throughout the ships
9. More than 2,000 shore excursions plus complimentary voluntourism opportunities
10. The highest acclaimed enrichment in the industry, plus exclusive entertainment partnerships

Cancellation Policy

	Per Person
Mar 22, 2021-Apr 20, 2021	25%
Apr 21, 2021-May 20, 2021	50%
May 21, 2021-Jun 19, 2021	75%



CRYSTAL
PAYMENT CONFIRMATION
CRUISE RESERVATION NUMBER: 2262511
Amenity Voyage
Issued: Oct 22, 2020

IRISH SEA TO ICELAND
 OCY210720-12
 12 days on board the Crystal Serenity
 London/Dover to Reykjavik
 July 20, 2021 through August 01, 2021

ALTOUR - WOODLAND HILLS
 IATA NUMBER: 05657293
 21800 Burbank Blvd
 Suite 120
 Woodland Hills, CA, 91367
 ATTN: Sherry Rose

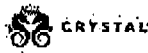
CRUISE PAYMENTS (U.S. DOLLARS)

DATE	AMOUNT	PAYMENT TYPE	TRANS TYPE	CREDIT CARD NUMBER	CREDIT CARD TYPE
10/22/20	\$1,722.00		Transfer	410039xxxxxx5755	VISA
07/07/20	\$8,602.00		Payment		
07/07/20	\$8,602.00		Payment		

Crystal Cruises - 1290 Brickyard Village Way, Suite 102, Miami, Florida 33136
 Tel: (305) 973-6600 Fax: (305) 973-6600
 www.crystalcruises.com

2262511
 Aug Rec'd 18,926.00
 # 2281021
 Addlly on new Rec'd 2,767.50
21,693.50
 4/5/21

Payment Applied



CRUISE RESERVATION NUMBER: 2281021
 Amenity Voyage
 Guest Copy, Issued: Mar 16, 2021

New itin
Crystal did not move
monies from # 2282571

ISLES, KINGDOMS & THE MILITARY TATTOO
 OCS220821-10
 10 days on board the Crystal Symphony
 Reykjavik to London/Dover
 August 21, 2022 through August 31, 2022

ALTOUR - WOODLAND HILLS
 21800 Burbank Blvd
 Suite 120
 Woodland Hills, CA, 91367
 ATTN: Sherry Rose

Thank you for choosing Crystal Cruises. Crystal highly recommends the purchase of travel insurance. For your convenience we offer the Cruise Protection Program, which provides cancellation benefits and coverage while traveling. To obtain your state-specific Certificate of Insurance that contains the complete terms, conditions, limitations and exclusions of the certificate, visit Crystal's Cruise Protection Program.

This reservation is subject to the terms and conditions. Please refer to the applicable Crystal Cruises brochure or Crystal Cruises website for additional terms and conditions that apply to your booking including the legally binding Guest Ticket Contract.

We have made the decision that guests must be fully inoculated with a COVID-19 vaccine (with both doses if recommended by the manufacturer) at least 14 days prior to boarding any Crystal ship and will be asked to provide proof of vaccination before embarkation.

GUESTS / STATEROOM

MS JOANN REINWALD
 CRYSTAL SOCIETY #: 382665, CRYSTAL KEY: TE3KN1

1019 (PH) Penthouse with Verandah

MS JOYCE DANIELSON
 CRYSTAL SOCIETY #: 382666, CRYSTAL KEY: TE3KN2

1019 (PH) Penthouse with Verandah

CRUISE LEVEL

MS JOANN REINWALD

1 *Completed voyage credits

MS JOYCE DANIELSON

1 *Completed voyage credits

Crystal 4/6/21
\$200/yr

TOP 10 REASONS TO SAIL WITH CRYSTAL CRUISES

1. The most trusted, all-inclusive luxury cruise brand
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8,602.00 Fee
~~*861*~~
~~*129.15 Fee*~~
~~*2150.50 Fee*~~

11,742.65

129.15
~~*2150.*~~

22,079.80 - Discount

861.00
~~*8,069.25*~~
pp

\$ 2767.50 deposit pp 4/5/21

CRUISE FARE CALCULATION (USD)

	JOANN REINWALD	JOYCE DANIELSON	TOTAL
Brochure Fare	\$19,898.00	\$19,898.00	\$39,796.00
2 For 1 Savings	-\$9,949.00	-\$9,949.00	-\$19,898.00
Book Now Savings	-\$1,000.00	-\$1,000.00	-\$2,000.00
Book Now Cruise Fare	\$8,949.00	\$8,949.00	\$17,898.00
Crystal Society Savings	-\$224.00	-\$224.00	-\$448.00
CRUISE FARE AFTER DISCOUNTS	\$8,725.00	\$8,725.00	\$17,450.00
Taxes, Fees And Port Charges	\$500.00	\$500.00	\$1,000.00
Cruise Protection Program	\$916.12	\$916.12	\$1,832.24
Your Crystal Cruise Fare	\$10,141.12	\$10,141.12	\$20,282.24

PAYMENTS AND BALANCE

Balance Due \$20,282.24

Balance due if paid in full by Nov 24, 2021 \$19,800.48
 (Includes \$436.00 Early Full Payment Savings calculated 2.5% on Cruise Fare minus discounts)

PAYMENT SCHEDULE

FIRST DEPOSIT of \$2,767.50 due on Apr 05, 2021
 FINAL PAYMENT of \$916.12 due on Apr 23, 2022
 FINAL PAYMENT of \$916.12 due on Apr 23, 2022
 FINAL PAYMENT of \$15,682.50 due on Apr 23, 2022

CANCELLATION POLICY (PER PERSON)

Apr 23, 2022-May 22, 2022	25%
May 23, 2022-Jun 21, 2022	50%
Jun 22, 2022-Jul 21, 2022	75%
Jul 22, 2022-Aug 21, 2022	100%

* General cancellation policy for reference purposes only. Actual penalty amount will be assessed at the time of the cancellation and may differ from the general policy.

In response to ongoing health concerns, Crystal has undertaken enhanced health and safety measures in an effort to mitigate the risk of exposure to COVID-19 and protect both our guests and crew members. Please carefully review and follow all posted instructions while boarding, onboard, and during your off-ship excursions.

Despite these measures, you should be aware that there is an inherent risk of exposure to COVID-19 and other contagious diseases in any public place where people are in close proximity. As a result, Crystal cannot guarantee that you will not become exposed to or infected with COVID-19 or any other contagious disease at any stage of your trip with Crystal. By choosing to cruise or fly with us, you voluntarily assume all risks related to exposure to COVID-19 or any other contagious disease.

CRUISE PROTECTION

MS JOANN REINWALD	Selected
MS JOYCE DANIELSON	Selected

AIR

Crystal is pleased to offer guests the option to purchase air through our Personal Select Air Program. Personal Select Air rates include transfers between the airport and pier on embarkation/disembarkation dates as well as shoreside support in the event of unanticipated airline or cruise schedule changes or delays that may impact travel plans. The Personal Select Air Program is available for purchase through Final Payment. Please contact Crystal's Air department at 1-866-446-8625 or email airsupport@crystalcruises.com

Top 10 Reasons to sail with Crystal Cruises

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Cancellation Policy

	Per Person
Mar 22, 2021-Apr 20, 2021	25%
Apr 21, 2021-May 20, 2021	50%
May 21, 2021-Jun 19, 2021	75%
Jun 20, 2021-Jul 20, 2021	100%

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Cruise Protection

Ms Joann Reinwald	Not Selected
Ms Joyce Danielson	Not Selected

Cruise Level

Ms Joann Reinwald	1 *Completed voyage credits
Ms Joyce Danielson	1 *Completed voyage credits

Dining

Ms Joann Reinwald	Open Dining
Ms Joyce Danielson	

Embarkation Information

Port:	London/Dover
Pier Name and Address:	Dover Cruise Terminal 2 Western Docks, Dover, Kent CT17 9DQ England

Debarkation Information

Port:	Reykjavik
Pier Name and Address:	Port of Sundahofn-Skarfabakki Berth 312, Reykjavik 104 Iceland

Cruise Itinerary

A passport is required for all guests and must be valid for six months after the end of the cruise. If an entry fee or visa is required for U.S. citizens on this cruise, detailed information will be available 90 days prior to cruise departure.

Non-US citizens should contact local authorities or a local visa service to determine individual requirements for ALL ports. Please visit the [Guide Book](#) for information regarding visas and inoculations.

Date	Location	Arrive*	Depart*	Docking Mode	Dress Code
Tue, Jul 20	London/Dover, United Kingdom	Embark from 12:00 PM	08:00 PM	Dock	Crystal Casual
Wed, Jul 21	Cherbourg, France	08:00 AM	07:00 PM	Dock	Crystal Casual
Thu, Jul 22	Plymouth, United Kingdom	08:00 AM	04:00 PM	Dock	Black Tie Optional
Fri, Jul 23	Dun Laoghaire, Ireland	07:00 AM	07:00 PM	Dock	Crystal Casual

Sat, Jul 24	Liverpool, United Kingdom	06:25 AM	07:00 PM	Dock	Crystal Casual
Sun, Jul 25	Douglas, United Kingdom	08:00 AM	08:00 PM	Tender	Crystal Casual
Mon, Jul 26	Belfast, United Kingdom	08:00 AM	10:00 PM	Dock	Crystal Casual
Tue, Jul 27	Greenock (for Glasgow), United Kingdom	08:00 AM	06:00 PM	Dock	Crystal Casual
Wed, Jul 28	Portree, United Kingdom	01:00 PM	09:30 PM		Crystal Casual
Thu, Jul 29	Isle of Lewis/Stornaway, United Kingdom	07:00 AM	06:00 PM	Tender	Crystal Casual
Fri, Jul 30	Cruising the Atlantic Ocean				Black Tie Optional
Sat, Jul 31	Reykjavik, Iceland	08:00 AM	Overnight	Dock	Crystal Casual
Sun, Aug 01	Reykjavik, Iceland		Disembark AMMORNING	Dock	Crystal Casual

A "Crystal White Extravaganza" dance party featuring special entertainment will take place on one of the featured Crystal Casual nights. All white attire is suggested to help create a memorable evening.

* All times listed are approximate.

Customize your Crystal Experience at the Priority Check-in and Planning Center



Reserve Shore Excursions
Experience local culture and breathtaking sights through Crystal Adventure Shore.



Make dinner reservations
Dine at Prego for authentic Italian cuisine, or one of our other specialty restaurants.

pamper yourself
Make appointments at the Crystal Life Spa & Salon for rejuvenating massages and beauty treatments.

Crystal Cruise - 1301 Biscayne Boulevard, Suite 501, Miami, Florida 33127
Tel: (786) 971-1100 www.crystalcruise.com

Tue, Jul 27	Greenock (for Glasgow), United Kingdom	08:00 AM	08:00 PM	Dock	Crystal Casual
Wed, Jul 28	Portree, United Kingdom	01:00 PM	09:30 PM		Crystal Casual
Thu, Jul 29	Isle of Lewis/Stornaway, United Kingdom	07:00 AM	08:00 PM	Tender	Crystal Casual
Fri, Jul 30	Cruising the Atlantic Ocean				Black Tie Optional
Sat, Jul 31	Reykjavik, Iceland	08:00 AM	Overnight	Dock	Crystal Casual
Sun, Aug 01	Reykjavik, Iceland		Disembark AM/MORNING	Dock	Crystal Casual

A "Crystal White Extravaganza" dance party featuring special entertainment will take place on one of the featured Crystal Casual nights. All white attire is suggested to help create a memorable evening.

* All times listed are approximate.

Customize your Crystal Experience at the Priority Check-in and Planning Center



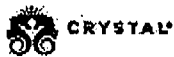
Reserve Shore Excursions
Experience local culture and breathtaking sights through Crystal Adventure Shore.



Make dinner reservations
Dine at Prego for authentic Italian cuisine, or one of our other specialty restaurants.

Pamper yourself
Make appointments at the Crystal Life Spa & Salon for rejuvenating massages and beauty treatments.

Crystal Cruises - 1501 Riva Drive, Suite 504, Miami, Florida 33139
Tel: (784) 471-5704 - www.crystalcruises.com



CRUISE RESERVATION NUMBER: 2262511

AGENCY COPY

AMENITY VOYAGE

OCY210720-12 IRISH SEA TO ICELAND

12 DAYS ON BOARD THE CRYSTAL SERENITY

Dover, London/Dover, United Kingdom to Reykjavik, Iceland

July 20, 2021 through August 01, 2021

ALTOUR - WOODLAND HILLS

ISSUED: 07/07/2020

IATA Number: 05657293

21800 Burbank Blvd

Suite 120

Woodland Hills, CA, 91367

ATTN: Sherry Rose

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This reservation is subject to the terms and conditions. Please refer to the applicable Crystal Cruises brochure or [Crystal Cruises website](#) for additional terms and conditions that apply to your booking including the legally binding Guest Ticket Contract.

Guests / Stateroom

Ms Joann Reinwald
Crystal Society #: 382665

11019 (PH)
Penthouse with Verandah

Crystal Key: TKCM61

Ms Joyce Danielson
Crystal Society #: 382686

11019 (PH)
Penthouse with Verandah

Crystal Key: TKCM62

For security purposes your surname (last name) on the cruise reservation must be an exact match with the surname shown on your passport.

Surname Guest 1: REINWALD

Surname Guest 2: DANIELSON

Cruise Fare Calculation (USD)

	Joann Rainwald	Joyce Daneleon	Total
Brochure Fare	\$26,798.00	\$26,798.00	\$53,596.00
2 For 1 Savings	-\$19,399.00	-\$19,399.00	-\$38,798.00
Book Now Savings	-\$1,000.00	-\$1,000.00	-\$2,000.00
Book Now Cruise Fare	\$12,399.00	\$12,399.00	\$24,798.00
Crystal Society Savings	-\$310.00	-\$310.00	-\$620.00
Voucher	-\$2,150.50	-\$2,150.50	-\$4,301.00
Cruise Fare After Discounts	\$9,938.50	\$9,938.50	\$19,877.00
Taxes, Fees And Port Charges	\$576.00	\$576.00	\$1,152.00
Your Client's Crystal Cruise Fare	\$10,514.50	\$10,514.50	\$21,029.00

Payments and Balance

Payment received \$17,204.00

Balance Due \$3,825.00

Payment Schedule

FIRST DEPOSIT of \$3,154.35 due on Jul 10, 2020

FINAL PAYMENT of \$17,874.65 due on Mar 22, 2021

BALANCE DUE (INFORMATION IF PAID WITH GUEST CREDIT CARD

If paid in full with guest credit card by Mar 22, 2021 \$3,825.00

If paid in full with guest credit card by Oct 23, 2020 \$3,221.00
(Includes \$604.00 Early Full Payment Savings)

DID YOU KNOW YOU CAN MAKE PAYMENTS ONLINE? You can also manage your client's booking, check availability, and more by using our booking engine, CruiseBuilder. For fast, convenient service log on today at book.crystalcruises.com - accessible 24 hours a day, 7 days a week.

Commission Information (U.S. Dollars)

CRYSTAL SOCIETY	-\$105.40
CRUISE FARE	\$3,484.48
COMMISSIONS TOTAL	\$3,379.08



CRUISE RESERVATION NUMBER: 2281021

Amenity Voyage

Advisor Copy, Issued: Apr 08, 2021

ISLES & KINGDOMS

OCS220821-10

10 days on board the Crystal Symphony

Reykjavik to London/Dover

August 21, 2022 through August 31, 2022

ALTOUR - WOODLAND HILLS

IATA NUMBER: 05657293

21800 Burbank Blvd

Suite 120

Woodland Hills, CA, 91367

ATTN: Sherry Rose

Thank you for choosing Crystal Cruises. Crystal highly recommends the purchase of travel insurance. For your convenience we offer the Cruise Protection Program, which provides cancellation benefits and coverage while traveling. To obtain your state-specific Certificate of Insurance that contains the complete terms, conditions, limitations and exclusions of the certificate, visit Crystal's Cruise Protection Program.

This reservation is subject to the terms and conditions. Please refer to the applicable Crystal Cruises brochure or Crystal Cruises website for additional terms and conditions that apply to your booking including the legally binding Guest Ticket Contract.

We have made the decision that guests must be fully inoculated with a COVID-19 vaccine (with both doses if recommended by the manufacturer) at least 14 days prior to boarding any Crystal ship and will be asked to provide proof of vaccination before embarkation.

If a visa/s is required for any destination/s on your itinerary, it is your responsibility to obtain it/them; this must be done prior to cruise departure. Please make arrangements with any visa agency of your choice, or through the local embassy or consulate of the countries you will be visiting. Failure to comply with all visa requirements may result in refusal of passage by Customs and Immigration authorities; you may be denied boarding, or you may be disembarked during the voyage. Additionally, any costs associated with these actions will be your responsibility.

GUESTS / STATEROOM

MS JOANN REINWALD
CRYSTAL SOCIETY #: 382665, CRYSTAL KEY: TE3KN1

1019 (PH) Penthouse with Verandah

MS JOYCE DANIELSON
CRYSTAL SOCIETY #: 382666, CRYSTAL KEY: TE3KN2

1019 (PH) Penthouse with Verandah

CRUISE LEVEL

MS JOANN REINWALD

1 *Completed voyage credits

MS JOYCE DANIELSON

1 *Completed voyage credits

TOP 10 REASONS TO SAIL WITH CRYSTAL CRUISES

1. The most trusted, all-inclusive luxury cruise brand
2. Open-seating, Michelin-inspired cuisine and casual dining in multiple restaurants
3. Nobu Matsuhisa's only sea-going restaurants
4. 24-hour room service in every room category, plus butler service in Penthouses and above
5. Multiple open bars and lounges, and endless pours of fine wines and spirits
6. The highest space-to-guest ratios with big-ship amenities and small-ship feel
7. The highest staff-to-guest ratio offering unmatched, personal service
8. Free unlimited Wi-Fi throughout the ships
9. More than 2,000 shore excursions plus complimentary voluntourism opportunities
10. The highest acclaimed enrichment in the industry, plus exclusive entertainment partnerships

CRUISE FARE CALCULATION (USD)

	JOANN REINWALD	JOYCE DANIELSON	TOTAL
Brochure Fare	\$19,898.00	\$19,898.00	\$39,796.00
2 For 1 Savings	-\$9,949.00	-\$9,949.00	-\$19,898.00
Book Now Savings	-\$1,000.00	-\$1,000.00	-\$2,000.00
Book Now Cruise Fare	\$8,949.00	\$8,949.00	\$17,898.00
Crystal Society Savings	-\$224.00	-\$224.00	-\$448.00
Cruise Fare After Discounts	\$8,725.00	\$8,725.00	\$17,450.00
Taxes, Fees And Port Charges	\$500.00	\$500.00	\$1,000.00
Cruise Protection Program	\$916.12	\$916.12	\$1,832.24
Your Client's Crystal Cruise Fare	\$10,141.12	\$10,141.12	\$20,282.24

PAYMENTS AND BALANCE

Payment received \$2,767.50
 Balance Due \$17,514.74

PAYMENT SCHEDULE

FIRST DEPOSIT of \$2,767.50 due on Apr 05, 2021
 FINAL PAYMENT of \$916.12 due on Apr 23, 2022
 FINAL PAYMENT of \$916.12 due on Apr 23, 2022
 FINAL PAYMENT of \$15,682.50 due on Apr 23, 2022
 Penalty if cancelled \$1,832.24
BALANCE DUE INFORMATION IF PAID WITH GUEST CREDIT CARD
 If paid in full with guest credit card by Apr 23, 2022 \$17,514.74
 If paid in full with guest credit card by Nov 24, 2021 \$17,032.88
 (Includes \$436.00 Early Full Payment Savings)

DID YOU KNOW YOU CAN MAKE PAYMENTS ONLINE?
 You can also manage your client's booking, check availability, and more by using our booking engine, CruiseBuilder. For fast, convenient service log on today at book.crystalcruises.com - accessible 24 hours a day, 7 days a week.

CRUISE PROTECTION

MS JOANN REINWALD Selected
 MS JOYCE DANIELSON Selected

COMMISSION INFORMATION (U.S. DOLLARS)

CRUISE FARE	\$6,765.32
CRYSTAL SOCIETY SAVINGS	-\$76.16
BOOK NOW	-\$3,382.66
TRIP PROTECTION	-\$340.00
COMMISSIONS TOTAL	\$183.22
	\$3,149.72



CRUISE RESERVATION NUMBER: 2262511

Amenity Voyage

Advisor Copy, Issued: Oct 22, 2020

IRISH SEA TO ICELAND
OCY210720-12
12 days on board the Crystal Serenity
London/Dover to Reykjavik
July 20, 2021 through August 01, 2021

Crystal
XLD

3/16/21
Rebooked
2021001

ALTOUR - WOODLAND HILLS
IATA NUMBER: 05657293
21800 Burbank Blvd
Suite 120
Woodland Hills, CA, 91367
ATTN: Sherry Rose

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GUESTS / STATEROOM

MS JOANN REINWALD
CRYSTAL SOCIETY #: 382665, CRYSTAL KEY: TKCM61

11019 (PH) Penthouse with Verandah

MS JOYCE DANIELSON
CRYSTAL SOCIETY #: 382666, CRYSTAL KEY: TKCM62

11019 (PH) Penthouse with Verandah

CRUISE LEVEL

MS JOANN REINWALD

1 *Completed voyage credits

MS JOYCE DANIELSON

1 *Completed voyage credits

TOP 10 REASONS TO SAIL WITH CRYSTAL CRUISES

1. The most trusted, all-inclusive luxury cruise brand
2. Open-seating, Michelin-inspired cuisine and casual dining in multiple restaurants
3. Nobu Matsuhisa's only sea-going restaurants
4. 24-hour room service in every room category, plus butler service in Penthouses and above
5. Multiple open bars and lounges, and endless pours of fine wines and spirits
6. The highest space-to-guest ratios with big-ship amenities and small-ship feel
7. The highest staff-to-guest ratio offering unmatched, personal service
8. Free unlimited Wi-Fi throughout the ships
9. More than 2,000 shore excursions plus complimentary voluntourism opportunities
10. The highest acclaimed enrichment in the industry, plus exclusive entertainment partnerships

CRUISE FARE CALCULATION (USD)

	JOANN REINWALD	JOYCE DANIELSON	TOTAL
Brochure Fare	\$26,798.00	\$26,798.00	\$53,596.00
2 For 1 Savings	-\$13,399.00	-\$13,399.00	-\$26,798.00
Book Now Savings	-\$1,000.00	-\$1,000.00	-\$2,000.00
Book Now Cruise Fare	\$12,399.00	\$12,399.00	\$24,798.00
Crystal Society Savings	-\$310.00	-\$310.00	-\$620.00
Voucher	-\$2,150.50	-\$2,150.50	-\$4,301.00
Cruise Fare After Discounts	\$9,938.50	\$9,938.50	\$19,877.00
Taxes, Fees And Port Charges	\$576.00	\$576.00	\$1,152.00
Cruise Protection Program	\$1,043.54	\$1,043.54	\$2,087.08
Your Client's Crystal Cruise Fare	\$11,558.04	\$11,558.04	\$23,116.08

PAYMENTS AND BALANCE

Payment received \$18,926.00

Balance Due \$4,190.08

PAYMENT SCHEDULE

FIRST DEPOSIT of \$3,154.35 due on Jan 05, 2021

FINAL PAYMENT of \$1,043.54 due on Jan 19, 2021

FINAL PAYMENT of \$1,043.54 due on Jan 19, 2021

FINAL PAYMENT of \$17,874.65 due on Mar 22, 2021

Penalty if cancelled \$2,087.08

BALANCE DUE INFORMATION IF PAID WITH GUEST CREDIT CARD

If paid in full with guest credit card by Jan 19, 2021 \$4,190.08

If paid in full with guest credit card by Jan 21, 2021 \$3,522.66
(includes \$604.00 Early Full Payment Savings)

DID YOU KNOW YOU CAN MAKE PAYMENTS ONLINE?

You can also manage your client's booking, check availability, and more by using our booking engine, CruiseBuilder. For fast, convenient service log on today at book.crystalcruises.com - accessible 24 hours a day, 7 days a week.

CRUISE PROTECTION

MS JOANN REINWALD	Selected
MS JOYCE DANIELSON	Selected

COMMISSION INFORMATION (U.S. DOLLARS)

CRUISE FARE	\$3,484.48
CRYSTAL SOCIETY	-\$105.40
TRIP PROTECTION	\$208.70
COMMISSIONS TOTAL	\$3,587.78

CONTACT US

 Web Access your account securely at Discover.com	 Mobile Manage your account anytime, anywhere at m.Discover.com	 Phone 1-800-DISCOVER (1-800-347-2683) TDD 1-800-347-7449	 Inquiry Discover PO Box 30943 Salt Lake City UT 84130	 Mail Payments Discover PO Box 6103 Carol Stream IL 60197-6103
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Transactions

	Trans. Date	Post Date			
Merchandise	Sep 18	Sep 21	KAISER CPP PHARM 256 LIVERMORE CA	\$	33.27
	Sep 20	Sep 21	SQ *HAPPY LIFE POTTERY BENICIA CA 0001152921508794997231		58.52
Restaurants	Sep 20	Sep 24	BELLA SIENA BENICIA CA	\$	107.56
	Oct 2	Oct 2	BRIDGEPORT INN BAR BRIDGEPORT CA		98.76
Travel/Entertainment	Sep 29	Sep 29	COURTYARD BY MARRIOTT CARSON CITY NV 02783P	\$	65.49
	Oct 17	Oct 17	ALTOUR CA 310-5716000 LOS ANGELES CA TKT: 000 PN: DANIELSON/JOYCE		2.00
	Oct 17	Oct 17	ALTOUR CA 310-5716000 LOS ANGELES CA TKT: 000 PN: DANIELSON/JOYCE		2.00
	Oct 18	Oct 18	CRYSTAL CRUISES, LLC 310-785-9300 FL		13,756.50
Services	Oct 5	Oct 5	TMOBILE*AUTO PAY 800-937-8997 WA 305087208	\$	50.00
Fees				TOTAL FEES FOR THIS PERIOD	\$ 0.00
Interest Charged				TOTAL INTEREST FOR THIS PERIOD	\$ 0.00
2019 Totals Year-to-Date				TOTAL FEES CHARGED IN 2019	\$ 74.00
				TOTAL INTEREST CHARGED IN 2019	\$ 135.41

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.
 Current Billing Period: 30 days

TYPE OF BALANCE	ANNUAL PERCENTAGE RATE (APR)*	PROMO APR EXPIRATION DATE**	BALANCE SUBJECT TO INTEREST RATE	INTEREST CHARGE
Purchases	19.74% V	N/A	\$0.00	\$0.00
Promotional Purchases Ret 0.0% for 12 mnths	0.00%	02/20/20	\$0.00	\$0.00
Cash Advances	25.74% V	N/A	\$0.00	\$0.00

V=Variable Rate
 * If your account is currently enrolled in a special program or is placed into one during the term of the offer, you will receive the benefit of the lower rate while the special program is in effect. This includes, if applicable, any lower rates as authorized under the Servicemembers Civil Relief Act.
 ** This is the date your promotional rate expires and the remaining balance will be moved to your standard APR disclosed when you accepted the offer. Please note: Changing your payment due date may change your Promo APR Expiration Date.
 *** For more information, please call us at 1-800-347-2683.



ONLINE
Discover.com or
download our app

PHONE
1-800-347-2683
TDD 1-800-347-7449

PAYMENTS
Discover
PO Box 6103
Carol Stream
IL 60197-6103

DISCOVER® MORE® CARD ENDING IN 8253
OPEN TO CLOSE DATE: 06/21/2020 - 07/20/2020

Transactions

TRANS. DATE	PAYMENTS AND CREDITS	AMOUNT
06/24	PAYMENT - THANK YOU	-\$304.00
07/03	PAYMENT - THANK YOU	-\$318.00
07/08	BRITISH AIRWAYS (JSD) WOODLAND HILLIL	-\$2,424.55
07/08	BRITISH AIRWAYS (JSD) WOODLAND HILLIL	-\$2,424.55

TRANS. DATE	PURCHASES	MERCHANT CATEGORY	AMOUNT
06/21	COURTYARD BY MARRIOTT CARSON CITY NV 01957P <i>Fri - 19th Credit</i>	Travel/Entertainment	\$65.49
06/30	LAZY DOG RESTAURANT 13 CONCORD CA	Restaurants	\$67.97
07/05	TMOBILE*AUTO PAY 800-937-8997 WA 519056681	Services	\$50.00
07/13	DTV*DIRECTV SERVICE 800-347-3288 CA 11CE3741	Services	\$74.98

Cashback Bonus® Rewards

Anniversary Month	July
PREVIOUS BALANCE	\$260.90
EARNED THIS PERIOD	
Everywhere Else	-\$45.92
REDEEMED THIS PERIOD	-\$0.00
CASHBACK BONUS BALANCE	\$214.98

5% Cashback Bonus®

JUL-SEP Restaurants, PayPal
Activate at discover.com/5
Earn up to \$75 in 5% cash back each quarter. Plus earn cash back on all other purchases.
For details, see Information For You section.

Fees and Interest Charged

TOTAL FEES FOR THIS PERIOD	\$0.00
INTEREST CHARGED FOR THIS PERIOD	AMOUNT
INTEREST CHARGE ON PURCHASES	\$152.05
INTEREST CHARGE ON CASH ADVANCES	\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS	\$0.00
TOTAL INTEREST FOR THIS PERIOD	\$152.05
2020 TOTALS YEAR-TO-DATE CHARGED	AMOUNT
TOTAL FEES CHARGED IN 2020	\$0.50
TOTAL INTEREST CHARGED IN 2020	\$879.22

Interest Charge Calculation

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

CURRENT BILLING PERIOD: 30 DAYS

TYPE OF BALANCE	APR*	PROMO APR EXPIRES**	BALANCE SUBJECT TO INTEREST RATE	INTEREST CHARGE
Purchases	17.99% V	N/A	\$927.67	\$13.72
Expired Promotional Purchases				
Ret 0.0% for 12 mnths	12.99% V	N/A	\$12,956.30	\$138.33
Cash Advances	23.99% V	N/A	\$0.00	\$0.00

V = VARIABLE RATE

* If your account is currently enrolled in a special program or is placed into one during the term of the offer, you will receive the benefit of the lower rate while the special program is in effect. This includes, if applicable, any lower rates as authorized under the Servicemembers Civil Relief Act.

** This is the date your promotional rate expires and the remaining balance will be moved to your standard APR disclosed when you accepted the offer. Please note: Changing your payment due date may change your Promo APR Expiration Date.

*** For more information, please call us at 1-800-347-2683.

Information For You

Your next automatic minimum payment of \$217.00 will be on August 15, 2020. Any payments made prior to this date will be applied towards your minimum payment due. Any credits applied to your Account for the billing cycle reflected on this statement may lower your minimum payment due and thus the scheduled DirectPay amount.

Continued on next page

JOANN REINWALD
 Member Since 2013 Account number ending in: 5755
 Billing Period: 06/22/19-07/19/19

www.citicards.com
 Customer Service 1-855-378-6467
 TTY-hearing-impaired services only 1-866-210-0617
 PO Box 790046 ST. LOUIS, MO 63179-0046

JULY STATEMENT

Minimum payment due: **\$194.61**
 New balance as of 07/19/19: **\$6,868.68**
 Payment due date: **08/17/19**
 See the back of this statement for important information about how to avoid paying interest on purchases.

Your account is past due. Please pay at least the minimum payment due, which includes a past due amount of \$25.00.

Account Summary

Previous balance	\$198.61
Payments	-\$0.00
Credits	-\$0.00
Purchases	+\$6,569.46
Cash advances	+\$0.00
Fees	+\$25.00
Interest	+\$75.61
New balance	\$6,868.68

Credit Limit

Credit Limit **\$25,000**
 Includes \$5,000.00 cash advance limit

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$37 and your APRs may be increased up to the Penalty APR of 29.99%.

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

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	21 years	\$15,698
\$247	3 years	\$8,892 (Savings=\$6,806)

For information about credit counseling services, call 1-877-337-8188.

Your account is past due

Please make at least your minimum payment within this billing period to avoid any additional fees that may apply. You can avoid missing payments with AutoPay and stay on top of your account activity with Citi Alerts.

» Visit paymentsolutions.citicards.com or call us at 1-877-255-9069 (TTY: 1-800-926-5818 for hearing and speech impaired services only).

Hours of Operation:

Monday - Friday: 8:00 a.m. to 11:00 p.m. ET
 Saturday: 8:00 a.m. to 8:00 p.m. ET
 Sunday: 9:00 a.m. to 8:00 p.m. ET

We're available to assist you with your account.

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 Saint Louis, MO 63179-0057

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Minimum payment due **\$194.61**
 New balance **\$6,868.68**
 Payment due date **08/17/19**

Amount enclosed: \$

Account number ending in 5755

HP00188221 1 AB 0.412 W2244739 TMN 004547 0725



JOANN REINWALD
 PO BOX 564
 BRIDGEPORT CA 93517-0564

Citi Cards
 PO BOX 78019
 Phoenix, AZ 85062-8019



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108 102 3007