

How to Read Your New Statement

Your business account statement has been redesigned to help you quickly identify important information about your account.

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	-\$, \$\$\$, \$\$\$, \$\$\$9.99
- Payments	\$0.00
- Other Credits	-\$, \$\$\$, \$\$\$, \$\$\$9.99
+ Purchases	+\$, \$\$\$, \$\$\$, \$\$\$9.99
+ Other Debits	+\$, \$\$\$, \$\$\$, \$\$\$9.99
+ Cash Advances	+\$, \$\$\$, \$\$\$, \$\$\$9.99
Past Due Amount	+\$, \$\$\$, \$\$\$, \$\$\$9.99
Fees Charged	+\$, \$\$\$, \$\$\$, \$\$\$9.99
Interest Charged	+\$, \$\$\$, \$\$\$, \$\$\$9.99
New Balance	+\$, \$\$\$, \$\$\$, \$\$\$9.99

This at-a-glance summary provides you with important account information

PAYMENT INFORMATION

New Balance	+\$, \$\$\$, \$\$\$, \$\$\$9.99
Minimum Payment Due (MPD)	\$0.00
Payment Due Date	10/26/10

Payment Information is where you will find:

- New balance
- Minimum payment due
- Due date

ABC FINANCIAL INSTITUTION

Account Number Ending In 9999
Business Program

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	-\$, \$\$\$, \$\$\$, \$\$\$9.99
- Payments	\$0.00
- Other Credits	-\$, \$\$\$, \$\$\$, \$\$\$9.99
+ Purchases	+\$, \$\$\$, \$\$\$, \$\$\$9.99
+ Other Debits	+\$, \$\$\$, \$\$\$, \$\$\$9.99
+ Cash Advances	+\$, \$\$\$, \$\$\$, \$\$\$9.99
Past Due Amount	+\$, \$\$\$, \$\$\$, \$\$\$9.99
Fees Charged	+\$, \$\$\$, \$\$\$, \$\$\$9.99
Interest Charged	+\$, \$\$\$, \$\$\$, \$\$\$9.99
New Balance	+\$, \$\$\$, \$\$\$, \$\$\$9.99

PAYMENT INFORMATION

New Balance	+\$, \$\$\$, \$\$\$, \$\$\$9.99
Minimum Payment Due (MPD)	\$0.00
Payment Due Date	10/26/10

TO CONTACT US

For Member Services please call: 800-234-5354
To report a lost or stolen card, please call: 800-234-5354

Send notice of billing errors to:
XX
See reverse side for billing rights summary.

Account Number Ending In	0028
Credit Limit	+\$, \$\$\$, \$\$\$, \$\$\$9.99
Available Credit	+\$, \$\$\$, \$\$\$, \$\$\$9.99
Statement Closing Date	06/20/09
Days this Billing Cycle	30

NEWS FROM ABC FINANCIAL INSTITUTION

Space for promotional text and/or image

New Balance	Payment Due Date
\$9,999,999,999.99	08/01/09

A quick view of account information including:

- New balance
- Payment due date
- Amount past due
- Minimum payment due

New Balance	Payment Due Date	Amount Past Due	Minimum Payment Due
\$9,999,999,999.99	08/01/09	\$9,999,999,999.99	\$8,999,999,999.99

NAME/LOGO HERE



Account Number	0028
New Balance	-\$, \$\$\$, \$\$\$, \$\$\$9.99
Payment Due Date	10/26/2010
Minimum Payment Due	+\$, \$\$\$, \$\$\$, \$\$\$9.99
Amount Enclosed	\$

Remit is at bottom and address change form is on back

TRANSACTIONS

Tran Date	Post Date	Description
MM/DD	MM/DD	TRANSACTION DESCRIPTION LOCATION
MM/DD	MM/DD	TRANSACTION DESCRIPTION LOCATION
TOTAL XXXXXXXXXXXXXXXX1111 999.99		
MM/DD	MM/DD	TRANSACTION DESCRIPTION LOCATION
TOTAL XXXXXXXXXXXXXXXX2222 999.99		

Account Number Ending In 9999
Business Program

TRANSACTIONS

Tran Date	Post Date	Description	Reference Number	Amount
MM/DD	MM/DD	TRANSACTION DESCRIPTION LOCATION	XXXXXXXXXXXXXXXXXXXX	9,999,999,999.99
MM/DD	MM/DD	TRANSACTION DESCRIPTION LOCATION	XXXXXXXXXXXXXXXXXXXX	9,999,999,999.99
TOTAL XXXXXXXXXXXXXXXX1111 999.99				9,999,999,999.99
MM/DD	MM/DD	TRANSACTION DESCRIPTION LOCATION	XXXXXXXXXXXXXXXXXXXX	9,999,999,999.99
TOTAL XXXXXXXXXXXXXXXX2222 999.99				9,999,999,999.99

FEES

TOTAL FEES FOR THIS PERIOD	9,999,999,999.99
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INTEREST

TOTAL INTEREST FOR THIS PERIOD	9,999,999,999.99
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An amount preceded by a minus sign (-) is a credit or credit balance unless otherwise indicated.

20XX TOTALS YEAR-TO-DATE	
Total Fees charged in 2012	+\$, \$\$\$, \$\$\$, \$\$\$9.99
Total Interest charged in 2012	+\$, \$\$\$, \$\$\$, \$\$\$9.99

INTEREST CHARGED CALCULATION

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

Type of Balance	Annual Percentage Rate (APR)	APR Expiration Date	Balance Subject to Interest Rate	INTEREST CHARGED
Purchases	14.99% (v)		+\$, \$\$\$, \$\$\$, \$\$\$9.99	+\$, \$\$\$, \$\$\$, \$\$\$9.99
Cash Advances	21.99% (v)		+\$, \$\$\$, \$\$\$, \$\$\$9.99	+\$, \$\$\$, \$\$\$, \$\$\$9.99

Find transactions listed by category type, including:

- Standard card transactions
- Fees for items such as cash advances and late charges
- Interest charges

Transactions will continue to be grouped by cardholder if your statements are currently set up that way

20XX TOTALS YEAR-TO-DATE

Total Fees charged in 2012	+\$, \$\$\$, \$\$\$, \$\$\$9.99
Total Interest charged in 2012	+\$, \$\$\$, \$\$\$, \$\$\$9.99

Easily locate year-to-date totals for fees and interest

EXAMPLE ONLY