

How to Read Your New Statement

Your card 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
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$22.00 late fee. 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. The minimum payment due (MPD) displayed is a total minimum payment due including overlimit and/or delinquency. The example below does not take the overlimit and/or delinquent amount into consideration.	

Payment Information is where you will find:

- minimum payment & due date
- late payment information
- estimated time and dollar amount to payoff current balance

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+ 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

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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...
Only the minimum payment	2 months
	And you will end up paying an estimated total of... \$40.00

Account Number Ending In 0028 • This number will match the last four of the primary account number

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	\$9,999,999,999.99

See Reverse Side for Important Information

EXAMPLE ONLY

Address Line 1	Account Number	0028
Address Line 2	New Balance	-\$, \$\$\$, \$\$\$, \$\$\$9.99
Address Line 3	Payment Due Date	10/26/2010
Address Line 4	Minimum Payment Due	\$, \$\$\$, \$\$\$, \$\$\$9.99

Find transactions listed by category type, including:

- standard card transactions, separated by individual cardholder accounts
- fees for items such as cash advances and late charges
- interest charges

TRANSACTIONS		
Tran Date	Post Date	Description
Account XXXX	Cardholder 1 Name	
MM/DD	MM/DD	TRANSACTION DESCRIPTION LOCATION
MM/DD	MM/DD	TRANSACTION DESCRIPTION LOCATION
Account XXXX	Cardholder 2 Name	
MM/DD	MM/DD	TRANSACTION DESCRIPTION LOCATION
MM/DD	MM/DD	TRANSACTION DESCRIPTION LOCATION

TRANSACTIONS				
Tran Date	Post Date	Description	Reference Number	
Account XXXX	Cardholder 1 Name			
MM/DD	MM/DD	TRANSACTION DESCRIPTION LOCATION	XXXXXXXXXXXXXXXXXXXX	
MM/DD	MM/DD	TRANSACTION DESCRIPTION LOCATION	XXXXXXXXXXXXXXXXXXXX	
TOTAL			9,999,999,999.99	
Account XXXX	Cardholder 2 Name			
MM/DD	MM/DD	TRANSACTION DESCRIPTION LOCATION	XXXXXXXXXXXXXXXXXXXX	
MM/DD	MM/DD	TRANSACTION DESCRIPTION LOCATION	XXXXXXXXXXXXXXXXXXXX	
TOTAL			9,999,999,999.99	
FEES				
TOTAL FEES FOR THIS PERIOD				0.00
INTEREST				
MM/DD	MM/DD	Interest Charge on Purchases	9,999,999,999.99	
MM/DD	MM/DD	Interest Charge on Cash Advances	9,999,999,999.99	
TOTAL INTEREST FOR THIS PERIOD			9,999,999,999.99	

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

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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.	APR	Expiration Date
Type of Balance	Annual Percentage Rate (APR)		
Purchases	14.99%(v)	\$, \$\$\$, \$\$\$, \$\$\$9.99	\$, \$\$\$, \$\$\$, \$\$\$9.99
Cash Advances	21.99%(v)	\$, \$\$\$, \$\$\$, \$\$\$9.99	\$, \$\$\$, \$\$\$, \$\$\$9.99

EXAMPLE ONLY