

**XXX Bank Credit Card Account Statement**  
**Account Number XXXX XXXX XXXX XXXX**  
**February 21, 2012 to March 22, 2012**

### Summary of Account Activity

Previous Balance	\$535.07
Payments	-\$450.00
Other Credits	\$0.00
Purchases	+\$517.12
Balance Transfers	+\$785.00
Cash Advances	+\$318.00
Past Due Amount	+\$0.00
<b>Fees Charged</b>	<b>+\$69.00</b>
<b>Interest Charged</b>	<b>+\$11.36</b>
<b>New Balance</b>	<b>\$1,786.00</b>
Credit limit	\$2,000.00
Available credit	\$214.00
Statement closing date	3/22/2012
Days in billing cycle	30

#### QUESTIONS?

Call Customer Service 1-XXX-XXX-XXXX  
 Lost or Stolen Credit Card 1-XXX-XXX-XXXX

### Payment Information

New Balance	\$1,786.00
Minimum Payment Due	\$53.00
Payment Due Date	4/20/12

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a \$35 late fee and your APRs may be increased up to the Penalty APR of 28.99%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and 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	8 years	\$2,785
\$62	3 years	\$2,232 (Savings=\$553)

If you would like information about credit counseling services, call 1-800-XXX-XXXX.

Please send billing inquiries and correspondence to:  
 PO Box XXXX, Anytown, Anystate XXXXX

### Notice of Changes to Your Interest Rate

You have triggered the Penalty APR of 28.99%. This change will impact your account as follows:

Transactions made on or after 4/9/12: As of 5/10/12, the Penalty APR will apply to these transactions. We may keep the APR at this level indefinitely.

Transactions made before 4/9/12: Current rates will continue to apply to these transactions. However, if you become more than 60 days late on your account, the Penalty APR will apply to those transactions as well.

### Important Changes to Your Account Terms

The following is a summary of changes that are being made to your account terms. For more detailed information, please refer to the booklet enclosed with this statement.

These changes will impact your account as follows:

Transactions made on or after 4/9/12: As of 5/10/12, any changes to APRs described below will apply to these transactions.

Transactions made before 4/9/12: Current APRs will continue to apply to these transactions.

If you are already being charged a higher Penalty APR for purchases: In this case, any changes to APRs described below will not go into effect at this time. These changes will go into effect when the Penalty APR no longer applies to your account.

#### Revised Terms, as of 5/10/12

<b>APR for Purchases</b>	16.99%
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**Transactions**

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Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
5884186PS0388W6YM	2/22	2/23	Store #1	\$133.74
854338203FS8000Z5	2/25	2/25	Pymt Thank You	\$450.00-
564891561545KOSHD	2/25	2/26	Store #2	\$247.36
1542202074TWWZV48	2/26	2/26	Cash Advance	\$318.00
4545754784KOHUIOS	2/27	3/1	Balance Transfer	\$785.00
2564561023184102315	2/28	3/1	Store #3	\$34.32
045148714518979874	3/4	3/5	Store #4	\$29.45
0547810544898718AF	3/15	3/17	Store #5	\$72.25

**Fees**

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9525156489SFD4545Q	2/23	2/23	Late Fee	\$35.00
84151564SADS8745H	2/27	2/27	Balance Transfer Fee	\$23.55
256489156189451516L	2/28	2/28	Cash Advance Fee	\$10.90
<b>TOTAL FEES FOR THIS PERIOD</b>				<b>\$69.45</b>

**Interest Charged**

Interest Charge on Purchases	\$6.57
Interest Charge on Cash Advances	\$4.79
<b>TOTAL INTEREST FOR THIS PERIOD</b>	<b>\$11.36</b>

**2012 Totals Year-to-Date**

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Total fees charged in 2012	\$90.14
Total interest charged in 2012	\$18.74

**Interest Charge Calculation**

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

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	14.99% (v)	\$533.32	\$6.57
Cash Advances	21.99% (v)	\$265.00	\$4.79
Balance Transfers	0.00%	\$575.67	\$0.00

(v) = Variable Rate

### **1) Summary of account activity**

A summary of the transactions on your account--your payments, credits, purchases, balance transfers, cash advances, fees, interest charges, and amounts past due. It will also show your new balance, available credit (your credit limit minus the amount you owe), and the last day of the billing period (payments or charges after this day will show up on your next bill).

### **2) Payment information**

Your total new balance, the minimum payment amount (the least amount you should pay), and the date your payment is due. A payment generally is considered on time if received by 5 p.m. on the day it is due. If mailed payments are not accepted on a due date (for example, if the due date is on a weekend or holiday), the payment is considered on time if it arrives by 5 p.m. on the next business day.

*Example: If your bill is due on July 4th and the credit card company does not receive mail that day, your payment will be on time if it arrives by mail by 5 p.m. on July 5th.*

### **3) Late payment warning**

This section states any additional fees and the higher interest rate that may be charged if your payment is late.

### **4) Minimum payment warning**

An estimate of how long it can take to pay off your credit card balance if you make only the minimum payment each month, and an estimate of how much you likely will pay, including interest, in order to pay off your bill in three years (assuming you have no additional charges). For other estimates of payments and timeframes, see the [Credit Card Repayment Calculator](#).

### **5) Notice of changes to your interest rates**

If you trigger the penalty rate (for example, by going over your credit limit or paying your bill late), your credit card company may notify you that your rates will be increasing. The credit card company must tell you at least 45 days before your rates change.

### **6) Other changes to your account terms**

If your credit card company is going to raise interest rates or fees or make other significant changes to your account, it must notify you at least 45 days before the changes take effect.

### **7) Transactions**

A list of all the transactions that have occurred since your last statement (purchases, payments, credits, cash advances, and balance transfers). Some credit card companies group them by type of transactions. Others list them by date of transaction or by user, if there are different users on the account. Review the list carefully to make sure that you recognize all of the transactions. This is the section of your statement where you can check for unauthorized transactions or other problems.

### **8) Fees and interest charges**

Credit card companies must list the fees and interest charges separately on your monthly bill. Interest charges must be listed by type of transaction (for example, you may be charged a different interest rate for purchases than for cash advances).

**9) Year-to-date totals**

The total that you have paid in fees and interest charges for the current year. You can avoid some fees, such as over-the-limit fees, by managing how much you charge, and by paying on time to avoid late payment fees.

**10) Interest charge calculation**

A summary of the interest rates on the different types of transactions, account balances, the amount of each, and the interest charged for each type of transaction.