

Credit Card Statement

Summary of Account Activity		Payment Information		
Previous Balance	\$535.07	New Balance	\$1,786.00	
Payments	(\$450.00)	Minimum Payment Due	\$53.00	
Purchases	+\$517.12	Payment Due Date	4/20/15	
Balance Transfers	+\$785.00	Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$35 fee and your APR's may be increased up to the Penalty rate of 28.99%.	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.	
Cash Advances	+\$318.00			
Past Due Amount	+\$0.00			
Fees Charged	+\$69.45			
Interest Charged	+\$11.36			
New Balance	\$1,786.00			
Credit Limit	\$2,000.00			
Available Credit	\$214.00			
Statement closing date	3/22/15			
Days in billing cycle	30 days			

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	\$2,785.00
\$62	3 years	\$2,232.00 (savings = \$553)

Notice of Changes to Your Interest Rates	Important Changes to Your Account Terms				
You have triggered the Penalty APR of 28.99%. This change will impact your account as follows: Transactions made on or after 4/9/15: As of 5/10/15, the Penalty APR will apply to these transactions. We may keep the APR at this level indefinitely. Transactions made before 4/9/15: 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.	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 4/9/15: As of 5/10/15, any changes to APR's described will apply to these transactions. Transactions before 4/9/15: Current APRs will continue to apply to these transactions. If you are already being charged a higher Penalty for purchases: In this case, any change to APR's 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. <table border="1"> <tr> <th colspan="2">Revised Terms, as of 5/10/15</th></tr> <tr> <td>APR for purchases</td><td>16.99%</td></tr> </table>	Revised Terms, as of 5/10/15		APR for purchases	16.99%
Revised Terms, as of 5/10/15					
APR for purchases	16.99%				

Transactions				
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
XXX1	2/22	2/23	Store #1	\$517.12
XXX2	2/25	2/25	Payment	(\$450.00)
XXX3	2/26	2/26	Cash Advance	\$318.00
XXX4	2/27	3/1	Balance Transfer	\$785.00
Fees				
XXX5	2/23	2/23	Late Fee	\$35.00
XXX6	2/27	2/27	Balance Transfer Fee	\$23.55
XXX7	2/28	2/28	Cash Advance Fee	\$10.90
Total Fees for this Period				\$69.45
Interest Charged				
Interest Charge on Purchases				\$6.57
Interest Charge on Cash Advances				\$4.79
Total Interest for this Period				\$11.36

2012 Totals Year-to Date	
Total fees charged in 2012	\$90.14
Total interest charged in 2012	\$18.74

Interest Charge Calculation			
Type	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	14.99%	\$553.32	\$6.53
Cash Advances	21.99%	\$265.00	\$4.79
Balance Transfers	0.00%	\$575.67	\$0.00