

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	\$80.52
Payments	-\$50.00
Other Credits	+\$0.00
Purchases	+\$52.13
Balance Transfers	+\$0.00
Cash Advances	+\$0.00
Past Due Amount	+\$0.00
Fees Charged	+\$37.00
Interest Charged	+\$0.00
New Balance	\$119.65
Credit limit	\$2,000.00
Available credit	\$1,880.35
Statement closing date	3/22/2012
Days in billing cycle	30

Payment Information	
New Balance	\$119.65
Minimum Payment Due	\$10.00
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 month, it will take you about 13 months to repay the balance shown on this statement.	

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

QUESTIONS?

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

Notice of Changes to Your Interest Rates

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

Transactions made on or after 4/2/12: 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 4/2/12: Current rates will continue to apply to these transactions. However, if you become more than 30 days late on your account, the Penalty APR will apply to those transactions as well.

Transactions

Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
Payments and Other Credits				
864338203FS8000Z5	2/25	2/25	Pymt Thank You	\$50.00-
Purchases				
5884186PS0388W6YM	2/22	2/23	Store #1	\$2.05
054440006QZLV72VL	2/24	2/25	Store #2	\$2.11
55541860705RDYD0X	2/24	2/25	Store #3	\$4.63
554328608008W90M0	2/24	2/25	Store #4	\$4.95
054830709LYMRPT4L	2/24	2/25	Store #5	\$7.35
564891561545K0SHD	2/25	2/26	Store #6	\$4.35
841517877845AKOJHO	2/25	2/26	Store #7	\$2.35
895848561561894KOH	2/26	2/27	Store #8	\$7.68
1971556189456SAMKL	2/26	2/27	Store #9	\$4.76
2564894185189LKFID	2/27	2/28	Store #10	\$2.87
55542818705RASD0X	3/1	3/2	Store #11	\$3.76
178105417841045784	3/2	3/5	Store #12	\$2.35
8456152156181SDSA	3/5	3/12	Store #13	\$2.92

(transactions continued on next page)

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

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Please detach this portion and return with your payment to ensure proper credit. Retain upper portion for your records.

Account Number: XXXX XXXX XXXX XXXX
 New Balance \$119.65
 Minimum Payment Due \$10.00
 Payment Due Date 4/20/12

AMOUNT ENCLOSED: \$

Please indicate address change and additional cardholder requests on the reverse side.

XXX Bank
 P.O. Box XXXX
 Anytown, Anystate XXXXX

