

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							
<p>Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35 and your APRs may be increased up to the Penalty APR of 28.99%.</p>								
<p>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. For example:</p>								
<table border="1"> <tr> <td align="center">If you make no additional charges using this card and each month you pay...</td> <td align="center">You will pay off the balance shown on this statement in about...</td> <td align="center">And you will end up paying an estimated total of...</td> </tr> <tr> <td align="center">Only the minimum payment</td> <td align="center">14 months</td> <td align="center">\$130</td> </tr> </table>	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	14 months	\$130		
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Only the minimum payment	14 months	\$130						
<p>If you would like information about credit counseling services, call 1-800-XXX-XXXX.</p>								

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

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

Notice of Changes to Your Interest Rates

You have triggered the Penalty APR of 28.99% by making a late payment.

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.

Transactions				
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
Payments and Other Credits				
854338203FS80O0Z5	2/25	2/25	Pymt Thank You	\$50.00-
Purchases				
5884186PS0388W6YM	2/22	2/23	Store #1	\$2.05
0544400060ZLV72VL	2/24	2/25	Store #2	\$2.11
55541860705RDYDOX	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
564891561545KOSHD	2/25	2/26	Store #6	\$4.35
841517877845AKOJIO	2/25	2/26	Store #7	\$2.35
895848561561894KOH	2/26	2/27	Store #8	\$7.68
1871556189456SAMKL	2/26	2/27	Store #9	\$4.76
2564894185189LKDFID	2/27	2/28	Store #10	\$2.87
55542818705RASDOX	3/1	3/2	Store #11	\$3.76
178105417841045784	3/2	3/6	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

Please detach this portion and return with your payment to insure 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

