

Exciting New Changes To Your Statement

The Credit CARD Act has caused a lot of changes that are affecting the credit card industry. As we continue to work to keep in step with the new regulations, we want to keep you informed about your credit card account so you are not confused. We are making changes to your statement to make it easier to understand your account activity. You will notice more detailed information about your rates and payments to help you manage your finances. The example below explains more detail about the changes to your statement. If you have any questions, please call the customer service phone number that is provided on your statement.

*Your individual statement may look slightly different than example shown below.

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This section lists all of the debits and credits that posted to your account during the current statement period.

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

Summary of Account Activity		Payment Information	
Previous Balance	\$0.00	New Balance	\$0.00
Payments	-\$0.00	Minimum Payment Due	\$0.00
Credits	-\$0.00	Payment Due Date	xx/xx/xxxx
Reversals	+\$0.00	Late Payment Date	xx/xx/xxxx
Balance Transfers	+\$0.00		
Cash Advances	+\$0.00		
Past Due Amount	+\$0.00		
Fees Charged	+\$0.00		
Interest Charged	+\$0.00		
New Balance	\$0.00		
Credit limit	\$0.00		
Available credit	\$0.00		
Statement closing date	xx/xx/xxxx		
Billing cycle	30		

Make Payment To: FINANCIAL INSTITUTION
 ADDRESS
 CITY, STATE ZIP

Billing Inquiries: CARD DEPARTMENT
 ADDRESS
 CITY, STATE ZIP

Customer Service Phone Number: X-XXX-XXX-XXXX
 Lost or Stolen Credit Card: X-XXX-XXX-XXXX

View these sections of your statement to find your minimum payment, pay-off information, and late payment warnings.

Important Messages, Notice of Changes, and Important Changes will appear here, when applicable.

Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$XX late fee on your balance. For example:

Additional charges using this card and each month you pay	You will pay off the balance shown on the statement in about	And you will end up paying a total of
By the minimum payment	xx months	\$0.00

For more information about credit counseling services, call X-XXX-XXX-XXXX.

Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
054830709LYMRPT4L	x/xx	x/xx	Pymt Thank You	\$0.00-
5884186PS0388W6YM	x/xx	x/xx	Store #1	\$0.00
0544400060ZLV72VL	x/xx	x/xx	Store #2	\$0.00

Notice: See reverse side for important information. If applicable transactions continued on next page.
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Please detach lower portion and return with your payment to the address shown.

Check here and see reverse for address correction.

Amount Enclosed \$

COMPANY
 PO BOX 0000 - 8.5 POINT STANDARD
 CITY ST 00000-0000

00000000060000 0915053000 00006000090000000000 00005000 20000000000 2

Notice: See reverse side for important information.

Transactions (cont.)

Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
5884186PS0388W6YM	x/xx	x/xx	Store #5	\$0.00
55541860705RDYD0X	x/xx	x/xx	Store #6	\$0.00
Fees				
9525156489SFD4545Q	x/xx	x/xx	Late Fee	\$0.00
56415615647OJSNDS	x/xx	x/xx	Cash Advance Fee	\$0.00
84151564SADS8745H	x/xx	x/xx	Balance Transfer Fee	\$0.00
TOTAL FEES FOR THIS PERIOD				\$0.00
Interest Charged				
Interest Charge on Purchases				\$0.00
Interest Charge on Cash Advances				\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$0.00

This box explains what you have paid for fees and interest so far this year.

2009 Totals Year-to-Date

Total fees charged in 2009	\$0.00
Total interest charged in 2009	\$0.00

Interest Charge Calculation

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

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	0.00% (v)	\$0.00	\$0.00
Cash Advances	0.00% (v)	\$0.00	\$0.00
Balance Transfers	0.00%	\$0.00	\$0.00

(v) = Variable Rate

The total balance is separated by the different APR's applied to the account.

