

# OUR NEW CREDIT CARD STATEMENT

We are excited to be launching a new monthly statement format. We have redesigned the statement to provide better clarity to you regarding your account and account activity. We are highlighting in the sample below where to find certain pieces of important information on the new statement as well as some of the new features.

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## Your Account Statement

for May 11, 2015 to May 19, 2015

Account Number: 1234 5678 9012 3456

**Inquiries?**  
 ☎ Call Customer Service at (800) 252-2551  
 🌐 www.myonlineaccount.net

### 1 Summary of Account Activity

Previous Balance	\$2,035.00
Payments and Credits	\$181.00
Purchases and Other Charges	\$30.00
<b>Fees Charged</b>	<b>\$0.00</b>
<b>Interest Charged</b>	<b>\$0.00</b>
New Balance	\$1,904.00
Statement Closing Date	May 19 2015
Days in Billing Cycle	9
Total Credit Limit	\$0.00
Available Credit	\$0.00

YOUR ACCOUNT REFLECTS A PAST DUE ACCOUNT. PLEASE CALL US IF THERE IS A PROBLEM. 1-866-728-7944

### 2 Payment Information

New Balance	\$1,904.00
<b>Minimum Payment Due</b>	<b>\$46.00</b>
<b>Payment Due Date</b>	<b>Jun 14 2015</b>

**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 a \$35 and your APRs may be increased up to the Penalty APR of 29.99%.

**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. 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	21 years	\$6,986.54
\$74.42	3 years	\$2,679.12 (Savings = \$4,307.42)

If you would like information about credit counseling services, call (866) 550-6003.

### 4 Summary of Promotional and Standard Balances

Credit Plan #	Type of Balance	Initial Purchase Date	Promotion Expiration Date	Accrued Interest	Interest Charged	Outstanding Balance	Minimum Payment Due
99766-1	DEFERRED INT WITH REDUCED	Mar 11 2015	Oct 5 2015	\$90.56	---	\$1,904.00	\$46.00

**5** Your promotional offer expires on and must be paid in full by Oct 05, 2015 to avoid paying accrued interest charges.

### 7 Transactions

Transaction Date	Posting Date	Credit Plan	Location/Reference Number	Transaction Description	Amount
May 11 2015	May 11 2015	99766-1	0000000000000051362501	PURCHASE	\$50.00
May 13 2015	May 13 2015	00000-0	00983008570513100030051	E-PAYMENT	-\$181.00

### 8 2015 Totals Year-to-Date

Total fees charged in 2015	\$35.00
Total interest charged in 2015	\$0.00

### 9 Interest Charge Calculation

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

Credit Plan	Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charged
99766-1	DEFERRED INT WITH REDUCED	23.73% (V)	\$1,925.33	---
44444-2	LATE FEES / OTHER FEES	0.00% (V)	\$0.00	---

(V) = Variable Rate

It's Here. Your New Credit Card Statement.

Please see the last page of your statement to see how we have changed your credit card statement to make it easier and clearer to read.

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NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION. 062014 (v13)

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

Account Number: 1234 5678 9012 3456	AMOUNT ENCLOSED \$
New Balance: \$1,904.00	
<b>Minimum Payment Due: \$46.00</b>	
<b>Payment Due Date: Jun 14 2015</b>	

Please write your account number on your check and make it payable to "MERCHANT NAME". Allow 7 days for payments by mail. To direct payments to specific plans, use form on the back or visit www.myonlineaccount.net.

To charge name/address: Check box and fill in form on back.

P.O. BOX 609  
MEMPHIS, TN 38101-0609

1001234567890123456 00190400 00004600 02 0 6

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Your Account Statement for May 11, 2015 to May 19, 2015  
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**1 Summary of Account Activity**

This section shows activity which has occurred during the last billing period and information on your account such as: total purchases and payments you made, fees and interest charged by us, your previous balance and new balance, your total credit limit and available credit, and your statement closing date.

**2 Payment Information**

This area of the statement provides you with your Minimum Payment Due and Payment Due Date

**3 Notice**

This area of the statement will notify you of important messages regarding your account, including any past due status.

**4 Summary of Promotional and Standard Balances**

This area of the statement, among other things, provides a quick glance of balances on your account which may be subject to a Promotional Offer, when those Promotional Offers expire, the balance on those Promotional Offers and when they must be paid, and the minimum payments due.

**5 Promotion Reminder**

Pay close attention to this section for messaging regarding your Promotional Offer(s) indicating the date on which the promotion expires. Additional details about Promotional Offers are contained your Cardholder Agreement.

**6 Remit Payment Section**

Use this area to pay your monthly bill. To simplify your account management, your payment due date is the same date each month. There are three ways to pay: by mail using the enclosed envelope, by phone or online.

**7 Transactions**

A list of all the transactions that have occurred since your last statement (purchases, payments, credits, cash advances, and balance transfers).

**8 Year-to-Date Totals**

This chart summarizes any year-to-date fees and interest charges you may have incurred.

**9 Interest Charge Calculation**

A summary of the Annual Percentage Rates (APRs) of the different types of balances, the amount of each, and the interest charged for each type of balance.