

A GUIDE TO YOUR STATEMENT

The sample provided is for illustrative purposes and does not reflect your actual account data. We are highlighting in the sample below where to find certain pieces of important information.

PAGE 1

PAGE 2

Your Account Statement
for June 8, 2017 to July 7, 2017

Inquiries?
 ☎ Call Customer Service at (888) 925-0708
 🌐 www.myonlineaccount.net

Account Number: 1234 5678 9012 3456

1 Summary of Account Activity

Previous Balance	\$488.00
Payments and Credits	- \$200.00
Purchases and Other Charges	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$288.00
Statement Closing Date	Jul 7 2017
Days in Billing Cycle	30
Total Credit Limit	\$4,500.00
Available Credit	\$4,212.00

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

Notice to buyer:
You have the right at anytime to pay all or any part of your entire balance outstanding with no additional charge.

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
17702-1	DEFERRED INTEREST WITH PMT	Nov 2 2016	Nov 2 2017	\$236.56	----	\$288.00	\$11.00

Your promotional offer expires on and must be paid in full by Nov 02, 2017 to avoid paying accrued interest charges. Unless you are on an Equal Payment plan, paying only the minimum monthly payment will not pay off the promotional balance by the promotion expiration date. Avoid accrued interest charges by paying more than the minimum monthly payment.

5

6

2 Payment Information

New Balance	\$288.00
Minimum Payment Due	\$11.00
Payment Due Date	Aug 2 2017

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 \$37.

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	15 years	\$694.00
\$17.06	3 years	\$434.16 (Savings = \$259.84)

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

7 Transactions

Transaction Date	Posting Date	Credit Plan	Location/Reference Number	Transaction Description	Amount
Jul 1 2017	Jun 30 2017	00000-0	1000004900000000043000	ACH PAYMENT	-\$200.00

Fees

Transaction Date	Posting Date	Credit Plan	Location/Reference Number	Transaction Description	Amount
NO FEES CHARGED IN THIS BILLING PERIOD					\$0.00
TOTAL FEES FOR THIS BILLING PERIOD					\$0.00

Interest Charged

Transaction Date	Posting Date	Credit Plan	Location/Reference Number	Transaction Description	Amount
NO INTEREST CHARGED IN THIS BILLING PERIOD					\$0.00
TOTAL INTEREST FOR THIS BILLING PERIOD					\$0.00

8 2017 Totals Year-to-Date

Total fees charged in 2017	\$0.00
Total interest charged in 2017	\$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
17702-1	DEFERRED INTEREST WITH PMT	28.99%	\$434.67	----
00139-2	STD REVOLVING	28.99%	\$0.00	----

6

P.O. BOX 731
Mahwah, NJ 07430

AMOUNT ENCLOSED \$

Account Number: 1234 5678 9012 3456
 New Balance: \$288.00
Minimum Payment Due: \$11.00
Payment Due Date: Aug 2 2017

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

P.O. BOX 33802
DETROIT, MI 48232-5802

100 1234567890123456 06022017 00028800 00001100 02 0 2

Your Account Statement for June 8, 2017 to July 7, 2017
ACCOUNT NUMBER: 1234 5678 9012 3456

7 Transactions

Transaction Date	Posting Date	Credit Plan	Location/Reference Number	Transaction Description	Amount
Jul 1 2017	Jun 30 2017	00000-0	1000004900000000043000	ACH PAYMENT	-\$200.00

Fees

Transaction Date	Posting Date	Credit Plan	Location/Reference Number	Transaction Description	Amount
NO FEES CHARGED IN THIS BILLING PERIOD					\$0.00
TOTAL FEES FOR THIS BILLING PERIOD					\$0.00

Interest Charged

Transaction Date	Posting Date	Credit Plan	Location/Reference Number	Transaction Description	Amount
NO INTEREST CHARGED IN THIS BILLING PERIOD					\$0.00
TOTAL INTEREST FOR THIS BILLING PERIOD					\$0.00

8 2017 Totals Year-to-Date

Total fees charged in 2017	\$0.00
Total interest charged in 2017	\$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
17702-1	DEFERRED INTEREST WITH PMT	28.99%	\$434.67	----
00139-2	STD REVOLVING	28.99%	\$0.00	----

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, 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 stub to pay your monthly bill. It includes important information concerning the Minimum Payment Due and the Payment Due Date. Mail this stub with your monthly payment or visit www.myonlineaccount.net to make online payments.

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.