

ADAM T.SMALLCOMB
710 DICKSON ST
ENDICOTT,NY 13760-4534

Account Number **687239776**
Privacy ID **337269877**
October 24, 2014 - November 23, 2014

SUMMARY OF ACCOUNT ACTIVITY	
Previous Balance	\$0.00
Payments -	\$0.00
Other Credits -	\$0.00
Purchases / Debits +	\$655.48
Fees Charged +	\$0.00
Interest Charged +	\$0.00
New Balance	\$655.48
Promotional Balance	\$655.48
Revolving Balance	\$0.00
Minimum Payment Due	\$26.00
Current Pay Amount	\$26.00
Past Due Amount	\$0.00
Credit Limit	\$2800.00
Available Credit (subject to change)	\$2144.52
Statement Closing Date	11/23/2014

PAYMENT INFORMATION		
New Balance		\$655.48
Minimum Payment Due		\$26.00
Payment Due Date		12/18/2014
Late Payment Warning: If we do not receive your minimum payment by the Payment Due Date, you may have to pay a Late Payment Fee of as much as \$35.00.		
Minimum Payment Warning: If you make only the minimum payment each month, 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	4 Years	\$987
If you would like information about credit counseling services, call: 1-800-848-8117.		

To Avoid Interest Charges, Pay the REVOLVING BALANCE by the Payment Due Date.

PROMOTION TYPE	PROMOTIONAL BALANCE (PAYOFF AMOUNT)	PROMOTIONAL DUE DATE	INTEREST ACCRUED
Six Month Payment Purchase(s)	\$655.48	05/18/2015	\$3.62
You Must Pay Your Promotional Balance in Full by the Promotional Due Date(s) Listed Above to Avoid Paying Accrued Interest Charges.			

IMPORTANT MESSAGES

Visit www.CFNA.com to pay online or receive online statements.



P.O. BOX 81410
CLEVELAND, OH 44181-0410
ADDRESS SERVICE REQUESTED

846-8723-1010-9776-6

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ENDICOTT,NY 13760-4534

ACCOUNT NUMBER	BALANCE	MINIMUM AMOUNT DUE	PAYMENT DUE DATE	AMOUNT ENCLOSED
687239776	\$655.48	\$26.00	12/18/2014	\$

Make Check Payable To: Credit First, N.A.
Or Pay by Phone: 1-800-321-3950

CREDIT FIRST N.A.
PO BOX 81344
CLEVELAND, OH 44188-0344

ADAM T.SMALLCOMB

Account Number

687239776

TRANSACTIONS				
DATE	STORE NUMBER	DESCRIPTION	TICKET NUMBER	AMOUNT
11/15/2014	646067	Special Promotion 6 Mos. Sale	172517	\$655.48
Fees				
Total Fees for this Period				\$0.00
Interest Charged				
Total Interest for this Period				\$0.00

2014 TOTALS YEAR-TO-DATE	
Total Fees Charged in 2014	\$0.00
Total Interest Charged in 2014	\$0.00

INTEREST CHARGE CALCULATION					
<i>Your Annual Percentage Rate (APR) is the annual interest rate on your account. Please see Terms and Conditions for Important Information.*</i>					
*BALANCE TYPE	PERIODIC INTEREST RATE	ANNUAL PERCENTAGE RATE (APR)	AVERAGE BALANCE SUBJECT TO INTEREST RATE	INTEREST CHARGE	BILLING PERIODS
		22.8%	\$0.00	\$0.00	0