

STATEMENT INFORMATION

AccountNumber	4555-9999-0001
StatementDate	Aug 31, 2013
StatementPeriod	Aug 1, 2013 - Aug 31, 2013

ACCOUNT ACTIVITY SUMMARY

PreviousBalance	\$8,692.31
Payments	\$2,300.00
Purchases	\$2,246.21
CashAdvances	\$0.00
FeesCharged	\$99.77
NewBalance	\$8,738.30

CREDIT SUMMARY

CreditLimit	\$10,000.00
AvailableCredit	\$1,261.70
CashAdvanceLimit	\$5,000.00
AvailableCash	\$1,261.70

PAYMENT INFORMATION

NewBalance	\$8,738.30
MinimumPayment	\$263.00
PaymentDueDate	Sep 21, 2013

Late Payment Warning

null \$39.00 null

Minimum Payment Warning

MinPayment1

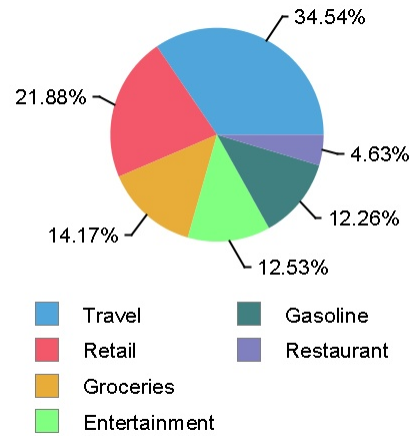
MinPayment2	MinPayment3	MinPayment4
MinPayment5	4 Year(s) 0 Month(s)	\$12,624.00
\$526.00	1 Year(s) 8 Month(s)	\$10,520.00 (null = \$2,104.00)

MinPayment6

CONTACT US

CustomerService	1-800-555-5550
null United States	(650) 555-5551
TTYCustomerService	1-877-555-5552
TelephoneBanking	1-800-555-5555
Website	www.sfwealth.com
Email	info@sfwealth.com

SPENDING BY CATEGORY



AccountNumber 4555-9999-0001	StatementDate Aug 31, 2013	PaymentDueDate Sep 21, 2013	MinimumPayment \$263.00	AmountPaid
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SFWealth
951 Mariners Island Boulevard
San Mateo
USA
94404

Dan Morris
1511 Lombard St.
San Francisco
CA
94111

TERMS AND CONDITIONS

1. How to Avoid a Finance Charge.

a. Grace Period. You will have a minimum grace period of 21 days without finance charge on new purchases, new balance transfers, new special purchases and new other charges if you pay your total "New Balance", in accordance with the Important Notice for payments below, and in time for it to be credited by your payment due date. There is no grace period on cash advances and special transfers. In addition, there is no grace period on any transaction if you do not pay the total "New Balance."

b. Accruing Finance Charge. Transactions which are not subject to a grace period are assessed finance charge

1. from the date of the transaction or

2. from the date the transaction is processed to your Account or

3. from the first calendar day of the current billing period. Additionally, if you did not pay the "New Balance" from the previous billing period in full, finance charges continue to accrue to your unpaid balance until the unpaid balance is paid in full. This means that you may still owe finance charges, even if you pay the entire New Balance indicated on the front of your statement by the payment due date, but did not do so for the previous month. Unpaid finance charges are added to the applicable segment of your Account.

c. Minimum Finance Charge. For each billing period that your account is subject to a finance charge, a minimum total FINANCE CHARGE of \$0.50 will be imposed.

d. Temporary Reduction in Finance Charges.

We reserve the right to not assess any or all finance charges for any given billing period.
2. Average Daily Balance (Including New Purchases).

Finance charge is calculated by multiplying the daily balance of each segment of your account (e.g., cash advance, purchase, special transfer, and special purchase) by the corresponding daily periodic rate(s) that has been previously disclosed to you. At the end of each day during the billing period, we apply the daily periodic rate for each segment of your account to the daily balance of each segment. Then at the end of the billing period, we add up the results of these daily calculations to arrive at your periodic finance charge for each segment. We add up the results from each segment to arrive at the total periodic finance charge for your account.
3. Annual Percentage Rates (APR).

a. The term "Annual Percentage Rate" may appear as "APR" on the front of this statement.

b. If the code P (Quarterly Prime), L (Quarterly LIBOR), C (Quarterly CD), or S (Bankcard Prime) appears on the front of this statement next to the periodic rate(s), the periodic rates and corresponding ANNUAL PERCENTAGE RATES may vary quarterly and may increase or decrease based on the stated indices, as found in The Wall Street Journal, plus the margin previously disclosed to you. These changes will be effective on the first day of your billing period covered by your periodic statement ending in the months of January, April, July and October.
4. Assessment of Late, Overlimit and Returned Payment Fees.

Under the terms of your customer agreement, we reserve the right to waive or not to assess any fees without prior notification to you without waiving our right to assess the same or similar fees at a later time.
5. Membership Fee and Renewing Your Account.

If a membership fee appears on this statement, we will credit the fee if you request to close your account within 30 days of the mailing of this statement. You may continue to use the account during the 30 day period before your request. If you do not pay all charges owed on this account within 90 days, or if you use your credit card or account after you request to close, any membership fee previously waived may be reinstated to your account.
6. Closing or Suspending Your Account.

You may request that your account be closed by calling or writing our Customer Relations Department. At the time of your request, we will provide you with additional details on closing your account. This may include payment information. If you use your credit card or charges post to your account after you ask us to close your account, we can keep your account open or reopen it. We may close or suspend your account and your right to obtain credit. We may do this at any time and for any reason, even if you are not in default. A suspension of your account can be permanent or temporary.
7. Account Suspension.

If your account is closed or suspended, you must stop using your credit card and account. You must also cancel all pre-authorized billing arrangements to the account. We will not do this for you.

8. Notice About Electronic Check Conversion.

When you provide a check as payment, you authorize us either to use information from your check to make a one time electronic fund transfer from your deposit account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your deposit account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. Your authorization is not limited by the date on the check. We may re-submit and electronically collect returned payments.
9. Bankruptcy.

If you are entitled to bankruptcy protections for your account, this communication is only for informational purposes. It is not an attempt to collect, assess or recover a debt or claim. Do not send any payments directly to us without speaking with your bankruptcy attorney or the Bankruptcy Court. If you want to contact us about your account or your bankruptcy proceeding, please have your attorney contact us.
- BILLING RIGHTS SUMMARY.

(In Case of Errors or Questions about Your Bill) If you think your bill is wrong, or if you need more information on a transaction or bill, write to us on a separate sheet as soon as possible at the address for inquiries.

SF Wealth
951 Mariners Island Boulevard
San Mateo
USA
94111

We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call our Customer Relations number or notify us by email or website, but doing so will not preserve your rights. In your letter, give us the following information: your name and account number, the dollar amount of the suspected error, a description of the error and an explanation, if possible, of why you believe there is an error; or if you need more information, a description of the item you are unsure about.

Special Rule for Credit Card Purchases If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services.

Paperless Banking

Go green with paperless statements. Your online statements are just like your printed ones - except you get them faster and more securely.

www.sfwealth.com/paperless



Teller's stamp

Teller's stamp

TRANSACTIONS

PAYMENTS

Date	Description	Amount
Aug 14, 2013	PAYMENT RECEIVED - THANK YOU	\$2,820.00
Total Payments		\$2,820.00

INTEREST CHARGED

Interest Charge on Purchases	\$99.77
Interest Charge on Cash Advances	\$0.00
<i>Total Interest This Period</i>	\$99.77
<i>Total Interest This Year</i>	\$678.39

INTEREST CHARGE CALCULATION

Type of Balance	APR	Balance Subject to Int	Interest Charge
Purchases	18.99%	\$8,738.30	\$99.77
Cash Advances	21.99%	\$0.00	\$0.00

NEW CHARGES AND CREDITS

Date	Description	Amount
Aug 1, 2013	ALAMO RENT A CAR #70	\$119.28
Aug 3, 2013	RAINBOW GROCERY COOPERATIVE #1	\$11.15
Aug 4, 2013	SAFEWAY #5202	\$8.46
Aug 4, 2013	MARINA THEATRE	\$30.09
Aug 4, 2013	CHEVRON #63	\$31.32
Aug 5, 2013	RAINBOW GROCERY COOPERATIVE #1	\$48.44
Aug 6, 2013	SHELL #70	\$36.42
Aug 8, 2013	AMC VAN NESS #14	\$17.46
Aug 8, 2013	COSTCO #28	\$74.43
Aug 9, 2013	APPLE STORE #86	\$88.04
Aug 9, 2013	NATIONAL TAXICAB SUPPLY #1	\$74.05
Aug 11, 2013	HERTZ RENT-A-CAR #95	\$139.61
Aug 11, 2013	COMEDY ON THE SQUARE	\$27.80
Aug 11, 2013	76 GASOLINE #8	\$39.51
Aug 12, 2013	ANDRONICO'S MARKETS INC	\$43.86
Aug 12, 2013	BURGER KING #288	\$7.39
Aug 13, 2013	CHEVRON #52	\$38.89
Aug 13, 2013	ERNA'S ELDERBERRY HOUSE	\$96.53
Aug 13, 2013	MOLLIE STONE'S MARKETS	\$17.17
Aug 14, 2013	AMC VAN NESS #14	\$14.66
Aug 14, 2013	7-ELEVEN #299	\$5.92
Aug 14, 2013	REAL FOOD COMPANY #1	\$31.94
Aug 15, 2013	ANDRONICO'S MARKETS INC	\$48.25
Aug 16, 2013	APPLE STORE #86	\$154.54
Aug 17, 2013	BEST BUY #45	\$109.48



Earn double reward points at participating retailers with the SFWealth Rewards card.



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NEWCHARGESANDCREDITS

Date	Description	Amount
Aug 17, 2013	DESOTO CAB CO #2	\$74.12
Aug 17, 2013	SAN FRANCISCO OPERA	\$78.55
Aug 18, 2013	SAN FRANCISCO OPERA	\$59.17
Aug 19, 2013	ENTERPRISE RENT-A-CAR #150	\$212.99
Aug 19, 2013	MARINA THEATRE	\$19.33
Aug 20, 2013	SHELL #70	\$37.27
Aug 22, 2013	NATIONAL CAR RENTAL #100	\$155.69
Aug 23, 2013	LE BEAU MARKET	\$32.22
Aug 24, 2013	CABLE CAR MUSEUM	\$20.93
Aug 24, 2013	ARCO #80	\$48.91
Aug 25, 2013	MARINA SUPER MARKET #2	\$41.66
Aug 29, 2013	PRESIDIO THEATRE	\$13.39
Aug 29, 2013	SHELL #70	\$43.12
Aug 29, 2013	NIKE TOWN #22	\$50.58
Aug 30, 2013	1001 CASTRO STREET MARKET	\$43.60
Total Charges		\$2,246.21