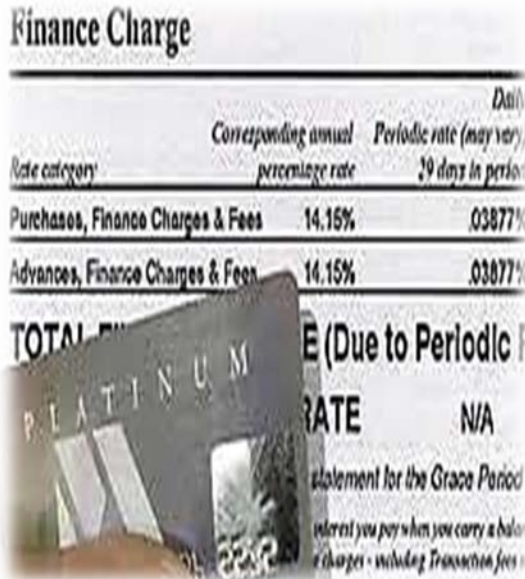


Understanding Your Credit Card Statement

Understanding your monthly credit card statement can help determine whether your spending is in line with your budget.

By reading and understanding the fine print your statement, you can prevent overspending and become more educated on how your credit card program works.



Rate category	Corresponding annual percentage rate	Periodic rate (may vary) 29 days in period
Purchases, Finance Charges & Fees	14.15%	0.3877%
Advances, Finance Charges & Fees	14.15%	0.3877%

TOTAL FINANCE CHARGE (Due to Periodic Rate) N/A

statement for the Grace Period
interest you pay when you carry a balance
charges - including Transaction fees

Annual Percentage Rate (APR)

- ✓ The APR is a measure of how much your debt is costing you.
- ✓ It is expressed as an annual rate or by the amount of interest you would pay annually.
- ✓ APR is key to calculating your monthly finance charges -- the higher the APR, the more money that will come out of your pocket to use this card.
- ✓ On most credit card statements, the APR is presented as both the APR and either a Daily Periodic Rate or a Monthly Periodic Rate.
- ✓ The better your credit card management is, the lower the APR will be.

Minimum Payment Due

- The minimum payment is the amount of money you must pay on your credit card each billing cycle to remain in good standing.
- You must make at least the minimum payment by the due date.
- If you fail to make the minimum payment you will be putting your financial health in jeopardy.
- Creditors can charge outrageous late fees and raise your APR even if you are one day late.
- Payments made 30 days or later are recorded on your credit report.

