

# OmniFinancial Bank

Personal Credit Services Division  
PO Box 4455, Wilmington, DE 19801

### Account Summary

Previous Balance: \$645.20

Payments: -\$645.20

Other Credits: -\$0.00

Purchases: +\$890.55

Fees Charged: +\$0.00

Interest Charged: +\$0.00

New Balance: \$890.55

Payment Due: Jan 25, 2026

NOTICE: See reverse side for important information regarding your rights to dispute billing errors. Payment must be received by 5 PM ET on the due date to be credited as of that day. Electronic payments may take 24-48 hours to process. If you are experiencing financial difficulty, please contact our support team at 1-800-555-0199.

### Transaction Activity

Date	Description	Amount
12/05	TARGET STORE HOUSEHOLD	\$85.40
12/10	HULU SUBSCRIPTION	\$14.99
12/12	SHELL OIL AUTOMATED	\$48.00
12/15	LOCAL ITALIAN BISTRO	\$65.00
12/20	AMAZON.COM GIFTS	\$150.25
12/28	ACME MARKETS	\$95.60

### Interest Charge Calculation

Your Annual Percentage Rate (APR) is 24.99%.

Daily Periodic Rate: 0.06846%

Average Daily Balance: \$0.00