

Credit Facility Statement

Client: John Doe

Client ID: JD-CRED-2023

Statement Date: August 14, 2023

Credit Account Details:

Account Number: CRED12345678

Opening Date: January 15, 2015

Credit Limit: \$50,000

Current Outstanding: \$20,000

Available Credit: \$30,000

Transaction Details (Recent 5 Transactions):

Date	Description	Debit	Credit	Balance
01/08/2023	Grocery Store Purchase	\$200	-	\$19,800
05/08/2023	Monthly Payment	-	\$500	\$20,300
07/08/2023	Online Shopping Purchase	\$150	-	\$20,150
10/08/2023	Restaurant Purchase	\$50	-	\$20,100
12/08/2023	Gas Station Purchase	\$100	-	\$20,000

Interest and Charges:

Annual Percentage Rate (APR): 15%

Interest Charged this Month: \$250

Late Payment Fee: \$25 (applied if payment is not received within 10 days of due date)

Over Limit Fee: \$35 (applied if balance exceeds credit limit)

Payment Information:

Minimum Payment Due: \$400

Payment Due Date: August 25, 2023

Payment Methods: Check, Online Transfer, Phone Payment

Notes:

It is crucial to make at least the minimum payment by the due date to avoid late fees and potential increases in the interest rate.

Continuously carrying a balance can lead to interest accumulation, which might affect the ability to pay down the principal amount.

Review the full terms and conditions in the credit agreement to understand the rights and responsibilities.