John T. Smith’s Credit Card Account Statement

Account Number 0884083656371895

June 25th, 2018 to July 25th, 2018

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| Summary of Account Activity |  | Payment Information |
| Previous Balance $1,005.69  Payments -$50.71  Other Credits -$25.34  Purchases +$750.00  Balance Transfers +$34.00  Cash Advances +$500.00  Past Due Amount +$100.00  Fees Charged +$39.00  Interest Charged +$50.00 |  | New Balance $2,402.64  Minimum Payment Due $75.00  Payment Due Date 8/30/18  **Late Payment Warning**: If we do not receive your minimum payment by the date listed above, you may have to pay a $45 late fee and your APRs may be increased up to the penalty APR of 35.99%.  **Minimum Payment Warning**: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example: |
| New Balance $2,402.64  Credit Limit $5,000.00  Available Credit $2,597.36  Statement Closing Date 7/25/2018  Days in Billing Cycle 30 |  | |  |  |  | | --- | --- | --- | | If you make no additional charges using this card and each month 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 | 110 Months | $8220.64 | | $100 | 44 Months | $4314.64  *(Savings=$3906)* |   If you would like information about credit counseling services, call 1-800-XXX-XXXX. |

**Questions?**

Call Customer Service 1-XXX-XXX-XXXX Please send billing inquiries and

Lost or Stolen Credit Card 1-XXX-XXX-XXXX correspondence to:

PO Box XXXX, Charlotte, NC 28215

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| Notice of Changes to Your Interest Rate |
| You have triggered the Penalty APR of 35.99%. The change will affect your account as follows:  Transactions made on or after 9/30/18: As of 9/30/2018, the Penalty APR will apply to these transactions. We may keep the APR at this rate indefinitely.  Transactions made before 9/30/18: Current rates will continue to apply to these transactions. However, if you become more than 60 days late on your account, the Penalty APR will apply to those transactions as well. |

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| Important Changes to Your Account Terms |
| The following is a summary of charges that are being made to your account terms. For more detailed information, please refer to the booklet enclosed with this statement.  These changes will impact your account as follows:  Transactions made on or after 8/30/18: As of 9/30/2018, any changes to APRs described below will apply to these transactions.  Transactions made before 8/30/18: Current APRs will continue to apply these transactions.  If you are already being charged a higher Penalty APR for purchases: In this case, any changes to APRs described below will go into effect at this time. These changes will go into effect when the Penalty APR no longer applies to your account.   |  | | --- | | **Revised Terms, as of 9/30/18** | | **APR for Purchases 25.99%** | |

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| Transactions |
| **Reference Number Trans Date Post Date Description Amount**   |  |  |  |  |  | | --- | --- | --- | --- | --- | | 58533JFVDNCJK | 6/25 | 6/26 | Grocery Store | $15.00 | | IFRIPFR043958C | 7/1 | 7/2 | Payment | $50.7- | | 950392CNDJVO3 | 7/8 | 7/9 | 3 Day Cruise | $353.05 | | 948502MSICNDIO | 7/12 | 7/13 | Lessons | $300.00 | | 901349MSOPVNP | 7/20 | 7/21 | Meal | $81.95 | | IVBFU343204043 | 7/23 | 7/24 | Cash Advances | $500.00 | | X4UGNRIJFEFEQ | 7/24 | 7/25 | Balance Transfer | $34.00 |   **Fees**   |  |  |  |  |  | | --- | --- | --- | --- | --- | | OIO4904904930N | 6/25 | 6/26 | Late Fee | $30.00 | | NOGIPOPOT4043 | 7/8 | 7/9 | Cash Advance Fee | $04.00 | | IVNE305GJVDNID | 6/30 | 7/1 | Balance Transfer Fee | $05.00 | |  |  |  | **Total Fees** | $39.00 |   **Interest Charged**   |  |  |  |  |  | | --- | --- | --- | --- | --- | |  |  |  | Interest Charged on Purchases | $5.39 | |  |  |  | Interest Charged on Cash Advances | $3.07 | |  |  |  | **Total Interest Charged For This Period** | $8.46 |  |  | | --- | | **2018 Totals Year-to-Date** | | Total Fees Charged in 2018 $234.00  Total Interest Charged in 2018 $50.76 | |

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| Interest Charge Calculation |
| Your Annual Percentage Rate(APR) is the annual interest rate on your account.   |  |  |  |  | | --- | --- | --- | --- | | **Type of Balance** | **Annual Percentage Rate** | **Balance Subject to Interest Rate** | **Interest Charge** | | Purchases | 25.99% | $750.00 | $5.89 | | Cash Advances | 30.99% | $500.00 | $3.07 | | Balance Transfers | 0.00% | $34.00 | $0.00 | |