



Cardholder Name

DANIEL A OBLINGER

Account Number

XXXX-XXXX-XXXX-5339



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Account Information

Statement Closing Date 05/04/2016
 Credit Limit \$15,000.00
 Available Credit \$14,038.00
 Cash Credit Limit \$15,000.00
 Available Cash \$14,038.00

Account Summary

Previous Balance	\$558.18
- Payments	\$558.18
- Other Credits	\$0.52
+ Purchases	\$960.72
+ Cash Advances	\$0.00
+ Other Debits	\$0.00
+ Fees Charged	\$1.00
+ Interest Charged	\$0.00
= New Balance	\$961.20

Payment Information

Payment Due Date: 06/01/2016

Late Payment Date: 06/11/2016

Minimum Payment Due: \$19.00

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to **\$25.00** and your APR may be increased up to the Penalty APR of 17.99%.

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. The table is based on your standard minimum payment and does not include any past due and overlimit amounts. For example:

If you make no additional charges using this card and each month you 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	7 Years	\$1,350.00
\$31.00	3 Years	\$1,120.00 (Savings = \$230.00)

If you would like information about credit counseling services, call 1-866-685-6322.

Transactions

Post Date	Trans Date	Reference	Description	Amount
04/06	04/05	2469216FG00E3F7EV	APL* ITUNES.COM/BILL 866-712-7753 CA	\$0.99
04/06	04/05	2490641FG0P3EG6WP	ADY*Spotify 258183375082-646-8375380 NY	\$9.99
04/07	04/02	2443105FH8ATZA5Z5	CLARION INN RIDGECREST CA	\$99.74
04/08	04/07	2443105FK5SMEHXGP	NATURAL MAIDENS INC 4155635063 CA	\$97.65
04/10	04/08	2444500FL2XH819H2	EMBARCADERO CIN WEB 224 SAN FRANCISCO CA	\$27.00
04/10	04/09	2469216FL00KZKZSF	APL* ITUNES.COM/BILL 866-712-7753 CA	\$6.99
04/12	04/09	2401339FN01QY4LJF	Eat24 *RedJade SAN FRANCISCO CA	\$53.71

Remit Payment to:
PENFED CREDIT UNION
 PO BOX 247080 OMAHA, NE 68124-7080

Mail Inquiries To:
PENFED CARD SERVICES P.O. BOX 456
 ALEXANDRIA, VA 223130456

Questions?
 Call Customer Service: 800-247-5626
 Lost or Stolen Card: 800-556-5678

We appreciate your membership!

Detach the bottom portion and return payment using enclosed envelope to be received no later than by 5:00 p.m. on the due date. Please use blue or black ink.

PENFED CREDIT UNION
 PO BOX 456
 ALEXANDRIA VA 22313-0456

Account Number XXXX-XXXX-XXXX-5339

New Balance \$961.20

Minimum Payment Due \$19.00

Payment Due Date						
June						
S	M	T	W	T	F	S
				1	2	3
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

Make Payment Payable to PENFED

New address, phone number or e-mail?
 Check the box to the left and print changes on back.

AMOUNT ENCLOSED \$

PENFED CREDIT UNION
 PO BOX 247080
 OMAHA, NE 68124-7080

DANIEL A OBLINGER
 500 DEALE STREET
 APT 229
 SAN FRANCISCO CA 94105



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05/2016

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PRINT YOUR NEW ADDRESS, TELEPHONE OR EMAIL BELOW TO UPDATE YOUR CREDIT CARD STATEMENT

TO UPDATE THE ADDRESS, TELEPHONE OR E-MAIL ON YOUR PENFED MEMBERSHIP ACCOUNT
PLEASE CONTACT 1-800-247-5626 OR LOG ONTO PENFED.ORG

Name			
Street Address			
City, State, Zip Code			
Home Phone	()	Business Phone	()
E-mail			

Cardholder Name
DANIEL A OBLINGER

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Transactions (continued)				
Post Date	Trans Date	Reference	Description	Amount
04/13	04/13	2469216FR00HX304L	Amazon Services-Kindle 866-321-8851 WA	\$11.99
04/14	04/13	2469216FR00TB81FM	NEW YORK TIMES DIGITAL 800-698-4637 NY	\$15.00
04/17	04/11	2443106FST9A7N1GQ	KAISER CPP PHARM 256 LIVERMORE CA	\$14.18
04/17	04/15	2444500FV2XJ5L10B	EMBARCADERO CIN WEB 224 SAN FRANCISCO CA	\$27.00
04/17	04/16	2469216FV004L1YY1	APL* ITUNES.COM/BILL 866-712-7753 CA	\$14.98
04/20	04/19	2443106FY2E02BJE5	KINDLE UNLIMITED 866-216-866-216-1072 WA	\$9.99
04/21	04/20	2469216FZ00M0THA0	TFI*TICKETFLY EVENTS 877-435-9849 CA	\$20.60
04/24	04/21	2469216G100EYFT7E	APPLE STORE #R075 SAN FRANCISCO CA	\$8.67
04/24	04/23	2469216G2006M1J0	SUNDANCE KAB 818-889-8562 CA	\$32.00
04/25	04/24	2423168G45S8EVL74	GENOVA DELICATESSEN NAPA CA	\$38.66
04/26	04/25	2401339G40362B2RB	Eat24 *BangSanThaiCui SAN FRANCISCO CA	\$30.29
04/27	04/26	2469216G500SAW5ZV	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$31.91
04/28	04/26	2480163G65ZVYP4ER	DOOR TO DOOR STORAGE, 888-366-7222 MD	\$138.00
04/29	04/28	2443105G85STN2BQQ	NATURAL MAIDENS INC 4155635063 CA	\$90.00
04/29	04/28	2469216G700NW1D48	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$29.35
04/29	04/28	2469216G700THM6KZ	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$29.99
04/29	04/29	2469216G8001PVVQ8	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$9.95
04/29	04/29	2469216G8001S4NT0	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$5.49
04/29	04/29	2469216G8001TPDV4	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$14.97
05/02	05/01	2469216GA00JL0PS1	CHEVRON 0207958 HURRICANE UT	\$17.44
05/02	05/02	2469216GB00NPEE5W	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$27.78
05/03	05/03	2469216GQ00BJW7RQ	APL* ITUNES.COM/BILL 866-712-7753 CA	\$0.99
05/03	05/03	2469216GQ00QFMPG3	Amazon Services-Kindle 866-321-8851 WA	\$0.99
05/04	05/04	2469216GD001B8TQR	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$44.43
05/04	05/04	F575200GD00CHGDDA	AUTOMATIC PAYMENT - THANK YOU PLATINUM CASH REWARD	\$558.18-\$0.52
Fees				
05/04	05/04		PAPER STATEMENT FEE	\$1.00
TOTAL FEES FOR THIS PERIOD				
Interest Charges				
05/04	05/04		Interest Charge on Purchases	\$0.00
05/04	05/04		Interest Charge on Cash Advances	\$0.00
TOTAL INTEREST FOR THIS PERIOD				
2016 Totals Year-to-Date				
Total fees charged in 2016 \$5.00				
Total interest charged in 2016 \$0.00				

Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	APR %	Balance Subject To Interest Rate	Interest Charge	Remaining Balance
Purchases	10.24% (V)	\$0.00	\$0.00	\$961.20
Cash Advances	10.24% (V)	\$0.00	\$0.00	\$0.00

Days in Billing Cycle: 30

(V) = Variable Rate

See reverse side of page1 for explanation of Interest Charge calculation. If on the billing cycle closing date shown above you have no previous balance for either purchases, cash advances, or balance transfers after we apply payments and credits made during the billing cycle and if you pay the new balance shown above in full within 25 days of the billing cycle closing date (that is on or before the payment due date), you will not have to pay a INTEREST CHARGE on the new purchases shown above. However, cash advances and balance transfers continue to accrue interest charges until paid in full.

EARNED 3% REBATE ON GAS	\$1.65
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YOUR VISA PLATINUM CASH REWARDS CARD GIVES YOU 3% CASH BACK ON GAS PURCHASES PAID AT THE PUMP
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