



Cardholder Name

DANIEL A OBLINGER

Account Number

XXXX-XXXX-XXXX-5339



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Account Information

Statement Closing Date 12/04/2015
 Credit Limit \$15,000.00
 Available Credit \$12,937.00
 Cash Credit Limit \$15,000.00
 Available Cash \$12,937.00

Account Summary

Previous Balance	\$0.00
- Payments	\$1,804.93
- Other Credits	\$184.95
+ Purchases	\$2,061.35
+ Cash Advances	\$0.00
+ Other Debits	\$1,989.88
+ Fees Charged	\$1.00
+ Interest Charged	\$0.00
= New Balance	\$2,062.35

Payment Information

Payment Due Date: 01/01/2016

Late Payment Date: 01/11/2016

Minimum Payment Due: \$41.00

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 \$67.00	13 Years 3 Years	\$3,223.00 \$2,395.00 (Savings = \$828.00)

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

Transactions

Post Date	Trans Date	Reference	Description	Amount
11/05	11/04	24431059M5V0MS0DV	NATURAL MAIDENS INC 4155635063 CA	\$90.00
11/05	11/04	24445009L8PLX4GAK	WPY*Crowdrise 855-469-3729 CA	\$54.25
11/05	11/05	24692169M00LVKWW8	Amazon Video On Demand AMZN.COM/bill WA	\$2.99
11/08	11/06	24164079NQ5FWV5Z2	USPS CHANGE OF 66100959 800-2383150 TN	\$1.05
11/08	11/06	24692169N00ESTAMJ	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$8.99
11/08	11/07	24431069P2DYF2FN0	AMAZON.COM AMZN.COM/BILL AMZN.COM/BILL WA	\$179.43
11/08	11/07	24692169P00PLF5RR	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$35.70

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 \$2,062.35

Minimum Payment Due \$41.00

Make Payment Payable to PENFED

Payment Due Date						
January						S
S	M	T	W	T	F	S
					1	2
3	4	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
31						

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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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

Account Number
XXXX-XXXX-XXXX-5339



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Transactions (continued)				
Post Date	Trans Date	Reference	Description	Amount
11/08	11/07	24692169P00R6APWB	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$33.58
11/08	11/07	24692169P00T6WZAN	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$28.33
11/09	11/06	24789309RP5GLA6H0	FOUNDERDATING 415-2352135 CA	\$50.00
11/09	11/09	24692169T00T095PZ	APL* ITUNES.COM/BILL 866-712-7753 CA	\$6.99
11/12	11/11	24692169V0059GP3F	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$98.43
11/12	11/12	24692169W00BE47JS	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$9.99
11/16	11/15	2471705A0TD7QPNAF	DELTA AIR 0062327119632 DELTA.COM CA	\$674.70
		12/21/15	OBLINGER/DANIEL	\$0.00
		1 DL L	SAN FRANCISCO DETROIT	\$0.00
		2 DL L	DETROIT CINCINNATI	\$0.00
		3 DL L	CINCINNATI SAN FRANCISCO	\$0.00
11/17	11/15	2471705A0GZ4P9ET7	VIRGIN AMER 9847718329289 BELLEVUE WA	\$325.20
		11/21/15	OBLINGER/DANIEL	\$0.00
		1 VX Z	SAN FRANCISCO SAN DIEGO	\$0.00
		2 VX L	SAN DIEGO SAN FRANCISCO	\$0.00
11/17	11/16	2439121A1ETWKXP24	BABIES R US #6384 PEABODY MA	\$184.95
11/19	11/19	000000000000ATNEWA	BALANCE TRANSFER FOR ACCT ENDING IN 9051	\$1,989.88
11/23	11/23	F575200A7000SALYL	AN ADJUSTMENT TO YOUR ACCOUNT	\$184.95-
11/24	11/22	2449778A7S66KGJV6	MARINA COMFORT SUITES OCEANSIDE CA	\$3.00
11/24	11/24	2469216A800K4441W	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$51.83
11/24	11/24	2469216A800L4S2WP	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$7.93
11/24	11/24	2469216A800NBPELH	Amazon.com AMZN.COM/BILL WA	\$26.02
11/25	11/23	2471705A8GZ73KEXQ	VIRGIN AMER 9848204160392 SAN DIEGO CA	\$25.00
		11/23/15	OBLINGER/DANIEL	\$0.00
		1 VX M	SAN DIEGO SAN FRANCISCO	\$0.00
11/29	11/27	2480163AQ6078RDDT	DOOR TO DOOR STORAGE, 8-88-3667222MD	\$158.00
12/03	12/03	2469216AH0055QE81	APL* ITUNES.COM/BILL 866-712-7753 CA	\$4.99
12/04	12/04	F575200AJ00CHGDDA	AUTOMATIC PAYMENT - THANK YOU	\$1,804.93-
Fees				
12/04	12/04		PAPER STATEMENT FEE	\$1.00
TOTAL FEES FOR THIS PERIOD				
Interest Charges				
12/04	12/04		Interest Charge on Purchases	\$0.00
12/04	12/04		Interest Charge on Cash Advances	\$0.00
TOTAL INTEREST FOR THIS PERIOD				
2015 Totals Year-to-Date				
Total fees charged in 2015 \$37.00				
Total interest charged in 2015 \$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	9.99% (V)	\$0.00	\$0.00	\$2,062.35
Cash Advances	9.99% (V)	\$0.00	\$0.00	\$0.00

Days in Billing Cycle: 30

(V) = Variable Rate

See reverse side of page 1 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	\$1.04
YOUR VISA PLATINUM CASH REWARDS CARD GIVES YOU 3% CASH BACK ON GAS PURCHASES PAID AT THE PUMP	

