



Cardholder Name
DANIEL A OBLINGER

Account Number
XXXX-XXXX-XXXX-5339



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022016

Account Information

Statement Closing Date	02/04/2016
Credit Limit	\$15,000.00
Available Credit	\$14,540.00
Cash Credit Limit	\$15,000.00
Available Cash	\$14,540.00

Account Summary

Previous Balance	\$1,329.52
- Payments	\$1,306.02
- Other Credits	\$23.50
+ Purchases	\$458.98
+ Cash Advances	\$0.00
+ Other Debits	\$0.00
+ Fees Charged	\$1.00
+ Interest Charged	\$0.00
= New Balance	\$459.98

Payment Information

Payment Due Date: 03/01/2016

Late Payment Date: 03/11/2016

Minimum Payment Due: \$15.00

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	3 Years	\$535.00

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

Transactions

Post Date	Trans Date	Reference	Description	Amount
01/06	01/05	2469216QM00BL1X5B	APL* ITUNES.COM/BILL 866-712-7753 CA	\$6.99
01/06	01/05	2490641QM0LG21JS4	ADY*Spotify 190935239086-646-8375380 NY	\$9.99
01/12	01/11	2469216QV00AT6219	Amazon.com AMZN.COM/BILL WA	\$18.48
01/12	01/11	2469216QV00BDMT8N	APL* ITUNES.COM/BILL 866-712-7753 CA	\$2.99
01/12	01/11	2469216QV00B04D8E	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$29.35
01/12	01/11	2469216QV00QFDMEF	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$11.06
01/12	01/12	2469216QW00MBWXFA	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$8.26
01/13	01/11	2401339QW01AY3XZ7	7800 BAR & GRILL KIRKWOOD CA	\$65.45
01/14	01/13	2443105QX5V3AQ17G	NATURAL MAIDENS INC 4155635063 CA	\$85.50

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 \$459.98

Minimum Payment Due \$15.00

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

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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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
01/17	01/15	2469216QZ00GAYNMD	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$2.06
01/17	01/16	2469216D000HK41AK	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$39.30
01/17	01/16	2469216D000LK986G	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$24.71
01/19	01/17	2469216D200RVZ35X	UNITED 0162924741217800-932-2732 TX	\$16.99
01/20	01/19	2469216D3007YY408	Kindle Unlimited 866-216-1072 WA	\$9.99
01/21	01/20	2469216D400W7V95Y	NEW YORK TIMES DIGITAL 800-698-4637 NY	\$15.00
01/26	01/25	2469216D90076P9VY	Amazon.com AMZN.COM/BILL WA	\$74.49
01/27	01/26	2443106DA2DJHXG91	AMAZON.COM AMZN.COM/BILL AMZN.COM/BILL WA	\$9.88
01/31	01/30	2469216DE00GEA115	Amazon Video On Demand AMZN.COM/bill WA	\$4.99
01/31	01/30	2469216DE000E5P6P	Amazon Services-Kindle 866-321-8851 WA	\$13.93
01/31	01/31	2469216DF005W14BS	Amazon Services-Kindle 866-321-8851 WA	\$9.57
02/04	02/03	7443106DJ2D9NZXTB	AMAZON SERVICES-KINDLE 86866-216- CREDIT	\$13.93-
02/04	02/03	7469216DJ004F0LES	Amazon Services-Kindle 866-321- CREDIT	\$9.57-
02/04	02/04	F575200DK00CHGDDA	AUTOMATIC PAYMENT - THANK YOU	\$1,306.02-
Fees				
02/04	02/04		PAPER STATEMENT FEE	\$1.00
TOTAL FEES FOR THIS PERIOD				
Interest Charges				
02/04	02/04		Interest Charge on Purchases	\$0.00
02/04	02/04		Interest Charge on Cash Advances	\$0.00
TOTAL INTEREST FOR THIS PERIOD				
2016 Totals Year-to-Date				
Total fees charged in 2016				
\$2.00				
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	\$459.98
Cash Advances	10.24% (V)	\$0.00	\$0.00	\$0.00

Days in Billing Cycle: 31

(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	\$1.13
YOUR VISA PLATINUM CASH REWARDS CARD GIVES YOU 3% CASH BACK ON GAS PURCHASES PAID AT THE PUMP	

