



Cardholder Name

DANIEL A OBLINGER

Account Number

XXXX-XXXX-XXXX-5339



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01/2016

Account Information

Statement Closing Date 01/04/2016
 Credit Limit \$15,000.00
 Available Credit \$13,670.00
 Cash Credit Limit \$15,000.00
 Available Cash \$13,670.00

Account Summary

Previous Balance	\$2,062.35
- Payments	\$1,844.86
- Other Credits	\$218.62
+ Purchases	\$1,329.65
+ Cash Advances	\$0.00
+ Other Debits	\$0.00
+ Fees Charged	\$1.00
+ Interest Charged	\$0.00
= New Balance	\$1,329.52

Payment Information

Payment Due Date: 02/01/2016

Late Payment Date: 02/11/2016

Minimum Payment Due: \$27.00

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	10 Years	\$1,967.00
\$43.00	3 Years	\$1,544.00 (Savings = \$423.00)

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

Transactions

Post Date	Trans Date	Reference	Description	Amount
12/06	12/05	2469216AK00B2DSPS	Amazon Video On Demand AMZN.COM/bill WA	\$9.99
12/10	12/09	2469216AP005NKDDM	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$255.00
12/13	12/11	2469216AT005S7GZ4	APL* ITUNES.COM/BILL 866-712-7753 CA	\$6.99
12/14	12/12	2431605AVFYTSHN9Z	SHELL OIL 57443474408 AUBURN CA	\$37.74
12/15	12/14	2443105AX5S904XX7	NATURAL MAIDENS INC 4155635063 CA	\$93.75
12/17	12/15	7449398AYWKEP8BYZ	AT&T S161 5924 SAN FRANCISCO CA CREDIT	\$217.49-
12/17	12/16	2444500AZ00DTFTSZ	WHOLEFDS SOM 10151 SAN FRANCISCO CA	\$6.90

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 \$1,329.52

Minimum Payment Due \$27.00

Payment Due Date						
February						
S	M	T	W	F	S	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					

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

000027000013295243067916057253398

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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			
12/20	12/18	2469216B000RGG209	NEW YORK TIMES DIGITAL 800-698-4637 NY	\$15.00			
12/24	12/23	2469216B500X3LPSN	NEW YORK TIMES DIGITAL 800-698-4637 NY	\$15.00			
12/29	12/29	2469216BB00F9J19H	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$91.09			
12/31	12/30	2469216BQ0062MYHJ	Amazon.com AMZN.COM/BILL WA	\$20.02			
01/03	12/31	2480163QH5ZVXVKJW	DOOR TO DOOR STORAGE, 888-366-7222 MD	\$138.00			
01/03	01/01	2401339QJ00578R7Y	EAT24.COM EAT24HOURS.CO CA	\$52.30			
01/03	01/02	2443106QJ2DJTWGLV	AMAZON SERVICES-KINDLE 86866-216-1072 WA	\$0.99			
01/03	01/02	2443106QJ2DJYQ9HJ	AMAZON SERVICES-KINDLE 86866-216-1072 WA	\$0.99			
01/03	01/02	2443106QJ2DYF6FM4	AMAZON SERVICES-KINDLE 86866-216-1072 WA	\$0.99			
01/03	01/02	2469216QJ00GRE68L	Amazon Services-Kindle 866-321-8851 WA	\$13.99			
01/03	01/02	2469216QJ00HHDSKV	Audible US 888-283-5051 NJ	\$4.95			
01/04	01/02	2469216QK00AXH9VJ	SOUTHWES 5262170002613800-435-9792 TX	\$565.96			
		01/06/16	OBLINGER/DANIEL ANTH	\$0.00			
		1 WN Y	OAKLAND LAS VEGAS	\$0.00			
		2 WN Y	LAS VEGAS OAKLAND	\$0.00			
01/04	01/04	F575200CL00CHGDDA	AUTOMATIC PAYMENT - THANK YOU	\$1,844.86-			
01/04	01/04		PLATINUM CASH REWARD	\$1.13-			
Fees							
01/04	01/04		PAPER STATEMENT FEE	\$1.00			
TOTAL FEES FOR THIS PERIOD							
Interest Charges							
01/04	01/04		Interest Charge on Purchases	\$0.00			
01/04	01/04		Interest Charge on Cash Advances	\$0.00			
TOTAL INTEREST FOR THIS PERIOD							
2016 Totals Year-to-Date							
Total fees charged in 2016							
\$1.00							
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	9.99% (V)	\$0.00	\$0.00	\$1,329.65
Cash Advances	9.99% (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	

