



Cardholder Name

DANIEL A OBLINGER

Account Number

XXXX-XXXX-XXXX-5339



Page 1 of 2

03/2016

Account Information

Statement Closing Date 03/04/2016
 Credit Limit \$15,000.00
 Available Credit \$14,052.00
 Cash Credit Limit \$15,000.00
 Available Cash \$14,052.00

Account Summary

Previous Balance	\$459.98
- Payments	\$459.98
- Other Credits	\$0.00
+ Purchases	\$943.14
+ Cash Advances	\$0.00
+ Other Debits	\$0.00
+ Fees Charged	\$1.00
+ Interest Charged	\$0.00
= New Balance	\$944.14

Payment Information

Payment Due Date: 04/01/2016

Late Payment Date: 04/11/2016

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	\$1,321.00
\$31.00	3 Years	\$1,101.00 (Savings = \$220.00)

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

Transactions

Post Date	Trans Date	Reference	Description	Amount
02/07	02/05	2469216DL005R1S01	IN *MX SOUTH 561-7433288 FL	\$113.43
02/07	02/05	2490641DL0MANY830	ADY*Spotify 209929395082-646-8375380 NY	\$9.99
02/07	02/06	2469216DM00AS19N9	APL* ITUNES.COM/BILL 866-712-7753 CA	\$10.97
02/10	02/08	2480163DR5ZVY4VTZ	DOOR TO DOOR STORAGE, 888-366-7222 MD	\$138.00
02/11	02/11	2469216DS00RYM9X2	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$24.99
02/12	02/12	2469216DV00BAALGL	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$56.98
02/15	02/13	2411859DX05WD9QWJ	ELIZABETH FLOWERS SAN FRANCISCO CA	\$141.05

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 \$944.14

Minimum Payment Due \$19.00

Payment Due Date						
April						
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

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



Page 2 of 2

Transactions (continued)							
Post Date	Trans Date	Reference	Description	Amount			
02/18	02/17	2469216E000DH0521	NEW YORK TIMES DIGITAL 800-698-4637 NY	\$15.00			
02/21	02/19	2469216E200AD2Y3A	Kindle Unlimited 866-216-1072 WA	\$9.99			
02/22	02/21	2461043E403T3Y5AB	CA BAR AND CAFE F&B SOUTH LAKE TA CA	\$18.40			
02/23	02/22	2469216E50038580W	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$49.99			
02/25	02/24	2442733E7LYJNX9TR	PANERA BREAD #2225 SAN FRANCISCO CA	\$20.44			
02/26	02/26	2443106E92MFEWYHW	KAMA O DELI SAN FRANCISCO CA	\$19.51			
02/28	02/26	2469216E9004JEP44	APL* ITUNES.COM/BILL 866-712-7753 CA	\$14.99			
02/28	02/26	2480163EA5ZVY8TBQ	DOOR TO DOOR STORAGE, 888-366-7222 MD	\$138.00			
03/02	03/02	2443106EE2DJKRYTZ	AMAZON SERVICES-KINDLE 86866-216-1072 WA	\$8.99			
03/02	03/02	2469216EE00N5V8EB	Amazon Services-Kindle 866-321-8851 WA	\$16.99			
03/03	03/02	2469216EE00VGJW14	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$67.60			
03/03	03/02	2469216EE00VWNVHF	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$29.33			
03/03	03/02	2469216EE003GAM2M	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$10.95			
03/04	03/03	2449215EFJH852EMG	DOORDASH.COM DOORDASH.COM CA	\$6.30			
03/04	03/03	2469216EF00D7Q4EM	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$21.25			
03/04	03/04	F575200EG00CHGDDA	AUTOMATIC PAYMENT - THANK YOU	\$459.98-			
Fees							
03/04	03/04		PAPER STATEMENT FEE	\$1.00			
TOTAL FEES FOR THIS PERIOD							
Interest Charges							
03/04	03/04		Interest Charge on Purchases	\$0.00			
03/04	03/04		Interest Charge on Cash Advances	\$0.00			
TOTAL INTEREST FOR THIS PERIOD							
2016 Totals Year-to-Date							
Total fees charged in 2016							
\$3.00							
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	\$944.14
Cash Advances	10.24% (V)	\$0.00	\$0.00	\$0.00

Days in Billing Cycle: 29

(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	

