



Cardholder Name

DANIEL A OBLINGER

Account Number

XXXX-XXXX-XXXX-5339



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Account Information

Statement Closing Date 06/04/2016
 Credit Limit \$15,000.00
 Available Credit \$13,995.00
 Cash Credit Limit \$15,000.00
 Available Cash \$13,995.00

Account Summary

Previous Balance	\$961.20
- Payments	\$451.78
- Other Credits	\$509.42
+ Purchases	\$997.30
+ Cash Advances	\$0.00
+ Other Debits	\$0.00
+ Fees Charged	\$1.00
+ Interest Charged	\$0.00
= New Balance	\$998.30

Payment Information

Payment Due Date: 07/01/2016

Late Payment Date: 07/11/2016

Minimum Payment Due: \$20.00

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	8 Years	\$1,415.00
\$32.00	3 Years	\$1,164.00 (Savings = \$251.00)

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

06/2016

Transactions				
Post Date	Trans Date	Reference	Description	Amount
05/05	05/04	7469216GD003BJXB0	AMAZON MKTPLACE PMTS AMZN.COM/BIL CREDIT	\$44.43-
05/05	05/05	2469216GE00GTW2D9	APL* ITUNES.COM/BILL 866-712-7753 CA	\$0.99
05/06	05/05	2420429GEHM8FGZPG	Spotify USA New York NY	\$9.99
05/06	05/05	2449215GFJH88WGWE	ACCELERATE LEGAL, INC. 4157452013 CA	\$455.00
05/08	05/06	2469216GF00AHQMPK	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$15.21
05/08	05/07	2469216GG00KJM0ZG	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$25.62
05/08	05/07	2469216GG00M4VAP2	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$16.99

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 \$998.30

Minimum Payment Due \$20.00

Make Payment Payable to PENFED

Payment Due Date						
July						
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			
05/08	05/07	2469216GG000FEEHQ	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$11.70			
05/10	05/09	2469216GJ002MQDGW	APL* ITUNES.COM/BILL 866-712-7753 CA	\$6.99			
05/11	05/11	2469216GL00XM69HB	Amazon Services-Kindle 866-321-8851 WA	\$0.99			
05/12	05/12	2469216GM00BZSHDH	NEW YORK TIMES DIGITAL 800-698-4637 NY	\$15.00			
05/18	05/18	2469216GV00MZNNMX	WEWORK 855-593-9675 CA	\$1.63			
05/20	05/19	2469216GW00AZNXAM	Kindle Unlimited 866-216-1072 WA	\$9.99			
05/22	05/20	7410021GXJ22D7YNX	THINGSOFINTEREST.COM 7807581035 CD	\$4.99			
05/25	05/24	2443106H12DL5PHG3	AMAZON.COM AMZN.COM/BILL AMZN.COM/BILL WA	\$101.37			
05/25	05/25	2469216H200AHYH4X	AMZ*macpaw amzn.com/pmts WA	\$53.92			
05/27	05/26	2443105H45SLWF3FN	NATURAL MAIDENS INC 4155635063 CA	\$90.00			
05/27	05/26	2469216H3004TTTVF	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$8.98			
05/27	05/27	2469216H400QK2SXZ	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$19.95			
05/29	05/26	2480163H45ZVYZTY6	DOOR TO DOOR STORAGE, 888-366-7222 MD	\$138.00			
05/31	05/30	2469216H700ATFZ6K	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$9.99			
06/03	06/01	7449215HAJH86SAFT	ACCELERATE LEGAL, INC. 41574520 CREDIT	\$455.00-			
06/03	06/03	7469216HB00B36LPD	AMAZON MKTPLACE PMTS AMZN.COM/BIL CREDIT	\$9.99-			
06/04	06/04	F575200HB00CHGDDA	AUTOMATIC PAYMENT - THANK YOU	\$451.78-			
Fees							
06/03	06/03		PAPER STATEMENT FEE	\$1.00			
TOTAL FEES FOR THIS PERIOD							
Interest Charges							
06/04	06/04		Interest Charge on Purchases	\$0.00			
06/04	06/04		Interest Charge on Cash Advances	\$0.00			
TOTAL INTEREST FOR THIS PERIOD							
2016 Totals Year-to-Date							
Total fees charged in 2016							
\$6.00							
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	\$998.30
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	\$1.65
YOUR VISA PLATINUM CASH REWARDS CARD GIVES YOU 3% CASH BACK ON GAS PURCHASES PAID AT THE PUMP	

