



Cardholder Name
DANIEL A OBLINGER

Account Number
XXXX-XXXX-XXXX-5339



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Account Information

Statement Closing Date	04/04/2016
Credit Limit	\$15,000.00
Available Credit	\$14,342.00
Cash Credit Limit	\$15,000.00
Available Cash	\$14,342.00

Account Summary

Previous Balance	\$944.14
- Payments	\$944.14
- Other Credits	\$0.00
+ Purchases	\$557.18
+ Cash Advances	\$0.00
+ Other Debits	\$0.00
+ Fees Charged	\$1.00
+ Interest Charged	\$0.00
= New Balance	\$558.18

04/2016

Payment Information

Payment Due Date: 05/01/2016

Late Payment Date: 05/11/2016

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	4 Years	\$674.00
\$18.00	3 Years	\$651.00 (Savings = \$23.00)

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

Transactions

Post Date	Trans Date	Reference	Description	Amount
03/06	03/04	2469216EG0055NQ2B	APL* ITUNES.COM/BILL 866-712-7753 CA	\$3.99
03/06	03/05	2490641EH0N4Z5SF4	ADY*Spotify 233691035080-646-8375380 NY	\$9.99
03/10	03/09	2469216EM00SHDDWG	APL* ITUNES.COM/BILL 866-712-7753 CA	\$16.96
03/14	03/12	2407105ET7BN4ENGF	SACRAMENTO BAGEL SACRAMENTO CA	\$11.07
03/17	03/16	2469216EW00M2BGHB	NEW YORK TIMES DIGITAL 800-698-4637 NY	\$15.00
03/18	03/17	2469216EX003WLK62	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$8.12
03/18	03/18	2469216EY00DSREXY	Amazon.com AMZN.COM/BILL WA	\$1.67

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

Payment Due Date						
May						
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				

Make Payment Payable to PENFED

New Balance	\$558.18
Minimum Payment Due	\$15.00

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
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Transactions (continued)					
Post Date	Trans Date	Reference	Description	Amount	
03/18	03/18	2469216EY00E4ZKSB	Amazon.com AMZN.COM/BILL WA	\$48.50	
03/20	03/19	2469216EZ004F63H1	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$18.98	
03/20	03/19	2469216EZ004P8V4S	FANDANGO.COM FANDANGO.COM CA	\$31.08	
03/20	03/19	2469216EZ006VBO4P	Kindle Unlimited 866-216-1072 WA	\$9.99	
03/20	03/19	2469216EZ008TXRZM	APL* ITUNES.COM/BILL 866-712-7753 CA	\$2.99	
03/21	03/20	2469216F000SVQL6Y	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$29.08	
03/27	03/25	2401339F503QEDX3R	Eat24 *SushiDelight SAN FRANCISCO CA	\$27.29	
03/27	03/25	2426979F62Y0RST87	SPECIALTYS CAFE & BAKE SAN FRANCISCO CA	\$9.69	
03/28	03/26	2480163F75ZVYFHGW	DOOR TO DOOR STORAGE, 888-366-7222 MD	\$138.00	
03/30	03/29	2469216F900M83R9W	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$29.99	
03/31	03/30	2443106FB2E01P4GW	AMAZON.COM AMZN.COM/BILL AMZN.COM/BILL WA	\$32.94	
03/31	03/31	2469216FB008WQLB6	Amazon.com AMZN.COM/BILL WA	\$65.88	
04/01	03/31	2469216FB00GM6XDO	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$10.95	
04/03	04/01	2444500FD2XJA9ZHL	IN-N-OUT BURGER #149 LIVERMORE CA	\$13.03	
04/04	04/02	2444500FE2XKAA5XS	DEATH VALLEY NP SPW RS AF DEATH VALLEY CA	\$20.00	
04/04	04/04	2469216FF00JYATWL	APL* ITUNES.COM/BILL 866-712-7753 CA	\$1.99	
04/04	04/04	F575200FF00CHGDDA	AUTOMATIC PAYMENT - THANK YOU	\$944.14-	
Fees					
04/04	04/04		PAPER STATEMENT FEE	\$1.00	
TOTAL FEES FOR THIS PERIOD					
Interest Charges					
04/04	04/04		Interest Charge on Purchases	\$0.00	
04/04	04/04		Interest Charge on Cash Advances	\$0.00	
TOTAL INTEREST FOR THIS PERIOD					
2016 Totals Year-to-Date					
Total fees charged in 2016					
\$4.00					
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	\$558.18
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	

