

Exciting New Changes To Your Statement

The Credit CARD Act has caused a lot of changes that are affecting the credit card industry. As we continue to work to keep in step with the new regulations, we want to keep you informed about your credit card account so you are not confused. We are making changes to your statement to make it easier to understand your account activity. You will notice more detailed information about your rates and payments to help you manage your finances. The example below explains more detail about the changes to your statement. If you have any questions, please call the customer service phone number that is provided on your statement.

*Your individual statement may look slightly different than example shown below.

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ADDRESS
CITY, STATE ZIP

Use enclosed envelope and
Send payments to:

FINANCIAL INSTITUTION
CITY, STATE ZIP

Number xxxx xxxx xxxx xxxx

STATEMENT SUMMARY

| | |
|---------------------|---------------------|
| Account Number | xxxx xxxx xxxx xxxx |
| Minimum Payment Due | \$0.00 |
| Payment Due Date | xx/xx/xxxx |
| New Balance | \$0.00 |
| Payment Enclosed | |

Please make your check or money order payable to:
FINANCIAL INSTITUTION
Please include your account number on your check.

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

Please detach and return top portion with your payment.

Summary of Account Activity

| | |
|----------------------|----------------|
| Previous Balance | \$0.00 |
| Payments | -\$0.00 |
| Other Credits | -\$0.00 |
| Purchases | +\$0.00 |
| Balance Transfers | +\$0.00 |
| Cash Advances | +\$0.00 |
| Past Due Amount | +\$0.00 |
| Charged | +\$0.00 |
| Charged | +\$0.00 |
| Balance | \$0.00 |
| Limit | \$0.00 |
| Credit | \$0.00 |
| Account closing date | xx/xx/xxxx |
| Billing cycle | Xx |

Payment Information

| | |
|---------------------|------------|
| New Balance | \$0.00 |
| Minimum Payment Due | \$0.00 |
| Payment Due Date | xx/xx/xxxx |

Late Payment Warning: XXXXX XXXXX XXXXX XXXX
 XXXXX XXXXX XXXXX XXXXX XXXXX XXXXX XXXXX
 XXXXX XXXXX XXXXX XXXXX XXXXX XXXXX XXXXX
 XXXXX XXXXX

Minimum Payment Warning: XXXXX XXXXX XXXXX
 XXXXX XXXXX XXXXX XXXXX XXXXX XXXXX XXXXX
 XXXXX XXXXX XXXXX

| | |
|---|----------------|
| Pay-Off Months at Current Minimum Payment | |
| Total Cost at Current Minimum Payment | \$0.00 |
| Monthly Payment at Payoff in 36 Months | \$0.00 |
| Total Cost if Paid-off in 36 Months | \$0.00 |
| Credit Counseling & Debt Management | x-xxx-xxx-xxxx |

QUESTIONS?
 Call Customer Service x-xxx-xxx-xxxx
 Lost or Stolen Credit Card x-xxx-xxx-xxxx

Please send billing inquiries and correspondence to:
 Financial Institution, Address
 City, State Zip

Transactions

| Reference Number | Trans Date | Post Date | Description of Transaction or Credit | Amount |
|-------------------|------------|-----------|--------------------------------------|---------|
| 054830709LYMRPT4L | x/xx | x/xx | Pymt Thank You | \$0.00- |
| 5884186PS0388W6YM | x/xx | x/xx | Store #1 | \$0.00 |
| 054440060ZLV72VL | x/xx | x/xx | Store #2 | \$0.00 |
| 55541860705RDYD0X | x/xx | x/xx | Store #3 | \$0.00 |
| 554328608008W90M0 | x/xx | x/xx | Store #4 | \$0.00 |

This section lists all of the debits and credits that posted to your account during the current statement period.

Important Messages, Notice of Changes, and Important Changes will appear here, when applicable.

View this section of your statement to find your minimum payment, pay-off information, and late payment warnings.

Notice: See reverse side for important information.

| Transactions (cont.) | | | | |
|---------------------------------------|------------|-----------|--------------------------------------|---------------|
| Reference Number | Trans Date | Post Date | Description of Transaction or Credit | Amount |
| 5884186PS0388W6YM | x/xx | x/xx | Store #5 | \$0.00 |
| 55541860705RDYD0X | x/xx | x/xx | Store #6 | \$0.00 |
| Fees | | | | |
| 9525156489SFD4545Q | x/xx | x/xx | Late Fee | \$0.00 |
| 56415615647OJSNDS | x/xx | x/xx | Cash Advance Fee | \$0.00 |
| 84151564SADS8745H | x/xx | x/xx | Balance Transfer Fee | \$0.00 |
| TOTAL FEES FOR THIS PERIOD | | | | \$0.00 |
| Interest Charged | | | | |
| Interest Charge on Purchases | | | | \$0.00 |
| Interest Charge on Cash Advances | | | | \$0.00 |
| TOTAL INTEREST FOR THIS PERIOD | | | | \$0.00 |
| 2009 Totals Year-to-Date | | | | |
| Total fees charged in 2009 | | | | \$0.00 |
| Total interest charged in 2009 | | | | \$0.00 |

This box explains what you have paid for fees and interest so far this year.

The total balance is separated by the different APR's applied to the account.

| Interest Charge Calculation | | | |
|---|------------------------------|----------------------------------|-----------------|
| Your Annual Percentage Rate (APR) is the annual interest rate on your account. | | | |
| Type of Balance | Annual Percentage Rate (APR) | Balance Subject to Interest Rate | Interest Charge |
| Purchases | 14.99% (v) | \$0.00 | \$0.00 |
| Cash Advances | 21.99% (v) | \$0.00 | \$0.00 |
| Promo Name | 0.00% | \$0.00 | \$0.00 |

(v) = Variable Rate

