



# reading a credit card statement



## CREDIT CARD STATEMENT

SEND PAYMENT TO  
Box 1234  
Anytown, USA

<b>ACCOUNT NUMBER</b>	<b>NAME</b>	<b>STATEMENT DATE</b>	<b>PAYMENT DUE DATE</b>
4125-239-412	John Doe	2/13/01	3/09/01

<b>CREDIT LINE</b>	<b>CREDIT AVAILABLE</b>	<b>NEW BALANCE</b>	<b>MINIMUM PAYMENT DUE</b>
\$1200.00	\$1074.76	\$125.24	\$20.00

REFERENCE	SOLD	POSTED	ACTIVITY SINCE LAST STATEMENT	AMOUNT
483GE7382		1/25	PAYMENT THANK YOU	-168.80
32F349ER3	1/12	1/15	RECORD RECYCLER ANYTOWN USA	14.83
89102DIS2	1/13	1/15	BEEFORAMA REST ANYTOWN USA	30.55
NX34FJD32	1/18	1/18	GREAT EXPECTORATIONS BIG CITY USA	27.50
84RT3293A	1/20	1/21	DINO-GEL PETROLEUM ANYTOWN USA	12.26
873DWS321	2/09	2/09	SHIRTS 'N SUCH TINYVILLE USA	40.10

<b>Previous Balance</b>	(+)	168.80	<b>Current Amount Due</b>	125.24
<b>Purchases</b>	(+)	125.24	<b>Amount Past Due</b>	
<b>Cash Advances</b>	(+)		<b>Amount Over Credit Line</b>	
<b>Payments</b>	(-)	168.80	<b>Minimum Payment Due</b>	20.00
<b>Credits</b>	(-)			
<b>FINANCE CHARGES</b>	(+)			
<b>Late Charges</b>	(+)			
<b>NEW BALANCE</b>	(=)	125.24		

<b>FINANCE CHARGE SUMMARY</b>	<b>PURCHASES</b>	<b>ADVANCES</b>	<b>For Customer Service Call:</b>
<b>Periodic Rate</b>	1.65%	0.54%	<b>1-800-XXX-XXXX</b>
<b>Annual Percentage Rate</b>	19.80%	6.48%	<b>For Lost or Stolen Card, Call:</b>
			<b>1-800-XXX-XXXX</b>
			<b>24-Hour Telephone Numbers</b>

Please make check or money order payable to Your First Bank. Include account number on front.