

\$ Your Bank

Account Number: XXXX XXXX XXXX XXXX

Customer Service: 1-800-XXX-XXXX

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ACCOUNT ACTIVITY

Post Date	Trans Date	Reference Number	Merchant Name or Description of Transaction	Dollar Amount
PAYMENTS AND OTHER CREDITS				
MM/DD	MM/DD	XXXX	PAYMENT – THANK YOU	- \$XXX.XX
PURCHASES				
MM/DD	MM/DD	XXXX	Merchant Name	\$XX.XX
MM/DD	MM/DD	XXXX	Merchant Name	\$XXX.XX
MM/DD	MM/DD	XXXX	Merchant Name	\$X.XX
MM/DD	MM/DD	XXXX	Merchant Name	\$XX.XX
FEES				
MM/DD	MM/DD	XXXX	Late Payment Fee	\$XX.XX
MM/DD	MM/DD	XXXX	Cash Advance Fee	\$XX.XX
MM/DD	MM/DD	XXXX	Balance Transfer Fee	\$XX.XX
INTEREST CHARGED				
MM/DD			Purchase Interest Charge	\$XX.XX
MM/DD			Cash Advance Interest Charge	\$XX.XX
MM/DD			Balance Transfer Interest Charge	\$XX.XX

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XXXX Totals Year-to-Date	
Total fees charged in XXXX	\$XX.XX
Total interest charged in XXXX	\$XX.XX

INTEREST CHARGES

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

10

Balance Type	Annual Percentage Rate (APR)	Expiration Date	Balance Subject to Interest Rate	Interest Charges
PURCHASES				
Purchases	XX.XX% (v)(d)		\$XX.XX	\$X.XX
Promotional APR	X.XX% (v)(d)	MM/DD/YY	\$XX.XX	\$X.XX
BALANCE TRANSFERS				
Balance Transfers	XX.XX% (v)(d)		\$XX.XX	\$X.XX
Promotional APR	X.XX% (v)(d)	MM/DD/YY	\$XX.XX	\$X.XX
CASH ADVANCES				
Cash Advances	XX.XX% (v)(d)		\$XX.XX	\$X.XX
Promotional APR	X.XX% (v)(d)	MM/DD/YY	\$XX.XX	\$X.XX

Promotional APR = Limited-time APR on specified transactions

(v) = Variable Rate

(d) = Daily Balance Method (including new transactions)

(a) = Average Daily Balance Method (including new transactions)

Handout 2 2 Credit Card And Law Part 11

Arturo Cuomo



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