

G-18(H) Periodic Statement Form

XXX Bank Credit Card Account Statement
Account Number XXXX XXXX XXXX XXXX
February 21, 2007 to March 22, 2007

Summary of Account Activity	
Previous Balance	\$80.52
Payments	-\$50.00
Other Credits	+\$0.00
Purchases	+\$52.13
Balance Transfers	+\$0.00
Cash Advances	+\$0.00
Past Due Amount	+\$0.00
Fees Charged	+\$37.00
Interest Charged	+\$0.00
New Balance	\$119.65
Credit limit	\$2,000.00
Available credit	\$1,880.35
Statement closing date	3/22/2007
Days in billing cycle	30

Payment Information	
New Balance	\$119.65
Minimum Payment Due	\$10.00
Payment Due Date	4/20/07 (before 2:00 pm)
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$35 late fee and your APRs may be increased up to the Penalty APR of 28.99%.	
Notice about Minimum Payments: If you make only the minimum payment each month, it will take you about 13 months to repay the balance shown on this statement.	

Please send billing inquiries and correspondence to:
 PO Box XXXX, Anytown, Anystate XXXXX

QUESTIONS?

Call Customer Service 1-XXX-XXX-XXXX
 Lost or Stolen Credit Card 1-XXX-XXX-XXXX

Notice of Changes to Your Interest Rates

You have triggered the Penalty APR of 28.99%. Effective 5/10/07, we will apply the penalty rate to all balances on this account. We may keep your APRs at this level indefinitely.

Transactions				
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
Payments and Other Credits				
854338203FS8000Z5	2/25	2/25	Pymt Thank You	\$50.00-
Purchases				
5884186PS0388W6YM	2/22	2/23	Store #1	\$2.05
0544400060ZLV72VL	2/24	2/25	Store #2	\$2.11
55541860705RDYD0X	2/24	2/25	Store #3	\$4.63
554328608008W90M0	2/24	2/25	Store #4	\$4.95
054830709LYMRPT4L	2/24	2/25	Store #5	\$7.35
564891561545KOSHD	2/25	2/26	Store #6	\$4.35
841517877845AKOJIO	2/25	2/26	Store #7	\$2.35
895848561561894KOH	2/26	2/27	Store #8	\$7.68
1871556189456SAMKL	2/26	2/27	Store #9	\$4.76
2564894185189LKDFID	2/27	2/28	Store #10	\$2.87
55542818705RASD0X	3/1	3/2	Store #11	\$3.76
178105417841045784	3/2	3/6	Store #12	\$2.35
8456152156181SDSA	3/5	3/12	Store #13	\$2.92

(transactions continued on next page)

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Please detach this portion and return with your payment to insure proper credit. Retain upper portion for your records.

Account Number: **XXXX XXXX XXXX XXXX**
New Balance **\$119.65**
Minimum Payment Due **\$10.00**
Payment Due Date **4/20/07 (before 2:00 pm)**

AMOUNT ENCLOSED: \$

Please indicate address change and additional cardholder requests on the reverse side.

XXX Bank
 P.O. Box XXXX
 Anytown, Anystate XXXXX



XXX Bank Credit Card Account Statement
Account Number XXXX XXXX XXXX XXXX
February 21, 2007 to March 22, 2007

Transactions (cont.)					
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount	
Fees					
9525156489SFD4545Q	2/23	2/23	Late Fee	\$35.00	
56415615647OJSNDS	3/22	3/22	Minimum Charge *Fixed Fee*	\$2.00	
TOTAL FEES FOR THIS PERIOD				\$37.00	
Interest Charged					
				Interest Charge on Purchases	\$0.00
				Interest Charge on Cash Advances	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$0.00	
2007 Totals Year-to-Date					
Total fees charged in 2007				\$90.14	
Total interest charged in 2007				\$18.27	

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)	\$113.80	\$0.00
Cash Advances	21.99% (v)	\$0.00	\$0.00
Balance Transfers	0.00%	\$0.00	\$0.00
(v) = Variable Rate			

Fee-Inclusive APR			
The Fee-Inclusive APRs in this table are the APRs that you paid this period when transaction or fixed fees are taken into account as well as interest.			
Type of Balance	Interest Charges	Transaction or Fixed Fees	Fee-Inclusive APR
Purchases	\$0.00	\$2.00	21.09%
Cash Advances	\$0.00	\$0.00	0.00%
Balance Transfers	\$0.00	\$0.00	0.00%