

**G-24(B) Periodic Statement Sample (Home-equity Plans)**

**XXX Bank Home Equity Line of Credit Account Statement  
Account Number XXXX XXXX XXXX XXXX  
February 21, 2012 to March 22, 2012**

| <b>Summary of Account Activity</b> |                  |
|------------------------------------|------------------|
| Previous Balance                   | \$25,105.00      |
| Payments                           | -\$0.00          |
| Other Credits                      | \$0.00           |
| Variable Rate Advances             | +\$2,500.00      |
| Fixed Rate Advances                | +\$5,000.00      |
| <b>Fees Charged</b>                | <b>+\$65.00</b>  |
| <b>Total Interest Charged</b>      | <b>+\$149.33</b> |
| <hr/>                              |                  |
| New Balance                        | \$32,819.33      |
| Credit Limit                       | \$80,000.00      |
| Available Credit                   | \$47,180.67      |
| Statement Closing Date             | 3/22/2012        |
| Days in Billing Cycle              | 31               |

| <b>Payment Information</b> |             |
|----------------------------|-------------|
| New Balance                | \$32,819.33 |
| Minimum Payment Due        | \$149.33    |
| Payment Due Date           | 4/20/12     |

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

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

**Notice of Changes to Your Interest Rates**

You have triggered the penalty APR of 24.99%. This change will impact your account as follows:

Transactions on your account (other than your fixed-rate loan): As of 5/10/12, the penalty APR will apply to these transactions. We may keep the APR at this level indefinitely.

Fixed-rate loan: The current APR will continue to apply to this balance.

| <b>Transactions</b>                   |            |           |   |                 |
|---------------------------------------|------------|-----------|---|-----------------|
| Reference Number                      | Trans Date | Post Date | Description of Transaction or Credit      | Amount          |
| <b>Payments and Other Credits</b>     |            |           |   |                 |
| 854338203FS8000Z5                     |            |           | No Pymt                                   | \$0.00          |
| <b>Advances</b>                       |            |           |   |                 |
| 5884186PS0388W6YM                     | 2/22       | 2/23      | Variable Rate Advance                     | \$2,500.00      |
| 0544400060ZLV72VL                     | 2/24       | 2/25      | Fixed Rate Advance                        | \$5,000.00      |
| <b>Fees</b>                           |            |           |   |                 |
| 9525156489SFD4545Q                    | 2/23       | 2/23      | Late Payment Fee                          | \$15.00         |
| 56415615647OJSNDS                     | 3/22       | 3/22      | Fixed Rate Advance Fee                    | \$50.00         |
| <b>TOTAL FEES FOR THIS PERIOD</b>     |            |           |   | <b>\$65.00</b>  |
| <b>Interest Charged</b>               |            |           |   |                 |
|                                       |            |           | Interest Charge on Variable Rate Advances | \$122.51        |
|                                       |            |           | Interest Charge on Fixed Rate Advances    | \$26.82         |
| <b>TOTAL INTEREST FOR THIS PERIOD</b> |            |           |   | <b>\$149.33</b> |
| <b>2012 Totals Year-to-Date</b>       |            |           |   |                 |
|                                       |            |           | Total fees charged in 2012                | \$80.00         |
|                                       |            |           | Total interest charged in 2012            | \$258.83        |

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** \$32,819.33  
**Minimum Payment Due** \$149.33  
**Payment Due Date** 4/20/12

**AMOUNT ENCLOSED:** \$

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

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



**XXX Bank Home Equity Line of Credit Account Statement**  
**Account Number XXXX XXXX XXXX XXXX**  
**February 21, 2012 to March 22, 2012**

**Interest Charge Calculation**

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

| <b>Type of Balance</b> | <b>Annual Percentage Rate (APR)</b> | <b>Balance Subject to Interest Rate</b> | <b>Interest Charge</b> |
|------------------------|-------------------------------------|---|------------------------|
| Variable Rate Advances | 5.25%                               | \$27,475.97                             | \$122.51               |
| Fixed Rate Advances    | 7.25%                               | \$4,354.84                              | \$26.82                |