

**G-24(C) 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	-\$500.00
Other Credits	\$0.00
Variable Rate Advances	+\$3,000.00
Fixed Rate Advances	+\$5,000.00
<b>Fees Charged</b>	<b>+\$65.00</b>
<b>Total Interest Charged</b>	<b>+\$149.33</b>
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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

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

<b>Important Changes to Your Account Terms</b>	
The following is a summary of changes that are being made to your account terms. You have the right to opt out of some of these changes. For more details, please refer to the information enclosed with this statement.	
These changes will take effect on 5/10/12.	
<b>Revised Terms, as of 5/10/12</b>	
<b>Credit Limit</b>	\$100,000
<b>How We Will Calculate Your Balance</b>	Daily Balance

<b>Transactions</b>				
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
5884186PS0388W6YM	2/22	2/23	Variable Rate Advance	\$3,000.00
0544400060ZLV72VL	2/24	2/25	Fixed Rate Advance	\$5,000.00
854338203FS8000Z5	2/25	2/25	Pymt Thank You	\$500.00-
<b>Fees</b>				
9525156489SFD4545Q	2/23	2/23	Late Fee	\$15.00
56415615647OJSNDS	2/26	2/26	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