





## Transactions

| Transaction Date                              | Posting Date | Description   | Reference Number | Account Number | Amount | Total           |
|---|--------------|---|------------------|----------------|--------|-----------------|
| <b>Fees</b>                                   |              |   |                  |                |        |                 |
| 01/24   | 01/25        | LATE FEE FOR PAYMENT DUE<br><b>TOTAL FEES FOR THIS PERIOD</b> |                  | 1688           | 39.00  | <b>\$39.00</b>  |
| <b>Interest Charged</b>                       |              |   |                  |                |        |                 |
| 01/27   | 01/27        | INTEREST CHARGED ON PURCHASES                                 |                  |                | 171.37 |                 |
| 01/27   | 01/27        | INTEREST CHARGED ON BALANCE TRANSFERS                         |                  |                | 0.00   |                 |
| 01/27   | 01/27        | INTEREST CHARGED ON DIR DEP&CHK CASHADV                       |                  |                | 0.00   |                 |
| 01/27   | 01/27        | INTEREST CHARGED ON BANK CASH ADVANCES                        |                  |                | 0.00   |                 |
| <b>TOTAL INTEREST CHARGED FOR THIS PERIOD</b> |              |   |                  |                |        | <b>\$171.37</b> |

| 2025 Totals Year-to-Date       |          |
|--------------------------------|----------|
| Total fees charged in 2025     | \$39.00  |
| Total interest charged in 2025 | \$171.37 |

## Interest Charge Calculation

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

| Type of Balance                               | Annual Percentage Rate | Promotional Transaction Type | Promotional Offer ID | Promotional Rate End Date | Balance Subject to Interest Rate | Interest Charges by Transaction Type |
|---|------------------------|------------------------------|----------------------|---------------------------|----------------------------------|--------------------------------------|
| <b>Purchases</b>                              | 22.49%V                |                              |                      |                           | \$8,971.88                       | \$171.37                             |
| <b>Balance Transfers</b>                      | 22.49%V                |                              |                      |                           | \$0.00                           | \$0.00                               |
| <b>Direct Deposit and Check Cash Advances</b> | 24.24%V                |                              |                      |                           | \$0.00                           | \$0.00                               |
| <b>Bank Cash Advances</b>                     | 25.49%V                |                              |                      |                           | \$0.00                           | \$0.00                               |

APR Type Definitions Daily Interest Rate Type: V= Variable Rate (rate may vary)