



Statement of Account:

Trusted Credit Union



Card Number: *****1234

Access your account online at trustedcreditunion.org July 16, 2015 - August 15, 2015

Account Summary	
Previous Balance	\$587.00
Payments	\$624.85
Other Credits	\$0.00
Purchases	\$37.85
Balance Transfers	\$0.00
Cash Advances	\$0.00
Past Due Amount	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$0.00
Credit Limit:	\$3,000.00
Available Credit:	\$3,000.00
Statement Closing Date:	08/15/15
Days In Billing Cycle:	31

Account Services: 1.234.567.8910
 Report a Lost or Stolen Card: 1.234.567.8910

Send Written Inquiries To: Trusted Credit Union
 123 Main Street
 Anywhere, USA 12345-6789

Mail Payments To: Trusted Credit Union
 123 Main Street
 Anywhere, USA 12345-6789

Payment Information

New Balance \$0.00
Minimum Payment Due: \$0.00
Payment Due Date: 09/10/15

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$25 late fee and your APRs may be increased up to the penalty APR of 18.00%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment		

If you would like information about credit counseling services, please call 1.234.567.8910

Important News

Detach and return with payment using the enclosed envelope. Please allow 5 days for mail delivery.



Card Number *****1234

Amount of Payment Enclosed

Closing Date	New Balance	Minimum Payment Due	Payment Due Date	Amount of Payment Enclosed
08/15/15	\$0.00	\$0.00	09/10/15	

Please make your check payable to:

#1 6-1234
 DAVID BOWIE
 070 ROCKER LANE
 HANOVER CT 06350

Trusted Credit Union
 123 Main Street
 Anywhere, USA 12345-6789



1234 0045670000000000 0008912345 67 09102015 00000000 00000000 0

IMPORTANT INFORMATION

Finance Charge Calculation Method and Computation of Average Daily Balance Subject to Finance Charge. The Finance Charge Calculation Method applicable to your account for Cash Advances and Credit Purchases of goods and services that you obtain through the use of your card is specified on the last page of this statement and explained below:

Method A - Average Daily Balance (including current transactions). The Finance Charge on purchases begins from the date the transaction is posted to your account, and the Finance Charge on cash advances begins from the date you obtained the cash advance, or the first day of the billing cycle in which it is posted to your account, whichever is later. There is no grace period.

The Finance Charges for a billing cycle are computed by applying the Periodic Rate to the "average daily balance" of your account. To get the average daily balance, we take the beginning balance of your account each day, add any new purchases or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid finance charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

Method G - Average Daily Balance (including current transactions). To avoid incurring an additional Finance Charge on the balance of purchases (and cash advances, if Method G is specified as applicable to cash advances) reflected on your monthly statement and, on any new purchases (and if applicable, cash advances) appearing on your next monthly statement, you must pay the New Balance, shown on your monthly statement, on or before the Payment Due Date. The grace period for the New Balance of purchases extends to the Payment Due Date.

The Finance Charges for a billing cycle are computed by applying the Periodic Rate to the 'average daily balance' of purchases (and if applicable, cash advances). To get the average daily balance, we take the beginning balance of your account each day, add any new purchases or cash advances, and subtract any payments, credits, non-accruing fees, and unpaid finance charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle.

Payment Crediting and Credit Balance. Payments received at the location specified on the front of the statement after the phrase "Please make your check payable to" will be credited as of the date of receipt to the account specified on the payment coupon. Payments received at locations other than the address specified or payments that do not conform to the requirements set forth on or with the periodic statement (e.g. missing payment stub, payment envelope other than as provided with your statement, multiple checks or multiple coupons in the same envelope) may be subject to delay in crediting, but shall be credited within five days of receipt. If there is a credit balance due on your account, you may request in writing, a full refund. Submit your request to Trusted Credit Union, Attn: Financial Card Services, 123 Main Street, Anywhere, USA 12345-6789.

By sending your check, you are authorizing the use of the information on your check to make a one-time electronic debit from the account on which the check is drawn. This electronic debit, which may be posted to your account as early as the date your check is received, will be only for the amount of your check. The original check will be destroyed and we will retain the image in our records. If you have questions please call Financial Card Services at (800) 123-4567 ext 1234.

Closing Date. The closing date is the last day of the billing cycle; all transactions received after the closing date will appear on your next statement.

Negative Credit Reports. You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

BILLING RIGHTS SUMMARY

In Case of Errors or Inquiries About Your Bill. If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet of paper to: Trusted Credit Union, Attn: Financial Card Services, 123 Main Street, Anywhere, USA 12345-6789 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule For Credit Card Purchases

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50.00 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)