



Your Credit Union Name
 123 Your CU's Address
 Yourtown USA 12345

Business Credit Card Summary

Member Number	XXXXXX991
Statement Date	12/31/2020
# of Cardholder Accounts	3
Total Credit Limit	\$1,234,567.12
Total Balances	(-) <u>\$1,234,567.12</u>
Total Available Credit	\$1,234,567.12
Total Minimum Due	\$1,234,567.12
Total Amount Past Due	\$1,234,567.12
Total Late Fines Due	\$1,234,567.12



*****AUTO**MIXED AADC 493
 000000254 01 MB 0.425
 JOHN D SAMPLE
 123 ANY STREET
 ANYTOWN USA 12345-6789



0001 01
 0000012

Cardholder Summary

MARY SMITH Acct# XXXX991-680 Card# XXXX XXXX XXXX 8159

Account Status Summary

Previous Balance	\$21,558.62	Credit limit	\$21,300.00
Payments, Credits, Benefits	(-) \$0.00	Available credit	\$0.00
Purchases, Cash Adv., Bal Transfers	(+) \$0.00	Days in billing cycle	31
Finance Charges and Other Fees	(+) \$139.96		
Misc. Adjustments	\$0.00		
New Balance	\$21,698.58		
Late fines due	\$50.00		
Payoff amount	\$21,748.58		

Past-Due Payment Information

Amount due last month	\$1,259.00
This month's minimum due	\$434.00
Amount over limit	<u>\$398.58</u>
Minimum payment	\$2,091.58
Late fines due	<u>\$50.00</u>
Please pay this amount	\$2,141.58
# of days past due	85

Fees and Interest Charges Summary

Total Fees For This Period	.00	Interest Charged on Purchases	90.89
Total Fees Charged in 2019	\$0.00	Interest Charged on Cash Advances	.00
Total Interest Charged in 2019	\$1,265.02	Interest Charged on Balance Transfers	56.49
		Total Interest For This Period	147.38

Transactions

POST	TRANS	TRANSACTION DESCRIPTION	LOCATION OF ACTIVITY	AMOUNT
Dec 03	Dec 03	HOLIDAY STATIONS 031	EAGAN MN	35.88
Dec 06	Dec 06	LILI BEAUTY	MINNETONKA MN	70.00
Dec 09	Dec 09	HOLIDAY STATIONS 026	HOPKINS MN	21.76
Dec 17	Dec 17	QVC*531571893401*	800-367-9444 PA	65.46
Dec 20	Dec 20	PAYMENT VIA MAIL		475.00 CR

Interest Charge Calculation

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

Type of Balance	Daily Rate	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charges	Transaction Fees	Total Balance Owed
Bal Transfer	.01890 %	6.900 %	\$9,960.03	\$56.49	\$0.00	\$10,016.52
Balance Transfer	.02737 %	9.990 %	\$0.00	\$0.00	\$0.00	\$0.00
Cash Advance	.02737 %	9.990 %	\$0.00	\$0.00	\$0.00	\$0.00
Purchase	.02737 %	9.990 %	\$11,069.65	\$90.89	\$0.00	\$11,000.73

NOTE: This is a preliminary design mockup showing placement and key elements only. All data is fake and calculations will not be accurate. Subject to change.

Print change of address below.

New Address _____

City _____

State _____

Phone _____

Please detach and return this portion with your check or money order made payable to:

YOUR CREDIT UNION NAME
123 YOUR CU'S ADDRESS
YOURTOWN USA



This content will also need to be changed, as it refers to the payment stub – but it's already custom, so I think the CU might have to set up two different versions, one for the summary version and one for individual CC statements?

IMPORTANT INFORMATION CONCERNING YOUR ACCOUNT

Finance Charges - Balance Computation

We figure the **Finance Charge** on your account by applying the periodic rate to the "average daily balance" of your account including current transactions. To avoid additional **Finance Charges** on your purchase balance and on new purchases next month, pay the Entire New Balance on this statement within 28 days after the Statement Closing Date on this Statement. Separate daily balances are kept for purchases and cash advances. We add the total of the daily balances for the statement period and divide by the number of days in the period. To get the daily balance for cash advances, we add new cash advances and subtract any payments or credits. To get the daily balance for purchases, we add new purchases and subtract any payments or credits. However, new purchases on this statement have not been added into the purchase balance if you paid the Entire New Balance on your last statement by the end of the grace period, or if you did not have a purchase balance on your last statement.

A **Finance Charge** will be imposed on Cash Advances from the date of the Cash Advance or from the first day of the billing cycle in which the Cash Advance is posted to your account, whichever is later and will otherwise be calculated in the same manner as explained above for Credit Purchases.

PAYMENTS

If your payments are less than the Previous Balance those payments apply first to unpaid **Finance Charges** and fees, then to principal balances. If your payments equal or exceed the Previous Balance, that balance is paid prior to any cash advance balance.

BILLING RIGHTS SUMMARY

In Case of Errors or Questions 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) at the address shown below 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 the 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 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.)

California residents "As required by law, 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 items of your credit obligations."

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.



Cardholder Summary

SARAH JONES Acct# XXXX991-631 Card# XXXX XXXX XXXX 3789

Account Status Summary

Previous Balance	\$21,558.62	Credit limit	\$21,300.00
Payments, Credits, Benefits	(-) \$0.00	Available credit	\$0.00
Purchases, Cash Adv., Bal Transfers	(+) \$0.00	Days in billing cycle	31
Finance Charges and Other Fees	(+) \$139.96		
Misc. Adjustments	\$0.00		
New Balance	\$21,698.58		
Late fines due	\$50.00		
Payoff amount	\$21,748.58		

Past-Due Payment Information

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Dec 09	Dec 09	HOLIDAY STATIONS 026	HOPKINS MN	21.76
Dec 17	Dec 17	QVC*531571893401*	800-367-9444 PA	65.46
Dec 20	Dec 20	PAYMENT VIA MAIL		475.00 CR
Dec 21	Dec 21	HOLIDAY STATIONS 026	HOPKINS MN	20.00
Dec 28	Dec 28	YUMI KITCHEN AND BAK	MINNETONKA MN	12.80
Dec 28	Dec 28	HOLIDAY STATIONS 026	HOPKINS MN	20.40
Dec 28	Dec 28	SUNDIAL WINE & SPIRI	HOPKINS MN	19.79
Dec 30	Dec 30	KEYS CAFE ROSEVILLE	ROSEVILLE MN	26.10

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Cash Advance	.02737 %	9.990 %	\$0.00	\$0.00	\$0.00	\$0.00
Purchase	.02737 %	9.990 %	\$11,069.65	\$90.89	\$0.00	\$11,000.73

Cardholder Summary

JOHN WASHINGTON Acct# XXXX991-632 Card# XXXX XXXX XXXX 4457

Account Status Summary

Previous Balance	\$21,558.62	Credit limit	\$21,300.00
Payments, Credits, Benefits	(-) \$0.00	Available credit	\$0.00
Purchases, Cash Adv., Bal Transfers	(+) \$0.00	Days in billing cycle	31
Finance Charges and Other Fees	(+) \$139.96		
Misc. Adjustments	\$0.00		
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Dec 06	Dec 06	LILI BEAUTY	TONKA MN	70.00
Dec 09	Dec 09	HOLIDAY STATIONS 026		21.76
Dec 17	Dec 17	QVC*531571893401*		65.46
Dec 20	Dec 20	PAYMENT VIA MAIL		475.00 CR
Dec 21	Dec 21	HOLIDAY STATIONS 026		20.00
Dec 28	Dec 28	YUM! KITCHEN AND BAK		12.80
Dec 28	Dec 28	HOLIDAY STATIONS 026		20.40
Dec 28	Dec 28	SUNDIAL WINE & SPIRI		19.79
Dec 30	Dec 30	KEYS CAFE ROSEVILLE	ROSEVILLE MN	26.10

Suggest we code the page breaks so they only happen between sections (or perhaps within the transactions listing would be okay if needed), but otherwise don't break any of other segments across a page break

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Cash Advance	.02737 %	9.990 %	\$0.00	\$0.00	\$0.00	\$0.00
Purchase	.02737 %	9.990 %	\$11,069.65	\$90.89	\$0.00	\$11,000.73