

Oct



Prepared For	HIGH POINT ACADEMY KEREN MELMED
Account Number	4856 2002 2852 6821
Statement Closing Date	10/20/16
Days in Billing Cycle	30
Next Statement Date	11/18/16

For 24-Hour Customer Service Call:
800-225-5935

Inquiries or Questions:
WF Business Direct PO Box 29482
Phoenix, AZ 85038-8650

Credit Line	\$7,000
Available Credit	\$3,198

Payments:
Payment Remittance Center PO Box 6426
Carol Stream, IL 60197-6426

Payment Information

New Balance	\$3,498.01
Current Payment Due (Minimum Payment)	\$69.00
Current Payment Due Date	11/10/16

Thank you for using our Automatic Payment service. See the **Important Information** section below for your next scheduled payment.

If you wish to pay off your balance in full: The balance noted on your statement is not the payoff amount. Please call 800-225-5935 for payoff information.

Account Summary

Previous Balance		\$1,609.38
Credits	-	\$0.00
Payments	-	\$1,609.38
Purchases & Other Charges	+	\$3,498.01
Cash Advances	+	\$0.00
Finance Charges	+	\$0.00
New Balance	=	\$3,498.01

Rate Information

Your rate may vary according to the terms of your agreement.

TYPE OF BALANCE	ANNUAL INTEREST RATE	DAILY FINANCE CHARGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES	TRANSACTION FINANCE CHARGES	TOTAL FINANCE CHARGES
PURCHASES	14.490%	.03969%	\$0.00	\$0.00	\$0.00	\$0.00
CASH ADVANCES	24.240%	.06641%	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL				\$0.00	\$0.00	\$0.00

Important Information

\$0 - \$3,498.01 WILL BE DEDUCTED FROM YOUR ACCOUNT AND CREDITED AS YOUR AUTOMATIC PAYMENT ON 11/10/16. THE AUTOMATIC PAYMENT AMOUNT WILL BE REDUCED BY ALL PAYMENTS POSTED ON OR BEFORE THIS DATE.

See reverse side for important information.

----- DETACH HERE -----

0-345
1-12

0-345
1-1-2

Transaction Details

Trans	Post	Reference Number	Description	Credits	Charges
09/22	09/22	2443105LS19X3QV9F	EINSTEIN BROS-ONLINE CAT LAKEWOOD CO		81.87
09/22	09/22	2469216LS00W62W6H	Amazon.com AMZN.COM/BILL WA		103.57
09/25	09/25	2469216LY000MGNRL	CHEF JIMMY ITALIAN BRI DENVER CO		22.42
09/25	09/25	2471705LYGYMS1E63	FRONTIER AI W4K4NV 720-3744390 CO		47.00
09/26	09/26	2442629LZ2AJJXH6	Coopers BBQ ATX AUSTIN TX		18.21
09/26	09/26	2442629LZ2AJJXH6	Coopers BBQ ATX AUSTIN TX		18.33
09/26	09/26	2427076LZ61BSSE1G	CBI ONLINE 800-882-0757 CO		6.85
09/26	09/26	2427076LZ61BSSE10	CBI ONLINE 800-882-0757 CO		6.85
09/26	09/26	2427076LZ61BSSE18	CBI ONLINE 800-882-0757 CO		6.85
09/26	09/26	2427076LZ61BSSE2A	CBI ONLINE 800-882-0757 CO		6.85
09/26	09/26	2427076LZ61BSSE3K	CBI ONLINE 800-882-0757 CO		6.85
09/26	09/26	2427076LZ61BSSE4K	CBI ONLINE 800-882-0757 CO		6.85
09/26	09/26	2427076LZ61BSSE43	CBI ONLINE 800-882-0757 CO		6.85
09/26	09/26	2427076LZ61BSSE5W	CBI ONLINE 800-882-0757 CO		6.85
09/26	09/26	2427076LZ61BSSE55	CBI ONLINE 800-882-0757 CO		6.85
09/26	09/26	2427076LZ61BSSE76	CBI ONLINE 800-882-0757 CO		6.85
09/26	09/26	2461043LZ231XB4JG	HYATT HOTELS AUSTIN F&B 888-587-4589 TX		19.77
09/26	09/26	2469216LY00NK97GL	AUSTIN CAB AUSTIN TX		32.00
09/27	09/27	2439121M05SHQK2F	STARBUCKS RADISSON AUSTIN TX		15.21
09/27	09/27	2469216LZ00DNSB95	ADM/SHOP DENVER MUSEUM DENVER CO		100.00
09/27	09/27	2469216LZ00JXPQDD	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA		53.76
09/27	09/27	2469216LZ00KN6ZSW	SQ *JAMES YOSEF Austin TX		33.72
09/27	09/27	2469216LZ00MZ0W95	IN *PREMISE, INC 360-6816011 CO		257.90
09/27	09/27	2469216M0000Z9DDR	DIA PARKING OPERATIONS 303-342-4633 CO		32.00
09/27	09/27	2471705M0GYND5N8Y	FRONTIER AI W4K4NV 720-3744390 CO		30.00
09/27	09/27	2475542LZ7XZJJZTZ	WOK AND ROLL AUSTIN TX		13.32
09/29	09/29	2427076M261BV9V1T	CBI ONLINE 800-882-0757 CO		6.85
09/29	09/29	2443105M119X3QXE2	EINSTEIN BROS-ONLINE CAT LAKEWOOD CO		64.91
09/29	09/29	2469216M100KLTV1D	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA		52.70
09/29	09/29	2469216M100NGLVA5	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA		51.99
09/29	09/29	2469216M100P54HYG	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA		104.84
09/29	09/29	2469216M100RZ8FJW	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA		27.86
09/30	09/30	2469216M200AFDE1Z	Amazon.com AMZN.COM/BILL WA		270.84
09/30	09/30	2469216M20017S5P9	Amazon.com AMZN.COM/BILL WA		46.28
10/04	10/04	2427076M761BV0NAT	CBI ONLINE 800-882-0757 CO		6.85
10/04	10/04	2427076M761BV0N5B	CBI ONLINE 800-882-0757 CO		6.85
10/04	10/04	2427076M761BV0N74	CBI ONLINE 800-882-0757 CO		6.85
10/04	10/04	2427076M761BV0N8N	CBI ONLINE 800-882-0757 CO		6.85
10/04	10/04	2427076M761BV0N86	CBI ONLINE 800-882-0757 CO		6.85
10/05	10/05	2426979M82XD31M11	HABITAT FOR HUMANITY O DENVER CO		12.20
10/05	10/05	2427076M861BV6W1Z	CBI ONLINE 800-882-0757 CO		6.85
10/05	10/05	2427076M861BV6W2P	CBI ONLINE 800-882-0757 CO		6.85
10/05	10/05	2427076M861BV6W2Z	CBI ONLINE 800-882-0757 CO		6.85
10/05	10/05	2461043M809FNQEH2	THE HOME DEPOT #1505 DENVER CO		92.31
10/06	10/06	2443105M819X3QSJJ	EINSTEIN BROS-ONLINE CAT LAKEWOOD CO		30.98
10/07	10/07	2449215M9JH8B2FN6	SP * KIDCARPET.COM KIDCARPETSHP FL		539.97
10/09	10/09	2426979MQ2XQMFLG0	HABITAT FOR HUMANITY O DENVER CO		19.15
10/09	10/09	2461043MQ09G26KHR	THE HOME DEPOT #1505 DENVER CO		27.33
10/10	10/10	2443106MQ2E01Z2D7	AMAZON.COM AMZN.COM/BILL AMZN.COM/BILL WA		23.16
10/11	10/11	2427076ME61BSXFSW	CBI ONLINE 800-882-0757 CO		6.85
10/11	10/11	2427539MEBLNWEY56	DATA MANAGEMENT INC. 860-6778586 CT		460.00
10/11	10/11	2490641MD0X041Y5Q	HRCI 866-8984724 VA		80.00
10/11	10/11	F592100MD00CHGDDA	AUTOMATIC PAYMENT - THANK YOU	1,609.38	
10/13	10/13	2469216MF000FKZFZ	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA		14.31
10/13	10/13	2469216MF002R6EBY	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA		77.36
10/14	10/14	2469216MG00M15W0N	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA		161.18
10/17	10/17	2469216MK00VX2XDE	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA		130.59
10/17	10/17	2469216MK00733S8K	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA		7.33
10/19	10/19	2443105MM19X3QEB4	EINSTEIN BROS-ONLINE CAT LAKEWOOD CO		160.93
10/19	10/19	2444500MM8PS74X7A	KING SOOPERS #0083 DENVER CO		25.71



Rate Information

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TYPE OF BALANCE	ANNUAL INTEREST RATE	DAILY FINANCE CHARGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES	TRANSACTION FINANCE CHARGES	TOTAL FINANCE CHARGES
PURCHASES	13.490%	.03695%	\$0.00	\$0.00	\$0.00	\$0.00
CASH ADVANCES	24.240%	.06641%	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL				\$0.00	\$0.00	\$0.00

Important Information

\$0 - \$977.48 WILL BE DEDUCTED FROM YOUR ACCOUNT AND CREDITED AS YOUR AUTOMATIC PAYMENT ON 11/10/16. THE AUTOMATIC PAYMENT AMOUNT WILL BE REDUCED BY ALL PAYMENTS POSTED ON OR BEFORE THIS DATE.

It's important for you to have peace of mind.

We want to ensure you're comfortable with your accounts and have the tools you need to manage your money. We recommend you visit your local Wells Fargo bank location, or call the toll-free number that appears on this statement, to make sure you are satisfied with all your accounts and services.

We'll spend time understanding your financial needs and reviewing your accounts and options. We'll also help you close any accounts or discontinue services you do not recognize or want, and discuss the process that's been established to address any remaining concerns resulting from accounts and services opened on your behalf.

Transaction Details

Trans	Post	Reference Number	Description	Credits	Charges
09/20	09/21	2401339LR02JR60SV	DENVER FIREFIGHTERS MUSEU DENVER CO		100.00
09/27	09/27	2461043M003R05V2W	ADOBE *EXPORTPDF SUB 800-833-6687 CA		23.88
09/29	09/29	2444500M18PTQNK96	KING SOOPERS #0115 DENVER CO		55.46
09/30	09/30	2422443M32Z0R2FXL	KRASH ELECTRONIC R 970-412-1999 CO		99.95
10/02	10/02	2469216M400N6VVRQW	INDEED 203-564-2400 CT		168.14
10/05	10/05	2443106M8606SXX8E	NOODLES & CO 164 AURORA CO		70.17
10/11	10/11	2416407ME7DLT3T4M	SUBWAY 00259119 DENVER CO		150.00
10/11	10/11	2444500MDEJ5H6Y4N	DOMINO'S 6299 DENVER CO		115.86
10/11	10/11	2444500ME00LAB33W	DOLLAR TREE AURORA CO		54.68
10/11	10/11	2461043ME03PSWWXY	USPS POSTAGE STAMPS.COM WASHINGTON DC		50.00
10/11	10/11	2469216MD00NBE99T	STAMPS.COM 855-608-2677 CA		15.99
10/11	10/11	F592100MD00CHGDDA	AUTOMATIC PAYMENT - THANK YOU	2,188.95	
10/13	10/13	2461043MG03PSSVK8	USPS POSTAGE STAMPS.COM WASHINGTON DC		50.00
10/18	10/18	2444500ML8PRX67TR	KING SOOPERS #0083 DENVER CO		12.99
10/18	10/18	2490641MLOX75TQW3	Netflix.com Netflix.com CA		10.36

Wells Fargo News

Now there are no foreign transaction fees when you make international purchases or travel outside of the U.S. With your Wells Fargo Business Card, you can take your business anywhere around the world and have the confidence you'll get:

- No foreign transaction fees on your purchases
- Enhanced security with chip card technology

"No foreign transaction fees" applies to business credit cards issued by Wells Fargo, and this account in particular. For information on other Wells Fargo credit and debit cards, visit [wellsfargo.com/foreignfees](#).

Summary of Account Activity		
Previous Balance	\$	115.85
Payments	-	115.85
Other Credits	-	0.00
Purchases/Debits	+	546.14
Cash Advances	+	0.00
Finance Charges	+	0.00
New Balance		546.14
Credit Limit		1,200.00
Available Credit		653.00

Payment Information	
Statement Closing Date	11/01/16
New Balance	546.14
Minimum Payment Due	546.14
Payment Due Date	11/26/16
Past Due Amount	0.00

An amount followed by a minus (-) is a credit or a credit balance, unless otherwise indicated.

PAYMENT ADDRESS

CARD SERVICES

PO BOX 875852

KANSAS CITY, MO 64187-5852

ACCOUNT INQUIRIES AND

LOST STOLEN CARDS

800-821-5184

816-843-2000 IN KANSAS CITY

CARD SERVICES

PO BOX 419734

KANSAS CITY MO 64141-6734

Telephoning about billing errors will not preserve your rights under federal law. See the Billing Rights Summary on the reverse side.

Transaction Information

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
10/03	10/04	2444500M58PTJ7YD0	KING SOOPERS #0083 DENVER CO MCC: 5411 MERCHANT ZIP: 80249	181.33
10/06	10/06	2476197M9610NL5A3	SCRIPPS SPELLING BEE 513-977-3822 OH MCC: 8299 MERCHANT ZIP: 45202	145.00
10/10	10/10	2416407MQ2LR8TE0Z	TARGET 00021832 BRIGHTON CO MCC: 5411 MERCHANT ZIP: 80601	73.17
10/19	10/19	2444500MN8PT14B3E	KING SOOPERS #0114 COMMERCE CITY CO MCC: 5411 MERCHANT ZIP: 80022	19.96
10/20	10/20	F558000MN00CHGDDA	PAYMENT-THANK YOU	115.85-
10/26	10/26	2444500MW8PRL1X9W	KING SOOPERS #0114 COMMERCE CITY CO MCC: 5411 MERCHANT ZIP: 80022	6.68
10/31	10/31	2449215N1JH8A7T5E	WWW.MATHCOUNTS.ORG WWW.MATHCOUNT VA MCC: 8299 MERCHANT ZIP: 22314	120.00

Interest Charge Calculation

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

Current Billing Period Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	13.25(v)	0.00	0.00
Cash Advances	17.25(v)	0.00	0.00
Previous Billing Period Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	13.25(v)	0.00	0.00

(v) = Variable Rate

Periodic rates and APRs may vary. See your Cardmember Agreement for an explanation. There is a 25-day grace period for Purchases but not for Cash Advances. You can avoid additional finance charges on Purchases if you pay the New Balance within 25 days of the Statement Closing Date (which may not be the same as the Payment Due Date). See reverse side for important information and disclosures and, if an Annual Fee was posted above, regarding renewals.

Summary of Account Activity		
Previous Balance	\$	1,438.22
Payments	-	1,438.22
Other Credits	-	0.00
Purchases/Debits	+	100.60
Cash Advances	+	0.00
Finance Charges	+	0.00
New Balance		100.60
Credit Limit		1,500.00
Available Credit		1,256.00

Payment Information	
Statement Closing Date	11/01/16
New Balance	100.60
Minimum Payment Due	100.60
Payment Due Date	11/26/16
Past Due Amount	0.00

An amount followed by a minus (-) is a credit or a credit balance, unless otherwise indicated.

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 KANSAS CITY MO 64141-6734

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Transaction Information

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
10/20	10/20	F558000MN00CHGDDA	PAYMENT-THANK YOU	1,438.22-
10/25	10/25	2416407MV2LR87SMG	TARGET 00014712 AURORA CO MCC: 5411 MERCHANT ZIP: 80012	43.00
10/27	10/27	2443106MY606SXX9A	NOODLES & CO 164 AURORA CO MCC: 5812 MERCHANT ZIP:	40.62
10/27	10/27	2449215MXLWHFQQ4X	TEACHERSPAYTEACHERS.COM 646-588-0910 NY MCC: 5999 MERCHANT ZIP: 10003	4.50
10/28	10/28	2444500MY8PTE3FQD	KING SOOPERS #0083 DENVER CO MCC: 5411 MERCHANT ZIP: 80249	12.48

Interest Charge Calculation

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

Current Billing Period	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
<u>Type of Balance</u>			
Purchases	13.25(v)	0.00	0.00
Cash Advances	17.25(v)	0.00	0.00
Previous Billing Period	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
<u>Type of Balance</u>			
Purchases	13.25(v)	0.00	0.00

(v) = Variable Rate

Periodic rates and APRs may vary. See your Cardmember Agreement for an explanation. There is a 25-day grace period for Purchases but not for Cash Advances. You can avoid additional finance charges on Purchases if you pay the New Balance within 25 days of the Statement Closing Date (which may not be the same as the Payment Due Date). See reverse side for important information and disclosures and, if an Annual Fee was posted above, regarding renewals.

Summary of Account Activity		
Previous Balance	\$	422.53-
Payments	-	0.00
Other Credits	-	0.00
Purchases/Debits	+	1,069.39
Cash Advances	+	0.00
Finance Charges	+	0.00
New Balance		646.86
Credit Limit		2,000.00
Available Credit		1,353.00

Payment Information	
Statement Closing Date	11/01/16
New Balance	646.86
Minimum Payment Due	646.86
Payment Due Date	11/26/16
Past Due Amount	0.00

An amount followed by a minus (-) is a credit or a credit balance, unless otherwise indicated.

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Transaction Information					
Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount	
10/11	10/11	2449215MDLW4E53Z2	TEACHERSPAYTEACHERS.COM 646-588-0910 NY MCC: 5999 MERCHANT ZIP: 10003	21.50	
10/18	10/18	2449215MLLWA5SNP5	TEACHERSPAYTEACHERS.COM 646-588-0910 NY MCC: 5999 MERCHANT ZIP: 10003	14.50	
10/27	10/27	2422899MYWGP501TT	SCHOOLOUTLET.COM 877-398-6449 NV MCC: 5712 MERCHANT ZIP: 89449	1,033.39	

Interest Charge Calculation			
Your Annual Percentage Rate (APR) is the annual interest rate on your account			
Current Billing Period	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
<u>Type of Balance</u>			
Purchases	13.25(v)	0.00	0.00
Cash Advances	17.25(v)	0.00	0.00
Previous Billing Period	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
<u>Type of Balance</u>			
Purchases	13.25(v)	0.00	0.00
(v) = Variable Rate			

Periodic rates and APRs may vary. See your Cardmember Agreement for an explanation. There is a 25-day grace period for Purchases but not for Cash Advances. You can avoid additional finance charges on Purchases if you pay the New Balance within 25 days of the Statement Closing Date (which may not be the same as the Payment Due Date). See reverse side for important information and disclosures and, if an Annual Fee was posted above, regarding renewals.

Summary of Account Activity		
Previous Balance	\$	334.43
Payments	-	334.43
Other Credits	-	0.00
Purchases/Debits	+	938.18
Cash Advances	+	0.00
Finance Charges	+	0.00
New Balance		938.18
Credit Limit		3,500.00
Available Credit		2,561.00

Payment Information	
Statement Closing Date	11/01/16
New Balance	938.18
Minimum Payment Due	938.18
Payment Due Date	11/26/16
Past Due Amount	0.00

An amount followed by a minus (-) is a credit or a credit balance, unless otherwise indicated.

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Transaction Information				
Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
10/09	10/09	2444500MB8PW86WTK	KING SOOPERS #0114 COMMERCE CITY CO MCC: 5411 MERCHANT ZIP: 80022	144.98 ✓
10/12	10/12	2444500ME8PT2KHLZ	KING SOOPERS #0083 DENVER CO MCC: 5411 MERCHANT ZIP: 80249	120.71 ✓
10/14	10/14	2443106MH606SXX8F	NOODLES & CO 164 AURORA CO MCC: 5812 MERCHANT ZIP:	56.09
10/18	10/18	2444500ML8PRNQL3R	KING SOOPERS #0083 DENVER CO MCC: 5411 MERCHANT ZIP: 80249	60.44 ✓
10/18	10/18	2444500ML8PRNQL6Q	KING SOOPERS #0083 DENVER CO MCC: 5411 MERCHANT ZIP: 80249	345.00 ✓
10/20	10/20	F558000MN00CHGDDA	PAYMENT-THANK YOU	334.43-
10/21	10/21	2443106MP2E073KEN	AMAZON.COM AMZN.COM/BILL AMZN.COM/BILL WA MCC: 5942 MERCHANT ZIP: 98109	60.96
10/28	10/28	2449215MYS129AVNL	PAYPAL *COSCICONF 402-935-7733 CA MCC: 8299 MERCHANT ZIP: 95131	75.00 ✓
10/28	10/28	2449215MYS129F1FQ	PAYPAL *COSCICONF 402-935-7733 CA MCC: 8299 MERCHANT ZIP: 95131	75.00

Interest Charge Calculation			
Your Annual Percentage Rate (APR) is the annual interest rate on your account			
Current Billing Period		Annual	
Type of Balance		Percentage Rate (APR)	Balance Subject to Interest Rate
Purchases		13.25(v)	0.00
Cash Advances		17.25(v)	0.00
Previous Billing Period		Annual	
Type of Balance		Percentage Rate (APR)	Balance Subject to Interest Rate
Purchases		13.25(v)	0.00
(v) = Variable Rate			

Periodic rates and APRs may vary. See your Cardmember Agreement for an explanation. There is a 25-day grace period for Purchases but not for Cash Advances. You can avoid additional finance charges on Purchases if you pay the New Balance within 25 days of the Statement Closing Date (which may not be the same as the Payment Due Date). See reverse side for important information and disclosures and, if an Annual Fee was posted above, regarding renewals.

Summary of Account Activity		
Previous Balance	\$	0.00
Payments	-	0.00
Other Credits	-	0.00
Purchases/Debits	+	160.49
Cash Advances	+	0.00
Finance Charges	+	0.00
New Balance		160.49
Credit Limit		1,500.00
Available Credit		1,290.00

Payment Information	
Statement Closing Date	11/01/16
New Balance	160.49
Minimum Payment Due	160.49
Payment Due Date	11/26/16
Past Due Amount	0.00

An amount followed by a minus (-) is a credit or a credit balance, unless otherwise indicated.

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Transaction Information

Transaction Date	Posting Date	Reference Number	Purchases, Cash Advances, Payments, Credits and Adjustments since last statement	Amount
10/06	10/06	2444500M9BLMHYW78	WM SUPERCENTER #5334 AURORA CO MCC: 5411 MERCHANT ZIP: 80011	9.76
10/12	10/12	2461043MF09FJL2SQ	THE HOME DEPOT #1551 AURORA CO MCC: 5200 MERCHANT ZIP: 80011	55.46
10/26	10/26	2461043MX09FND61R	THE HOME DEPOT #1551 AURORA CO MCC: 5200 MERCHANT ZIP: 80011	95.27

Interest Charge Calculation

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

Current Billing Period	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
<u>Type of Balance</u>			
Purchases	13.25(v)	0.00	0.00
Cash Advances	17.25(v)	0.00	0.00
Previous Billing Period	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
<u>Type of Balance</u>			
Purchases	13.25(v)	0.00	0.00

(v) = Variable Rate

Periodic rates and APRs may vary. See your Cardmember Agreement for an explanation. There is a 25-day grace period for Purchases but not for Cash Advances. You can avoid additional finance charges on Purchases if you pay the New Balance within 25 days of the Statement Closing Date (which may not be the same as the Payment Due Date). See reverse side for important information and disclosures and, if an Annual Fee was posted above, regarding renewals.