



## How to Read Your Statement

We are committed to keeping you informed with clear and useful information.

Our statements have been designed to be easy to read and use.

Cardmember Service

It's easy to get answers to all of your account questions. You'll find the Cardmember Service phone number at the top of each statement page. Representatives are available to help you 24/7.

Payment Information

The most important information — New Balance, Minimum Payment Due and Payment Due Date — is available at a glance on the first page.

Rewards Summary

A clear summary of rewards is provided, if rewards are earned on the account.

Activity Summary

This section provides you with a summary of the recent activity on your account such as your Previous Balance, Payments you've made, New Balance, your Credit Line and Available Credit.

5 Transactions

The Transactions section gives you the details on how you have used your card during the statement period. Note: Foreign Transaction Fees, if any, will be shown on a separate line.

6 Year-to-Date

This is a summary of the fees and interest you have paid in the current calendar year.

Interest Charge Calculation

Here you can view a summary of your account balances by type, as well as your current Annual Percentage Rate (APR).

