A guide to reading your statement

1. Billing Cycle
   Reflects the dates your statement covers.

2. Need help?
   We’re available to answer your call Monday – Friday, 8:00 a.m. – 6:00 p.m., Central Time, or you can get answers on our website 24/7.

3. Summary of Account Activity
   A summary of all your account activity during the billing cycle, including any payments, purchases, interest, and fees.

4. Payment Information
   View your minimum payment due this month, your due date, and the impact of paying only your minimum payment each month.

5. Special Term(s) expiring
   One or more No Interest if Paid in Full balance(s) is about to expire.

6. Transaction Summary
   View your purchases, other transaction activity, and payments listed in order of transaction date. You’ll also see a total for fees and interest charged for this billing cycle as well as year-to-date.

7. Special Terms Calculation
   A message to remind you of your special terms promotions that have expiration dates. If you do not pay off your expiring No Interest if Paid in Full balance(s) in full by the Specials Terms End Date(s), deferred interest will be charged from the purchase date and added to your balance.

8. Special Terms End Date
   The date that your special terms promotion ends.

9. Deferred Interest Charge
   The amount of interest that has accrued in total from the original purchase date for No Interest if Paid in Full balances.

10. Interest Charge Calculation
    Lists each type of balance (i.e., regular, special terms, etc.) and applicable balance, and interest charge for each type of balance.

11. Annual Percentage Rate
    The annual percentage rate used to calculate the Interest Charge(s) for each type of balance.