

A Guide to Your Statement

The sample provided is for illustrative purposes and does not reflect your actual account data. We are highlighting in the sample below where to find certain pieces of important information.

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Merchant Name

Your Account Statement

for January 21, 2025 to February 21, 2025

CARDHOLDER NAME
Account Number: 1234 5678 9123 4567

Access your account 24/7 at:
<https://www.mytdfinancing.com>
Prefer a call? Contact us at (888) 925-0708

Summary of Account Activity	
Previous Balance	\$488.00
Payments & Credits	-\$200.00
Purchases & Other Charges	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$288.00
Statement Closing Date	Feb 21, 2025
Days in Billing Cycle	31
Total Credit Limit	\$4,500.00
Available Credit	\$4,212.00

Payment Information											
New Balance	\$288.00										
Minimum Payment Due	\$11.00										
Payment Due Date	Mar 18, 2025										
<p>Late Payment Warning: If we do not receive your Minimum Payment amount by the date listed above, you may have to pay a late fee of up to \$37.</p> <p>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...</p> <table border="1"> <thead> <tr> <th>If you make no additional charges using this card and each month you pay...</th> <th>You will pay off the balance shown on this statement in about...</th> <th>And you will end up paying an estimated total of...</th> </tr> </thead> <tbody> <tr> <td>Only the minimum payment</td> <td>XX years</td> <td>\$XXXXXX</td> </tr> <tr> <td>\$XX.XX</td> <td>X years</td> <td>\$XXX.XX (savings = \$XXXX.XX)</td> </tr> </tbody> </table> <p>If you would like information about credit counseling services, please call (888) 925-0708.</p>			If you make no additional charges using this card and each month 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	XX years	\$XXXXXX	\$XX.XX	X years	\$XXX.XX (savings = \$XXXX.XX)
If you make no additional charges using this card and each month 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	XX years	\$XXXXXX									
\$XX.XX	X years	\$XXX.XX (savings = \$XXXX.XX)									

Important Message Area

Additional messaging may continue after Summary of Promotional and Standard Balances

Summary of Promotional and Standard Balances						
Credit Plan #	Type of Balance	Initial Purchase Date	Promotion Expiration Date	Accrued Interest	Interest Charged	Outstanding Balance
9999	6 MTHS DEFERRED INTEREST	Sep 30, 2024	Mar 30, 2025	\$226.56	---	\$288.00

Must be paid in full by **March 30, 2025** to avoid paying accrued interest charges. **Making only the minimum monthly payment will not pay off the balance in time. Pay more towards this balance to avoid accrued interest.**

Page X of Y NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION... 02/2025
Please detach this portion and return with your payment to insure proper credit. Retain upper portion for your records.

6 **Merchant Name**
CARD SERVICES
PO BOX 12345
COLUMBUS GA 31901-1234

Account Number: 1234 5678 9123 4567
Past Due Amount: \$0.00
New Balance: \$288.00
Minimum Payment Due: \$11.00
Payment Due Date: Mar 18, 2025

AMOUNT ENCLOSED \$ []

Please write your account number on your check and make it payable to <REMIT-NAME>. Allow 7 days for payment by mail.
 To change name/address: Check box and fill in form on the back. Or update online at: <https://www.mytdfinancing.com>

CARDHOLDER NAME
ADDRESS LINE 1
ADDRESS LINE 2
CITY ST ZIP+4
COUNTRY NAME

REMITTANCE NAME
ADDRESS LINE 1
CITY ST ZIP+4

100 1234567890123456 MMDDYYYY 999999999999 999999999999 9

Merchant Name

Your Account Statement for January 21, 2025 to February 21, 2025
CARDHOLDER NAME | ACCOUNT NUMBER 1234 5678 9123 4567

Transactions					
Transaction Date	Posting Date	Credit Plan	Location/Reference Number	Transaction Description	Amount
Jan 25 2025	Jan 26 2025	9999	9999	PAYMENT	\$200.00

Interest Charged					
Transaction Date	Posting Date	Credit Plan	Location/Reference Number	Transaction Description	Amount
NO INTEREST CHARGED IN THIS BILLING PERIOD					\$0.00
TOTAL INTEREST FOR THIS BILLING PERIOD					\$0.00

2025 Totals Year-to-Date	
Total fees charged in 2025	\$0.00
Total interest charged in 2025	\$0.00

2025 Totals Year-to-Date	
Total payments and credits on this statement	\$200.00
Total purchases, other charges, fees, and interest on this statement	\$0.00

Interest Charge Calculation				
Your Annual Percentage Rate (APR) is the annual interest rate on your account.				
Credit Plan	Type of Balance	Annual Rate of Interest	Average Daily Balance Subject to Interest Rate	Interest Charged
9999	6 MTHS DEFERRED INTEREST	29.99%	\$288.00	\$0.00

1 Summary of Account Activity

This section shows activity which has occurred during the last billing period and information on your account such as: total purchases and payments you made, fees and interest charged by us, your previous balance and new balance, your total credit limit and available credit, and your statement closing date.

2 Payment Information

This area of the statement provides you with your Minimum Payment Due and Payment Due Date.

3 Notice

This area of the statement will notify you of important messages regarding your account, including any past due status.

4 Summary of Promotional and Standard Balances

This area of the statement, among other things, provides a quick glance of balances on your account which may be subject to a Promotional Offer, when those Promotional Offers expire, the balance on those Promotional Offers, when they must be paid, and the minimum payments due.

5 Promotion Reminder

Pay close attention to this section for messaging regarding your Promotional Offer(s) indicating the date on which the promotion expires. Additional details about Promotional Offers are contained in your Cardholder Agreement.

6 Remit Payment Section

Use this stub to pay your monthly bill. It includes important information concerning the Minimum Payment Due and the Payment Due Date. Mail this stub with your monthly payment or visit <https://www.mytdfinancing.com> to make online payments.

7 Transactions

A list of all the transactions that have occurred since your last statement (purchases, payments, credits, cash advances, and balance transfers).

8 Year-to-Date Totals

This chart summarizes any year-to-date fees and interest charges you may have incurred.

9 Interest Charge Calculation

A summary of the Annual Percentage Rates (APRs) of the different types of balances, the amount of each, and the interest charged for each type of balance.