

Simply Stated™, we are committed to keeping you informed with clear and useful information. Our statements have been designed to be easy to read and use.

**1 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.

**2 Payment Information**

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

**3 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.

**4 Rewards Summary**

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

**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.

**7 Interest Charge Calculation**

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

**June 2012 Statement**  
 Open Date: 12/13/2012 Closing Date: 01/11/2013  
 Account: 0000 1234 5678 9010

**U.S. Bank Card**  
 JOHN Q PUBLIC

**Cardmember Service** 1-999-999-9999  
 BNK 23 8 07

**New Balance** \$3,373.62  
**Minimum Payment Due** \$9,999,999.99  
**Payment Due Date** 02/07/2012

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$35.00 Late Fee.

**Minimum Payment Warning:** If you only make the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

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	9 years	\$6,195
\$35	3 years	\$4,368 Savings = \$1,827

If you would like information about credit counseling services, please call 1-866-951-1391.

**Activity Summary**

Previous Balance	\$2,206.50
Payments	\$2,206.50CR
Other Credits	\$62.28CR
Purchases	\$3,433.90
Balance Transfers	\$0.00
Advances	\$0.00
Other Debits	\$0.00
Fees Charged	\$2.00
Interest Charged	\$0.00
<b>New Balance</b>	<b>= \$9,999,999.99</b>
<b>Past Due</b>	<b>\$30.00</b>
<b>Minimum Payment Due</b>	<b>\$5.00</b>
Credit Line	\$9,999,999.99
Available Credit	\$9,999,999.99
Days in Billing Period	30

**Rewards**  
 Earned This Statement 337  
 For details, see your rewards summary.

**Transactions**

**Payments and Other Credits**

Post Date	Trans Date	Ref #	Transaction Description	Amount
12/17	12/18	5432	INTERNET PAYMENT - THANK YOU!	\$100.50CR
12/17	12/18	3654	INTERNET PAYMENT - THANK YOU!	\$206.50CR
12/17	12/18	2214	BRANCH PAYMENT - THANK YOU!	\$300.00CR
12/17	12/18	9765	KOHL'S DEPARTMENT STORE - OAK CREEK, WI	\$62.20CR
12/17	12/18	1679	INTERNET PAYMENT - THANK YOU!	\$9,999,999.99CR
<b>TOTAL THIS PERIOD</b>				<b>\$9,999,999.99CR</b>

**Purchases and Other Debits**

Post Date	Trans Date	Ref #	Transaction Description	Amount
12/14	12/16	6727	ABC TRAVEL TOURS - MINNEAPOLIS, MN	\$2,126.00
12/14	12/16	4454	STARBUCKS COFFEE - ST PAUL, MN	\$6.43
12/14	12/16	3664	THE CROWNE PLAZA NORTHSTAR - MINNEAPOLIS, MN	\$142.50

**2012 Totals Year-to-Date**

Total Fees Charged in 2012	\$2.00
Total Interest Charged in 2012	\$29.00

**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.  
 \*\*APR for current billing and future transactions.

Balance Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement	Interest Free Period
**Balance Transfer	\$0.00	\$0.00	YES	\$0.00	18.99%	NO	NO
**Purchases	3,373.62	\$0.00	YES	\$0.00	18.99%	YES	NO
**Advances	\$0.00	\$0.00	YES	\$0.00	23.99%	NO	NO

Return to top of page

How to Read Your Statement

**Payment Information**

Tools & Resources

Choose how to pay with options that put you in control:

<b>Call Cardmember Service</b>	<p>Call the number on your statement or on the back of your card. Service representatives are available 24/7.</p> <ul style="list-style-type: none"> <li>Once you have set up a checking or saving account with a service representative, you can make payments with in the automated phone system by saying “Make a Payment” after you enter your account information.</li> </ul>		
<b>Online</b>	<p>Make payments free online by logging into <a href="http://usbank.com">usbank.com</a>.</p> <ul style="list-style-type: none"> <li>Payments can be made from a U.S. Bank checking or savings account or from a non-U.S. Bank account</li> <li>Schedule payments on the same day your payment is due or schedule future dated payments</li> <li>Review your scheduled payments online and even cancel them if needed – you are in control</li> </ul>		
<b>Mobile Banking</b>	<p>Download the mobile banking application and make payments from your phone. Learn more at <a href="http://usbank.com/mobile">usbank.com/mobile</a>.</p>		
<b>In Person at a branch</b>	<p>Avoid mail delays. Make your payment with a banker or teller at over 2,400 U.S. Bank branches nationwide. Find a <a href="#">U.S. Bank location</a> near you.</p>		
<b>Mail</b>	<p>Send a check along with the Payment Coupon from your monthly statement.</p> <table border="0" style="width: 100%;"> <tr> <td style="text-align: center; vertical-align: top;"> <p><b>Mailing Address:</b>                      Cardmember Service                      P.O. Box 790408                      St. Louis, MO 63179-0408</p> </td> <td style="text-align: center; vertical-align: top;"> <p><b>Overnight Address:</b>                      Cardmember Service ATTN: 790408                      824 North 11<sup>th</sup> Street                      St. Louis, MO 63101-1016</p> </td> </tr> </table>	<p><b>Mailing Address:</b>                      Cardmember Service                      P.O. Box 790408                      St. Louis, MO 63179-0408</p>	<p><b>Overnight Address:</b>                      Cardmember Service ATTN: 790408                      824 North 11<sup>th</sup> Street                      St. Louis, MO 63101-1016</p>
<p><b>Mailing Address:</b>                      Cardmember Service                      P.O. Box 790408                      St. Louis, MO 63179-0408</p>	<p><b>Overnight Address:</b>                      Cardmember Service ATTN: 790408                      824 North 11<sup>th</sup> Street                      St. Louis, MO 63101-1016</p>		

**Any Questions?**

If you have any questions about the payment options, please call Cardmember Service at 800-285-8585 or the number on the back of your card.

[Return to top of page](#)

[How to Read Your Statement](#) [Payment Information](#) [Tools & Resources](#)

[How to Read Your Statement](#)

[Payment Information](#)

[Tools & Resources](#)

Enjoy added choice, control and convenience with online banking features.

## Account Alerts

Account Alerts help keep you informed when specific account activities takes place. Below are some examples of text and email alerts available within Internet Banking:

- Dollar-limit authorization
- ATM cash withdrawal
- Suspicious transaction
- Card not present
- Declined transaction
- Gasoline purchase

Plus, you can set up payment Account Alerts which will notify you by email or text when your payment is due and when a payment has posted to your account.

Learn about other account and security alerts: [usbank.com/alerts](http://usbank.com/alerts).

## Mobile Tools

With U.S. Bank Mobile Banking, you have secure access to you account anytime, anywhere.

- Pay bills
- Transfer funds
- Check balances
- Send cash to friends and family
- Stay in control of your money anywhere you go with your phone

Go to [usbank.com/mobile](http://usbank.com/mobile) to learn more about our mobile options.

## Resources

Visit our Credit Wellness Center to learn more about the importance of a good credit score and what you can do to improve yours.

- Learn how credit scores are calculated
- Understand why credit matters
- Learn how to get a free copy of your credit report

Go to [www.creditwellness.usbank.com](http://www.creditwellness.usbank.com) today to find out more.

[Return to top of page](#)

[How to Read Your Statement](#) [Payment Information](#) [Tools & Resources](#)