

# A guide to your new statement

Note: The Credit Card Act of 2009 requires certain information be included on the monthly billing statement. The sample provided is for illustrative purposes and does not reflect your actual account data.

## 1. Summary of Account Activity

- A listing of all your account activity during the billing cycle.
- Any new payments, purchases, returns, adjustments and interest charges will be summarized here along with the Credit Limit and Credit Available on your account.
- Manage your account at [www.gemoney.com](http://www.gemoney.com) or by calling the customer service phone number provided.

## 2. Payment Information

- Important information concerning your Total Minimum Payment and Due Date as well as warnings regarding making a Late Payment or only paying the Total Minimum Payment Due on your account.

## 3. Promotional Expiration Warning

- This section explains when Deferred Interest promotions will expire. It is in narrative form and complements your Promotional Summary.

## 4. Payment Coupon

- Located at the bottom of your first page.
- Includes important information concerning the Total Minimum Payment and when it is due.
- Return this stub with your monthly payment or visit [www.gemoney.com](http://www.gemoney.com) to make payments for free.

NOTE: A reminder of promotional payoff amounts for Deferred Interest promotions will appear on the Payment Coupon 2 months before your promotion(s) expire.

## 5. Promotional Purchase Summary

- Summarizes your special promotional purchases.
- Details concerning the following items can be found here:
  - Promotional expiration date
  - Promotional balance
  - Any deferred or billed interest charges related to these purchases
- To avoid interest charges on any Deferred Interest promotions, pay-off the Promotional Balance on or before the promotional expiration date in this section.

## 6. Transaction Summary

- A chronological listing of your individual monthly transactions with a table that segments fees and interest year-to-date.

## 7. Interest Charge Calculation

- Shows the APR, interest charges and expiration date for each type of transaction.

## 8. Cardholder News

- You will receive additional cardholder news and special information about your account in this area.

## 9. Special Messages

- Check out this area of your statement to find exciting announcements and account benefits.

Please see the back of the first page of your statement for important information concerning your account and customer service information.

**Agent Bank Name**  
**GE Money**

**Summary of Account Activity**

|  |               |
|--|---------------|
| Previous Balance                           | \$0.00        |
| + New Purchases                            | \$0.00        |
| - Payments                                 | \$0.00        |
| +/- Credits, Fees & Adjustments (net)      | \$0.00        |
| +/- Interest Charge/Transaction Fees (net) | \$ 0.00       |
| <b>New Balance</b>                         | <b>\$0.00</b> |
| Credit Limit                               | \$0.00        |
| Available Credit                           | \$0.00        |
| Cash Limit                                 | \$0.00        |
| Available Cash                             | \$0.00        |
| Overlimit Amount                           | \$0.00        |
| Days in Billing Cycle                      | 30            |

To manage your account or make payments go to [www.gemoney.com](http://www.gemoney.com)

Customer Service (including lost/stolen):  
1-800-XXX-XXXX  
Best Days to call are Wednesday - Friday

Cardholder Name: XXXX XXXX XXXX  
Account Number: XXXX XXXX XXXX  
Statement Closing Date: XX/XX/XXXX

**Payment Information**

**New Balance** **\$0.00**  
Minimum Payment This Period \$0.00  
Amount First Due \$0.00  
**Total Minimum Payment Due** **\$0.00**  
Payment Due Date MM/DD/YYYY

Promotional Payoff Amount \$0.00

**PAYMENT DUE BY 5 P.M. ET ON THE DUE DATE**  
We may convert your payment into an electronic debit.

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a \$35 late fee and your APRs may be increased up to the Penalty APR of XX.XX%.

**Minimum Payment Warning:** Making only the minimum payment will increase the amount of interest you pay and the time it takes to repay your balance.

|   |  |   |
|---|--|---|
| If you make no additional charges using this card and each month you pay... | You will pay off the new balance shown on this statement in about... | and you will end up paying an estimated total of... |
| only the minimum payment  | 10 years   | \$0.00  |
| \$XX  | 3 years  | \$0.00  |
|   |  | range-\$0.00  |

If you would like information about credit counseling services, call 1-800-XXX-XXXX or go to [www.JPL.com](http://www.JPL.com).

**Promotional Expiration Warning**

You have a promotion(s) expiring on XX/XX/XX. You must pay each deferred interest promotional balance in full by its expiration date to avoid paying accrued interest charges.

On deferred interest promotions, Finance Charges accrued from the date of purchase will be added to your Account unless (1) the promotional purchase amount(s) is paid in full by the Promotional Expiration Date and (2) each Minimum Monthly Payment is paid by the Due Date. Please see the Promo Purchase Summary section and back of your statement for additional promotion details.

Detach and mail this portion with your check. Do not include any correspondence with your check. Please use blue or black ink.

**Client Logo**

| Total Minimum Payment Due | First Due Amount | Promotional Payoff | Payment Due Date | New Balance |
|---------------------------|------------------|--------------------|------------------|-------------|
| \$0.00 cc                 | \$0.00 cc        | \$0.00 cc          | MM/DD/YYYY       | \$0.00 cc   |

New address or e-mail? Check the box at left and print changes on back.

Barcode

Cardholder Name  
1234 Main Street  
Anytown, GA 12345

Make Payment To: **GE Money Bank**  
P.O. Box 530983  
Atlanta, GA 30300

0016000010000 000160000036945023 71951907600058022

Account Number: XXXX XXXX XXXX XXXX

**Minimum Payment Warning:** Making only the minimum payment will increase the amount of interest you pay and the time it takes to repay your balance.

Payment Enclosed: \$

**Promotional Purchase Summary (A)**

| Promotional Expiration Date | Promotional Balance | Deferred Finance Charge | Tran Date | Description | Initial Purchase Amount |
|-----------------------------|---------------------|-------------------------|-----------|-------------|-------------------------|
| XX/XX/XX                    | \$XXX cc            | \$XXX cc                | XX/XX/XX  | Promo Type  | \$XXX cc                |

Important information about your promotion may appear in this section.

| Transaction Summary | Reference Number  | Description of Transaction or Credit  | Amount        |
|---------------------|-------------------|---------------------------------------|---------------|
| Tran Date Post Date |                   |                                       |               |
| XXXX XXXX           | 588418FPS0388W6M  | Store #1                              | \$0.00        |
| XXXX XXXX           | 6544A00602U72VL   | Store #2                              | \$0.00        |
| XXXX XXXX           | 5554186076RDV0X   | Store #3                              | \$0.00        |
|                     |                   | <b>Fees</b>                           |               |
| XXXX XXXX           | 228394534979JH2ZE | Late Fee                              | \$0.00        |
| XXXX XXXX           | 812398461283485DV | Minimum Interest Charge               | \$0.00        |
|                     |                   | <b>TOTAL FEES FOR THIS PERIOD</b>     | <b>\$0.00</b> |
|                     |                   | <b>Interest Charged</b>               |               |
|                     |                   | Interest Charged on Purchases         | \$0.00        |
|                     |                   | Interest Charged on Cash Advances     | \$0.00        |
|                     |                   | <b>TOTAL INTEREST FOR THIS PERIOD</b> | <b>\$0.00</b> |

**2012 Totals Year-to-Date**

Total fees charged in 2012 \$0.00  
Total interest charged in 2012 \$0.00

**Interest Charge Calculation**

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

| Type of Balance   | Expiration Date | Annual Percentage Rate (APR) | Balance Subject to Interest Rate | Interest Charge |
|-------------------|-----------------|------------------------------|----------------------------------|-----------------|
| Purchases         | N/A             | XX.XX% (v)                   | \$0.00                           | \$0.00          |
| With Pay Purchase | N/A             | XX.XX% (v)                   | \$0.00                           | \$0.00          |

(v) = Variable Rate

**Cardholder News & Information**

Important information about your account may appear in this section.

**Special Messages**

Important marketing messages may be found in this section.