

# How to Read Your Credit Card Statement



Account Number Ending In 9979

SUMMARY OF ACCOUNT ACTIVITY	
Previous Balance	\$8.10
- Payments	\$0.00
- Other Credits	\$0.00
+ Purchases	\$377.52
+ Other Debits	\$0.00
+ Cash Advances	\$0.00
Past Due Amount	\$8.10
Fees Charged	\$7.00
Interest Charged	\$3.22
<b>New Balance</b>	<b>\$395.84</b>
Account Number Ending In	9979
Credit Limit	\$1,000.00
Available Credit	\$604.00
Statement Closing Date	04/02/2023
Days this Billing Cycle	31

PAYMENT INFORMATION		
New Balance		\$395.84
Minimum Payment Due (MPD)		\$28.10
Payment Due Date		4/27/2023
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$7.00 late fee.		
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:		
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	2 years	\$470.00
If you would like information about credit counseling services, call 1-866-248-3453.		

Your month-end balance and minimum payment. Pay in full by the due date to avoid interest.

Your payment is due the same day every month, so you can set up automatic payments for the total balance, the minimum payment or another amount.

Late fee and interest charged (if any).

Your statement closes on this date and includes all transactions for the number of days shown for the billing cycle.

### TO CONTACT US

For Member Services, please call: 866-570-1238  
 To report a lost or stolen card, please call: 866-570-1238  
 Website: <https://www.sfcu.org>

Send notice of billing errors to:  
 P.O. Box 10690  
 Palo Alto, CA 94303-0843

### NEWS FROM STANFORD FEDERAL CREDIT UNION

Your account is delinquent. Please remit your payment today to bring your account current. This is an attempt to collect a debt and information obtained will be used for that purpose.

Important updates are here.

New Balance	Payment Due Date	Amount Past Due	Minimum Payment Due
\$395.84	4/27/2023	\$8.10	\$28.10

See Reverse Side for Important Information and Billing Rights Summary

5617 BKH 002 7 1 230402 0 D PAGE 1 of 3 1 0 3215 5000 S006 O1AB5617  
 Please detach this portion and return with your payment to ensure proper credit. Retain upper portion for your records.

Stanford FCU  
 P.O. Box 10690  
 Palo Alto, CA 94303-0843

Account Number Ending In 9979



New Balance \$395.84  
 Payment Due Date 4/27/2023  
 Minimum Payment Due \$28.10

Amount Enclosed \$

- \* Do not fold, staple, clip, send cash or non-US funds
- \* Please detach and enclose bottom portion with payment
- \* Make checks or money orders payable to:

If you participate in auto pay, see Fees and Interest section for payment information.  
 Payments received as instructed will be posted to your account on the day of receipt.  
 Non-conforming payments may be subject to a 5 day delay in posting.

Stanford FCU VISA  
 PO BOX 37035  
 BOONE IA 50037-0035

CARD TESTER  
 1860 EMBARCADERO RD  
 PALO ALTO CA 94303-3335

\*467622500006997900000028100000039584

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## TRANSACTIONS

Tran Date	Post Date	Description	Reference Number	Amount
03/15	03/17	ROUND TABLE PIZZA 1248 650-3225914 CA	24013392B01JM2KN8	331.87
03/15	03/17	STARBUCKS 800-782-7282 800-782-7282 WA	24445002B2XD6HK7K	6.25
03/15	03/17	STARBUCKS STORE 19632 PALO ALTO CA	24692162B31BFREMS	39.40

## FEES

04/02	04/02	LATE FEE		7.00
TOTAL FEES FOR THIS PERIOD				7.00

## INTEREST CHARGED

04/02	04/02	Interest Charge on Purchases		3.22
04/02	04/02	Interest Charge on Cash Advances		0.00
TOTAL INTEREST FOR THIS PERIOD				3.22

An amount preceded by a minus sign (-) is a credit or credit balance unless otherwise indicated.

## 2023 TOTALS YEAR-TO-DATE

Total Fees charged in 2023	\$7.00
Total Interest charged in 2023	\$3.22

WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.

## INTEREST CHARGE CALCULATION

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

Type of Balance	Annual Percentage Rate (APR)	APR Expiration Date	Balance Subject to Interest Rate	INTEREST CHARGED
Purchases	18.000% (v)		\$215.12	\$3.22
Cash Advances	18.000% (v)		\$0.00	\$0.00

## REWARDS

POINTS PRIOR TO THIS STATEMENT: 16

POINTS EARNED FOR THIS STATEMENT: 756

POINTS ADJUSTED FOR THIS STATEMENT: 0

POINTS REDEEMED DURING THIS STATEMENT: 0

POINTS DUE TO EXPIRE: 12/2026 772

TOTAL POINTS AVAILABLE: 772

Interest charges (if any) are listed here.

The interest (if any) charged on your purchases is separated from the interest charged on cash advances and balance transfers (combined here). Most banks charge a higher interest rate for cash advances and balance transfers, but your credit union charges the same low rate for all three!

Your interest rate is subject to change and based on the Prime rate.

Your reward points earned from the purchases on this statement.

Bonus points added or points deducted due to purchase refunds (if any).

Your total reward points available to redeem for cash, gift cards, travel or merchandise. You can also view and redeem your points in Online Banking and the mobile app under Services > Card Center (or click Card Center at the bottom of the app).