



# Simply Stated<sup>SM</sup>

Simply stated, we are committed to keeping you informed of the following important information and enhancements related to your consumer credit card account. These changes are intended to make understanding and using your card even easier.

If you have any questions about these changes, do not hesitate to contact Cardmember Service at the number on the back of your card.

## Monthly Statement Enhancements

## Monthly Payments and Due Dates

## Interest Rates

## Fees

### Monthly Statement Enhancements:

Your monthly statements now have more helpful information and are easier to read:

- The most important information is highlighted on the statement, including minimum payment, due date and transactions.
- There are clear explanations of exactly how the balance was calculated.
- A clear summary of rewards is provided, if rewards are earned on the account.

There is also information provided to help you estimate how long it will take to pay down your balance if you make the minimum payment each month and how much would need to be paid to pay it off in 36 months.

In addition, the following statement enhancements have been made:

1. The **Activity Summary** box has been broken out into additional categories, to provide more helpful information on your current balance and recent transactions/payments.
2. The **Payment Information** section has been enhanced to include helpful Late Payment and Minimum Payment Warning information. In addition, your payment due date will now be the same every month. These enhancements will help you budget to avoid paying late fees and better manage your account.
3. The categories within the **Transactions** section have been expanded for easy viewing. Note: Foreign Transaction Fees, if any, will be shown on a separate line within the Fees area of the statement.
4. A simple summary of the fees and interest you have paid in the current calendar year can now be conveniently viewed in the **Totals Year-to-Date** section.
5. We have provided a summary of the types of balances that exist (along with any associated costs) in the **Interest Charge Calculation** section. This is where your current Annual Percentage Rate (APR) and expiration date are located.

Inquiries: 999-999-9999  
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Your Credit Card account at a glance... Account: 4000 1234 5678 9010

Activity Summary		Payment Information										
Previous Balance	\$1,400.00	New Balance	\$1,287.16									
Payments	\$1,400.00	Minimum Payment Due (Current Month)	\$27.00									
Other Credits	\$0.00	Minimum Payment Due (Past Due)	\$0.00									
Purchases	\$1,287.16	<b>Total New Minimum Payment Due</b>	<b>\$27.00</b>									
Balance Transfers	\$0.00	Payment Due Date	July 17, 2010									
Advances	\$0.00	<b>Late Payment Warning:</b> If we do not receive your minimum payment by the date listed above, you may have to pay a \$35.00 late fee.										
Other Debits	\$0.00	<b>Minimum Payment Warning:</b> 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:										
Past Due Amount	\$0.00	<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 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>10 years</td> <td>\$2,085</td> </tr> <tr> <td>\$43</td> <td>3 years</td> <td>\$1,567 (Savings = \$524)</td> </tr> </tbody> </table>		If you make no additional charges using this card and each month you pay:	You will pay off the balance shown in about...	And you will end up paying an estimated total of...	Only the minimum payment	10 years	\$2,085	\$43	3 years	\$1,567 (Savings = \$524)
If you make no additional charges using this card and each month you pay:	You will pay off the balance shown in about...	And you will end up paying an estimated total of...										
Only the minimum payment	10 years	\$2,085										
\$43	3 years	\$1,567 (Savings = \$524)										
<b>Fees Charged</b>	<b>\$0.00</b>	If you would like information about credit counseling services, call 866-951-1391.										
<b>Interest Charged</b>	<b>\$0.00</b>											
New Balance	\$1,287.16											
Credit Line	\$5,000.00											
Available Credit	\$3,712.84											
Statement Close Date	June 18, 2010											
Days in Billing Cycle	29											

  

Post Date	Trans Date	Reference Number	Description of Transaction	Amount
<b>Payments and Other Credits</b>				
6/3	6/3	0000	PAYMENT THANK YOU	\$1,400.00 CR
<b>Purchases and Other Debits</b>				
5/23	5/21	4542	AT&T TELEPHONE PORTLAND OR	\$62.28
5/26	5/25	2428	TARGET PORTLAND OR	\$478.90
5/30	5/28	9939	NORTHWEST NATURAL GAS PORTLAND OR	\$98.91
6/04	6/02	2160	BALM GRILL PORTLAND OR	\$352.86
6/17	6/15	6523	FRED MEYER PORTLAND OR	\$173.82
6/17	6/16	3978	COMCAST CABLE PORTLAND OR	\$110.49

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Please detach and send coupon with check payable to: U.S. Bank

**usbank**

To change your address or for Cardmember Service please call: 999-999-9999 **Every Hour Every Day!**

Sample A, Sample  
123 Main Street  
Anytown, USA  
12345

Your Account Number: 4000 1234 5678 9010  
Total New Balance: \$1,287.16  
Minimum Payment Due: \$27.00  
Payment Due Date: Enter Amount of Payment Enclosed  
July 17, 2010

U.S. Bank  
P.O. Box 790408  
St. Louis, MO 63179-0408

999-999-9999  
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2010 Totals Year-to-Date	
Total Fees Charged in 2010	\$0.00
Total Interest Charged in 2010	\$0.00

  

Interest Charge Calculation							
Your Annual Percentage Rate (APR) is the annual interest rate on your account.							
Balance Type	Balance By Type	Bal. Subject to Interest	Variable	Interest	APR	***APR*** Exp. Date	Interest Free Period
BALANCE TRANSFER	\$0.00	\$0.00	Yes	\$0.00	12.99%	No	No
PURCHASES	\$1,287.16	\$1,287.16	Yes	\$0.00	12.99%	Yes	Yes
ADVANCES	\$0.00	\$0.00	Yes	\$0.00	23.99%	No	No

  

To contact us regarding your account ... 4000 1234 5678 9010

By Telephone: **Every Hour Every Day!**  
Voice: 999-999-9999  
TDD: 999-999-9999  
Fax: 999-999-9999

Send Inquiries to:  
Cardmember Service  
P.O. Box 6352  
Fargo, ND 58125-6352

Send Payments to:  
U.S. Bank  
P.O. Box 790408  
St. Louis, MO 63179-0408

By E-mail:  
visit our website:  
usbank.com

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## Monthly Payments and Due Dates:

Payments are now due on the same day of the month, every month. As always, you can make payments by mail, online, phone or in your local branch (if available) to ensure that they are received by the payment due date and to avoid late fees or interest charges.

## Minimum Payment Amount:

Any amount paid above the minimum payment will be applied to the highest rate balance first, which means that you will pay less interest over time.

In addition, effective on October 1, 2010, your minimum payment amount will be \$30 or 1% of your total account balance (whichever is greater), plus any additional fees and interest incurred during your last billing cycle. This change will allow you to pay off your balance more quickly.

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## Interest Rates:

Interest rates on existing balances or on accounts that have been open for less than one year will no longer be increased, unless:

- A promotional rate expires
- You are more than 60 days late in making a payment
- There is completion of or failure to complete a hardship program

An Annual Percentage Rate (APR) may also be increased when the APR varies according to an index that is not under the issuer's control and is available to the general public (if the increase in APR is due to an increase in the index).

You can be assured that our policies on interest rates are consistent with these changes. In addition, you can continue to count on us to provide written notification of any changes to your account at least 45 days in advance.

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## Overlimit Fees:

You now have more flexibility and choice when it comes to managing your credit limit, with the option to opt in for overlimit coverage.

If you elect this coverage and go over the limit, a fee of up to \$25 may be assessed for the first occurrence and up to \$35 for the same violation occurring within six consecutive billing cycles. (No more than one fee will be assessed in any given billing cycle, even if you go over the limit more than once).

Please note that opting for overlimit coverage does not guarantee that transactions will be authorized, because additional factors such as credit-worthiness, your payment history, and amount your account is overlimit may be evaluated and you may be declined. In addition, even if you do not choose to opt in for overlimit coverage, we may still authorize transactions that go over your limit (but you won't be charged a fee).

You can elect this coverage through our [Internet Banking](#) service or by calling Cardmember Service at the number on the back of your card. Once elected, you may cancel this coverage for future transactions at any time via these same channels.

Keep in mind, some credit card products are not impacted by Overlimit Fees. Please reference your [cardmember agreement](#) to confirm your applicable fees.

## Additional Fee Enhancements:

Returned convenience check fees, inactivity fees, and closed account fees have been eliminated.

In addition, late, overlimit and returned check fees have been capped at \$25. Effective on October 1, 2010, these fees will be adjusted to be up to \$25 for the first occurrence and up to \$35 for the same violation occurring within six consecutive billing cycles, not to exceed your minimum payment.

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