



747 E. Whitcomb Avenue
 Madison Heights, MI 48071
 1.844.IDS.DOCS
 www.ids.com

NUMBER	AMOUNT PAST DUE	CURRENT AMOUNT DUE	MINIMUM PAYMENT
12345xxxx	0.00	433.52	108.07
STATEMENT PERIOD	NEW BALANCE	PAYMENT DUE DATE	AMOUNT ENCLOSED
01/01/XX - 01/31/XX	433.52	02/28/XX	

John A. Doe
 123 Main Street
 Anywhere, USA 000000



Check box and note any change of address or payment authorization changes on the back of this form.

Detach and return top portion with your payment.

Account Number	Card Number	Name	Beginning Date	Closing Date
XX000-00	XXXXXX-XXXX-1234	JOHN DOE	01-01-XX	01-31-XX
Credit Limit	Credit Available	Minimum Payment	Payment Due Date	Days in Current Cycle
15000.00	13607.31	108.07	02-28-XX	31

Trans Date	Eff Date	Description	Transaction Amount
			<small>Amounts with minus sign (-) are charges/fees on the card. Amounts that are positive are payments/credits.</small>
PERIODIC RATE MAY VARY			
01-01		FINANCE CHARGE	-52.11
01-02		LATE CHARGE	-25.00
01-03	01-03	PIZZA PAPALIS OF TROY, TROY, MI	-20.00
01-05	01-05	WAL-MART #1234 MADISON HGHTS, MI	-14.00
01-06	01-06	EL CHARRO, FRASER, MI	-30.12
01-13	01-13	MCDONALD'S F1234 TROY, MI	-24.23
01-14	01-14	WALGREENS #12345, MACOMB, MI	-35.56
01-15	01-15	BASKIN ROBBINS, MADISON HGHTS, MI	-33.43
01-16	01-16	TARGET 1234567 TROY, MI	-57.34
01-17	01-17	7-ELEVEN WARREN, MI	-34.35
01-20	01-20	OLD NAVY 1234 STERLING HGHTS, MI	-35.35
01-21	01-21	SEARS.COM 1234-1234-123-1234, IA	-35.85
01-22	01-22	SHELL OIL 123456789 TROY, MI	-97.12
01-25	01-25	HOCKEYTOWN USA, DETROIT, MI	-57.12

Beginning Balance	Payments	Purchases	Advances	Fees	Adjustments	Interest	Balance
857.17	.00	456.41	.00	25.00	.00	52.11	1392.69

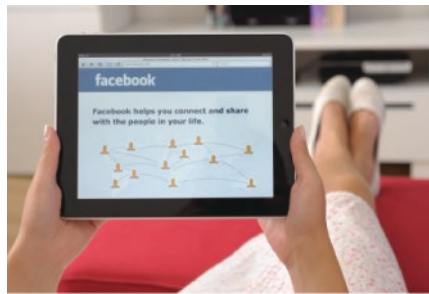
CASH ADVANCES				PURCHASES			
Cash	Cash APR	Cash MPR	Cash Interest	Purchase ADB	Purchase APR	Purchase MPR	Purchase Interest
312.69	4.2500	0.3542	1.11	14398.73	4.2500	0.3542	51.00

NOTICE: SEE REVERSE FOR IMPORTANT INFORMATION
 SEND ALL INQUIRIES TO THE ADDRESS SHOWN ABOVE

Total YTD Finance Charge
366.27



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FEE SUMMARY

TOTAL FEES FOR THIS PERIOD 25.00

DESCRIPTION	DATE	APR	BALANCE SUBJECT TO INTEREST RATE	INTEREST CHARGED
CASH ADVANCES	01/01/XX-01/31/XX	4.2500%	312.69	1.11
PURCHASES	01/01/XX-01/31/XX	4.2500%	456.41	51.00

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. EXAMPLE:

IF YOU MAKE NO ADDITIONAL CHARGES ON THIS CARD AND EACH MONTH YOU PAY ONLY THE MINIMUM PAYMENT	YOU WILL PAY OFF THE BALANCE SHOWN ON THIS STATEMENT IN ABOUT	AND YOU WILL END UP PAYING AN ESTIMATED TOTAL OF
108.07	3 YEARS	7,848.00 (SAVINGS = 3,810.00)

IF YOU WOULD LIKE INFORMATION ABOUT CREDIT COUNSELING SERVICES, CALL 1-844-IDS-DOCS.

TOTALS YEAR TO DATE	
TOTAL FEES CHARGED	25.00
TOTAL INTEREST CHARGED	418.71

Due to recent regulation changes a new Visa disclosure will be mailed to you in the near future. Please call 844-IDS-DOCS with any questions once it is received.

Do Your Statements Generate a Profit?

Drive revenue with **intelligent** & **profitable** statement delivery