

# Reading your monthly billing statement.

Below is an explanation of your bill's features:

**1 Special Messages**  
This area contains important messages regarding your account.

**2 Payment Information**  
This area highlights the new balance, minimum payment due and its due date.  
Past Due Amount: If you didn't make a minimum payment by the previous statement's due date, and it's still overdue by the new statement's date, the overdue amount appears here.

Minimum Payment Warning: Paying off the balance will take longer if only the minimum payment is made each month, as you'll accrue more interest. We include the warning information to ensure you understand how to pay off the new balance quicker.

Further transactions may increase your minimum payment, so be sure to check your minimum payment due each month.

**3 Summary of Account Activity**  
This is an overview of your account from the previous balance through transactions for the period to the new balance. If your account has a promotional plan, you can avoid paying interest by paying the full promotional balance plus the minimum due on all other plans by the plan's due date.

**4 Transaction Detail**  
When you need a closer look at each transaction, you'll find all the information for this billing cycle in this section. We include the transaction:

- Date
- Description
- Amount

**5 Finance Charge Summary**  
Interest is calculated separately for each plan you have on your account. Promotional Annual Percentage Rates (APR) and their expiration dates will be listed in this section.

As always, definitions and explanations of terms are on the back of the statement. Need help? We're here. See the contact information on your statement.

**Dell Financial Services** Dell Preferred Account Offered by WebBank, Member FDIC Serviced by Dell Financial Services

Dell Preferred Account  
Account Number 1234 5678 9123 4567 891  
For the billing period ending Month DD, YYYY Page X of X

**1 Special Messages for SAMPLE CUSTOMER**

Before you make your next purchase, please be sure to check for our exclusive, limited-time DPA offers!  
Go online at [dell.com/specialoffers](http://dell.com/specialoffers)

**2 Payment Information** **3 Summary of Account Activity**

<b>New Balance</b> \$XXX,XXX.XX	<b>Previous Balance</b> \$XXX,XXX.XX
<b>Minimum Payment Due*</b> \$XX.XX	<b>Payments</b> -\$XXX.XX
<b>Payment Due Date</b> Month DD, YYYY	<b>Other Credits</b> \$X.XX
<b>*Includes Past Due Amount of \$XXX,XXX.XX</b>	<b>Purchases</b> \$X.XX
	<b>Other Debits</b> \$X.XX
	<b>Fees Charged</b> \$X.XX
	<b>Interest Charged</b> \$XX.XX

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

**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	X Years	\$XXX,XXX.XX
\$XXX,XXX.XX	X Years	\$XXX,XXX.XX (Savings = \$XXX,XXX.XX)

If you would like more information about credit counseling services, call 1-800-283-2210 or go to [justice.gov/eo/bapcpa/ccde/cc\\_approved.htm](http://justice.gov/eo/bapcpa/ccde/cc_approved.htm)

Your account is enrolled in Autopay. Your payment of \$XXX,XXX.XX will be drafted on <Month DD, YYYY>.

Please fill in the 'Amount Enclosed' and return the payment coupon with your check in the enclosed return envelope. Do not staple, paper clip, fold or tape the contents.

<b>Dell Preferred Account</b> <small>Offered by WebBank, Member FDIC Serviced by Dell Financial Services</small>	<b>Want to pay now?</b> Visit <a href="http://dell.com/dfs">dell.com/dfs</a> to make your payment online. Go paperless! Visit <a href="http://dell.com/GoPaperless">dell.com/GoPaperless</a> to learn more.	<b>Account #:</b> 1234 5678 91234 567 891 <b>New Balance:</b> \$XX,XXX.XX <b>Minimum Payment Due:</b> \$XX.XX <b>Payment Due Date:</b> Month DD, YYYY
<input type="checkbox"/> <b>New Address or Phone Number?</b> Please visit us at <a href="http://dell.com/dfs">dell.com/dfs</a> or check box and complete reverse side.	<b>Amount Enclosed:</b> \$ <input type="text"/>	<b>Please make your check payable to:</b> Dell Preferred Account. Include your 16 digit account number on your check or money order. Ensure the Amount Enclosed written on the coupon equals the check amount.

AC 02 000020 09278 H 1 B\*\*C001  
SAMPLE CUSTOMER  
C/O LINE  
54321 STREET ADDRESS  
ANYTOWN CA 54321-1234

DELL PREFERRED ACCOUNT  
PAYMENT PROCESSING CENTER  
P.O. BOX 6403  
CAROL STREAM IL 60197-6403

12345678912345678918000037586700000940007032012000100000

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**4 Transaction Detail Cont.**

Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
123456789	XX-XX-XX	XX-XX-XX	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	\$XXX.XX
123456789	XX-XX-XX	XX-XX-XX	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	\$XXX.XX
123456789	XX-XX-XX	XX-XX-XX	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	\$XXX.XX
123456789	XX-XX-XX	XX-XX-XX	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	\$XXX.XX
123456789	XX-XX-XX	XX-XX-XX	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	\$XXX.XX
123456789	XX-XX-XX	XX-XX-XX	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	\$XXX.XX
123456789	XX-XX-XX	XX-XX-XX	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	\$XXX.XX
123456789	XX-XX-XX	XX-XX-XX	XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	\$XXX.XX

**% Interest Charged**

XX-XX-XX	XX-XX-XX	BILLED INTEREST CHARGES ON PURCHASE	\$XX.XX
		TOTAL INTEREST FOR THIS PERIOD	\$XX.XX

**% 20XX Totals Year-to-Date**

		Total fees charged YYYY	\$XX.XX
		Total interest charged YYYY	\$XX.XX

**5 Interest Charged Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account. Your APR for purchases is XX.XX%(v)

Plan Type	Promotion Expiration Date	Balance Subject to Interest Rate	Daily Periodic Rate	Annual Percentage Rate (APR)	Interest Charges	Promotion Plan Deferred Interest Charges	New Plan Balance	Deferred Interest Balance	Minimum Amount Due Per Plan
Regular Plan		\$XX,XXX.XX	XX,XXX%	XX,XX% (v)	\$XX.XX	\$XX.XX	\$XX,XXX.XX	\$XX.XX	\$XX,XXX.XX
Promo	XX-XX-XX	\$XX,XXX.XX	XX,XXX%	XX,XX% (v)	\$XX.XX	\$XX.XX	\$XX,XXX.XX	\$XX.XX	\$XX,XXX.XX

(v) = Variable Rate

**PLEASE NOTE:** Your Deferred Interest promotion will expire on the expiration date listed above. If you do not pay the Deferred Interest Balance in full by the expiration date, interest will be imposed on your account from the transaction posting date of the purchase at your standard rate of XX.XX% (variable). To avoid being billed deferred interest, pay the Deferred Interest Balance in full by the expiration date and make payments in excess of your Minimum Payment Due during the last two full billing cycles before the expiration date.

You must pay your promotional balance of \$XXX,XXX.XX in full by MM/DD/YYYY to avoid paying deferred interest charges.

Contact Dell Financial Services Customer Care at 1-800-283-2210 or visit us online at [dell.com/dfs](http://dell.com/dfs)

Please send billing inquiries to Billing Inquiry Department Dell Preferred Account P.O. Box 61585 Austin, TX 78768-1585

Please mail payments to the address on your payment coupon.

Please send correspondence other than billing inquiries to Dell Financial Services c/o DFS Customer Care Dept. P.O. Box 91577 Austin, TX 78768-1577