

# How To Read Your Statement

Account Number xxxx xxxx xxxx xxxx  
For the billing period ending <statement closing date>

## Special Messages for Joe Credit

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### Summary of Account Activity

Previous Balance	\$696.81
Payments	\$40.00
Other Credits	\$0.00
Purchases	\$0.00
<b>Fees Charged</b>	<b>\$39.00</b>
<b>Interest Charged</b>	<b>\$7.51</b>
<b>New Balance</b>	<b>\$703.32</b>
Credit Limit	\$7,000.00
Available Credit	\$6,296.68
Amount Over the Credit Limit	\$0.00
Statement Closing Date	December 31, 2009
Days in Billing Cycle	31

### Payment Information

New Balance	\$703.32
Current Month Minimum Payment Due	\$22.00
Past Due Amount	\$0.00
Total Minimum Payment Due	\$22.00
Payment Due Date	January 25, 2010

**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 \$39 and your APR may be increased to the Penalty APR which could be up to 29.99%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more interest and it will take 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	5 years	\$943.34
\$23.78	3 Years	\$856.04 (Savings = \$87.30)

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

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### Important Notices About Your Account

You have triggered the Penalty APR of xx.xx%. This change will impact your account as follows:

Transactions made on or after xx/xx/xx: As of xx/xx/xx, the Penalty APR will apply to these transactions. We may keep the APR at this level indefinitely.

Transactions made before xx/xx/xx: Current rates will continue to apply to these transactions. However, if you become more than 60 days late on your account, the Penalty APR will apply to those transactions as well.

**PLEASE NOTE:** TO AVOID ADDITIONAL INTEREST CHARGES, PAY BY THE PAYMENT DUE DATE.

### Transaction Detail

Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
	12-04-09	12-04-09	PAYMENT - THANK YOU!	-40.00
<b>Fees</b>				
		12-26-09	LATE CHARGE ASSESSMENT	39.00
<b>TOTAL FEES FOR THIS PERIOD</b>				<b>\$39.00</b>
<b>Interest Charged</b>				
		12-31-09	BILLED INTEREST CHARGES ON PURCHASE	7.51
<b>TOTAL INTEREST FOR THIS PERIOD</b>				<b>\$7.51</b>
<b>2009 Totals Year-to-Date</b>				
Total fees charged 2009				\$39.00
Total interest charged 2009				\$7.51

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### Interest Charge Calculation

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

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		\$668.22	0.03627%	13.24% (v)	\$7.51		\$703.32	\$0.00	\$22.00

(v) = Variable Rate

At Dell Financial Services, our commitment to providing you, our valued customers, with quality service and support is something we take very seriously. We've made some changes to how your statement is organized and the types of information we present to make it easier for you to understand and read your monthly statement.

Below you will find a list of these changes and why they are important to you.

1. The new vertical layout of your statement will make it easier for you to locate important information about your account.

2. In this location, we've created an area that provides a broad look at your monthly account activity. This space will also include notices relating to Late and Minimum payments. PLEASE TAKE NOTE of your payment due date, as it may have changed. Beginning with this statement, your payment will now be due on the same day each month.

3. In this space, we will disclose to you how long it will take you to pay off your balance, along with the total amount you will eventually pay, if you continue to make ONLY the required minimum monthly payment and make no additional purchases. We will also inform you of what your monthly payment should be if you wish to pay off your balance within 3 years.

4. Our contact information is located here.

5. When we have special notices or information concerning your account, we will communicate them to you here.

6. We've added information about any fees or other charges that have been assessed to your account since your last statement. In this location, you'll be shown an itemized list of any transactions that have been billed, along with totals for that specific billing cycle.

7. Additionally, in this location, we'll clearly inform you of how much you've been charged in fees and interest for the calendar year.

As always, you can find definitions and explanations for terms on the back of your statement or by contacting us using the information provided on your statement.