

| 2012 Totals Year-to-Date       |         |
|--------------------------------|---------|
| Total fees charged in 2012     | \$95.00 |
| Total interest charged in 2012 | \$0.00  |

Year-to-date totals reflect all charges minus any refunds applied to your account.

N

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

| Balance Type             | Annual Percentage Rate (APR) | Balance Subject To Interest Rate | Interest Charges |
|--------------------------|------------------------------|----------------------------------|------------------|
| <b>PURCHASES</b>         |                              |                                  |                  |
| Purchases                | 13.24% (v)                   | -0-                              | -0-              |
| <b>CASH ADVANCES</b>     |                              |                                  |                  |
| Cash Advances            | 19.24% (v)                   | -0-                              | -0-              |
| <b>BALANCE TRANSFERS</b> |                              |                                  |                  |
| Balance Transfer         | 13.24% (v)                   | -0-                              | -0-              |

(v) = Variable Rate

**31 Days in Billing Period**

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.

**This Statement is a Facsimile - Not an original**