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| Date of Transaction | Merchant Name or Transaction Description | \$ Amount |
|---------------------|--|-----------|
| 11/08 | ISLAND BUSINESS GRAPHI ST. THOMAS VIR | 126.00 |
| 11/08 | FOOD CENTER SUPERMAR ST THOMA VI | 92.42 |
| 11/13 | ADT SECURITY SYSTEMS V ST THOMAS VIR | 58.00 |
| | JEANNE BRENNAN | |
| | TRANSACTIONS THIS CYCLE (CARD 1447) \$276.42 | |

| 2013 Totals Year-to-Date | |
|--------------------------------|---------|
| Total fees charged in 2013 | \$39.00 |
| Total interest charged in 2013 | \$0.00 |

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

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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 |
|--------------------------|------------------------------|----------------------------------|------------------|
| PURCHASES | | | |
| Purchases | 13.24% (v) | -0- | -0- |
| CASH ADVANCES | | | |
| Cash Advances | 19.24% (v) | -0- | -0- |
| BALANCE TRANSFERS | | | |
| Balance Transfer | 13.24% (v) | -0- | -0- |

(v) = Variable Rate

30 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.