

G-24(B) Periodic Statement Sample (Home-equity Plans)

**XXX Bank Home Equity Line of Credit Account Statement
Account Number XXXX XXXX XXXX XXXX
February 21, 2012 to March 22, 2012**

Summary of Account Activity	
Previous Balance	\$25,105.00
Payments	-\$0.00
Other Credits	\$0.00
Variable Rate Advances	+\$2,500.00
Fixed Rate Advances	+\$5,000.00
Fees Charged	+\$65.00
Total Interest Charged	+\$149.33
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New Balance	\$32,819.33
Credit Limit	\$80,000.00
Available Credit	\$47,180.67
Statement Closing Date	3/22/2012
Days in Billing Cycle	31

Payment Information	
New Balance	\$32,819.33
Minimum Payment Due	\$149.33
Payment Due Date	4/20/12

QUESTIONS?
Call Customer Service 1-XXX-XXX-XXXX
Lost or Stolen Credit Card 1-XXX-XXX-XXXX

Please send billing inquiries and correspondence to:
PO Box XXXX, Anytown, Anystate XXXXX

Notice of Changes to Your Interest Rates
You have triggered the penalty APR of 24.99%. This change will impact your account as follows: Transactions on your account (other than your fixed-rate loan): As of 5/10/12, the penalty APR will apply to these transactions. We may keep the APR at this level indefinitely. Fixed-rate loan: The current APR will continue to apply to this balance.

Transactions				
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
Payments and Other Credits				
854338203FS8000Z5			No Pymt	\$0.00
Advances				
5884186PS0388W6YM	2/22	2/23	Variable Rate Advance	\$2,500.00
0544400060ZLV72VL	2/24	2/25	Fixed Rate Advance	\$5,000.00
Fees				
9525156489SFD4545Q	2/23	2/23	Late Payment Fee	\$15.00
56415615647OJSNDS	3/22	3/22	Fixed Rate Advance Fee	\$50.00
TOTAL FEES FOR THIS PERIOD				\$65.00
Interest Charged				
			Interest Charge on Variable Rate Advances	\$122.51
			Interest Charge on Fixed Rate Advances	\$26.82
TOTAL INTEREST FOR THIS PERIOD				\$149.33
2012 Totals Year-to-Date				
			Total fees charged in 2012	\$80.00
			Total interest charged in 2012	\$258.83

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Please detach this portion and return with your payment to insure proper credit. Retain upper portion for your records.

Account Number: XXXX XXXX XXXX XXXX
New Balance \$32,819.33
Minimum Payment Due \$149.33
Payment Due Date 4/20/12

AMOUNT ENCLOSED: \$

Please indicate address change and additional requests on the reverse side.

XXX Bank
P.O. Box XXXX
Anytown, Anystate XXXXX



XXX Bank Home Equity Line of Credit Account Statement
Account Number XXXX XXXX XXXX XXXX
February 21, 2012 to March 22, 2012

Interest Charge Calculation

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

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Variable Rate Advances	5.25%	\$27,475.97	\$122.51
Fixed Rate Advances	7.25%	\$4,354.84	\$26.82