

G-24(C) 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	-\$500.00
Other Credits	\$0.00
Variable Rate Advances	+\$3,000.00
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

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

Important Changes to Your Account Terms	
The following is a summary of changes that are being made to your account terms. You have the right to opt out of some of these changes. For more details, please refer to the information enclosed with this statement.	
These changes will take effect on 5/10/12.	
Revised Terms, as of 5/10/12	
Credit Limit	\$100,000
How We Will Calculate Your Balance	Daily Balance

Transactions				
Reference Number	Trans Date	Post Date	Description of Transaction or Credit	Amount
5884186PS0388W6YM	2/22	2/23	Variable Rate Advance	\$3,000.00
0544400060ZLV72VL	2/24	2/25	Fixed Rate Advance	\$5,000.00
854338203FS8000Z5	2/25	2/25	Pymt Thank You	\$500.00-
Fees				
9525156489SFD4545Q	2/23	2/23	Late Fee	\$15.00
56415615647OJSNDS	2/26	2/26	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
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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