

Simply stated, we are committed to keeping you informed of the following important information and enhancements related to your business credit card account. These changes are intended to make understanding and using your card even easier.

If you have any questions about these changes, do not hesitate to contact Cardmember Service at the number on the back of your card.

Monthly Statement Enhancements

Monthly Payments and Due Dates

Monthly Statement Enhancements:

Your monthly statements now have more helpful information and are easier to read:

- The most important information is highlighted on the statement, including minimum payment, due date and transactions.
- There are clear explanations of exactly how the balance was calculated.
- A clear summary of rewards is provided, if rewards are earned on the account.

In addition, the following statement enhancements have been made:

1. The **Activity Summary** box has been broken out into additional categories, to provide more helpful information on your current balance and recent transactions/payments.
2. The **Payment Information** section has been enhanced to include helpful Late Payment information. In addition, your payment due date will now be the same every month. These enhancements will help you budget to avoid paying late fees and better manage your account.
3. The categories within the **Transactions** section have been expanded for easy viewing. Note: Foreign Transaction Fees, if any, will be shown on a separate line within the Fees area of the statement.
4. A simple summary of the fees and interest you have paid in the current calendar year can now be conveniently viewed in the **Totals Year-to-Date** section.
5. We have provided a summary of the types of balances that exist (along with any associated costs) in the **Interest Charge Calculation** section. This is where your current Annual Percentage Rate (APR) and expiration date are located.

Inquiries: 999-999-9999
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Your Credit Card account at a glance...

Activity Summary	
Previous Balance	\$1,400.00
Payments	\$1,400.00
Other Credits	\$0.00
Purchases	\$1,287.16
Balance Transfers	\$0.00
Advances	\$0.00
Other Debits	\$0.00
Past Due Amount	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$1,287.16
Credit Line	\$15,000.00
Available Credit	\$13,712.84
Statement Close Date	June 16, 2010
Days in Billing Cycle	28

Payment Information

New Balance	\$1,287.16
Minimum Payment Due (Current Month)	\$27.00
Minimum Payment Due (Past Due)	\$0.00
Total New Minimum Payment Due	\$27.00
Payment Due Date	July 17, 2010

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$30 late fee and your APR may be increased up to the Penalty APR of 28.99%.

Transactions

Post Date	Trans Date	Reference Number	Description of Transaction	Amount
Payments and Other Credits				
6/3	6/3	0000	PAYMENT THANK YOU	\$1,400.00 CR
Purchases and Other Debits				
5/23	5/21	4542	AT&T TELEPHONE PORTLAND OR	\$62.28
5/26	5/25	2438	TARGET PORTLAND OR	\$478.80
5/30	5/28	9239	NORTHWEST NATURAL GAS PORTLAND OR	\$88.91
6/04	6/02	2160	BAJA GRILL PORTLAND OR	\$382.86
6/17	6/15	5623	SAFEWAY STORE PORTLAND OR	\$173.82
6/17	6/16	3878	COMCAST CABLE PORTLAND OR	\$110.46

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Please detach and send coupon with check payable to: U.S. Bank

To change your address or for Cardmember Service please call: 999-999-9999 **Every Hour! Every Day!**

Sample A. Sample
123 Main Street
Anytown, USA
12345

Your Account Number:	4000 1234 5678 9010
Total New Balance:	\$1,287.16
Minimum Payment Due:	\$27.00
Payment Due Date:	July 17, 2010
Enter Amount of Payment Enclosed	
July 17, 2010	

U.S. Bank
P.O. Box 790408
St. Louis, MO 63179-0408

2010 Totals Year-to-Date

Total Fees Charged in 2010	\$0.00
Total Interest Charged in 2010	\$0.00

Interest Charge Calculation

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

Balance Type	Balance By Type	Bal. Subject to Interest	Variable	Interest	APR	***Appr*** Exp. Date	Interest Free Period
BALANCE TRANSFER	\$0.00	\$0.00	Yes	\$0.00	12.99%	No	No
PURCHASES	\$1,287.16	\$1,287.16	Yes	\$0.00	12.99%	Yes	No
ADVANCES	\$0.00	\$0.00	Yes	\$0.00	28.99%	No	No

To contact us regarding your account ... 4000 1234 5678 9010

By Telephone: Every Hour! Every Day! Voice: 999-999-9999 TDD: 999-999-9999 Fax: 999-999-9999	Send Inquiries to: Cardmember Service P.O. Box 6352 Fargo, ND 58125-6352	Send Payments to: U.S. Bank P.O. Box 790408 St. Louis, MO 63179-0408	By E-mail: visit our website: usbank.com
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Simply Statedsm

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Monthly Payments and Due Dates:

Payments are now due on the same day of the month, every month. As always, you can make payments by mail, online, phone or in your local branch (if available) to ensure that they are received by the payment due date and to avoid late fees or interest charges.

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