

Understanding credit card statements

Credit card statements show you how you've used your credit card for a billing period.

Understanding what's on a credit card statement can help you pay your bills on time, pay the appropriate amount, and use your credit card as a tool to manage your money.



Sample credit card statement

Name: Susan Doe
 Address: 1234 Main Street, Anytown, USA
 Account Number: 12345-67-8907

For Lost or Stolen Card, Call:
 1-800-XXX-XXXX

Payment Information

Date: 12/30/XX
 Payment Due Date: 1/23/XX
 New Balance: \$1,392.71
 Minimum Payment: \$25

Account Summary

Previous Balance	\$482.42
Payment, Credits	-\$350.42
Purchases	\$1,258.56
Cash Advances	\$0
Balance Transfers	\$0
Fees Charged	\$0
Interest Charged	\$2.15
New Balance	\$1,392.71

Payment Information

New Balance	\$1,392.71
Payment Due Date	1/23/XX
Minimum Payment Due	\$25

Opening/Closing Date	11/27/XX - 12/26/XX
Credit Access Line	\$12,000
Available Credit	\$10,607.29
Cash Access Line	\$2,000
Available for Cash	\$2,000
Past Due Amount	\$0
Balance Over the Credit Access Line	\$0

Finance Charge Summary

	Purchases	Advances
Periodic Rate	1.65%	0.54%
Annual Percentage Rate (APR)	19.80%	6.48%