

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% |