

The balance subject to finance charge is previous balance, minus payment and credits plus the am unt of cash advance in the current billing period, if any.

The periodic rate applied to determine finance charge is

 Transaction charge of 12% of the amount of cosh advance in the current period. (Box 1)
In the event you elect to extend payment, for all subsequent billing cycles, a periodic rate of 12% of the combined balances of purchases and cash advance, minus payments and credits. (Box 2)

When any balance would ordinarily produce a finance charge less than \$.50, a minimum finance charge of \$.50 per month shall be imposed.

Except for the transoction charge on current cash advance, you may avoid the periodic finance charge by paying the new bolonce in full within 25 days of the statement date.

The minimum payment required under this account is as follows:

If the New Bolance is: Minimum Payment \$10 to \$200 \$40 Over \$200 5% of New Balance (Bolances under \$10 ore payment in turk)

