

# HOW TO READ YOUR CREDIT CARD STATEMENT

**PNC points<sup>®</sup> Visa<sup>®</sup> Credit Card**  
 Account number ending in...7410  
 Statement period: 09/21/20 - 10/21/20  
 For questions or to report lost or stolen cards  
 1-800-558-8472  
 24 hours a day, 7 days a week  
 pnc.com

**PNC BANK**

**1** **Payment due date**                      **Amounts due**

11/16/20	Minimum payment due                      \$38.00
	New balance                                      \$1,598.21

Late Payment Warning: If we do not receive your minimum payment by the above date, you may have to pay up to a \$38 late fee and your APRs may be increased up to the Penalty APR of 27.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay.....	You will pay off the balance shown on this statement in about....	And you will end up paying an estimated total of....
Only the minimum payment	8 Years	\$2,771.00
\$56.00	3 Years	\$2,030.00 (Savings = \$741.00)

If you would like information about credit counseling services, call 1-866-214-0934.

**2** **Account summary**

Previous balance	\$1,615.88
- Total payments received	\$40.00
- Credits	\$0.00
+ Purchases	\$0.00
+ Cash advances	\$0.00
+ Fees charged	\$0.00
+ Interest charged	\$22.33
<b>= New balance</b>	<b>\$1,598.21</b>

**3** **Credit limit**

Total credit limit	\$2,400.00
- New balance	\$1,598.21
- Pending transactions	\$0.00*
<b>= Total available credit</b>	<b>\$801.00*</b>

Includes:  
Available for cash advance                      \$801.00\*  
\*See the "Terms and Conditions" page of this statement for additional details about these amounts.

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**4** **PNC BANK**    Account number ending in                      ...7410  
 New balance    \$1,598.21  
 Minimum payment due                                      \$38.00  
 Due date    11/16/20  
 PAYMENT ENCLOSED

Check here if you have given a new address, phone number or email on the reverse side.

43119631098774100000159821000000400000000038006                      \$ \_\_\_\_\_

Make your check payable to PNC Bank and include your account number.    111  
 PNC Bank  
 PO Box 71335  
 Philadelphia, PA 19176-1335    OFGR

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**5** **Transactions**

Transaction date	Date posted	Description	Amount
10/16	10/16	AUTO-PAY - THANK YOU 381046057312	\$40.00-

**6** **Fees**

No fees were charged in this statement period

**6** **Interest charged**    Days in this billing cycle: 31

Type of balance	Annual Percentage Rate	Balance subject to interest rate	Interest charge
Purchases	16.240%(V)	\$1,618.95	\$22.33
Cash advances	20.990%	\$0.00	\$0.00
<b>= Total interest charged in this statement period</b>			<b>\$22.33</b>

Your Annual Percentage Rate (APR) is the annual interest rate on your account. APRs that are marked with a (V) vary with the market based on the prime rate. See the "Terms and Conditions" page of this statement to learn how we calculate your interest.

**7** **2021 totals year-to-date**

Total fees charged in 2021	\$0.00
Total interest charged in 2021	\$239.56

**8** **Important notice**

**9** **PNC points**

Your PNC points<sup>®</sup> balance is 1,926 points as of 10/17/2020.

To view activity on your PNC points<sup>®</sup> account, link additional cards or to redeem, visit the Rewards Center page in Online Banking or visit [pnc.com/points](http://pnc.com/points).

At PNC Bank, we are committed to giving you the information you need to better understand your billing statement. Please refer to this illustrative example for a description of key components typically found on a statement.

**If you have any questions, please contact our Customer Care Center at 1-800-558-8472.**

## 1. Payment Information

Important payment information including payment due date and amount due

## 2. Account Summary

Concise summary of your new balance, including purchases, payments, credits, cash advances, fees and finance charges

## 3. Credit Limit Information

Includes credit limit, new balance, total available credit and credit available for cash advance

## 4. Payment Coupon

Includes account balance, minimum payment due and due date. Return this portion with check payable to PNC Bank when paying by mail using the prepaid return envelope provided

## 5. Transactions and Fees

Chronological listing of monthly activity, including purchases, payments, credits, cash advances and fees

## 6. Interest Charged

Shows how interest was calculated by type of balance (e.g., purchase, cash advance, promotional). Find your standard and promotional Annual Percentage Rates (APRs) here

## 7. YTD Totals

Total interest and fees charged during the current calendar year

## 8. Important Messages

Must-read news about your account, special offers and more

## 9. Rewards Summary\*

If you earn rewards on your account, look here for a quick summary of your reward balance

**Note: To make International Collect Calls to PNC customer service, call 412-807-5262**

\*This will be seen only on accounts that earn rewards.

Information shown is for illustrative purposes and is not a substitute for professional advice. This material is not intended to provide legal, investment, or financial advice and does not indicate the availability of any PNC product or service.

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