

HOW TO READ YOUR NEW CREDIT CARD STATEMENT

As you'll notice, your new statement looks a little different.

This page highlights some of the changes we made and helps explain how to read your statement.

Your Account Statement
for the statement period from May 20, 2015 to June 19, 2015

Account Number: 1234 5678 9012 3456

1 Summary of Account Activity

Previous Balance	\$178.00
Payments and Credits	\$0.00
Purchases and Other Charges	\$1.37
Fees Charged	\$0.00
Interest Charged	\$1.37
New Balance	\$179.37
Statement Date	Jun 19 2015
Days in Billing Cycle	31
Total Credit Limit	\$0.00
Available Credit	\$0.00

2 Estimated Time to Pay: The estimated time to pay your total balance in full if you pay only the minimum payment each month by the payment due date is 2 years and 4 months.

3 YOUR ACCOUNT REFLECTS A PAST DUE ACCOUNT. PLEASE CALL US IF THERE IS A PROBLEM. 1-877-801-3708

4 Summary of Promotional and Standard Balances

Credit Plan #	Type of Balance	Initial Purchase Date	Promotion Expiration Date	Accrued Interest	Interest Charged	Outstanding Balance	Minimum Payment Due
70173-1	E-2 PAY 9.9% - 03 EQ PMT			---	\$1.37	\$164.37	\$164.37
Your current 9.90% Promotional Interest Rate will expire May 14, 2016. The Preferred Annual Interest Rate will then apply.							
00052-2	STD REVOLVING			---	---	\$15.00	\$15.00

5 The Preferred Annual Interest Rate on this account is 29.90%.
Examples of the monthly interest charges at 29.9% per annum based upon your account average daily balance are:
Balance \$500 = Interest charges \$12.46, Balance \$1,500 = Interest charges \$37.38, Balance \$3,000 = Interest charges \$74.75

It's Here. Your New Credit Card Statement.
Please see the last page of your statement to see how we have changed your credit card statement to make it easier and clearer to read.

PAGE 1 OF 6 NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION. 062014 (v13)
Please detach this portion and return with your payment to insure proper credit. Retain upper portion for your records.

Account Number: 1234 5678 9012 3456 AMOUNT ENCLOSED \$
 Past Due Amount: \$173.00
 New Balance: \$179.37
 Minimum Payment Due: \$179.37
 Payment Due Date: Jul 14 2015

Please write your account number on your cheque or money order and make the payee: "TD'S"

TDFS
PO BOX 4677, STATION A
TORONTO, ONT M5W 6A4

200 1234567890123456 00017937 00017937 02 0 2

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Your Account Statement for May 20, 2015 to June 19, 2015
ACCOUNT NUMBER: 1234 5678 9012 3456

Transactions

Fees

Transaction Date	Posting Date	Credit Plan	Location/Reference Number	Transaction Description	Amount
				NO FEES CHARGED IN THIS BILLING PERIOD	\$0.00
TOTAL FEES FOR THIS BILLING PERIOD					\$0.00

Interest Charged

Transaction Date	Posting Date	Credit Plan	Location/Reference Number	Transaction Description	Amount
Jun 19 2015	Jun 19 2015	70173-1	1270129140000000014540	INTEREST CHARGE	\$1.37
TOTAL INTEREST FOR THIS BILLING PERIOD					\$1.37

6 2015 Totals Year-to-Date

Total fees charged in 2015	\$35.00
Total interest charged in 2015	\$6.37

2015 Monthly Totals

Total payments and credits on this statement	\$0.00
Total purchases, other charges, fees and interest on this statement	\$1.37

7 Interest Charge Calculation

Credit Plan	Type of Balance	Annual Rate of Interest	Average Daily Balance Subject To Interest Rate	Interest Charged
70173-1	E-2 PAY 9.9% - 03 EQ PMT	9.90%	\$163.00	\$1.37
00052-2	STD REVOLVING	0.00%	\$15.00	---

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1 Summary of Account Activity

The purpose of this box is to itemize and describe the transactions that have occurred since your last statement.

2 Estimated Time to Pay

The purpose of this message is to provide you with an estimate for how long it would take you to pay off the balance on your Account if you only paid the minimum payment due each month.

3 Notice

The purpose of this section is to alert you if your Account has become past due and provide you with contact information in order to reconcile your Account.

4 Promotion Reminder

A message will appear below each promotional credit plan (each Promotional Offer) showing the date your promotional offer period will expire (the promotional due date) and what interest rate will apply to any amount unpaid after the promotional due date. Full details about Promotional Offers are contained in your Cardholder Agreement.

5 Interest Calculation Example

This message gives you examples based on sample balances of what interest we would charge you on that balance based on your Average Daily Balance. It does not include any fees or other charges that could apply or the impact of any activity on your Account (i.e., if payments are made on time, etc.). Note: The examples you see each month are not specific to your Account. They are used as examples only.

6 Year-to-Date & Monthly Totals

The purpose of the first chart is to summarize any year-to-date fees and interest charges you may have incurred. The second chart summarizes any payments and credits, and any purchases, other charges, fees and interest since your last statement period.

7 Average Daily Balance

To calculate your Average Daily Balance for each type of balance add your balance for each credit plan at the end of each day for the entire billing cycle (statement period) and divide it by the number of days in that billing cycle (statement period).