

Simply Stated™, we are committed to keeping you informed with clear and useful information. Our statements have been designed to be easy to read and use.

**1 Cardmember Service**

It's easy to get answers to all of your account questions. You'll find the Cardmember Service phone number at the top of each statement page. Representatives are available to help you 24/7.

**2 Payment Information**

The most important information – New Balance, Minimum Payment Due and Payment Due Date – is available at a glance on the first page.

**3 Activity Summary**

This section provides you with a summary of the recent activity on your account such as your Previous Balance, Payments you've made, New Balance, your Credit Line and Available Credit.

**4 Rewards Summary**

A clear summary of rewards is provided, if rewards are earned on the account.

**5 Transactions**

The Transactions section gives you the details on how you have used your card during the statement period. Note: Foreign Transaction Fees, if any, will be shown on a separate line.

**6 Year-to-Date**

This is a summary of the fees and interest you have paid in the current calendar year.

**7 Interest Charge Calculation**

Here you can view a summary of your account balances by type, as well as your current Annual Percentage Rate (APR).

**June 2012 Statement**  
 Open Date: 12/13/2012 Closing Date: 01/11/2013  
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 Account: 0000 1234 5678 9010

**U.S. Bank Card**  
 JOHN Q PUBLIC

**Cardmember Service** 1-999-999-9999  
 BNK 23 8 07

**Activity Summary**

Previous Balance	\$2,206.50
Payments	\$2,206.50CR
Other Credits	\$62.28CR
Purchases	\$3,433.90
Balance Transfers	\$0.00
Advances	\$0.00
Other Debits	\$0.00
Fees Charged	\$2.00
Interest Charged	\$0.00
<b>New Balance</b>	<b>= \$9,999,999.99</b>
<b>Past Due</b>	<b>\$0.00</b>
<b>Minimum Payment Due</b>	<b>\$35.00</b>
Credit Line	\$9,999,999.99
Available Credit	\$9,999,999.99
Days in Billing Period	30

**Rewards**  
 Earned This Statement 337  
 For details, see your rewards summary.

**Minimum Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$35.00 Late Fee.

**Minimum Payment Warning:** If you only make 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	9 years	\$6,195
\$35	3 years	\$4,368 Savings = \$1,827

If you would like information about credit counseling services, please call 1-866-951-1391.

**Transactions**

**Payments and Other Credits**

Post Date	Trans Date	Ref #	Transaction Description	Amount
12/17	12/18	5432	INTERNET PAYMENT - THANK YOU!	\$100.50CR
12/17	12/18	3654	INTERNET PAYMENT - THANK YOU!	\$206.50CR
12/17	12/18	2214	BRANCH PAYMENT - THANK YOU!	\$300.00CR
12/17	12/18	9765	KOHL'S DEPARTMENT STORE - OAK CREEK, WI	\$62.20CR
12/17	12/18	1679	INTERNET PAYMENT - THANK YOU!	\$9,999,999.99CR
<b>TOTAL THIS PERIOD</b>				<b>\$9,999,999.99CR</b>

**Purchases and Other Debits**

Post Date	Trans Date	Ref #	Transaction Description	Amount
12/14	12/16	6727	ABC TRAVEL TOURS - MINNEAPOLIS, MN	\$2,126.00
12/14	12/16	4454	STARBUCKS COFFEE - ST PAUL, MN	\$6.43
12/14	12/16	3664	THE CROWNE PLAZA NORTHSTAR - MINNEAPOLIS, MN	\$142.50

**2012 Totals Year-to-Date**

Total Fees Charged in 2012	\$2.00
Total Interest Charged in 2012	\$29.00

**Interest Charge Calculation**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.  
 \*\*APR for current billing and future transactions.

Balance Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement	Interest Free Period
**Balance Transfer	\$0.00	\$0.00	YES	\$0.00	18.99%	NO	NO
**Purchases	3,373.62	\$0.00	YES	\$0.00	18.99%	YES	YES
**Advances	\$0.00	\$0.00	YES	\$0.00	23.99%	NO	NO

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<a href="#">How to Read Your Statement</a>	<b>Payment Information</b>	<a href="#">Managing Your Account</a>	<a href="#">Central Billing</a>	<a href="#">Alerts, Tools &amp; Resources</a>
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Choose how to pay with options that put you in control:

<b>Call Cardmember Service</b>	<p>Call the number on your statement or on the back of your card. Service Advisors are available 24/7.</p> <ul style="list-style-type: none"> <li>• Once you have set up a checking or saving account with a service representative, you can make payments with in the automated phone system by saying “Make a Payment” after you enter your account information.</li> </ul>		
<b>Online</b>	<p>Make payments free online by logging into <a href="http://usbank.com">usbank.com</a>.</p> <ul style="list-style-type: none"> <li>• Payments can be made from a U.S. Bank checking or savings account or from a non-U.S. Bank account</li> <li>• Schedule payments on the same day your payment is due or schedule future dated payments</li> <li>• Review your scheduled payments online and even cancel them if needed – you are in control</li> </ul>		
<b>Mobile Banking</b>	<p>Download the mobile banking application and make payments from your phone. Learn more at <a href="http://usbank.com/mobile">usbank.com/mobile</a></p>		
<b>In Person at a branch</b>	<p>Avoid mail delays. Make your payment with a banker or teller at over 2,400 U.S. Bank branches nationwide. Find a <a href="#">U.S. Bank location</a> near you.</p>		
<b>Mail</b>	<p>Send a check along with the Payment Coupon from your monthly statement.</p> <table border="0" style="width: 100%;"> <tr> <td style="text-align: center; vertical-align: top;"> <p><b>Mailing Address:</b>            Cardmember Service            P.O. Box 790408            St. Louis, MO 63179-0408</p> </td> <td style="text-align: center; vertical-align: top;"> <p><b>Overnight Address:</b>            Cardmember Service ATTN: 790408            824 North 11<sup>th</sup> Street            St. Louis, MO 63101-1016</p> </td> </tr> </table>	<p><b>Mailing Address:</b>            Cardmember Service            P.O. Box 790408            St. Louis, MO 63179-0408</p>	<p><b>Overnight Address:</b>            Cardmember Service ATTN: 790408            824 North 11<sup>th</sup> Street            St. Louis, MO 63101-1016</p>
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**Any Questions?**

If you have any questions about the payment options, please call Cardmember Service at 866-485-4545 or the number on the back of the card.

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## Managing Your Account

Your business card account allows you to establish three different levels of administrative access to your account:

Authorized Officer (AO)	Authorized Representative (AR)	Employee Cardholders
The person to execute binding agreements on behalf of the business. The Authorized Officer is typically the business owner, president, partner, vice president or treasurer. <ul style="list-style-type: none"> <li>• Need to be a cardmember</li> <li>• Has full authority to make any updates, changes or requests for the business account</li> </ul>	An individual who is given the authority to make changes to employee accounts on behalf of the Authorized Officer and the company. <ul style="list-style-type: none"> <li>• Not required to be a cardmember</li> <li>• Access allows them to add or close employee accounts and adjust employee spending limits (See the full list in the table below)</li> </ul>	Can only be added to the business account by the Authorized Officer or the Authorized Representative. <ul style="list-style-type: none"> <li>• Only has access to their individual account information</li> <li>• Each employee cardholder has a unique credit card account number and a separate spending limit</li> <li>• Employee cards can be set up over the phone with Cardmember Service</li> </ul>

Action	Authorized Officer	Authorized Rep.	Employee
Address Change: Company Level	X	X	
Address Change: Individual Level	X	X	X
APR Requests	X	X	
Card Activation	X	X	X
Card Order	X	X	X
Close Entire Account	X	X	
Close Individual Account	X	X	X
Credit Balance Refund	X	X	X
Credit Limit Change: Company Level	X		
Credit Limit Change: Individual	X	X	
Dispute Transaction	X	X	X
Fee Reversals	X	X	X
General Account Information	X	X	X
Letter Requests	X	X	X
Report Card Lost or Stolen	<i>Anyone can report a card lost or stolen. Only a Cardmember, AO, AR can order a card.</i>		
Payments: Setup, Change, Delete	<i>Anyone can setup, change, delete, or make a payment.</i>		
Phone Number Change: Company	X	X	
Phone Change: Individual Account	X	X	X
Statement Requests	X	X	X
Temporary Line Increase: Company	X		

## Frequently Asked Questions

### How can I set up or change the Authorized Officer or Authorized Representative?

You can set up, change or remove an Authorized Officer or representative by calling the Cardmember Service number on the back of your card. You can also call this same number and request a form that will allow you to make this request by mail or fax. Alternatively, you can visit [usbank.com](http://usbank.com) and log onto your account.

### Can we have more than one Authorized Officer or Authorized Representative?

Only one Authorized Officer is allowed. You can have more than one Authorized Representative.

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## Understanding Central Billing

Most business accounts are set up with Central Billing because it is easier to manage just one statement for multiple cardholders.

### Central Billing

The Authorized Officer/business receives one monthly bill that contains all the transactional activity broken out by each cardholder.

- The Central Billing Account will have a unique account number that is used for billing purposes only and can not be used for making purchases
- Individual cardmembers may receive memo statements if requested

### Individual Billing

Each cardmember receives their own personal statement which they are responsible for paying.

- The authorized officer is ultimately responsible for all statements being paid

## The Central Billing Account can be accessed online only by the Authorized Officer

- The Authorized Officer needs to create a business online profile by registering his/her business credit card as the Authorized Officer.
- This will allow access to the Central Bill account and all the employee cards.
- If the business profile is not created, the Authorized Officer will only see his/her individual business card account used for making purchases and will not see a minimum due because the minimum due only appears on the Central Bill account.

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## ScoreBoard Online Management Reports

ScoreBoard is a free online business tool that helps you analyze your company's credit card spending and allows you to compare card sales data to industry trends.

Easy-to-read charts and graphs provide insights into:

- Card spending by individual employees or the entire business
- Transactions over various time periods and categories, including travel, office supplies, and gas purchases
- Purchase activity by volume, average ticket price or merchant name
- How your card spend compares to trends by industry or geographical area

You can customize reports to meet your needs and choose PDF, Excel, HTML and CSV formats.

ScoreBoard is accessible free via a link on the Account Summary page of your U.S. Bank Online Banking account or at [usbank.com/scoreboard](http://usbank.com/scoreboard).

## Account Alerts

Account Alerts help keep you informed when specific account activities takes place. Below are some examples of text and email alerts available within Internet Banking:

- Dollar-limit authorization
- ATM cash withdrawal
- Suspicious transaction
- Card not present
- Declined transaction
- Gasoline purchase

Plus, you can set up payment Account Alerts which will notify you by email or text when your payment is due and when a payment has posted to your account.

Learn about other account and security alerts: [usbank.com/alerts](http://usbank.com/alerts).

## Mobile Tools

With U.S. Bank Mobile Banking, you have secure access to your account anytime, anywhere.

- Pay bills
- Transfer funds
- Check balances
- Send cash to friends and family
- Stay in control of your money anywhere you go with your phone

Go to [usbank.com/mobile](http://usbank.com/mobile) to learn more about our mobile options.

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