

HAMILTONBERCHMAN DESIGN JANUARY STATEMENT

Account number: 5584 1800 1185 6989
Statement closing date: Jan 18, 2012

Customer Service

 NEW Website address: www.advantabankcorp.com
 1-800-705-7255 (M-F 8am-8pm ET)
An operator is available 24/7 for lost or stolen cards.

Your Account Summary

Previous balance on Dec 19, 2011	\$2,621.59
Total payments received - thank you	- 213.00
Balance forward	2,408.59
Purchases and balance transfers	0.00
Cash advances	0.00
Interest charges and fees	57.32
Credits	- 0.00

New balance	\$2,465.91
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Minimum payment due by Feb 12, 2012	\$82.00
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Your Important Account Messages

YOUR ACCOUNT IS CURRENTLY CLOSED.

TOTAL *FINANCE CHARGE* BILLED IN 2011	\$795.37
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TOTAL *FINANCE CHARGE* PAID IN 2011	\$870.55
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Your Transactions

TRANS DATE	POST DATE	REFERENCE NUMBER	DESCRIPTION	AMOUNT
12/23	12/23	8558418B500XTMM4X	ELECTRONIC PYMT-THANK YOUSALT LAKE CT UT	- 213.00
Total				-\$ 213.00
TRANS DATE	POST DATE	REFERENCE NUMBER	DESCRIPTION	AMOUNT
01/18	01/18	*FINANCE CHARGE*	PURCHASES \$57.32 CASH ADVANCE \$0.00	57.32
Total				\$57.32

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Check here if address, phone or e-mail changes are indicated on reverse side.

Account number	XXXX XXXX XXXX 6989
New balance	\$2,465.91
Minimum payment	\$82.00
Due date	Feb 12, 2012 by 12pm ET

HAMILTONBERCHMAN

PAYMENT OPTIONS:

- Mail check with payment stub
- Pay online at www.advantabankcorp.com/payment
- Call 1-800-705-7255

PAYMENT ENCLOSED \$ _____

BERT MAHONEY
HAMILTONBERCHMAN DESIGN
PO BOX 1015
OJAI CA 93024-1015

ADVANTA CREDIT CARDS
PO BOX 31032
TAMPA FL 33631-3032



558418001185698900008200002465916

Your Finance Charges

TYPE OF BALANCE	ANNUAL PERCENTAGE RATE (APR)	AVERAGE DAILY BALANCE	DAILY PERIODIC RATE	INTEREST CHARGES	TRANSACTION FEES	FEE INCLUSIVE APR
Purchases	27.99%	\$2,457.70	0.07774%	\$57.32	\$0.00	27.99%
Cash Advances	27.99%	\$0.00	0.07774%	\$0.00	\$0.00	27.99%
TOTAL *FINANCE CHARGE* BILLED IN 2011		\$795.37				
TOTAL *FINANCE CHARGE* PAID IN 2011		\$870.55				

Frequently-Asked Questions

What are my billing rights?

If you think your bill is wrong, or if you need more information about a transaction on your bill, please call us toll free at 1-800-705-7255. You can also write to us at Advanta Credit Cards, Attention: Disputes, P.O. Box 9217, Old Bethpage, NY 11804-9217. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared.

When sending a letter, please include the following information:

- your name and account number,
- the dollar amount of the suspected error, and
- describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

When applicable, please include any dates and details of your attempts to resolve the error directly with the merchant who billed your account.

How are balances and finance charges calculated?

We calculate the Average Daily Balance of each account component (e.g. purchases, cash transactions, promotional balances) separately. Each day we start with the previous day's ending balance. We add any new transactions or debits, and subtract any payments or credits. We calculate finance charges by multiplying this sum by the daily periodic rate, and then add the finance charges into the sum. This gives us the day's ending balance. Credit balances are treated as zero. At the end of the billing cycle, we add each component's daily balances, and divide that sum by the number of days in the billing cycle to get the Average Daily Balance for each component. Transaction fees, such as for balance transfers or cash advances, are included in the calculation of the Fee Inclusive Annual Percentage Rate (APR).

Do I have to pay interest on new purchases?

If your statement shows no balance forward and you pay the full new balance shown by the due date, finance charges will not be applied to new purchases shown on this statement.

Do I have to pay the annual fee?

If an annual fee appears on your statement, and you do not wish to pay it, you may notify us that you are closing your account. We will refund the annual fee as long as you notify us within 30 days of receipt of statement. You may use the card until you notify us, but using the card after you notify us will constitute acceptance of the annual fee.

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If you want to change your contact information, please provide your new information below. Please use blue or black ink. Also, please check the box on the front of the payment stub to ensure proper handling.

Street address _____

City _____ State _____ ZIP _____

Business phone _____ Mobile phone _____

Email address _____

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Can I make additional payments?

You may pay more than the minimum payment due and make additional payments at any time; however, additional payments cannot be applied to unbilled minimum payments due. You can make additional payments:

- Online: www.advantabankcorp.com/payment
- By Phone: 1-800-705-7255 (convenience fee applies)
- By Mail: Advanta Credit Cards, P.O. Box 31032, Tampa, FL 33631-3032

