



Payment Due Date December 13, 2012
Minimum Payment Due \$46.82
Previous Balance \$1,875.68
Statement Balance \$1,606.75

Customer News

ARE YOU WONDERING WHAT IPHONE AND IPAD APPS TO ADD TO YOUR COLLECTION DURING THIS HOLIDAY SEASON?

Shopping for the best prices or something at a nearby store? Try the *RedLaser* app to find products and prices in your area.

If you are cooking a holiday dinner or baking a dessert, check out the *How to Cook Everything* or *Epicurious* apps to help guide your inner chef.

Travelling? Don't forget to check the weather with *The Weather Channel* app so you'll know what to pack.

Find these and more in the iTunes App Store.

www.iTunes.com

Barclaycard Financing Visa® Statement

Primary Account Number Ending in: 3594
Statement Billing Period: 10/17/12 - 11/16/12

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Questions? Call 1-866-483-3735
www.BarclaycardUS.com

Account Summary

Minimum Payment Due	\$46.82
Payment Due Date	12/13/12
Statement End Date	11/16/12
Credit Line	\$3,000.00
Credit Available	\$1,393.25
Cash Credit Line	\$1,200.00
Cash Credit Available	\$1,200.00
Past Due Amount	\$0.00
Overlimit Amount	\$0.00

Activity Summary

Previous Balance	\$1,875.68
- Payments	\$300.00
+ Purchases	\$0.00
- Other Credits	\$0.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees	\$0.00
+ Interest	\$31.07
Statement Balance	\$1,606.75

Payment Information

Statement Balance	\$1,606.75
Minimum Payment Due	\$46.82
Payment Due Date	12/13/2012

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APRs may be increased up to the Penalty APR of 30.24%.

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	14 years	\$4,029.00
\$62.00	3 years	\$2,232.00 (Savings = \$1,797.00)

If you would like information about credit counseling services, please call 1-800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to www.BarclaycardUS.com.



Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.



Payment Coupon

Make payments online at
www.BarclaycardUS.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 4695-9650-3931-3594
Minimum Payment Due \$46.82
Statement Balance \$1,606.75
Payment Due Date December 13, 2012



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



----- manifest line -----

JOSEPH BERT MAHONEY
5025 THACHER RD
OJAI CA 93023-8304



469596503931359400004682001606753


Activity for JOSEPH BERT MAHONEY - Card ending in 3594

Payments				
Trans Date	Posting Date	Transaction Description		Amount
10/17	10/17	Payment Received	OJAI COMMUNIT	-\$300.00
Total Payment Activity				-\$300.00

Summary of Fees and Interest

Interest Charged			
Trans Date	Posting Date	Transaction Description	Amount
11/16	11/16	INTERESTCHARGE ON PURCHASES	\$31.07
Total Interestfor this Period			\$31.07
Fees			
Trans Date	Posting Date	Transaction Description	Amount
Total Feesfor this Period			\$0.00

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2012	\$140.00	Total Interest charged in 2012	\$438.01
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2012. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Interest Charge Calculation - 31 Days in Billing Cycle

	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases			
Current Purchases	\$1,590.66	22.99%(v)	\$31.07
Balance Transfers			
Current Balance Transfers/Checks	\$0.00	22.99%(v)	\$0.00
Cash Advances			
Current Cash Advance	\$0.00	22.99%(v)	\$0.00
Total			\$31.07

Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v)=Variable Rate

Important Information

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. If your card is lost or stolen, please contact us immediately at 1-866-483-3735 at any time.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. Both the Minimum Payment Due and Payment Due Date are noted on your statement and on the Accounts page when you login to www.BarclaycardUS.com. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead". This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date. Remember to make all checks payable to Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment to us. Upon our receipt, your available credit may not be increased by the payment amount for up to 7 days to ensure the funds from the bank on which your payment is drawn are collected and not returned.** When you provide a check as payment on this Account, you authorize us to either use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. For inquiries, or to opt out of one-time electronic fund transfers, please call 1-866-483-3735.

Mailed Payments: A conforming payment received by us by 5 p.m. ET will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement or mailed with a payment coupon printed from www.BarclaycardUS.com to Card Services, P.O. Box 13337 Philadelphia, PA 19101-3337; and 2) is in the form of a single, non-folded check or money order made payable in US dollars from a US based institution. Any payment that does not meet these requirements, or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc. will be

considered a "non-conforming payment" which may delay the crediting of the payment for up to 5 days.

Other Payment Options:

Online: Visit www.BarclaycardUS.com to sign up for Pay Credit Card to pay your account online. Payments made on our website by 7:00 P.M. ET will be credited to your account that same day.

Pay by phone: To make a payment by phone please call 1-866-483-3735. Payments made by phone by 7:00 P.M. ET will be credited to your account that same day.

Overnight Payments: Send overnight courier service or USPS Priority Mail payments to REMITCO, Card Services, Lock Box 913337, 2080 Cabot Boulevard West, Langhorne, PA 19047. A payment received at this address by 5 P.M. ET that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

Accrual of Interest and How to Avoid Paying Interest on Purchases.

Your due date is at least 23 days after the close of each billing cycle. On Purchases, interest begins to accrue as of the transaction date. However, we will not charge you interest on Purchases (except for purchases of money orders, travelers checks, foreign currency, lottery tickets, gambling chips, or wire transfers which are treated as Cash Advances and do not have a grace period) in a billing cycle if you pay your entire Statement Balance by the Payment Due Date each month. We will begin charging interest on Balance Transfers, Checks and Cash Advances on the transaction date. For more details please see your Cardmember Agreement). If you are charged interest in a billing cycle we will charge a Minimum Interest Charge (or "Minimum Charge") on your Account if the total interest charge in that billing cycle is less than the amount of the Minimum Interest Charge that was disclosed in your Cardmember Agreement. If a Minimum Interest Charge is applied to your Account in a billing cycle it will appear on your statement as a "Minimum Interest Charge" or "Minimum Charge" in the Summary of Fees section on your statement.

How We Will Calculate Your Balance Subject to Interest Rate.

We use a method called "daily balance" (including new purchases). To determine the amount of the interest to be charged on your Account we first calculate the "Balance Subject to Interest Rate" separately for Purchases, for Balance Transfers, and for Cash Advances. We apply the applicable Daily Periodic Rate (the "DPR") (the DPR for each category is the applicable APR shown on the front

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Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address

Important Information

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of the statement divided by 365), to each of the applicable daily balances for i) Purchases, ii) Balance Transfers and iii) Cash Advances. The daily balances for Purchases, for Balance Transfers and for Cash Advances are each calculated separately and determined as follows: We take the beginning balances for each transaction type on your Account each day, including any interest calculated on the previous day's balance, add to the respective balances any new transaction, subtract any payments or credits and make any other applicable adjustment(s). This Agreement provides for compounding of interest. A credit balance is treated as a balance of zero. If you multiply the "Balance Subject to Interest Rate" for each balance category as shown on your monthly billing statement by the number of days in the billing period and then multiply each sum by the applicable DPR, the results will be the interest assessed, except for minor variations caused by rounding.

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8803 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors **in writing**. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us **in writing** at:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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