

ACCOUNT ACTIVITY (CONTINUED)		
Date of Transaction	Merchant Name or Transaction Description	\$ Amount
	01/20 EURO 281.50 X 1.340355239 (EXCHG RATE)	
01/27	LEROY MERLIN SAINT DENIS 01/28 EURO 132.59 X 1.347990044 (EXCHG RATE)	178.73
01/26	ADP ROISSY ROISSY CH DE 01/28 EURO 11.00 X 1.348181818 (EXCHG RATE)	14.83
01/26	AVIA STATION SER LA ROCHELLE 01/28 EURO 96.04 X 1.347980008 (EXCHG RATE)	129.46
01/30	SAD DECOR PARIS 01/31 EURO 236.63 X 1.358872501 (EXCHG RATE)	321.55
01/30	SAD DECOR PARIS 01/31 EURO 416.00 X 1.358870192 (EXCHG RATE)	565.29
01/31	LEROY MERLIN SAINT DENIS 02/01 EURO 103.98 X 1.359588382 (EXCHG RATE)	141.37
CASH ADVANCES		
01/10	LCL LE CREDIT LY0000000 PARIS GRANDE 01/11 EURO 480.00 X 1.326791666 (EXCHG RATE)	636.86
01/18	LCL LE CREDIT LY0000000 PARIS GRANDE 01/21 EURO 350.00 X 1.340371428 (EXCHG RATE)	469.13
FEES CHARGED		
01/11	TRANSACTION FEE	19.11
01/21	TRANSACTION FEE	14.07
	TOTAL FEES FOR THIS PERIOD	\$33.18
INTEREST CHARGED		
02/01	CASH ADVANCE INTEREST CHARGE	35.22
	TOTAL INTEREST FOR THIS PERIOD	\$35.22

2013 Totals Year-to-Date	
Total fees charged in 2013	\$121.09
Total interest charged in 2013	\$70.92

Year-to-date totals reflect all charges minus any refunds applied to your account.

INTEREST CHARGES			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
PURCHASES			
Purchases	13.24% (v)	-0-	-0-
CASH ADVANCES			
Cash Advances	19.24% (v)	\$2,155.72	\$35.22
BALANCE TRANSFERS			
Balance Transfer	13.24% (v)	-0-	-0-

(v) = Variable Rate 31 Days in Billing Period
 Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.