

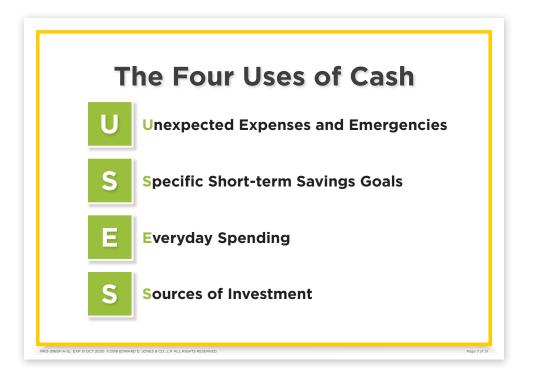


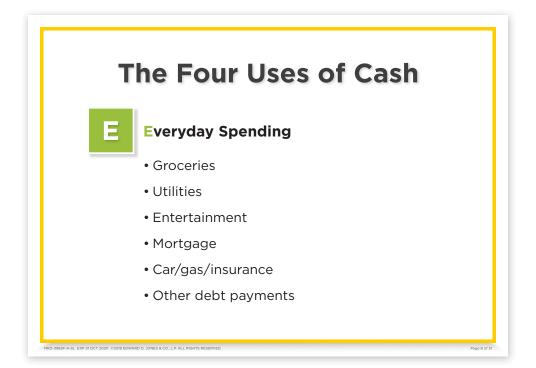
Edward **Jones**[®]



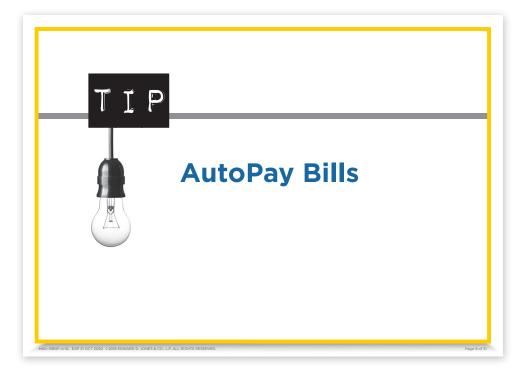


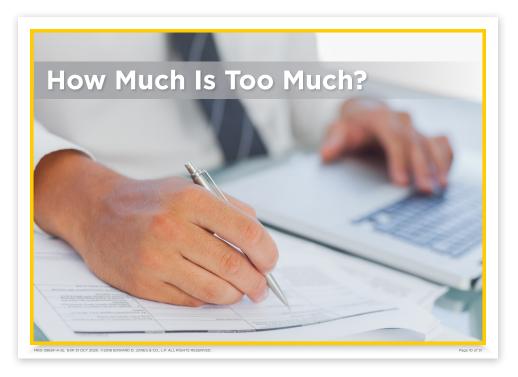
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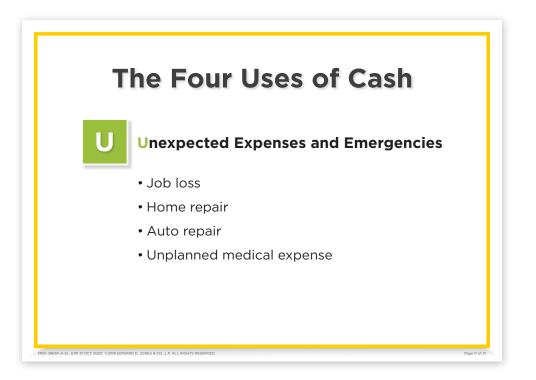
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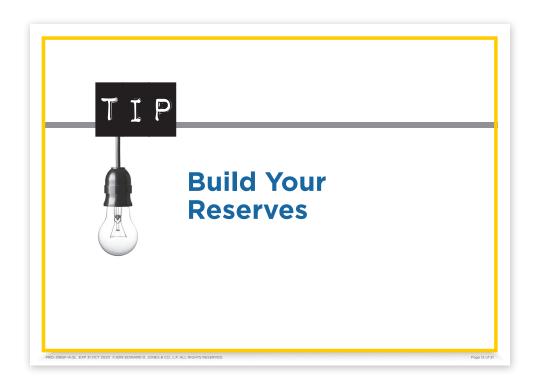


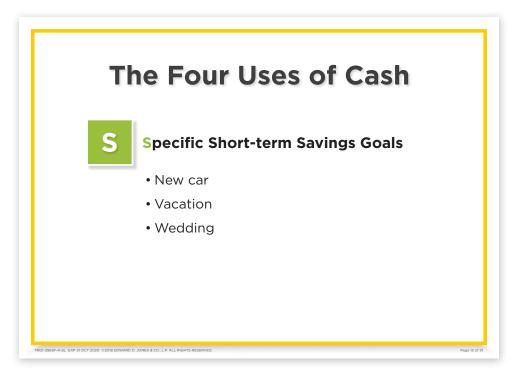


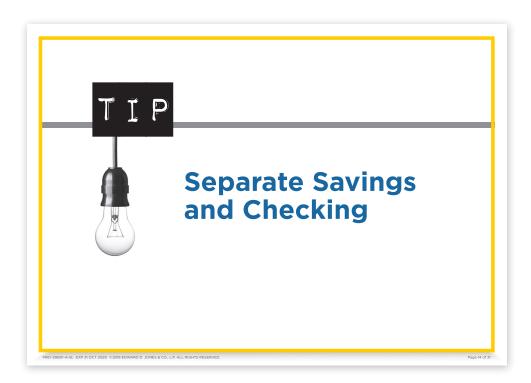
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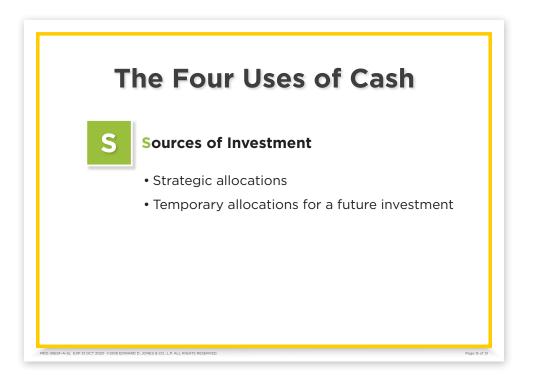


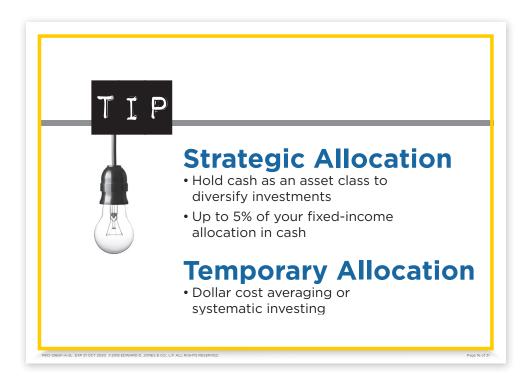




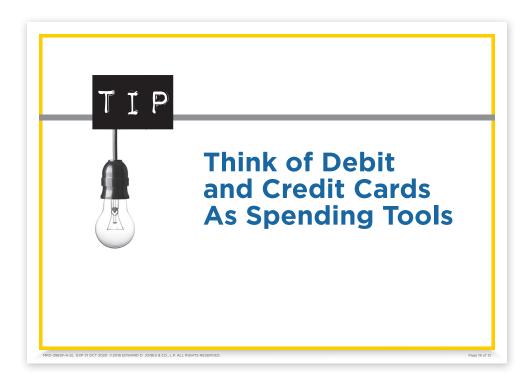


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Credit Cards and Minimum Payments

New Balance	\$1,786.00
Minimum Payment Due	\$53.00
Payment Due Date	2/13/15

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$35 fee and your APRs may be increased up to the penalty rate of 28.99%.

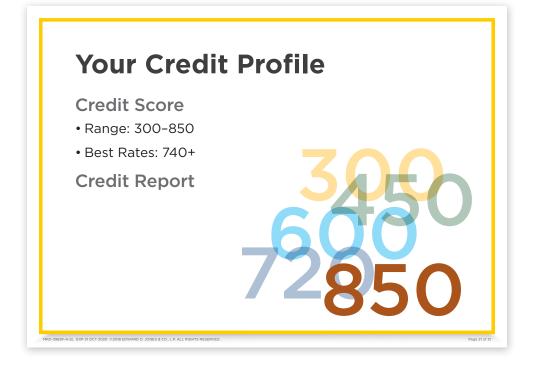
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.

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	8 years	\$2,785
\$62	3 years	\$2,232 (Savings = \$553)

Source: Edward Jones and www.federalreserve.gov. Example is for illustrative purposes only.

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Credit Score Factors

- History of on-time payments
- Credit utilization
- Length of credit history
- Recent searches for credit
- Types of credit used

Credit score available for a fee at <u>www.myFICO.com</u>

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Credit Report

Credit Bureaus

- Equifax
- Experian
- TransUnion

Request your annual credit report at <u>www.AnnualCreditReport.com</u>



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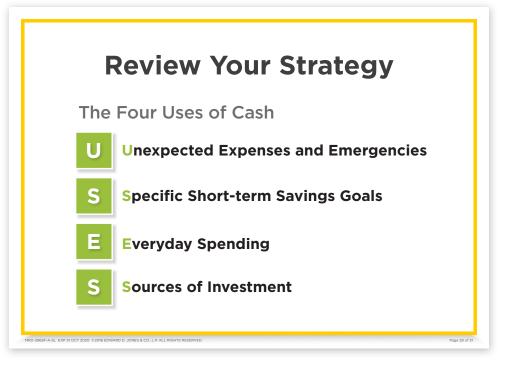
Credit	Card	Payoff	Strategy
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Credit Card	Amount Owed	Interest Rate	Minimum Payment
Credit Card 1	\$750	21%	\$25
Credit Card 2	\$1,250	21%	\$75
Credit Card 3	\$1,000	20%	\$50
Credit Card 4	\$2,500	18%	\$50
Credit Card 5	\$4,000	18%	\$50
	\$9,500		\$250

Source: Edward Jones. This example is for illustrative purposes only.







$Edward \textbf{Jones}^{`}$

