


READING THE U.S. COMMERCIAL REVOLVING ACCOUNT STATEMENT



Customer Service:
Call: 800-357-1837
Write: CNH CAPITAL, PO BOX 1063, EVANSVILLE, IN 47706-1063

Account Summary: 603518 00000 00000 08/20/09

Account Number: 7,500.00
Credit Limit: \$7,500.00
Available Credit as of 08/20/09: \$0.00
Payment Due Date: 08/15/09
Minimum Payment Due: \$102.00
Past Due Amount: \$0.00
Pay to Avoid Finance Charge: \$3,400.76

Statement Closing Date: 08/20/09
Days in Billing Cycle: 31
Previous Balance: \$3,651.65
Payments: \$3,18.00
Credits: \$0.00
Purchases & Other Charges: \$15.00
Total FINANCE CHARGE: \$60.11
New Balance: \$3,400.76

VIEW & PAY YOUR ACCOUNT ONLINE @ WWW.CNHCAPITAL.COM
IF YOU ARE A NEW CUSTOMER, PLEASE CALL OUR CUSTOMER SERVICE AT (800) 357-1837

Transactions:

Tran Date	Post Date	Reference Number	Description of Transactions	Amount
08/11/09	08/20	PF1300062BL79LNG	PAYMENT - THANK YOU	316.00
			FINANCE CHARGE	15.00
				30.11

Finance Charge and Promotion Summary:

Description	Purchase Date	Promotion Expiration Date	Average Daily Balance	Annual Percentage Rate	New Balance
Regular	N/A	N/A	2,585.78	18.40%	3,552.32
Promo	05/15/09	10/01/09	942.92	18.40%	3,555.32
					819.44
					3,400.76

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CNH CAPITAL
PO BOX 1063
EVANSVILLE, IN 47706-1063

Please detach and enclose the portion with your payment.
 Check here if you have made an address or telephone number change on the reverse side.

Account Number	Minimum Payment Due	New Balance	Payment Due Date	Amount Enclosed
603518 00000 00000	\$102.00	\$3,400.76	09/15/09	\$

603518 00000 00000 00010200000340076 9

CRA PAYMENT CENTER
PO BOX 3900
LANCASTER, PA 17604-3900

JOE CUSTOMER
123 MAIN STREET
ANY TOWN, WI 53401

A. Customer Service

To reach us for account related inquiries, call our Customer Service Center 1-800-357-1837 (Monday – Friday 7 AM to 8 PM; Saturday 8 AM to 12 PM CST.) (Automated Customer Account Information 24 hours/day)

B. Account Summary:

- **Credit Limit:** Maximum amount of credit you may use on your account
- **Available Credit:** Amount of credit available to use as of the date indicated
- **Payment Due Date:** Date by which payment must be received
- **Minimum Payment Due:** Total minimum payment due on your account
- **Past Due Amount:** Total past due payment due on your account
- **Pay To Avoid Finance Charge:** New balance minus promotions expiring beyond the next cycle date
- **Statement Closing Date:** Last date that transactions are processed to appear on the statement
- **Days in Billing Cycle:** Number of days from the last billing cycle
- **Previous Balance:** "New Balance" from your previous billing statement
- **Payments:** Total amount of payments received
- **Credits:** Total amount of credit transactions posted
- **Purchases & Other Charges:** Total amount of purchases and account charges such as late charges and returned check fees posted

C. Did You Know...

- Check here each month for important messages and offers from CNH Capital and your merchant.
 - **Transactions:** This section summarizes the activity on your account for the billing period.
 - **Finance Charge and Promotion Summary:** This section illustrates how Finance Charges were computed and a summary of the promotions used. For more detailed information, please refer to your Credit Agreement or call our Customer Service Center.
 - **Remittance Advice:** Check the box if your address is different than what appears on your statement and provide the correct information on the reverse side of the remittance advice.
- Enclose this portion of your statement with your payment in the enclosed envelope. **Please allow at least five (5) business days when mailing your payment to us.** If you make your payment at any other location, there may be a delay in processing your payment. Always include your account number on your check to ensure proper credit.
- Send your payments to: **CRA Payment Center, P.O. Box 3900, Lancaster, PA 17604-3900**

D. Transactions:

This section summarizes the activity on your account for the billing period.

E. Finance Charge and Promotion Summary:

This section illustrates how Finance Charges were computed and a summary of the promotions used. For more detailed information, please refer to your Credit Agreement or call our Customer Service Center.

F. Remittance Advice:

Check the box if your address is different than what appears on your statement and provide the correct information on the reverse side of the remittance advice.

Enclose this portion of your statement with your payment in the enclosed envelope. **Please allow at least five (5) business days when mailing your payment to us.** If you make your payment at any other location, there may be a delay in processing your payment. Always include your account number on your check to ensure proper credit.

Send your payments to: **CRA Payment Center, P.O. Box 3900, Lancaster, PA 17604-3900**