

# Welcome to your new Ent business credit card statement

Your new statement gives you a look at your account – rewards, what you owe, what you've spent, and how long it could take to pay off your balance if you only make the minimum payment.

## Your guide to reading your new statement

### 1 Account information

A snapshot of your card, including your statement closing date, credit limit, available credit, cash credit limit, and available cash.

### 2 Account summary

A summary rundown of your account activity for the billing cycle – payments, interest, purchases, fees, and your total balance.

### 3 Payment information

Review when your payment is due, the minimum payment due, and your new balance.

### 4 Transaction summary

A detailed list of purchases, payments, and other account activity by individual cardholder and transaction date.

### 5 Automatic payment details

Shows the amount scheduled to be deducted from your account and how that will adjust based on other posted payments before the due date.

### 6 Finance charge calculation

A breakdown of your balance and the annual percentage rates (APR) used to calculate the interest charges for each type of balance during the billing cycle.

### 7 CUREwards points summary

Tracks points earned during the cycle, your current points balance, and expiration information so you can plan future redemptions.

**Does the statement you received look different than the example above?**

**Sub statements** are sent to individual cardholders for record keeping and validation purposes.

This statement type can be identified by a Minimum Payment Due of \$0.00 and a New Balance of \$0.00, even though transactions are listed.


**Ent® Credit Union**

**Cardholder Name and Account Number**

CARDHOLDER NAME  
CARDHOLDER ADDRESS  
XXXX-XXXX-XXXX-1234

**VISA** Page 1 of 2

Account Information		Account Summary	
Statement Closing Date	10/25/2025	Previous Balance	\$0.00
Credit Limit	\$5,000.00	- Payments and Credits	\$0.00
Available Credit	\$4,204.00	<b>+/- Finance Charge(net)</b>	<b>\$0.00</b>
Cash Credit Limit	\$2,500.00	+ Purchases	\$358.21
Available Cash	\$2,500.00	+ Cash Advances	\$0.00
		+ Other Charges	\$0.00
		<b>= New Balance</b>	<b>\$358.21</b>

Payment Information	
Payment Due Date: 11/22/2025	Minimum Payment Due: \$40.00
	New Balance: \$358.21

Transactions			
Post Date	Trans Date	Reference	Description
TOTAL FEES FOR THIS PERIOD			
TOTAL INTEREST FOR THIS PERIOD			
10/12	10/10	REFERENCE NO.	CARDHOLDER 1 NAME VENDOR DETAILS MCC: 1234 MERCHANT ZIP: 12345
10/21	10/21	REFERENCE NO.	VENDOR DETAILS MCC: 1234 MERCHANT ZIP: 12345
10/24	10/24	REFERENCE NO.	VENDOR DETAILS MCC: 1234 MERCHANT ZIP: 12345
			TOTAL XXXXXXXXXX1234 \$182.67
10/19	10/17	REFERENCE NO.	CARDHOLDER 2 NAME VENDOR DETAILS MCC: 1234 MERCHANT ZIP: 12345
			TOTAL XXXXXXXXXX1234 \$175.54

5 \$0 - \$358.21 WILL BE DEDUCTED FROM YOUR ACCOUNT AND CREDITED AS YOUR AUTOMATIC PAYMENT ON 11/22/25. THE AUTOMATIC PAYMENT AMOUNT WILL BE REDUCED BY ALL PAYMENTS POSTED ON OR BEFORE THIS DATE.

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