

Welcome to your new Ent credit card statement

Your new statement gives you a look at your account – 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, and available credit.
- 2 Account summary**
A rundown of your account activity for the billing cycle – payments, purchases, interest, fees, and your total balance due.
- 3 Payment information**
Review your payment due date, minimum payment due, and your new balance.
- 4 Late and minimum payment warnings**
Explains what may happen if you miss your payment and how long it will take to pay off your balance if you make only the minimum payment.
- 5 Credit counseling**
Contact details for credit counseling support.
- 6 Transaction summary**
A detailed list of purchases, payments, and other account activity by transaction date, plus total interest and fees charged this cycle and year-to-date (at the bottom, 6a).
- 7 Need help?**
Call card services at 866-616-3451 for questions or to dispute a charge.
- 8 Interest Charge Summary**
A summary of the amount of interest charged for each type of balance during this period.
- 9 Interest Charge Calculation**
Breakdown of the interest charged for each balance during this period. The annual percentage rate (APR) is used to calculate the interest charge for each type of balance.
- 10 CU Rewards points summary**
Tracks points earned during the cycle, your current points balance, and expiration information so you can plan future redemptions. CU Rewards can also be accessed through the credit card section of your Ent online banking account.



Ent
Credit Union

Becoming Wings Credit Union

Cardholder Name and Account Number
CARDHOLDER NAME
CARDHOLDER ADDRESS
XXXX-XXXX-XXXX-1234



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1 Account Information

Statement Closing Date	01/13/2026
Credit Limit	\$11,000.00
Available Credit	\$8,898.00
Cash Credit Limit	\$5,500.00
Available Cash	\$5,500.00

2 Account Summary

Previous Balance	\$7,166.81
- Payments	\$5,000.00
- Other Credits	\$0.00
+ Purchases	\$0.00
+ Cash Advances	\$0.00
+ Other Debits	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$61.69
= New Balance	\$2,411.17

3 Payment Information

Payment Due Date: 02/10/2026 Minimum Payment Due: \$40.00 New Balance: \$2,411.17

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 \$39.00.

4 Minimum Payment Warning: Even if you make no more charges using this card, if you make only the minimum payment each month we estimate you will never pay off the balance shown on this statement because your payment will be less than the interest charged each month.

If you make more than the minimum payment each period, you will pay less in interest and pay off your balance sooner. For example, if you instead paid \$87.00 per month, you would pay off the balance shown on this statement in around 3 years.

5 If you would like information about credit counseling services, call 1-866-685-6322.

6 Transactions

Post Date	Trans Date	Reference	Description	Amount
CARDHOLDER NAME		XXXX-XXXX-XXXX-1234		
12/26	12/26	REFERENCE NO.	VENDOR DETAILS MCC: 1234 MERCHANT ZIP: 12345	\$77.87
12/26	12/26	REFERENCE NO.	VENDOR DETAILS MCC: 1234 MERCHANT ZIP: 12345	\$70.82
12/22	12/21	REFERENCE NO.	VENDOR DETAILS MCC: 1234 MERCHANT ZIP: 12345	\$33.98

Remit Payment to:
ENT CREDIT UNION
P.O. BOX 660493 DALLAS, TX 75266-0493

Mail Inquiries To:
CUSTOMER SERVICE P.O. BOX 31112 TAMPA, FLORIDA 33631-3112

We appreciate your membership!

Detach the bottom portion and return payment using enclosed envelope to be received no later than by 5:00 p.m. on the due date. Please use blue or black ink.

ENT CREDIT UNION
P.O. BOX 15819
COLORADO SPRINGS CO 80935-5819

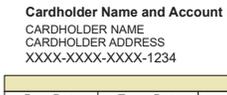
Account Number XXXX-XXXX-XXXX-1234

New Balance \$2,411.17

Minimum Payment Due \$40.00

7 Questions?
Call Customer Service: 866-616-3451
Lost or Stolen Card: 866-616-3451

Payment Due Date						
February						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28



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Becoming Wings Credit Union

Cardholder Name and Account Number
CARDHOLDER NAME
CARDHOLDER ADDRESS
XXXX-XXXX-XXXX-1234



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6 Transactions

Post Date	Trans Date	Reference	Description	Amount
CARDHOLDER NAME		XXXX-XXXX-XXXX-1234		
01/10	01/10	REFERENCE NO.	PAYMENT - THANK YOU	-\$5,000.00
Fees				
TOTAL FEES FOR THIS PERIOD				\$0.00
Interest Charged				
01/13	01/13		Interest Charge on Purchases	\$61.69
01/13	01/13		Interest Charge on Cash Advances	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$61.69

\$0 - \$100.00 WILL BE DEDUCTED FROM YOUR ACCOUNT AND CREDITED AS YOUR AUTOMATIC PAYMENT ON 02/10/26. THE AUTOMATIC PAYMENT AMOUNT WILL BE REDUCED BY ALL PAYMENTS POSTED ON OR BEFORE THIS DATE.

TOTAL *FINANCE CHARGE* BILLED IN 2025 \$0.00

2026 Totals Year-to-Date	
Total fees charged in 2026	\$0.00
Total interest charged in 2026	\$61.69

8 Interest Charge Summary

\$0 - \$100.00 WILL BE DEDUCTED FROM YOUR ACCOUNT AND CREDITED AS YOUR AUTOMATIC PAYMENT ON 02/10/26. THE AUTOMATIC PAYMENT AMOUNT WILL BE REDUCED BY ALL PAYMENTS POSTED ON OR BEFORE THIS DATE.

9 Interest Charge Calculation

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

Type of Balance	Balance Transfer/Promotion Expiration Date	APR %	Balance Subject To Interest Rate	Interest Charge	Remaining Balance
Purchases		17.99% (V)	\$27.31	\$0.40	\$15.78
Cash Advances		17.99% (V)	\$0.00	\$0.00	\$0.00
EXISTING BALANCE		17.99% (V)	\$4,145.98	\$61.29	\$2,395.39

Days in Billing Cycle 31
See reverse side of page one for explanation of Interest Charge calculation. Credit Purchases calculated using Method G. Cash Advance Charges calculated using Method A.

10 CUREWARDS POINTS ACTIVITY

BEGINNING BALANCE	708
POINTS EARNED	0
POINTS REDEEMED	0
POINTS AVAILABLE	708
POINTS TO EXPIRE	708
EXPIRATION DATE	Dec 2029

FOR CUREWARDS PROGRAM QUESTIONS CALL (800) 637-7728 OR VISIT WWW.CUREWARDS.COM.