

October 11, 2012

Mr. Lionel W. Brooks  
4385 Grand Avenue  
Omaha, NE 68111

Dear Mr. Brooks:

Because we have had so many questions about charges and payments on charge-card accounts, we have modified our monthly billing statements. We hope our new monthly statement simplifies your checking of your transactions with us.

The enclosed statement provides a complete summary of all transactions affecting your account for the month of February. The summary on the bottom half of the statement shows the unpaid balance carried over from the preceding month. Following the balance item is a separate entry for each charge or payment during the month. By identifying the business firm from which you made each purchase, you can more easily check the statement entries with the customer copies of your charge-card receipts.

Please let us know whether these changes in our billing statement are helpful to you in checking the charges and credits to your account. We will appreciate your help.

Sincerely,

Mrs. Elizabeth Seligman

Senior Credit Manager

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Enclosure