

UNITED STATES BANKRUPTCY COURT Northern District of Illinois		PROOF OF CLAIM
Name of Debtor: Paul R Dulberg		Case Number: 14-83578
NOTE: Do not use this form to make a claim for an administrative expense that arises after the bankruptcy filing. You may file a request for payment of an administrative expense according to 11 U.S.C. § 503.		
Name of Creditor (the person or other entity to whom the debtor owes money or property): OAK TRUST CREDIT UNION		COURT USE ONLY
Name and address where notices should be sent: OAK TRUST CREDIT UNION 444 N Eola Road, Suite 101 Aurora, IL 60502		<input type="checkbox"/> Check this box if this claim amends a previously filed claim. Court Claim Number: _____ (If known)
Telephone number: (630) 792-2924 email: jdean@oaktrust.com		Filed on: _____
Name and address where payment should be sent (if different from above):		<input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to this claim. Attach copy of statement giving particulars.
Telephone number: _____ email: _____		
1. Amount of Claim as of Date Case Filed: \$ <u>507.33</u>		
If all or part of the claim is secured, complete item 4. If all or part of the claim is entitled to priority, complete item 5. <input type="checkbox"/> Check this box if the claim includes interest or other charges in addition to the principal amount of the claim. Attach a statement that itemizes interest or charges.		
2. Basis for Claim: <u>Credit Card loan</u> (See instruction #2)		
3. Last four digits of any number by which creditor identifies debtor: 4 0 0 1	3a. Debtor may have scheduled account as: _____ (See instruction #3a)	3b. Uniform Claim Identifier (optional): _____ (See instruction #3b)
4. Secured Claim (See instruction #4) Check the appropriate box if the claim is secured by a lien on property or a right of setoff, attach required redacted documents, and provide the requested information.		Amount of arrearage and other charges, as of the time case was filed, included in secured claim, if any: \$ _____
Nature of property or right of setoff: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other Describe: _____		Basis for perfection: _____
Value of Property: \$ _____		Amount of Secured Claim: \$ _____
Annual Interest Rate _____ % <input type="checkbox"/> Fixed or <input type="checkbox"/> Variable (when case was filed)		Amount Unsecured: \$ _____
5. Amount of Claim Entitled to Priority under 11 U.S.C. § 507 (a). If any part of the claim falls into one of the following categories, check the box specifying the priority and state the amount.		
<input type="checkbox"/> Domestic support obligations under 11 U.S.C. § 507 (a)(1)(A) or (a)(1)(B).	<input type="checkbox"/> Wages, salaries, or commissions (up to \$12,475*) earned within 180 days before the case was filed or the debtor's business ceased, whichever is earlier -- 11 U.S.C. § 507 (a)(4).	<input type="checkbox"/> Contributions to an employee benefit plan -- 11 U.S.C. § 507 (a)(5).
<input type="checkbox"/> Up to \$2,775* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use -- 11 U.S.C. § 507 (a)(7).	<input type="checkbox"/> Taxes or penalties owed to governmental units -- 11 U.S.C. § 507 (a)(8).	<input type="checkbox"/> Other -- Specify applicable paragraph of 11 U.S.C. § 507 (a)(____).
		Amount entitled to priority: \$ _____
*Amounts are subject to adjustment on 4/01/16 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.		
6. Credits. The amount of all payments on this claim has been credited for the purpose of making this proof of claim. (See instruction #6)		

7. Documents: Attached are redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, security agreements, or, in the case of a claim based on an open-end or revolving consumer credit agreement, a statement providing the information required by FRBP 3001(c)(3)(A). If the claim is secured, box 4 has been completed, and redacted copies of documents providing evidence of perfection of a security interest are attached. If the claim is secured by the debtor's principal residence, the Mortgage Proof of Claim Attachment is being filed with this claim. (See instruction #7, and the definition of "redacted".)

DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.

If the documents are not available, please explain:


8. Signature: (See instruction #8)

Check the appropriate box.

- I am the creditor. I am the creditor's authorized agent. I am the trustee, or the debtor, or their authorized agent. I am a guarantor, surety, indorser, or other codebtor. (See Bankruptcy Rule 3005.)
(See Bankruptcy Rule 3004.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

Print Name: Tanya Reyes
Title: Product Support Specialist
Company: OAK TRUST CREDIT UNION
Address and telephone number (if different from notice address above):

 _____ 05/28/2015
(Signature) (Date)

Telephone number: (630) 792-2958 email: treyes@oaktrust.com

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

INSTRUCTIONS FOR PROOF OF CLAIM FORM

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, exceptions to these general rules may apply.

Items to be completed in Proof of Claim form

Court, Name of Debtor, and Case Number:

Fill in the federal judicial district in which the bankruptcy case was filed (for example, Central District of California), the debtor's full name, and the case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is at the top of the notice.

Creditor's Name and Address:

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

1. Amount of Claim as of Date Case Filed:

State the total amount owed to the creditor on the date of the bankruptcy filing. Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim.

2. Basis for Claim:

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card. If the claim is based on delivering health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information. You may be required to provide additional disclosure if an interested party objects to the claim.

3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:

State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

3a. Debtor May Have Scheduled Account As:

Report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

3b. Uniform Claim Identifier:

If you use a uniform claim identifier, you may report it here. A uniform claim identifier is an optional 24-character identifier that certain large creditors use to facilitate electronic payment in chapter 13 cases.

4. Secured Claim:

Check whether the claim is fully or partially secured. Skip this section if the

claim is entirely unsecured. (See Definitions.) If the claim is secured, check the box for the nature and value of property that secures the claim, attach copies of lien documentation, and state, as of the date of the bankruptcy filing, the annual interest rate (and whether it is fixed or variable), and the amount past due on the claim.

5. Amount of Claim Entitled to Priority Under 11 U.S.C. § 507 (a).

If any portion of the claim falls into any category shown, check the appropriate box(es) and state the amount entitled to priority. (See Definitions.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

6. Credits:

An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

7. Documents:

Attach redacted copies of any documents that show the debt exists and a lien secures the debt. You must also attach copies of documents that evidence perfection of any security interest and documents required by FRBP 3001(c) for claims based on an open-end or revolving consumer credit agreement or secured by a security interest in the debtor's principal residence. You may also attach a summary in addition to the documents themselves. FRBP 3001(c) and (d). If the claim is based on delivering health care goods or services, limit disclosing confidential health care information. Do not send original documents, as attachments may be destroyed after scanning.

8. Date and Signature:

The individual completing this proof of claim must sign and date it. FRBP 9011. If the claim is filed electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what constitutes a signature. If you sign this form, you declare under penalty of perjury that the information provided is true and correct to the best of your knowledge, information, and reasonable belief. Your signature is also a certification that the claim meets the requirements of FRBP 9011(b). Whether the claim is filed electronically or in person, if your name is on the signature line, you are responsible for the declaration. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. If the claim is filed by an authorized agent, provide both the name of the individual filing the claim and the name of the agent. If the authorized agent is a servicer, identify the corporate servicer as the company. Criminal penalties apply for making a false statement on a proof of claim.

DEFINITIONS

INFORMATION

Debtor

A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

Creditor

A creditor is a person, corporation, or other entity to whom debtor owes a debt that was incurred before the date of the bankruptcy filing. See 11 U.S.C. §101 (10).

Claim

A claim is the creditor's right to receive payment for a debt owed by the debtor on the date of the bankruptcy filing. See 11 U.S.C. §101 (5). A claim may be secured or unsecured.

Proof of Claim

A proof of claim is a form used by the creditor to indicate the amount of the debt owed by the debtor on the date of the bankruptcy filing. The creditor must file the form with the clerk of the same bankruptcy court in which the bankruptcy case was filed.

Secured Claim Under 11 U.S.C. § 506 (a)

A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim. Examples of liens on property include a mortgage on real estate or a security interest in a car. A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien.

A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

Unsecured Claim

An unsecured claim is one that does not meet the requirements of a secured claim. A claim may be partly unsecured if the amount of the claim exceeds the value of the property on which the creditor has a lien.

Claim Entitled to Priority Under 11 U.S.C. § 507 (a)

Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.

Redacted

A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor must show only the last four digits of any social-security, individual's tax-identification, or financial-account number, only the initials of a minor's name, and only the year of any person's date of birth. If the claim is based on the delivery of health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information.

Evidence of Perfection

Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other document showing that the lien has been filed or recorded.

Acknowledgment of Filing of Claim

To receive acknowledgment of your filing, you may either enclose a stamped self-addressed envelope and a copy of this proof of claim or you may access the court's PACER system (www.pacer.psc.uscourts.gov) for a small fee to view your filed proof of claim.

Offers to Purchase a Claim

Certain entities are in the business of purchasing claims for an amount less than the face value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 *et seq.*), and any applicable orders of the bankruptcy court.

Master Printers Credit Union Visa[®] Application

Information About Yourself

Member Name (please print) PAUL DOLBERG	Account #
Address 4606 HAYDEN CT	
City McHENRY	State IL
Zip Code 60050	
Home Phone (847) 497-4250	Years at Current Address 27
Previous Address NONE	Years at Previous Address
City	State
Zip Code	
Social Security Number	Date of Birth
Driver's License Number and State	

Joint Applicant's Information

Member Name (please print)	Account #
Address	Street
City	State
Zip Code	
Home Phone	Years at Current Address
Previous Address	Years at Previous Address
City	State
Zip Code	
Social Security Number	Date of Birth
Driver's License Number and State	

Employment Information

Business Name of Employer Behm PRINTING	Position PRESSMAN
Business Address 810 EABLE DR	
City Beansville	State IL
Zip Code	
Business Phone (630) 766-6666	Ext.
Years at Job 1 1/2	
Previous Employer (if less than 2 years) U.S. SCREW PROD.	Position FOREMAN
Years at Job 2 1/2	
Previous Business Address 2418 Highview GROVE	Phone Spring 815
City	State

Joint Applicant's Employment Information

Business Name of Employer	Position
Business Address	Street
City	State
Zip Code	
Business Phone	Ext.
Years at Job	
Previous Employer (if less than 2 years)	Position
Years at Job	
Previous Business Address	Phone
City	State

Financial Information

Yearly Income \$22,000	Monthly Rent or Mortgage \$0	Est Home Value \$0
You need not include expenses for taxes, alimony, child support, or maintenance payments paid to you if you are not relying on them to establish credit worthiness.		
Additional Income \$0	Source(s) of additional income	

Joint Applicant's Financial Information

Yearly Income	Monthly Rent or Mortgage	Est Home Value
\$	\$	\$
You need not include expenses for taxes, alimony, child support, or maintenance payments paid to you if you are not relying on them to establish credit worthiness.		
Additional Income	Source(s) of additional income	
\$		

We hereby apply for a Master Printers Credit Union VISA account. I/We give the above information for the purpose of obtaining credit and authorize the obtaining of information concerning any statement made herein. I/We agree to be bound by the terms and conditions set forth in the cardholder agreement that will be mailed to me upon approval.

If approved, by signing below I/We hereby grant a security interest in any deposit accounts (checking, savings, or share accounts) or other funds/collateral held by issuer to secure my/our obligations under this credit card plan. Such accounts and/or funds are additional security for my/our obligations to issuer arise.

Paul Dolberg Applicant's Signature Date **Y463061046** Joint Applicant's Sig **2115870** Date

Credit Card Payoff

YES I/We would like to pay off existing credit card balances. Please contact me at the following number: **(847) 497-4250**

	Annual Percentage Rate	Variable Rate Information	Grace Period for Payments	Method of Computing Balance for Payment	Annual Fee
VISA [®] GOLD	11.25%	Your annual percentage rate may vary quarterly. The rate is determined by adding a margin of 3% (Gold) or 6% (Classic) to the Prime Rate.	25 DAYS	Average Daily Balance (including current transactions)	NONE
VISA [®] CLASSIC	14.25%				

RELATED FEES: Late Payment, \$15.00; Over-Limit, \$15.00. There are NO transaction fees, NO minimum finance charges and NO ANNUAL FEES.

The annual percentage rate applies for both purchases and cash advances. The Visa Gold has a maximum cap of 16.9% APR (18.9% APR for Classic). The advertised rates above are based on the Prime Rate as of 04/20/06. To inquire about changes in the information in the application, write us at Master Printers Credit Union, 15450 Summit Ave., P.O. Box 5051, Oakbrook Terrace, IL 60181-3974. Residents of Illinois may contact the Illinois Commissioner of Banks and Trust Companies for comparative information on interest rates, charges, fees and grace periods. State of Illinois - City, P.O. Box 10161, Springfield, IL 62701, 800/634-5452 toll free.

Tear off perforation, fold in center, and tape closed before mailing.

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Phone: (800) 232-6728
12251 S Route 59 • Plainfield IL 60585-9189

PAUL R DULBERG
4606 HAYDEN CT
MCHENRY, IL 60051-7918

Credit Card Statement

Member Number ██████████
 CONS W/O LOAN *****5514
 Statement Date 4/30/2015
 Payoff Amount \$507.33
Minimum Payment **\$100.00**
Payment Due Date **5/28/2015**
 Amount Enclosed □ □ □ □ □ □ □ □

OAK TRUST CREDIT UNION

Account Information

Summary of Account

Previous Balance		\$487.33
Payments, Credits, Benefits	(-)	\$.00
Purchases, Cash Adv., Bal Transfers	(+)	\$.00
Finance Charges and Other Fees	(+)	\$.00
Misc Adjustments		\$.00
New Balance		\$487.33

Member Number ██████████
 CONS W/O LOAN *****5514
 Statement Date 4/30/2015
 Payoff Amount \$507.33
Minimum Payment **\$100.00**
Payment Due Date **5/28/2015**

Available Credit

Credit Limit	\$2,200.00
New Balance	\$487.33
Credit Available	\$0.00

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 \$25 and your APRs may increase up to the penalty APR of 16.900%.

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. For example:

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	3 Years	\$632

For information about credit counseling services, call 866-871-2227

Transactions

POST	TRANS	TRANSACTION DESCRIPTION	LOCATION OF ACTIVITY	AMOUNT
		No activity this period		

Total Fees Charged in 2015	\$89.74
Total Interest Charged in 2015	\$.00

Total Fees For This Period **\$0.00**

Rates and Fees

Periodic Rates	Balance Transfr	Cash Advance	Purchase
Daily Rate	.04630%	.04630%	.04630%
Annual Percentage Rate	16.900%	16.900%	16.900%
Average Daily Balance	\$.00	\$.00	\$.00
Finance Charges			
Interest Charges	\$.00	\$.00	\$.00
Transaction Fees	\$.00	\$.00	\$.00
Total Finance Charges	\$.00	\$.00	\$.00

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PAUL R DULBERG
4606 HAYDEN CT
MCHENRY, IL 60051-7918

Credit Card Statement

Member Number XXXXXXXXXX
 CONS W/O LOAN *****5514
 Statement Date 3/31/2015
 Payoff Amount \$507.33
 Minimum Payment \$100.00
 Payment Due Date 4/28/2015
 Amount Enclosed

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OAK TRUST CREDIT UNION

Summary of Account

Previous Balance		\$688.62
Payments, Credits, Benefits	(-)	\$281.29
Purchases, Cash Adv., Bal Transfers	(+)	\$80.00
Finance Charges and Other Fees	(+)	\$0.00
Misc Adjustments		\$0.00
New Balance		\$487.33

Available Credit

Credit Limit	\$2,200.00
New Balance	\$487.33
Credit Available	\$0.00

Account Information

Member Number XXXXXXXXXX
 CONS W/O LOAN *****5514
 Statement Date 3/31/2015
 Payoff Amount \$507.33
 Minimum Payment \$100.00
 Payment Due Date 4/28/2015

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 \$25 and your APRs may increase up to the penalty APR of 16.900%.

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. For example:

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	3 Years	\$632

For information about credit counseling services, call 866-871-2227

Transactions

POST	TRANS	TRANSACTION DESCRIPTION	LOCATION OF ACTIVITY	AMOUNT
Mar 04	Mar 04	PHONE TRANSFER	Transfer Acct: 49138-000	\$281.29 CR
Fees and Charges				
Mar 04	Mar 04	DELINQUENCY FINE		\$80.00
Total Fees Charged in 2015				\$89.74
Total Interest Charged in 2015				\$0.00
Total Fees For This Period				\$80.00

Rates and Fees

Periodic Rates	Balance Transfr	Cash Advance	Purchase
Daily Rate	.04630%	.04630%	.04630%
Annual Percentage Rate	16.900%	16.900%	16.900%
Average Daily Balance	\$.00	\$.00	\$522.85
Finance Charges			
Interest Charges	\$.00	\$.00	\$.00
Transaction Fees	\$.00	\$.00	\$.00
Total Finance Charges	\$.00	\$.00	\$.00

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Credit Card Statement

Member Number *******5514**
 VISA PLATINUM
 Statement Date 2/28/2015
 Payoff Amount \$768.62
Minimum Payment \$100.00
Payment Due Date 3/28/2015
 Amount Enclosed

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PAUL R DULBERG
4606 HAYDEN CT
MCHENRY, IL 60051-7918

OAK TRUST CREDIT UNION

Account Information

REWARDS EARNINGS SUMMARY AS OF 00/00/0000
 BEG BAL EARNED ADJ/EXP REDEEMED END BAL
 0 0 0 0 0
 #800.232.6728

Member Number *******5514**
 VISA PLATINUM
 Statement Date 2/28/2015
 Payoff Amount \$768.62
Minimum Payment \$100.00
Payment Due Date 3/28/2015

Summary of Account

Previous Balance		\$678.88
Payments, Credits, Benefits	(-)	\$0.00
Purchases, Cash Adv., Bal Transfers	(+)	\$0.00
Finance Charges and Other Fees	(+)	\$9.74
Misc Adjustments		\$0.00
New Balance		\$688.62

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 \$25 and your APRs may increase up to the penalty APR of 16.900%.

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. For example:

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	5 Years	\$1,108
\$27	3 Years	\$961 (Savings=\$147)

For information about credit counseling services, call 866-871-2227

Available Credit

Credit Limit	\$2,200.00
New Balance	\$688.62
Credit Available	\$0.00

Transactions

POST	TRANS	TRANSACTION DESCRIPTION	LOCATION OF ACTIVITY	AMOUNT
Feb 09	Feb 09	JAN 15 FINANCE CHARG		\$9.74

Total Fees Charged in 2015	\$9.74
Total Interest Charged in 2015	\$0.00

Total Fees For This Period \$0.00

Rates and Fees

Periodic Rates	Balance Transfr	Cash Advance	Purchase
Daily Rate	.04630%	.04630%	.04630%
Annual Percentage Rate	16.900%	16.900%	16.900%
Average Daily Balance	\$.00	\$.00	\$678.88
Finance Charges			
Interest Charges	\$.00	\$.00	\$.00
Transaction Fees	\$.00	\$.00	\$9.74
Total Finance Charges	\$.00	\$.00	\$9.74

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Credit Card Statement

Member Number XXXXXXXXXX
 VISA PLATINUM *****5514
 Statement Date 1/31/2015
 Payoff Amount \$738.88
 Minimum Payment \$100.00
 Payment Due Date 2/28/2015

Amount Enclosed

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PAUL R DULBERG
4606 HAYDEN CT
MCHENRY, IL 60051-7918

OAK TRUST CREDIT UNION

REWARDS EARNINGS SUMMARY AS OF 01/24/2015
 BEG BAL EARNED ADJ/EXP REDEEMED END BAL
 1,471 0 0 0 1,471
 #800.232.6728

Summary of Account

Previous Balance		\$678.88
Payments, Credits, Benefits	(-)	\$.00
Purchases, Cash Adv., Bal Transfers	(+)	\$.00
Finance Charges and Other Fees	(+)	\$.00
Misc Adjustments		\$.00
New Balance		\$678.88

Available Credit

Credit Limit		\$2,200.00
New Balance		\$678.88
Credit Available		\$.00

Account Information

Member Number XXXXXXXXXX
 VISA PLATINUM *****5514
 Statement Date 1/31/2015
 Payoff Amount \$738.88
 Minimum Payment \$100.00
 Payment Due Date 2/28/2015

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 \$25 and your APRs may increase up to the penalty APR of 16.900%.

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. For example:

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	4 Years	\$1,047
\$26	3 Years	\$929 (Savings=\$118)

For information about credit counseling services, call 866-871-2227

Transactions

POST	TRANS	TRANSACTION DESCRIPTION	LOCATION OF ACTIVITY	AMOUNT
		No activity this period		
		Total Fees Charged in 2015	Total Fees For This Period	\$.00
		Total Interest Charged in 2015		\$.00

Rates and Fees

Periodic Rates	Balance Transfr	Cash Advance	Purchase
Daily Rate	.04630%	.04630%	.04630%
Annual Percentage Rate	16.900%	16.900%	16.900%
Average Daily Balance	\$.00	\$.00	\$678.88
Finance Charges			
Interest Charges	\$.00	\$.00	\$.00
Transaction Fees	\$.00	\$.00	\$.00
Total Finance Charges	\$.00	\$.00	\$.00

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Credit Card Statement

Member Number [REDACTED]
 VISA PLATINUM *****5514
 Statement Date 12/31/2014
 Payoff Amount \$718.88
 Minimum Payment \$80.00
 Payment Due Date 1/28/2015
 Amount Enclosed

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PAUL R DULBERG
4606 HAYDEN CT
MCHENRY, IL 60051-7918

OAK TRUST CREDIT UNION

REWARDS EARNINGS SUMMARY AS OF 12/24/2014
 BEG BAL EARNED ADJ/EXP REDEEMED END BAL
 1,471 0 0 0 1,471
 #800.232.6728

Summary of Account

Previous Balance		\$678.88
Payments, Credits, Benefits	(-)	\$0.00
Purchases, Cash Adv., Bal Transfers	(+)	\$0.00
Finance Charges and Other Fees	(+)	\$0.00
Misc Adjustments		\$0.00
New Balance		\$678.88

Available Credit

Credit Limit	\$2,200.00
New Balance	\$678.88
Credit Available	\$0.00

Account Information

Member Number [REDACTED]
 VISA PLATINUM *****5514
 Statement Date 12/31/2014
 Payoff Amount \$718.88
 Minimum Payment \$80.00
 Payment Due Date 1/28/2015

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 \$25 and your APRs may increase up to the penalty APR of 16.900%.

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. For example:

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	4 Years	\$1,007
\$25	3 Years	\$909 (Savings=\$98)

For information about credit counseling services, call 866-871-2227

Transactions

POST	TRANS	TRANSACTION DESCRIPTION	LOCATION OF ACTIVITY	AMOUNT
		No activity this period		
		Total Fees Charged in 2014	Total Fees For This Period	\$40.00
		Total Interest Charged in 2014		\$68.79

Rates and Fees

Periodic Rates	Balance Transfr	Cash Advance	Purchase
Daily Rate	.04630%	.04630%	.04630%
Annual Percentage Rate	16.900%	16.900%	16.900%
Average Daily Balance	\$.00	\$.00	\$678.88
Finance Charges			
Interest Charges	\$.00	\$.00	\$.00
Transaction Fees	\$.00	\$.00	\$.00
Total Finance Charges	\$.00	\$.00	\$.00

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12251 S Route 59 • Plainfield IL 60585-9189

Credit Card Statement

Member Number ~~XXXXXXXXXX~~ *****5514
 VISA PLATINUM
 Statement Date 11/30/2014
 Payoff Amount \$698.88
 Minimum Payment \$60.00
 Payment Due Date 12/28/2014
 Amount Enclosed

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PAUL R DULBERG
4606 HAYDEN CT
MCHENRY, IL 60051-7918

OAK TRUST CREDIT UNION

REWARDS EARNINGS SUMMARY AS OF 11/24/2014
 BEG BAL EARNED ADJ/EXP REDEEMED END BAL
 1,471 0 0 0 1,471
 #800.232.6728

Summary of Account

Previous Balance		\$671.29
Payments, Credits, Benefits	(-)	\$0.00
Purchases, Cash Adv., Bal Transfers	(+)	\$0.00
Finance Charges and Other Fees	(+)	\$7.59
Misc Adjustments		\$0.00
New Balance		\$678.88

Available Credit

Credit Limit	\$2,200.00
New Balance	\$678.88
Credit Available	\$1,521.12

Account Information

Member Number ~~XXXXXXXXXX~~ *****5514
 VISA PLATINUM
 Statement Date 11/30/2014
 Payoff Amount \$698.88
 Minimum Payment \$60.00
 Payment Due Date 12/28/2014

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 \$25 and your APRs may increase up to the penalty APR of 16.900%.

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. For example:

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	4 Years	\$898
\$24	3 Years	\$852 (Savings=\$46)

For information about credit counseling services, call 866-871-2227

Transactions

POST	TRANS	TRANSACTION DESCRIPTION	LOCATION OF ACTIVITY	AMOUNT
Nov 30	Nov 30	FIN CHG PURCHASE		\$7.59

Total Fees Charged in 2014	\$40.00
Total Interest Charged in 2014	\$68.79

Total Fees For This Period **\$0.00**

Rates and Fees

Periodic Rates	Balance Transfr	Cash Advance	Purchase
Daily Rate	.03767%	.03767%	.03767%
Annual Percentage Rate	13.750%	13.750%	13.750%
Average Daily Balance	\$.00	\$.00	\$671.29
Finance Charges			
Interest Charges	\$.00	\$.00	\$7.59
Transaction Fees	\$.00	\$.00	\$.00
Total Finance Charges	\$.00	\$.00	\$7.59

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PAUL R DULBERG
4606 HAYDEN CT
MCHENRY, IL 60051-7918

Credit Card Statement

Member Number ██████████
 VISA PLATINUM *****5514
 Statement Date 10/31/2014
 Payoff Amount \$671.29
 Minimum Payment \$40.00
 Payment Due Date 11/28/2014
 Amount Enclosed

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OAK TRUST CREDIT UNION

REWARDS EARNINGS SUMMARY AS OF 10/24/2014
 BEG BAL EARNED ADJ/EXP REDEEMED END BAL
 1,471 0 0 0 1,471
 #800.232.6728

Summary of Account

Previous Balance		\$663.54
Payments, Credits, Benefits	(-)	\$0.00
Purchases, Cash Adv., Bal Transfers	(+)	\$0.00
Finance Charges and Other Fees	(+)	\$7.75
Misc Adjustments		\$0.00
New Balance		\$671.29

Available Credit

Credit Limit		\$2,200.00
New Balance		\$671.29
Credit Available		\$1,528.71

Account Information

Member Number ██████████
 VISA PLATINUM *****5514
 Statement Date 10/31/2014
 Payoff Amount \$671.29
 Minimum Payment \$40.00
 Payment Due Date 11/28/2014

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 \$25 and your APRs may increase up to the penalty APR of 16.900%.

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. For example:

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	4 Years	\$852
\$23	3 Years	\$823 (Savings=\$29)

For information about credit counseling services, call 866-871-2227

Transactions

POST	TRANS	TRANSACTION DESCRIPTION	LOCATION OF ACTIVITY	AMOUNT
Oct 31	Oct 31	FIN CHG PURCHASE		\$7.75
		Total Fees Charged in 2014		\$40.00
		Total Interest Charged in 2014		\$61.20
			Total Fees For This Period	\$0.00

Rates and Fees

Periodic Rates	Balance Transfr	Cash Advance	Purchase
Daily Rate	.03767%	.03767%	.03767%
Annual Percentage Rate	13.750%	13.750%	13.750%
Average Daily Balance	\$.00	\$.00	\$663.54
Finance Charges			
Interest Charges	\$.00	\$.00	\$7.75
Transaction Fees	\$.00	\$.00	\$.00
Total Finance Charges	\$.00	\$.00	\$7.75

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PAUL R DULBERG
4606 HAYDEN CT
MCHENRY, IL 60051-7918

Credit Card Statement

Member Number ██████████
VISA PLATINUM *****5514
Statement Date 9/30/2014
Payoff Amount \$663.54
Minimum Payment \$20.00
Payment Due Date 10/28/2014
Amount Enclosed

OAK TRUST CREDIT UNION

REWARDS EARNINGS SUMMARY AS OF 09/24/2014
BEG BAL EARNED ADJ/EXP REDEEMED END BAL
1,471 0 0 0 1,471
#800.232.6728

Summary of Account

Previous Balance		\$715.57
Payments, Credits, Benefits	(-)	\$80.00
Purchases, Cash Adv., Bal Transfers	(+)	\$20.00
Finance Charges and Other Fees	(+)	\$7.97
Misc Adjustments		\$0.00
New Balance		\$663.54

Available Credit

Credit Limit	\$2,200.00
New Balance	\$663.54
Credit Available	\$1,536.46

Account Information

Member Number ██████████
VISA PLATINUM *****5514
Statement Date 9/30/2014
Payoff Amount \$663.54
Minimum Payment \$20.00
Payment Due Date 10/28/2014

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 \$20 and your APRs may increase up to the penalty APR of 16.900%.

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. For example:

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	4 Years	\$840
\$23	3 Years	\$814 (Savings=\$26)

For information about credit counseling services, call 866-871-2227

Transactions

POST	TRANS	TRANSACTION DESCRIPTION	LOCATION OF ACTIVITY	AMOUNT
Sep 26	Sep 26	PHONE TRANSFER	Transfer Acct: 49138-000	\$80.00 CR
Sep 30	Sep 30	FIN CHG PURCHASE		\$7.97

Fees and Charges
Sep 26 Sep 26 DELINQUENCY FINE \$20.00

Total Fees Charged in 2014	\$40.00	Total Fees For This Period	\$20.00
Total Interest Charged in 2014	\$53.45		

Rates and Fees

Periodic Rates	Balance Transfr	Cash Advance	Purchase
Daily Rate	.03767%	.03767%	.03767%
Annual Percentage Rate	13.750%	13.750%	13.750%
Average Daily Balance	\$.00	\$.00	\$705.57
Finance Charges			
Interest Charges	\$.00	\$.00	\$7.97
Transaction Fees	\$.00	\$.00	\$.00
Total Finance Charges	\$.00	\$.00	\$7.97