



# Here is a simple explanation of your statement.



**Desjardins Business**



**AgriCard**

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**AGRICARD** Day Month Year  
Statement 16 08 2012

**AGRICARD** Day Month Year  
Statement 11 09 2012

ACCOUNT NUMBER  
4530 XXXX XXXX 6001

ACCOUNT NUMBER  
4530 XXXX XXXX 7009

G. RAYMOND  
425 VIGIER WEST  
MONTREAL QC H2Z 1W5

G. RAYMOND  
425 VIGIER WEST  
MONTREAL QC H2Z 1W5

**NEW REGULAR BALANCE**  
\$15,410.03

**MINIMUM PAYMENT**  
\$780.03

**AMOUNT PAID**  
\$0.00

STATEMENT DATE Day 16 Month 08 Year 2012

Transaction ID	Date	Description	Amount
001	16 08	MARLBORO MANN	15,400.00

AGRIPOINTS earned this month	AGRIPOINTS redeemed this month	AGRIPOINTS remaining balance
0	0	0

**FINANCING TRANSACTIONS DETAILS**


Plan No.	Type	Initial amount	Payable date	Payable rate	Details
001	DPF	500.00	31 07 2012	11.50%	MARLBORO MANN
002	EPF	491.73	31 07 2012	7.50%	MARLBORO MANN

**ANNUAL INTEREST RATE:**


Item	Amount
PREVIOUS BALANCE	\$0.00
PAYMENTS / CREDITS	- 0.00
PURCHASES / DEBITS	+ 15,400.00
CAPITAL CHARGES	- 0.00
<b>REGULAR TRANSACTIONS</b>	+ 0.00
<b>NEW REGULAR BALANCE</b>	<b>\$15,410.03</b>
MINIMUM PAYMENTS ON REGULAR TRANSACTIONS	770.00
FINANCING INSTALLMENTS	+ 10.03
<b>MINIMUM PAYMENT DUE</b>	<b>\$780.03</b>

**FINANCING TRANSACTIONS SUMMARY**

Previous	Current	Change
0.00	1,291.73	+ 1,291.73



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Statement 16 08 2012

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Plan No.	Type	Initial amount	Payable date	Payable rate	Details
001	DPF	500.00	31 07 2012	11.50%	MARCH VEND-3-SEMIPLUS
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**ANNUAL INTEREST RATE:**

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PREVIOUS BALANCE	\$0.00
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**FINANCING TRANSACTIONS SUMMARY**

Previous	Current	Change
0.00	1,291.73	+ 1,291.73

- ## Information on Current Transactions
- This is your total balance, including:**
    - The full balance of your regular purchases;
    - The monthly instalment of your financing purchases.

Details in (A)
  - This is your minimum payment, including your monthly instalment.**

Details in (B)
  - This is your regular purchase limit (does not include your financing limit).**
- ## Information on AgriCard financing
- This is your AgriPoints new balance. For every \$4 spent, earn 1 AgriPoint.**
  - This is your financing credit limit (does not include your regular purchase limit).**
  - This is a description of your current financing plans (initial amount, date, rate, plan number, etc.).**
  - These are the details of the operations carried out on your financing during the current month.**
- In this example, Mr. Raymond made a payment on the principal for his financing plan 002 (D).
- To help explain the example:**
- Mr. Raymond had three financing plans with a balance of \$15,000.00 before payment (C).
  - This month, Mr. Raymond:
    - made a \$200 payment on the principal of plan 002 (D);
    - will pay his monthly instalment (E) when he pays his bill. See page 1, section (B).
- The new balance on his financing plans will be \$12,917.33, once his bill payment goes through (F).