



Summary of Account Activity		
Previous Balance		\$325.48
Payments	-	\$50.00
Other Credits	-	\$0.00
Purchases/Debits	+	\$123.55
Balance Transfers	+	\$0.00
Cash Advances	+	\$0.00
Past Due Amount		\$0.00
Fees Charged	+	\$3.68
Interest Charged	+	\$9.33
New Balance		\$412.04
Credit Limit		\$1,100.00
Credit Available		\$687.96
Cash Limit †		\$1,100.00
Cash Available		\$687.96
Statement Closing Date	December 8, 2011	
Days in Billing Cycle		31
†Cash Limit is a portion of Total Credit Limit.		

Payment Information		
New Balance		\$412.04
Minimum Payment Due		\$25.00
Payment Due Date		January 2, 2012
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 \$35.00 and your APRs may be increased to the Penalty APR of 29.49%.		
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	21 Months	\$520
If you would like information about credit counseling services call in 1-866-569-2227.		

Questions?	
24-Hour Automated Account Information	1-503-293-4037
Español	1-503-293-4834
Lost or Stolen Card	1-800-366-7817
Outside USA Collect	1-503-245-9280
TDD/Hearing Impaired	1-800-655-9392

Payment Address: HSBC Card Services, PO Box 5222, Carol Stream, IL 60197 -5222
Billing Inquiries: HSBC Card Services, PO Box 80084, Salinas, CA 93912 -0084
Manage Your account online at www.orchardbank.com

Important Information
As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions						
Payments/Returns/Credits						
Trans Date	Post Date	Description of Transaction or Credit		Reference Number	Amount	
11/28/11	11/28/11	PAYMENT - THANK YOU		65440451332016YYKL41S59	-\$50.00	
Total Payment For This Period					-\$50.00	
Purchases/Debits						
Trans Date	Post Date	Description of Transaction or Credit		Purchase Type	Reference Number	Amount
11/07/11	11/09/11	METRO MAASIN SPMKT	SOUTHERN LEYT PHL		MT113130112000010172628	\$123.55
	11/07/11	5328.20	PHP			
Total Purchases For This Period						\$123.55
Fees						
Trans Date	Post Date	Description of Fees			Reference Number	Amount
11/09/11	11/09/11	FOREIGN TRANSACTION FEE FINANCE CHG			10000005081109999543520	\$3.68
Total Fees For This Period						\$3.68
Interest Charged						
Description of Interest Charge						Amount
INTEREST CHARGE ON CASH ADVANCES						\$0.00

Detach and return bottom portion with your payment. 110201 4 07 0000000508 STMTI2 D 4 13700 ODS1 See reverse side for important information

Account Number: 5440-4550-4187-9159
New Balance \$412.04
Minimum Payment Due \$25.00
Payment Due Date 01/02/2012

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

AMOUNT
ENCLOSED

HSBC CARD SERVICES
PO BOX 5222
CAROL STREAM IL 60197-5222



#BWNHYTS
#328041879151#
RODNEY L LARSON
PO BOX 44847
EDEN PRAIRIE MN 55344-2547



INTEREST CHARGE ON PURCHASES	\$9.33						
INTEREST CHARGE ON BALANCE TRANSFERS	\$0.00						
Total Interest For This Period	\$9.33						
<table><tr><th colspan="2">2011 Totals Year to Date</th></tr><tr><td>Total fees charged in 2011</td><td>\$80.26</td></tr><tr><td>Total interest charged in 2011</td><td>\$122.52</td></tr></table>		2011 Totals Year to Date		Total fees charged in 2011	\$80.26	Total interest charged in 2011	\$122.52
2011 Totals Year to Date							
Total fees charged in 2011	\$80.26						
Total interest charged in 2011	\$122.52						

Interest Charge Calculation			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00002	26.99%	\$407.08	\$9.33
CASH ADVANCES 80002	28.24%	\$0.00	\$0.00
BALANCE TRANSFER 71111	26.99%	\$0.00	\$0.00
v=Variable Rate			

Customer News	
Track your spending anytime during the holidays. You deserve to be in control. Log on at	orchardbank.com/register .

What To Do if You Think You Find a Mistake on Your Statement: If you think there is an error on your statement, write to us on a separate sheet of paper or use the attached Notification of Disputed Item form, at the billing inquiries address on the front of this billing statement.

In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of Problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights if You Are Dissatisfied With Your Credit Card Purchases: If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home State or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at the billing inquiries address on the front of this billing statement.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Paying Interest: Your Account has a grace period on purchases. Periodic Interest Charges begin accruing on purchases, balance transfers, cash advances, and credit card checks on the date of the transaction and continue to accrue until your balance is paid in full. However, no Interest will be charged on new purchases for any billing cycle when:

- you paid your entire New Balance in the previous month on time; and
- you pay your entire current month’s balance on time as well.

How Interest Charges Are Calculated: To determine your periodic Interest Charges on each billing statement, we:

- determine the Average Daily Balance for each type of transaction; (for example, purchases, balance transfers, and cash advances); then
- multiply this number by the applicable Daily Periodic Rate; then
- multiply this number by the total number of days in the billing cycle.

We use the applicable Daily Periodic Rate in effect on the billing statement closing date. You can determine your Daily Periodic Rate by dividing the APR by 365.

How Daily Balance Is Determined: We take the beginning balance for each type of transaction that day; then add the following: any new transactions; any previous day’s periodic Interest Charges; any Finance Charges; any fees and charges, including any credit insurance premiums or debt cancellation fees, if these apply. We then subtract any payments and/or credits.

We also make any needed adjustments. For example:

- If a transaction posts after, but occurs before the start of a billing cycle, we may adjust the amount above to include this transaction. It will be included as of the first day of the billing cycle in which it posts.
- If your Account is subject to a grace period during the billing cycle, your payments will be subtracted from all Daily Balances in the current billing cycle.
- If a transaction for a returned payment or a dispute resolved in our favor posts after the beginning of the billing cycle, we will make this adjustment:

- the applicable Daily Balance(s) and any related Interest Charge calculations will be adjusted to include the transaction amount as of the date of the original payment or transaction.

To calculate your Average Daily Balance, we add the Daily Balances for each day of the billing cycle; then divide this total by the number of days in the billing cycle.

Annual Percentage Rate: If your Account has any variable rates, those APR(s) may vary with each monthly billing cycle. Each variable APR will be equal to a specified amount (“Spread”) plus the U.S. “Prime Rate” as shown in the Money Rates table of *The Wall Street Journal* that is in effect on the last day of the month. Any changes in the Prime Rate will take effect on the first day of your billing cycle beginning in the next month.

About the Penalty APR: If you do not make your Minimum Payment Due by the Payment Due Date, we may increase your APRs to the Penalty APR.

If this occurs:

- we will provide advance notice before the Penalty APR goes into effect.
- once the Penalty APR goes into effect, if you make your Minimum Payment Due by the Payment Due Date for the next six consecutive billing cycles, your rates will return to the non-Penalty APRs that apply to your Account.
- if you do not make the next six consecutive minimum payments by the Payment Due Date, we may keep the Penalty APR on your Account indefinitely.

Foreign Transaction Fee: A 3% Foreign Transaction Fee will be charged on the U.S. dollar amount on transactions made in a foreign currency.

Card Renewal Annual Fee: You may avoid paying the renewal Annual Fee (if applicable) on your Account, if you close your Account by writing to us at the "Billing Inquiries" address shown on the front of this billing statement and pay the balance in full within 30 days from the Statement Closing Date, on which you were charged the renewal Annual Fee. If your Annual Fee is charged periodically (i.e. monthly), you may avoid paying the most recent periodic fee by following the above instructions.

When and How to Pay: You agree to pay at least the Minimum Payment Due in time to be credited to your Account as of the Payment Due Date. You may pay more than the Minimum Payment Due, or the entire New Balance at any time.

Payments should be mailed with a single coupon to the payment address shown on the front of this billing statement. Payments must be made by a single check or money order payable in U.S. dollars and drawn on a U.S. Institution. Payments may also be made using our optional payment by phone or online services using the phone number or Web address listed on the front of this billing statement. Payments received on any day at the payment address shown on the front by 5:00 p.m., in that payment address time zone, will be credited to your Account as of the date of receipt. Payments submitted by phone or online by 5:00 p.m. Pacific Time will be credited to your Account as of the date of receipt. All payments received after 5:00 p.m. of the time zone indicated will be credited the next day. Crediting payments to your Account may be delayed up to five days if the payment is not made as described above, or, is not mailed to and received at the address provided for remittance; is not accompanied by the payment coupon; is received in an envelope other than the envelope provided for remittance; is stapled, folded, or paper clipped; or includes multiple payment coupons or checks. Requests for credit balance refunds should be mailed to the "Billing Inquiries" address shown on the front of your billing statement.

By sending us a check for payment on your Account, you authorize us to make a one time electronic funds transfer (EFT) from your bank account or to process the payment as a check transaction. When we use information from your check to make an EFT, funds may be withdrawn from your account as soon as the same day we receive your payment, and your check will be destroyed.

Payment by Phone: When you use our optional payment by phone service, you authorize us to initiate an electronic funds transfer from your designated bank account or to process the payment as a check transaction. You must authorize the amount and timing of each payment. Please retain this authorization for your records. A fee may apply to agent assisted phone payments.

Hearing Impaired: If you are hearing impaired, call Telecommunications Devices for the Deaf (TDD/ TTY) at the phone number listed on the front of this billing statement.

Negative Credit Bureau Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report. If you believe we have reported inaccurate information about your Account to any consumer reporting agency, you should notify us and ask us to correct the inaccurate information by writing to us at P.O. Box 5253, Carol Stream, IL 60197-5253.

Debt Collection: We are required by law, if applicable, to notify you that we are attempting to collect a debt, and any information obtained will be used for that purpose.

Rewards: If applicable, please refer to the Rewards Program Rules for information.