

# CREDIT CARD WITH 19% INTEREST

## MINIMUM 2% MONTHLY PAYMENT

Month	Present Value	New Bal	Min Pmt 2%
1	3,000.00	\$3,047.50	\$60.95
2	2,986.55	\$3,033.84	\$60.68
3	2,973.16	\$3,020.24	\$60.40
4	2,959.83	\$3,006.69	\$60.13
5	2,946.56	\$2,993.21	\$59.86
6	2,933.35	\$2,979.80	\$59.60
7	2,920.20	\$2,966.44	\$59.33
8	2,907.11	\$2,953.14	\$59.06
9	2,894.07	\$2,939.90	\$58.80
10	2,881.10	\$2,926.72	\$58.53
11	2,868.18	\$2,913.59	\$58.27
12	2,855.32	\$2,900.53	\$58.01
13	2,842.52	\$2,887.53	\$57.75
14	2,829.78	\$2,874.58	\$57.49
15	2,817.09	\$2,861.69	\$57.23
16	2,804.46	\$2,848.86	\$56.98
17	2,791.89	\$2,836.09	\$56.72
18	2,779.37	\$2,823.38	\$56.47
19	2,766.91	\$2,810.72	\$56.21
20	2,754.50	\$2,798.12	\$55.96
21	2,742.15	\$2,785.57	\$55.71
22	2,729.86	\$2,773.08	\$55.46
23	2,717.62	\$2,760.65	\$55.21
24	2,705.44	\$2,748.27	\$54.97
25	2,693.31	\$2,735.95	\$54.72
26	2,681.23	\$2,723.69	\$54.47
27	2,669.21	\$2,711.48	\$54.23
28	2,657.25	\$2,699.32	\$53.99
29	2,645.33	\$2,687.22	\$53.74
30	2,633.47	\$2,675.17	\$53.50
31	2,621.67	\$2,663.18	\$53.26
32	2,609.91	\$2,651.24	\$53.02
33	2,598.21	\$2,639.35	\$52.79
34	2,586.56	\$2,627.52	\$52.55
35	2,574.97	\$2,615.74	\$52.31
36	2,563.42	\$2,604.01	\$52.08
37	2,551.93	\$2,592.33	\$51.85
38	2,540.49	\$2,580.71	\$51.61
39	2,529.10	\$2,569.14	\$51.38
40	2,517.76	\$2,557.62	\$51.15
41	2,506.47	\$2,546.16	\$50.92
42	2,495.23	\$2,534.74	\$50.69
43	2,484.05	\$2,523.38	\$50.47
44	2,472.91	\$2,512.06	\$50.24
45	2,461.82	\$2,500.80	\$50.02
46	2,450.79	\$2,489.59	\$49.79
47	2,439.80	\$2,478.43	\$49.57
48	2,428.86	\$2,467.32	\$49.35
49	2,417.97	\$2,456.25	\$49.13
50	2,407.13	\$2,445.24	\$48.90
51	2,396.34	\$2,434.28	\$48.69
52	2,385.59	\$2,423.37	\$48.47
53	2,374.90	\$2,412.50	\$48.25
54	2,364.25	\$2,401.69	\$48.03
55	2,353.65	\$2,390.92	\$47.82
56	2,343.10	\$2,380.20	\$47.60
57	2,332.59	\$2,369.53	\$47.39
58	2,322.14	\$2,358.90	\$47.18
59	2,311.73	\$2,348.33	\$46.97
60	2,301.36	\$2,337.80	\$46.76
61	2,291.04	\$2,327.32	\$46.55
62	2,280.77	\$2,316.88	\$46.34
63	2,270.55	\$2,306.50	\$46.13
64	2,260.37	\$2,296.16	\$45.92
65	2,250.23	\$2,285.86	\$45.72
66	2,240.14	\$2,275.61	\$45.51
67	2,230.10	\$2,265.41	\$45.31
68	2,220.10	\$2,255.25	\$45.11
69	2,210.15	\$2,245.14	\$44.90
70	2,200.24	\$2,235.08	\$44.70
71	2,190.38	\$2,225.06	\$44.50
72	2,180.56	\$2,215.08	\$44.30
73	2,170.78	\$2,205.15	\$44.10
74	2,161.05	\$2,195.26	\$43.91
75	2,151.36	\$2,185.42	\$43.71
76	2,141.71	\$2,175.62	\$43.51
77	2,132.11	\$2,165.87	\$43.32
78	2,122.55	\$2,156.16	\$43.12
79	2,113.04	\$2,146.49	\$42.93
80	2,103.56	\$2,136.87	\$42.74
81	2,094.13	\$2,127.29	\$42.55
82	2,084.74	\$2,117.75	\$42.36
83	2,075.40	\$2,108.26	\$42.17
84	2,066.09	\$2,098.81	\$41.98
85	2,056.83	\$2,089.40	\$41.79
86	2,047.61	\$2,080.03	\$41.60
87	2,038.43	\$2,070.70	\$41.41
88	2,029.29	\$2,061.42	\$41.23
89	2,020.19	\$2,052.18	\$41.04
90	2,011.13	\$2,042.98	\$40.86
91	2,002.12	\$2,033.82	\$40.68

90	2,011.13	\$2,042.98	\$40.86
91	2,002.12	\$2,033.82	\$40.68
92	1,993.14	\$2,024.70	\$40.49
93	1,984.20	\$2,015.62	\$40.31
94	1,975.31	\$2,006.58	\$40.13
95	1,966.45	\$1,997.59	\$39.95
96	1,957.64	\$1,988.63	\$39.77
97	1,948.86	\$1,979.72	\$39.59
98	1,940.12	\$1,970.84	\$39.42
99	1,931.42	\$1,962.01	\$39.24
100	1,922.77	\$1,953.21	\$39.06
101	1,914.14	\$1,944.45	\$38.89
102	1,905.56	\$1,935.73	\$38.71
103	1,897.02	\$1,927.06	\$38.54
104	1,888.51	\$1,918.42	\$38.37
105	1,880.05	\$1,909.82	\$38.20
106	1,871.62	\$1,901.25	\$38.03
107	1,863.23	\$1,892.73	\$37.85
108	1,854.87	\$1,884.24	\$37.68
109	1,846.56	\$1,875.80	\$37.52
110	1,838.28	\$1,867.39	\$37.35
111	1,830.04	\$1,859.01	\$37.18
112	1,821.83	\$1,850.68	\$37.01
113	1,813.67	\$1,842.38	\$36.85
114	1,805.53	\$1,834.12	\$36.68
115	1,797.44	\$1,825.90	\$36.52
116	1,789.38	\$1,817.71	\$36.35
117	1,781.36	\$1,809.56	\$36.19
118	1,773.37	\$1,801.45	\$36.03
119	1,765.42	\$1,793.37	\$35.87
120	1,757.51	\$1,785.33	\$35.71

VS

## SET MONTHLY PAYMENT

Month	Present Value	New Bal	Set Monthly Payment
1	3,000.00	\$3,047.50	\$80.95
2	\$2,966.55	\$3,013.52	\$80.95
3	\$2,932.57	\$2,979.00	\$80.95
4	\$2,898.05	\$2,943.94	\$80.95
5	\$2,862.99	\$2,908.32	\$80.95
6	\$2,827.37	\$2,872.14	\$80.95
7	\$2,791.19	\$2,835.38	\$80.95
8	\$2,754.43	\$2,798.04	\$80.95
9	\$2,717.09	\$2,760.11	\$80.95
10	\$2,679.16	\$2,721.58	\$80.95
11	\$2,640.63	\$2,682.44	\$80.95
12	\$2,601.49	\$2,642.68	\$80.95
13	\$2,561.73	\$2,602.29	\$80.95
14	\$2,521.34	\$2,561.26	\$80.95
15	\$2,480.31	\$2,519.59	\$80.95
16	\$2,438.64	\$2,477.25	\$80.95
17	\$2,396.30	\$2,434.24	\$80.95
18	\$2,353.29	\$2,390.55	\$80.95
19	\$2,309.60	\$2,346.17	\$80.95
20	\$2,265.22	\$2,301.08	\$80.95
21	\$2,220.13	\$2,255.29	\$80.95
22	\$2,174.34	\$2,208.76	\$80.95
23	\$2,127.81	\$2,161.50	\$80.95
24	\$2,080.55	\$2,113.50	\$80.95
25	\$2,032.55	\$2,064.73	\$80.95
26	\$1,983.78	\$2,015.19	\$80.95
27	\$1,934.24	\$1,964.86	\$80.95
28	\$1,883.91	\$1,913.74	\$80.95
29	\$1,832.79	\$1,861.81	\$80.95
30	\$1,780.86	\$1,809.06	\$80.95
31	\$1,728.11	\$1,755.47	\$80.95
32	\$1,674.52	\$1,701.03	\$80.95
33	\$1,620.08	\$1,645.73	\$80.95
34	\$1,564.78	\$1,589.56	\$80.95
35	\$1,508.61	\$1,532.50	\$80.95
36	\$1,451.55	\$1,474.53	\$80.95
37	\$1,393.58	\$1,415.64	\$80.95
38	\$1,334.69	\$1,355.83	\$80.95
39	\$1,274.88	\$1,295.06	\$80.95
40	\$1,214.11	\$1,233.34	\$80.95
41	\$1,152.39	\$1,170.63	\$80.95
42	\$1,089.68	\$1,106.94	\$80.95
43	\$1,025.99	\$1,042.23	\$80.95
44	\$961.28	\$976.50	\$80.95

45	\$895.55	\$909.73	\$80.95
46	\$828.78	\$841.90	\$80.95
47	\$760.95	\$773.00	\$80.95
48	\$692.05	\$703.01	\$80.95
49	\$622.06	\$631.91	\$80.95
50	\$550.96	\$559.68	\$80.95
51	\$478.73	\$486.31	\$80.95
52	\$405.36	\$411.78	\$80.95
53	\$330.83	\$336.07	\$80.95
54	\$255.12	\$259.16	\$80.95
55	\$178.21	\$181.03	\$80.95
56	\$100.08	\$101.66	\$80.95
57	\$20.71	\$21.04	\$21.04

After 10 years you still owe \$1,785.33



**LIBERTY**  
NATIONAL BANK

Member  
FDIC