Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$100.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	11	$102.85	11	$102.85	11	$102.85	11	$102.85	11	$102.85	
7%	11	$103.34	11	$103.34	11	$103.34	11	$103.34	11	$103.34	
8%	11	$103.84	11	$103.84	11	$103.84	11	$103.84	11	$103.84	
9%	11	$104.35	11	$104.35	11	$104.35	11	$104.35	11	$104.35	
10%	11	$104.86	11	$104.86	11	$104.86	11	$104.86	11	$104.86	
11%	11	$105.38	11	$105.38	11	$105.38	11	$105.38	11	$105.38	
12%	11	$105.90	11	$105.90	11	$105.90	11	$105.90	11	$105.90	
13%	11	$106.43	11	$106.43	11	$106.43	11	$106.43	11	$106.43	
14%	11	$106.96	11	$106.96	11	$106.96	11	$106.96	11	$106.96	
15%	11	$107.50	11	$107.50	11	$107.50	11	$107.50	11	$107.50	
16%	11	$108.05	11	$108.05	11	$108.05	11	$108.05	11	$108.05	
17%	11	$108.60	11	$108.60	11	$108.60	11	$108.60	11	$108.60	
18%	11	$109.16	11	$109.16	11	$109.16	11	$109.16	11	$109.16	
19%	11	$109.73	11	$109.73	11	$109.73	11	$109.73	11	$109.73	
20%	12	$110.30	12	$110.30	12	$110.30	12	$110.30	12	$110.30	
21%	12	$110.89	12	$110.89	12	$110.89	12	$110.89	12	$110.89	
22%	12	$111.49	12	$111.49	12	$111.49	12	$111.49	12	$111.49	
23%	12	$112.09	12	$112.09	12	$112.09	12	$112.09	12	$112.09	
24%	12	$112.70	12	$112.70	12	$112.70	12	$112.70	12	$112.70	
25%	12	$113.32	12	$113.32	12	$113.32	12	$113.32	12	$113.32	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$200.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	22	$211.25	22	$211.25	22	$211.25	22	$211.25	18	$208.11
7%	22	$213.29	22	$213.29	22	$213.29	22	$213.29	18	$209.54
8%	22	$215.37	22	$215.37	22	$215.37	22	$215.37	18	$210.98
9%	22	$217.51	22	$217.51	22	$217.51	22	$217.51	18	$212.45
10%	22	$219.70	22	$219.70	22	$219.70	22	$219.70	18	$213.94
11%	23	$221.95	23	$221.95	23	$221.95	23	$221.95	18	$215.45
12%	23	$224.27	23	$224.27	23	$224.27	23	$224.27	18	$216.99
13%	23	$226.64	23	$226.64	23	$226.64	23	$226.64	19	$218.55
14%	23	$229.08	23	$229.08	23	$229.08	23	$229.08	19	$220.15
15%	24	$231.59	24	$231.59	24	$231.59	24	$231.59	19	$221.77
16%	24	$234.18	24	$234.18	24	$234.18	24	$234.18	19	$223.43
17%	24	$236.84	24	$236.84	24	$236.84	24	$236.84	19	$225.10
18%	24	$239.57	24	$239.57	24	$239.57	24	$239.57	19	$226.81
19%	25	$242.40	25	$242.40	25	$242.40	25	$242.40	19	$228.54
20%	25	$245.32	25	$245.32	25	$245.32	25	$245.32	19	$230.30
21%	25	$248.32	25	$248.32	25	$248.32	25	$248.32	20	$232.10
22%	26	$251.43	26	$251.43	26	$251.43	26	$251.43	20	$233.93
23%	26	$254.66	26	$254.66	26	$254.66	26	$254.66	20	$235.80
24%	26	$257.97	26	$257.97	26	$257.97	26	$257.97	20	$237.69
25%	27	$261.42	27	$261.42	27	$261.42	27	$261.42	20	$239.61

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$300.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	33	$325.86	33	$325.86	32	$324.87	30	$322.36	22	$313.37
7%	34	$330.74	34	$330.74	33	$329.55	31	$326.49	22	$315.73
8%	34	$335.84	34	$335.84	33	$334.39	31	$330.75	22	$318.12
9%	35	$341.13	35	$341.13	34	$339.43	32	$335.15	22	$320.55
10%	35	$346.66	35	$346.66	34	$344.66	32	$339.70	22	$323.02
11%	36	$352.43	36	$352.43	35	$350.11	32	$344.39	23	$325.54
12%	36	$358.46	36	$358.46	35	$355.79	33	$349.27	23	$328.11
13%	37	$364.78	37	$364.78	36	$361.71	33	$354.29	23	$330.72
14%	38	$371.40	38	$371.40	37	$367.88	34	$359.50	23	$333.37
15%	38	$378.36	38	$378.36	37	$374.35	34	$364.91	23	$336.07
16%	39	$385.68	39	$385.68	38	$381.12	35	$370.53	23	$338.81
17%	40	$393.40	40	$393.40	39	$388.22	35	$376.36	24	$341.60
18%	41	$401.55	41	$401.55	39	$395.68	36	$382.42	24	$344.45
19%	42	$410.18	42	$410.18	40	$403.53	36	$388.72	24	$347.35
20%	42	$419.35	42	$419.35	41	$411.80	37	$395.32	24	$350.30
21%	43	$429.11	43	$429.11	42	$420.55	38	$402.15	24	$353.31
22%	44	$439.53	44	$439.53	43	$429.77	38	$409.31	25	$356.37
23%	46	$450.71	46	$450.71	44	$439.57	39	$416.81	25	$359.51
24%	47	$462.73	47	$462.73	45	$450.03	40	$424.61	25	$362.69
25%	48	$475.71	48	$475.71	46	$461.14	40	$432.83	25	$365.93

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$400.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	45	$447.41	44	$445.55	40	$439.16	37	$433.47	25	$418.63
7%	46	$456.82	45	$454.51	41	$446.62	37	$439.70	25	$421.93
8%	47	$466.79	46	$463.94	42	$454.40	38	$446.13	25	$425.27
9%	48	$477.36	47	$473.91	43	$462.50	38	$452.80	25	$428.66
10%	49	$488.59	48	$484.44	43	$470.98	39	$459.70	25	$432.11
11%	51	$500.56	49	$495.61	44	$479.85	39	$466.84	26	$435.63
12%	52	$513.39	50	$507.50	45	$489.12	40	$474.27	26	$439.22
13%	53	$527.14	51	$520.13	46	$498.85	41	$481.94	26	$442.87
14%	55	$541.95	53	$533.68	47	$509.05	41	$489.94	26	$446.58
15%	56	$557.99	54	$548.17	48	$519.80	42	$498.25	26	$450.35
16%	58	$575.42	56	$563.78	48	$531.11	42	$506.88	27	$454.19
17%	60	$594.48	57	$580.61	50	$543.06	43	$515.91	27	$458.11
18%	62	$615.45	59	$598.90	51	$555.67	44	$525.28	27	$462.10
19%	64	$638.68	61	$618.80	52	$569.05	45	$535.08	27	$466.16
20%	67	$664.67	63	$640.60	53	$583.24	45	$545.28	27	$470.30
21%	70	$694.01	65	$664.61	54	$598.31	46	$556.01	28	$474.53
22%	73	$727.56	68	$691.30	56	$614.39	47	$567.20	28	$478.83
23%	77	$766.56	71	$721.12	57	$631.59	48	$578.97	28	$483.21
24%	82	$812.76	74	$754.79	59	$650.03	49	$591.30	28	$487.67
25%	87	$868.98	78	$793.19	60	$669.83	50	$604.26	29	$492.24

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$500.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	58	$576.81	53	$565.56	47	$553.44	42	$544.58	27	$523.90
7%	60	$592.88	54	$578.64	48	$563.69	42	$552.91	27	$528.12
8%	62	$610.22	55	$592.51	48	$574.39	43	$561.52	27	$532.40
9%	63	$629.02	57	$607.24	49	$585.59	43	$570.45	28	$536.76
10%	65	$649.49	58	$622.90	50	$597.29	44	$579.70	28	$541.21
11%	68	$671.91	60	$639.61	51	$609.57	45	$589.30	28	$545.74
12%	70	$696.62	61	$657.49	52	$622.45	45	$599.25	28	$550.34
13%	73	$724.05	63	$676.68	53	$635.99	46	$609.62	28	$555.01
14%	76	$754.79	65	$697.32	54	$650.24	47	$620.37	29	$559.77
15%	79	$789.56	67	$719.61	56	$665.25	48	$631.59	29	$564.63
16%	83	$829.44	69	$743.78	57	$681.12	48	$643.24	29	$569.58
17%	88	$875.91	71	$770.09	58	$697.90	49	$655.43	29	$574.62
18%	94	$931.12	74	$798.90	59	$715.67	50	$668.13	30	$579.74
19%	100	$998.54	77	$830.55	61	$734.56	51	$681.41	30	$584.97
20%	109	$1,084.01	80	$865.60	62	$754.64	52	$695.32	30	$590.30
21%	120	$1,198.63	83	$904.64	64	$776.09	53	$709.85	30	$595.73
22%	137	$1,367.81	87	$948.44	66	$799.02	54	$725.10	31	$601.27
23%	168	$1,673.98	91	$998.04	68	$823.61	55	$741.12	31	$606.93
24%	*	*	96	$1,054.77	70	$850.03	56	$757.96	31	$612.69
25%	*	*	102	$1,120.48	72	$878.55	58	$775.69	31	$618.55

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$600.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	70	$710.14	60	$685.55	52	$667.73	45	$655.69	29	$629.16
7%	73	$734.05	62	$702.79	53	$680.77	46	$666.11	29	$634.31
8%	75	$760.22	63	$721.09	54	$694.39	47	$676.91	29	$639.55
9%	78	$789.02	65	$740.57	55	$708.66	48	$688.09	29	$644.87
10%	81	$820.92	67	$761.36	56	$723.61	48	$699.70	30	$650.30
11%	84	$856.51	68	$783.61	57	$739.31	49	$711.74	30	$655.83
12%	88	$896.61	70	$807.49	58	$755.79	50	$724.26	30	$661.45
13%	93	$942.22	72	$833.18	59	$773.13	51	$737.26	30	$667.16
14%	98	$994.77	75	$860.94	61	$791.41	52	$750.81	31	$672.98
15%	104	$1,056.22	77	$891.03	62	$810.72	52	$764.91	31	$678.92
16%	111	$1,129.44	80	$923.79	63	$831.11	53	$779.61	31	$684.97
17%	119	$1,218.76	83	$959.57	65	$852.74	54	$794.97	31	$691.13
18%	130	$1,331.11	86	$998.90	67	$875.67	55	$810.99	32	$697.39
19%	144	$1,478.53	89	$1,042.32	68	$900.08	56	$827.74	32	$703.78
20%	164	$1,683.97	93	$1,090.60	70	$926.10	57	$845.29	32	$710.30
21%	193	$1,998.63	98	$1,144.63	72	$953.87	59	$863.68	32	$716.94
22%	247	$2,567.78	103	$1,205.58	74	$983.65	60	$883.00	33	$723.73
23%	387	$4,073.94	108	$1,274.98	76	$1,015.58	61	$903.30	33	$730.64
24%	*	*	114	$1,354.76	79	$1,050.03	62	$924.63	33	$737.68
25%	*	*	122	$1,447.74	81	$1,087.23	64	$947.13	34	$744.86

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$700.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	80	$843.46	66	$805.55	56	$782.02	49	$766.80	30	$734.42
7%	83	$875.23	68	$826.92	57	$797.84	50	$779.31	30	$740.50
8%	87	$910.22	70	$849.65	58	$814.39	50	$792.29	31	$746.69
9%	90	$949.02	72	$873.90	59	$831.73	51	$805.74	31	$752.99
10%	94	$992.34	74	$899.82	61	$849.93	52	$819.70	31	$759.39
11%	99	$1,041.13	76	$927.61	62	$869.03	53	$834.20	31	$765.91
12%	104	$1,096.60	78	$957.49	63	$889.12	54	$849.25	32	$772.55
13%	109	$1,160.39	80	$989.70	65	$910.27	55	$864.92	32	$779.32
14%	116	$1,234.77	83	$1,024.59	66	$932.60	55	$881.25	32	$786.20
15%	124	$1,322.89	86	$1,062.47	68	$956.17	56	$898.24	32	$793.19
16%	134	$1,429.44	89	$1,103.78	69	$981.13	57	$915.97	33	$800.34
17%	146	$1,561.60	92	$1,149.03	71	$1,007.58	59	$934.48	33	$807.63
18%	161	$1,731.12	96	$1,198.90	73	$1,035.68	60	$953.85	33	$815.04
19%	181	$1,958.53	100	$1,254.10	75	$1,065.60	61	$974.11	34	$822.60
20%	210	$2,283.99	105	$1,315.60	77	$1,097.51	62	$995.32	34	$830.30
21%	255	$2,798.62	110	$1,384.65	79	$1,131.65	63	$1,017.55	34	$838.16
22%	339	$3,767.79	116	$1,462.73	81	$1,168.26	65	$1,040.89	34	$846.16
23%	571	$6,473.93	122	$1,551.90	84	$1,207.61	66	$1,065.47	35	$854.36
24%	*	*	130	$1,654.79	86	$1,250.03	67	$1,091.29	35	$862.69
25%	*	*	139	$1,774.99	89	$1,295.93	69	$1,118.55	35	$871.18

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$800.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	89	$976.80	72	$925.55	60	$896.30	52	$877.92	32	$839.68
7%	93	$1,016.41	73	$951.05	61	$914.91	53	$892.52	32	$846.70
8%	97	$1,060.22	75	$978.23	62	$934.39	53	$907.67	32	$853.84
9%	101	$1,109.02	77	$1,007.23	63	$954.81	54	$923.39	32	$861.09
10%	105	$1,163.77	80	$1,038.29	65	$976.24	55	$939.70	33	$868.48
11%	111	$1,225.75	82	$1,071.61	66	$998.76	56	$956.64	33	$876.01
12%	117	$1,296.61	85	$1,107.48	68	$1,022.45	57	$974.27	33	$883.67
13%	124	$1,378.60	87	$1,146.23	69	$1,047.42	58	$992.59	33	$891.46
14%	132	$1,474.78	90	$1,188.21	71	$1,073.76	59	$1,011.68	34	$899.40
15%	142	$1,589.56	93	$1,233.87	72	$1,101.62	60	$1,031.58	34	$907.49
16%	154	$1,729.44	97	$1,283.78	74	$1,131.13	61	$1,052.36	34	$915.74
17%	168	$1,904.46	101	$1,338.52	76	$1,162.42	62	$1,074.05	35	$924.12
18%	187	$2,131.11	105	$1,398.90	78	$1,195.69	63	$1,096.71	35	$932.68
19%	213	$2,438.53	110	$1,465.84	80	$1,231.11	65	$1,120.43	35	$941.41
20%	250	$2,883.99	115	$1,540.60	82	$1,268.94	66	$1,145.31	35	$950.30
21%	308	$3,598.62	121	$1,624.62	85	$1,309.43	67	$1,171.40	36	$959.38
22%	419	$4,967.80	127	$1,719.87	87	$1,352.87	69	$1,198.80	36	$968.62
23%	732	$8,873.95	135	$1,828.79	90	$1,399.60	70	$1,227.61	36	$978.05
24%	*	*	143	$1,954.80	93	$1,450.03	72	$1,257.95	37	$987.69
25%	*	*	153	$2,102.30	96	$1,504.64	73	$1,289.96	37	$997.52

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$900.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	97	$1,110.14	76	$1,045.55	63	$1,010.59	54	$989.02	33	$944.95
7%	101	$1,157.59	78	$1,075.19	64	$1,031.98	55	$1,005.74	33	$952.90
8%	105	$1,210.22	80	$1,106.80	66	$1,054.39	56	$1,023.07	33	$960.97
9%	110	$1,269.02	83	$1,140.56	67	$1,077.89	57	$1,041.03	34	$969.20
10%	116	$1,335.20	85	$1,176.75	68	$1,102.55	58	$1,059.70	34	$977.58
11%	122	$1,410.37	88	$1,215.61	70	$1,128.49	59	$1,079.10	34	$986.11
12%	129	$1,496.60	90	$1,257.49	71	$1,155.78	60	$1,099.26	34	$994.77
13%	137	$1,596.77	93	$1,302.75	73	$1,184.56	61	$1,120.25	35	$1,003.60
14%	146	$1,714.77	97	$1,351.85	75	$1,214.94	62	$1,142.11	35	$1,012.61
15%	158	$1,856.22	100	$1,405.32	77	$1,247.08	63	$1,164.92	35	$1,021.79
16%	171	$2,029.44	104	$1,463.78	78	$1,281.11	64	$1,188.71	36	$1,031.11
17%	189	$2,247.31	108	$1,527.99	81	$1,317.25	65	$1,213.56	36	$1,040.63
18%	211	$2,531.11	113	$1,598.89	83	$1,355.67	67	$1,239.56	36	$1,050.34
19%	241	$2,918.53	118	$1,677.62	85	$1,396.63	68	$1,266.78	36	$1,060.22
20%	285	$3,484.01	124	$1,765.61	87	$1,440.37	69	$1,295.29	37	$1,070.30
21%	355	$4,398.63	130	$1,864.65	90	$1,487.21	71	$1,325.23	37	$1,080.58
22%	490	$6,167.78	137	$1,977.01	93	$1,537.47	72	$1,356.67	37	$1,091.06
23%	873	$11,273.97	145	$2,105.73	96	$1,591.60	74	$1,389.79	38	$1,101.78
24%	*	*	155	$2,254.79	99	$1,650.03	76	$1,424.62	38	$1,112.69
25%	*	*	166	$2,429.56	102	$1,713.32	77	$1,461.39	38	$1,123.81

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$1,000.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	104	$1,243.47	80	$1,165.55	66	$1,124.88	57	$1,100.14	34	$1,050.22
7%	108	$1,298.76	83	$1,199.33	67	$1,149.05	57	$1,118.94	34	$1,059.09
8%	113	$1,360.22	85	$1,235.37	69	$1,174.40	58	$1,138.44	34	$1,068.12
9%	119	$1,429.02	87	$1,273.90	70	$1,200.97	59	$1,158.68	35	$1,077.31
10%	125	$1,506.63	90	$1,315.21	72	$1,228.88	60	$1,179.70	35	$1,086.67
11%	131	$1,594.98	93	$1,359.61	73	$1,258.22	61	$1,201.53	35	$1,096.19
12%	139	$1,696.62	96	$1,407.48	75	$1,289.12	62	$1,224.25	35	$1,105.87
13%	148	$1,814.95	99	$1,459.28	77	$1,321.70	63	$1,247.90	36	$1,115.76
14%	159	$1,954.77	102	$1,515.48	78	$1,356.11	65	$1,272.55	36	$1,125.83
15%	172	$2,122.89	106	$1,576.75	80	$1,392.53	66	$1,298.25	36	$1,136.06
16%	187	$2,329.44	110	$1,643.77	82	$1,431.11	67	$1,325.08	37	$1,146.50
17%	207	$2,590.17	115	$1,717.46	85	$1,472.09	68	$1,353.11	37	$1,157.14
18%	232	$2,931.11	120	$1,798.89	87	$1,515.68	70	$1,382.42	37	$1,167.98
19%	266	$3,398.54	125	$1,889.40	89	$1,562.15	71	$1,413.12	38	$1,179.03
20%	316	$4,083.97	131	$1,990.60	92	$1,611.80	72	$1,445.28	38	$1,190.30
21%	397	$5,198.63	138	$2,104.63	95	$1,664.98	74	$1,479.08	38	$1,201.79
22%	553	$7,367.79	146	$2,234.15	98	$1,722.08	76	$1,514.59	39	$1,213.53
23%	999	$13,673.95	155	$2,382.67	101	$1,783.60	77	$1,551.92	39	$1,225.48
24%	*	*	165	$2,554.78	104	$1,850.03	79	$1,591.30	39	$1,237.67
25%	*	*	177	$2,756.82	108	$1,922.02	81	$1,632.83	40	$1,250.15

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$1,100.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	110	$1,376.80	84	$1,285.56	69	$1,239.16	59	$1,211.25	35	$1,155.48
7%	115	$1,439.94	86	$1,323.47	70	$1,266.13	60	$1,232.15	35	$1,165.28
8%	120	$1,510.22	89	$1,363.94	72	$1,294.39	61	$1,253.82	35	$1,175.26
9%	126	$1,589.02	91	$1,407.23	73	$1,324.05	61	$1,276.32	36	$1,185.42
10%	133	$1,678.06	94	$1,453.67	75	$1,355.19	63	$1,299.70	36	$1,195.76
11%	140	$1,779.59	97	$1,503.61	76	$1,387.94	64	$1,323.99	36	$1,206.28
12%	149	$1,896.60	100	$1,557.49	78	$1,422.45	65	$1,349.26	37	$1,216.99
13%	159	$2,033.12	104	$1,615.80	80	$1,458.86	66	$1,375.57	37	$1,227.91
14%	170	$2,194.77	107	$1,679.11	82	$1,497.30	67	$1,402.99	37	$1,239.04
15%	184	$2,389.56	112	$1,748.16	84	$1,537.99	68	$1,431.58	37	$1,250.34
16%	201	$2,629.44	116	$1,823.79	86	$1,581.13	70	$1,461.42	38	$1,261.88
17%	223	$2,933.04	121	$1,906.94	88	$1,626.93	71	$1,492.64	38	$1,273.65
18%	251	$3,331.11	126	$1,998.91	91	$1,675.67	72	$1,525.28	38	$1,285.63
19%	289	$3,878.53	132	$2,101.15	93	$1,727.66	74	$1,559.47	39	$1,297.84
20%	345	$4,684.00	139	$2,215.60	96	$1,783.23	75	$1,595.30	39	$1,310.30
21%	435	$5,998.63	146	$2,344.65	99	$1,842.77	77	$1,632.92	39	$1,323.00
22%	610	$8,567.79	154	$2,491.30	102	$1,906.71	79	$1,672.48	40	$1,335.97
23%	1114	$16,073.95	164	$2,659.58	105	$1,975.59	80	$1,714.08	40	$1,349.19
24%	*	*	175	$2,854.78	109	$2,050.03	82	$1,757.97	41	$1,362.67
25%	*	*	188	$3,084.09	113	$2,130.71	84	$1,804.26	41	$1,376.48

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$1,200.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	116	$1,510.14	88	$1,405.55	71	$1,353.45	61	$1,322.36	36	$1,260.74
7%	121	$1,581.11	90	$1,447.61	73	$1,383.21	61	$1,345.35	36	$1,271.48
8%	127	$1,660.22	93	$1,492.51	74	$1,414.39	62	$1,369.20	36	$1,282.40
9%	133	$1,749.02	95	$1,540.57	76	$1,447.12	64	$1,393.97	37	$1,293.52
10%	140	$1,849.49	98	$1,592.13	77	$1,481.50	65	$1,419.70	37	$1,304.85
11%	148	$1,964.21	101	$1,647.61	79	$1,517.68	66	$1,446.44	37	$1,316.38
12%	157	$2,096.61	105	$1,707.48	81	$1,555.78	67	$1,474.26	37	$1,328.10
13%	168	$2,251.32	108	$1,772.32	83	$1,596.00	68	$1,503.23	38	$1,340.06
14%	181	$2,434.76	112	$1,842.76	85	$1,638.47	69	$1,533.42	38	$1,352.24
15%	196	$2,656.22	116	$1,919.59	87	$1,683.45	71	$1,564.91	38	$1,364.63
16%	214	$2,929.44	121	$2,003.78	89	$1,731.13	72	$1,597.81	39	$1,377.27
17%	238	$3,275.89	126	$2,096.41	92	$1,781.77	73	$1,632.18	39	$1,390.15
18%	268	$3,731.11	132	$2,198.89	94	$1,835.70	75	$1,668.13	39	$1,403.28
19%	310	$4,358.53	138	$2,312.92	97	$1,893.19	76	$1,705.80	40	$1,416.66
20%	371	$5,284.00	145	$2,440.60	100	$1,954.64	78	$1,745.31	40	$1,430.30
21%	470	$6,798.62	153	$2,584.64	103	$2,020.54	80	$1,786.76	40	$1,444.21
22%	662	$9,767.80	162	$2,748.44	106	$2,091.32	81	$1,830.36	41	$1,458.42
23%	1218	$18,473.97	172	$2,936.50	109	$2,167.58	83	$1,876.26	41	$1,472.90
24%	*	*	183	$3,154.76	113	$2,250.03	85	$1,924.63	42	$1,487.67
25%	*	*	197	$3,411.39	117	$2,339.43	87	$1,975.69	42	$1,502.79

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$1,300.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	121	$1,643.47	91	$1,525.55	74	$1,467.73	62	$1,433.47	36	$1,366.00
7%	127	$1,722.29	93	$1,571.75	75	$1,500.28	63	$1,458.56	37	$1,377.68
8%	133	$1,810.22	96	$1,621.08	77	$1,534.39	64	$1,484.60	37	$1,389.55
9%	139	$1,909.02	99	$1,673.90	78	$1,570.20	65	$1,511.62	37	$1,401.63
10%	147	$2,020.92	102	$1,730.60	80	$1,607.82	66	$1,539.70	38	$1,413.94
11%	155	$2,148.82	105	$1,791.61	82	$1,647.40	68	$1,568.88	38	$1,426.47
12%	165	$2,296.61	109	$1,857.48	84	$1,689.11	69	$1,599.26	38	$1,439.22
13%	177	$2,469.49	112	$1,928.83	86	$1,733.12	70	$1,630.89	39	$1,452.20
14%	190	$2,674.78	117	$2,006.38	88	$1,779.64	71	$1,663.86	39	$1,465.44
15%	206	$2,922.89	121	$2,091.04	90	$1,828.90	73	$1,698.25	39	$1,478.93
16%	226	$3,229.44	126	$2,183.79	92	$1,881.14	74	$1,734.17	40	$1,492.65
17%	251	$3,618.74	131	$2,285.88	95	$1,936.61	75	$1,771.69	40	$1,506.65
18%	284	$4,131.11	137	$2,398.90	97	$1,995.69	77	$1,810.99	40	$1,520.93
19%	329	$4,838.53	144	$2,524.67	100	$2,058.70	79	$1,852.14	41	$1,535.47
20%	395	$5,884.00	151	$2,665.60	103	$2,126.09	80	$1,895.30	41	$1,550.30
21%	502	$7,598.62	159	$2,824.64	106	$2,198.31	82	$1,940.62	41	$1,565.43
22%	710	$10,967.80	168	$3,005.58	110	$2,275.92	84	$1,988.27	42	$1,580.87
23%	1314	$20,873.97	179	$3,213.45	113	$2,359.60	86	$2,038.42	42	$1,596.61
24%	*	*	191	$3,454.77	117	$2,450.03	88	$2,091.29	43	$1,612.67
25%	*	*	206	$3,738.65	121	$2,548.11	90	$2,147.12	43	$1,629.10

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$1,400.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	126	$1,776.80	94	$1,645.55	76	$1,582.01	64	$1,544.58	37	$1,471.26
7%	132	$1,863.47	96	$1,695.88	77	$1,617.35	65	$1,571.78	38	$1,483.86
8%	138	$1,960.22	99	$1,749.66	79	$1,654.39	66	$1,599.99	38	$1,496.70
9%	145	$2,069.02	102	$1,807.24	80	$1,693.27	67	$1,629.27	38	$1,509.75
10%	153	$2,192.35	105	$1,869.05	82	$1,734.13	68	$1,659.70	38	$1,523.02
11%	162	$2,333.44	109	$1,935.61	84	$1,777.15	69	$1,691.33	39	$1,536.56
12%	173	$2,496.60	112	$2,007.50	86	$1,822.45	71	$1,724.25	39	$1,550.34
13%	185	$2,687.68	116	$2,085.37	88	$1,870.28	72	$1,758.55	39	$1,564.35
14%	199	$2,914.78	121	$2,170.02	90	$1,920.84	73	$1,794.29	40	$1,578.64
15%	216	$3,189.56	125	$2,262.46	92	$1,974.34	75	$1,831.58	40	$1,593.21
16%	237	$3,529.44	130	$2,363.77	95	$2,031.12	76	$1,870.54	40	$1,608.04
17%	264	$3,961.63	136	$2,475.37	97	$2,091.44	78	$1,911.23	41	$1,623.15
18%	299	$4,531.11	142	$2,598.90	100	$2,155.69	79	$1,953.85	41	$1,638.57
19%	347	$5,318.53	149	$2,736.44	103	$2,224.22	81	$1,998.50	41	$1,654.28
20%	417	$6,483.99	156	$2,890.60	106	$2,297.53	82	$2,045.29	42	$1,670.30
21%	532	$8,398.61	165	$3,064.65	109	$2,376.08	84	$2,094.47	42	$1,686.64
22%	755	$12,167.78	175	$3,262.73	113	$2,460.55	86	$2,146.15	43	$1,703.32
23%	1403	$23,273.98	186	$3,490.36	117	$2,551.60	88	$2,200.59	43	$1,720.33
24%	*	*	199	$3,754.78	121	$2,650.03	90	$2,257.97	43	$1,737.67
25%	*	*	214	$4,065.92	125	$2,756.82	92	$2,318.54	44	$1,755.43

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$1,500.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	131	$1,910.14	96	$1,765.55	78	$1,696.30	65	$1,655.69	38	$1,576.53
7%	137	$2,004.65	99	$1,820.02	79	$1,734.42	66	$1,684.97	38	$1,590.06
8%	143	$2,110.22	102	$1,878.23	81	$1,774.40	68	$1,715.36	39	$1,603.83
9%	151	$2,229.02	105	$1,940.57	83	$1,816.34	69	$1,746.91	39	$1,617.86
10%	159	$2,363.77	108	$2,007.51	84	$1,860.45	70	$1,779.70	39	$1,632.12
11%	169	$2,518.05	112	$2,079.61	86	$1,906.87	71	$1,813.78	39	$1,646.64
12%	179	$2,696.60	116	$2,157.48	88	$1,955.79	72	$1,849.25	40	$1,661.44
13%	192	$2,905.86	120	$2,241.88	90	$2,007.41	74	$1,886.20	40	$1,676.52
14%	207	$3,154.77	124	$2,333.67	93	$2,061.99	75	$1,924.72	40	$1,691.85
15%	225	$3,456.23	129	$2,433.89	95	$2,119.81	76	$1,964.91	41	$1,707.49
16%	248	$3,829.44	134	$2,543.76	97	$2,181.11	78	$2,006.90	41	$1,723.43
17%	276	$4,304.47	140	$2,664.83	100	$2,246.29	79	$2,050.77	42	$1,739.65
18%	313	$4,931.12	147	$2,798.87	103	$2,315.68	81	$2,096.71	42	$1,756.21
19%	363	$5,798.52	154	$2,948.20	106	$2,389.74	83	$2,144.84	42	$1,773.09
20%	438	$7,084.01	162	$3,115.61	109	$2,468.96	84	$2,195.28	43	$1,790.30
21%	559	$9,198.63	171	$3,304.61	112	$2,553.86	86	$2,248.32	43	$1,807.86
22%	796	$13,367.79	181	$3,519.87	116	$2,645.18	88	$2,304.04	43	$1,825.75
23%	1486	$25,673.95	192	$3,767.28	120	$2,743.61	90	$2,362.73	44	$1,844.05
24%	*	*	206	$4,054.77	124	$2,850.03	92	$2,424.62	44	$1,862.68
25%	*	*	221	$4,393.18	129	$2,965.50	95	$2,489.99	45	$1,881.72

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$1,600.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	135	$2,043.47	99	$1,885.56	79	$1,810.59	67	$1,766.80	39	$1,681.79
7%	141	$2,145.82	102	$1,944.17	81	$1,851.50	68	$1,798.19	39	$1,696.26
8%	148	$2,260.22	105	$2,006.80	83	$1,894.39	69	$1,830.76	39	$1,710.98
9%	156	$2,389.02	108	$2,073.91	84	$1,939.42	70	$1,864.57	39	$1,725.95
10%	165	$2,535.20	111	$2,145.97	86	$1,986.76	71	$1,899.70	40	$1,741.21
11%	174	$2,702.66	115	$2,223.61	88	$2,036.59	73	$1,936.23	40	$1,756.75
12%	186	$2,896.61	119	$2,307.49	90	$2,089.12	74	$1,974.27	40	$1,772.54
13%	199	$3,124.04	123	$2,398.42	93	$2,144.55	75	$2,013.87	41	$1,788.66
14%	215	$3,394.78	128	$2,497.31	95	$2,203.18	77	$2,055.15	41	$1,805.07
15%	234	$3,722.89	133	$2,605.32	97	$2,265.26	78	$2,098.25	42	$1,821.77
16%	257	$4,129.44	138	$2,723.77	100	$2,331.12	80	$2,143.24	42	$1,838.81
17%	287	$4,647.33	144	$2,854.30	103	$2,401.12	81	$2,190.33	42	$1,856.17
18%	326	$5,331.12	151	$2,998.89	105	$2,475.67	83	$2,239.56	43	$1,873.86
19%	379	$6,278.53	158	$3,159.98	108	$2,555.25	85	$2,291.16	43	$1,891.90
20%	457	$7,683.99	166	$3,340.60	112	$2,640.37	86	$2,345.29	43	$1,910.30
21%	585	$9,998.62	176	$3,544.63	115	$2,731.64	88	$2,402.17	44	$1,929.07
22%	835	$14,567.78	186	$3,777.01	119	$2,829.79	90	$2,461.94	44	$1,948.21
23%	1563	$28,073.96	198	$4,044.22	123	$2,935.61	92	$2,524.89	45	$1,967.75
24%	*	*	212	$4,354.80	127	$3,050.03	95	$2,591.28	45	$1,987.69
25%	*	*	228	$4,720.45	132	$3,174.21	97	$2,661.41	45	$2,008.02

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$1,700.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	139	$2,176.81	101	$2,005.55	81	$1,924.87	68	$1,877.91	39	$1,787.05
7%	146	$2,286.99	104	$2,068.30	83	$1,968.57	69	$1,911.39	39	$1,802.44
8%	153	$2,410.22	107	$2,135.37	84	$2,014.39	70	$1,946.13	40	$1,818.12
9%	161	$2,549.02	111	$2,207.23	86	$2,062.51	72	$1,982.20	40	$1,834.07
10%	170	$2,706.63	114	$2,284.44	88	$2,113.08	73	$2,019.70	40	$1,850.29
11%	180	$2,887.29	118	$2,367.61	90	$2,166.33	74	$2,058.68	41	$1,866.83
12%	192	$3,096.61	122	$2,457.49	92	$2,222.45	75	$2,099.25	41	$1,883.67
13%	206	$3,342.23	126	$2,554.93	95	$2,281.70	77	$2,141.52	41	$1,900.80
14%	222	$3,634.77	131	$2,660.96	97	$2,344.36	78	$2,185.60	42	$1,918.27
15%	242	$3,989.56	136	$2,776.74	99	$2,410.71	80	$2,231.59	42	$1,936.07
16%	266	$4,429.44	142	$2,903.78	102	$2,481.13	81	$2,279.62	43	$1,954.18
17%	297	$4,990.18	148	$3,043.79	105	$2,555.97	83	$2,329.85	43	$1,972.67
18%	338	$5,731.12	155	$3,198.89	108	$2,635.68	85	$2,382.42	43	$1,991.51
19%	393	$6,758.52	162	$3,371.73	111	$2,720.77	86	$2,437.50	44	$2,010.71
20%	475	$8,283.98	171	$3,565.60	114	$2,811.80	88	$2,495.31	44	$2,030.30
21%	609	$10,798.63	180	$3,784.61	118	$2,909.43	90	$2,556.01	44	$2,050.27
22%	871	$15,767.79	191	$4,034.16	122	$3,014.39	92	$2,619.84	45	$2,070.67
23%	1636	$30,473.97	204	$4,321.11	126	$3,127.61	94	$2,687.06	45	$2,091.45
24%	*	*	218	$4,654.80	130	$3,250.03	97	$2,757.94	46	$2,112.70
25%	*	*	235	$5,047.75	135	$3,382.91	99	$2,832.84	46	$2,134.35

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$1,800.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	143	$2,310.14	104	$2,125.55	83	$2,039.16	69	$1,989.02	40	$1,892.32
7%	150	$2,428.17	107	$2,192.44	84	$2,085.64	70	$2,024.60	40	$1,908.65
8%	157	$2,560.22	110	$2,263.94	86	$2,134.39	72	$2,061.52	40	$1,925.26
9%	165	$2,709.02	113	$2,340.57	88	$2,185.58	73	$2,099.86	41	$1,942.18
10%	175	$2,878.06	117	$2,422.91	90	$2,239.40	74	$2,139.70	41	$1,959.40
11%	185	$3,071.90	121	$2,511.61	92	$2,296.07	75	$2,181.13	41	$1,976.92
12%	198	$3,296.60	125	$2,607.49	94	$2,355.79	77	$2,224.26	42	$1,994.77
13%	212	$3,560.41	129	$2,711.45	96	$2,418.84	78	$2,269.20	42	$2,012.97
14%	229	$3,874.78	134	$2,824.59	99	$2,485.54	80	$2,316.02	42	$2,031.47
15%	250	$4,256.22	139	$2,948.16	101	$2,556.16	81	$2,364.91	43	$2,050.35
16%	275	$4,729.44	145	$3,083.77	104	$2,631.13	83	$2,415.98	43	$2,069.59
17%	307	$5,333.05	152	$3,233.24	107	$2,710.80	84	$2,469.38	44	$2,089.17
18%	349	$6,131.11	159	$3,398.88	110	$2,795.70	86	$2,525.28	44	$2,109.16
19%	407	$7,238.53	166	$3,583.49	113	$2,886.28	88	$2,583.86	44	$2,129.53
20%	493	$8,883.97	175	$3,790.60	117	$2,983.22	90	$2,645.31	45	$2,150.30
21%	632	$11,598.62	185	$4,024.65	120	$3,087.19	92	$2,709.85	45	$2,171.49
22%	905	$16,967.80	196	$4,291.30	124	$3,199.02	94	$2,777.74	46	$2,193.11
23%	1704	$32,873.94	209	$4,598.05	129	$3,319.59	96	$2,849.24	46	$2,215.17
24%	*	*	224	$4,954.78	133	$3,450.03	98	$2,924.62	46	$2,237.67
25%	*	*	241	$5,375.02	138	$3,591.61	101	$3,004.27	47	$2,260.69

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$1,900.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	147	$2,443.46	106	$2,245.55	84	$2,153.45	71	$2,100.13	40	$1,997.58
7%	153	$2,569.34	109	$2,316.58	86	$2,202.72	72	$2,137.81	41	$2,014.84
8%	161	$2,710.22	112	$2,392.51	88	$2,254.39	73	$2,176.91	41	$2,032.41
9%	170	$2,869.02	115	$2,473.89	90	$2,308.66	74	$2,217.51	41	$2,050.28
10%	179	$3,049.49	119	$2,561.36	92	$2,365.72	75	$2,259.70	42	$2,068.48
11%	190	$3,256.51	123	$2,655.61	94	$2,425.79	77	$2,303.59	42	$2,087.02
12%	203	$3,496.61	127	$2,757.49	96	$2,489.12	78	$2,349.26	42	$2,105.89
13%	218	$3,778.60	132	$2,867.98	98	$2,555.98	80	$2,396.83	43	$2,125.10
14%	236	$4,114.76	137	$2,988.23	101	$2,626.71	81	$2,446.46	43	$2,144.69
15%	257	$4,522.89	142	$3,119.59	103	$2,701.62	83	$2,498.25	43	$2,164.63
16%	283	$5,029.44	148	$3,263.76	106	$2,781.13	84	$2,552.35	44	$2,184.96
17%	316	$5,675.90	155	$3,422.74	109	$2,865.64	86	$2,608.92	44	$2,205.69
18%	360	$6,531.11	162	$3,598.89	112	$2,955.69	88	$2,668.13	45	$2,226.80
19%	420	$7,718.53	170	$3,795.28	115	$3,051.80	89	$2,730.18	45	$2,248.34
20%	509	$9,483.99	179	$4,015.60	119	$3,154.67	91	$2,795.29	45	$2,270.30
21%	654	$12,398.61	189	$4,264.62	123	$3,264.99	93	$2,863.69	46	$2,292.71
22%	938	$18,167.78	201	$4,548.44	127	$3,383.63	96	$2,935.63	46	$2,315.56
23%	1769	$35,273.95	214	$4,874.97	131	$3,511.59	98	$3,011.40	47	$2,338.89
24%	*	*	229	$5,254.79	136	$3,650.03	100	$3,091.30	47	$2,362.69
25%	*	*	247	$5,702.31	141	$3,800.29	103	$3,175.70	48	$2,386.96

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$2,000.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	150	$2,576.80	108	$2,365.55	86	$2,267.73	72	$2,211.25	41	$2,102.85
7%	157	$2,710.53	111	$2,440.72	87	$2,319.79	73	$2,251.02	41	$2,121.04
8%	165	$2,860.22	114	$2,521.09	89	$2,374.39	74	$2,292.30	41	$2,139.54
9%	174	$3,029.02	118	$2,607.23	91	$2,431.74	75	$2,335.16	42	$2,158.40
10%	184	$3,220.91	122	$2,699.82	93	$2,492.03	77	$2,379.70	42	$2,177.58
11%	195	$3,441.14	126	$2,799.61	95	$2,555.51	78	$2,426.03	42	$2,197.10
12%	208	$3,696.62	130	$2,907.49	98	$2,622.45	79	$2,474.25	43	$2,217.00
13%	223	$3,996.76	135	$3,024.49	100	$2,693.14	81	$2,524.50	43	$2,237.26
14%	242	$4,354.76	140	$3,151.86	103	$2,767.88	82	$2,576.90	44	$2,257.88
15%	264	$4,789.56	145	$3,291.02	105	$2,847.08	84	$2,631.58	44	$2,278.92
16%	291	$5,329.44	151	$3,443.76	108	$2,931.13	86	$2,688.70	44	$2,300.35
17%	325	$6,018.77	158	$3,612.20	111	$3,020.48	87	$2,748.46	45	$2,322.18
18%	370	$6,931.11	166	$3,798.88	114	$3,115.69	89	$2,810.99	45	$2,344.45
19%	432	$8,198.53	174	$4,007.03	118	$3,217.33	91	$2,876.54	46	$2,367.15
20%	524	$10,084.00	183	$4,240.60	121	$3,326.10	93	$2,945.32	46	$2,390.30
21%	674	$13,198.63	193	$4,504.62	125	$3,442.76	95	$3,017.54	46	$2,413.91
22%	968	$19,367.79	205	$4,805.58	129	$3,568.26	97	$3,093.52	47	$2,438.02
23%	1831	$37,673.96	219	$5,151.88	134	$3,703.59	99	$3,173.53	47	$2,462.59
24%	*	*	234	$5,554.78	138	$3,850.03	102	$3,257.96	48	$2,487.69
25%	*	*	253	$6,029.53	144	$4,008.96	104	$3,347.11	48	$2,513.30

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$2,100.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	153	$2,710.14	110	$2,485.55	87	$2,382.02	73	$2,322.36	41	$2,208.10
7%	160	$2,851.70	113	$2,564.85	89	$2,436.86	74	$2,364.23	42	$2,227.23
8%	168	$3,010.22	116	$2,649.66	91	$2,494.39	75	$2,407.68	42	$2,246.70
9%	177	$3,189.02	120	$2,740.57	93	$2,554.81	76	$2,452.80	42	$2,266.50
10%	188	$3,392.34	124	$2,838.29	95	$2,618.35	78	$2,499.70	43	$2,286.66
11%	199	$3,625.74	128	$2,943.61	97	$2,685.25	79	$2,548.48	43	$2,307.21
12%	213	$3,896.61	132	$3,057.49	99	$2,755.79	81	$2,599.25	43	$2,328.10
13%	229	$4,214.95	137	$3,181.02	102	$2,830.28	82	$2,652.17	44	$2,349.40
14%	247	$4,594.76	142	$3,315.48	104	$2,909.07	84	$2,707.33	44	$2,371.11
15%	270	$5,056.22	148	$3,462.46	107	$2,992.54	85	$2,764.91	44	$2,393.20
16%	298	$5,629.44	154	$3,623.76	110	$3,081.12	87	$2,825.08	45	$2,415.73
17%	333	$6,361.60	161	$3,801.67	113	$3,175.32	89	$2,887.98	45	$2,438.70
18%	380	$7,331.11	169	$3,998.89	116	$3,275.69	90	$2,953.85	46	$2,462.09
19%	444	$8,678.53	177	$4,218.81	120	$3,382.84	92	$3,022.87	46	$2,485.96
20%	539	$10,683.99	187	$4,465.61	123	$3,497.52	94	$3,095.29	47	$2,510.30
21%	694	$13,998.61	197	$4,744.63	127	$3,620.53	96	$3,171.37	47	$2,535.13
22%	998	$20,567.78	209	$5,062.73	131	$3,752.86	99	$3,251.43	47	$2,560.45
23%	1889	$40,073.95	223	$5,428.83	136	$3,895.61	101	$3,335.73	48	$2,586.31
24%	*	*	239	$5,854.79	141	$4,050.03	103	$3,424.61	48	$2,612.68
25%	*	*	258	$6,356.84	146	$4,217.70	106	$3,518.55	49	$2,639.63

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$2,200.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	156	$2,843.47	112	$2,605.55	88	$2,496.30	74	$2,433.47	42	$2,313.37
7%	164	$2,992.88	115	$2,688.99	90	$2,553.93	75	$2,477.44	42	$2,333.43
8%	172	$3,160.22	118	$2,778.23	92	$2,614.40	76	$2,523.06	42	$2,353.83
9%	181	$3,349.02	122	$2,873.91	94	$2,677.89	77	$2,570.44	43	$2,374.61
10%	192	$3,563.77	126	$2,976.75	96	$2,744.66	79	$2,619.70	43	$2,395.76
11%	204	$3,810.37	130	$3,087.61	98	$2,814.96	80	$2,670.92	43	$2,417.28
12%	218	$4,096.60	135	$3,207.48	101	$2,889.12	82	$2,724.25	44	$2,439.22
13%	234	$4,433.14	140	$3,337.53	103	$2,967.41	83	$2,779.83	44	$2,461.56
14%	253	$4,834.78	145	$3,479.14	106	$3,050.24	85	$2,837.76	45	$2,484.30
15%	276	$5,322.89	151	$3,633.89	109	$3,138.00	86	$2,898.24	45	$2,507.50
16%	305	$5,929.44	157	$3,803.77	112	$3,231.11	88	$2,961.44	45	$2,531.12
17%	341	$6,704.46	164	$3,991.15	115	$3,330.16	90	$3,027.52	46	$2,555.19
18%	389	$7,731.11	172	$4,198.90	118	$3,435.69	92	$3,096.70	46	$2,579.75
19%	455	$9,158.53	181	$4,430.55	121	$3,548.35	94	$3,169.23	47	$2,604.77
20%	553	$11,283.98	190	$4,690.60	125	$3,668.95	96	$3,245.30	47	$2,630.30
21%	712	$14,798.63	201	$4,984.65	129	$3,798.31	98	$3,325.23	47	$2,656.33
22%	1025	$21,767.78	213	$5,319.87	134	$3,937.46	100	$3,409.31	48	$2,682.91
23%	1945	$42,473.96	227	$5,705.73	138	$4,087.60	103	$3,497.85	48	$2,710.00
24%	*	*	244	$6,154.78	143	$4,250.03	105	$3,591.30	49	$2,737.70
25%	*	*	263	$6,684.12	149	$4,426.35	108	$3,689.99	49	$2,765.92

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$2,300.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	159	$2,976.81	113	$2,725.55	90	$2,610.58	75	$2,544.58	42	$2,418.63
7%	167	$3,134.06	117	$2,813.13	91	$2,671.01	76	$2,590.64	43	$2,439.61
8%	175	$3,310.22	120	$2,906.80	93	$2,734.39	77	$2,638.45	43	$2,460.98
9%	185	$3,509.02	124	$3,007.24	95	$2,800.96	78	$2,688.09	43	$2,482.72
10%	195	$3,735.20	128	$3,115.21	98	$2,870.98	80	$2,739.70	44	$2,504.84
11%	208	$3,994.98	132	$3,231.61	100	$2,944.71	81	$2,793.37	44	$2,527.39
12%	222	$4,296.61	137	$3,357.49	102	$3,022.45	83	$2,849.26	44	$2,550.33
13%	239	$4,651.31	142	$3,494.06	105	$3,104.57	84	$2,907.49	45	$2,573.70
14%	258	$5,074.77	147	$3,642.76	107	$3,191.41	86	$2,968.20	45	$2,597.52
15%	282	$5,589.56	153	$3,805.31	110	$3,283.44	88	$3,031.58	45	$2,621.77
16%	312	$6,229.44	160	$3,983.78	113	$3,381.13	89	$3,097.80	46	$2,646.50
17%	349	$7,047.33	167	$4,180.63	116	$3,484.99	91	$3,167.07	46	$2,671.71
18%	398	$8,131.11	175	$4,398.89	120	$3,595.68	93	$3,239.56	47	$2,697.39
19%	466	$9,638.53	184	$4,642.32	123	$3,713.87	95	$3,315.56	47	$2,723.59
20%	566	$11,884.01	193	$4,915.60	127	$3,840.39	97	$3,395.32	48	$2,750.30
21%	730	$15,598.62	205	$5,224.61	131	$3,976.09	99	$3,479.09	48	$2,777.55
22%	1052	$22,967.80	217	$5,577.01	136	$4,122.08	102	$3,567.20	48	$2,805.34
23%	1998	$44,873.94	231	$5,982.64	140	$4,279.59	104	$3,660.06	49	$2,833.73
24%	*	*	248	$6,454.79	145	$4,450.03	106	$3,757.95	49	$2,862.67
25%	*	*	268	$7,011.37	151	$4,635.07	109	$3,861.40	50	$2,892.27

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$2,400.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	162	$3,110.14	115	$2,845.56	91	$2,724.87	76	$2,655.69	43	$2,523.89
7%	170	$3,275.23	118	$2,937.26	93	$2,788.08	77	$2,703.85	43	$2,545.82
8%	178	$3,460.22	122	$3,035.37	95	$2,854.39	78	$2,753.83	43	$2,568.12
9%	188	$3,669.02	126	$3,140.57	97	$2,924.04	79	$2,805.73	44	$2,590.82
10%	199	$3,906.63	130	$3,253.68	99	$2,997.30	81	$2,859.70	44	$2,613.95
11%	212	$4,179.60	134	$3,375.61	101	$3,074.43	82	$2,915.82	44	$2,637.47
12%	226	$4,496.61	139	$3,507.49	104	$3,155.78	84	$2,974.26	45	$2,661.44
13%	243	$4,869.49	144	$3,650.59	106	$3,241.70	85	$3,035.14	45	$2,685.86
14%	263	$5,314.76	150	$3,806.39	109	$3,332.59	87	$3,098.64	46	$2,710.71
15%	288	$5,856.22	156	$3,976.74	112	$3,428.90	89	$3,164.92	46	$2,736.07
16%	318	$6,529.44	162	$4,163.77	115	$3,531.12	90	$3,234.15	46	$2,761.89
17%	356	$7,390.19	170	$4,370.08	118	$3,639.84	92	$3,306.60	47	$2,788.20
18%	407	$8,531.11	178	$4,598.88	121	$3,755.67	94	$3,382.42	47	$2,815.04
19%	476	$10,118.53	187	$4,854.08	125	$3,879.39	96	$3,461.90	48	$2,842.40
20%	579	$12,483.99	197	$5,140.61	129	$4,011.81	98	$3,545.30	48	$2,870.30
21%	747	$16,398.62	208	$5,464.65	133	$4,153.87	101	$3,632.91	48	$2,898.76
22%	1078	$24,167.78	221	$5,834.15	137	$4,306.69	103	$3,725.11	49	$2,927.81
23%	2049	$47,273.94	235	$6,259.57	142	$4,471.59	105	$3,822.19	49	$2,957.43
24%	*	*	252	$6,754.77	147	$4,650.03	108	$3,924.62	50	$2,987.70
25%	*	*	272	$7,338.63	153	$4,843.78	111	$4,032.84	50	$3,018.55

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$2,500.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	165	$3,243.47	117	$2,965.55	92	$2,839.16	76	$2,766.80	43	$2,629.16
7%	173	$3,416.40	120	$3,061.40	94	$2,905.16	78	$2,817.06	43	$2,652.00
8%	181	$3,610.22	124	$3,163.94	96	$2,974.40	79	$2,869.22	44	$2,675.26
9%	191	$3,829.02	128	$3,273.89	98	$3,047.12	80	$2,923.38	44	$2,698.94
10%	203	$4,078.06	132	$3,392.14	100	$3,123.61	82	$2,979.70	44	$2,723.02
11%	215	$4,364.20	136	$3,519.61	103	$3,204.15	83	$3,038.27	45	$2,747.57
12%	230	$4,696.61	141	$3,657.49	105	$3,289.12	85	$3,099.26	45	$2,772.56
13%	248	$5,087.67	146	$3,807.11	108	$3,378.84	86	$3,162.80	46	$2,797.99
14%	268	$5,554.77	152	$3,970.04	110	$3,473.77	88	$3,229.07	46	$2,823.94
15%	293	$6,122.89	158	$4,148.18	113	$3,574.35	90	$3,298.25	46	$2,850.35
16%	324	$6,829.44	165	$4,343.78	116	$3,681.12	92	$3,370.51	47	$2,877.27
17%	363	$7,733.05	172	$4,559.57	120	$3,794.68	93	$3,446.12	47	$2,904.72
18%	415	$8,931.12	180	$4,798.88	123	$3,915.69	95	$3,525.28	48	$2,932.68
19%	486	$10,598.52	189	$5,065.84	127	$4,044.91	97	$3,608.23	48	$2,961.21
20%	591	$13,084.01	200	$5,365.61	131	$4,183.22	100	$3,695.28	49	$2,990.30
21%	763	$17,198.63	211	$5,704.64	135	$4,331.65	102	$3,786.77	49	$3,019.98
22%	1102	$25,367.80	224	$6,091.30	139	$4,491.32	104	$3,883.00	49	$3,050.24
23%	2098	$49,673.94	239	$6,536.52	144	$4,663.59	107	$3,984.35	50	$3,081.16
24%	*	*	256	$7,054.76	149	$4,850.03	109	$4,091.30	50	$3,112.67
25%	*	*	277	$7,665.92	155	$5,052.48	112	$4,204.26	51	$3,144.90

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$2,600.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	167	$3,376.80	118	$3,085.56	93	$2,953.45	77	$2,877.91	43	$2,734.42
7%	175	$3,557.58	122	$3,185.54	95	$3,022.23	79	$2,930.26	44	$2,758.21
8%	184	$3,760.22	125	$3,292.52	97	$3,094.40	80	$2,984.60	44	$2,782.41
9%	194	$3,989.02	129	$3,407.23	99	$3,170.20	81	$3,041.04	44	$2,807.03
10%	206	$4,249.49	133	$3,530.59	101	$3,249.92	83	$3,099.70	45	$2,832.13
11%	219	$4,548.83	138	$3,663.61	104	$3,333.89	84	$3,160.72	45	$2,857.66
12%	234	$4,896.62	143	$3,807.49	106	$3,422.45	86	$3,224.26	46	$2,883.66
13%	252	$5,305.87	148	$3,963.63	109	$3,516.00	87	$3,290.46	46	$2,910.16
14%	273	$5,794.78	154	$4,133.68	112	$3,614.94	89	$3,359.51	46	$2,937.13
15%	298	$6,389.56	160	$4,319.60	115	$3,719.81	91	$3,431.59	47	$2,964.63
16%	330	$7,129.44	167	$4,523.78	118	$3,831.12	93	$3,506.88	47	$2,992.66
17%	370	$8,075.90	175	$4,749.03	121	$3,949.51	94	$3,585.65	48	$3,021.21
18%	423	$9,331.11	183	$4,998.90	125	$4,075.67	96	$3,668.14	48	$3,050.33
19%	495	$11,078.53	192	$5,277.63	128	$4,210.42	99	$3,754.57	49	$3,080.02
20%	603	$13,683.99	203	$5,590.61	132	$4,354.66	101	$3,845.29	49	$3,110.30
21%	779	$17,998.62	214	$5,944.63	137	$4,509.42	103	$3,940.62	49	$3,141.18
22%	1126	$26,567.78	228	$6,348.44	141	$4,675.95	105	$4,040.88	50	$3,172.71
23%	2145	$52,073.94	243	$6,813.42	146	$4,855.60	108	$4,146.54	50	$3,204.85
24%	*	*	260	$7,354.77	151	$5,050.03	111	$4,257.94	51	$3,237.70
25%	*	*	281	$7,993.21	157	$5,261.17	113	$4,375.68	51	$3,271.18

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$2,700.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	170	$3,510.13	120	$3,205.55	94	$3,067.73	78	$2,989.02	44	$2,839.69
7%	178	$3,698.76	123	$3,309.68	96	$3,139.30	79	$3,043.46	44	$2,864.40
8%	187	$3,910.22	127	$3,421.08	98	$3,214.40	81	$3,099.98	45	$2,889.54
9%	197	$4,149.02	131	$3,540.57	100	$3,293.28	82	$3,158.69	45	$2,915.16
10%	209	$4,420.92	135	$3,669.05	103	$3,376.24	84	$3,219.70	45	$2,941.21
11%	223	$4,733.43	140	$3,807.61	105	$3,463.63	85	$3,283.17	46	$2,967.74
12%	238	$5,096.61	145	$3,957.49	108	$3,555.78	87	$3,349.26	46	$2,994.79
13%	256	$5,524.05	150	$4,120.15	110	$3,653.13	88	$3,418.12	46	$3,022.30
14%	277	$6,034.76	156	$4,297.32	113	$3,756.13	90	$3,489.94	47	$3,050.35
15%	303	$6,656.23	162	$4,491.02	116	$3,865.26	92	$3,564.92	47	$3,078.93
16%	336	$7,429.44	169	$4,703.77	119	$3,981.13	94	$3,643.24	48	$3,108.03
17%	376	$8,418.75	177	$4,938.53	122	$4,104.35	96	$3,725.18	48	$3,137.72
18%	430	$9,731.11	185	$5,198.87	126	$4,235.70	98	$3,810.99	49	$3,167.97
19%	504	$11,558.53	195	$5,489.38	130	$4,375.94	100	$3,900.92	49	$3,198.83
20%	614	$14,284.00	205	$5,815.60	134	$4,526.09	102	$3,995.30	49	$3,230.30
21%	794	$18,798.62	217	$6,184.63	138	$4,687.20	104	$4,094.47	50	$3,262.40
22%	1148	$27,767.81	231	$6,605.58	143	$4,860.55	107	$4,198.78	50	$3,295.14
23%	2191	$54,473.96	246	$7,090.37	148	$5,047.62	109	$4,308.70	51	$3,328.58
24%	*	*	264	$7,654.79	153	$5,250.03	112	$4,424.62	51	$3,362.68
25%	*	*	285	$8,320.47	159	$5,469.87	115	$4,547.12	52	$3,397.53

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$2,800.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	172	$3,643.47	121	$3,325.56	95	$3,182.02	79	$3,100.14	44	$2,944.95
7%	181	$3,839.93	125	$3,433.82	97	$3,256.37	80	$3,156.68	45	$2,970.59
8%	190	$4,060.22	128	$3,549.65	99	$3,334.39	82	$3,215.36	45	$2,996.70
9%	200	$4,309.02	133	$3,673.89	101	$3,416.35	83	$3,276.33	45	$3,023.26
10%	212	$4,592.35	137	$3,807.52	104	$3,502.56	84	$3,339.70	46	$3,050.30
11%	226	$4,918.06	142	$3,951.61	106	$3,593.36	86	$3,405.62	46	$3,077.85
12%	242	$5,296.60	147	$4,107.48	109	$3,689.12	88	$3,474.25	46	$3,105.88
13%	260	$5,742.23	152	$4,276.68	111	$3,790.27	89	$3,545.79	47	$3,134.45
14%	282	$6,274.78	158	$4,460.96	114	$3,897.31	91	$3,620.38	47	$3,163.56
15%	308	$6,922.89	164	$4,662.45	117	$4,010.71	93	$3,698.26	48	$3,193.20
16%	341	$7,729.44	172	$4,883.76	120	$4,131.11	95	$3,779.61	48	$3,223.43
17%	383	$8,761.60	179	$5,127.98	124	$4,259.19	96	$3,864.71	48	$3,254.22
18%	437	$10,131.11	188	$5,398.89	127	$4,395.66	99	$3,953.85	49	$3,285.63
19%	513	$12,038.53	197	$5,701.14	131	$4,541.45	101	$4,047.27	49	$3,317.65
20%	625	$14,884.01	208	$6,040.60	135	$4,697.50	103	$4,145.31	50	$3,350.30
21%	809	$19,598.61	220	$6,424.64	140	$4,864.99	105	$4,248.32	50	$3,383.61
22%	1170	$28,967.80	234	$6,862.73	145	$5,045.15	108	$4,356.69	51	$3,417.61
23%	2234	$56,873.94	250	$7,367.25	150	$5,239.59	110	$4,470.85	51	$3,452.28
24%	*	*	268	$7,954.78	155	$5,450.03	113	$4,591.29	52	$3,487.70
25%	*	*	289	$8,647.75	161	$5,678.56	116	$4,718.55	52	$3,523.82

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$2,900.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	174	$3,776.80	122	$3,445.55	96	$3,296.30	80	$3,211.25	45	$3,050.21
7%	183	$3,981.12	126	$3,557.96	98	$3,373.45	81	$3,269.89	45	$3,076.79
8%	192	$4,210.22	130	$3,678.23	100	$3,454.39	82	$3,330.75	45	$3,103.83
9%	203	$4,469.02	134	$3,807.24	102	$3,539.42	84	$3,393.97	46	$3,131.36
10%	215	$4,763.77	138	$3,945.97	105	$3,628.88	85	$3,459.70	46	$3,159.40
11%	229	$5,102.67	143	$4,095.61	107	$3,723.08	87	$3,528.07	46	$3,187.93
12%	245	$5,496.62	148	$4,257.49	110	$3,822.45	88	$3,599.25	47	$3,217.00
13%	264	$5,960.41	154	$4,433.19	113	$3,927.42	90	$3,673.45	47	$3,246.61
14%	286	$6,514.78	160	$4,624.59	116	$4,038.46	92	$3,750.81	48	$3,276.75
15%	313	$7,189.56	166	$4,833.88	119	$4,156.17	94	$3,831.59	48	$3,307.50
16%	346	$8,029.44	174	$5,063.76	122	$4,281.12	95	$3,915.97	48	$3,338.80
17%	389	$9,104.45	181	$5,317.45	125	$4,414.03	97	$4,004.25	49	$3,370.73
18%	444	$10,531.11	190	$5,598.90	129	$4,555.69	100	$4,096.70	49	$3,403.28
19%	521	$12,518.54	200	$5,912.91	133	$4,706.98	102	$4,193.61	50	$3,436.46
20%	635	$15,483.98	211	$6,265.60	137	$4,868.95	104	$4,295.31	50	$3,470.30
21%	823	$20,398.61	223	$6,664.65	141	$5,042.75	106	$4,402.17	51	$3,504.83
22%	1191	$30,167.80	237	$7,119.87	146	$5,229.80	109	$4,514.58	51	$3,540.05
23%	2276	$59,273.94	253	$7,644.19	151	$5,431.59	111	$4,633.00	52	$3,576.00
24%	*	*	271	$8,254.78	157	$5,650.03	114	$4,757.97	52	$3,612.68
25%	*	*	293	$8,975.02	163	$5,887.24	117	$4,889.98	53	$3,650.14

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$3,000.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	177	$3,910.13	124	$3,565.56	97	$3,410.59	80	$3,322.36	45	$3,155.48	
7%	185	$4,122.29	127	$3,682.09	99	$3,490.52	82	$3,383.10	45	$3,182.98	
8%	195	$4,360.22	131	$3,806.80	101	$3,574.39	83	$3,446.14	46	$3,210.97	
9%	206	$4,629.02	136	$3,940.56	103	$3,662.50	85	$3,511.62	46	$3,239.48	
10%	218	$4,935.20	140	$4,084.44	106	$3,755.19	86	$3,579.70	46	$3,268.48	
11%	232	$5,287.29	145	$4,239.61	108	$3,852.81	88	$3,650.52	47	$3,298.02	
12%	248	$5,696.60	150	$4,407.49	111	$3,955.79	89	$3,724.26	47	$3,328.12	
13%	267	$6,178.57	156	$4,589.70	114	$4,064.57	91	$3,801.10	48	$3,358.74	
14%	290	$6,754.78	162	$4,788.21	117	$4,179.65	93	$3,881.24	48	$3,389.97	
15%	317	$7,456.23	168	$5,005.31	120	$4,301.63	95	$3,964.91	48	$3,421.78	
16%	351	$8,329.44	176	$5,243.77	123	$4,431.13	96	$4,052.33	49	$3,454.19	
17%	394	$9,447.32	184	$5,506.93	127	$4,568.86	98	$4,143.79	49	$3,487.24	
18%	451	$10,931.11	192	$5,798.88	130	$4,715.69	100	$4,239.56	50	$3,520.92	
19%	529	$12,998.52	202	$6,124.69	134	$4,872.49	103	$4,339.95	50	$3,555.27	
20%	646	$16,083.97	213	$6,490.60	138	$5,040.37	105	$4,445.31	51	$3,590.30	
21%	836	$21,198.63	226	$6,904.62	143	$5,220.54	107	$4,556.01	51	$3,626.04	
22%	1211	$31,367.78	240	$7,377.01	148	$5,414.39	110	$4,672.48	52	$3,662.50	
23%	2317	$61,673.96	256	$7,921.12	153	$5,623.61	112	$4,795.16	52	$3,699.71	
24%	*	*	275	$8,554.77	159	$5,850.03	115	$4,924.64	53	$3,737.67	
25%	*	*	297	$9,302.26	165	$6,095.92	118	$5,061.40	53	$3,776.46	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$3,100.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	179	$4,043.47	125	$3,685.56	98	$3,524.87	81	$3,433.47	45	$3,260.74
7%	188	$4,263.47	129	$3,806.23	100	$3,607.59	82	$3,496.29	46	$3,289.17
8%	197	$4,510.22	133	$3,935.37	102	$3,694.39	84	$3,561.52	46	$3,318.13
9%	208	$4,789.02	137	$4,073.91	104	$3,785.58	85	$3,629.27	46	$3,347.58
10%	221	$5,106.63	142	$4,222.90	107	$3,881.51	87	$3,699.70	47	$3,377.57
11%	235	$5,471.90	146	$4,383.61	109	$3,982.53	88	$3,772.96	47	$3,408.12
12%	252	$5,896.60	152	$4,557.48	112	$4,089.12	90	$3,849.26	47	$3,439.21
13%	271	$6,396.77	157	$4,746.23	115	$4,201.71	92	$3,928.76	48	$3,470.90
14%	294	$6,994.78	163	$4,951.84	118	$4,320.83	94	$4,011.68	48	$3,503.18
15%	322	$7,722.89	170	$5,176.74	121	$4,447.08	95	$4,098.24	49	$3,536.06
16%	356	$8,629.44	178	$5,423.76	124	$4,581.13	97	$4,188.70	49	$3,569.59
17%	400	$9,790.19	186	$5,696.40	128	$4,723.71	99	$4,283.34	50	$3,603.73
18%	458	$11,331.12	195	$5,998.88	132	$4,875.66	101	$4,382.42	50	$3,638.57
19%	537	$13,478.54	205	$6,336.43	135	$5,038.00	104	$4,486.28	51	$3,674.08
20%	655	$16,683.98	216	$6,715.60	140	$5,211.80	106	$4,595.31	51	$3,710.30
21%	849	$21,998.63	228	$7,144.63	144	$5,398.31	108	$4,709.86	51	$3,747.24
22%	1231	$32,567.80	243	$7,634.15	149	$5,599.03	111	$4,830.37	52	$3,784.95
23%	2356	$64,073.94	259	$8,198.05	154	$5,815.58	113	$4,957.31	52	$3,823.40
24%	*	*	278	$8,854.79	160	$6,050.03	116	$5,091.31	53	$3,862.69
25%	*	*	300	$9,629.56	166	$6,304.64	119	$5,232.83	53	$3,902.75

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$3,200.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	181	$4,176.80	126	$3,805.55	99	$3,639.16	82	$3,544.58	45	$3,366.00
7%	190	$4,404.65	130	$3,930.37	101	$3,724.67	83	$3,609.51	46	$3,395.38
8%	200	$4,660.22	134	$4,063.94	103	$3,814.40	85	$3,676.90	46	$3,425.26
9%	211	$4,949.02	138	$4,207.23	105	$3,908.66	86	$3,746.92	47	$3,455.69
10%	224	$5,278.06	143	$4,361.37	108	$4,007.82	88	$3,819.70	47	$3,486.67
11%	238	$5,656.52	148	$4,527.61	110	$4,112.26	89	$3,895.41	47	$3,518.20
12%	255	$6,096.61	153	$4,707.50	113	$4,222.45	91	$3,974.26	48	$3,550.33
13%	274	$6,614.94	159	$4,902.76	116	$4,338.85	93	$4,056.41	48	$3,583.06
14%	298	$7,234.77	165	$5,115.49	119	$4,462.01	94	$4,142.12	49	$3,616.38
15%	326	$7,989.56	172	$5,348.18	122	$4,592.53	96	$4,231.58	49	$3,650.36
16%	361	$8,929.44	179	$5,603.76	125	$4,731.11	98	$4,325.08	50	$3,684.95
17%	405	$10,133.03	188	$5,885.88	129	$4,878.55	100	$4,422.88	50	$3,720.25
18%	464	$11,731.11	197	$6,198.88	133	$5,035.68	102	$4,525.28	50	$3,756.22
19%	545	$13,958.53	207	$6,548.20	137	$5,203.53	104	$4,632.62	51	$3,792.89
20%	665	$17,284.01	218	$6,940.60	141	$5,383.25	107	$4,745.30	51	$3,830.30
21%	862	$22,798.62	231	$7,384.64	146	$5,576.10	109	$4,863.70	52	$3,868.46
22%	1250	$33,767.80	245	$7,891.30	151	$5,783.62	112	$4,988.27	52	$3,907.39
23%	2395	$66,473.93	262	$8,474.96	156	$6,007.61	114	$5,119.47	53	$3,947.14
24%	*	*	281	$9,154.80	162	$6,250.03	117	$5,257.97	53	$3,987.67
25%	*	*	304	$9,956.81	168	$6,513.33	120	$5,404.25	54	$4,029.11

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$3,300.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	183	$4,310.14	128	$3,925.55	100	$3,753.44	83	$3,655.69	46	$3,471.27
7%	192	$4,545.82	131	$4,054.50	102	$3,841.74	84	$3,722.72	46	$3,501.57
8%	202	$4,810.22	135	$4,192.51	104	$3,934.40	85	$3,792.29	47	$3,532.40
9%	213	$5,109.02	140	$4,340.57	106	$4,031.74	87	$3,864.56	47	$3,563.81
10%	226	$5,449.49	144	$4,499.82	109	$4,134.14	88	$3,939.70	47	$3,595.75
11%	241	$5,841.14	149	$4,671.61	111	$4,241.99	90	$4,017.87	48	$3,628.30
12%	258	$6,296.61	155	$4,857.49	114	$4,355.79	92	$4,099.25	48	$3,661.45
13%	278	$6,833.14	161	$5,059.26	117	$4,476.00	93	$4,184.08	49	$3,695.19
14%	301	$7,474.76	167	$5,279.13	120	$4,603.18	95	$4,272.55	49	$3,729.60
15%	330	$8,256.22	174	$5,519.60	123	$4,737.99	97	$4,364.92	49	$3,764.63
16%	366	$9,229.44	181	$5,783.77	127	$4,881.11	99	$4,461.45	50	$3,800.35
17%	411	$10,475.89	190	$6,075.34	130	$5,033.38	101	$4,562.41	50	$3,836.76
18%	470	$12,131.11	199	$6,398.89	134	$5,195.69	103	$4,668.13	51	$3,873.86
19%	552	$14,438.54	209	$6,759.97	138	$5,369.04	105	$4,778.96	51	$3,911.71
20%	674	$17,884.00	220	$7,165.60	142	$5,554.65	108	$4,895.30	52	$3,950.30
21%	874	$23,598.63	233	$7,624.63	147	$5,753.87	110	$5,017.55	52	$3,989.67
22%	1269	$34,967.78	248	$8,148.44	152	$5,968.25	113	$5,146.16	53	$4,029.86
23%	2431	$68,873.94	265	$8,751.88	157	$6,199.58	115	$5,281.64	53	$4,070.84
24%	*	*	284	$9,454.80	163	$6,450.03	118	$5,424.64	54	$4,112.69
25%	*	*	307	$10,284.12	170	$6,722.00	121	$5,575.68	54	$4,155.40

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$3,400.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	185	$4,443.47	129	$4,045.55	101	$3,867.73	83	$3,766.80	46	$3,576.53
7%	194	$4,687.00	133	$4,178.65	103	$3,958.82	85	$3,835.92	46	$3,607.75
8%	204	$4,960.22	137	$4,321.08	105	$4,054.40	86	$3,907.68	47	$3,639.56
9%	216	$5,269.02	141	$4,473.91	107	$4,154.82	87	$3,982.20	47	$3,671.90
10%	229	$5,620.91	146	$4,638.29	110	$4,260.46	89	$4,059.70	48	$3,704.84
11%	244	$6,025.75	151	$4,815.61	112	$4,371.73	91	$4,140.32	48	$3,738.40
12%	261	$6,496.61	156	$5,007.50	115	$4,489.12	92	$4,224.25	48	$3,772.54
13%	281	$7,051.32	162	$5,215.81	118	$4,613.14	94	$4,311.75	49	$3,807.35
14%	305	$7,714.78	168	$5,442.75	121	$4,744.36	96	$4,402.98	49	$3,842.80
15%	334	$8,522.89	175	$5,691.02	124	$4,883.44	98	$4,498.25	50	$3,878.92
16%	370	$9,529.44	183	$5,963.78	128	$5,031.11	100	$4,597.80	50	$3,915.74
17%	416	$10,818.75	191	$6,264.82	131	$5,188.22	102	$4,701.94	51	$3,953.25
18%	476	$12,531.11	201	$6,598.88	135	$5,355.69	104	$4,810.99	51	$3,991.51
19%	559	$14,918.52	211	$6,971.74	139	$5,534.56	106	$4,925.31	52	$4,030.52
20%	683	$18,484.00	223	$7,390.61	144	$5,726.08	109	$5,045.29	52	$4,070.30
21%	886	$24,398.63	236	$7,864.62	148	$5,931.64	111	$5,171.39	53	$4,110.89
22%	1286	$36,167.78	250	$8,405.58	153	$6,152.86	114	$5,304.06	53	$4,152.29
23%	2467	$71,273.95	267	$9,028.81	159	$6,391.61	116	$5,443.80	54	$4,194.54
24%	*	*	287	$9,754.80	165	$6,650.03	119	$5,591.31	54	$4,237.69
25%	*	*	310	$10,611.38	171	$6,930.73	122	$5,747.11	55	$4,281.71

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$3,500.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	187	$4,576.80	130	$4,165.56	101	$3,982.02	84	$3,877.92	46	$3,681.79
7%	196	$4,828.17	134	$4,302.79	104	$4,075.88	85	$3,949.13	47	$3,713.96
8%	206	$5,110.22	138	$4,449.66	106	$4,174.40	87	$4,023.05	47	$3,746.69
9%	218	$5,429.02	142	$4,607.23	108	$4,277.89	88	$4,099.86	48	$3,780.01
10%	231	$5,792.35	147	$4,776.75	111	$4,386.77	90	$4,179.70	48	$3,813.95
11%	246	$6,210.36	152	$4,959.61	113	$4,501.46	91	$4,262.76	48	$3,848.48
12%	264	$6,696.61	158	$5,157.48	116	$4,622.45	93	$4,349.26	49	$3,883.66
13%	284	$7,269.49	164	$5,372.31	119	$4,750.28	95	$4,439.40	49	$3,919.51
14%	309	$7,954.76	170	$5,606.41	122	$4,885.54	97	$4,533.42	50	$3,956.00
15%	338	$8,789.56	177	$5,862.46	125	$5,028.89	99	$4,631.58	50	$3,993.21
16%	374	$9,829.44	185	$6,143.78	129	$5,181.12	101	$4,734.15	51	$4,031.11
17%	421	$11,161.60	193	$6,454.30	132	$5,343.06	103	$4,841.46	51	$4,069.76
18%	482	$12,931.11	203	$6,798.88	136	$5,515.68	105	$4,953.85	51	$4,109.16
19%	566	$15,398.53	213	$7,183.51	140	$5,700.07	107	$5,071.66	52	$4,149.33
20%	692	$19,083.99	225	$7,615.60	145	$5,897.52	109	$5,195.28	52	$4,190.30
21%	898	$25,198.62	238	$8,104.65	150	$6,109.43	112	$5,325.23	53	$4,232.10
22%	1304	$37,367.79	253	$8,662.73	155	$6,337.47	115	$5,461.95	53	$4,274.73
23%	2502	$73,673.97	270	$9,305.75	160	$6,583.59	117	$5,605.97	54	$4,318.27
24%	*	*	290	$10,054.80	166	$6,850.03	120	$5,757.97	54	$4,362.67
25%	*	*	313	$10,938.63	173	$7,139.39	123	$5,918.54	55	$4,408.05

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$3,600.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	189	$4,710.13	131	$4,285.56	102	$4,096.30	84	$3,989.02	47	$3,787.05
7%	198	$4,969.35	135	$4,426.92	104	$4,192.96	86	$4,062.34	47	$3,820.15
8%	209	$5,260.22	139	$4,578.23	107	$4,294.39	87	$4,138.44	47	$3,853.83
9%	220	$5,589.02	144	$4,740.56	109	$4,400.97	89	$4,217.50	48	$3,888.13
10%	234	$5,963.77	148	$4,915.20	112	$4,513.08	90	$4,299.70	48	$3,923.03
11%	249	$6,394.98	153	$5,103.61	114	$4,631.19	92	$4,385.21	49	$3,958.57
12%	267	$6,896.60	159	$5,307.49	117	$4,755.78	94	$4,474.26	49	$3,994.79
13%	287	$7,487.67	165	$5,528.85	120	$4,887.43	95	$4,567.04	49	$4,031.64
14%	312	$8,194.78	172	$5,770.02	123	$5,026.72	97	$4,663.86	50	$4,069.22
15%	342	$9,056.22	179	$6,033.88	126	$5,174.35	99	$4,764.91	50	$4,107.49
16%	379	$10,129.44	186	$6,323.76	130	$5,331.12	101	$4,870.52	51	$4,146.50
17%	426	$11,504.45	195	$6,643.79	133	$5,497.89	103	$4,981.00	51	$4,186.27
18%	487	$13,331.10	204	$6,998.87	137	$5,675.67	106	$5,096.70	52	$4,226.80
19%	573	$15,878.53	215	$7,395.27	142	$5,865.60	108	$5,218.01	52	$4,268.14
20%	700	$19,683.99	227	$7,840.60	146	$6,068.96	110	$5,345.30	53	$4,310.30
21%	909	$25,998.62	240	$8,344.64	151	$6,287.21	113	$5,479.08	53	$4,353.31
22%	1321	$38,567.78	255	$8,919.87	156	$6,522.10	115	$5,619.83	54	$4,397.20
23%	2536	$76,073.97	273	$9,582.64	162	$6,775.58	118	$5,768.14	54	$4,441.97
24%	*	*	293	$10,354.78	168	$7,050.03	121	$5,924.64	55	$4,487.70
25%	*	*	316	$11,265.90	174	$7,348.12	124	$6,089.97	55	$4,534.34

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$3,700.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	191	$4,843.46	132	$4,405.56	103	$4,210.59	85	$4,100.14	47	$3,892.32
7%	200	$5,110.53	136	$4,551.06	105	$4,310.03	86	$4,175.54	47	$3,926.34
8%	211	$5,410.22	140	$4,706.80	107	$4,414.39	88	$4,253.83	48	$3,960.98
9%	223	$5,749.02	145	$4,873.90	110	$4,524.04	89	$4,335.15	48	$3,996.23
10%	236	$6,135.20	150	$5,053.67	112	$4,639.40	91	$4,419.70	49	$4,032.11
11%	251	$6,579.59	155	$5,247.61	115	$4,760.93	93	$4,507.67	49	$4,068.67
12%	269	$7,096.61	160	$5,457.49	118	$4,889.12	94	$4,599.25	49	$4,105.88
13%	290	$7,705.86	166	$5,685.35	121	$5,024.57	96	$4,694.73	50	$4,143.80
14%	315	$8,434.78	173	$5,933.68	124	$5,167.89	98	$4,794.29	50	$4,182.43
15%	345	$9,322.89	180	$6,205.31	127	$5,319.80	100	$4,898.25	51	$4,221.77
16%	383	$10,429.44	188	$6,503.78	131	$5,481.12	102	$5,006.90	51	$4,261.89
17%	430	$11,847.33	197	$6,833.25	135	$5,652.74	104	$5,120.56	52	$4,302.76
18%	493	$13,731.11	206	$7,198.89	138	$5,835.66	106	$5,239.56	52	$4,344.45
19%	580	$16,358.52	217	$7,607.03	143	$6,031.12	109	$5,364.34	53	$4,386.95
20%	708	$20,283.98	229	$8,065.60	147	$6,240.38	111	$5,495.32	53	$4,430.30
21%	920	$26,798.62	242	$8,584.63	152	$6,464.98	114	$5,632.92	54	$4,474.52
22%	1337	$39,767.80	258	$9,177.01	157	$6,706.72	116	$5,777.73	54	$4,519.64
23%	2569	$78,473.95	275	$9,859.60	163	$6,967.62	119	$5,930.32	55	$4,565.68
24%	*	*	295	$10,654.76	169	$7,250.03	122	$6,091.30	55	$4,612.69
25%	*	*	319	$11,593.18	175	$7,556.79	125	$6,261.40	56	$4,660.66

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$3,800.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	192	$4,976.80	133	$4,525.56	104	$4,324.87	86	$4,211.25	47	$3,997.58
7%	202	$5,251.70	137	$4,675.20	106	$4,427.11	87	$4,288.76	48	$4,032.54
8%	213	$5,560.22	141	$4,835.37	108	$4,534.39	88	$4,369.20	48	$4,068.12
9%	225	$5,909.02	146	$5,007.24	111	$4,647.12	90	$4,452.80	48	$4,104.33
10%	238	$6,306.63	151	$5,192.14	113	$4,765.71	92	$4,539.70	49	$4,141.21
11%	254	$6,764.21	156	$5,391.61	116	$4,890.66	93	$4,630.11	49	$4,178.76
12%	272	$7,296.61	162	$5,607.48	119	$5,022.45	95	$4,724.26	50	$4,216.99
13%	293	$7,924.04	168	$5,841.89	122	$5,161.71	97	$4,822.38	50	$4,255.96
14%	318	$8,674.77	174	$6,097.29	125	$5,309.06	99	$4,924.72	51	$4,295.62
15%	349	$9,589.56	182	$6,376.75	128	$5,465.26	101	$5,031.59	51	$4,336.07
16%	387	$10,729.44	190	$6,683.77	132	$5,631.12	103	$5,143.26	51	$4,377.27
17%	435	$12,190.18	198	$7,022.71	136	$5,807.58	105	$5,260.08	52	$4,419.27
18%	498	$14,131.11	208	$7,398.91	140	$5,995.66	107	$5,382.42	52	$4,462.10
19%	586	$16,838.53	219	$7,818.79	144	$6,196.63	109	$5,510.67	53	$4,505.76
20%	716	$20,883.98	231	$8,290.60	148	$6,411.79	112	$5,645.31	53	$4,550.30
21%	931	$27,598.61	244	$8,824.62	153	$6,642.75	114	$5,786.77	54	$4,595.74
22%	1353	$40,967.80	260	$9,434.15	158	$6,891.31	117	$5,935.63	54	$4,642.08
23%	2601	$80,873.95	278	$10,136.49	164	$7,159.60	120	$6,092.49	55	$4,689.41
24%	*	*	298	$10,954.79	170	$7,450.03	123	$6,257.96	55	$4,737.67
25%	*	*	322	$11,920.46	177	$7,765.50	126	$6,432.83	56	$4,787.00

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$3,900.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	194	$5,110.14	134	$4,645.56	104	$4,439.16	86	$4,322.36	47	$4,102.84
7%	204	$5,392.88	138	$4,799.33	107	$4,544.18	88	$4,401.96	48	$4,138.74
8%	215	$5,710.22	142	$4,963.94	109	$4,654.40	89	$4,484.60	48	$4,175.26
9%	227	$6,069.02	147	$5,140.57	111	$4,770.19	91	$4,570.44	49	$4,212.44
10%	240	$6,478.06	152	$5,330.60	114	$4,892.03	92	$4,659.70	49	$4,250.31
11%	256	$6,948.82	157	$5,535.61	117	$5,020.38	94	$4,752.56	49	$4,288.84
12%	275	$7,496.60	163	$5,757.49	120	$5,155.78	96	$4,849.26	50	$4,328.11
13%	296	$8,142.23	169	$5,998.41	123	$5,298.84	98	$4,950.02	50	$4,368.09
14%	321	$8,914.76	176	$6,260.95	126	$5,450.24	99	$5,055.16	51	$4,408.83
15%	352	$9,856.23	183	$6,548.17	129	$5,610.71	101	$5,164.91	51	$4,450.36
16%	391	$11,029.44	191	$6,863.77	133	$5,781.12	103	$5,279.61	52	$4,492.65
17%	439	$12,533.05	200	$7,212.21	137	$5,962.42	106	$5,399.60	52	$4,535.78
18%	503	$14,531.10	210	$7,598.89	141	$6,155.67	108	$5,525.28	53	$4,579.74
19%	592	$17,318.54	221	$8,030.55	145	$6,362.15	110	$5,657.02	53	$4,624.58
20%	724	$21,484.00	233	$8,515.60	149	$6,583.21	113	$5,795.29	54	$4,670.30
21%	941	$28,398.62	246	$9,064.61	154	$6,820.53	115	$5,940.63	54	$4,716.95
22%	1369	$42,167.78	262	$9,691.30	160	$7,075.93	118	$6,093.53	55	$4,764.55
23%	2632	$83,273.97	280	$10,413.44	165	$7,351.58	121	$6,254.64	55	$4,813.11
24%	*	*	301	$11,254.78	171	$7,650.03	124	$6,424.62	56	$4,862.69
25%	*	*	325	$12,247.75	178	$7,974.22	127	$6,604.26	56	$4,913.29

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$4,000.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	196	$5,243.47	135	$4,765.56	105	$4,553.45	87	$4,433.47	48	$4,208.11
7%	206	$5,534.05	139	$4,923.47	107	$4,661.25	88	$4,515.17	48	$4,244.93
8%	216	$5,860.22	144	$5,092.51	110	$4,774.39	90	$4,599.98	49	$4,282.40
9%	229	$6,229.02	148	$5,273.90	112	$4,893.28	91	$4,688.10	49	$4,320.56
10%	243	$6,649.49	153	$5,469.05	115	$5,018.35	93	$4,779.70	49	$4,359.39
11%	259	$7,133.44	158	$5,679.61	118	$5,150.10	95	$4,875.00	50	$4,398.94
12%	277	$7,696.62	164	$5,907.50	120	$5,289.12	96	$4,974.25	50	$4,439.23
13%	299	$8,360.40	170	$6,154.92	123	$5,435.98	98	$5,077.71	51	$4,480.24
14%	324	$9,154.76	177	$6,424.58	127	$5,591.41	100	$5,185.59	51	$4,522.05
15%	356	$10,122.89	185	$6,719.60	130	$5,756.17	102	$5,298.25	52	$4,564.62
16%	394	$11,329.44	193	$7,043.78	134	$5,931.12	104	$5,415.99	52	$4,608.04
17%	444	$12,875.88	202	$7,401.66	138	$6,117.25	106	$5,539.15	52	$4,652.28
18%	508	$14,931.10	211	$7,798.87	142	$6,315.67	109	$5,668.13	53	$4,697.39
19%	598	$17,798.53	222	$8,242.32	146	$6,527.67	111	$5,803.37	53	$4,743.39
20%	732	$22,083.99	235	$8,740.61	151	$6,754.64	113	$5,945.29	54	$4,790.30
21%	951	$29,198.62	249	$9,304.61	155	$6,998.30	116	$6,094.47	54	$4,838.15
22%	1384	$43,367.79	264	$9,948.44	161	$7,260.55	119	$6,251.43	55	$4,886.99
23%	2662	$85,673.96	282	$10,690.36	167	$7,543.58	122	$6,416.78	55	$4,936.80
24%	*	*	303	$11,554.78	173	$7,850.03	125	$6,591.28	56	$4,987.69
25%	*	*	328	$12,575.02	179	$8,182.88	128	$6,775.70	57	$5,039.60

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$4,100.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	197	$5,376.80	136	$4,885.56	106	$4,667.73	87	$4,544.58	48	$4,313.37	
7%	207	$5,675.23	140	$5,047.61	108	$4,778.33	89	$4,628.38	48	$4,351.12	
8%	218	$6,010.22	145	$5,221.08	110	$4,894.39	90	$4,715.37	49	$4,389.55	
9%	231	$6,389.02	149	$5,407.23	113	$5,016.35	92	$4,805.74	49	$4,428.66	
10%	245	$6,820.91	154	$5,607.51	116	$5,144.66	93	$4,899.70	50	$4,468.48	
11%	261	$7,318.06	160	$5,823.61	118	$5,279.84	95	$4,997.46	50	$4,509.05	
12%	280	$7,896.60	165	$6,057.48	121	$5,422.45	97	$5,099.27	50	$4,550.32	
13%	301	$8,578.58	172	$6,311.45	124	$5,573.13	99	$5,205.35	51	$4,592.40	
14%	327	$9,394.76	179	$6,588.21	128	$5,732.58	101	$5,316.03	51	$4,635.25	
15%	359	$10,389.56	186	$6,891.04	131	$5,901.63	103	$5,431.59	52	$4,678.92	
16%	398	$11,629.44	194	$7,223.77	135	$6,081.11	105	$5,552.35	52	$4,723.43	
17%	448	$13,218.75	203	$7,591.15	138	$6,272.09	107	$5,678.69	53	$4,768.78	
18%	513	$15,331.11	213	$7,998.90	143	$6,475.66	109	$5,810.99	53	$4,815.04	
19%	604	$18,278.54	224	$8,454.10	147	$6,693.18	112	$5,949.70	54	$4,862.20	
20%	739	$22,684.00	237	$8,965.60	152	$6,926.07	114	$6,095.31	54	$4,910.30	
21%	961	$29,998.62	250	$9,544.61	157	$7,176.09	117	$6,248.30	55	$4,959.38	
22%	1399	$44,567.78	266	$10,205.58	162	$7,445.17	120	$6,409.30	55	$5,009.43	
23%	2692	$88,073.97	285	$10,967.25	168	$7,735.60	122	$6,578.94	56	$5,060.54	
24%	*	*	306	$11,854.77	174	$8,050.03	125	$6,757.95	56	$5,112.68	
25%	*	*	331	$12,902.26	181	$8,391.58	129	$6,947.13	57	$5,165.95	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$4,200.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	199	$5,510.14	137	$5,005.56	106	$4,782.01	88	$4,655.69	48	$4,418.63
7%	209	$5,816.41	141	$5,171.75	109	$4,895.40	89	$4,741.58	49	$4,457.32
8%	220	$6,160.22	146	$5,349.65	111	$5,014.39	91	$4,830.75	49	$4,496.70
9%	233	$6,549.02	150	$5,540.57	114	$5,139.42	92	$4,923.39	49	$4,536.76
10%	247	$6,992.34	155	$5,745.97	116	$5,270.97	94	$5,019.70	50	$4,577.58
11%	263	$7,502.67	161	$5,967.61	119	$5,409.58	96	$5,119.91	50	$4,619.13
12%	282	$8,096.61	167	$6,207.48	122	$5,555.79	97	$5,224.25	51	$4,661.44
13%	304	$8,796.78	173	$6,467.98	125	$5,710.28	99	$5,333.01	51	$4,704.56
14%	330	$9,634.77	180	$6,751.86	128	$5,873.77	101	$5,446.47	52	$4,748.45
15%	362	$10,656.23	187	$7,062.45	132	$6,047.08	103	$5,564.91	52	$4,793.21
16%	402	$11,929.44	196	$7,403.77	135	$6,231.11	105	$5,688.70	53	$4,838.80
17%	452	$13,561.61	205	$7,780.62	139	$6,426.93	108	$5,818.21	53	$4,885.29
18%	518	$15,731.11	215	$8,198.88	144	$6,635.66	110	$5,953.85	53	$4,932.68
19%	610	$18,758.53	226	$8,665.85	148	$6,858.70	112	$6,096.04	54	$4,981.01
20%	746	$23,283.98	238	$9,190.60	153	$7,097.50	115	$6,245.31	54	$5,030.30
21%	971	$30,798.61	252	$9,784.62	158	$7,353.88	117	$6,402.15	55	$5,080.58
22%	1413	$45,767.80	268	$10,462.73	163	$7,629.79	120	$6,567.20	56	$5,131.88
23%	2721	$90,473.96	287	$11,244.19	169	$7,927.62	123	$6,741.12	56	$5,184.24
24%	*	*	308	$12,154.80	175	$8,250.03	126	$6,924.64	57	$5,237.68
25%	*	*	333	$13,229.56	182	$8,600.29	129	$7,118.53	57	$5,292.25

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$4,300.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	201	$5,643.46	138	$5,125.56	107	$4,896.30	88	$4,766.80	48	$4,523.89
7%	211	$5,957.58	142	$5,295.89	109	$5,012.47	90	$4,854.79	49	$4,563.52
8%	222	$6,310.22	147	$5,478.22	112	$5,134.40	91	$4,946.13	49	$4,603.83
9%	234	$6,709.02	151	$5,673.90	114	$5,262.50	93	$5,041.03	50	$4,644.88
10%	249	$7,163.77	156	$5,884.43	117	$5,397.29	95	$5,139.70	50	$4,686.67
11%	265	$7,687.28	162	$6,111.61	120	$5,539.30	96	$5,242.35	51	$4,729.21
12%	284	$8,296.61	168	$6,357.49	123	$5,689.12	98	$5,349.26	51	$4,772.56
13%	307	$9,014.94	174	$6,624.50	126	$5,847.43	100	$5,460.68	51	$4,816.69
14%	333	$9,874.78	181	$6,915.49	129	$6,014.96	102	$5,576.90	52	$4,861.67
15%	365	$10,922.89	189	$7,233.89	133	$6,192.54	104	$5,698.25	52	$4,907.50
16%	405	$12,229.44	197	$7,583.78	136	$6,381.12	106	$5,825.08	53	$4,954.19
17%	456	$13,904.47	206	$7,970.10	140	$6,581.77	108	$5,957.76	53	$5,001.81
18%	523	$16,131.11	216	$8,398.89	144	$6,795.67	111	$6,096.70	54	$5,050.33
19%	616	$19,238.52	227	$8,877.61	149	$7,024.22	113	$6,242.39	54	$5,099.83
20%	753	$23,883.98	240	$9,415.60	154	$7,268.93	116	$6,395.28	55	$5,150.30
21%	980	$31,598.62	254	$10,024.63	159	$7,531.66	118	$6,556.01	55	$5,201.79
22%	1427	$46,967.81	270	$10,719.87	164	$7,814.41	121	$6,725.10	56	$5,254.34
23%	2749	$92,873.97	289	$11,521.13	170	$8,119.61	124	$6,903.30	56	$5,307.94
24%	*	*	310	$12,454.76	176	$8,450.03	127	$7,091.30	57	$5,362.70
25%	*	*	336	$13,556.82	183	$8,809.00	130	$7,289.97	57	$5,418.54

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$4,400.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	202	$5,776.81	139	$5,245.56	108	$5,010.59	89	$4,877.92	49	$4,629.16
7%	212	$6,098.76	143	$5,420.02	110	$5,129.54	90	$4,968.00	49	$4,669.71
8%	224	$6,460.22	148	$5,606.79	113	$5,254.39	92	$5,061.52	49	$4,710.97
9%	236	$6,869.02	152	$5,807.23	115	$5,385.58	93	$5,158.68	50	$4,753.00
10%	251	$7,335.20	158	$6,022.89	118	$5,523.61	95	$5,259.70	50	$4,795.75
11%	267	$7,871.90	163	$6,255.61	121	$5,669.02	97	$5,364.81	51	$4,839.31
12%	287	$8,496.60	169	$6,507.49	124	$5,822.45	99	$5,474.25	51	$4,883.67
13%	309	$9,233.14	175	$6,781.01	127	$5,984.56	101	$5,588.32	52	$4,928.84
14%	336	$10,114.78	182	$7,079.12	130	$6,156.13	102	$5,707.33	52	$4,974.88
15%	368	$11,189.56	190	$7,405.32	134	$6,337.98	105	$5,831.58	53	$5,021.77
16%	409	$12,529.44	198	$7,763.76	137	$6,531.13	107	$5,961.43	53	$5,069.58
17%	460	$14,247.32	208	$8,159.56	141	$6,736.61	109	$6,097.29	54	$5,118.30
18%	527	$16,531.10	218	$8,598.89	145	$6,955.68	111	$6,239.56	54	$5,167.98
19%	621	$19,718.53	229	$9,089.39	150	$7,189.74	114	$6,388.73	55	$5,218.63
20%	760	$24,483.99	242	$9,640.60	155	$7,440.36	116	$6,545.31	55	$5,270.30
21%	989	$32,398.63	256	$10,264.64	160	$7,709.44	119	$6,709.85	56	$5,323.01
22%	1441	$48,167.80	272	$10,977.01	165	$7,999.03	122	$6,883.01	56	$5,376.78
23%	2777	$95,273.93	291	$11,798.06	171	$8,311.60	125	$7,065.44	57	$5,431.66
24%	*	*	313	$12,754.78	177	$8,650.03	128	$7,257.95	57	$5,487.68
25%	*	*	338	$13,884.10	184	$9,017.67	131	$7,461.40	58	$5,544.88

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$4,500.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	204	$5,910.13	140	$5,365.56	108	$5,124.87	89	$4,989.02	49	$4,734.43
7%	214	$6,239.94	144	$5,544.16	111	$5,246.62	91	$5,081.21	49	$4,775.90
8%	225	$6,610.22	149	$5,735.37	113	$5,374.39	92	$5,176.90	50	$4,818.12
9%	238	$7,029.02	153	$5,940.56	116	$5,508.66	94	$5,276.33	50	$4,861.10
10%	253	$7,506.63	159	$6,161.36	118	$5,649.92	96	$5,379.70	51	$4,904.84
11%	269	$8,056.51	164	$6,399.61	121	$5,798.76	97	$5,487.25	51	$4,949.41
12%	289	$8,696.61	170	$6,657.49	124	$5,955.79	99	$5,599.26	51	$4,994.77
13%	311	$9,451.30	177	$6,937.53	127	$6,121.69	101	$5,716.00	52	$5,041.00
14%	339	$10,354.76	184	$7,242.75	131	$6,297.30	103	$5,837.77	52	$5,088.08
15%	371	$11,456.23	191	$7,576.74	134	$6,483.44	105	$5,964.91	53	$5,136.06
16%	412	$12,829.44	200	$7,943.78	138	$6,681.13	107	$6,097.80	53	$5,184.97
17%	464	$14,590.17	209	$8,349.05	142	$6,891.45	109	$6,236.81	54	$5,234.80
18%	532	$16,931.11	219	$8,798.89	146	$7,115.68	112	$6,382.42	54	$5,285.63
19%	627	$20,198.52	231	$9,301.14	151	$7,355.26	114	$6,535.06	55	$5,337.45
20%	767	$25,084.01	243	$9,865.60	156	$7,611.78	117	$6,695.31	55	$5,390.30
21%	998	$33,198.62	258	$10,504.65	161	$7,887.22	120	$6,863.68	56	$5,444.22
22%	1455	$49,367.78	274	$11,234.16	166	$8,183.65	122	$7,040.88	56	$5,499.23
23%	2803	$97,673.94	293	$12,074.98	172	$8,503.60	125	$7,227.59	57	$5,555.39
24%	*	*	315	$13,054.80	179	$8,850.03	129	$7,424.61	57	$5,612.67
25%	*	*	341	$14,211.36	186	$9,226.35	132	$7,632.84	58	$5,671.21

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$4,600.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	205	$6,043.47	141	$5,485.55	109	$5,239.16	90	$5,100.14	49	$4,839.69
7%	215	$6,381.11	145	$5,668.30	111	$5,363.69	91	$5,194.41	50	$4,882.09
8%	227	$6,760.22	149	$5,863.94	114	$5,494.40	93	$5,292.29	50	$4,925.27
9%	240	$7,189.02	154	$6,073.90	116	$5,631.73	94	$5,393.97	50	$4,969.20
10%	255	$7,678.06	160	$6,299.82	119	$5,776.24	96	$5,499.70	51	$5,013.94
11%	271	$8,241.13	165	$6,543.61	122	$5,928.50	98	$5,609.71	51	$5,059.49
12%	291	$8,896.61	171	$6,807.50	125	$6,089.12	100	$5,724.26	52	$5,105.88
13%	314	$9,669.51	178	$7,094.05	128	$6,258.85	102	$5,843.65	52	$5,153.16
14%	341	$10,594.77	185	$7,406.40	132	$6,438.47	104	$5,968.20	53	$5,201.28
15%	374	$11,722.89	193	$7,748.16	135	$6,628.90	106	$6,098.26	53	$5,250.35
16%	415	$13,129.44	201	$8,123.78	139	$6,831.12	108	$6,234.17	54	$5,300.34
17%	467	$14,933.03	210	$8,538.50	143	$7,046.29	110	$6,376.37	54	$5,351.31
18%	536	$17,331.11	221	$8,998.88	147	$7,275.70	112	$6,525.28	55	$5,403.27
19%	632	$20,678.53	232	$9,512.93	152	$7,520.77	115	$6,681.42	55	$5,456.26
20%	774	$25,683.97	245	$10,090.60	156	$7,783.21	118	$6,845.28	56	$5,510.30
21%	1007	$33,998.62	260	$10,744.62	162	$8,064.99	120	$7,017.55	56	$5,565.43
22%	1468	$50,567.78	276	$11,491.30	167	$8,368.26	123	$7,198.79	57	$5,621.68
23%	2830	$100,073.97	295	$12,351.91	173	$8,695.59	126	$7,389.78	57	$5,679.09
24%	*	*	317	$13,354.79	180	$9,050.03	129	$7,591.31	58	$5,737.69
25%	*	*	343	$14,538.67	187	$9,435.05	133	$7,804.26	58	$5,797.50

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$4,700.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	206	$6,176.80	142	$5,605.55	110	$5,353.44	90	$5,211.25	49	$4,944.95
7%	217	$6,522.29	146	$5,792.44	112	$5,480.76	92	$5,307.62	50	$4,988.29
8%	228	$6,910.22	150	$5,992.51	114	$5,614.39	93	$5,407.67	50	$5,032.41
9%	242	$7,349.02	155	$6,207.23	117	$5,754.82	95	$5,511.62	51	$5,077.31
10%	256	$7,849.49	161	$6,438.28	120	$5,902.56	97	$5,619.70	51	$5,123.04
11%	273	$8,425.74	166	$6,687.61	123	$6,058.21	98	$5,732.15	51	$5,169.58
12%	293	$9,096.62	172	$6,957.50	126	$6,222.45	100	$5,849.26	52	$5,217.00
13%	316	$9,887.68	179	$7,250.58	129	$6,396.00	102	$5,971.32	52	$5,265.29
14%	344	$10,834.77	186	$7,570.05	132	$6,579.66	104	$6,098.64	53	$5,314.50
15%	377	$11,989.56	194	$7,919.61	136	$6,774.36	106	$6,231.58	53	$5,364.64
16%	418	$13,429.44	202	$8,303.77	140	$6,981.11	108	$6,370.52	54	$5,415.73
17%	471	$15,275.91	212	$8,727.99	144	$7,201.13	111	$6,515.89	54	$5,467.82
18%	541	$17,731.12	222	$9,198.90	148	$7,435.69	113	$6,668.13	55	$5,520.92
19%	637	$21,158.53	234	$9,724.67	153	$7,686.28	116	$6,827.74	55	$5,575.07
20%	780	$26,284.00	247	$10,315.60	157	$7,954.65	118	$6,995.31	56	$5,630.30
21%	1016	$34,798.61	261	$10,984.62	163	$8,242.76	121	$7,171.39	56	$5,686.64
22%	1481	$51,767.78	278	$11,748.44	168	$8,552.88	124	$7,356.69	57	$5,744.14
23%	2856	$102,473.95	297	$12,628.83	174	$8,887.59	127	$7,551.93	57	$5,802.79
24%	*	*	319	$13,654.78	181	$9,250.03	130	$7,757.96	58	$5,862.69
25%	*	*	345	$14,865.91	188	$9,643.76	133	$7,975.68	59	$5,923.80

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$4,800.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	208	$6,310.13	142	$5,725.55	110	$5,467.73	91	$5,322.36	50	$5,050.21
7%	218	$6,663.46	147	$5,916.58	113	$5,597.84	92	$5,420.83	50	$5,094.49
8%	230	$7,060.22	151	$6,121.09	115	$5,734.40	94	$5,523.06	50	$5,139.54
9%	243	$7,509.02	156	$6,340.57	118	$5,877.89	95	$5,629.27	51	$5,185.42
10%	258	$8,020.92	161	$6,576.74	120	$6,028.87	97	$5,739.70	51	$5,232.12
11%	275	$8,610.36	167	$6,831.61	123	$6,187.94	99	$5,854.60	52	$5,279.67
12%	295	$9,296.62	173	$7,107.50	126	$6,355.79	101	$5,974.26	52	$5,328.12
13%	319	$10,105.85	180	$7,407.11	130	$6,533.13	103	$6,098.97	53	$5,377.43
14%	346	$11,074.77	187	$7,733.68	133	$6,720.83	105	$6,229.07	53	$5,427.71
15%	380	$12,256.22	195	$8,091.04	137	$6,919.81	107	$6,364.92	54	$5,478.91
16%	422	$13,729.44	204	$8,483.76	140	$7,131.11	109	$6,506.90	54	$5,531.12
17%	475	$15,618.75	213	$8,917.47	144	$7,355.96	111	$6,655.43	54	$5,584.32
18%	545	$18,131.11	224	$9,398.87	149	$7,595.68	114	$6,810.99	55	$5,638.57
19%	642	$21,638.53	235	$9,936.45	153	$7,851.80	116	$6,974.09	56	$5,693.88
20%	786	$26,883.98	248	$10,540.60	158	$8,126.09	119	$7,145.30	56	$5,750.30
21%	1024	$35,598.62	263	$11,224.65	164	$8,420.53	122	$7,325.22	57	$5,807.86
22%	1493	$52,967.80	280	$12,005.58	169	$8,737.49	124	$7,514.57	57	$5,866.58
23%	2881	$104,873.98	299	$12,905.75	175	$9,079.59	127	$7,714.07	58	$5,926.51
24%	*	*	321	$13,954.77	182	$9,450.03	131	$7,924.61	58	$5,987.68
25%	*	*	348	$15,193.18	189	$9,852.46	134	$8,147.12	59	$6,050.16

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$4,900.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	209	$6,443.47	143	$5,845.56	111	$5,582.01	91	$5,433.47	50	$5,155.48
7%	220	$6,804.65	148	$6,040.71	113	$5,714.91	93	$5,534.03	50	$5,200.68
8%	232	$7,210.22	152	$6,249.66	116	$5,854.39	94	$5,638.44	51	$5,246.69
9%	245	$7,669.02	157	$6,473.91	118	$6,000.97	96	$5,746.92	51	$5,293.53
10%	260	$8,192.34	162	$6,715.20	121	$6,155.19	98	$5,859.70	51	$5,341.20
11%	277	$8,794.98	168	$6,975.61	124	$6,317.69	99	$5,977.04	52	$5,389.77
12%	297	$9,496.61	174	$7,257.50	127	$6,489.12	101	$6,099.25	52	$5,439.22
13%	321	$10,324.04	181	$7,563.63	130	$6,670.27	103	$6,226.64	53	$5,489.59
14%	349	$11,314.77	188	$7,897.31	134	$6,862.00	105	$6,359.51	53	$5,540.92
15%	383	$12,522.89	196	$8,262.46	137	$7,065.25	107	$6,498.24	54	$5,593.20
16%	425	$14,029.44	205	$8,663.78	141	$7,281.13	110	$6,643.24	54	$5,646.51
17%	478	$15,961.62	214	$9,106.93	145	$7,510.80	112	$6,794.96	55	$5,700.82
18%	549	$18,531.11	225	$9,598.90	150	$7,755.67	114	$6,953.85	55	$5,756.22
19%	647	$22,118.53	237	$10,148.20	154	$8,017.32	117	$7,120.45	56	$5,812.69
20%	792	$27,483.97	250	$10,765.60	159	$8,297.53	119	$7,295.29	56	$5,870.30
21%	1032	$36,398.63	265	$11,464.62	164	$8,598.31	122	$7,479.09	57	$5,929.07
22%	1506	$54,167.78	282	$12,262.72	170	$8,922.10	125	$7,672.47	57	$5,989.02
23%	2906	$107,273.95	301	$13,182.66	176	$9,271.59	128	$7,876.27	58	$6,050.23
24%	*	*	323	$14,254.76	183	$9,650.03	131	$8,091.31	58	$6,112.67
25%	*	*	350	$15,520.47	190	$10,061.16	135	$8,318.56	59	$6,176.47

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$5,000.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	211	$6,576.80	144	$5,965.56	111	$5,696.30	92	$5,544.58	50	$5,260.74
7%	221	$6,945.82	148	$6,164.85	114	$5,831.99	93	$5,647.25	50	$5,306.87
8%	233	$7,360.22	153	$6,378.23	116	$5,974.39	95	$5,753.83	51	$5,353.84
9%	246	$7,829.02	158	$6,607.24	119	$6,124.04	96	$5,864.56	51	$5,401.63
10%	262	$8,363.77	163	$6,853.67	122	$6,281.51	98	$5,979.70	52	$5,450.30
11%	279	$8,979.59	169	$7,119.61	125	$6,447.40	100	$6,099.50	52	$5,499.87
12%	299	$9,696.61	175	$7,407.50	128	$6,622.45	102	$6,224.26	53	$5,550.32
13%	323	$10,542.23	182	$7,720.16	131	$6,807.42	104	$6,354.29	53	$5,601.75
14%	351	$11,554.78	189	$8,060.94	134	$7,003.17	106	$6,489.94	53	$5,654.11
15%	385	$12,789.56	197	$8,433.88	138	$7,210.72	108	$6,631.59	54	$5,707.49
16%	428	$14,329.44	206	$8,843.78	142	$7,431.13	110	$6,779.63	54	$5,761.88
17%	482	$16,304.46	216	$9,296.40	146	$7,665.64	112	$6,934.49	55	$5,817.33
18%	553	$18,931.11	226	$9,798.89	150	$7,915.67	115	$7,096.70	55	$5,873.86
19%	652	$22,598.52	238	$10,359.98	155	$8,182.84	117	$7,266.77	56	$5,931.51
20%	799	$28,083.97	251	$10,990.60	160	$8,468.95	120	$7,445.32	56	$5,990.30
21%	1040	$37,198.63	266	$11,704.63	165	$8,776.09	123	$7,632.92	57	$6,050.28
22%	1518	$55,367.78	283	$12,519.87	171	$9,106.71	126	$7,830.38	58	$6,111.48
23%	2930	$109,673.97	303	$13,459.58	177	$9,463.60	129	$8,038.42	58	$6,173.93
24%	*	*	325	$14,554.76	184	$9,850.03	132	$8,257.96	59	$6,237.69
25%	*	*	352	$15,847.75	191	$10,269.86	135	$8,489.97	59	$6,302.77

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$5,100.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	212	$6,710.13	145	$6,085.55	112	$5,810.59	92	$5,655.69	50	$5,366.00
7%	223	$7,086.99	149	$6,288.99	114	$5,949.06	94	$5,760.45	51	$5,413.07
8%	235	$7,510.22	154	$6,506.80	117	$6,094.40	95	$5,869.22	51	$5,460.98
9%	248	$7,989.02	159	$6,740.57	120	$6,247.11	97	$5,982.21	51	$5,509.74
10%	263	$8,535.20	164	$6,992.13	122	$6,407.82	99	$6,099.70	52	$5,559.40
11%	281	$9,164.21	170	$7,263.61	125	$6,577.13	100	$6,221.94	52	$5,609.95
12%	301	$9,896.61	176	$7,557.50	128	$6,755.79	102	$6,349.26	53	$5,661.44
13%	325	$10,760.41	183	$7,876.68	132	$6,944.56	104	$6,481.96	53	$5,713.90
14%	353	$11,794.76	190	$8,224.57	135	$7,144.37	106	$6,620.38	54	$5,767.32
15%	388	$13,056.22	198	$8,605.31	139	$7,356.18	108	$6,764.91	54	$5,821.79
16%	431	$14,629.44	207	$9,023.77	143	$7,581.11	111	$6,915.97	55	$5,877.26
17%	485	$16,647.34	217	$9,485.89	147	$7,820.48	113	$7,074.04	55	$5,933.84
18%	557	$19,331.11	228	$9,998.87	151	$8,075.69	115	$7,239.56	56	$5,991.51
19%	657	$23,078.52	239	$10,571.73	156	$8,348.36	118	$7,413.13	56	$6,050.32
20%	804	$28,683.97	253	$11,215.60	161	$8,640.37	121	$7,595.28	57	$6,110.30
21%	1048	$37,998.62	268	$11,944.64	166	$8,953.87	123	$7,786.78	57	$6,171.49
22%	1530	$56,567.78	285	$12,777.01	172	$9,291.32	126	$7,988.25	58	$6,233.93
23%	2954	$112,073.94	305	$13,736.49	178	$9,655.60	129	$8,200.57	58	$6,297.63
24%	*	*	327	$14,854.77	185	$10,050.03	133	$8,424.61	59	$6,362.70
25%	*	*	354	$16,175.01	192	$10,478.55	136	$8,661.40	59	$6,429.07

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$5,200.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	213	$6,843.47	146	$6,205.55	112	$5,924.87	92	$5,766.80	50	$5,471.26
7%	224	$7,228.18	150	$6,413.13	115	$6,066.13	94	$5,873.66	51	$5,519.27
8%	236	$7,660.22	155	$6,635.37	117	$6,214.39	96	$5,984.59	51	$5,568.12
9%	250	$8,149.02	160	$6,873.90	120	$6,370.20	97	$6,099.86	52	$5,617.85
10%	265	$8,706.63	165	$7,130.59	123	$6,534.14	99	$6,219.70	52	$5,668.49
11%	283	$9,348.83	171	$7,407.61	126	$6,706.87	101	$6,344.40	53	$5,720.03
12%	303	$10,096.62	177	$7,707.50	129	$6,889.12	103	$6,474.26	53	$5,772.56
13%	327	$10,978.59	184	$8,033.20	132	$7,081.70	105	$6,609.61	53	$5,826.03
14%	356	$12,034.78	191	$8,388.21	136	$7,285.53	107	$6,750.81	54	$5,880.54
15%	391	$13,322.89	199	$8,776.73	139	$7,501.62	109	$6,898.25	54	$5,936.06
16%	434	$14,929.44	208	$9,203.77	143	$7,731.11	111	$7,052.35	55	$5,992.65
17%	488	$16,990.17	218	$9,675.36	148	$7,975.32	113	$7,213.56	55	$6,050.35
18%	561	$19,731.11	229	$10,198.89	152	$8,235.69	116	$7,382.42	56	$6,109.16
19%	661	$23,558.53	241	$10,783.50	157	$8,513.88	118	$7,559.45	56	$6,169.13
20%	810	$29,283.99	254	$11,440.60	162	$8,811.79	121	$7,745.31	57	$6,230.30
21%	1056	$38,798.62	269	$12,184.62	167	$9,131.65	124	$7,940.62	57	$6,292.70
22%	1541	$57,767.80	287	$13,034.15	173	$9,475.93	127	$8,146.16	58	$6,356.38
23%	2977	$114,473.98	306	$14,013.42	179	$9,847.61	130	$8,362.76	59	$6,421.35
24%	*	*	329	$15,154.77	186	$10,250.03	133	$8,591.31	59	$6,487.68
25%	*	*	356	$16,502.27	193	$10,687.25	137	$8,832.84	60	$6,555.41

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$5,300.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	214	$6,976.80	146	$6,325.55	113	$6,039.16	93	$5,877.92	51	$5,576.52
7%	225	$7,369.35	151	$6,537.27	115	$6,183.20	94	$5,986.86	51	$5,625.46
8%	237	$7,810.22	155	$6,763.94	118	$6,334.40	96	$6,099.99	51	$5,675.26
9%	251	$8,309.02	161	$7,007.23	121	$6,493.27	98	$6,217.50	52	$5,725.96
10%	267	$8,878.06	166	$7,269.06	124	$6,660.45	99	$6,339.70	52	$5,777.57
11%	284	$9,533.43	172	$7,551.61	127	$6,836.59	101	$6,466.84	53	$5,830.13
12%	305	$10,296.62	178	$7,857.50	130	$7,022.45	103	$6,599.26	53	$5,883.67
13%	329	$11,196.76	185	$8,189.72	133	$7,218.85	105	$6,737.28	54	$5,938.18
14%	358	$12,274.78	192	$8,551.84	136	$7,426.70	107	$6,881.25	54	$5,993.75
15%	393	$13,589.56	201	$8,948.16	140	$7,647.08	109	$7,031.57	55	$6,050.34
16%	436	$15,229.44	209	$9,383.76	144	$7,881.14	112	$7,188.70	55	$6,108.04
17%	492	$17,333.03	219	$9,864.83	148	$8,130.15	114	$7,353.11	56	$6,166.84
18%	565	$20,131.12	230	$10,398.90	153	$8,395.67	116	$7,525.28	56	$6,226.81
19%	666	$24,038.52	242	$10,995.28	157	$8,679.38	119	$7,705.81	57	$6,287.94
20%	816	$29,884.00	256	$11,665.61	162	$8,983.21	122	$7,895.30	57	$6,350.30
21%	1064	$39,598.61	271	$12,424.65	168	$9,309.43	125	$8,094.45	58	$6,413.92
22%	1553	$58,967.78	288	$13,291.30	174	$9,660.54	127	$8,304.04	58	$6,478.82
23%	3000	$116,873.96	308	$14,290.37	180	$10,039.61	131	$8,524.89	59	$6,545.08
24%	*	*	331	$15,454.78	187	$10,450.03	134	$8,757.96	59	$6,612.67
25%	*	*	358	$16,829.54	194	$10,895.95	137	$9,004.25	60	$6,681.73

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$5,400.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	216	$7,110.13	147	$6,445.56	114	$6,153.44	93	$5,989.02	51	$5,681.79
7%	227	$7,510.52	152	$6,661.40	116	$6,300.28	95	$6,100.08	51	$5,731.65
8%	239	$7,960.22	156	$6,892.52	119	$6,454.39	96	$6,215.36	52	$5,782.40
9%	253	$8,469.02	161	$7,140.56	121	$6,616.36	98	$6,335.16	52	$5,834.07
10%	268	$9,049.49	167	$7,407.52	124	$6,786.77	100	$6,459.70	52	$5,886.66
11%	286	$9,718.06	173	$7,695.61	127	$6,966.33	102	$6,589.30	53	$5,940.23
12%	307	$10,496.61	179	$8,007.49	130	$7,155.79	104	$6,724.25	53	$5,994.77
13%	331	$11,414.95	186	$8,346.24	134	$7,355.99	106	$6,864.92	54	$6,050.34
14%	360	$12,514.77	193	$8,715.48	137	$7,567.90	108	$7,011.68	54	$6,106.95
15%	396	$13,856.22	202	$9,119.60	141	$7,792.54	110	$7,164.92	55	$6,164.63
16%	439	$15,529.44	211	$9,563.76	145	$8,031.12	112	$7,325.08	55	$6,223.43
17%	495	$17,675.90	220	$10,054.29	149	$8,285.00	114	$7,492.62	56	$6,283.35
18%	568	$20,531.11	231	$10,598.88	153	$8,555.67	117	$7,668.13	56	$6,344.46
19%	670	$24,518.53	243	$11,207.02	158	$8,844.91	120	$7,852.13	57	$6,406.75
20%	822	$30,483.98	257	$11,890.60	163	$9,154.66	122	$8,045.30	57	$6,470.30
21%	1071	$40,398.62	272	$12,664.62	169	$9,487.21	125	$8,248.31	58	$6,535.13
22%	1564	$60,167.79	290	$13,548.44	175	$9,845.15	128	$8,461.94	58	$6,601.26
23%	3022	$119,273.96	310	$14,567.27	181	$10,231.61	131	$8,687.07	59	$6,668.78
24%	*	*	333	$15,754.80	188	$10,650.03	134	$8,924.61	60	$6,737.68
25%	*	*	360	$17,156.81	195	$11,104.64	138	$9,175.69	60	$6,808.03

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$5,500.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	217	$7,243.47	148	$6,565.55	114	$6,267.73	94	$6,100.14	51	$5,787.06
7%	228	$7,651.71	152	$6,785.54	117	$6,417.35	95	$6,213.28	51	$5,837.85
8%	240	$8,110.22	157	$7,021.09	119	$6,574.40	97	$6,330.75	52	$5,889.55
9%	254	$8,629.02	162	$7,273.90	122	$6,739.43	99	$6,452.79	52	$5,942.18
10%	270	$9,220.91	168	$7,545.98	125	$6,913.09	100	$6,579.70	53	$5,995.75
11%	288	$9,902.68	174	$7,839.61	128	$7,096.05	102	$6,711.74	53	$6,050.33
12%	309	$10,696.60	180	$8,157.49	131	$7,289.12	104	$6,849.26	54	$6,105.88
13%	333	$11,633.13	187	$8,502.76	134	$7,493.13	106	$6,992.60	54	$6,162.50
14%	363	$12,754.76	194	$8,879.11	138	$7,709.06	108	$7,142.12	55	$6,220.15
15%	398	$14,122.89	203	$9,291.03	142	$7,937.98	110	$7,298.24	55	$6,278.92
16%	442	$15,829.44	212	$9,743.77	145	$8,181.11	113	$7,461.43	56	$6,338.80
17%	498	$18,018.76	222	$10,243.77	150	$8,439.84	115	$7,632.18	56	$6,399.86
18%	572	$20,931.11	233	$10,798.87	154	$8,715.69	117	$7,810.99	57	$6,462.09
19%	675	$24,998.52	245	$11,418.79	159	$9,010.43	120	$7,998.49	57	$6,525.57
20%	827	$31,084.00	258	$12,115.60	164	$9,326.10	123	$8,195.30	58	$6,590.30
21%	1078	$41,198.63	274	$12,904.64	169	$9,664.97	126	$8,402.15	58	$6,656.34
22%	1575	$61,367.79	291	$13,805.58	175	$10,029.79	129	$8,619.85	59	$6,723.73
23%	3044	$121,673.96	312	$14,844.18	182	$10,423.59	132	$8,849.23	59	$6,792.48
24%	*	*	335	$16,054.80	189	$10,850.03	135	$9,091.30	60	$6,862.70
25%	*	*	362	$17,484.08	196	$11,313.33	139	$9,347.12	60	$6,934.34

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$5,600.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	218	$7,376.80	148	$6,685.55	115	$6,382.01	94	$6,211.25	51	$5,892.32
7%	229	$7,792.88	153	$6,909.68	117	$6,534.42	96	$6,326.49	52	$5,944.04
8%	242	$8,260.22	158	$7,149.65	120	$6,694.39	97	$6,446.14	52	$5,996.70
9%	255	$8,789.02	163	$7,407.24	122	$6,862.51	99	$6,570.45	52	$6,050.28
10%	271	$9,392.35	169	$7,684.43	125	$7,039.40	101	$6,699.70	53	$6,104.85
11%	289	$10,087.28	174	$7,983.61	128	$7,225.78	103	$6,834.19	53	$6,160.41
12%	311	$10,896.60	181	$8,307.49	131	$7,422.45	105	$6,974.25	54	$6,217.00
13%	335	$11,851.31	188	$8,659.28	135	$7,630.29	107	$7,120.24	54	$6,274.65
14%	365	$12,994.77	195	$9,042.75	138	$7,850.24	109	$7,272.55	55	$6,333.36
15%	400	$14,389.56	204	$9,462.46	142	$8,083.44	111	$7,431.59	55	$6,393.22
16%	445	$16,129.44	213	$9,923.78	146	$8,331.14	113	$7,597.81	56	$6,454.19
17%	501	$18,361.62	223	$10,433.25	150	$8,594.67	115	$7,771.69	56	$6,516.37
18%	576	$21,331.11	234	$10,998.89	155	$8,875.69	118	$7,953.85	57	$6,579.74
19%	679	$25,478.53	246	$11,630.56	160	$9,175.95	121	$8,144.82	57	$6,644.38
20%	832	$31,683.97	260	$12,340.60	165	$9,497.51	123	$8,345.30	58	$6,710.30
21%	1086	$41,998.61	275	$13,144.63	170	$9,842.75	126	$8,556.01	58	$6,777.55
22%	1586	$62,567.78	293	$14,062.73	176	$10,214.41	129	$8,777.73	59	$6,846.18
23%	3066	$124,073.96	313	$15,121.14	183	$10,615.58	132	$9,011.38	59	$6,916.19
24%	*	*	337	$16,354.78	189	$11,050.03	136	$9,257.95	60	$6,987.69
25%	*	*	364	$17,811.36	197	$11,522.02	139	$9,518.54	61	$7,060.66

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$5,700.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	219	$7,510.14	149	$6,805.56	115	$6,496.30	94	$6,322.36	51	$5,997.58
7%	230	$7,934.05	154	$7,033.82	118	$6,651.50	96	$6,439.70	52	$6,050.24
8%	243	$8,410.22	159	$7,278.22	120	$6,814.39	98	$6,561.52	52	$6,103.84
9%	257	$8,949.02	164	$7,540.57	123	$6,985.58	99	$6,688.09	53	$6,158.39
10%	273	$9,563.77	169	$7,822.90	126	$7,165.72	101	$6,819.70	53	$6,213.95
11%	291	$10,271.90	175	$8,127.61	129	$7,355.52	103	$6,956.64	53	$6,270.49
12%	312	$11,096.61	182	$8,457.49	132	$7,555.79	105	$7,099.27	54	$6,328.12
13%	337	$12,069.50	189	$8,815.80	135	$7,767.41	107	$7,247.91	54	$6,386.78
14%	367	$13,234.77	196	$9,206.39	139	$7,991.42	109	$7,402.99	55	$6,446.57
15%	403	$14,656.22	205	$9,633.89	143	$8,228.90	111	$7,564.91	55	$6,507.49
16%	447	$16,429.44	214	$10,103.78	147	$8,481.12	114	$7,734.15	56	$6,569.58
17%	504	$18,704.48	224	$10,622.73	151	$8,749.51	116	$7,911.25	56	$6,632.87
18%	579	$21,731.11	235	$11,198.90	156	$9,035.67	118	$8,096.70	57	$6,697.39
19%	683	$25,958.53	247	$11,842.34	160	$9,341.45	121	$8,291.17	57	$6,763.19
20%	838	$32,284.00	261	$12,565.60	166	$9,668.93	124	$8,495.31	58	$6,830.30
21%	1093	$42,798.61	277	$13,384.63	171	$10,020.54	127	$8,709.84	59	$6,898.76
22%	1596	$63,767.80	294	$14,319.87	177	$10,399.02	130	$8,935.64	59	$6,968.62
23%	3087	$126,473.97	315	$15,398.04	183	$10,807.58	133	$9,173.57	60	$7,039.92
24%	*	*	338	$16,654.76	190	$11,250.03	136	$9,424.64	60	$7,112.68
25%	*	*	366	$18,138.64	198	$11,730.71	140	$9,689.98	61	$7,187.00

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$5,800.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	220	$7,643.47	150	$6,925.56	116	$6,610.58	95	$6,433.47	51	$6,102.84
7%	232	$8,075.23	154	$7,157.95	118	$6,768.57	96	$6,552.90	52	$6,156.44
8%	244	$8,560.22	159	$7,406.80	121	$6,934.39	98	$6,676.91	52	$6,210.97
9%	258	$9,109.02	165	$7,673.89	123	$7,108.66	100	$6,805.74	53	$6,266.50
10%	274	$9,735.20	170	$7,961.36	126	$7,292.03	102	$6,939.70	53	$6,323.03
11%	293	$10,456.52	176	$8,271.61	129	$7,485.24	103	$7,079.08	54	$6,380.59
12%	314	$11,296.61	183	$8,607.48	133	$7,689.12	105	$7,224.25	54	$6,439.23
13%	339	$12,287.68	190	$8,972.31	136	$7,904.57	107	$7,375.56	55	$6,498.93
14%	369	$13,474.78	197	$9,370.03	140	$8,132.58	110	$7,533.42	55	$6,559.79
15%	405	$14,922.89	206	$9,805.31	143	$8,374.34	112	$7,698.25	56	$6,621.77
16%	450	$16,729.44	215	$10,283.78	147	$8,631.11	114	$7,870.54	56	$6,684.97
17%	507	$19,047.34	225	$10,812.21	152	$8,904.35	116	$8,050.77	57	$6,749.36
18%	583	$22,131.11	236	$11,398.91	156	$9,195.68	119	$8,239.56	57	$6,815.04
19%	687	$26,438.54	248	$12,054.08	161	$9,506.98	122	$8,437.51	58	$6,882.00
20%	843	$32,884.00	262	$12,790.60	166	$9,840.37	124	$8,645.29	58	$6,950.30
21%	1100	$43,598.61	278	$13,624.65	172	$10,198.32	127	$8,863.70	59	$7,019.98
22%	1607	$64,967.78	296	$14,577.01	178	$10,583.63	130	$9,093.52	59	$7,091.06
23%	3108	$128,873.98	316	$15,674.96	184	$10,999.59	133	$9,335.69	60	$7,163.63
24%	*	*	340	$16,954.79	191	$11,450.03	137	$9,591.29	60	$7,237.67
25%	*	*	368	$18,465.92	199	$11,939.40	140	$9,861.39	61	$7,313.31

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$5,900.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	221	$7,776.80	151	$7,045.55	116	$6,724.87	95	$6,544.58	52	$6,208.11
7%	233	$8,216.41	155	$7,282.09	119	$6,885.64	97	$6,666.11	52	$6,262.63
8%	245	$8,710.22	160	$7,535.37	121	$7,054.39	98	$6,792.28	52	$6,318.11
9%	260	$9,269.02	165	$7,807.23	124	$7,231.74	100	$6,923.39	53	$6,374.62
10%	276	$9,906.63	171	$8,099.83	127	$7,418.35	102	$7,059.70	53	$6,432.12
11%	294	$10,641.13	177	$8,415.61	130	$7,614.98	104	$7,201.54	54	$6,490.69
12%	316	$11,496.60	183	$8,757.48	133	$7,822.45	106	$7,349.26	54	$6,550.33
13%	341	$12,505.87	191	$9,128.83	137	$8,041.70	108	$7,503.23	55	$6,611.09
14%	371	$13,714.78	198	$9,533.67	140	$8,273.78	110	$7,663.85	55	$6,672.99
15%	407	$15,189.56	207	$9,976.74	144	$8,519.81	112	$7,831.58	56	$6,736.06
16%	452	$17,029.44	216	$10,463.79	148	$8,781.14	115	$8,006.88	56	$6,800.36
17%	510	$19,390.19	226	$11,001.69	152	$9,059.19	117	$8,190.31	57	$6,865.87
18%	586	$22,531.11	237	$11,598.90	157	$9,355.69	119	$8,382.42	57	$6,932.69
19%	691	$26,918.52	250	$12,265.85	162	$9,672.50	122	$8,583.85	58	$7,000.81
20%	848	$33,484.00	264	$13,015.61	167	$10,011.81	125	$8,795.31	58	$7,070.30
21%	1106	$44,398.63	279	$13,864.62	173	$10,376.09	128	$9,017.54	59	$7,141.19
22%	1617	$66,167.79	297	$14,834.16	179	$10,768.23	131	$9,251.42	60	$7,213.51
23%	3128	$131,273.94	318	$15,951.90	185	$11,191.61	134	$9,497.89	60	$7,287.34
24%	*	*	342	$17,254.80	192	$11,650.03	137	$9,757.96	61	$7,362.69
25%	*	*	370	$18,793.21	200	$12,148.09	141	$10,032.84	61	$7,439.61

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$6,000.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	223	$7,910.13	151	$7,165.56	116	$6,839.16	95	$6,655.69	52	$6,313.37
7%	234	$8,357.59	156	$7,406.23	119	$7,002.72	97	$6,779.32	52	$6,368.82
8%	247	$8,860.22	161	$7,663.94	122	$7,174.39	99	$6,907.67	53	$6,425.26
9%	261	$9,429.02	166	$7,940.58	124	$7,354.81	101	$7,041.03	53	$6,482.72
10%	277	$10,078.06	172	$8,238.29	127	$7,544.66	102	$7,179.70	54	$6,541.20
11%	296	$10,825.75	178	$8,559.61	130	$7,744.69	104	$7,323.98	54	$6,600.79
12%	317	$11,696.60	184	$8,907.49	134	$7,955.78	106	$7,474.26	54	$6,661.43
13%	343	$12,724.04	191	$9,285.35	137	$8,178.85	108	$7,630.89	55	$6,723.24
14%	373	$13,954.78	199	$9,697.31	141	$8,414.94	110	$7,794.29	55	$6,786.19
15%	410	$15,456.22	208	$10,148.17	145	$8,665.27	113	$7,964.92	56	$6,850.35
16%	455	$17,329.44	217	$10,643.79	149	$8,931.12	115	$8,143.27	56	$6,915.73
17%	513	$19,733.04	227	$11,191.16	153	$9,214.03	117	$8,329.84	57	$6,982.38
18%	589	$22,931.11	238	$11,798.89	158	$9,515.67	120	$8,525.28	58	$7,050.33
19%	695	$27,398.52	251	$12,477.62	162	$9,838.00	123	$8,730.19	58	$7,119.63
20%	853	$34,083.99	265	$13,240.60	168	$10,183.22	125	$8,945.29	59	$7,190.30
21%	1113	$45,198.62	281	$14,104.63	173	$10,553.86	128	$9,171.40	59	$7,262.40
22%	1627	$67,367.79	299	$15,091.30	179	$10,952.87	131	$9,409.31	60	$7,335.98
23%	3149	$133,673.94	320	$16,228.79	186	$11,383.61	135	$9,660.02	60	$7,411.04
24%	*	*	344	$17,554.76	193	$11,850.03	138	$9,924.63	61	$7,487.70
25%	*	*	372	$19,120.47	200	$12,356.80	142	$10,204.26	61	$7,565.91

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$6,100.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	224	$8,043.47	152	$7,285.56	117	$6,953.44	96	$6,766.80	52	$6,418.63
7%	235	$8,498.76	156	$7,530.36	119	$7,119.79	97	$6,892.52	52	$6,475.01
8%	248	$9,010.22	161	$7,792.51	122	$7,294.39	99	$7,023.06	53	$6,532.41
9%	262	$9,589.02	167	$8,073.90	125	$7,477.89	101	$7,158.68	53	$6,590.82
10%	279	$10,249.49	172	$8,376.74	128	$7,670.98	103	$7,299.70	54	$6,650.30
11%	297	$11,010.36	179	$8,703.61	131	$7,874.45	105	$7,446.44	54	$6,710.87
12%	319	$11,896.61	185	$9,057.50	134	$8,089.12	107	$7,599.25	55	$6,772.55
13%	345	$12,942.21	192	$9,441.88	138	$8,316.00	109	$7,758.54	55	$6,835.40
14%	375	$14,194.78	200	$9,860.95	141	$8,556.12	111	$7,924.72	56	$6,899.40
15%	412	$15,722.89	209	$10,319.59	145	$8,810.71	113	$8,098.25	56	$6,964.64
16%	457	$17,629.44	218	$10,823.78	149	$9,081.12	115	$8,279.61	57	$7,031.11
17%	516	$20,075.89	228	$11,380.63	154	$9,368.87	118	$8,469.38	57	$7,098.89
18%	593	$23,331.12	239	$11,998.88	158	$9,675.68	120	$8,668.14	58	$7,167.98
19%	699	$27,878.52	252	$12,689.39	163	$10,003.53	123	$8,876.54	58	$7,238.44
20%	858	$34,684.00	266	$13,465.60	168	$10,354.65	126	$9,095.31	59	$7,310.30
21%	1120	$45,998.61	282	$14,344.65	174	$10,731.65	129	$9,325.23	59	$7,383.61
22%	1637	$68,567.79	300	$15,348.44	180	$11,137.49	132	$9,567.21	60	$7,458.42
23%	3168	$136,073.94	321	$16,505.75	187	$11,575.58	135	$9,822.21	60	$7,534.74
24%	*	*	345	$17,854.78	194	$12,050.03	138	$10,091.28	61	$7,612.69
25%	*	*	374	$19,447.72	201	$12,565.51	142	$10,375.69	62	$7,692.25

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$6,200.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	225	$8,176.80	153	$7,405.55	117	$7,067.73	96	$6,877.91	52	$6,523.90
7%	236	$8,639.93	157	$7,654.51	120	$7,236.86	98	$7,005.74	53	$6,581.21
8%	249	$9,160.22	162	$7,921.09	123	$7,414.39	100	$7,138.44	53	$6,639.55
9%	264	$9,749.02	167	$8,207.23	125	$7,600.96	101	$7,276.33	53	$6,698.93
10%	280	$10,420.92	173	$8,515.21	128	$7,797.29	103	$7,419.70	54	$6,759.40
11%	299	$11,194.98	179	$8,847.61	132	$8,004.15	105	$7,568.89	54	$6,820.96
12%	321	$12,096.60	186	$9,207.49	135	$8,222.45	107	$7,724.26	55	$6,883.67
13%	346	$13,160.40	193	$9,598.42	138	$8,453.13	109	$7,886.22	55	$6,947.54
14%	377	$14,434.78	201	$10,024.59	142	$8,697.30	111	$8,055.16	56	$7,012.61
15%	414	$15,989.56	209	$10,491.02	146	$8,956.18	113	$8,231.57	56	$7,078.93
16%	460	$17,929.44	219	$11,003.78	150	$9,231.13	116	$8,415.99	57	$7,146.50
17%	518	$20,418.74	229	$11,570.10	154	$9,523.70	118	$8,608.92	57	$7,215.40
18%	596	$23,731.11	240	$12,198.87	159	$9,835.69	121	$8,810.99	58	$7,285.63
19%	703	$28,358.54	253	$12,901.16	164	$10,169.05	124	$9,022.86	58	$7,357.25
20%	863	$35,284.01	267	$13,690.60	169	$10,526.10	126	$9,245.30	59	$7,430.30
21%	1126	$46,798.63	283	$14,584.62	175	$10,909.44	129	$9,479.09	60	$7,504.82
22%	1647	$69,767.78	302	$15,605.58	181	$11,322.09	132	$9,725.09	60	$7,580.86
23%	3188	$138,473.98	323	$16,782.64	187	$11,767.58	136	$9,984.35	61	$7,658.48
24%	*	*	347	$18,154.79	194	$12,250.03	139	$10,257.96	61	$7,737.68
25%	*	*	375	$19,774.99	202	$12,774.21	143	$10,547.13	62	$7,818.58

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$6,300.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	226	$8,310.13	153	$7,525.56	118	$7,182.02	97	$6,989.02	52	$6,629.16
7%	237	$8,781.11	158	$7,778.65	120	$7,353.93	98	$7,118.94	53	$6,687.41
8%	250	$9,310.22	163	$8,049.65	123	$7,534.40	100	$7,253.83	53	$6,746.69
9%	265	$9,909.02	168	$8,340.57	126	$7,724.04	102	$7,393.97	54	$6,807.04
10%	281	$10,592.35	174	$8,653.67	129	$7,923.61	104	$7,539.70	54	$6,868.49
11%	300	$11,379.59	180	$8,991.61	132	$8,133.90	105	$7,691.33	55	$6,931.04
12%	322	$12,296.61	187	$9,357.49	135	$8,355.79	107	$7,849.25	55	$6,994.78
13%	348	$13,378.59	194	$9,754.94	139	$8,590.29	110	$8,013.85	55	$7,059.67
14%	379	$14,674.77	202	$10,188.22	142	$8,838.46	112	$8,185.59	56	$7,125.82
15%	416	$16,256.22	210	$10,662.45	146	$9,101.62	114	$8,364.92	56	$7,193.20
16%	462	$18,229.44	220	$11,183.78	150	$9,381.11	116	$8,552.34	57	$7,261.89
17%	521	$20,761.62	230	$11,759.57	155	$9,678.55	119	$8,748.45	58	$7,331.89
18%	599	$24,131.11	242	$12,398.87	160	$9,995.66	121	$8,953.85	58	$7,403.28
19%	707	$28,838.53	254	$13,112.93	164	$10,334.56	124	$9,169.22	59	$7,476.06
20%	868	$35,883.99	269	$13,915.60	170	$10,697.51	127	$9,395.30	59	$7,550.30
21%	1133	$47,598.61	285	$14,824.62	175	$11,087.19	130	$9,632.92	60	$7,626.04
22%	1656	$70,967.80	303	$15,862.73	182	$11,506.69	133	$9,883.00	60	$7,703.31
23%	3207	$140,873.97	324	$17,059.59	188	$11,959.60	136	$10,146.53	61	$7,782.19
24%	*	*	348	$18,454.76	195	$12,450.03	140	$10,424.61	61	$7,862.67
25%	*	*	377	$20,102.29	203	$12,982.90	143	$10,718.54	62	$7,944.89

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$6,400.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	227	$8,443.47	154	$7,645.55	118	$7,296.31	97	$7,100.14	52	$6,734.42
7%	238	$8,922.28	158	$7,902.78	121	$7,471.01	99	$7,232.14	53	$6,793.61
8%	251	$9,460.22	163	$8,178.22	124	$7,654.39	100	$7,369.21	53	$6,853.83
9%	266	$10,069.02	169	$8,473.91	126	$7,847.12	102	$7,511.62	54	$6,915.15
10%	283	$10,763.77	175	$8,792.13	129	$8,049.92	104	$7,659.70	54	$6,977.58
11%	302	$11,564.22	181	$9,135.61	133	$8,263.61	106	$7,813.79	55	$7,041.14
12%	324	$12,496.61	188	$9,507.48	136	$8,489.12	108	$7,974.26	55	$7,105.89
13%	350	$13,596.77	195	$9,911.45	139	$8,727.41	110	$8,141.53	56	$7,171.83
14%	381	$14,914.76	203	$10,351.85	143	$8,979.66	112	$8,316.03	56	$7,239.04
15%	418	$16,522.89	211	$10,833.88	147	$9,247.08	114	$8,498.24	57	$7,307.48
16%	465	$18,529.44	221	$11,363.77	151	$9,531.14	117	$8,688.71	57	$7,377.28
17%	524	$21,104.47	231	$11,949.05	155	$9,833.38	119	$8,888.00	58	$7,448.40
18%	602	$24,531.11	243	$12,598.87	160	$10,155.69	122	$9,096.70	58	$7,520.92
19%	711	$29,318.53	255	$13,324.68	165	$10,500.08	124	$9,315.55	59	$7,594.87
20%	872	$36,483.97	270	$14,140.60	170	$10,868.93	127	$9,545.30	59	$7,670.30
21%	1139	$48,398.62	286	$15,064.65	176	$11,264.98	130	$9,786.78	60	$7,747.25
22%	1666	$72,167.78	304	$16,119.87	182	$11,691.34	133	$10,040.88	60	$7,825.75
23%	3226	$143,273.97	325	$17,336.49	189	$12,151.62	137	$10,308.67	61	$7,905.89
24%	*	*	350	$18,754.80	196	$12,650.03	140	$10,591.30	62	$7,987.68
25%	*	*	379	$20,429.57	204	$13,191.58	144	$10,889.99	62	$8,071.19

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$6,500.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	228	$8,576.80	154	$7,765.55	119	$7,410.59	97	$7,211.25	53	$6,839.68
7%	240	$9,063.46	159	$8,026.92	121	$7,588.08	99	$7,345.36	53	$6,899.80
8%	253	$9,610.22	164	$8,306.80	124	$7,774.40	101	$7,484.59	53	$6,960.97
9%	267	$10,229.02	170	$8,607.23	127	$7,970.20	102	$7,629.27	54	$7,023.27
10%	284	$10,935.20	175	$8,930.59	130	$8,176.24	104	$7,779.70	54	$7,086.66
11%	303	$11,748.82	182	$9,279.61	133	$8,393.36	106	$7,936.23	55	$7,151.24
12%	325	$12,696.60	188	$9,657.50	136	$8,622.46	108	$8,099.26	55	$7,216.99
13%	351	$13,814.94	196	$10,067.96	140	$8,864.57	110	$8,269.19	56	$7,283.99
14%	382	$15,154.76	203	$10,515.48	144	$9,120.82	112	$8,446.46	56	$7,352.23
15%	420	$16,789.56	212	$11,005.32	147	$9,392.53	115	$8,631.59	57	$7,421.78
16%	467	$18,829.44	222	$11,543.77	152	$9,681.11	117	$8,825.08	57	$7,492.66
17%	527	$21,447.31	232	$12,138.52	156	$9,988.22	120	$9,027.51	58	$7,564.90
18%	605	$24,931.11	244	$12,798.88	161	$10,315.68	122	$9,239.56	58	$7,638.57
19%	715	$29,798.52	256	$13,536.43	166	$10,665.60	125	$9,461.91	59	$7,713.69
20%	877	$37,084.00	271	$14,365.60	171	$11,040.39	128	$9,695.30	60	$7,790.30
21%	1145	$49,198.62	287	$15,304.64	177	$11,442.77	131	$9,940.61	60	$7,868.46
22%	1675	$73,367.79	306	$16,377.01	183	$11,875.94	134	$10,198.79	61	$7,948.22
23%	3245	$145,673.94	327	$17,613.43	190	$12,343.59	137	$10,470.86	61	$8,029.60
24%	*	*	352	$19,054.76	197	$12,850.03	141	$10,757.95	62	$8,112.70
25%	*	*	381	$20,756.81	205	$13,400.26	144	$11,061.40	62	$8,197.49

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$6,600.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	229	$8,710.14	155	$7,885.56	119	$7,524.88	98	$7,322.36	53	$6,944.95
7%	241	$9,204.64	160	$8,151.06	122	$7,705.16	99	$7,458.56	53	$7,005.99
8%	254	$9,760.22	165	$8,435.37	124	$7,894.39	101	$7,599.99	54	$7,068.12
9%	269	$10,389.02	170	$8,740.57	127	$8,093.28	103	$7,746.91	54	$7,131.37
10%	285	$11,106.63	176	$9,069.06	130	$8,302.55	105	$7,899.70	55	$7,195.75
11%	305	$11,933.44	182	$9,423.61	134	$8,523.07	107	$8,058.68	55	$7,261.34
12%	327	$12,896.61	189	$9,807.49	137	$8,755.78	109	$8,224.25	55	$7,328.10
13%	353	$14,033.14	196	$10,224.49	140	$9,001.70	111	$8,396.84	56	$7,396.14
14%	384	$15,394.77	204	$10,679.12	144	$9,262.01	113	$8,576.90	56	$7,465.43
15%	422	$17,056.23	213	$11,176.75	148	$9,537.99	115	$8,764.91	57	$7,536.07
16%	469	$19,129.44	223	$11,723.76	152	$9,831.13	118	$8,961.42	58	$7,608.03
17%	529	$21,790.19	233	$12,328.00	157	$10,143.06	120	$9,167.06	58	$7,681.41
18%	608	$25,331.11	245	$12,998.88	161	$10,475.67	123	$9,382.42	59	$7,756.21
19%	718	$30,278.54	258	$13,748.19	166	$10,831.11	125	$9,608.23	59	$7,832.50
20%	882	$37,683.99	272	$14,590.60	172	$11,211.80	128	$9,845.31	60	$7,910.30
21%	1151	$49,998.62	288	$15,544.63	178	$11,620.53	131	$10,094.47	60	$7,989.67
22%	1684	$74,567.80	307	$16,634.15	184	$12,060.54	134	$10,356.68	61	$8,070.67
23%	3263	$148,073.97	328	$17,890.36	190	$12,535.58	138	$10,633.00	61	$8,153.30
24%	*	*	353	$19,354.80	198	$13,050.03	141	$10,924.63	62	$8,237.69
25%	*	*	382	$21,084.10	205	$13,608.98	145	$11,232.84	63	$8,323.82

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$6,700.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	230	$8,843.47	156	$8,005.55	120	$7,639.15	98	$7,433.47	53	$7,050.21	
7%	242	$9,345.82	160	$8,275.19	122	$7,822.23	100	$7,571.77	53	$7,112.18	
8%	255	$9,910.22	165	$8,563.94	125	$8,014.40	101	$7,715.36	54	$7,175.27	
9%	270	$10,549.02	171	$8,873.91	128	$8,216.35	103	$7,864.57	54	$7,239.47	
10%	287	$11,278.06	177	$9,207.52	131	$8,428.88	105	$8,019.70	55	$7,304.85	
11%	306	$12,118.06	183	$9,567.61	134	$8,652.82	107	$8,181.13	55	$7,371.42	
12%	328	$13,096.60	190	$9,957.49	137	$8,889.12	109	$8,349.27	56	$7,439.21	
13%	355	$14,251.31	197	$10,381.02	141	$9,138.86	111	$8,524.51	56	$7,508.30	
14%	386	$15,634.78	205	$10,842.77	145	$9,403.17	113	$8,707.34	57	$7,578.64	
15%	424	$17,322.89	214	$11,348.18	149	$9,683.44	116	$8,898.24	57	$7,650.36	
16%	471	$19,429.44	223	$11,903.76	153	$9,981.12	118	$9,097.82	58	$7,723.42	
17%	532	$22,133.03	234	$12,517.48	157	$10,297.90	120	$9,306.58	58	$7,797.92	
18%	611	$25,731.11	246	$13,198.88	162	$10,635.69	123	$9,525.28	59	$7,873.86	
19%	722	$30,758.53	259	$13,959.96	167	$10,996.63	126	$9,754.60	59	$7,951.31	
20%	886	$38,283.99	273	$14,815.60	172	$11,383.22	129	$9,995.29	60	$8,030.30	
21%	1157	$50,798.63	290	$15,784.61	178	$11,798.31	132	$10,248.30	60	$8,110.88	
22%	1693	$75,767.80	308	$16,891.30	184	$12,245.17	135	$10,514.58	61	$8,193.11	
23%	3281	$150,473.98	330	$18,167.26	191	$12,727.60	138	$10,795.19	62	$8,277.02	
24%	*	*	355	$19,654.76	198	$13,250.03	142	$11,091.28	62	$8,362.68	
25%	*	*	384	$21,411.38	206	$13,817.69	145	$11,404.26	63	$8,450.16	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$6,800.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	231	$8,976.80	156	$8,125.56	120	$7,753.45	98	$7,544.58	53	$7,155.48
7%	243	$9,487.00	161	$8,399.34	123	$7,939.30	100	$7,684.98	53	$7,218.37
8%	256	$10,060.22	166	$8,692.51	125	$8,134.39	102	$7,830.75	54	$7,282.41
9%	271	$10,709.02	172	$9,007.23	128	$8,339.43	103	$7,982.21	54	$7,347.58
10%	288	$11,449.49	177	$9,345.97	131	$8,555.19	105	$8,139.70	55	$7,413.94
11%	307	$12,302.67	184	$9,711.61	134	$8,782.53	107	$8,303.58	55	$7,481.51
12%	330	$13,296.61	191	$10,107.48	138	$9,022.45	109	$8,474.25	56	$7,550.33
13%	356	$14,469.49	198	$10,537.54	141	$9,275.98	111	$8,652.16	56	$7,620.43
14%	388	$15,874.78	206	$11,006.41	145	$9,544.37	114	$8,837.76	57	$7,691.85
15%	426	$17,589.56	215	$11,519.60	149	$9,828.90	116	$9,031.58	57	$7,764.64
16%	474	$19,729.44	224	$12,083.77	153	$10,131.12	118	$9,234.16	58	$7,838.81
17%	534	$22,475.90	235	$12,706.95	158	$10,452.74	121	$9,446.12	58	$7,914.43
18%	614	$26,131.11	247	$13,398.88	163	$10,795.66	123	$9,668.14	59	$7,991.51
19%	725	$31,238.52	260	$14,171.73	168	$11,162.15	126	$9,900.92	59	$8,070.12
20%	891	$38,883.98	274	$15,040.60	173	$11,554.67	129	$10,145.32	60	$8,150.30
21%	1163	$51,598.62	291	$16,024.63	179	$11,976.10	132	$10,402.16	61	$8,232.10
22%	1702	$76,967.80	309	$17,148.44	185	$12,429.79	135	$10,672.47	61	$8,315.56
23%	3299	$152,873.95	331	$18,444.21	192	$12,919.60	139	$10,957.32	62	$8,400.75
24%	*	*	356	$19,954.80	199	$13,450.03	142	$11,257.97	62	$8,487.67
25%	*	*	385	$21,738.62	207	$14,026.37	146	$11,575.70	63	$8,576.47

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$6,900.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	232	$9,110.13	157	$8,245.55	120	$7,867.73	99	$7,655.69	53	$7,260.74
7%	244	$9,628.18	162	$8,523.47	123	$8,056.37	100	$7,798.19	54	$7,324.57
8%	257	$10,210.22	167	$8,821.08	126	$8,254.40	102	$7,946.14	54	$7,389.55
9%	272	$10,869.02	172	$9,140.57	129	$8,462.50	104	$8,099.85	55	$7,455.68
10%	289	$11,620.92	178	$9,484.44	132	$8,681.51	106	$8,259.70	55	$7,523.04
11%	309	$12,487.29	184	$9,855.61	135	$8,912.28	108	$8,426.03	55	$7,591.59
12%	331	$13,496.61	191	$10,257.50	138	$9,155.79	110	$8,599.25	56	$7,661.45
13%	358	$14,687.69	199	$10,694.05	142	$9,413.14	112	$8,779.82	56	$7,732.57
14%	390	$16,114.76	207	$11,170.03	146	$9,685.53	114	$8,968.20	57	$7,805.07
15%	428	$17,856.22	216	$11,691.02	150	$9,974.36	116	$9,164.91	57	$7,878.91
16%	476	$20,029.44	225	$12,263.77	154	$10,281.12	119	$9,370.53	58	$7,954.20
17%	537	$22,818.75	236	$12,896.41	158	$10,607.57	121	$9,585.67	59	$8,030.92
18%	617	$26,531.11	248	$13,598.87	163	$10,955.69	124	$9,810.99	59	$8,109.16
19%	729	$31,718.53	261	$14,383.49	168	$11,327.66	127	$10,047.26	60	$8,188.93
20%	895	$39,484.00	275	$15,265.60	174	$11,726.07	129	$10,295.28	60	$8,270.30
21%	1169	$52,398.62	292	$16,264.64	179	$12,153.86	132	$10,555.99	61	$8,353.31
22%	1711	$78,167.79	311	$17,405.58	186	$12,614.39	136	$10,830.38	61	$8,438.00
23%	3316	$155,273.96	332	$18,721.12	192	$13,111.58	139	$11,119.52	62	$8,524.45
24%	*	*	357	$20,254.76	200	$13,650.03	143	$11,424.61	63	$8,612.67
25%	*	*	387	$22,065.94	208	$14,235.05	146	$11,747.11	63	$8,702.77

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$7,000.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	233	$9,243.47	157	$8,365.55	121	$7,982.01	99	$7,766.80	53	$7,366.00
7%	245	$9,769.35	162	$8,647.61	123	$8,173.45	101	$7,911.39	54	$7,430.77
8%	258	$10,360.22	167	$8,949.66	126	$8,374.39	102	$8,061.52	54	$7,496.69
9%	273	$11,029.02	173	$9,273.90	129	$8,585.59	104	$8,217.51	55	$7,563.80
10%	290	$11,792.35	179	$9,622.91	132	$8,807.82	106	$8,379.70	55	$7,632.12
11%	310	$12,671.90	185	$9,999.61	135	$9,041.99	108	$8,548.48	56	$7,701.69
12%	333	$13,696.60	192	$10,407.49	139	$9,289.12	110	$8,724.27	56	$7,772.56
13%	359	$14,905.85	199	$10,850.57	142	$9,550.27	112	$8,907.49	57	$7,844.72
14%	391	$16,354.77	207	$11,333.66	146	$9,826.72	114	$9,098.64	57	$7,918.28
15%	430	$18,122.89	216	$11,862.45	150	$10,119.80	117	$9,298.26	58	$7,993.20
16%	478	$20,329.44	226	$12,443.78	154	$10,431.11	119	$9,506.90	58	$8,069.58
17%	539	$23,161.62	237	$13,085.88	159	$10,762.42	122	$9,725.18	59	$8,147.42
18%	620	$26,931.11	248	$13,798.87	164	$11,115.67	124	$9,953.85	59	$8,226.81
19%	732	$32,198.53	262	$14,595.26	169	$11,493.19	127	$10,193.61	60	$8,307.74
20%	899	$40,083.98	276	$15,490.60	174	$11,897.52	130	$10,445.31	60	$8,390.30
21%	1175	$53,198.61	293	$16,504.65	180	$12,331.65	133	$10,709.85	61	$8,474.52
22%	1719	$79,367.79	312	$17,662.73	186	$12,799.02	136	$10,988.26	62	$8,560.45
23%	3333	$157,673.94	334	$18,998.03	193	$13,303.60	139	$11,281.64	62	$8,648.16
24%	*	*	359	$20,554.80	200	$13,850.03	143	$11,591.30	63	$8,737.70
25%	*	*	389	$22,393.17	208	$14,443.76	147	$11,918.56	63	$8,829.08

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$7,100.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	234	$9,376.80	158	$8,485.56	121	$8,096.30	99	$7,877.91	53	$7,471.26	
7%	246	$9,910.53	163	$8,771.75	124	$8,290.52	101	$8,024.61	54	$7,536.97	
8%	259	$10,510.22	168	$9,078.23	127	$8,494.39	103	$8,176.90	54	$7,603.83	
9%	274	$11,189.02	173	$9,407.23	130	$8,708.65	104	$8,335.15	55	$7,671.91	
10%	292	$11,963.77	179	$9,761.36	133	$8,934.14	106	$8,499.70	55	$7,741.21	
11%	311	$12,856.51	186	$10,143.61	136	$9,171.74	108	$8,670.92	56	$7,811.79	
12%	334	$13,896.62	193	$10,557.48	139	$9,422.45	110	$8,849.25	56	$7,883.67	
13%	361	$15,124.05	200	$11,007.11	143	$9,687.43	112	$9,035.13	57	$7,956.88	
14%	393	$16,594.78	208	$11,497.31	147	$9,967.88	115	$9,229.07	57	$8,031.48	
15%	432	$18,389.56	217	$12,033.89	151	$10,265.27	117	$9,431.58	58	$8,107.49	
16%	480	$20,629.44	227	$12,623.79	155	$10,581.13	119	$9,643.24	58	$8,184.97	
17%	542	$23,504.45	238	$13,275.34	159	$10,917.25	122	$9,864.74	59	$8,263.93	
18%	623	$27,331.11	249	$13,998.88	164	$11,275.68	125	$10,096.70	59	$8,344.46	
19%	736	$32,678.52	263	$14,807.02	169	$11,658.70	127	$10,339.94	60	$8,426.56	
20%	904	$40,683.97	277	$15,715.60	175	$12,068.95	130	$10,595.30	61	$8,510.30	
21%	1180	$53,998.63	294	$16,744.64	181	$12,509.44	133	$10,863.70	61	$8,595.73	
22%	1728	$80,567.79	313	$17,919.87	187	$12,983.64	137	$11,146.15	62	$8,682.92	
23%	3350	$160,073.94	335	$19,274.97	194	$13,495.61	140	$11,443.84	62	$8,771.86	
24%	*	*	360	$20,854.77	201	$14,050.03	143	$11,757.95	63	$8,862.70	
25%	*	*	390	$22,720.47	209	$14,652.47	147	$12,089.97	64	$8,955.38	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$7,200.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	235	$9,510.13	158	$8,605.55	122	$8,210.58	99	$7,989.02	54	$7,576.53	
7%	247	$10,051.70	163	$8,895.88	124	$8,407.59	101	$8,137.81	54	$7,643.16	
8%	260	$10,660.22	168	$9,206.80	127	$8,614.40	103	$8,292.29	55	$7,710.97	
9%	275	$11,349.02	174	$9,540.58	130	$8,831.74	105	$8,452.80	55	$7,780.02	
10%	293	$12,135.20	180	$9,899.83	133	$9,060.45	107	$8,619.70	55	$7,850.29	
11%	313	$13,041.13	186	$10,287.61	136	$9,301.46	109	$8,793.38	56	$7,921.89	
12%	336	$14,096.60	193	$10,707.49	140	$9,555.78	111	$8,974.26	56	$7,994.77	
13%	363	$15,342.21	201	$11,163.63	143	$9,824.56	113	$9,162.80	57	$8,069.04	
14%	395	$16,834.77	209	$11,660.96	147	$10,109.07	115	$9,359.51	57	$8,144.68	
15%	434	$18,656.22	218	$12,205.33	151	$10,410.71	117	$9,564.91	58	$8,221.78	
16%	482	$20,929.44	228	$12,803.77	155	$10,731.11	120	$9,779.63	58	$8,300.34	
17%	544	$23,847.33	238	$13,464.82	160	$11,072.09	122	$10,004.26	59	$8,380.44	
18%	626	$27,731.12	250	$14,198.88	165	$11,435.68	125	$10,239.56	60	$8,462.09	
19%	739	$33,158.53	264	$15,018.79	170	$11,824.22	128	$10,486.30	60	$8,545.37	
20%	908	$41,283.99	278	$15,940.60	175	$12,240.36	131	$10,745.30	61	$8,630.30	
21%	1186	$54,798.62	295	$16,984.63	181	$12,687.20	134	$11,017.54	61	$8,716.94	
22%	1736	$81,767.81	314	$18,177.01	188	$13,168.24	137	$11,304.05	62	$8,805.36	
23%	3367	$162,473.95	336	$19,551.90	194	$13,687.58	140	$11,605.97	62	$8,895.57	
24%	*	*	362	$21,154.78	202	$14,250.03	144	$11,924.63	63	$8,987.69	
25%	*	*	392	$23,047.73	210	$14,861.15	148	$12,261.41	64	$9,081.72	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$7,300.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	236	$9,643.46	159	$8,725.56	122	$8,324.87	100	$8,100.14	54	$7,681.79
7%	248	$10,192.88	164	$9,020.03	125	$8,524.67	101	$8,251.01	54	$7,749.35
8%	261	$10,810.22	169	$9,335.37	127	$8,734.39	103	$8,407.67	55	$7,818.12
9%	277	$11,509.02	175	$9,673.90	130	$8,954.81	105	$8,570.45	55	$7,888.12
10%	294	$12,306.63	181	$10,038.29	134	$9,186.76	107	$8,739.70	56	$7,959.39
11%	314	$13,225.75	187	$10,431.61	137	$9,431.19	109	$8,915.83	56	$8,031.98
12%	337	$14,296.61	194	$10,857.49	140	$9,689.12	111	$9,099.26	57	$8,105.88
13%	364	$15,560.41	202	$11,320.13	144	$9,961.72	113	$9,290.47	57	$8,181.19
14%	396	$17,074.76	210	$11,824.58	148	$10,250.23	115	$9,489.94	58	$8,257.88
15%	436	$18,922.89	219	$12,376.74	152	$10,556.18	118	$9,698.25	58	$8,336.07
16%	484	$21,229.44	229	$12,983.76	156	$10,881.13	120	$9,915.98	59	$8,415.72
17%	546	$24,190.18	239	$13,654.30	160	$11,226.93	123	$10,143.80	59	$8,496.95
18%	628	$28,131.10	251	$14,398.89	165	$11,595.68	125	$10,382.42	60	$8,579.74
19%	742	$33,638.52	265	$15,230.55	171	$11,989.73	128	$10,632.63	60	$8,664.18
20%	912	$41,884.01	279	$16,165.60	176	$12,411.81	131	$10,895.31	61	$8,750.30
21%	1191	$55,598.62	296	$17,224.62	182	$12,864.99	134	$11,171.39	61	$8,838.15
22%	1745	$82,967.78	315	$18,434.15	188	$13,352.87	137	$11,461.93	62	$8,927.81
23%	3384	$164,873.96	338	$19,828.79	195	$13,879.60	141	$11,768.15	63	$9,019.29
24%	*	*	363	$21,454.80	203	$14,450.03	144	$12,091.29	63	$9,112.68
25%	*	*	393	$23,375.02	211	$15,069.83	148	$12,432.83	64	$9,208.06

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$7,400.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	236	$9,776.80	159	$8,845.55	122	$8,439.16	100	$8,211.25	54	$7,787.06
7%	249	$10,334.05	164	$9,144.16	125	$8,641.74	102	$8,364.23	54	$7,855.54
8%	262	$10,960.22	170	$9,463.94	128	$8,854.40	104	$8,523.05	55	$7,925.27
9%	278	$11,669.02	175	$9,807.24	131	$9,077.89	105	$8,688.09	55	$7,996.23
10%	295	$12,478.06	181	$10,176.74	134	$9,313.09	107	$8,859.70	56	$8,068.48
11%	315	$13,410.36	188	$10,575.61	137	$9,560.92	109	$9,038.27	56	$8,142.06
12%	338	$14,496.61	195	$11,007.48	141	$9,822.45	111	$9,224.25	57	$8,216.99
13%	366	$15,778.57	202	$11,476.67	144	$10,098.84	114	$9,418.11	57	$8,293.34
14%	398	$17,314.78	210	$11,988.20	148	$10,391.42	116	$9,620.37	58	$8,371.10
15%	437	$19,189.56	219	$12,548.16	152	$10,701.62	118	$9,831.58	58	$8,450.36
16%	486	$21,529.44	229	$13,163.77	156	$11,031.11	121	$10,052.33	59	$8,531.11
17%	549	$24,533.03	240	$13,843.78	161	$11,381.77	123	$10,283.35	59	$8,613.46
18%	631	$28,531.11	252	$14,598.90	166	$11,755.69	126	$10,525.28	60	$8,697.39
19%	746	$34,118.52	266	$15,442.31	171	$12,155.25	129	$10,778.97	60	$8,782.99
20%	916	$42,484.01	281	$16,390.60	177	$12,583.21	132	$11,045.28	61	$8,870.30
21%	1197	$56,398.62	297	$17,464.62	183	$13,042.75	135	$11,325.22	62	$8,959.38
22%	1753	$84,167.78	317	$18,691.30	189	$13,537.48	138	$11,619.84	62	$9,050.25
23%	3400	$167,273.96	339	$20,105.73	196	$14,071.61	141	$11,930.31	63	$9,143.02
24%	*	*	364	$21,754.76	203	$14,650.03	145	$12,257.96	63	$9,237.67
25%	*	*	395	$23,702.27	211	$15,278.56	149	$12,604.27	64	$9,334.36

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$7,500.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	237	$9,910.13	160	$8,965.56	123	$8,553.44	100	$8,322.36	54	$7,892.32
7%	250	$10,475.23	165	$9,268.30	125	$8,758.81	102	$8,477.43	54	$7,961.74
8%	263	$11,110.22	170	$9,592.52	128	$8,974.39	104	$8,638.45	55	$8,032.41
9%	279	$11,829.02	176	$9,940.57	131	$9,200.97	106	$8,805.74	55	$8,104.33
10%	296	$12,649.49	182	$10,315.21	134	$9,439.40	108	$8,979.70	56	$8,177.58
11%	316	$13,594.98	188	$10,719.61	138	$9,690.64	110	$9,160.72	56	$8,252.15
12%	340	$14,696.60	195	$11,157.49	141	$9,955.79	112	$9,349.26	57	$8,328.11
13%	367	$15,996.78	203	$11,633.20	145	$10,235.99	114	$9,545.78	57	$8,405.48
14%	400	$17,554.76	211	$12,151.85	149	$10,532.58	116	$9,750.81	58	$8,484.31
15%	439	$19,456.23	220	$12,719.60	153	$10,847.08	118	$9,964.91	58	$8,564.63
16%	488	$21,829.44	230	$13,343.78	157	$11,181.13	121	$10,188.72	59	$8,646.50
17%	551	$24,875.90	241	$14,033.26	162	$11,536.61	123	$10,422.85	59	$8,729.95
18%	634	$28,931.11	253	$14,798.91	166	$11,915.67	126	$10,668.13	60	$8,815.04
19%	749	$34,598.53	266	$15,654.08	172	$12,320.77	129	$10,925.32	61	$8,901.80
20%	920	$43,084.01	282	$16,615.60	177	$12,754.67	132	$11,195.31	61	$8,990.30
21%	1202	$57,198.63	298	$17,704.61	183	$13,220.54	135	$11,479.08	62	$9,080.59
22%	1761	$85,367.79	318	$18,948.44	190	$13,722.08	138	$11,777.73	62	$9,172.70
23%	3416	$169,673.95	340	$20,382.67	196	$14,263.58	142	$12,092.46	63	$9,266.72
24%	*	*	366	$22,054.78	204	$14,850.03	145	$12,424.64	64	$9,362.67
25%	*	*	396	$24,029.57	212	$15,487.25	149	$12,775.69	64	$9,460.67

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$7,600.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	238	$10,043.47	161	$9,085.55	123	$8,667.73	101	$8,433.47	54	$7,997.58
7%	251	$10,616.40	165	$9,392.43	126	$8,875.89	102	$8,590.64	55	$8,067.94
8%	264	$11,260.22	171	$9,721.08	129	$9,094.39	104	$8,753.83	55	$8,139.55
9%	280	$11,989.02	176	$10,073.90	132	$9,324.04	106	$8,923.39	56	$8,212.44
10%	297	$12,820.92	182	$10,453.66	135	$9,565.72	108	$9,099.70	56	$8,286.67
11%	318	$13,779.59	189	$10,863.61	138	$9,820.39	110	$9,283.17	57	$8,362.23
12%	341	$14,896.61	196	$11,307.49	142	$10,089.11	112	$9,474.27	57	$8,439.23
13%	368	$16,214.94	204	$11,789.70	145	$10,373.13	114	$9,673.45	57	$8,517.62
14%	401	$17,794.77	212	$12,315.50	149	$10,673.77	116	$9,881.24	58	$8,597.52
15%	441	$19,722.89	221	$12,891.04	153	$10,992.53	119	$10,098.25	59	$8,678.91
16%	490	$22,129.44	231	$13,523.79	157	$11,331.11	121	$10,325.07	59	$8,761.89
17%	553	$25,218.76	242	$14,222.73	162	$11,691.45	124	$10,562.40	60	$8,846.45
18%	637	$29,331.10	254	$14,998.90	167	$12,075.69	127	$10,810.99	60	$8,932.69
19%	752	$35,078.53	267	$15,865.85	172	$12,486.28	129	$11,071.65	61	$9,020.62
20%	924	$43,684.01	282	$16,840.60	178	$12,926.08	132	$11,345.30	61	$9,110.30
21%	1208	$57,998.61	300	$17,944.61	184	$13,398.33	135	$11,632.92	62	$9,201.80
22%	1769	$86,567.78	319	$19,205.58	190	$13,906.72	139	$11,935.64	62	$9,295.14
23%	3432	$172,073.96	341	$20,659.60	197	$14,455.60	142	$12,254.64	63	$9,390.43
24%	*	*	367	$22,354.80	205	$15,050.03	146	$12,591.28	64	$9,487.69
25%	*	*	398	$24,356.80	213	$15,695.92	150	$12,947.11	64	$9,586.97

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$7,700.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	239	$10,176.81	161	$9,205.56	123	$8,782.01	101	$8,544.58	54	$8,102.84
7%	251	$10,757.58	166	$9,516.58	126	$8,992.96	103	$8,703.85	55	$8,174.14
8%	265	$11,410.22	171	$9,849.66	129	$9,214.40	104	$8,869.21	55	$8,246.69
9%	281	$12,149.02	177	$10,207.24	132	$9,447.12	106	$9,041.04	56	$8,320.55
10%	298	$12,992.35	183	$10,592.13	135	$9,692.03	108	$9,219.70	56	$8,395.76
11%	319	$13,964.22	190	$11,007.61	138	$9,950.10	110	$9,405.62	57	$8,472.33
12%	342	$15,096.61	197	$11,457.48	142	$10,222.45	112	$9,599.25	57	$8,550.34
13%	370	$16,433.14	204	$11,946.23	146	$10,510.27	115	$9,801.09	58	$8,629.77
14%	403	$18,034.77	213	$12,479.12	149	$10,814.94	117	$10,011.68	58	$8,710.73
15%	443	$19,989.56	222	$13,062.46	154	$11,137.99	119	$10,231.58	59	$8,793.20
16%	492	$22,429.44	232	$13,703.77	158	$11,481.13	122	$10,461.43	59	$8,877.28
17%	555	$25,561.59	243	$14,412.19	163	$11,846.29	124	$10,701.95	60	$8,962.96
18%	639	$29,731.11	255	$15,198.89	167	$12,235.67	127	$10,953.85	60	$9,050.34
19%	755	$35,558.53	268	$16,077.63	173	$12,651.81	130	$11,218.01	61	$9,139.43
20%	928	$44,284.00	283	$17,065.60	178	$13,097.52	133	$11,495.30	61	$9,230.30
21%	1213	$58,798.61	301	$18,184.62	184	$13,576.09	136	$11,786.77	62	$9,323.01
22%	1777	$87,767.78	320	$19,462.73	191	$14,091.32	139	$12,093.52	63	$9,417.61
23%	3448	$174,473.96	342	$20,936.49	198	$14,647.59	143	$12,416.77	63	$9,514.13
24%	*	*	368	$22,654.77	205	$15,250.03	146	$12,757.97	64	$9,612.70
25%	*	*	399	$24,684.12	213	$15,904.64	150	$13,118.55	64	$9,713.28

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$7,800.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	240	$10,310.14	162	$9,325.55	124	$8,896.30	101	$8,655.69	54	$8,208.10	
7%	252	$10,898.76	167	$9,640.71	127	$9,110.03	103	$8,817.06	55	$8,280.33	
8%	266	$11,560.22	172	$9,978.23	129	$9,334.39	105	$8,984.60	55	$8,353.83	
9%	282	$12,309.02	178	$10,340.56	132	$9,570.20	107	$9,158.67	56	$8,428.67	
10%	300	$13,163.77	184	$10,730.60	136	$9,818.35	109	$9,339.70	56	$8,504.85	
11%	320	$14,148.83	190	$11,151.61	139	$10,079.84	111	$9,528.07	57	$8,582.43	
12%	344	$15,296.60	197	$11,607.49	142	$10,355.79	113	$9,724.25	57	$8,661.44	
13%	371	$16,651.31	205	$12,102.76	146	$10,647.42	115	$9,928.76	58	$8,741.93	
14%	404	$18,274.77	213	$12,642.76	150	$10,956.12	117	$10,142.12	58	$8,823.93	
15%	444	$20,256.23	222	$13,233.87	154	$11,283.44	120	$10,364.91	59	$8,907.49	
16%	494	$22,729.44	232	$13,883.76	158	$11,631.11	122	$10,597.81	59	$8,992.66	
17%	558	$25,904.46	243	$14,601.66	163	$12,001.13	125	$10,841.46	60	$9,079.47	
18%	642	$30,131.12	256	$15,398.88	168	$12,395.69	127	$11,096.71	60	$9,167.98	
19%	758	$36,038.54	269	$16,289.40	173	$12,817.32	130	$11,364.34	61	$9,258.24	
20%	932	$44,883.99	284	$17,290.60	179	$13,268.94	133	$11,645.32	62	$9,350.30	
21%	1218	$59,598.62	302	$18,424.62	185	$13,753.88	136	$11,940.63	62	$9,444.22	
22%	1784	$88,967.81	321	$19,719.87	191	$14,275.95	139	$12,251.41	63	$9,540.06	
23%	3463	$176,873.95	344	$21,213.41	198	$14,839.59	143	$12,578.98	63	$9,637.84	
24%	*	*	370	$22,954.77	206	$15,450.03	147	$12,924.61	64	$9,737.69	
25%	*	*	400	$25,011.36	214	$16,113.33	150	$13,289.97	65	$9,839.61	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$7,900.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	241	$10,443.47	162	$9,445.56	124	$9,010.59	101	$8,766.80	55	$8,313.37
7%	253	$11,039.94	167	$9,764.85	127	$9,227.11	103	$8,930.26	55	$8,386.52
8%	267	$11,710.22	172	$10,106.80	130	$9,454.40	105	$9,099.99	55	$8,460.97
9%	283	$12,469.02	178	$10,473.91	133	$9,693.27	107	$9,276.33	56	$8,536.78
10%	301	$13,335.20	184	$10,869.05	136	$9,944.66	109	$9,459.70	56	$8,613.93
11%	321	$14,333.44	191	$11,295.61	139	$10,209.57	111	$9,650.52	57	$8,692.53
12%	345	$15,496.61	198	$11,757.49	143	$10,489.12	113	$9,849.27	57	$8,772.55
13%	373	$16,869.49	206	$12,259.27	146	$10,784.55	115	$10,056.43	58	$8,854.08
14%	406	$18,514.77	214	$12,806.41	150	$11,097.30	117	$10,272.55	58	$8,937.13
15%	446	$20,522.89	223	$13,405.32	154	$11,428.89	120	$10,498.25	59	$9,021.78
16%	496	$23,029.44	233	$14,063.77	159	$11,781.12	122	$10,734.16	59	$9,108.03
17%	560	$26,247.33	244	$14,791.14	164	$12,155.96	125	$10,981.01	60	$9,195.98
18%	644	$30,531.11	256	$15,598.87	168	$12,555.67	128	$11,239.56	61	$9,285.62
19%	761	$36,518.53	270	$16,501.16	174	$12,982.84	130	$11,510.67	61	$9,377.05
20%	936	$45,483.97	285	$17,515.60	179	$13,440.37	133	$11,795.28	62	$9,470.30
21%	1223	$60,398.62	303	$18,664.62	185	$13,931.64	137	$12,094.45	62	$9,565.43
22%	1792	$90,167.79	322	$19,977.01	192	$14,460.55	140	$12,409.32	63	$9,662.50
23%	3479	$179,273.94	345	$21,490.35	199	$15,031.62	143	$12,741.11	64	$9,761.55
24%	*	*	371	$23,254.80	206	$15,650.03	147	$13,091.30	64	$9,862.68
25%	*	*	402	$25,338.64	215	$16,322.01	151	$13,461.41	65	$9,965.95

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$8,000.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	242	$10,576.80	163	$9,565.55	125	$9,124.87	102	$8,877.92	55	$8,418.63
7%	254	$11,181.11	168	$9,888.99	127	$9,344.18	103	$9,043.46	55	$8,492.72
8%	268	$11,860.22	173	$10,235.37	130	$9,574.39	105	$9,215.36	56	$8,568.12
9%	284	$12,629.02	179	$10,607.23	133	$9,816.36	107	$9,393.98	56	$8,644.88
10%	302	$13,506.63	185	$11,007.52	136	$10,070.97	109	$9,579.70	57	$8,723.02
11%	322	$14,518.05	191	$11,439.61	140	$10,339.30	111	$9,772.97	57	$8,802.62
12%	346	$15,696.61	199	$11,907.48	143	$10,622.45	113	$9,974.25	58	$8,883.65
13%	374	$17,087.69	206	$12,415.80	147	$10,921.71	115	$10,184.07	58	$8,966.24
14%	407	$18,754.77	215	$12,970.03	151	$11,238.47	118	$10,402.98	59	$9,050.34
15%	448	$20,789.56	224	$13,576.76	155	$11,574.35	120	$10,631.58	59	$9,136.07
16%	498	$23,329.44	234	$14,243.78	159	$11,931.12	123	$10,870.52	60	$9,223.42
17%	562	$26,590.19	245	$14,980.63	164	$12,310.80	125	$11,120.55	60	$9,312.48
18%	647	$30,931.12	257	$15,798.88	169	$12,715.69	128	$11,382.42	61	$9,403.27
19%	764	$36,998.53	271	$16,712.92	174	$13,148.35	131	$11,657.03	61	$9,495.87
20%	939	$46,083.98	286	$17,740.60	180	$13,611.81	134	$11,945.31	62	$9,590.30
21%	1228	$61,198.62	304	$18,904.62	186	$14,109.43	137	$12,248.31	62	$9,686.64
22%	1799	$91,367.78	323	$20,234.16	192	$14,645.16	140	$12,567.20	63	$9,784.95
23%	3494	$181,673.95	346	$21,767.28	199	$15,223.58	144	$12,903.28	64	$9,885.29
24%	*	*	372	$23,554.79	207	$15,850.03	147	$13,257.96	64	$9,987.67
25%	*	*	403	$25,665.93	215	$16,530.73	151	$13,632.83	65	$10,092.26

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$8,100.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	242	$10,710.13	163	$9,685.56	125	$9,239.16	102	$8,989.03	55	$8,523.90	
7%	255	$11,322.29	168	$10,013.13	128	$9,461.25	104	$9,156.68	55	$8,598.91	
8%	269	$12,010.22	173	$10,363.94	131	$9,694.39	106	$9,330.74	56	$8,675.26	
9%	285	$12,789.02	179	$10,740.57	134	$9,939.42	107	$9,511.62	56	$8,752.99	
10%	303	$13,678.06	185	$11,145.97	137	$10,197.30	109	$9,699.70	57	$8,832.12	
11%	323	$14,702.67	192	$11,583.61	140	$10,469.04	111	$9,895.41	57	$8,912.71	
12%	347	$15,896.61	199	$12,057.50	144	$10,755.78	114	$10,099.25	58	$8,994.77	
13%	375	$17,305.85	207	$12,572.33	147	$11,058.84	116	$10,311.74	58	$9,078.39	
14%	409	$18,994.77	215	$13,133.66	151	$11,379.66	118	$10,533.42	59	$9,163.55	
15%	449	$21,056.23	225	$13,748.17	155	$11,719.80	120	$10,764.91	59	$9,250.36	
16%	500	$23,629.44	235	$14,423.77	160	$12,081.12	123	$11,006.90	60	$9,338.81	
17%	564	$26,933.05	246	$15,170.10	164	$12,465.64	126	$11,260.07	60	$9,428.99	
18%	649	$31,331.11	258	$15,998.90	169	$12,875.67	128	$11,525.28	61	$9,520.92	
19%	767	$37,478.54	272	$16,924.68	175	$13,313.88	131	$11,803.36	61	$9,614.68	
20%	943	$46,684.00	287	$17,965.60	180	$13,783.22	134	$12,095.31	62	$9,710.30	
21%	1233	$61,998.62	305	$19,144.62	187	$14,287.19	137	$12,402.16	63	$9,807.86	
22%	1807	$92,567.79	324	$20,491.30	193	$14,829.79	141	$12,725.11	63	$9,907.39	
23%	3509	$184,073.93	347	$22,044.21	200	$15,415.60	144	$13,065.45	64	$10,008.99	
24%	*	*	373	$23,854.76	208	$16,050.03	148	$13,424.62	64	$10,112.67	
25%	*	*	404	$25,993.17	216	$16,739.42	152	$13,804.27	65	$10,218.57	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$8,200.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	243	$10,843.47	164	$9,805.55	125	$9,353.45	102	$9,100.13	55	$8,629.16
7%	256	$11,463.47	169	$10,137.27	128	$9,578.33	104	$9,269.89	55	$8,705.10
8%	270	$12,160.22	174	$10,492.51	131	$9,814.40	106	$9,446.14	56	$8,782.41
9%	286	$12,949.02	180	$10,873.90	134	$10,062.51	108	$9,629.27	56	$8,861.09
10%	304	$13,849.49	186	$11,284.44	137	$10,323.61	110	$9,819.70	57	$8,941.21
11%	324	$14,887.28	193	$11,727.61	140	$10,598.75	112	$10,017.87	57	$9,022.79
12%	348	$16,096.60	200	$12,207.49	144	$10,889.12	114	$10,224.27	58	$9,105.89
13%	377	$17,524.04	208	$12,728.83	148	$11,196.00	116	$10,439.41	58	$9,190.53
14%	410	$19,234.77	216	$13,297.32	152	$11,520.82	118	$10,663.86	59	$9,276.76
15%	451	$21,322.89	225	$13,919.60	156	$11,865.27	121	$10,898.25	59	$9,364.63
16%	502	$23,929.44	235	$14,603.76	160	$12,231.13	123	$11,143.25	60	$9,454.19
17%	566	$27,275.90	247	$15,359.56	165	$12,620.48	126	$11,399.62	60	$9,545.48
18%	652	$31,731.12	259	$16,198.90	170	$13,035.69	129	$11,668.13	61	$9,638.57
19%	770	$37,958.54	273	$17,136.44	175	$13,479.39	132	$11,949.70	62	$9,733.49
20%	947	$47,283.99	288	$18,190.60	181	$13,954.67	135	$12,245.29	62	$9,830.30
21%	1238	$62,798.62	306	$19,384.62	187	$14,464.98	138	$12,556.00	63	$9,929.07
22%	1814	$93,767.80	325	$20,748.44	194	$15,014.39	141	$12,883.00	63	$10,029.84
23%	3523	$186,473.95	348	$22,321.14	201	$15,607.59	145	$13,227.58	64	$10,132.70
24%	*	*	375	$24,154.77	208	$16,250.03	148	$13,591.30	65	$10,237.68
25%	*	*	406	$26,320.47	217	$16,948.09	152	$13,975.69	65	$10,344.87

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$8,300.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	244	$10,976.80	164	$9,925.56	126	$9,467.73	103	$9,211.25	55	$8,734.42
7%	257	$11,604.64	169	$10,261.40	128	$9,695.40	104	$9,383.09	56	$8,811.29
8%	271	$12,310.22	174	$10,621.08	131	$9,934.39	106	$9,561.52	56	$8,889.55
9%	287	$13,109.02	180	$11,007.23	134	$10,185.59	108	$9,746.92	56	$8,969.20
10%	305	$14,020.92	186	$11,422.89	137	$10,449.92	110	$9,939.70	57	$9,050.31
11%	326	$15,071.90	193	$11,871.61	141	$10,728.49	112	$10,140.31	57	$9,132.88
12%	350	$16,296.60	200	$12,357.49	144	$11,022.46	114	$10,349.26	58	$9,217.00
13%	378	$17,742.23	208	$12,885.37	148	$11,333.13	116	$10,567.05	58	$9,302.67
14%	412	$19,474.77	217	$13,460.94	152	$11,662.01	119	$10,794.29	59	$9,389.97
15%	453	$21,589.56	226	$14,091.04	156	$12,010.71	121	$11,031.58	59	$9,478.91
16%	503	$24,229.44	236	$14,783.77	161	$12,381.12	124	$11,279.61	60	$9,569.58
17%	568	$27,618.75	247	$15,549.03	165	$12,775.31	126	$11,539.15	61	$9,661.99
18%	654	$32,131.11	260	$16,398.89	170	$13,195.67	129	$11,810.99	61	$9,756.22
19%	773	$38,438.53	274	$17,348.20	176	$13,644.91	132	$12,096.05	62	$9,852.30
20%	950	$47,883.98	289	$18,415.60	181	$14,126.07	135	$12,395.31	62	$9,950.30
21%	1243	$63,598.61	307	$19,624.61	188	$14,642.76	138	$12,709.85	63	$10,050.28
22%	1822	$94,967.78	326	$21,005.58	194	$15,199.03	141	$13,040.88	64	$10,152.28
23%	3538	$188,873.96	349	$22,598.05	201	$15,799.59	145	$13,389.79	64	$10,256.41
24%	*	*	376	$24,454.79	209	$16,450.03	149	$13,757.95	65	$10,362.70
25%	*	*	407	$26,647.75	217	$17,156.83	153	$14,147.11	65	$10,471.18

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$8,400.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	245	$11,110.13	165	$10,045.55	126	$9,582.02	103	$9,322.36	55	$8,839.68
7%	258	$11,745.81	170	$10,385.54	129	$9,812.47	105	$9,496.30	56	$8,917.49
8%	272	$12,460.22	175	$10,749.66	132	$10,054.39	106	$9,676.90	56	$8,996.69
9%	288	$13,269.02	181	$11,140.57	135	$10,308.65	108	$9,864.57	57	$9,077.30
10%	306	$14,192.34	187	$11,561.36	138	$10,576.24	110	$10,059.70	57	$9,159.40
11%	327	$15,256.52	194	$12,015.61	141	$10,858.22	112	$10,262.76	58	$9,242.97
12%	351	$16,496.61	201	$12,507.49	145	$11,155.78	114	$10,474.25	58	$9,328.12
13%	379	$17,960.40	209	$13,041.89	149	$11,470.27	117	$10,694.71	59	$9,414.82
14%	413	$19,714.78	217	$13,624.57	153	$11,803.17	119	$10,924.72	59	$9,503.19
15%	454	$21,856.23	227	$14,262.46	157	$12,156.18	121	$11,164.91	60	$9,593.20
16%	505	$24,529.44	237	$14,963.79	161	$12,531.14	124	$11,415.99	60	$9,684.97
17%	570	$27,961.61	248	$15,738.52	166	$12,930.16	127	$11,678.67	61	$9,778.49
18%	656	$32,531.10	261	$16,598.87	171	$13,355.69	129	$11,953.85	61	$9,873.87
19%	776	$38,918.53	274	$17,559.97	176	$13,810.42	132	$12,242.38	62	$9,971.11
20%	954	$48,484.01	290	$18,640.60	182	$14,297.52	135	$12,545.30	62	$10,070.30
21%	1248	$64,398.61	307	$19,864.61	188	$14,820.54	138	$12,863.69	63	$10,171.49
22%	1829	$96,167.78	327	$21,262.73	195	$15,383.62	142	$13,198.79	64	$10,274.75
23%	3552	$191,273.96	350	$22,874.96	202	$15,991.61	145	$13,551.92	64	$10,380.11
24%	*	*	377	$24,754.80	209	$16,650.03	149	$13,924.63	65	$10,487.70
25%	*	*	408	$26,974.99	218	$17,365.50	153	$14,318.55	66	$10,597.49

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$8,500.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	246	$11,243.46	165	$10,165.56	126	$9,696.31	103	$9,433.47	55	$8,944.95
7%	258	$11,886.99	170	$10,509.68	129	$9,929.55	105	$9,609.51	56	$9,023.69
8%	273	$12,610.22	175	$10,878.22	132	$10,174.40	107	$9,792.29	56	$9,103.83
9%	289	$13,429.02	181	$11,273.90	135	$10,431.74	109	$9,982.20	57	$9,185.42
10%	307	$14,363.77	188	$11,699.82	138	$10,702.55	111	$10,179.70	57	$9,268.49
11%	328	$15,441.14	194	$12,159.61	142	$10,987.94	113	$10,385.21	58	$9,353.07
12%	352	$16,696.61	202	$12,657.48	145	$11,289.12	115	$10,599.26	58	$9,439.23
13%	381	$18,178.58	209	$13,198.40	149	$11,607.43	117	$10,822.38	59	$9,526.97
14%	415	$19,954.76	218	$13,788.23	153	$11,944.36	119	$11,055.16	59	$9,616.39
15%	456	$22,122.89	227	$14,433.88	157	$12,301.62	122	$11,298.25	60	$9,707.49
16%	507	$24,829.44	238	$15,143.76	162	$12,681.11	124	$11,552.34	60	$9,800.36
17%	572	$28,304.46	249	$15,928.00	166	$13,084.99	127	$11,818.22	61	$9,895.00
18%	659	$32,931.11	261	$16,798.88	171	$13,515.67	130	$12,096.70	61	$9,991.51
19%	779	$39,398.53	275	$17,771.75	177	$13,975.95	133	$12,388.72	62	$10,089.92
20%	957	$49,083.97	291	$18,865.60	182	$14,468.93	136	$12,695.29	63	$10,190.30
21%	1252	$65,198.63	308	$20,104.62	189	$14,998.32	139	$13,017.54	63	$10,292.70
22%	1836	$97,367.79	328	$21,519.87	195	$15,568.26	142	$13,356.68	64	$10,397.20
23%	3566	$193,673.94	351	$23,151.87	202	$16,183.58	146	$13,714.09	64	$10,503.82
24%	*	*	378	$25,054.78	210	$16,850.03	149	$14,091.29	65	$10,612.69
25%	*	*	410	$27,302.27	218	$17,574.19	153	$14,489.97	66	$10,723.83

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$8,600.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	246	$11,376.80	165	$10,285.55	127	$9,810.58	103	$9,544.58	55	$9,050.21
7%	259	$12,028.17	171	$10,633.81	129	$10,046.62	105	$9,722.72	56	$9,129.89
8%	273	$12,760.22	176	$11,006.80	132	$10,294.39	107	$9,907.68	56	$9,210.97
9%	290	$13,589.02	182	$11,407.24	135	$10,554.81	109	$10,099.86	57	$9,293.53
10%	308	$14,535.20	188	$11,838.29	139	$10,828.87	111	$10,299.70	57	$9,377.57
11%	329	$15,625.75	195	$12,303.61	142	$11,117.69	113	$10,507.66	58	$9,463.16
12%	353	$16,896.61	202	$12,807.50	146	$11,422.45	115	$10,724.26	58	$9,550.33
13%	382	$18,396.78	210	$13,354.94	149	$11,744.56	117	$10,950.04	59	$9,639.13
14%	416	$20,194.78	219	$13,951.85	153	$12,085.54	120	$11,185.59	59	$9,729.59
15%	457	$22,389.56	228	$14,605.32	158	$12,447.07	122	$11,431.58	60	$9,821.78
16%	509	$25,129.44	238	$15,323.77	162	$12,831.13	125	$11,688.70	60	$9,915.73
17%	574	$28,647.32	250	$16,117.45	167	$13,239.84	127	$11,957.76	61	$10,011.51
18%	661	$33,331.11	262	$16,998.90	172	$13,675.68	130	$12,239.56	62	$10,109.15
19%	782	$39,878.52	276	$17,983.51	177	$14,141.46	133	$12,535.08	62	$10,208.74
20%	961	$49,684.01	292	$19,090.60	183	$14,640.38	136	$12,845.32	63	$10,310.30
21%	1257	$65,998.62	309	$20,344.62	189	$15,176.09	139	$13,171.39	63	$10,413.91
22%	1843	$98,567.79	329	$21,777.01	196	$15,752.86	143	$13,514.57	64	$10,519.64
23%	3580	$196,073.94	353	$23,428.79	203	$16,375.61	146	$13,876.27	65	$10,627.53
24%	*	*	379	$25,354.77	211	$17,050.03	150	$14,257.95	65	$10,737.68
25%	*	*	411	$27,629.57	219	$17,782.90	154	$14,661.41	66	$10,850.16

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$8,700.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	247	$11,510.14	166	$10,405.56	127	$9,924.87	104	$9,655.69	56	$9,155.47
7%	260	$12,169.35	171	$10,757.96	130	$10,163.69	105	$9,835.92	56	$9,236.08
8%	274	$12,910.22	176	$11,135.37	133	$10,414.39	107	$10,023.06	56	$9,318.11
9%	290	$13,749.02	182	$11,540.57	136	$10,677.89	109	$10,217.51	57	$9,401.64
10%	309	$14,706.63	189	$11,976.75	139	$10,955.19	111	$10,419.70	57	$9,486.66
11%	330	$15,810.37	195	$12,447.61	142	$11,247.40	113	$10,630.11	58	$9,573.26
12%	354	$17,096.60	203	$12,957.48	146	$11,555.78	115	$10,849.25	58	$9,661.43
13%	383	$18,614.95	211	$13,511.44	150	$11,881.71	118	$11,077.69	59	$9,751.28
14%	417	$20,434.77	219	$14,115.49	154	$12,226.71	120	$11,316.03	59	$9,842.79
15%	459	$22,656.22	229	$14,776.74	158	$12,592.54	122	$11,564.91	60	$9,936.07
16%	510	$25,429.44	239	$15,503.78	162	$12,981.11	125	$11,825.09	61	$10,031.11
17%	576	$28,990.18	250	$16,306.93	167	$13,394.67	128	$12,097.28	61	$10,128.02
18%	663	$33,731.10	263	$17,198.90	172	$13,835.68	130	$12,382.42	62	$10,226.80
19%	784	$40,358.52	277	$18,195.27	178	$14,306.98	133	$12,681.41	62	$10,327.55
20%	964	$50,283.98	293	$19,315.61	183	$14,811.79	136	$12,995.30	63	$10,430.30
21%	1262	$66,798.61	310	$20,584.63	190	$15,353.88	140	$13,325.22	63	$10,535.12
22%	1850	$99,767.78	330	$22,034.16	196	$15,937.49	143	$13,672.48	64	$10,642.09
23%	3594	$198,473.95	354	$23,705.72	203	$16,567.58	146	$14,038.40	65	$10,751.26
24%	*	*	381	$25,654.76	211	$17,250.03	150	$14,424.64	65	$10,862.67
25%	*	*	412	$27,956.83	220	$17,991.57	154	$14,832.83	66	$10,976.47

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$8,800.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	248	$11,643.47	166	$10,525.55	127	$10,039.16	104	$9,766.80	56	$9,260.74
7%	261	$12,310.53	171	$10,882.09	130	$10,280.76	106	$9,949.13	56	$9,342.27
8%	275	$13,060.22	177	$11,263.94	133	$10,534.40	107	$10,138.44	57	$9,425.26
9%	291	$13,909.02	183	$11,673.90	136	$10,800.97	109	$10,335.15	57	$9,509.75
10%	310	$14,878.06	189	$12,115.21	139	$11,081.50	111	$10,539.70	58	$9,595.75
11%	331	$15,994.98	196	$12,591.61	143	$11,377.13	113	$10,752.55	58	$9,683.36
12%	356	$17,296.60	203	$13,107.50	146	$11,689.12	116	$10,974.25	59	$9,772.54
13%	384	$18,833.13	211	$13,667.98	150	$12,018.85	118	$11,205.36	59	$9,863.43
14%	419	$20,674.77	220	$14,279.13	154	$12,367.89	120	$11,446.47	60	$9,956.00
15%	460	$22,922.89	229	$14,948.17	158	$12,737.98	123	$11,698.26	60	$10,050.36
16%	512	$25,729.44	240	$15,683.77	163	$13,131.12	125	$11,961.44	61	$10,146.50
17%	578	$29,333.04	251	$16,496.42	168	$13,549.52	128	$12,236.82	61	$10,244.52
18%	666	$34,131.12	264	$17,398.88	173	$13,995.68	131	$12,525.27	62	$10,344.45
19%	787	$40,838.53	278	$18,407.02	178	$14,472.49	134	$12,827.75	62	$10,446.36
20%	968	$50,884.00	293	$19,540.60	184	$14,983.24	137	$13,145.29	63	$10,550.30
21%	1266	$67,598.62	311	$20,824.64	190	$15,531.65	140	$13,479.08	64	$10,656.35
22%	1857	$100,967.78	331	$22,291.30	197	$16,122.09	143	$13,830.36	64	$10,764.54
23%	3608	$200,873.97	355	$23,982.65	204	$16,759.61	147	$14,200.58	65	$10,874.97
24%	*	*	382	$25,954.77	212	$17,450.03	151	$14,591.28	65	$10,987.67
25%	*	*	413	$28,284.08	220	$18,200.30	154	$15,004.25	66	$11,102.78

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$8,900.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	249	$11,776.80	167	$10,645.55	128	$10,153.44	104	$9,877.91	56	$9,366.00
7%	262	$12,451.70	172	$11,006.23	130	$10,397.84	106	$10,062.34	56	$9,448.47
8%	276	$13,210.22	177	$11,392.51	133	$10,654.39	108	$10,253.83	57	$9,532.41
9%	292	$14,069.02	183	$11,807.23	136	$10,924.04	110	$10,452.79	57	$9,617.85
10%	311	$15,049.49	190	$12,253.67	140	$11,207.83	112	$10,659.70	58	$9,704.84
11%	332	$16,179.60	196	$12,735.61	143	$11,506.87	114	$10,875.01	58	$9,793.44
12%	357	$17,496.60	204	$13,257.49	147	$11,822.45	116	$11,099.27	59	$9,883.66
13%	386	$19,051.30	212	$13,824.49	150	$12,155.98	118	$11,333.03	59	$9,975.58
14%	420	$20,914.78	220	$14,442.75	155	$12,509.05	121	$11,576.89	60	$10,069.21
15%	462	$23,189.56	230	$15,119.61	159	$12,883.45	123	$11,831.58	60	$10,164.64
16%	514	$26,029.44	240	$15,863.77	163	$13,281.12	126	$12,097.78	61	$10,261.88
17%	580	$29,675.90	252	$16,685.88	168	$13,704.35	128	$12,376.37	61	$10,361.03
18%	668	$34,531.11	264	$17,598.88	173	$14,155.69	131	$12,668.13	62	$10,462.10
19%	790	$41,318.53	278	$18,618.78	179	$14,638.02	134	$12,974.10	63	$10,565.17
20%	971	$51,483.99	294	$19,765.60	184	$15,154.65	137	$13,295.32	63	$10,670.30
21%	1271	$68,398.61	312	$21,064.64	191	$15,709.43	140	$13,632.93	64	$10,777.56
22%	1863	$102,167.80	332	$22,548.44	197	$16,306.71	144	$13,988.26	64	$10,886.98
23%	3621	$203,273.93	356	$24,259.57	205	$16,951.58	147	$14,362.75	65	$10,998.68
24%	*	*	383	$26,254.79	212	$17,650.03	151	$14,757.96	66	$11,112.68
25%	*	*	415	$28,611.36	221	$18,408.97	155	$15,175.70	66	$11,229.08

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$9,000.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	249	$11,910.13	167	$10,765.56	128	$10,267.73	104	$9,989.02	56	$9,471.27
7%	262	$12,592.87	172	$11,130.37	131	$10,514.91	106	$10,175.55	56	$9,554.66
8%	277	$13,360.22	178	$11,521.08	134	$10,774.39	108	$10,369.22	57	$9,639.55
9%	293	$14,229.02	184	$11,940.57	137	$11,047.12	110	$10,570.45	57	$9,725.96
10%	312	$15,220.91	190	$12,392.13	140	$11,334.14	112	$10,779.70	58	$9,813.94
11%	333	$16,364.21	197	$12,879.61	143	$11,636.59	114	$10,997.46	58	$9,903.53
12%	358	$17,696.60	204	$13,407.49	147	$11,955.79	116	$11,224.26	59	$9,994.78
13%	387	$19,269.50	212	$13,981.01	151	$12,293.14	118	$11,460.67	59	$10,087.72
14%	421	$21,154.76	221	$14,606.41	155	$12,650.24	121	$11,707.33	60	$10,182.42
15%	463	$23,456.23	231	$15,291.02	159	$13,028.90	123	$11,964.91	60	$10,278.92
16%	516	$26,329.44	241	$16,043.78	164	$13,431.12	126	$12,234.17	61	$10,377.27
17%	582	$30,018.77	252	$16,875.34	168	$13,859.18	128	$12,515.88	61	$10,477.52
18%	670	$34,931.11	265	$17,798.90	174	$14,315.67	131	$12,810.99	62	$10,579.75
19%	793	$41,798.52	279	$18,830.57	179	$14,803.53	134	$13,120.43	63	$10,683.98
20%	975	$52,083.98	295	$19,990.60	185	$15,326.09	137	$13,445.30	63	$10,790.30
21%	1275	$69,198.62	313	$21,304.65	191	$15,887.20	141	$13,786.76	64	$10,898.77
22%	1870	$103,367.80	333	$22,805.58	198	$16,491.32	144	$14,146.16	64	$11,009.43
23%	3635	$205,673.98	357	$24,536.50	205	$17,143.60	148	$14,524.88	65	$11,122.39
24%	*	*	384	$26,554.80	213	$17,850.03	151	$14,924.64	66	$11,237.70
25%	*	*	416	$28,938.66	221	$18,617.67	155	$15,347.11	66	$11,355.39

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$9,100.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	250	$12,043.47	168	$10,885.55	128	$10,382.02	105	$10,100.14	56	$9,576.53
7%	263	$12,734.05	173	$11,254.51	131	$10,631.98	106	$10,288.75	56	$9,660.85
8%	278	$13,510.22	178	$11,649.66	134	$10,894.40	108	$10,484.60	57	$9,746.70
9%	294	$14,389.02	184	$12,073.90	137	$11,170.20	110	$10,688.10	57	$9,834.06
10%	313	$15,392.34	191	$12,530.60	140	$11,460.45	112	$10,899.70	58	$9,923.04
11%	334	$16,548.83	198	$13,023.61	144	$11,766.33	114	$11,119.90	58	$10,013.61
12%	359	$17,896.61	205	$13,557.49	147	$12,089.12	116	$11,349.25	59	$10,105.89
13%	388	$19,487.69	213	$14,137.54	151	$12,430.27	119	$11,588.33	59	$10,199.87
14%	423	$21,394.77	222	$14,770.03	155	$12,791.42	121	$11,837.77	60	$10,295.63
15%	465	$23,722.89	231	$15,462.46	160	$13,174.35	124	$12,098.24	61	$10,393.19
16%	517	$26,629.44	242	$16,223.77	164	$13,581.14	126	$12,370.53	61	$10,492.66
17%	584	$30,361.62	253	$17,064.83	169	$14,014.03	129	$12,655.43	62	$10,594.03
18%	672	$35,331.10	266	$17,998.89	174	$14,475.70	132	$12,953.85	62	$10,697.39
19%	795	$42,278.53	280	$19,042.33	180	$14,969.04	135	$13,266.77	63	$10,802.79
20%	978	$52,684.01	296	$20,215.60	185	$15,497.51	138	$13,595.29	63	$10,910.30
21%	1279	$69,998.61	314	$21,544.64	192	$16,064.99	141	$13,940.62	64	$11,019.98
22%	1877	$104,567.78	334	$23,062.73	198	$16,675.94	144	$14,304.04	65	$11,131.89
23%	3648	$208,073.96	358	$24,813.42	206	$17,335.58	148	$14,687.08	65	$11,246.09
24%	*	*	385	$26,854.80	213	$18,050.03	152	$15,091.28	66	$11,362.70
25%	*	*	417	$29,265.93	222	$18,826.38	156	$15,518.55	67	$11,481.70

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$9,200.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	251	$12,176.80	168	$11,005.56	128	$10,496.30	105	$10,211.25	56	$9,681.79
7%	264	$12,875.23	173	$11,378.64	131	$10,749.06	107	$10,401.96	57	$9,767.05
8%	278	$13,660.22	179	$11,778.23	134	$11,014.39	108	$10,599.97	57	$9,853.84
9%	295	$14,549.02	185	$12,207.24	137	$11,293.27	110	$10,805.74	58	$9,942.17
10%	314	$15,563.77	191	$12,669.05	141	$11,586.77	112	$11,019.70	58	$10,032.13
11%	335	$16,733.44	198	$13,167.61	144	$11,896.06	115	$11,242.35	59	$10,123.70
12%	360	$18,096.61	205	$13,707.48	148	$12,222.45	117	$11,474.26	59	$10,217.01
13%	389	$19,705.86	214	$14,294.05	152	$12,567.42	119	$11,716.00	60	$10,312.01
14%	424	$21,634.78	222	$14,933.67	156	$12,932.59	121	$11,968.21	60	$10,408.85
15%	466	$23,989.56	232	$15,633.90	160	$13,319.81	124	$12,231.59	61	$10,507.48
16%	519	$26,929.44	242	$16,403.77	165	$13,731.11	126	$12,506.88	61	$10,608.05
17%	586	$30,704.47	254	$17,254.31	169	$14,168.86	129	$12,794.97	62	$10,710.53
18%	675	$35,731.12	267	$18,198.88	174	$14,635.66	132	$13,096.70	62	$10,815.04
19%	798	$42,758.53	281	$19,254.09	180	$15,134.56	135	$13,413.13	63	$10,921.61
20%	981	$53,283.99	297	$20,440.60	186	$15,668.94	138	$13,745.32	63	$11,030.30
21%	1284	$70,798.62	315	$21,784.63	192	$16,242.76	141	$14,094.47	64	$11,141.19
22%	1883	$105,767.80	335	$23,319.87	199	$16,860.55	145	$14,461.95	65	$11,254.34
23%	3661	$210,473.95	359	$25,090.35	206	$17,527.60	148	$14,849.23	65	$11,369.80
24%	*	*	386	$27,154.79	214	$18,250.03	152	$15,257.96	66	$11,487.69
25%	*	*	418	$29,593.19	222	$19,035.05	156	$15,689.98	67	$11,608.03

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$9,300.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	252	$12,310.13	169	$11,125.55	129	$10,610.59	105	$10,322.36	56	$9,787.05
7%	265	$13,016.41	174	$11,502.79	132	$10,866.13	107	$10,515.17	57	$9,873.25
8%	279	$13,810.22	179	$11,906.80	135	$11,134.39	109	$10,715.36	57	$9,960.98
9%	296	$14,709.02	185	$12,340.57	138	$11,416.35	111	$10,923.38	58	$10,050.28
10%	315	$15,735.20	192	$12,807.52	141	$11,713.08	113	$11,139.70	58	$10,141.22
11%	336	$16,918.06	199	$13,311.61	144	$12,025.77	115	$11,364.81	59	$10,233.80
12%	361	$18,296.61	206	$13,857.49	148	$12,355.79	117	$11,599.27	59	$10,328.12
13%	390	$19,924.03	214	$14,450.59	152	$12,704.57	119	$11,843.66	60	$10,424.17
14%	425	$21,874.77	223	$15,097.32	156	$13,073.77	122	$12,098.63	60	$10,522.06
15%	468	$24,256.22	232	$15,805.30	160	$13,465.26	124	$12,364.91	61	$10,621.77
16%	520	$27,229.44	243	$16,583.79	165	$13,881.13	127	$12,643.25	61	$10,723.43
17%	588	$31,047.32	254	$17,443.76	170	$14,323.71	129	$12,934.49	62	$10,827.04
18%	677	$36,131.12	267	$18,398.89	175	$14,795.69	132	$13,239.56	62	$10,932.69
19%	800	$43,238.52	282	$19,465.84	180	$15,300.07	135	$13,559.46	63	$11,040.42
20%	984	$53,883.98	298	$20,665.60	186	$15,840.37	138	$13,895.30	64	$11,150.30
21%	1288	$71,598.63	316	$22,024.62	193	$16,420.54	142	$14,248.30	64	$11,262.40
22%	1890	$106,967.78	336	$23,577.01	199	$17,045.17	145	$14,619.84	65	$11,376.79
23%	3674	$212,873.95	360	$25,367.27	207	$17,719.59	149	$15,011.37	65	$11,493.51
24%	*	*	387	$27,454.79	215	$18,450.03	152	$15,424.63	66	$11,612.68
25%	*	*	419	$29,920.44	223	$19,243.77	156	$15,861.40	67	$11,734.37

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$9,400.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	252	$12,443.47	169	$11,245.56	129	$10,724.87	105	$10,433.47	56	$9,892.31
7%	265	$13,157.58	174	$11,626.92	132	$10,983.20	107	$10,628.38	57	$9,979.45
8%	280	$13,960.22	180	$12,035.37	135	$11,254.40	109	$10,830.76	57	$10,068.12
9%	297	$14,869.02	186	$12,473.90	138	$11,539.43	111	$11,041.03	58	$10,158.39
10%	315	$15,906.63	192	$12,945.98	141	$11,839.40	113	$11,259.70	58	$10,250.30
11%	337	$17,102.67	199	$13,455.61	145	$12,155.52	115	$11,487.25	59	$10,343.89
12%	362	$18,496.62	207	$14,007.48	148	$12,489.12	117	$11,724.26	59	$10,439.22
13%	391	$20,142.21	215	$14,607.09	152	$12,841.70	120	$11,971.30	60	$10,536.32
14%	427	$22,114.76	223	$15,260.93	156	$13,214.94	122	$12,229.07	60	$10,635.25
15%	469	$24,522.89	233	$15,976.75	161	$13,610.72	124	$12,498.24	61	$10,736.06
16%	522	$27,529.44	244	$16,763.76	165	$14,031.12	127	$12,779.63	61	$10,838.81
17%	590	$31,390.17	255	$17,633.25	170	$14,478.54	130	$13,074.02	62	$10,943.55
18%	679	$36,531.11	268	$18,598.90	175	$14,955.68	133	$13,382.42	63	$11,050.33
19%	803	$43,718.53	282	$19,677.63	181	$15,465.60	135	$13,705.79	63	$11,159.23
20%	988	$54,483.98	298	$20,890.60	187	$16,011.79	139	$14,045.29	64	$11,270.30
21%	1292	$72,398.62	316	$22,264.62	193	$16,598.32	142	$14,402.15	64	$11,383.61
22%	1896	$108,167.80	337	$23,834.15	200	$17,229.78	145	$14,777.73	65	$11,499.24
23%	3687	$215,273.97	361	$25,644.19	207	$17,911.60	149	$15,173.57	66	$11,617.23
24%	*	*	388	$27,754.78	215	$18,650.03	153	$15,591.28	66	$11,737.68
25%	*	*	421	$30,247.72	224	$19,452.44	157	$16,032.84	67	$11,860.68

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$9,500.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	253	$12,576.80	169	$11,365.55	129	$10,839.16	105	$10,544.58	56	$9,997.58
7%	266	$13,298.76	175	$11,751.06	132	$11,100.28	107	$10,741.58	57	$10,085.64
8%	281	$14,110.22	180	$12,163.94	135	$11,374.39	109	$10,946.14	57	$10,175.26
9%	297	$15,029.02	186	$12,607.24	138	$11,662.51	111	$11,158.68	58	$10,266.51
10%	316	$16,078.06	193	$13,084.44	142	$11,965.72	113	$11,379.70	58	$10,359.39
11%	338	$17,287.29	200	$13,599.61	145	$12,285.25	115	$11,609.70	59	$10,453.99
12%	363	$18,696.62	207	$14,157.49	149	$12,622.45	117	$11,849.25	59	$10,550.33
13%	393	$20,360.40	215	$14,763.63	153	$12,978.85	120	$12,098.97	60	$10,648.47
14%	428	$22,354.78	224	$15,424.59	157	$13,356.12	122	$12,359.51	60	$10,748.45
15%	471	$24,789.56	234	$16,148.17	161	$13,756.17	125	$12,631.59	61	$10,850.35
16%	524	$27,829.44	244	$16,943.77	166	$14,181.12	127	$12,915.98	62	$10,954.18
17%	591	$31,733.03	256	$17,822.73	171	$14,633.39	130	$13,213.57	62	$11,060.05
18%	681	$36,931.11	269	$18,798.88	176	$15,115.68	133	$13,525.28	63	$11,167.98
19%	806	$44,198.52	283	$19,889.39	181	$15,631.11	136	$13,852.16	63	$11,278.04
20%	991	$55,084.00	299	$21,115.60	187	$16,183.24	139	$14,195.31	64	$11,390.30
21%	1297	$73,198.61	317	$22,504.63	194	$16,776.08	142	$14,556.01	64	$11,504.82
22%	1902	$109,367.78	338	$24,091.30	200	$17,414.41	146	$14,935.64	65	$11,621.68
23%	3700	$217,673.96	362	$25,921.11	208	$18,103.59	149	$15,335.71	66	$11,740.96
24%	*	*	389	$28,054.78	216	$18,850.03	153	$15,757.96	66	$11,862.67
25%	*	*	422	$30,575.01	224	$19,661.17	157	$16,204.26	67	$11,986.99

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$9,600.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	254	$12,710.13	170	$11,485.55	130	$10,953.44	106	$10,655.69	56	$10,102.84
7%	267	$13,439.94	175	$11,875.20	133	$11,217.35	108	$10,854.79	57	$10,191.83
8%	282	$14,260.22	181	$12,292.51	136	$11,494.39	109	$11,061.51	57	$10,282.40
9%	298	$15,189.02	187	$12,740.56	139	$11,785.58	111	$11,276.33	58	$10,374.62
10%	317	$16,249.49	193	$13,222.90	142	$12,092.03	113	$11,499.70	58	$10,468.48
11%	339	$17,471.90	200	$13,743.61	146	$12,414.96	116	$11,732.15	59	$10,564.09
12%	364	$18,896.62	208	$14,307.48	149	$12,755.79	118	$11,974.26	59	$10,661.43
13%	394	$20,578.59	216	$14,920.14	153	$13,115.99	120	$12,226.64	60	$10,760.63
14%	429	$22,594.78	225	$15,588.21	157	$13,497.31	122	$12,489.94	61	$10,861.66
15%	472	$25,056.22	234	$16,319.60	161	$13,901.62	125	$12,764.92	61	$10,964.64
16%	525	$28,129.44	245	$17,123.78	166	$14,331.14	128	$13,052.33	62	$11,069.57
17%	593	$32,075.91	256	$18,012.18	171	$14,788.22	130	$13,353.11	62	$11,176.56
18%	683	$37,331.11	269	$18,998.88	176	$15,275.69	133	$13,668.13	63	$11,285.62
19%	808	$44,678.53	284	$20,101.14	182	$15,796.64	136	$13,998.49	63	$11,396.86
20%	994	$55,684.01	300	$21,340.60	188	$16,354.64	139	$14,345.31	64	$11,510.30
21%	1301	$73,998.62	318	$22,744.64	194	$16,953.87	142	$14,709.84	65	$11,626.04
22%	1909	$110,567.78	339	$24,348.44	201	$17,599.01	146	$15,093.53	65	$11,744.13
23%	3712	$220,073.95	363	$26,198.03	208	$18,295.60	150	$15,497.86	66	$11,864.66
24%	*	*	390	$28,354.77	216	$19,050.03	153	$15,924.63	66	$11,987.66
25%	*	*	423	$30,902.30	225	$19,869.84	157	$16,375.68	67	$12,113.30

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$9,700.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	254	$12,843.47	170	$11,605.56	130	$11,067.73	106	$10,766.80	57	$10,208.10
7%	268	$13,581.11	175	$11,999.33	133	$11,334.42	108	$10,968.00	57	$10,298.03
8%	282	$14,410.22	181	$12,421.09	136	$11,614.40	110	$11,176.90	58	$10,389.54
9%	299	$15,349.02	187	$12,873.91	139	$11,908.66	112	$11,393.97	58	$10,482.72
10%	318	$16,420.92	194	$13,361.36	142	$12,218.34	114	$11,619.70	59	$10,577.57
11%	340	$17,656.52	201	$13,887.61	146	$12,544.71	116	$11,854.61	59	$10,674.18
12%	365	$19,096.62	208	$14,457.49	150	$12,889.11	118	$12,099.27	60	$10,772.54
13%	395	$20,796.78	216	$15,076.67	153	$13,253.12	120	$12,354.29	60	$10,872.78
14%	430	$22,834.77	225	$15,751.86	158	$13,638.46	123	$12,620.37	61	$10,974.87
15%	473	$25,322.89	235	$16,491.04	162	$14,047.08	125	$12,898.25	61	$11,078.93
16%	527	$28,429.44	245	$17,303.76	166	$14,481.11	128	$13,188.72	62	$11,184.96
17%	595	$32,418.76	257	$18,201.68	171	$14,943.06	131	$13,492.62	62	$11,293.07
18%	685	$37,731.11	270	$19,198.90	177	$15,435.67	133	$13,810.99	63	$11,403.27
19%	811	$45,158.52	285	$20,312.90	182	$15,962.15	136	$14,144.82	64	$11,515.66
20%	997	$56,284.00	301	$21,565.61	188	$16,526.10	140	$14,495.28	64	$11,630.30
21%	1305	$74,798.62	319	$22,984.65	194	$17,131.64	143	$14,863.69	65	$11,747.25
22%	1915	$111,767.79	340	$24,605.58	201	$17,783.65	146	$15,251.41	65	$11,866.57
23%	3725	$222,473.96	364	$26,474.95	209	$18,487.59	150	$15,660.05	66	$11,988.37
24%	*	*	391	$28,654.77	217	$19,250.03	154	$16,091.28	67	$12,112.68
25%	*	*	424	$31,229.58	225	$20,078.56	158	$16,547.13	67	$12,239.61

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$9,800.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	255	$12,976.80	171	$11,725.55	130	$11,182.02	106	$10,877.91	57	$10,313.37
7%	268	$13,722.29	176	$12,123.47	133	$11,451.50	108	$11,081.21	57	$10,404.22
8%	283	$14,560.22	182	$12,549.65	136	$11,734.39	110	$11,292.29	58	$10,496.69
9%	300	$15,509.02	188	$13,007.23	139	$12,031.74	112	$11,511.62	58	$10,590.83
10%	319	$16,592.34	194	$13,499.82	143	$12,344.67	114	$11,739.70	59	$10,686.66
11%	341	$17,841.14	201	$14,031.61	146	$12,674.44	116	$11,977.05	59	$10,784.27
12%	366	$19,296.61	209	$14,607.48	150	$13,022.45	118	$12,224.26	60	$10,883.66
13%	396	$21,014.96	217	$15,233.19	154	$13,390.28	121	$12,481.94	60	$10,984.93
14%	432	$23,074.76	226	$15,915.49	158	$13,779.65	123	$12,750.81	61	$11,088.08
15%	475	$25,589.56	235	$16,662.45	162	$14,192.53	125	$13,031.57	61	$11,193.21
16%	528	$28,729.44	246	$17,483.78	167	$14,631.12	128	$13,325.08	62	$11,300.35
17%	597	$32,761.60	258	$18,391.15	172	$15,097.90	131	$13,632.17	62	$11,409.56
18%	687	$38,131.11	271	$19,398.89	177	$15,595.69	134	$13,953.85	63	$11,520.92
19%	813	$45,638.53	285	$20,524.69	183	$16,127.67	137	$14,291.18	64	$11,634.48
20%	1000	$56,884.00	301	$21,790.60	188	$16,697.50	140	$14,645.31	64	$11,750.30
21%	1309	$75,598.62	320	$23,224.63	195	$17,309.43	143	$15,017.55	65	$11,868.46
22%	1921	$112,967.80	341	$24,862.73	202	$17,968.24	147	$15,409.31	65	$11,989.02
23%	3737	$224,873.97	365	$26,751.87	209	$18,679.60	150	$15,822.20	66	$12,112.08
24%	*	*	392	$28,954.77	217	$19,450.03	154	$16,257.97	67	$12,237.70
25%	*	*	425	$31,556.84	226	$20,287.23	158	$16,718.55	67	$12,365.91

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$9,900.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	256	$13,110.13	171	$11,845.56	131	$11,296.30	106	$10,989.02	57	$10,418.64
7%	269	$13,863.47	176	$12,247.61	133	$11,568.57	108	$11,194.41	57	$10,510.41
8%	284	$14,710.22	182	$12,678.23	136	$11,854.39	110	$11,407.68	58	$10,603.84
9%	301	$15,669.02	188	$13,140.58	140	$12,154.81	112	$11,629.27	58	$10,698.93
10%	320	$16,763.77	195	$13,638.28	143	$12,470.98	114	$11,859.70	59	$10,795.76
11%	342	$18,025.75	202	$14,175.61	146	$12,804.15	116	$12,099.49	59	$10,894.35
12%	367	$19,496.61	209	$14,757.49	150	$13,155.79	119	$12,349.25	60	$10,994.78
13%	397	$21,233.13	217	$15,389.71	154	$13,527.42	121	$12,609.61	60	$11,097.07
14%	433	$23,314.77	226	$16,079.13	158	$13,920.84	123	$12,881.25	61	$11,201.29
15%	476	$25,856.22	236	$16,833.90	163	$14,337.99	126	$13,164.92	61	$11,307.49
16%	530	$29,029.44	247	$17,663.77	167	$14,781.13	128	$13,461.43	62	$11,415.73
17%	598	$33,104.46	258	$18,580.61	172	$15,252.74	131	$13,771.72	63	$11,526.06
18%	689	$38,531.11	271	$19,598.88	177	$15,755.67	134	$14,096.71	63	$11,638.57
19%	815	$46,118.53	286	$20,736.44	183	$16,293.18	137	$14,437.51	64	$11,753.29
20%	1003	$57,484.00	302	$22,015.60	189	$16,868.95	140	$14,795.31	64	$11,870.30
21%	1313	$76,398.62	321	$23,464.62	195	$17,487.20	143	$15,171.38	65	$11,989.68
22%	1927	$114,167.80	341	$25,119.87	202	$18,152.88	147	$15,567.21	66	$12,111.48
23%	3749	$227,273.95	365	$27,028.79	210	$18,871.58	151	$15,984.34	66	$12,235.78
24%	*	*	393	$29,254.77	218	$19,650.03	154	$16,424.63	67	$12,362.70
25%	*	*	426	$31,884.10	226	$20,495.95	158	$16,889.96	68	$12,492.23

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$10,000.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	256	$13,243.47	171	$11,965.55	131	$11,410.59	107	$11,100.14	57	$10,523.90
7%	270	$14,004.65	177	$12,371.75	134	$11,685.64	108	$11,307.62	57	$10,616.61
8%	285	$14,860.22	182	$12,806.80	137	$11,974.39	110	$11,523.06	58	$10,710.98
9%	302	$15,829.02	188	$13,273.89	140	$12,277.89	112	$11,746.92	58	$10,807.04
10%	321	$16,935.20	195	$13,776.75	143	$12,597.29	114	$11,979.70	59	$10,904.85
11%	343	$18,210.37	202	$14,319.61	147	$12,933.90	117	$12,221.94	59	$11,004.44
12%	368	$19,696.61	210	$14,907.48	151	$13,289.11	119	$12,474.26	60	$11,105.89
13%	398	$21,451.31	218	$15,546.23	154	$13,664.55	121	$12,737.28	60	$11,209.21
14%	434	$23,554.78	227	$16,242.76	159	$14,061.99	123	$13,011.68	61	$11,314.50
15%	477	$26,122.89	237	$17,005.30	163	$14,483.45	126	$13,298.25	62	$11,421.77
16%	531	$29,329.44	247	$17,843.77	168	$14,931.11	129	$13,597.79	62	$11,531.12
17%	600	$33,447.34	259	$18,770.10	173	$15,407.57	131	$13,911.24	63	$11,642.57
18%	691	$38,931.11	272	$19,798.90	178	$15,915.68	134	$14,239.56	63	$11,756.22
19%	818	$46,598.53	287	$20,948.20	183	$16,458.70	137	$14,583.84	64	$11,872.10
20%	1006	$58,084.00	303	$22,240.60	189	$17,040.37	140	$14,945.29	64	$11,990.30
21%	1317	$77,198.62	321	$23,704.62	196	$17,664.99	144	$15,325.23	65	$12,110.89
22%	1933	$115,367.80	342	$25,377.01	203	$18,337.47	147	$15,725.10	66	$12,233.94
23%	3761	$229,673.95	366	$27,305.73	210	$19,063.60	151	$16,146.54	66	$12,359.49
24%	*	*	394	$29,554.77	218	$19,850.03	155	$16,591.28	67	$12,487.69
25%	*	*	427	$32,211.36	227	$20,704.63	159	$17,061.41	68	$12,618.56

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$10,100.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	257	$13,376.80	172	$12,085.55	131	$11,524.88	107	$11,211.25	57	$10,629.16
7%	270	$14,145.81	177	$12,495.89	134	$11,802.72	109	$11,420.83	57	$10,722.80
8%	285	$15,010.22	183	$12,935.37	137	$12,094.40	111	$11,638.44	58	$10,818.12
9%	302	$15,989.02	189	$13,407.24	140	$12,400.97	113	$11,864.56	58	$10,915.14
10%	322	$17,106.63	195	$13,915.20	144	$12,723.61	115	$12,099.70	59	$11,013.95
11%	344	$18,394.98	202	$14,463.61	147	$13,063.63	117	$12,344.40	59	$11,114.53
12%	369	$19,896.61	210	$15,057.49	151	$13,422.45	119	$12,599.27	60	$11,217.01
13%	399	$21,669.49	218	$15,702.75	155	$13,801.71	121	$12,864.93	61	$11,321.36
14%	435	$23,794.78	227	$16,406.39	159	$14,203.18	124	$13,142.11	61	$11,427.71
15%	479	$26,389.56	237	$17,176.75	163	$14,628.89	126	$13,431.58	62	$11,536.06
16%	533	$29,629.44	248	$18,023.78	168	$15,081.13	129	$13,734.18	62	$11,646.51
17%	602	$33,790.18	260	$18,959.56	173	$15,562.42	132	$14,050.77	63	$11,759.08
18%	693	$39,331.11	273	$19,998.89	178	$16,075.69	135	$14,382.42	63	$11,873.87
19%	820	$47,078.53	287	$21,159.98	184	$16,624.22	138	$14,730.18	64	$11,990.91
20%	1009	$58,684.00	304	$22,465.61	190	$17,211.80	141	$15,095.30	65	$12,110.30
21%	1321	$77,998.62	322	$23,944.64	196	$17,842.76	144	$15,479.08	65	$12,232.10
22%	1939	$116,567.80	343	$25,634.15	203	$18,522.10	148	$15,882.99	66	$12,356.38
23%	3773	$232,073.95	367	$27,582.66	211	$19,255.58	151	$16,308.69	66	$12,483.20
24%	*	*	395	$29,854.77	219	$20,050.03	155	$16,757.96	67	$12,612.69
25%	*	*	428	$32,538.63	227	$20,913.33	159	$17,232.83	68	$12,744.89

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$10,200.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	258	$13,510.13	172	$12,205.56	131	$11,639.16	107	$11,322.36	57	$10,734.42
7%	271	$14,287.00	178	$12,620.02	134	$11,919.79	109	$11,534.04	58	$10,829.00
8%	286	$15,160.22	183	$13,063.94	137	$12,214.39	111	$11,753.83	58	$10,925.27
9%	303	$16,149.02	189	$13,540.57	141	$12,524.04	113	$11,982.21	59	$11,023.25
10%	322	$17,278.06	196	$14,053.67	144	$12,849.93	115	$12,219.70	59	$11,123.04
11%	345	$18,579.59	203	$14,607.61	147	$13,193.34	117	$12,466.85	60	$11,224.62
12%	370	$20,096.62	211	$15,207.48	151	$13,555.79	119	$12,724.26	60	$11,328.12
13%	400	$21,887.67	219	$15,859.28	155	$13,938.85	122	$12,992.58	61	$11,433.51
14%	436	$24,034.77	228	$16,570.04	159	$14,344.37	124	$13,272.55	61	$11,540.92
15%	480	$26,656.22	238	$17,348.17	164	$14,774.36	127	$13,564.91	62	$11,650.34
16%	534	$29,929.44	248	$18,203.76	168	$15,231.12	129	$13,870.53	62	$11,761.89
17%	604	$34,133.02	260	$19,149.04	173	$15,717.25	132	$14,190.31	63	$11,875.58
18%	695	$39,731.11	273	$20,198.88	179	$16,235.66	135	$14,525.28	63	$11,991.51
19%	823	$47,558.52	288	$21,371.74	184	$16,789.73	138	$14,876.54	64	$12,109.73
20%	1012	$59,284.00	304	$22,690.60	190	$17,383.24	141	$15,245.32	65	$12,230.30
21%	1325	$78,798.62	323	$24,184.65	197	$18,020.54	144	$15,632.94	65	$12,353.31
22%	1945	$117,767.80	344	$25,891.30	204	$18,706.69	148	$16,040.90	66	$12,478.83
23%	3785	$234,473.97	368	$27,859.59	211	$19,447.61	151	$16,470.82	67	$12,606.92
24%	*	*	396	$30,154.77	219	$20,250.03	155	$16,924.63	67	$12,737.68
25%	*	*	429	$32,865.89	228	$21,122.02	159	$17,404.25	68	$12,871.21

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$10,300.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	258	$13,643.47	173	$12,325.55	132	$11,753.44	107	$11,433.47	57	$10,839.68
7%	272	$14,428.18	178	$12,744.16	135	$12,036.86	109	$11,647.25	58	$10,935.19
8%	287	$15,310.22	184	$13,192.51	138	$12,334.39	111	$11,869.22	58	$11,032.41
9%	304	$16,309.02	190	$13,673.90	141	$12,647.12	113	$12,099.86	59	$11,131.36
10%	323	$17,449.49	196	$14,192.13	144	$12,976.24	115	$12,339.70	59	$11,232.12
11%	345	$18,764.20	203	$14,751.61	148	$13,323.08	117	$12,589.29	60	$11,334.72
12%	371	$20,296.62	211	$15,357.49	151	$13,689.12	119	$12,849.25	60	$11,439.22
13%	401	$22,105.85	219	$16,015.79	155	$14,075.98	122	$13,120.25	61	$11,545.66
14%	437	$24,274.76	228	$16,733.66	160	$14,485.53	124	$13,402.99	61	$11,654.12
15%	481	$26,922.89	238	$17,519.60	164	$14,919.81	127	$13,698.25	62	$11,764.63
16%	536	$30,229.44	249	$18,383.78	169	$15,381.12	129	$14,006.88	62	$11,877.27
17%	605	$34,475.90	261	$19,338.53	174	$15,872.10	132	$14,329.86	63	$11,992.09
18%	697	$40,131.11	274	$20,398.91	179	$16,395.69	135	$14,668.13	64	$12,109.15
19%	825	$48,038.53	289	$21,583.49	185	$16,955.26	138	$15,022.87	64	$12,228.54
20%	1015	$59,884.00	305	$22,915.60	191	$17,554.64	141	$15,395.30	65	$12,350.30
21%	1329	$79,598.62	324	$24,424.63	197	$18,198.32	145	$15,786.76	65	$12,474.52
22%	1951	$118,967.79	345	$26,148.44	204	$18,891.33	148	$16,198.78	66	$12,601.27
23%	3797	$236,873.96	369	$28,136.52	211	$19,639.57	152	$16,633.02	67	$12,730.65
24%	*	*	397	$30,454.77	220	$20,450.03	156	$17,091.28	67	$12,862.67
25%	*	*	431	$33,193.17	228	$21,330.72	160	$17,575.70	68	$12,997.52

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$10,400.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	259	$13,776.80	173	$12,445.56	132	$11,867.73	107	$11,544.58	57	$10,944.95	
7%	272	$14,569.34	178	$12,868.30	135	$12,153.94	109	$11,760.45	58	$11,041.39	
8%	288	$15,460.22	184	$13,321.09	138	$12,454.40	111	$11,984.60	58	$11,139.55	
9%	305	$16,469.02	190	$13,807.24	141	$12,770.20	113	$12,217.51	59	$11,239.48	
10%	324	$17,620.92	197	$14,330.60	145	$13,102.55	115	$12,459.70	59	$11,341.21	
11%	346	$18,948.82	204	$14,895.61	148	$13,452.82	117	$12,711.74	60	$11,444.82	
12%	372	$20,496.62	212	$15,507.48	152	$13,822.45	120	$12,974.26	60	$11,550.33	
13%	402	$22,324.03	220	$16,172.32	156	$14,213.14	122	$13,247.92	61	$11,657.82	
14%	439	$24,514.77	229	$16,897.32	160	$14,626.71	124	$13,533.42	61	$11,767.32	
15%	483	$27,189.56	239	$17,691.03	164	$15,065.26	127	$13,831.58	62	$11,878.92	
16%	537	$30,529.44	250	$18,563.76	169	$15,531.13	130	$14,143.25	63	$11,992.65	
17%	607	$34,818.75	261	$19,527.97	174	$16,026.93	132	$14,469.37	63	$12,108.60	
18%	699	$40,531.11	275	$20,598.88	179	$16,555.68	135	$14,810.99	64	$12,226.80	
19%	827	$48,518.53	289	$21,795.26	185	$17,120.77	138	$15,169.21	64	$12,347.35	
20%	1018	$60,484.01	306	$23,140.60	191	$17,726.10	142	$15,545.29	65	$12,470.30	
21%	1333	$80,398.62	324	$24,664.61	197	$18,376.08	145	$15,940.62	66	$12,595.73	
22%	1957	$120,167.78	346	$26,405.58	204	$19,075.93	148	$16,356.67	66	$12,723.72	
23%	3808	$239,273.95	370	$28,413.44	212	$19,831.61	152	$16,795.18	67	$12,854.36	
24%	*	*	398	$30,754.78	220	$20,650.03	156	$17,257.96	67	$12,987.67	
25%	*	*	432	$33,520.45	229	$21,539.41	160	$17,747.12	68	$13,123.83	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$10,500.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	260	$13,910.13	173	$12,565.55	132	$11,982.02	108	$11,655.69	57	$11,050.21	
7%	273	$14,710.52	179	$12,992.44	135	$12,271.01	110	$11,873.65	58	$11,147.59	
8%	288	$15,610.22	184	$13,449.65	138	$12,574.39	111	$12,099.98	58	$11,246.69	
9%	305	$16,629.02	191	$13,940.56	141	$12,893.27	113	$12,335.15	59	$11,347.59	
10%	325	$17,792.34	197	$14,469.05	145	$13,228.88	116	$12,579.70	59	$11,450.30	
11%	347	$19,133.44	204	$15,039.61	148	$13,582.54	118	$12,834.20	60	$11,554.91	
12%	373	$20,696.62	212	$15,657.49	152	$13,955.79	120	$13,099.27	60	$11,661.43	
13%	404	$22,542.21	220	$16,328.84	156	$14,350.28	122	$13,375.57	61	$11,769.97	
14%	440	$24,754.77	229	$17,060.93	160	$14,767.89	125	$13,663.85	62	$11,880.52	
15%	484	$27,456.22	239	$17,862.45	165	$15,210.72	127	$13,964.91	62	$11,993.21	
16%	539	$30,829.44	250	$18,743.77	169	$15,681.11	130	$14,279.63	63	$12,108.03	
17%	608	$35,161.59	262	$19,717.47	174	$16,181.77	133	$14,608.91	63	$12,225.10	
18%	701	$40,931.11	275	$20,798.88	180	$16,715.67	136	$14,953.85	64	$12,344.45	
19%	830	$48,998.52	290	$22,007.04	185	$17,286.28	139	$15,315.56	64	$12,466.16	
20%	1021	$61,083.99	307	$23,365.61	191	$17,897.50	142	$15,695.31	65	$12,590.30	
21%	1337	$81,198.61	325	$24,904.63	198	$18,553.88	145	$16,094.47	66	$12,716.95	
22%	1962	$121,367.78	346	$26,662.73	205	$19,260.55	149	$16,514.58	66	$12,846.17	
23%	3820	$241,673.97	371	$28,690.35	212	$20,023.58	152	$16,957.32	67	$12,978.06	
24%	*	*	399	$31,054.78	221	$20,850.03	156	$17,424.64	68	$13,112.68	
25%	*	*	433	$33,847.72	229	$21,748.11	160	$17,918.54	68	$13,250.14	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$10,600.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	260	$14,043.47	174	$12,685.55	132	$12,096.30	108	$11,766.80	57	$11,155.47	
7%	274	$14,851.71	179	$13,116.58	135	$12,388.08	110	$11,986.87	58	$11,253.78	
8%	289	$15,760.22	185	$13,578.23	138	$12,694.39	112	$12,215.36	58	$11,353.83	
9%	306	$16,789.02	191	$14,073.91	142	$13,016.35	114	$12,452.79	59	$11,455.70	
10%	326	$17,963.77	198	$14,607.52	145	$13,355.19	116	$12,699.70	59	$11,559.38	
11%	348	$19,318.06	205	$15,183.61	149	$13,712.27	118	$12,956.64	60	$11,665.01	
12%	374	$20,896.61	212	$15,807.48	152	$14,089.12	120	$13,224.26	61	$11,772.54	
13%	405	$22,760.39	221	$16,485.36	156	$14,487.41	123	$13,503.22	61	$11,882.13	
14%	441	$24,994.78	230	$17,224.59	161	$14,909.05	125	$13,794.29	62	$11,993.73	
15%	485	$27,722.89	240	$18,033.90	165	$15,356.17	128	$14,098.24	62	$12,107.50	
16%	540	$31,129.44	251	$18,923.77	170	$15,831.12	130	$14,415.98	63	$12,223.42	
17%	610	$35,504.48	263	$19,906.93	175	$16,336.61	133	$14,748.46	63	$12,341.61	
18%	703	$41,331.11	276	$20,998.90	180	$16,875.70	136	$15,096.70	64	$12,462.10	
19%	832	$49,478.52	291	$22,218.79	186	$17,451.81	139	$15,461.91	65	$12,584.97	
20%	1024	$61,683.98	307	$23,590.60	192	$18,068.94	142	$15,845.31	65	$12,710.30	
21%	1340	$81,998.62	326	$25,144.65	198	$18,731.64	145	$16,248.30	66	$12,838.16	
22%	1968	$122,567.80	347	$26,919.87	205	$19,445.18	149	$16,672.47	66	$12,968.61	
23%	3831	$244,073.96	372	$28,967.27	213	$20,215.61	153	$17,119.50	67	$13,101.77	
24%	*	*	400	$31,354.79	221	$21,050.03	157	$17,591.28	68	$13,237.69	
25%	*	*	434	$34,175.00	230	$21,956.80	161	$18,089.98	68	$13,376.44	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$10,700.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	261	$14,176.80	174	$12,805.56	133	$12,210.59	108	$11,877.91	58	$11,260.74
7%	274	$14,992.87	179	$13,240.71	136	$12,505.16	110	$12,100.08	58	$11,359.97
8%	290	$15,910.22	185	$13,706.80	139	$12,814.39	112	$12,330.75	59	$11,460.97
9%	307	$16,949.02	191	$14,207.23	142	$13,139.43	114	$12,570.44	59	$11,563.80
10%	326	$18,135.20	198	$14,745.98	145	$13,481.50	116	$12,819.70	60	$11,668.48
11%	349	$19,502.67	205	$15,327.61	149	$13,842.01	118	$13,079.09	60	$11,775.10
12%	375	$21,096.61	213	$15,957.49	153	$14,222.45	120	$13,349.25	61	$11,883.66
13%	406	$22,978.58	221	$16,641.88	157	$14,624.57	123	$13,630.88	61	$11,994.28
14%	442	$25,234.78	230	$17,388.21	161	$15,050.24	125	$13,924.73	62	$12,106.95
15%	486	$27,989.56	240	$18,205.31	165	$15,501.62	128	$14,231.59	62	$12,221.79
16%	541	$31,429.44	251	$19,103.77	170	$15,981.14	130	$14,552.33	63	$12,338.81
17%	612	$35,847.32	263	$20,096.40	175	$16,491.45	133	$14,888.00	63	$12,458.11
18%	705	$41,731.12	277	$21,198.87	180	$17,035.67	136	$15,239.56	64	$12,579.75
19%	834	$49,958.53	291	$22,430.56	186	$17,617.32	139	$15,608.24	65	$12,703.78
20%	1026	$62,283.98	308	$23,815.60	192	$18,240.38	142	$15,995.29	65	$12,830.30
21%	1344	$82,798.63	327	$25,384.63	199	$18,909.44	146	$16,402.15	66	$12,959.37
22%	1974	$123,767.79	348	$27,177.01	206	$19,629.78	149	$16,830.36	66	$13,091.06
23%	3842	$246,473.94	373	$29,244.18	213	$20,407.59	153	$17,281.68	67	$13,225.48
24%	*	*	401	$31,654.79	221	$21,250.03	157	$17,757.96	68	$13,362.70
25%	*	*	435	$34,502.27	230	$22,165.51	161	$18,261.40	68	$13,502.75

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$10,800.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	261	$14,310.13	174	$12,925.55	133	$12,324.87	108	$11,989.02	58	$11,366.00
7%	275	$15,134.05	180	$13,364.85	136	$12,622.23	110	$12,213.28	58	$11,466.17
8%	290	$16,060.22	186	$13,835.37	139	$12,934.40	112	$12,446.14	59	$11,568.12
9%	308	$17,109.02	192	$14,340.57	142	$13,262.51	114	$12,688.10	59	$11,671.91
10%	327	$18,306.63	198	$14,884.43	146	$13,607.83	116	$12,939.70	60	$11,777.57
11%	350	$19,687.29	206	$15,471.61	149	$13,971.73	118	$13,201.53	60	$11,885.18
12%	376	$21,296.61	213	$16,107.49	153	$14,355.79	121	$13,474.25	61	$11,994.77
13%	407	$23,196.76	222	$16,798.41	157	$14,761.71	123	$13,758.55	61	$12,106.42
14%	443	$25,474.77	231	$17,551.87	161	$15,191.43	125	$14,055.16	62	$12,220.16
15%	488	$28,256.22	241	$18,376.76	166	$15,647.09	128	$14,364.92	62	$12,336.06
16%	543	$31,729.44	252	$19,283.78	170	$16,131.11	131	$14,688.71	63	$12,454.19
17%	613	$36,190.18	264	$20,285.89	175	$16,646.28	133	$15,027.51	64	$12,574.61
18%	707	$42,131.12	277	$21,398.90	181	$17,195.68	136	$15,382.42	64	$12,697.39
19%	836	$50,438.54	292	$22,642.33	187	$17,782.83	139	$15,754.57	65	$12,822.60
20%	1029	$62,883.99	309	$24,040.61	193	$18,411.79	143	$16,145.29	65	$12,950.30
21%	1348	$83,598.62	327	$25,624.61	199	$19,087.20	146	$16,556.01	66	$13,080.58
22%	1979	$124,967.80	349	$27,434.15	206	$19,814.41	150	$16,988.27	67	$13,213.52
23%	3854	$248,873.94	373	$29,521.10	214	$20,599.60	153	$17,443.81	67	$13,349.18
24%	*	*	402	$31,954.80	222	$21,450.03	157	$17,924.64	68	$13,487.70
25%	*	*	436	$34,829.55	231	$22,374.19	161	$18,432.82	69	$13,629.08

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$10,900.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	262	$14,443.47	175	$13,045.55	133	$12,439.16	108	$12,100.13	58	$11,471.27
7%	276	$15,275.24	180	$13,488.99	136	$12,739.30	110	$12,326.49	58	$11,572.36
8%	291	$16,210.22	186	$13,963.94	139	$13,054.39	112	$12,561.52	59	$11,675.27
9%	308	$17,269.02	192	$14,473.90	143	$13,385.58	114	$12,805.74	59	$11,780.01
10%	328	$18,478.06	199	$15,022.90	146	$13,734.14	116	$13,059.70	60	$11,886.67
11%	351	$19,871.90	206	$15,615.61	150	$14,101.45	119	$13,323.99	60	$11,995.27
12%	377	$21,496.61	214	$16,257.49	153	$14,489.12	121	$13,599.27	61	$12,105.89
13%	408	$23,414.94	222	$16,954.93	157	$14,898.84	123	$13,886.21	61	$12,218.56
14%	444	$25,714.77	231	$17,715.48	162	$15,332.58	126	$14,185.59	62	$12,333.37
15%	489	$28,522.89	241	$18,548.16	166	$15,792.53	128	$14,498.24	62	$12,450.34
16%	544	$32,029.44	252	$19,463.76	171	$16,281.12	131	$14,825.09	63	$12,569.58
17%	615	$36,533.04	264	$20,475.34	176	$16,801.13	134	$15,167.05	64	$12,691.11
18%	708	$42,531.10	278	$21,598.89	181	$17,355.69	137	$15,525.27	64	$12,815.04
19%	838	$50,918.52	293	$22,854.08	187	$17,948.36	140	$15,900.94	65	$12,941.41
20%	1032	$63,484.01	309	$24,265.60	193	$18,583.24	143	$16,295.32	65	$13,070.30
21%	1352	$84,398.61	328	$25,864.63	200	$19,264.98	146	$16,709.86	66	$13,201.79
22%	1985	$126,167.79	350	$27,691.30	207	$19,999.00	150	$17,146.16	67	$13,335.98
23%	3865	$251,273.95	374	$29,798.04	214	$20,791.60	154	$17,605.97	67	$13,472.89
24%	*	*	403	$32,254.80	222	$21,650.03	158	$18,091.28	68	$13,612.69
25%	*	*	437	$35,156.82	231	$22,582.91	162	$18,604.27	69	$13,755.41

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$11,000.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	263	$14,576.80	175	$13,165.56	133	$12,553.44	109	$12,211.25	58	$11,576.53	
7%	276	$15,416.40	181	$13,613.13	136	$12,856.37	111	$12,439.69	58	$11,678.55	
8%	292	$16,360.22	186	$14,092.51	140	$13,174.39	112	$12,676.90	59	$11,782.41	
9%	309	$17,429.02	193	$14,607.23	143	$13,508.66	115	$12,923.38	59	$11,888.12	
10%	329	$18,649.49	199	$15,161.36	146	$13,860.45	117	$13,179.70	60	$11,995.76	
11%	351	$20,056.51	207	$15,759.61	150	$14,231.19	119	$13,446.44	60	$12,105.36	
12%	378	$21,696.60	214	$16,407.49	154	$14,622.45	121	$13,724.26	61	$12,217.00	
13%	409	$23,633.12	223	$17,111.45	158	$15,035.99	123	$14,013.86	61	$12,330.70	
14%	445	$25,954.76	232	$17,879.14	162	$15,473.77	126	$14,316.03	62	$12,446.58	
15%	490	$28,789.56	242	$18,719.61	166	$15,937.98	129	$14,631.57	63	$12,564.62	
16%	546	$32,329.44	253	$19,643.79	171	$16,431.14	131	$14,961.44	63	$12,684.97	
17%	616	$36,875.88	265	$20,664.84	176	$16,955.96	134	$15,306.60	64	$12,807.62	
18%	710	$42,931.11	278	$21,798.88	182	$17,515.66	137	$15,668.13	64	$12,932.69	
19%	841	$51,398.52	293	$23,065.86	187	$18,113.87	140	$16,047.27	65	$13,060.22	
20%	1035	$64,083.99	310	$24,490.60	193	$18,754.65	143	$16,445.30	66	$13,190.30	
21%	1355	$85,198.63	329	$26,104.65	200	$19,442.76	147	$16,863.69	66	$13,323.01	
22%	1990	$127,367.79	350	$27,948.44	207	$20,183.64	150	$17,304.05	67	$13,458.42	
23%	3876	$253,673.94	375	$30,074.99	215	$20,983.58	154	$17,768.16	67	$13,596.60	
24%	*	*	404	$32,554.80	223	$21,850.03	158	$18,257.96	68	$13,737.68	
25%	*	*	438	$35,484.09	232	$22,791.58	162	$18,775.69	69	$13,881.74	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$11,100.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	263	$14,710.14	176	$13,285.55	134	$12,667.73	109	$12,322.36	58	$11,681.79
7%	277	$15,557.58	181	$13,737.27	137	$12,973.45	111	$12,552.91	58	$11,784.75
8%	292	$16,510.22	187	$14,221.08	140	$13,294.40	113	$12,792.29	59	$11,889.55
9%	310	$17,589.02	193	$14,740.58	143	$13,631.74	115	$13,041.03	59	$11,996.22
10%	330	$18,820.91	200	$15,299.83	147	$13,986.76	117	$13,299.70	60	$12,104.86
11%	352	$20,241.13	207	$15,903.61	150	$14,360.93	119	$13,568.89	60	$12,215.45
12%	379	$21,896.60	215	$16,557.49	154	$14,755.78	121	$13,849.25	61	$12,328.12
13%	410	$23,851.30	223	$17,267.98	158	$15,173.14	124	$14,141.52	62	$12,442.85
14%	446	$26,194.76	232	$18,042.75	162	$15,614.96	126	$14,446.47	62	$12,559.79
15%	491	$29,056.23	242	$18,891.02	167	$16,083.45	129	$14,764.92	63	$12,678.91
16%	547	$32,629.44	253	$19,823.76	171	$16,581.11	131	$15,097.79	63	$12,800.36
17%	618	$37,218.76	266	$20,854.29	177	$17,110.80	134	$15,446.13	64	$12,924.13
18%	712	$43,331.11	279	$21,998.90	182	$17,675.69	137	$15,810.99	64	$13,050.34
19%	843	$51,878.52	294	$23,277.62	188	$18,279.39	140	$16,193.60	65	$13,179.03
20%	1037	$64,683.98	311	$24,715.60	194	$18,926.08	143	$16,595.28	66	$13,310.30
21%	1359	$85,998.62	330	$26,344.62	200	$19,620.53	147	$17,017.54	66	$13,444.22
22%	1996	$128,567.79	351	$28,205.58	207	$20,368.24	150	$17,461.93	67	$13,580.87
23%	3886	$256,073.94	376	$30,351.90	215	$21,175.61	154	$17,930.31	68	$13,720.32
24%	*	*	405	$32,854.78	223	$22,050.03	158	$18,424.64	68	$13,862.68
25%	*	*	439	$35,811.36	232	$23,000.31	162	$18,947.11	69	$14,008.05

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$11,200.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	264	$14,843.47	176	$13,405.56	134	$12,782.02	109	$12,433.47	58	$11,787.05
7%	278	$15,698.76	181	$13,861.40	137	$13,090.52	111	$12,666.12	59	$11,890.94
8%	293	$16,660.22	187	$14,349.66	140	$13,414.40	113	$12,907.68	59	$11,996.70
9%	311	$17,749.02	193	$14,873.89	143	$13,754.81	115	$13,158.68	60	$12,104.33
10%	330	$18,992.35	200	$15,438.28	147	$14,113.09	117	$13,419.70	60	$12,213.95
11%	353	$20,425.75	207	$16,047.61	150	$14,490.64	119	$13,691.33	61	$12,325.54
12%	380	$22,096.60	215	$16,707.50	154	$14,889.12	122	$13,974.25	61	$12,439.23
13%	411	$24,069.48	224	$17,424.49	158	$15,310.27	124	$14,269.19	62	$12,555.01
14%	448	$26,434.76	233	$18,206.41	163	$15,756.11	126	$14,576.90	62	$12,673.00
15%	492	$29,322.89	243	$19,062.47	167	$16,228.90	129	$14,898.25	63	$12,793.20
16%	548	$32,929.44	254	$20,003.78	172	$16,731.12	132	$15,234.16	63	$12,915.74
17%	620	$37,561.59	266	$21,043.78	177	$17,265.64	134	$15,585.65	64	$13,040.63
18%	714	$43,731.11	280	$22,198.88	182	$17,835.68	137	$15,953.85	65	$13,167.97
19%	845	$52,358.53	295	$23,489.37	188	$18,444.91	141	$16,339.94	65	$13,297.85
20%	1040	$65,284.00	311	$24,940.60	194	$19,097.53	144	$16,745.30	66	$13,430.30
21%	1362	$86,798.62	330	$26,584.62	201	$19,798.32	147	$17,171.39	66	$13,565.43
22%	2001	$129,767.80	352	$28,462.73	208	$20,552.86	151	$17,619.85	67	$13,703.32
23%	3897	$258,473.95	377	$30,628.81	215	$21,367.58	154	$18,092.45	68	$13,844.05
24%	*	*	406	$33,154.77	224	$22,250.03	158	$18,591.28	68	$13,987.67
25%	*	*	440	$36,138.63	233	$23,208.97	163	$19,118.56	69	$14,134.36

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$11,300.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	264	$14,976.80	176	$13,525.56	134	$12,896.31	109	$12,544.58	58	$11,892.32
7%	278	$15,839.93	182	$13,985.55	137	$13,207.59	111	$12,779.32	59	$11,997.14
8%	294	$16,810.22	188	$14,478.22	140	$13,534.39	113	$13,023.06	59	$12,103.84
9%	311	$17,909.02	194	$15,007.24	144	$13,877.89	115	$13,276.33	60	$12,212.44
10%	331	$19,163.77	201	$15,576.74	147	$14,239.40	117	$13,539.70	60	$12,323.03
11%	354	$20,610.37	208	$16,191.61	151	$14,620.38	119	$13,813.78	61	$12,435.64
12%	380	$22,296.60	216	$16,857.48	155	$15,022.45	122	$14,099.26	61	$12,550.34
13%	411	$24,287.66	224	$17,581.02	159	$15,447.41	124	$14,396.86	62	$12,667.16
14%	449	$26,674.76	233	$18,370.03	163	$15,897.30	127	$14,707.33	62	$12,786.20
15%	494	$29,589.56	243	$19,233.87	167	$16,374.35	129	$15,031.58	63	$12,907.49
16%	550	$33,229.44	255	$20,183.76	172	$16,881.14	132	$15,370.54	63	$13,031.11
17%	621	$37,904.48	267	$21,233.25	177	$17,420.48	135	$15,725.19	64	$13,157.14
18%	716	$44,131.12	280	$22,398.90	183	$17,995.67	138	$16,096.70	65	$13,285.62
19%	847	$52,838.53	295	$23,701.16	188	$18,610.42	141	$16,486.30	65	$13,416.66
20%	1043	$65,883.99	312	$25,165.60	195	$19,268.92	144	$16,895.32	66	$13,550.30
21%	1366	$87,598.62	331	$26,824.65	201	$19,976.09	147	$17,325.23	66	$13,686.64
22%	2006	$130,967.78	353	$28,719.87	208	$20,737.49	151	$17,777.74	67	$13,825.76
23%	3908	$260,873.98	378	$30,905.72	216	$21,559.62	155	$18,254.64	68	$13,967.76
24%	*	*	407	$33,454.76	224	$22,450.03	159	$18,757.95	68	$14,112.67
25%	*	*	441	$36,465.90	233	$23,417.69	163	$19,289.98	69	$14,260.67

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$11,400.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	265	$15,110.14	177	$13,645.55	134	$13,010.58	109	$12,655.69	58	$11,997.58
7%	279	$15,981.12	182	$14,109.68	137	$13,324.66	111	$12,892.52	59	$12,103.34
8%	294	$16,960.22	188	$14,606.80	141	$13,654.39	113	$13,138.44	59	$12,210.98
9%	312	$18,069.02	194	$15,140.57	144	$14,000.97	115	$13,393.98	60	$12,320.55
10%	332	$19,335.20	201	$15,715.21	147	$14,365.71	117	$13,659.70	60	$12,432.12
11%	355	$20,794.99	208	$16,335.61	151	$14,750.12	120	$13,936.24	61	$12,545.73
12%	381	$22,496.61	216	$17,007.49	155	$15,155.78	122	$14,224.27	61	$12,661.44
13%	412	$24,505.85	225	$17,737.53	159	$15,584.57	124	$14,524.50	62	$12,779.31
14%	450	$26,914.76	234	$18,533.68	163	$16,038.48	127	$14,837.77	62	$12,899.40
15%	495	$29,856.22	244	$19,405.33	168	$16,519.81	129	$15,164.91	63	$13,021.78
16%	551	$33,529.44	255	$20,363.78	172	$17,031.11	132	$15,506.89	64	$13,146.49
17%	623	$38,247.31	267	$21,422.72	178	$17,575.32	135	$15,864.74	64	$13,273.65
18%	717	$44,531.10	281	$22,598.89	183	$18,155.69	138	$16,239.56	65	$13,403.27
19%	849	$53,318.53	296	$23,912.91	189	$18,775.95	141	$16,632.63	65	$13,535.47
20%	1045	$66,483.98	313	$25,390.60	195	$19,440.38	144	$17,045.30	66	$13,670.30
21%	1370	$88,398.61	332	$27,064.64	202	$20,153.86	148	$17,479.07	67	$13,807.86
22%	2012	$132,167.79	353	$28,977.01	209	$20,922.08	151	$17,935.62	67	$13,948.21
23%	3918	$263,273.94	378	$31,182.65	216	$21,751.59	155	$18,416.81	68	$14,091.47
24%	*	*	407	$33,754.76	225	$22,650.03	159	$18,924.63	69	$14,237.67
25%	*	*	442	$36,793.17	234	$23,626.35	163	$19,461.40	69	$14,386.98

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$11,500.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	266	$15,243.46	177	$13,765.56	135	$13,124.87	110	$12,766.81	58	$12,102.84	
7%	280	$16,122.29	182	$14,233.81	138	$13,441.74	112	$13,005.73	59	$12,209.54	
8%	295	$17,110.22	188	$14,735.37	141	$13,774.40	113	$13,253.82	59	$12,318.12	
9%	313	$18,229.02	195	$15,273.90	144	$14,124.05	116	$13,511.61	60	$12,428.67	
10%	333	$19,506.63	201	$15,853.67	148	$14,492.03	118	$13,779.70	60	$12,541.21	
11%	356	$20,979.59	209	$16,479.61	151	$14,879.84	120	$14,058.69	61	$12,655.83	
12%	382	$22,696.62	217	$17,157.48	155	$15,289.12	122	$14,349.26	61	$12,772.55	
13%	413	$24,724.03	225	$17,894.07	159	$15,721.70	125	$14,652.15	62	$12,891.47	
14%	451	$27,154.77	234	$18,697.30	163	$16,179.65	127	$14,968.20	62	$13,012.60	
15%	496	$30,122.89	244	$19,576.73	168	$16,665.26	130	$15,298.26	63	$13,136.07	
16%	552	$33,829.44	256	$20,543.76	173	$17,181.12	132	$15,643.25	64	$13,261.88	
17%	624	$38,590.19	268	$21,612.20	178	$17,730.16	135	$16,004.28	64	$13,390.15	
18%	719	$44,931.11	281	$22,798.88	183	$18,315.68	138	$16,382.42	65	$13,520.92	
19%	851	$53,798.54	296	$24,124.67	189	$18,941.46	141	$16,778.97	65	$13,654.28	
20%	1048	$67,084.00	313	$25,615.60	195	$19,611.80	145	$17,195.28	66	$13,790.30	
21%	1373	$89,198.62	332	$27,304.61	202	$20,331.65	148	$17,632.93	67	$13,929.07	
22%	2017	$133,367.80	354	$29,234.16	209	$21,106.71	152	$18,093.52	67	$14,070.65	
23%	3929	$265,673.98	379	$31,459.59	217	$21,943.60	155	$18,578.95	68	$14,215.17	
24%	*	*	408	$34,054.78	225	$22,850.03	159	$19,091.30	69	$14,362.69	
25%	*	*	443	$37,120.44	234	$23,835.08	164	$19,632.82	69	$14,513.29	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$11,600.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	266	$15,376.81	177	$13,885.55	135	$13,239.16	110	$12,877.92	58	$12,208.10	
7%	280	$16,263.47	183	$14,357.96	138	$13,558.81	112	$13,118.94	59	$12,315.73	
8%	296	$17,260.22	189	$14,863.94	141	$13,894.40	114	$13,369.21	59	$12,425.26	
9%	313	$18,389.02	195	$15,407.24	144	$14,247.12	116	$13,629.27	60	$12,536.78	
10%	333	$19,678.06	202	$15,992.14	148	$14,618.35	118	$13,899.70	60	$12,650.30	
11%	356	$21,164.21	209	$16,623.61	152	$15,009.56	120	$14,181.13	61	$12,765.92	
12%	383	$22,896.61	217	$17,307.49	155	$15,422.46	122	$14,474.25	61	$12,883.65	
13%	414	$24,942.22	225	$18,050.57	159	$15,858.84	125	$14,779.82	62	$13,003.62	
14%	452	$27,394.77	235	$18,860.95	164	$16,320.82	127	$15,098.64	63	$13,125.81	
15%	497	$30,389.56	245	$19,748.18	168	$16,810.71	130	$15,431.58	63	$13,250.36	
16%	553	$34,129.44	256	$20,723.78	173	$17,331.14	133	$15,779.61	64	$13,377.27	
17%	626	$38,933.02	268	$21,801.66	178	$17,884.99	135	$16,143.79	64	$13,506.66	
18%	721	$45,331.11	282	$22,998.90	184	$18,475.67	138	$16,525.28	65	$13,638.57	
19%	853	$54,278.53	297	$24,336.45	189	$19,106.97	142	$16,925.30	66	$13,773.09	
20%	1051	$67,683.98	314	$25,840.60	196	$19,783.22	145	$17,345.30	66	$13,910.30	
21%	1376	$89,998.62	333	$27,544.64	202	$20,509.42	148	$17,786.78	67	$14,050.28	
22%	2022	$134,567.80	355	$29,491.30	209	$21,291.32	152	$18,251.42	67	$14,193.10	
23%	3939	$268,073.95	380	$31,736.52	217	$22,135.60	156	$18,741.11	68	$14,338.88	
24%	*	*	409	$34,354.79	225	$23,050.03	160	$19,257.95	69	$14,487.70	
25%	*	*	443	$37,447.71	234	$24,043.75	164	$19,804.27	69	$14,639.60	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$11,700.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	267	$15,510.13	178	$14,005.55	135	$13,353.45	110	$12,989.03	58	$12,313.36	
7%	281	$16,404.65	183	$14,482.09	138	$13,675.89	112	$13,232.15	59	$12,421.92	
8%	296	$17,410.22	189	$14,992.51	141	$14,014.39	114	$13,484.60	59	$12,532.40	
9%	314	$18,549.02	195	$15,540.56	145	$14,370.19	116	$13,746.92	60	$12,644.89	
10%	334	$19,849.49	202	$16,130.59	148	$14,744.66	118	$14,019.70	61	$12,759.38	
11%	357	$21,348.82	209	$16,767.61	152	$15,139.30	120	$14,303.58	61	$12,876.02	
12%	384	$23,096.61	217	$17,457.49	156	$15,555.78	123	$14,599.25	62	$12,994.77	
13%	415	$25,160.40	226	$18,207.11	160	$15,996.00	125	$14,907.49	62	$13,115.77	
14%	453	$27,634.77	235	$19,024.58	164	$16,462.01	128	$15,229.07	63	$13,239.02	
15%	498	$30,656.23	245	$19,919.59	169	$16,956.17	130	$15,564.91	63	$13,364.65	
16%	555	$34,429.44	257	$20,903.76	173	$17,481.11	133	$15,915.99	64	$13,492.65	
17%	627	$39,275.91	269	$21,991.16	179	$18,039.83	136	$16,283.33	64	$13,623.16	
18%	723	$45,731.11	282	$23,198.87	184	$18,635.69	139	$16,668.13	65	$13,756.22	
19%	855	$54,758.53	298	$24,548.20	190	$19,272.50	142	$17,071.67	66	$13,891.90	
20%	1053	$68,283.99	315	$26,065.61	196	$19,954.67	145	$17,495.32	66	$14,030.30	
21%	1380	$90,798.62	334	$27,784.64	203	$20,687.22	148	$17,940.61	67	$14,171.49	
22%	2027	$135,767.80	356	$29,748.44	210	$21,475.94	152	$18,409.31	68	$14,315.55	
23%	3950	$270,473.94	381	$32,013.43	218	$22,327.58	156	$18,903.30	68	$14,462.59	
24%	*	*	410	$34,654.80	226	$23,250.03	160	$19,424.62	69	$14,612.70	
25%	*	*	444	$37,774.99	235	$24,252.46	164	$19,975.69	70	$14,765.92	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$11,800.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	267	$15,643.47	178	$14,125.56	135	$13,467.73	110	$13,100.14	59	$12,418.63	
7%	281	$16,545.82	183	$14,606.23	138	$13,792.96	112	$13,345.36	59	$12,528.12	
8%	297	$17,560.22	189	$15,121.09	142	$14,134.39	114	$13,599.99	60	$12,639.54	
9%	315	$18,709.02	196	$15,673.90	145	$14,493.27	116	$13,864.57	60	$12,752.99	
10%	335	$20,020.91	203	$16,269.05	148	$14,870.97	118	$14,139.70	61	$12,868.48	
11%	358	$21,533.44	210	$16,911.61	152	$15,269.04	120	$14,426.02	61	$12,986.10	
12%	385	$23,296.60	218	$17,607.49	156	$15,689.12	123	$14,724.26	62	$13,105.88	
13%	416	$25,378.59	226	$18,363.62	160	$16,133.14	125	$15,035.15	62	$13,227.92	
14%	454	$27,874.77	236	$19,188.22	164	$16,603.18	128	$15,359.50	63	$13,352.23	
15%	499	$30,922.89	246	$20,091.04	169	$17,101.63	130	$15,698.24	63	$13,478.92	
16%	556	$34,729.44	257	$21,083.78	174	$17,631.12	133	$16,052.35	64	$13,608.04	
17%	628	$39,618.74	269	$22,180.61	179	$18,194.68	136	$16,422.87	65	$13,739.65	
18%	724	$46,131.11	283	$23,398.91	184	$18,795.68	139	$16,810.99	65	$13,873.86	
19%	857	$55,238.52	298	$24,759.99	190	$19,438.01	142	$17,218.00	66	$14,010.71	
20%	1056	$68,883.99	315	$26,290.60	196	$20,126.08	145	$17,645.30	66	$14,150.30	
21%	1383	$91,598.63	335	$28,024.61	203	$20,864.98	149	$18,094.46	67	$14,292.70	
22%	2032	$136,967.78	356	$30,005.58	210	$21,660.57	152	$18,567.20	68	$14,438.02	
23%	3960	$272,873.97	382	$32,290.34	218	$22,519.61	156	$19,065.45	68	$14,586.30	
24%	*	*	411	$34,954.79	226	$23,450.03	160	$19,591.30	69	$14,737.69	
25%	*	*	445	$38,102.27	235	$24,461.15	164	$20,147.11	70	$14,892.25	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$11,900.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	268	$15,776.80	178	$14,245.55	136	$13,582.01	110	$13,211.25	59	$12,523.90	
7%	282	$16,687.00	184	$14,730.37	139	$13,910.03	112	$13,458.56	59	$12,634.31	
8%	298	$17,710.22	190	$15,249.65	142	$14,254.40	114	$13,715.37	60	$12,746.69	
9%	315	$18,869.02	196	$15,807.24	145	$14,616.36	116	$13,982.21	60	$12,861.10	
10%	336	$20,192.34	203	$16,407.52	149	$14,997.30	118	$14,259.70	61	$12,977.57	
11%	359	$21,718.06	210	$17,055.61	152	$15,398.75	121	$14,548.48	61	$13,096.19	
12%	386	$23,496.60	218	$17,757.50	156	$15,822.45	123	$14,849.27	62	$13,217.00	
13%	417	$25,596.77	227	$18,520.15	160	$16,270.27	125	$15,162.79	62	$13,340.06	
14%	455	$28,114.77	236	$19,351.86	165	$16,744.35	128	$15,489.94	63	$13,465.44	
15%	500	$31,189.56	246	$20,262.45	169	$17,247.08	131	$15,831.58	63	$13,593.20	
16%	557	$35,029.44	258	$21,263.76	174	$17,781.13	133	$16,188.70	64	$13,723.43	
17%	630	$39,961.61	270	$22,370.11	179	$18,349.51	136	$16,562.42	65	$13,856.16	
18%	726	$46,531.11	284	$23,598.88	185	$18,955.67	139	$16,953.85	65	$13,991.51	
19%	859	$55,718.52	299	$24,971.73	190	$19,603.52	142	$17,364.33	66	$14,129.53	
20%	1058	$69,483.99	316	$26,515.60	197	$20,297.51	146	$17,795.28	66	$14,270.30	
21%	1387	$92,398.61	335	$28,264.64	203	$21,042.75	149	$18,248.31	67	$14,413.92	
22%	2038	$138,167.78	357	$30,262.73	211	$21,845.16	153	$18,725.11	68	$14,560.47	
23%	3970	$275,273.97	382	$32,567.27	218	$22,711.58	156	$19,227.59	68	$14,710.00	
24%	*	*	412	$35,254.78	227	$23,650.03	160	$19,757.95	69	$14,862.69	
25%	*	*	446	$38,429.56	236	$24,669.84	165	$20,318.56	70	$15,018.58	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$12,000.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	268	$15,910.13	179	$14,365.55	136	$13,696.30	111	$13,322.36	59	$12,629.16
7%	283	$16,828.17	184	$14,854.51	139	$14,027.11	112	$13,571.77	59	$12,740.50
8%	298	$17,860.22	190	$15,378.23	142	$14,374.40	114	$13,830.74	60	$12,853.84
9%	316	$19,029.02	196	$15,940.56	145	$14,739.42	117	$14,099.85	60	$12,969.20
10%	336	$20,363.77	203	$16,545.97	149	$15,123.61	119	$14,379.70	61	$13,086.67
11%	359	$21,902.67	211	$17,199.61	153	$15,528.48	121	$14,670.93	61	$13,206.28
12%	386	$23,696.60	219	$17,907.48	157	$15,955.78	123	$14,974.26	62	$13,328.11
13%	418	$25,814.96	227	$18,676.67	161	$16,407.41	126	$15,290.45	62	$13,452.20
14%	456	$28,354.77	237	$19,515.48	165	$16,885.54	128	$15,620.38	63	$13,578.65
15%	502	$31,456.22	247	$20,433.90	169	$17,392.53	131	$15,964.92	64	$13,707.48
16%	559	$35,329.44	258	$21,443.78	174	$17,931.12	134	$16,325.06	64	$13,838.81
17%	631	$40,304.47	270	$22,559.55	179	$18,504.35	136	$16,701.94	65	$13,972.67
18%	728	$46,931.12	284	$23,798.90	185	$19,115.69	139	$17,096.71	65	$14,109.16
19%	861	$56,198.52	299	$25,183.50	191	$19,769.05	143	$17,510.67	66	$14,248.34
20%	1061	$70,083.99	317	$26,740.60	197	$20,468.96	146	$17,945.30	67	$14,390.30
21%	1390	$93,198.62	336	$28,504.64	204	$21,220.55	149	$18,402.17	67	$14,535.13
22%	2043	$139,367.78	358	$30,519.87	211	$22,029.79	153	$18,883.00	68	$14,682.91
23%	3980	$277,673.97	383	$32,844.22	219	$22,903.60	157	$19,389.76	68	$14,833.71
24%	*	*	413	$35,554.76	227	$23,850.03	161	$19,924.62	69	$14,987.68
25%	*	*	447	$38,756.84	236	$24,878.56	165	$20,489.98	70	$15,144.90

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$12,100.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	269	$16,043.47	179	$14,485.56	136	$13,810.59	111	$13,433.47	59	$12,734.43	
7%	283	$16,969.35	184	$14,978.64	139	$14,144.18	113	$13,684.98	59	$12,846.70	
8%	299	$18,010.22	190	$15,506.80	142	$14,494.39	115	$13,946.13	60	$12,960.98	
9%	317	$19,189.02	197	$16,073.90	146	$14,862.50	117	$14,217.50	60	$13,077.31	
10%	337	$20,535.20	204	$16,684.44	149	$15,249.92	119	$14,499.70	61	$13,195.76	
11%	360	$22,087.28	211	$17,343.61	153	$15,658.22	121	$14,793.38	61	$13,316.37	
12%	387	$23,896.62	219	$18,057.49	157	$16,089.12	123	$15,099.25	62	$13,439.23	
13%	419	$26,033.14	228	$18,833.18	161	$16,544.57	126	$15,418.12	62	$13,564.35	
14%	457	$28,594.77	237	$19,679.13	165	$17,026.72	128	$15,750.82	63	$13,691.86	
15%	503	$31,722.89	247	$20,605.31	170	$17,537.99	131	$16,098.25	64	$13,821.77	
16%	560	$35,629.44	259	$21,623.76	175	$18,081.11	134	$16,461.44	64	$13,954.20	
17%	633	$40,647.32	271	$22,749.05	180	$18,659.19	137	$16,841.46	65	$14,089.17	
18%	729	$47,331.11	285	$23,998.88	185	$19,275.68	140	$17,239.56	65	$14,226.81	
19%	863	$56,678.52	300	$25,395.27	191	$19,934.56	143	$17,657.03	66	$14,367.15	
20%	1063	$70,683.99	317	$26,965.60	197	$20,640.36	146	$18,095.32	67	$14,510.30	
21%	1393	$93,998.63	337	$28,744.61	204	$21,398.31	149	$18,555.99	67	$14,656.34	
22%	2047	$140,567.78	359	$30,777.01	211	$22,214.40	153	$19,040.89	68	$14,805.36	
23%	3990	$280,073.98	384	$33,121.12	219	$23,095.60	157	$19,551.95	69	$14,957.44	
24%	*	*	413	$35,854.77	228	$24,050.03	161	$20,091.30	69	$15,112.68	
25%	*	*	448	$39,084.12	237	$25,087.23	165	$20,661.40	70	$15,271.21	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$12,200.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	270	$16,176.80	179	$14,605.55	136	$13,924.87	111	$13,544.58	59	$12,839.69	
7%	284	$17,110.53	185	$15,102.79	139	$14,261.25	113	$13,798.19	59	$12,952.89	
8%	300	$18,160.22	191	$15,635.37	143	$14,614.39	115	$14,061.52	60	$13,068.13	
9%	317	$19,349.02	197	$16,207.24	146	$14,985.58	117	$14,335.15	60	$13,185.41	
10%	338	$20,706.63	204	$16,822.90	149	$15,376.24	119	$14,619.70	61	$13,304.86	
11%	361	$22,271.90	211	$17,487.61	153	$15,787.95	121	$14,915.82	61	$13,426.46	
12%	388	$24,096.61	219	$18,207.48	157	$16,222.45	124	$15,224.25	62	$13,550.34	
13%	420	$26,251.32	228	$18,989.72	161	$16,681.70	126	$15,545.79	63	$13,676.50	
14%	458	$28,834.77	238	$19,842.75	165	$17,167.88	129	$15,881.24	63	$13,805.07	
15%	504	$31,989.56	248	$20,776.75	170	$17,683.44	131	$16,231.58	64	$13,936.06	
16%	561	$35,929.44	259	$21,803.78	175	$18,231.13	134	$16,597.81	64	$14,069.59	
17%	634	$40,990.19	271	$22,938.50	180	$18,814.03	137	$16,981.01	65	$14,205.68	
18%	731	$47,731.11	285	$24,198.89	186	$19,435.67	140	$17,382.42	65	$14,344.45	
19%	865	$57,158.52	301	$25,607.02	191	$20,100.07	143	$17,803.37	66	$14,485.96	
20%	1066	$71,283.99	318	$27,190.60	198	$20,811.80	146	$18,245.30	67	$14,630.30	
21%	1397	$94,798.61	337	$28,984.64	204	$21,576.08	150	$18,709.84	67	$14,777.55	
22%	2052	$141,767.78	359	$31,034.16	212	$22,399.01	153	$19,198.78	68	$14,927.81	
23%	4000	$282,473.97	385	$33,398.03	220	$23,287.57	157	$19,714.09	69	$15,081.16	
24%	*	*	414	$36,154.79	228	$24,250.03	161	$20,257.97	69	$15,237.67	
25%	*	*	449	$39,411.39	237	$25,295.95	166	$20,832.82	70	$15,397.52	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$12,300.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	270	$16,310.14	180	$14,725.55	137	$14,039.16	111	$13,655.69	59	$12,944.95	
7%	284	$17,251.70	185	$15,226.92	140	$14,378.33	113	$13,911.40	59	$13,059.08	
8%	300	$18,310.22	191	$15,763.94	143	$14,734.40	115	$14,176.91	60	$13,175.27	
9%	318	$19,509.02	198	$16,340.56	146	$15,108.66	117	$14,452.80	60	$13,293.52	
10%	338	$20,878.06	204	$16,961.36	150	$15,502.56	119	$14,739.70	61	$13,413.95	
11%	362	$22,456.52	212	$17,631.61	153	$15,917.67	121	$15,038.27	62	$13,536.55	
12%	389	$24,296.61	220	$18,357.49	157	$16,355.79	124	$15,349.26	62	$13,661.45	
13%	421	$26,469.49	229	$19,146.22	161	$16,818.84	126	$15,673.45	63	$13,788.65	
14%	459	$29,074.77	238	$20,006.41	166	$17,309.06	129	$16,011.68	63	$13,918.28	
15%	505	$32,256.22	248	$20,948.17	170	$17,828.89	131	$16,364.91	64	$14,050.35	
16%	562	$36,229.44	260	$21,983.76	175	$18,381.13	134	$16,734.17	64	$14,184.96	
17%	636	$41,333.02	272	$23,128.00	180	$18,968.86	137	$17,120.55	65	$14,322.19	
18%	733	$48,131.11	286	$24,398.89	186	$19,595.69	140	$17,525.28	66	$14,462.09	
19%	867	$57,638.53	301	$25,818.81	192	$20,265.60	143	$17,949.70	66	$14,604.78	
20%	1068	$71,884.00	318	$27,415.60	198	$20,983.25	147	$18,395.28	67	$14,750.30	
21%	1400	$95,598.62	338	$29,224.64	205	$21,753.88	150	$18,863.70	67	$14,898.76	
22%	2057	$142,967.80	360	$31,291.30	212	$22,583.64	154	$19,356.69	68	$15,050.25	
23%	4010	$284,873.94	385	$33,674.96	220	$23,479.61	157	$19,876.23	69	$15,204.87	
24%	*	*	415	$36,454.80	228	$24,450.03	162	$20,424.61	69	$15,362.67	
25%	*	*	450	$39,738.65	237	$25,504.61	166	$21,004.27	70	$15,523.83	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$12,400.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	271	$16,443.46	180	$14,845.56	137	$14,153.44	111	$13,766.80	59	$13,050.21	
7%	285	$17,392.88	185	$15,351.05	140	$14,495.40	113	$14,024.60	60	$13,165.28	
8%	301	$18,460.22	191	$15,892.51	143	$14,854.40	115	$14,292.29	60	$13,282.41	
9%	319	$19,669.02	198	$16,473.91	146	$15,231.73	117	$14,570.45	61	$13,401.63	
10%	339	$21,049.49	205	$17,099.83	150	$15,628.87	119	$14,859.70	61	$13,523.04	
11%	362	$22,641.13	212	$17,775.61	154	$16,047.40	122	$15,160.73	62	$13,646.64	
12%	390	$24,496.60	220	$18,507.50	158	$16,489.11	124	$15,474.27	62	$13,772.56	
13%	422	$26,687.67	229	$19,302.76	162	$16,955.99	126	$15,801.09	63	$13,900.80	
14%	460	$29,314.77	238	$20,170.03	166	$17,450.25	129	$16,142.12	63	$14,031.48	
15%	506	$32,522.89	249	$21,119.60	171	$17,974.36	132	$16,498.25	64	$14,164.63	
16%	563	$36,529.44	260	$22,163.78	176	$18,531.11	134	$16,870.52	64	$14,300.34	
17%	637	$41,675.90	273	$23,317.44	181	$19,123.71	137	$17,260.08	65	$14,438.69	
18%	734	$48,531.11	286	$24,598.88	186	$19,755.68	140	$17,668.14	66	$14,579.74	
19%	869	$58,118.54	302	$26,030.55	192	$20,431.11	143	$18,096.03	66	$14,723.59	
20%	1071	$72,483.97	319	$27,640.60	198	$21,154.64	147	$18,545.30	67	$14,870.30	
21%	1403	$96,398.62	338	$29,464.61	205	$21,931.64	150	$19,017.55	68	$15,019.98	
22%	2062	$144,167.80	361	$31,548.44	212	$22,768.23	154	$19,514.58	68	$15,172.70	
23%	4019	$287,273.95	386	$33,951.91	220	$23,671.59	158	$20,038.42	69	$15,328.58	
24%	*	*	416	$36,754.79	229	$24,650.03	162	$20,591.29	70	$15,487.67	
25%	*	*	451	$40,065.91	238	$25,713.33	166	$21,175.69	70	$15,650.13	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$12,500.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	271	$16,576.81	180	$14,965.56	137	$14,267.73	111	$13,877.91	59	$13,155.47	
7%	285	$17,534.05	186	$15,475.20	140	$14,612.47	113	$14,137.81	60	$13,271.48	
8%	301	$18,610.22	192	$16,021.08	143	$14,974.39	115	$14,407.67	60	$13,389.55	
9%	319	$19,829.02	198	$16,607.23	147	$15,354.81	117	$14,688.09	61	$13,509.74	
10%	340	$21,220.91	205	$17,238.28	150	$15,755.19	120	$14,979.70	61	$13,632.12	
11%	363	$22,825.75	213	$17,919.61	154	$16,177.14	122	$15,283.18	62	$13,756.74	
12%	390	$24,696.60	221	$18,657.48	158	$16,622.45	124	$15,599.26	62	$13,883.67	
13%	422	$26,905.85	229	$19,459.27	162	$17,093.14	127	$15,928.75	63	$14,012.96	
14%	461	$29,554.76	239	$20,333.68	166	$17,591.42	129	$16,272.55	63	$14,144.68	
15%	507	$32,789.56	249	$21,291.03	171	$18,119.81	132	$16,631.59	64	$14,278.92	
16%	565	$36,829.44	261	$22,343.76	176	$18,681.12	135	$17,006.88	65	$14,415.72	
17%	638	$42,018.75	273	$23,506.95	181	$19,278.54	137	$17,399.60	65	$14,555.20	
18%	736	$48,931.12	287	$24,798.89	187	$19,915.67	141	$17,810.99	66	$14,697.39	
19%	871	$58,598.54	302	$26,242.34	192	$20,596.63	144	$18,242.39	66	$14,842.40	
20%	1073	$73,084.01	320	$27,865.61	199	$21,326.09	147	$18,695.32	67	$14,990.30	
21%	1406	$97,198.63	339	$29,704.64	206	$22,109.42	150	$19,171.38	68	$15,141.19	
22%	2067	$145,367.79	361	$31,805.58	213	$22,952.86	154	$19,672.47	68	$15,295.14	
23%	4029	$289,673.97	387	$34,228.82	221	$23,863.59	158	$20,200.60	69	$15,452.29	
24%	*	*	417	$37,054.77	229	$24,850.03	162	$20,757.96	70	$15,612.69	
25%	*	*	452	$40,393.17	238	$25,922.03	166	$21,347.11	70	$15,776.44	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$12,600.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	272	$16,710.13	181	$15,085.55	137	$14,382.02	112	$13,989.03	59	$13,260.74	
7%	286	$17,675.23	186	$15,599.33	140	$14,729.54	114	$14,251.01	60	$13,377.67	
8%	302	$18,760.22	192	$16,149.66	144	$15,094.39	116	$14,523.05	60	$13,496.69	
9%	320	$19,989.02	199	$16,740.56	147	$15,477.89	118	$14,805.73	61	$13,617.85	
10%	340	$21,392.35	206	$17,376.74	150	$15,881.50	120	$15,099.70	61	$13,741.21	
11%	364	$23,010.37	213	$18,063.61	154	$16,306.87	122	$15,405.62	62	$13,866.83	
12%	391	$24,896.61	221	$18,807.49	158	$16,755.79	124	$15,724.25	62	$13,994.77	
13%	423	$27,124.04	230	$19,615.80	162	$17,230.27	127	$16,056.42	63	$14,125.11	
14%	462	$29,794.76	239	$20,497.31	167	$17,732.58	129	$16,402.99	63	$14,257.88	
15%	508	$33,056.22	250	$21,462.45	171	$18,265.26	132	$16,764.91	64	$14,393.21	
16%	566	$37,129.44	261	$22,523.78	176	$18,831.13	135	$17,143.26	65	$14,531.11	
17%	640	$42,361.60	274	$23,696.39	181	$19,433.38	138	$17,539.14	65	$14,671.71	
18%	737	$49,331.11	287	$24,998.88	187	$20,075.69	141	$17,953.85	66	$14,815.04	
19%	873	$59,078.53	303	$26,454.09	193	$20,762.15	144	$18,388.74	66	$14,961.21	
20%	1075	$73,683.98	320	$28,090.60	199	$21,497.53	147	$18,845.30	67	$15,110.30	
21%	1409	$97,998.61	340	$29,944.63	206	$22,287.21	151	$19,325.23	68	$15,262.41	
22%	2072	$146,567.79	362	$32,062.73	213	$23,137.49	154	$19,830.36	68	$15,417.59	
23%	4038	$292,073.93	388	$34,505.72	221	$24,055.60	158	$20,362.74	69	$15,576.00	
24%	*	*	417	$37,354.77	230	$25,050.03	162	$20,924.64	70	$15,737.70	
25%	*	*	452	$40,720.44	239	$26,130.71	167	$21,518.55	70	$15,902.75	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$12,700.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	272	$16,843.47	181	$15,205.56	138	$14,496.30	112	$14,100.14	59	$13,366.00	
7%	286	$17,816.40	186	$15,723.47	141	$14,846.62	114	$14,364.23	60	$13,483.87	
8%	303	$18,910.22	193	$16,278.22	144	$15,214.40	116	$14,638.44	60	$13,603.83	
9%	321	$20,149.02	199	$16,873.91	147	$15,600.97	118	$14,923.38	61	$13,725.96	
10%	341	$21,563.77	206	$17,515.21	151	$16,007.82	120	$15,219.70	61	$13,850.30	
11%	365	$23,194.98	213	$18,207.61	154	$16,436.59	122	$15,528.07	62	$13,976.93	
12%	392	$25,096.61	221	$18,957.48	158	$16,889.12	125	$15,849.25	62	$14,105.88	
13%	424	$27,342.22	230	$19,772.33	163	$17,367.41	127	$16,184.09	63	$14,237.26	
14%	463	$30,034.76	240	$20,660.94	167	$17,873.77	130	$16,533.42	64	$14,371.09	
15%	509	$33,322.89	250	$21,633.89	172	$18,410.71	132	$16,898.24	64	$14,507.50	
16%	567	$37,429.44	261	$22,703.76	176	$18,981.11	135	$17,279.63	65	$14,646.50	
17%	641	$42,704.48	274	$23,885.89	182	$19,588.23	138	$17,678.69	65	$14,788.21	
18%	739	$49,731.11	288	$25,198.90	187	$20,235.69	141	$18,096.71	66	$14,932.69	
19%	875	$59,558.53	303	$26,665.85	193	$20,927.66	144	$18,535.07	67	$15,080.02	
20%	1078	$74,283.99	321	$28,315.60	199	$21,668.93	147	$18,995.28	67	$15,230.30	
21%	1413	$98,798.61	340	$30,184.62	206	$22,464.98	151	$19,479.08	68	$15,383.62	
22%	2077	$147,767.78	363	$32,319.87	214	$23,322.08	155	$19,988.27	69	$15,540.04	
23%	4048	$294,473.97	388	$34,782.66	221	$24,247.58	158	$20,524.88	69	$15,699.70	
24%	*	*	418	$37,654.79	230	$25,250.03	163	$21,091.28	70	$15,862.70	
25%	*	*	453	$41,047.73	239	$26,339.43	167	$21,689.98	71	$16,029.07	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$12,800.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	273	$16,976.80	181	$15,325.56	138	$14,610.59	112	$14,211.25	59	$13,471.26	
7%	287	$17,957.59	187	$15,847.61	141	$14,963.69	114	$14,477.44	60	$13,590.07	
8%	303	$19,060.22	193	$16,406.80	144	$15,334.40	116	$14,753.83	60	$13,710.97	
9%	321	$20,309.02	199	$17,007.23	147	$15,724.04	118	$15,041.04	61	$13,834.08	
10%	342	$21,735.20	206	$17,653.67	151	$16,134.14	120	$15,339.70	61	$13,959.39	
11%	365	$23,379.59	214	$18,351.61	155	$16,566.32	122	$15,650.51	62	$14,087.02	
12%	393	$25,296.61	222	$19,107.49	159	$17,022.45	125	$15,974.26	63	$14,216.99	
13%	425	$27,560.41	231	$19,928.83	163	$17,504.57	127	$16,311.74	63	$14,349.42	
14%	463	$30,274.76	240	$20,824.59	167	$18,014.95	130	$16,663.85	64	$14,484.30	
15%	510	$33,589.56	251	$21,805.30	172	$18,556.18	132	$17,031.57	64	$14,621.79	
16%	568	$37,729.44	262	$22,883.79	177	$19,131.12	135	$17,415.98	65	$14,761.88	
17%	642	$43,047.32	275	$24,075.34	182	$19,743.06	138	$17,818.23	65	$14,904.71	
18%	741	$50,131.10	288	$25,398.88	188	$20,395.66	141	$18,239.56	66	$15,050.33	
19%	877	$60,038.53	304	$26,877.62	193	$21,093.18	144	$18,681.40	67	$15,198.83	
20%	1080	$74,884.00	321	$28,540.60	200	$21,840.37	148	$19,145.30	67	$15,350.30	
21%	1416	$99,598.62	341	$30,424.65	207	$22,642.76	151	$19,632.93	68	$15,504.83	
22%	2081	$148,967.80	363	$32,577.01	214	$23,506.71	155	$20,146.16	69	$15,662.50	
23%	4057	$296,873.94	389	$35,059.60	222	$24,439.61	159	$20,687.07	69	$15,823.41	
24%	*	*	419	$37,954.80	230	$25,450.03	163	$21,257.96	70	$15,987.69	
25%	*	*	454	$41,375.02	240	$26,548.09	167	$21,861.40	71	$16,155.40	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$12,900.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	273	$17,110.14	181	$15,445.55	138	$14,724.87	112	$14,322.36	59	$13,576.52	
7%	288	$18,098.76	187	$15,971.75	141	$15,080.76	114	$14,590.64	60	$13,696.26	
8%	304	$19,210.22	193	$16,535.37	144	$15,454.39	116	$14,869.22	60	$13,818.11	
9%	322	$20,469.02	200	$17,140.56	148	$15,847.12	118	$15,158.69	61	$13,942.18	
10%	342	$21,906.63	207	$17,792.13	151	$16,260.45	120	$15,459.70	62	$14,068.47	
11%	366	$23,564.21	214	$18,495.61	155	$16,696.06	123	$15,772.97	62	$14,197.12	
12%	394	$25,496.60	222	$19,257.50	159	$17,155.78	125	$16,099.27	63	$14,328.10	
13%	426	$27,778.60	231	$20,085.37	163	$17,641.71	127	$16,439.39	63	$14,461.57	
14%	464	$30,514.76	241	$20,988.20	167	$18,156.12	130	$16,794.29	64	$14,597.51	
15%	511	$33,856.23	251	$21,976.76	172	$18,701.62	133	$17,164.92	64	$14,736.07	
16%	569	$38,029.44	262	$23,063.76	177	$19,281.13	135	$17,552.33	65	$14,877.27	
17%	644	$43,390.17	275	$24,264.84	182	$19,897.90	138	$17,957.75	66	$15,021.21	
18%	742	$50,531.11	289	$25,598.90	188	$20,555.68	141	$18,382.42	66	$15,167.98	
19%	879	$60,518.52	304	$27,089.37	194	$21,258.70	145	$18,827.75	67	$15,317.65	
20%	1082	$75,483.98	322	$28,765.60	200	$22,011.82	148	$19,295.31	67	$15,470.30	
21%	1419	$100,398.62	342	$30,664.62	207	$22,820.54	151	$19,786.77	68	$15,626.04	
22%	2086	$150,167.79	364	$32,834.15	214	$23,691.34	155	$20,304.05	69	$15,784.96	
23%	4067	$299,273.96	390	$35,336.50	222	$24,631.60	159	$20,849.25	69	$15,947.12	
24%	*	*	420	$38,254.78	231	$25,650.03	163	$21,424.63	70	$16,112.69	
25%	*	*	455	$41,702.30	240	$26,756.81	167	$22,032.82	71	$16,281.73	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$13,000.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	274	$17,243.47	182	$15,565.55	138	$14,839.16	112	$14,433.47	60	$13,681.79	
7%	288	$18,239.94	187	$16,095.88	141	$15,197.84	114	$14,703.85	60	$13,802.45	
8%	304	$19,360.22	193	$16,663.94	144	$15,574.39	116	$14,984.60	61	$13,925.26	
9%	322	$20,629.02	200	$17,273.91	148	$15,970.20	118	$15,276.33	61	$14,050.29	
10%	343	$22,078.06	207	$17,930.60	151	$16,386.76	121	$15,579.70	62	$14,177.57	
11%	367	$23,748.83	214	$18,639.61	155	$16,825.79	123	$15,895.42	62	$14,307.21	
12%	394	$25,696.61	223	$19,407.48	159	$17,289.12	125	$16,224.26	63	$14,439.22	
13%	427	$27,996.77	231	$20,241.88	163	$17,778.84	128	$16,567.05	63	$14,573.71	
14%	465	$30,754.77	241	$21,151.87	168	$18,297.29	130	$16,924.73	64	$14,710.72	
15%	512	$34,122.89	251	$22,148.16	172	$18,847.07	133	$17,298.25	64	$14,850.35	
16%	571	$38,329.44	263	$23,243.79	177	$19,431.12	136	$17,688.71	65	$14,992.66	
17%	645	$43,733.05	275	$24,454.29	183	$20,052.74	139	$18,097.28	66	$15,137.71	
18%	744	$50,931.12	289	$25,798.87	188	$20,715.69	142	$18,525.27	66	$15,285.63	
19%	881	$60,998.52	305	$27,301.15	194	$21,424.22	145	$18,974.11	67	$15,436.46	
20%	1085	$76,083.99	322	$28,990.60	200	$22,183.21	148	$19,445.31	67	$15,590.30	
21%	1422	$101,198.62	342	$30,904.63	207	$22,998.31	152	$19,940.61	68	$15,747.25	
22%	2091	$151,367.78	365	$33,091.30	215	$23,875.93	155	$20,461.94	69	$15,907.40	
23%	4076	$301,673.97	390	$35,613.41	223	$24,823.58	159	$21,011.39	69	$16,070.83	
24%	*	*	420	$38,554.76	231	$25,850.03	163	$21,591.30	70	$16,237.68	
25%	*	*	456	$42,029.56	240	$26,965.50	168	$22,204.27	71	$16,408.06	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$13,100.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	274	$17,376.80	182	$15,685.56	138	$14,953.44	112	$14,544.58	60	$13,787.05	
7%	289	$18,381.11	188	$16,220.03	141	$15,314.91	114	$14,817.05	60	$13,908.65	
8%	305	$19,510.22	194	$16,792.51	145	$15,694.39	116	$15,099.98	61	$14,032.40	
9%	323	$20,789.02	200	$17,407.23	148	$16,093.28	119	$15,393.97	61	$14,158.39	
10%	344	$22,249.49	207	$18,069.05	152	$16,513.09	121	$15,699.70	62	$14,286.66	
11%	368	$23,933.43	215	$18,783.61	155	$16,955.51	123	$16,017.87	62	$14,417.29	
12%	395	$25,896.62	223	$19,557.49	159	$17,422.46	125	$16,349.25	63	$14,550.33	
13%	428	$28,214.94	232	$20,398.41	164	$17,915.98	128	$16,694.72	63	$14,685.85	
14%	466	$30,994.77	241	$21,315.48	168	$18,438.48	130	$17,055.16	64	$14,823.93	
15%	513	$34,389.56	252	$22,319.61	173	$18,992.54	133	$17,431.58	64	$14,964.62	
16%	572	$38,629.44	263	$23,423.77	178	$19,581.11	136	$17,825.08	65	$15,108.04	
17%	646	$44,075.89	276	$24,643.79	183	$20,207.58	139	$18,236.82	66	$15,254.22	
18%	745	$51,331.11	290	$25,998.90	188	$20,875.67	142	$18,668.13	66	$15,403.28	
19%	882	$61,478.52	306	$27,512.90	194	$21,589.73	145	$19,120.44	67	$15,555.27	
20%	1087	$76,684.00	323	$29,215.60	201	$22,354.66	148	$19,595.29	68	$15,710.30	
21%	1425	$101,998.62	343	$31,144.64	208	$23,176.10	152	$20,094.46	68	$15,868.46	
22%	2095	$152,567.80	365	$33,348.44	215	$24,060.56	156	$20,619.84	69	$16,029.85	
23%	4085	$304,073.96	391	$35,890.37	223	$25,015.61	159	$21,173.53	70	$16,194.54	
24%	*	*	421	$38,854.78	231	$26,050.03	164	$21,757.95	70	$16,362.68	
25%	*	*	457	$42,356.82	241	$27,174.19	168	$22,375.69	71	$16,534.37	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$13,200.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	275	$17,510.13	182	$15,805.55	139	$15,067.73	113	$14,655.69	60	$13,892.32	
7%	289	$18,522.29	188	$16,344.16	142	$15,431.99	115	$14,930.26	60	$14,014.84	
8%	305	$19,660.22	194	$16,921.09	145	$15,814.40	117	$15,215.36	61	$14,139.55	
9%	324	$20,949.02	201	$17,540.56	148	$16,216.35	119	$15,511.62	61	$14,266.50	
10%	344	$22,420.92	208	$18,207.52	152	$16,639.40	121	$15,819.70	62	$14,395.76	
11%	368	$24,118.05	215	$18,927.61	156	$17,085.24	123	$16,140.31	62	$14,527.38	
12%	396	$26,096.61	223	$19,707.49	160	$17,555.78	126	$16,474.25	63	$14,661.44	
13%	428	$28,433.12	232	$20,554.94	164	$18,053.14	128	$16,822.38	63	$14,798.00	
14%	467	$31,234.78	242	$21,479.13	168	$18,579.66	131	$17,185.59	64	$14,937.14	
15%	514	$34,656.23	252	$22,491.03	173	$19,137.99	133	$17,564.91	65	$15,078.91	
16%	573	$38,929.44	264	$23,603.78	178	$19,731.12	136	$17,961.44	65	$15,223.43	
17%	648	$44,418.74	276	$24,833.24	183	$20,362.41	139	$18,376.36	66	$15,370.73	
18%	747	$51,731.12	290	$26,198.87	189	$21,035.68	142	$18,810.99	66	$15,520.93	
19%	884	$61,958.54	306	$27,724.69	195	$21,755.26	145	$19,266.77	67	$15,674.08	
20%	1089	$77,283.99	324	$29,440.61	201	$22,526.10	149	$19,745.29	68	$15,830.30	
21%	1428	$102,798.62	343	$31,384.62	208	$23,353.87	152	$20,248.32	68	$15,989.67	
22%	2100	$153,767.78	366	$33,605.58	215	$24,245.18	156	$20,777.74	69	$16,152.30	
23%	4094	$306,473.95	392	$36,167.28	223	$25,207.59	160	$21,335.71	70	$16,318.27	
24%	*	*	422	$39,154.80	232	$26,250.03	164	$21,924.62	70	$16,487.67	
25%	*	*	457	$42,684.07	241	$27,382.91	168	$22,547.12	71	$16,660.68	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$13,300.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	275	$17,643.47	183	$15,925.55	139	$15,182.01	113	$14,766.80	60	$13,997.58	
7%	290	$18,663.47	188	$16,468.30	142	$15,549.06	115	$15,043.47	60	$14,121.03	
8%	306	$19,810.22	194	$17,049.65	145	$15,934.39	117	$15,330.75	61	$14,246.70	
9%	324	$21,109.02	201	$17,673.91	149	$16,339.42	119	$15,629.27	61	$14,374.61	
10%	345	$22,592.34	208	$18,345.98	152	$16,765.71	121	$15,939.70	62	$14,504.85	
11%	369	$24,302.67	216	$19,071.61	156	$17,214.98	123	$16,262.76	62	$14,637.47	
12%	397	$26,296.60	224	$19,857.49	160	$17,689.12	126	$16,599.26	63	$14,772.56	
13%	429	$28,651.31	233	$20,711.44	164	$18,190.28	128	$16,950.04	63	$14,910.14	
14%	468	$31,474.78	242	$21,642.76	168	$18,720.82	131	$17,316.03	64	$15,050.35	
15%	515	$34,922.89	253	$22,662.46	173	$19,283.44	133	$17,698.24	65	$15,193.20	
16%	574	$39,229.44	264	$23,783.77	178	$19,881.13	136	$18,097.80	65	$15,338.82	
17%	649	$44,761.61	277	$25,022.74	183	$20,517.25	139	$18,515.91	66	$15,487.23	
18%	748	$52,131.11	291	$26,398.90	189	$21,195.70	142	$18,953.85	66	$15,638.57	
19%	886	$62,438.53	307	$27,936.43	195	$21,920.77	145	$19,413.11	67	$15,792.89	
20%	1092	$77,883.97	324	$29,665.60	201	$22,697.50	149	$19,895.31	68	$15,950.30	
21%	1431	$103,598.62	344	$31,624.65	208	$23,531.64	152	$20,402.16	68	$16,110.88	
22%	2104	$154,967.80	367	$33,862.73	216	$24,429.78	156	$20,935.63	69	$16,274.74	
23%	4103	$308,873.94	393	$36,444.18	224	$25,399.59	160	$21,497.90	70	$16,441.99	
24%	*	*	423	$39,454.78	232	$26,450.03	164	$22,091.30	70	$16,612.67	
25%	*	*	458	$43,011.37	242	$27,591.57	168	$22,718.54	71	$16,786.99	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$13,400.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	276	$17,776.80	183	$16,045.56	139	$15,296.30	113	$14,877.91	60	$14,102.85	
7%	290	$18,804.64	189	$16,592.44	142	$15,666.13	115	$15,156.68	60	$14,227.23	
8%	307	$19,960.22	195	$17,178.23	145	$16,054.39	117	$15,446.14	61	$14,353.84	
9%	325	$21,269.02	201	$17,807.23	149	$16,462.50	119	$15,746.92	61	$14,482.71	
10%	346	$22,763.77	208	$18,484.44	152	$16,892.03	121	$16,059.70	62	$14,613.95	
11%	370	$24,487.29	216	$19,215.61	156	$17,344.71	124	$16,385.21	62	$14,747.56	
12%	397	$26,496.61	224	$20,007.49	160	$17,822.45	126	$16,724.27	63	$14,883.67	
13%	430	$28,869.50	233	$20,867.98	164	$18,327.41	128	$17,077.69	64	$15,022.29	
14%	469	$31,714.78	243	$21,806.39	169	$18,862.00	131	$17,446.46	64	$15,163.56	
15%	516	$35,189.56	253	$22,833.89	173	$19,428.89	134	$17,831.59	65	$15,307.49	
16%	575	$39,529.44	265	$23,963.77	178	$20,031.11	136	$18,234.15	65	$15,454.20	
17%	650	$45,104.48	277	$25,212.19	184	$20,672.10	139	$18,655.42	66	$15,603.74	
18%	750	$52,531.12	291	$26,598.87	189	$21,355.68	142	$19,096.71	67	$15,756.21	
19%	888	$62,918.53	307	$28,148.22	195	$22,086.28	146	$19,559.47	67	$15,911.71	
20%	1094	$78,484.00	325	$29,890.60	202	$22,868.94	149	$20,045.32	68	$16,070.30	
21%	1434	$104,398.62	345	$31,864.62	209	$23,709.43	153	$20,555.99	68	$16,232.09	
22%	2109	$156,167.78	367	$34,119.87	216	$24,614.41	156	$21,093.52	69	$16,397.19	
23%	4112	$311,273.94	393	$36,721.13	224	$25,591.61	160	$21,660.04	70	$16,565.70	
24%	*	*	424	$39,754.76	233	$26,650.03	164	$22,257.97	70	$16,737.66	
25%	*	*	459	$43,338.66	242	$27,800.29	169	$22,889.99	71	$16,913.30	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$13,500.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	276	$17,910.14	183	$16,165.55	139	$15,410.59	113	$14,989.02	60	$14,208.11	
7%	291	$18,945.82	189	$16,716.58	142	$15,783.20	115	$15,269.89	60	$14,333.42	
8%	307	$20,110.22	195	$17,306.80	146	$16,174.39	117	$15,561.53	61	$14,460.98	
9%	325	$21,429.02	202	$17,940.56	149	$16,585.58	119	$15,864.57	61	$14,590.82	
10%	346	$22,935.20	209	$18,622.91	153	$17,018.35	121	$16,179.70	62	$14,723.04	
11%	370	$24,671.90	216	$19,359.61	156	$17,474.43	124	$16,507.67	63	$14,857.65	
12%	398	$26,696.62	224	$20,157.48	160	$17,955.79	126	$16,849.26	63	$14,994.79	
13%	431	$29,087.68	233	$21,024.49	165	$18,464.56	129	$17,205.35	64	$15,134.45	
14%	470	$31,954.78	243	$21,970.05	169	$19,003.19	131	$17,576.90	64	$15,276.77	
15%	517	$35,456.23	254	$23,005.30	174	$19,574.36	134	$17,964.92	65	$15,421.77	
16%	576	$39,829.44	265	$24,143.78	179	$20,181.12	137	$18,370.52	65	$15,569.58	
17%	651	$45,447.31	278	$25,401.68	184	$20,826.93	140	$18,794.95	66	$15,720.25	
18%	751	$52,931.11	292	$26,798.90	190	$21,515.67	143	$19,239.56	67	$15,873.86	
19%	890	$63,398.52	308	$28,359.96	196	$22,251.81	146	$19,705.81	67	$16,030.52	
20%	1096	$79,084.00	325	$30,115.60	202	$23,040.39	149	$20,195.30	68	$16,190.30	
21%	1437	$105,198.62	345	$32,104.63	209	$23,887.21	153	$20,709.84	69	$16,353.31	
22%	2113	$157,367.80	368	$34,377.01	216	$24,799.02	157	$21,251.41	69	$16,519.64	
23%	4121	$313,673.95	394	$36,998.05	224	$25,783.58	160	$21,822.18	70	$16,689.40	
24%	*	*	424	$40,054.78	233	$26,850.03	165	$22,424.61	71	$16,862.68	
25%	*	*	460	$43,665.93	242	$28,008.98	169	$23,061.41	71	$17,039.61	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$13,600.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	277	$18,043.47	184	$16,285.55	139	$15,524.87	113	$15,100.14	60	$14,313.37	
7%	291	$19,086.99	189	$16,840.71	143	$15,900.28	115	$15,383.09	60	$14,439.61	
8%	308	$20,260.22	195	$17,435.37	146	$16,294.40	117	$15,676.90	61	$14,568.12	
9%	326	$21,589.02	202	$18,073.91	149	$16,708.66	119	$15,982.21	62	$14,698.92	
10%	347	$23,106.63	209	$18,761.36	153	$17,144.67	122	$16,299.70	62	$14,832.13	
11%	371	$24,856.52	217	$19,503.61	157	$17,604.16	124	$16,630.11	63	$14,967.74	
12%	399	$26,896.61	225	$20,307.49	161	$18,089.12	126	$16,974.25	63	$15,105.89	
13%	432	$29,305.85	234	$21,181.01	165	$18,601.72	129	$17,333.01	64	$15,246.60	
14%	471	$32,194.77	243	$22,133.66	169	$19,144.37	131	$17,707.34	64	$15,389.97	
15%	518	$35,722.89	254	$23,176.76	174	$19,719.81	134	$18,098.25	65	$15,536.06	
16%	577	$40,129.44	266	$24,323.76	179	$20,331.13	137	$18,506.90	65	$15,684.95	
17%	653	$45,790.18	278	$25,591.14	184	$20,981.77	140	$18,934.50	66	$15,836.75	
18%	753	$53,331.12	292	$26,998.88	190	$21,675.69	143	$19,382.42	67	$15,991.51	
19%	891	$63,878.52	308	$28,571.75	196	$22,417.32	146	$19,852.14	67	$16,149.33	
20%	1098	$79,683.99	326	$30,340.60	202	$23,211.79	149	$20,345.28	68	$16,310.30	
21%	1440	$105,998.62	346	$32,344.64	209	$24,064.98	153	$20,863.70	69	$16,474.53	
22%	2118	$158,567.78	369	$34,634.15	217	$24,983.62	157	$21,409.32	69	$16,642.08	
23%	4130	$316,073.96	395	$37,274.95	225	$25,975.59	161	$21,984.36	70	$16,813.11	
24%	*	*	425	$40,354.80	233	$27,050.03	165	$22,591.29	71	$16,987.69	
25%	*	*	461	$43,993.19	243	$28,217.66	169	$23,232.83	71	$17,165.92	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$13,700.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	277	$18,176.81	184	$16,405.56	140	$15,639.16	113	$15,211.25	60	$14,418.63	
7%	292	$19,228.18	190	$16,964.85	143	$16,017.35	115	$15,496.30	61	$14,545.81	
8%	308	$20,410.22	196	$17,563.94	146	$16,414.40	117	$15,792.28	61	$14,675.27	
9%	327	$21,749.02	202	$18,207.23	149	$16,831.73	120	$16,099.85	62	$14,807.04	
10%	348	$23,278.06	209	$18,899.82	153	$17,270.98	122	$16,419.70	62	$14,941.22	
11%	372	$25,041.13	217	$19,647.61	157	$17,733.90	124	$16,752.56	63	$15,077.84	
12%	400	$27,096.60	225	$20,457.50	161	$18,222.45	126	$17,099.25	63	$15,217.00	
13%	432	$29,524.03	234	$21,337.55	165	$18,738.85	129	$17,460.68	64	$15,358.75	
14%	472	$32,434.76	244	$22,297.31	170	$19,285.52	132	$17,837.76	64	$15,503.17	
15%	519	$35,989.56	254	$23,348.16	174	$19,865.26	134	$18,231.58	65	$15,650.35	
16%	578	$40,429.44	266	$24,503.78	179	$20,481.13	137	$18,643.26	66	$15,800.34	
17%	654	$46,133.05	279	$25,780.62	185	$21,136.61	140	$19,074.04	66	$15,953.26	
18%	754	$53,731.11	293	$27,198.90	190	$21,835.69	143	$19,525.28	67	$16,109.15	
19%	893	$64,358.53	309	$28,783.49	196	$22,582.84	146	$19,998.48	67	$16,268.14	
20%	1100	$80,283.98	326	$30,565.60	203	$23,383.22	150	$20,495.30	68	$16,430.30	
21%	1443	$106,798.62	346	$32,584.62	210	$24,242.76	153	$21,017.55	69	$16,595.74	
22%	2122	$159,767.79	369	$34,891.30	217	$25,168.25	157	$21,567.21	69	$16,764.53	
23%	4139	$318,473.98	395	$37,551.89	225	$26,167.61	161	$22,146.54	70	$16,936.82	
24%	*	*	426	$40,654.78	234	$27,250.03	165	$22,757.97	71	$17,112.70	
25%	*	*	462	$44,320.44	243	$28,426.38	169	$23,404.25	71	$17,292.23	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$13,800.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	278	$18,310.13	184	$16,525.56	140	$15,753.44	114	$15,322.36	60	$14,523.90	
7%	292	$19,369.35	190	$17,088.99	143	$16,134.42	116	$15,609.50	61	$14,652.01	
8%	309	$20,560.22	196	$17,692.51	146	$16,534.39	118	$15,907.67	61	$14,782.41	
9%	327	$21,909.02	203	$18,340.56	150	$16,954.81	120	$16,217.50	62	$14,915.15	
10%	348	$23,449.49	210	$19,038.29	153	$17,397.29	122	$16,539.70	62	$15,050.30	
11%	372	$25,225.74	217	$19,791.61	157	$17,863.63	124	$16,875.01	63	$15,187.93	
12%	400	$27,296.61	226	$20,607.48	161	$18,355.79	127	$17,224.25	63	$15,328.11	
13%	433	$29,742.22	234	$21,494.05	165	$18,875.98	129	$17,588.34	64	$15,470.90	
14%	472	$32,674.76	244	$22,460.95	170	$19,426.71	132	$17,968.20	64	$15,616.37	
15%	520	$36,256.23	255	$23,519.61	174	$20,010.71	134	$18,364.91	65	$15,764.64	
16%	579	$40,729.44	266	$24,683.76	180	$20,631.11	137	$18,779.62	66	$15,915.73	
17%	655	$46,475.90	279	$25,970.09	185	$21,291.45	140	$19,213.58	66	$16,069.77	
18%	756	$54,131.10	293	$27,398.88	190	$21,995.66	143	$19,668.14	67	$16,226.80	
19%	895	$64,838.53	309	$28,995.28	197	$22,748.35	147	$20,144.82	68	$16,386.95	
20%	1103	$80,883.98	327	$30,790.60	203	$23,554.67	150	$20,645.31	68	$16,550.30	
21%	1446	$107,598.62	347	$32,824.65	210	$24,420.54	153	$21,171.38	69	$16,716.95	
22%	2126	$160,967.80	370	$35,148.44	217	$25,352.86	157	$21,725.10	69	$16,886.98	
23%	4148	$320,873.95	396	$37,828.82	225	$26,359.58	161	$22,308.69	70	$17,060.53	
24%	*	*	426	$40,954.76	234	$27,450.03	165	$22,924.64	71	$17,237.70	
25%	*	*	462	$44,647.73	243	$28,635.05	170	$23,575.70	72	$17,418.55	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$13,900.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	278	$18,443.47	184	$16,645.55	140	$15,867.73	114	$15,433.47	60	$14,629.16	
7%	293	$19,510.53	190	$17,213.13	143	$16,251.50	116	$15,722.72	61	$14,758.20	
8%	309	$20,710.22	196	$17,821.09	146	$16,654.39	118	$16,023.06	61	$14,889.55	
9%	328	$22,069.02	203	$18,473.91	150	$17,077.89	120	$16,335.15	62	$15,023.26	
10%	349	$23,620.91	210	$19,176.75	154	$17,523.61	122	$16,659.70	62	$15,159.39	
11%	373	$25,410.37	218	$19,935.61	157	$17,993.35	124	$16,997.45	63	$15,298.03	
12%	401	$27,496.61	226	$20,757.49	161	$18,489.12	127	$17,349.26	63	$15,439.21	
13%	434	$29,960.41	235	$21,650.58	166	$19,013.13	129	$17,715.99	64	$15,583.06	
14%	473	$32,914.77	245	$22,624.57	170	$19,567.89	132	$18,098.64	65	$15,729.58	
15%	521	$36,522.89	255	$23,691.03	175	$20,156.18	135	$18,498.25	65	$15,878.93	
16%	581	$41,029.44	267	$24,863.78	180	$20,781.12	137	$18,915.97	66	$16,031.11	
17%	656	$46,818.74	280	$26,159.56	185	$21,446.29	140	$19,353.10	66	$16,186.27	
18%	757	$54,531.11	294	$27,598.90	191	$22,155.68	144	$19,810.99	67	$16,344.45	
19%	897	$65,318.52	310	$29,207.02	197	$22,913.87	147	$20,291.18	68	$16,505.76	
20%	1105	$81,483.99	327	$31,015.60	203	$23,726.09	150	$20,795.31	68	$16,670.30	
21%	1449	$108,398.61	348	$33,064.61	210	$24,598.31	154	$21,325.23	69	$16,838.16	
22%	2131	$162,167.78	370	$35,405.58	218	$25,537.47	157	$21,882.99	70	$17,009.43	
23%	4156	$323,273.95	397	$38,105.72	226	$26,551.60	161	$22,470.84	70	$17,184.24	
24%	*	*	427	$41,254.79	234	$27,650.03	166	$23,091.28	71	$17,362.69	
25%	*	*	463	$44,975.02	244	$28,843.76	170	$23,747.12	72	$17,544.88	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$14,000.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	279	$18,576.80	185	$16,765.55	140	$15,982.02	114	$15,544.58	60	$14,734.42	
7%	293	$19,651.70	190	$17,337.26	143	$16,368.57	116	$15,835.93	61	$14,864.40	
8%	310	$20,860.22	197	$17,949.65	147	$16,774.39	118	$16,138.45	61	$14,996.69	
9%	328	$22,229.02	203	$18,607.24	150	$17,200.97	120	$16,452.80	62	$15,131.37	
10%	349	$23,792.35	210	$19,315.20	154	$17,649.93	122	$16,779.70	62	$15,268.48	
11%	374	$25,594.98	218	$20,079.61	158	$18,123.07	125	$17,119.91	63	$15,408.12	
12%	402	$27,696.60	226	$20,907.50	162	$18,622.45	127	$17,474.27	63	$15,550.32	
13%	435	$30,178.59	235	$21,807.11	166	$19,150.29	129	$17,843.64	64	$15,695.21	
14%	474	$33,154.77	245	$22,788.23	170	$19,709.07	132	$18,229.07	65	$15,842.79	
15%	522	$36,789.56	256	$23,862.45	175	$20,301.63	135	$18,631.59	65	$15,993.22	
16%	582	$41,329.44	267	$25,043.77	180	$20,931.13	138	$19,052.34	66	$16,146.50	
17%	658	$47,161.60	280	$26,349.05	185	$21,601.12	141	$19,492.63	66	$16,302.77	
18%	758	$54,931.11	294	$27,798.88	191	$22,315.70	144	$19,953.85	67	$16,462.10	
19%	898	$65,798.53	310	$29,418.81	197	$23,079.39	147	$20,437.52	68	$16,624.58	
20%	1107	$82,084.01	328	$31,240.60	204	$23,897.50	150	$20,945.29	68	$16,790.30	
21%	1452	$109,198.61	348	$33,304.64	211	$24,776.09	154	$21,479.08	69	$16,959.37	
22%	2135	$163,367.79	371	$35,662.73	218	$25,722.10	158	$22,040.90	70	$17,131.90	
23%	4165	$325,673.98	397	$38,382.66	226	$26,743.60	162	$22,633.00	70	$17,307.94	
24%	*	*	428	$41,554.79	235	$27,850.03	166	$23,257.95	71	$17,487.69	
25%	*	*	464	$45,302.29	244	$29,052.48	170	$23,918.54	72	$17,671.20	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$14,100.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	279	$18,710.14	185	$16,885.56	140	$16,096.30	114	$15,655.69	60	$14,839.68	
7%	294	$19,792.88	191	$17,461.41	144	$16,485.64	116	$15,949.13	61	$14,970.60	
8%	310	$21,010.22	197	$18,078.23	147	$16,894.40	118	$16,253.83	61	$15,103.83	
9%	329	$22,389.02	204	$18,740.56	150	$17,324.05	120	$16,570.45	62	$15,239.48	
10%	350	$23,963.77	211	$19,453.67	154	$17,776.24	122	$16,899.70	62	$15,377.57	
11%	374	$25,779.59	218	$20,223.61	158	$18,252.81	125	$17,242.36	63	$15,518.22	
12%	402	$27,896.60	227	$21,057.48	162	$18,755.78	127	$17,599.26	64	$15,661.43	
13%	436	$30,396.76	236	$21,963.61	166	$19,287.42	130	$17,971.31	64	$15,807.36	
14%	475	$33,394.78	245	$22,951.85	171	$19,850.23	132	$18,359.51	65	$15,956.00	
15%	523	$37,056.22	256	$24,033.90	175	$20,447.08	135	$18,764.92	65	$16,107.50	
16%	583	$41,629.44	268	$25,223.77	180	$21,081.12	138	$19,188.72	66	$16,261.89	
17%	659	$47,504.47	281	$26,538.50	186	$21,755.97	141	$19,632.17	66	$16,419.27	
18%	760	$55,331.11	295	$27,998.89	191	$22,475.68	144	$20,096.70	67	$16,579.75	
19%	900	$66,278.53	311	$29,630.55	197	$23,244.90	147	$20,583.85	68	$16,743.39	
20%	1109	$82,684.00	329	$31,465.60	204	$24,068.95	151	$21,095.28	68	$16,910.30	
21%	1454	$109,998.62	349	$33,544.63	211	$24,953.88	154	$21,632.93	69	$17,080.58	
22%	2139	$164,567.80	372	$35,919.87	218	$25,906.71	158	$22,198.79	70	$17,254.34	
23%	4173	$328,073.94	398	$38,659.59	226	$26,935.58	162	$22,795.18	70	$17,431.65	
24%	5797	$3,269,508.00	429	$41,854.76	235	$28,050.03	166	$23,424.63	71	$17,612.69	
25%	5797	$83,966,176.41	465	$45,629.54	245	$29,261.13	170	$24,089.97	72	$17,797.53	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$14,200.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	280	$18,843.46	185	$17,005.55	141	$16,210.58	114	$15,766.80	60	$14,944.94	
7%	294	$19,934.05	191	$17,585.54	144	$16,602.72	116	$16,062.34	61	$15,076.79	
8%	311	$21,160.22	197	$18,206.80	147	$17,014.40	118	$16,369.21	61	$15,210.97	
9%	329	$22,549.02	204	$18,873.91	151	$17,447.11	120	$16,688.09	62	$15,347.59	
10%	351	$24,135.20	211	$19,592.13	154	$17,902.56	123	$17,019.70	63	$15,486.66	
11%	375	$25,964.21	219	$20,367.61	158	$18,382.55	125	$17,364.81	63	$15,628.31	
12%	403	$28,096.62	227	$21,207.49	162	$18,889.12	127	$17,724.25	64	$15,772.55	
13%	436	$30,614.95	236	$22,120.15	166	$19,424.56	130	$18,098.97	64	$15,919.51	
14%	476	$33,634.78	246	$23,115.49	171	$19,991.41	132	$18,489.94	65	$16,069.21	
15%	524	$37,322.89	256	$24,205.31	176	$20,592.53	135	$18,898.25	65	$16,221.78	
16%	584	$41,929.44	268	$25,403.78	181	$21,231.11	138	$19,325.08	66	$16,377.27	
17%	660	$47,847.34	281	$26,728.00	186	$21,910.80	141	$19,771.71	67	$16,535.77	
18%	761	$55,731.11	295	$28,198.89	192	$22,635.67	144	$20,239.56	67	$16,697.39	
19%	902	$66,758.52	311	$29,842.34	198	$23,410.43	147	$20,730.18	68	$16,862.20	
20%	1111	$83,283.99	329	$31,690.60	204	$24,240.38	151	$21,245.30	68	$17,030.30	
21%	1457	$110,798.63	349	$33,784.63	211	$25,131.65	154	$21,786.78	69	$17,201.79	
22%	2143	$165,767.78	372	$36,177.01	219	$26,091.31	158	$22,356.68	70	$17,376.79	
23%	4182	$330,473.98	399	$38,936.49	227	$27,127.60	162	$22,957.35	70	$17,555.36	
24%	*	*	429	$42,154.78	235	$28,250.03	166	$23,591.31	71	$17,737.68	
25%	*	*	465	$45,956.81	245	$29,469.85	171	$24,261.42	72	$17,923.84	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$14,300.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	280	$18,976.80	186	$17,125.55	141	$16,324.87	114	$15,877.91	60	$15,050.21	
7%	295	$20,075.24	191	$17,709.68	144	$16,719.79	116	$16,175.54	61	$15,182.98	
8%	311	$21,310.22	198	$18,335.37	147	$17,134.39	118	$16,484.59	62	$15,318.11	
9%	330	$22,709.02	204	$19,007.24	151	$17,570.19	121	$16,805.73	62	$15,455.69	
10%	351	$24,306.63	211	$19,730.59	154	$18,028.87	123	$17,139.70	63	$15,595.75	
11%	376	$26,148.82	219	$20,511.61	158	$18,512.27	125	$17,487.25	63	$15,738.40	
12%	404	$28,296.61	227	$21,357.49	162	$19,022.45	128	$17,849.25	64	$15,883.66	
13%	437	$30,833.14	236	$22,276.67	167	$19,561.69	130	$18,226.64	64	$16,031.65	
14%	477	$33,874.77	246	$23,279.13	171	$20,132.60	133	$18,620.37	65	$16,182.42	
15%	525	$37,589.56	257	$24,376.75	176	$20,737.99	135	$19,031.58	65	$16,336.06	
16%	585	$42,229.44	269	$25,583.76	181	$21,381.12	138	$19,461.44	66	$16,492.66	
17%	661	$48,190.18	281	$26,917.45	186	$22,065.64	141	$19,911.26	67	$16,652.28	
18%	763	$56,131.12	296	$28,398.89	192	$22,795.69	144	$20,382.42	67	$16,815.04	
19%	903	$67,238.52	312	$30,054.08	198	$23,575.94	148	$20,876.53	68	$16,981.01	
20%	1113	$83,883.99	330	$31,915.61	204	$24,411.78	151	$21,395.32	69	$17,150.30	
21%	1460	$111,598.62	350	$34,024.64	211	$25,309.41	155	$21,940.61	69	$17,323.00	
22%	2148	$166,967.78	373	$36,434.15	219	$26,275.94	158	$22,514.57	70	$17,499.24	
23%	4190	$332,873.95	399	$39,213.44	227	$27,319.60	162	$23,119.49	71	$17,679.08	
24%	*	*	430	$42,454.81	236	$28,450.03	166	$23,757.95	71	$17,862.68	
25%	*	*	466	$46,284.11	245	$29,678.55	171	$24,432.84	72	$18,050.15	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$14,400.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	281	$19,110.13	186	$17,245.55	141	$16,439.16	115	$15,989.02	61	$15,155.47	
7%	295	$20,216.40	192	$17,833.82	144	$16,836.86	116	$16,288.75	61	$15,289.18	
8%	312	$21,460.22	198	$18,463.94	148	$17,254.38	119	$16,599.98	62	$15,425.26	
9%	331	$22,869.02	204	$19,140.56	151	$17,693.28	121	$16,923.38	62	$15,563.80	
10%	352	$24,478.06	212	$19,869.06	155	$18,155.19	123	$17,259.70	63	$15,704.84	
11%	376	$26,333.44	219	$20,655.61	158	$18,641.99	125	$17,609.70	63	$15,848.49	
12%	405	$28,496.60	228	$21,507.48	162	$19,155.78	128	$17,974.26	64	$15,994.77	
13%	438	$31,051.32	237	$22,433.18	167	$19,698.85	130	$18,354.30	64	$16,143.80	
14%	478	$34,114.76	246	$23,442.75	171	$20,273.78	133	$18,750.81	65	$16,295.63	
15%	526	$37,856.22	257	$24,548.17	176	$20,883.44	136	$19,164.91	66	$16,450.34	
16%	586	$42,529.44	269	$25,763.78	181	$21,531.14	138	$19,597.79	66	$16,608.05	
17%	662	$48,533.02	282	$27,106.95	186	$22,220.48	141	$20,050.77	67	$16,768.78	
18%	764	$56,531.11	296	$28,598.89	192	$22,955.69	144	$20,525.27	67	$16,932.69	
19%	905	$67,718.53	312	$30,265.87	198	$23,741.46	148	$21,022.89	68	$17,099.82	
20%	1115	$84,483.98	330	$32,140.60	205	$24,583.23	151	$21,545.31	69	$17,270.30	
21%	1463	$112,398.62	350	$34,264.62	212	$25,487.21	155	$22,094.46	69	$17,444.22	
22%	2152	$168,167.79	373	$36,691.30	219	$26,460.56	159	$22,672.47	70	$17,621.68	
23%	4199	$335,273.95	400	$39,490.35	227	$27,511.58	163	$23,281.64	71	$17,802.81	
24%	*	*	431	$42,754.77	236	$28,650.03	167	$23,924.62	71	$17,987.67	
25%	*	*	467	$46,611.39	246	$29,887.23	171	$24,604.26	72	$18,176.46	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$14,500.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	281	$19,243.47	186	$17,365.56	141	$16,553.45	115	$16,100.14	61	$15,260.74	
7%	296	$20,357.59	192	$17,957.96	144	$16,953.93	117	$16,401.96	61	$15,395.37	
8%	312	$21,610.22	198	$18,592.51	148	$17,374.39	119	$16,715.36	62	$15,532.40	
9%	331	$23,029.02	205	$19,273.90	151	$17,816.36	121	$17,041.03	62	$15,671.91	
10%	352	$24,649.49	212	$20,007.52	155	$18,281.51	123	$17,379.70	63	$15,813.94	
11%	377	$26,518.06	220	$20,799.61	159	$18,771.73	125	$17,732.14	63	$15,958.57	
12%	405	$28,696.62	228	$21,657.49	163	$19,289.12	128	$18,099.27	64	$16,105.89	
13%	439	$31,269.49	237	$22,589.72	167	$19,836.00	130	$18,481.95	64	$16,255.94	
14%	478	$34,354.76	247	$23,606.41	171	$20,414.93	133	$18,881.25	65	$16,408.84	
15%	527	$38,122.89	258	$24,719.59	176	$21,028.89	136	$19,298.25	66	$16,564.63	
16%	587	$42,829.44	269	$25,943.76	181	$21,681.12	139	$19,734.15	66	$16,723.43	
17%	664	$48,875.89	282	$27,296.40	187	$22,375.32	142	$20,190.30	67	$16,885.29	
18%	765	$56,931.11	297	$28,798.88	192	$23,115.67	145	$20,668.13	67	$17,050.34	
19%	907	$68,198.52	313	$30,477.61	199	$23,906.98	148	$21,169.22	68	$17,218.64	
20%	1117	$85,083.98	331	$32,365.61	205	$24,754.68	151	$21,695.29	69	$17,390.30	
21%	1466	$113,198.61	351	$34,504.65	212	$25,664.98	155	$22,248.31	69	$17,565.43	
22%	2156	$169,367.79	374	$36,948.44	220	$26,645.16	159	$22,830.37	70	$17,744.13	
23%	4207	$337,673.97	401	$39,767.25	228	$27,703.60	163	$23,443.82	71	$17,926.52	
24%	*	*	431	$43,054.77	236	$28,850.03	167	$24,091.29	71	$18,112.67	
25%	*	*	468	$46,938.64	246	$30,095.95	171	$24,775.68	72	$18,302.77	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$14,600.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	281	$19,376.80	186	$17,485.55	141	$16,667.73	115	$16,211.25	61	$15,366.00	
7%	296	$20,498.76	192	$18,082.09	145	$17,071.01	117	$16,515.17	61	$15,501.56	
8%	313	$21,760.22	198	$18,721.08	148	$17,494.40	119	$16,830.75	62	$15,639.55	
9%	332	$23,189.02	205	$19,407.24	151	$17,939.43	121	$17,158.68	62	$15,780.01	
10%	353	$24,820.92	212	$20,145.98	155	$18,407.82	123	$17,499.70	63	$15,923.03	
11%	377	$26,702.67	220	$20,943.61	159	$18,901.47	126	$17,854.60	63	$16,068.66	
12%	406	$28,896.61	228	$21,807.49	163	$19,422.45	128	$18,224.27	64	$16,217.00	
13%	439	$31,487.67	237	$22,746.23	167	$19,973.13	131	$18,609.60	64	$16,368.09	
14%	479	$34,594.77	247	$23,770.04	172	$20,556.12	133	$19,011.68	65	$16,522.05	
15%	528	$38,389.56	258	$24,891.04	177	$21,174.35	136	$19,431.58	66	$16,678.91	
16%	588	$43,129.44	270	$26,123.78	182	$21,831.11	139	$19,870.53	66	$16,838.82	
17%	665	$49,218.75	283	$27,485.88	187	$22,530.16	142	$20,329.84	67	$17,001.80	
18%	767	$57,331.12	297	$28,998.90	193	$23,275.68	145	$20,810.99	68	$17,167.97	
19%	908	$68,678.52	313	$30,689.39	199	$24,072.50	148	$21,315.56	68	$17,337.45	
20%	1119	$85,683.97	331	$32,590.60	205	$24,926.08	152	$21,845.29	69	$17,510.30	
21%	1468	$113,998.63	351	$34,744.62	212	$25,842.75	155	$22,402.16	69	$17,686.64	
22%	2160	$170,567.80	375	$37,205.58	220	$26,829.79	159	$22,988.26	70	$17,866.58	
23%	4215	$340,073.95	401	$40,044.22	228	$27,895.60	163	$23,606.01	71	$18,050.23	
24%	*	*	432	$43,354.80	237	$29,050.03	167	$24,257.97	72	$18,237.67	
25%	*	*	468	$47,265.90	246	$30,304.63	172	$24,947.12	72	$18,429.08	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$14,700.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	282	$19,510.14	187	$17,605.55	142	$16,782.01	115	$16,322.36	61	$15,471.27	
7%	297	$20,639.94	192	$18,206.23	145	$17,188.08	117	$16,628.38	61	$15,607.76	
8%	313	$21,910.22	199	$18,849.65	148	$17,614.40	119	$16,946.14	62	$15,746.70	
9%	332	$23,349.02	205	$19,540.56	152	$18,062.50	121	$17,276.33	62	$15,888.12	
10%	354	$24,992.34	213	$20,284.44	155	$18,534.13	123	$17,619.70	63	$16,032.13	
11%	378	$26,887.29	220	$21,087.61	159	$19,031.20	126	$17,977.05	63	$16,178.75	
12%	407	$29,096.60	229	$21,957.48	163	$19,555.79	128	$18,349.26	64	$16,328.12	
13%	440	$31,705.87	238	$22,902.75	167	$20,110.27	131	$18,737.27	65	$16,480.24	
14%	480	$34,834.78	248	$23,933.66	172	$20,697.30	133	$19,142.12	65	$16,635.26	
15%	529	$38,656.22	258	$25,062.45	177	$21,319.81	136	$19,564.91	66	$16,793.20	
16%	589	$43,429.44	270	$26,303.77	182	$21,981.12	139	$20,006.90	66	$16,954.20	
17%	666	$49,561.62	283	$27,675.36	187	$22,684.99	142	$20,469.39	67	$17,118.30	
18%	768	$57,731.11	298	$29,198.88	193	$23,435.69	145	$20,953.85	68	$17,285.62	
19%	910	$69,158.53	314	$30,901.14	199	$24,238.01	148	$21,461.89	68	$17,456.26	
20%	1122	$86,283.97	332	$32,815.61	206	$25,097.51	152	$21,995.30	69	$17,630.30	
21%	1471	$114,798.62	352	$34,984.65	213	$26,020.55	155	$22,556.00	70	$17,807.86	
22%	2164	$171,767.80	375	$37,462.73	220	$27,014.42	159	$23,146.15	70	$17,989.02	
23%	4223	$342,473.94	402	$40,321.12	228	$28,087.58	163	$23,768.15	71	$18,173.94	
24%	*	*	433	$43,654.78	237	$29,250.03	167	$24,424.63	72	$18,362.68	
25%	*	*	469	$47,593.20	247	$30,513.32	172	$25,118.55	72	$18,555.39	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$14,800.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	282	$19,643.47	187	$17,725.56	142	$16,896.30	115	$16,433.47	61	$15,576.53	
7%	297	$20,781.11	193	$18,330.37	145	$17,305.16	117	$16,741.58	61	$15,713.95	
8%	314	$22,060.22	199	$18,978.23	148	$17,734.39	119	$17,061.52	62	$15,853.84	
9%	333	$23,509.02	206	$19,673.90	152	$18,185.58	121	$17,393.98	62	$15,996.22	
10%	354	$25,163.77	213	$20,422.90	155	$18,660.45	124	$17,739.70	63	$16,141.22	
11%	379	$27,071.91	221	$21,231.61	159	$19,160.92	126	$18,099.50	64	$16,288.84	
12%	407	$29,296.61	229	$22,107.49	163	$19,689.12	128	$18,474.25	64	$16,439.23	
13%	441	$31,924.05	238	$23,059.29	168	$20,247.42	131	$18,864.93	65	$16,592.39	
14%	481	$35,074.78	248	$24,097.32	172	$20,838.49	134	$19,272.55	65	$16,748.47	
15%	529	$38,922.89	259	$25,233.89	177	$21,465.26	136	$19,698.24	66	$16,907.49	
16%	590	$43,729.44	271	$26,483.76	182	$22,131.14	139	$20,143.26	66	$17,069.58	
17%	667	$49,904.48	284	$27,864.82	188	$22,839.83	142	$20,608.93	67	$17,234.81	
18%	769	$58,131.10	298	$29,398.91	193	$23,595.68	145	$21,096.71	68	$17,403.27	
19%	912	$69,638.52	314	$31,112.92	199	$24,403.52	149	$21,608.23	68	$17,575.07	
20%	1124	$86,883.97	332	$33,040.60	206	$25,268.95	152	$22,145.32	69	$17,750.30	
21%	1474	$115,598.62	353	$35,224.61	213	$26,198.32	156	$22,709.84	70	$17,929.07	
22%	2168	$172,967.80	376	$37,719.87	221	$27,199.00	159	$23,304.04	70	$18,111.47	
23%	4232	$344,873.94	402	$40,598.03	229	$28,279.60	163	$23,930.29	71	$18,297.65	
24%	*	*	433	$43,954.77	238	$29,450.03	168	$24,591.28	72	$18,487.69	
25%	*	*	470	$47,920.48	247	$30,722.04	172	$25,289.98	72	$18,681.70	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$14,900.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	283	$19,776.80	187	$17,845.56	142	$17,010.59	115	$16,544.58	61	$15,681.79	
7%	298	$20,922.29	193	$18,454.51	145	$17,422.23	117	$16,854.79	61	$15,820.14	
8%	314	$22,210.22	199	$19,106.80	149	$17,854.39	119	$17,176.90	62	$15,960.98	
9%	333	$23,669.02	206	$19,807.24	152	$18,308.66	122	$17,511.61	62	$16,104.33	
10%	355	$25,335.20	213	$20,561.36	156	$18,786.77	124	$17,859.70	63	$16,250.31	
11%	379	$27,256.51	221	$21,375.61	160	$19,290.64	126	$18,221.95	64	$16,398.93	
12%	408	$29,496.61	229	$22,257.49	164	$19,822.45	129	$18,599.25	64	$16,550.34	
13%	442	$32,142.21	238	$23,215.79	168	$20,384.57	131	$18,992.60	65	$16,704.54	
14%	482	$35,314.76	248	$24,260.94	172	$20,979.64	134	$19,402.98	65	$16,861.67	
15%	530	$39,189.56	259	$25,405.32	177	$21,610.71	136	$19,831.57	66	$17,021.78	
16%	591	$44,029.44	271	$26,663.78	182	$22,281.12	139	$20,279.61	66	$17,184.95	
17%	668	$50,247.32	284	$28,054.31	188	$22,994.68	142	$20,748.45	67	$17,351.32	
18%	771	$58,531.11	298	$29,598.87	194	$23,755.66	145	$21,239.57	68	$17,520.92	
19%	913	$70,118.54	315	$31,324.67	200	$24,569.05	149	$21,754.60	68	$17,693.89	
20%	1126	$87,483.98	333	$33,265.61	206	$25,440.38	152	$22,295.31	69	$17,870.30	
21%	1476	$116,398.61	353	$35,464.65	213	$26,376.09	156	$22,863.69	70	$18,050.29	
22%	2172	$174,167.81	376	$37,977.01	221	$27,383.63	160	$23,461.95	70	$18,233.92	
23%	4240	$347,273.94	403	$40,874.98	229	$28,471.61	164	$24,092.46	71	$18,421.36	
24%	*	*	434	$44,254.80	238	$29,650.03	168	$24,757.96	72	$18,612.70	
25%	*	*	471	$48,247.72	247	$30,930.71	172	$25,461.40	72	$18,808.01	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$15,000.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	283	$19,910.14	187	$17,965.55	142	$17,124.88	115	$16,655.69	61	$15,787.06	
7%	298	$21,063.47	193	$18,578.64	145	$17,539.30	117	$16,967.99	61	$15,926.34	
8%	315	$22,360.22	200	$19,235.37	149	$17,974.39	119	$17,292.28	62	$16,068.12	
9%	334	$23,829.02	206	$19,940.57	152	$18,431.74	122	$17,629.26	63	$16,212.44	
10%	355	$25,506.63	213	$20,699.82	156	$18,913.09	124	$17,979.70	63	$16,359.40	
11%	380	$27,441.14	221	$21,519.61	160	$19,420.38	126	$18,344.39	64	$16,509.03	
12%	409	$29,696.60	230	$22,407.48	164	$19,955.78	129	$18,724.26	64	$16,661.45	
13%	442	$32,360.40	239	$23,372.32	168	$20,521.71	131	$19,120.26	65	$16,816.69	
14%	482	$35,554.76	249	$24,424.58	173	$21,120.82	134	$19,533.42	65	$16,974.87	
15%	531	$39,456.23	259	$25,576.73	177	$21,756.16	137	$19,964.92	66	$17,136.07	
16%	592	$44,329.44	271	$26,843.76	183	$22,431.11	139	$20,415.97	67	$17,300.34	
17%	669	$50,590.17	284	$28,243.76	188	$23,149.51	142	$20,887.97	67	$17,467.82	
18%	772	$58,931.11	299	$29,798.90	194	$23,915.68	146	$21,382.42	68	$17,638.57	
19%	915	$70,598.53	315	$31,536.45	200	$24,734.56	149	$21,900.93	68	$17,812.70	
20%	1128	$88,083.98	333	$33,490.60	207	$25,611.78	152	$22,445.29	69	$17,990.30	
21%	1479	$117,198.62	354	$35,704.62	214	$26,553.87	156	$23,017.54	70	$18,171.50	
22%	2176	$175,367.80	377	$38,234.15	221	$27,568.26	160	$23,619.85	70	$18,356.37	
23%	4248	$349,673.95	404	$41,151.88	229	$28,663.58	164	$24,254.64	71	$18,545.06	
24%	*	*	435	$44,554.78	238	$29,850.03	168	$24,924.63	72	$18,737.70	
25%	*	*	471	$48,575.00	248	$31,139.41	172	$25,632.82	73	$18,934.34	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$15,100.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	284	$20,043.47	188	$18,085.55	142	$17,239.16	116	$16,766.80	61	$15,892.32	
7%	299	$21,204.64	194	$18,702.78	146	$17,656.38	118	$17,081.20	62	$16,032.53	
8%	315	$22,510.22	200	$19,363.94	149	$18,094.40	120	$17,407.67	62	$16,175.27	
9%	334	$23,989.02	207	$20,073.89	152	$18,554.81	122	$17,746.91	63	$16,320.55	
10%	356	$25,678.06	214	$20,838.29	156	$19,039.40	124	$18,099.70	63	$16,468.49	
11%	381	$27,625.75	222	$21,663.61	160	$19,550.12	126	$18,466.84	64	$16,619.12	
12%	409	$29,896.61	230	$22,557.49	164	$20,089.12	129	$18,849.27	64	$16,772.55	
13%	443	$32,578.60	239	$23,528.85	168	$20,658.84	131	$19,247.90	65	$16,928.85	
14%	483	$35,794.77	249	$24,588.23	173	$21,262.01	134	$19,663.85	65	$17,088.07	
15%	532	$39,722.89	260	$25,748.19	178	$21,901.63	137	$20,098.25	66	$17,250.35	
16%	593	$44,629.44	272	$27,023.78	183	$22,581.12	140	$20,552.34	67	$17,415.72	
17%	671	$50,933.03	285	$28,433.26	188	$23,304.35	143	$21,027.51	67	$17,584.33	
18%	773	$59,331.10	299	$29,998.88	194	$24,075.70	146	$21,525.28	68	$17,756.21	
19%	917	$71,078.52	316	$31,748.19	200	$24,900.08	149	$22,047.26	69	$17,931.51	
20%	1130	$88,683.97	334	$33,715.61	207	$25,783.23	153	$22,595.29	69	$18,110.30	
21%	1482	$117,998.62	354	$35,944.64	214	$26,731.65	156	$23,171.39	70	$18,292.71	
22%	2180	$176,567.81	377	$38,491.30	221	$27,752.85	160	$23,777.74	71	$18,478.82	
23%	4256	$352,073.94	404	$41,428.82	230	$28,855.59	164	$24,416.81	71	$18,668.77	
24%	*	*	435	$44,854.77	238	$30,050.03	168	$25,091.31	72	$18,862.69	
25%	*	*	472	$48,902.30	248	$31,348.13	173	$25,804.27	73	$19,060.67	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$15,200.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	284	$20,176.81	188	$18,205.56	143	$17,353.44	116	$16,877.92	61	$15,997.58	
7%	299	$21,345.82	194	$18,826.92	146	$17,773.45	118	$17,194.41	62	$16,138.73	
8%	316	$22,660.22	200	$19,492.51	149	$18,214.40	120	$17,523.06	62	$16,282.41	
9%	335	$24,149.02	207	$20,207.24	153	$18,677.88	122	$17,864.56	63	$16,428.66	
10%	356	$25,849.49	214	$20,976.75	156	$19,165.71	124	$18,219.70	63	$16,577.58	
11%	381	$27,810.36	222	$21,807.61	160	$19,679.84	127	$18,589.29	64	$16,729.22	
12%	410	$30,096.61	230	$22,707.49	164	$20,222.45	129	$18,974.27	64	$16,883.66	
13%	444	$32,796.77	239	$23,685.35	169	$20,795.98	132	$19,375.56	65	$17,041.00	
14%	484	$36,034.78	249	$24,751.84	173	$21,403.19	134	$19,794.29	66	$17,201.28	
15%	533	$39,989.56	260	$25,919.60	178	$22,047.08	137	$20,231.58	66	$17,364.64	
16%	594	$44,929.44	272	$27,203.77	183	$22,731.14	140	$20,688.72	67	$17,531.11	
17%	672	$51,275.89	285	$28,622.72	189	$23,459.19	143	$21,167.06	67	$17,700.84	
18%	775	$59,731.11	300	$30,198.89	194	$24,235.68	146	$21,668.13	68	$17,873.86	
19%	918	$71,558.53	316	$31,959.98	200	$25,065.59	149	$22,193.60	69	$18,050.32	
20%	1132	$89,283.97	334	$33,940.60	207	$25,954.68	153	$22,745.30	69	$18,230.30	
21%	1484	$118,798.62	355	$36,184.62	214	$26,909.42	156	$23,325.23	70	$18,413.92	
22%	2184	$177,767.80	378	$38,748.44	222	$27,937.47	160	$23,935.62	71	$18,601.28	
23%	4264	$354,473.93	405	$41,705.74	230	$29,047.61	164	$24,578.96	71	$18,792.48	
24%	*	*	436	$45,154.80	239	$30,250.03	168	$25,257.95	72	$18,987.69	
25%	*	*	473	$49,229.56	248	$31,556.79	173	$25,975.69	73	$19,186.99	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$15,300.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	285	$20,310.13	188	$18,325.56	143	$17,467.73	116	$16,989.03	61	$16,102.84
7%	300	$21,486.99	194	$18,951.06	146	$17,890.52	118	$17,307.63	62	$16,244.93
8%	316	$22,810.22	200	$19,621.09	149	$18,334.39	120	$17,638.45	62	$16,389.55
9%	335	$24,309.02	207	$20,340.57	153	$18,800.96	122	$17,982.21	63	$16,536.77
10%	357	$26,020.92	214	$21,115.20	157	$19,292.03	124	$18,339.70	63	$16,686.66
11%	382	$27,994.98	222	$21,951.61	160	$19,809.56	127	$18,711.75	64	$16,839.31
12%	411	$30,296.60	231	$22,857.48	164	$20,355.78	129	$19,099.26	64	$16,994.77
13%	444	$33,014.94	240	$23,841.88	169	$20,933.14	132	$19,503.22	65	$17,153.15
14%	485	$36,274.77	250	$24,915.49	173	$21,544.36	134	$19,924.73	66	$17,314.49
15%	534	$40,256.22	261	$26,091.02	178	$22,192.53	137	$20,364.91	66	$17,478.93
16%	595	$45,229.44	273	$27,383.76	183	$22,881.12	140	$20,825.08	67	$17,646.50
17%	673	$51,618.75	286	$28,812.20	189	$23,614.03	143	$21,306.60	67	$17,817.33
18%	776	$60,131.11	300	$30,398.89	195	$24,395.67	146	$21,810.99	68	$17,991.51
19%	920	$72,038.52	316	$32,171.73	201	$25,231.12	149	$22,339.93	69	$18,169.13
20%	1133	$89,883.97	335	$34,165.61	207	$26,126.08	153	$22,895.32	69	$18,350.30
21%	1487	$119,598.62	355	$36,424.64	214	$27,087.19	157	$23,479.07	70	$18,535.13
22%	2188	$178,967.80	379	$39,005.58	222	$28,122.10	160	$24,093.51	71	$18,723.73
23%	4271	$356,873.94	405	$41,982.64	230	$29,239.59	164	$24,741.10	71	$18,916.19
24%	*	*	437	$45,454.78	239	$30,450.03	169	$25,424.62	72	$19,112.69
25%	*	*	474	$49,556.80	249	$31,765.50	173	$26,147.12	73	$19,313.32

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$15,400.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	285	$20,443.47	188	$18,445.55	143	$17,582.02	116	$17,100.14	61	$16,208.10	
7%	300	$21,628.17	194	$19,075.19	146	$18,007.59	118	$17,420.83	62	$16,351.13	
8%	317	$22,960.22	201	$19,749.65	149	$18,454.39	120	$17,753.83	62	$16,496.69	
9%	336	$24,469.02	207	$20,473.89	153	$18,924.04	122	$18,099.86	63	$16,644.88	
10%	358	$26,192.34	215	$21,253.68	157	$19,418.35	125	$18,459.70	63	$16,795.75	
11%	382	$28,179.59	223	$22,095.61	161	$19,939.29	127	$18,834.20	64	$16,949.41	
12%	411	$30,496.62	231	$23,007.49	165	$20,489.12	129	$19,224.25	64	$17,105.88	
13%	445	$33,233.14	240	$23,998.42	169	$21,070.28	132	$19,630.89	65	$17,265.30	
14%	486	$36,514.76	250	$25,079.13	174	$21,685.53	135	$20,055.15	66	$17,427.70	
15%	535	$40,522.89	261	$26,262.47	178	$22,337.98	137	$20,498.24	66	$17,593.22	
16%	596	$45,529.44	273	$27,563.79	184	$23,031.11	140	$20,961.44	67	$17,761.88	
17%	674	$51,961.62	286	$29,001.68	189	$23,768.87	143	$21,446.14	67	$17,933.83	
18%	777	$60,531.10	301	$30,598.88	195	$24,555.68	146	$21,953.85	68	$18,109.16	
19%	921	$72,518.53	317	$32,383.50	201	$25,396.63	150	$22,486.30	69	$18,287.94	
20%	1135	$90,483.97	335	$34,390.60	208	$26,297.50	153	$23,045.31	69	$18,470.30	
21%	1490	$120,398.61	356	$36,664.63	215	$27,264.99	157	$23,632.92	70	$18,656.34	
22%	2192	$180,167.80	379	$39,262.73	222	$28,306.71	161	$24,251.43	71	$18,846.18	
23%	4279	$359,273.96	406	$42,259.60	231	$29,431.58	165	$24,903.27	71	$19,039.90	
24%	*	*	437	$45,754.77	239	$30,650.03	169	$25,591.29	72	$19,237.68	
25%	*	*	474	$49,884.10	249	$31,974.21	173	$26,318.54	73	$19,439.63	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$15,500.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	285	$20,576.80	189	$18,565.55	143	$17,696.30	116	$17,211.25	61	$16,313.37	
7%	300	$21,769.34	195	$19,199.34	146	$18,124.67	118	$17,534.04	62	$16,457.32	
8%	317	$23,110.22	201	$19,878.23	150	$18,574.39	120	$17,869.21	62	$16,603.83	
9%	336	$24,629.02	208	$20,607.23	153	$19,047.12	122	$18,217.50	63	$16,752.99	
10%	358	$26,363.77	215	$21,392.13	157	$19,544.66	125	$18,579.70	63	$16,904.84	
11%	383	$28,364.21	223	$22,239.61	161	$20,069.03	127	$18,956.64	64	$17,059.50	
12%	412	$30,696.61	231	$23,157.50	165	$20,622.45	129	$19,349.25	65	$17,216.99	
13%	446	$33,451.32	240	$24,154.92	169	$21,207.42	132	$19,758.55	65	$17,377.46	
14%	486	$36,754.77	250	$25,242.75	174	$21,826.71	135	$20,185.59	66	$17,540.91	
15%	536	$40,789.56	261	$26,433.88	179	$22,483.45	137	$20,631.57	66	$17,707.50	
16%	597	$45,829.44	273	$27,743.77	184	$23,181.12	140	$21,097.79	67	$17,877.27	
17%	675	$52,304.48	286	$29,191.13	189	$23,923.70	143	$21,585.65	68	$18,050.33	
18%	779	$60,931.12	301	$30,798.90	195	$24,715.70	147	$22,096.70	68	$18,226.81	
19%	923	$72,998.52	317	$32,595.27	201	$25,562.15	150	$22,632.64	69	$18,406.75	
20%	1137	$91,083.98	336	$34,615.61	208	$26,468.95	153	$23,195.29	69	$18,590.30	
21%	1492	$121,198.63	356	$36,904.64	215	$27,442.76	157	$23,786.77	70	$18,777.55	
22%	2196	$181,367.79	380	$39,519.87	223	$28,491.31	161	$24,409.32	71	$18,968.63	
23%	4287	$361,673.97	407	$42,536.49	231	$29,623.61	165	$25,065.46	72	$19,163.61	
24%	*	*	438	$46,054.80	240	$30,850.03	169	$25,757.97	72	$19,362.68	
25%	*	*	475	$50,211.39	249	$32,182.88	174	$26,489.98	73	$19,565.94	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$15,600.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	286	$20,710.13	189	$18,685.56	143	$17,810.59	116	$17,322.36	61	$16,418.63	
7%	301	$21,910.53	195	$19,323.47	147	$18,241.74	118	$17,647.24	62	$16,563.52	
8%	318	$23,260.22	201	$20,006.80	150	$18,694.40	120	$17,984.59	62	$16,710.97	
9%	337	$24,789.02	208	$20,740.58	153	$19,170.20	123	$18,335.14	63	$16,861.10	
10%	359	$26,535.20	215	$21,530.59	157	$19,670.98	125	$18,699.70	63	$17,013.93	
11%	384	$28,548.82	223	$22,383.61	161	$20,198.77	127	$19,079.09	64	$17,169.59	
12%	412	$30,896.60	232	$23,307.48	165	$20,755.79	130	$19,474.25	65	$17,328.10	
13%	446	$33,669.48	241	$24,311.45	169	$21,344.55	132	$19,886.21	65	$17,489.60	
14%	487	$36,994.78	251	$25,406.40	174	$21,967.89	135	$20,316.03	66	$17,654.12	
15%	536	$41,056.23	262	$26,605.32	179	$22,628.90	138	$20,764.92	66	$17,821.78	
16%	598	$46,129.44	274	$27,923.77	184	$23,331.13	141	$21,234.15	67	$17,992.66	
17%	676	$52,647.34	287	$29,380.63	190	$24,078.54	144	$21,725.18	68	$18,166.84	
18%	780	$61,331.11	302	$30,998.87	195	$24,875.68	147	$22,239.56	68	$18,344.45	
19%	924	$73,478.54	318	$32,807.03	202	$25,727.67	150	$22,778.97	69	$18,525.57	
20%	1139	$91,683.98	336	$34,840.60	208	$26,640.38	154	$23,345.28	70	$18,710.30	
21%	1495	$121,998.62	357	$37,144.63	215	$27,620.53	157	$23,940.63	70	$18,898.76	
22%	2200	$182,567.79	380	$39,777.01	223	$28,675.94	161	$24,567.21	71	$19,091.07	
23%	4295	$364,073.95	407	$42,813.44	231	$29,815.59	165	$25,227.62	72	$19,287.34	
24%	*	*	439	$46,354.77	240	$31,050.03	169	$25,924.64	72	$19,487.67	
25%	*	*	476	$50,538.63	250	$32,391.58	174	$26,661.41	73	$19,692.25	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$15,700.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	286	$20,843.47	189	$18,805.56	143	$17,924.87	116	$17,433.47	61	$16,523.89	
7%	301	$22,051.70	195	$19,447.61	147	$18,358.82	118	$17,760.45	62	$16,669.71	
8%	318	$23,410.22	201	$20,135.37	150	$18,814.40	121	$18,099.97	62	$16,818.11	
9%	337	$24,949.02	208	$20,873.90	154	$19,293.27	123	$18,452.79	63	$16,969.21	
10%	359	$26,706.63	216	$21,669.05	157	$19,797.29	125	$18,819.70	64	$17,123.02	
11%	384	$28,733.44	223	$22,527.61	161	$20,328.49	127	$19,201.53	64	$17,279.68	
12%	413	$31,096.62	232	$23,457.49	165	$20,889.12	130	$19,599.26	65	$17,439.22	
13%	447	$33,887.68	241	$24,467.98	170	$21,481.71	132	$20,013.86	65	$17,601.75	
14%	488	$37,234.78	251	$25,570.04	174	$22,109.07	135	$20,446.46	66	$17,767.33	
15%	537	$41,322.89	262	$26,776.75	179	$22,774.35	138	$20,898.25	66	$17,936.05	
16%	599	$46,429.44	274	$28,103.78	184	$23,481.12	141	$21,370.53	67	$18,108.04	
17%	677	$52,990.18	287	$29,570.09	190	$24,233.39	144	$21,864.73	68	$18,283.35	
18%	781	$61,731.11	302	$31,198.90	196	$25,035.67	147	$22,382.42	68	$18,462.10	
19%	926	$73,958.53	318	$33,018.81	202	$25,893.19	150	$22,925.31	69	$18,644.38	
20%	1141	$92,283.99	337	$35,065.60	208	$26,811.78	154	$23,495.30	70	$18,830.30	
21%	1497	$122,798.63	357	$37,384.63	216	$27,798.31	157	$24,094.47	70	$19,019.97	
22%	2204	$183,767.78	381	$40,034.15	223	$28,860.57	161	$24,725.10	71	$19,213.52	
23%	4302	$366,473.94	408	$43,090.35	231	$30,007.57	165	$25,389.76	72	$19,411.06	
24%	*	*	439	$46,654.78	240	$31,250.03	170	$26,091.28	72	$19,612.67	
25%	*	*	476	$50,865.91	250	$32,600.30	174	$26,832.83	73	$19,818.57	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$15,800.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	287	$20,976.80	189	$18,925.55	144	$18,039.16	117	$17,544.58	61	$16,629.15	
7%	302	$22,192.88	195	$19,571.75	147	$18,475.89	119	$17,873.65	62	$16,775.90	
8%	319	$23,560.22	202	$20,263.94	150	$18,934.39	121	$18,215.36	63	$16,925.26	
9%	338	$25,109.02	209	$21,007.23	154	$19,416.35	123	$18,570.44	63	$17,077.32	
10%	360	$26,878.06	216	$21,807.52	157	$19,923.60	125	$18,939.70	64	$17,232.12	
11%	385	$28,918.06	224	$22,671.61	161	$20,458.21	127	$19,323.98	64	$17,389.77	
12%	414	$31,296.60	232	$23,607.50	166	$21,022.45	130	$19,724.27	65	$17,550.33	
13%	448	$34,105.87	241	$24,624.48	170	$21,618.86	133	$20,141.51	65	$17,713.89	
14%	489	$37,474.76	251	$25,733.66	174	$22,250.23	135	$20,576.90	66	$17,880.54	
15%	538	$41,589.56	262	$26,948.16	179	$22,919.80	138	$21,031.58	67	$18,050.34	
16%	600	$46,729.44	274	$28,283.76	185	$23,631.11	141	$21,506.90	67	$18,223.43	
17%	678	$53,333.03	288	$29,759.56	190	$24,388.22	144	$22,004.27	68	$18,399.85	
18%	783	$62,131.10	302	$31,398.88	196	$25,195.68	147	$22,525.28	68	$18,579.75	
19%	927	$74,438.53	319	$33,230.55	202	$26,058.70	150	$23,071.64	69	$18,763.19	
20%	1143	$92,884.00	337	$35,290.60	209	$26,983.22	154	$23,645.31	70	$18,950.30	
21%	1500	$123,598.62	358	$37,624.63	216	$27,976.10	158	$24,248.30	70	$19,141.18	
22%	2207	$184,967.78	381	$40,291.30	224	$29,045.15	161	$24,882.99	71	$19,335.97	
23%	4310	$368,873.97	408	$43,367.26	232	$30,199.61	165	$25,551.91	72	$19,534.77	
24%	*	*	440	$46,954.80	241	$31,450.03	170	$26,257.95	72	$19,737.67	
25%	*	*	477	$51,193.21	250	$32,808.97	174	$27,004.26	73	$19,944.88	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$15,900.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	287	$21,110.14	190	$19,045.55	144	$18,153.44	117	$17,655.69	62	$16,734.42	
7%	302	$22,334.05	196	$19,695.89	147	$18,592.96	119	$17,986.87	62	$16,882.10	
8%	319	$23,710.22	202	$20,392.51	150	$19,054.39	121	$18,330.75	63	$17,032.40	
9%	338	$25,269.02	209	$21,140.57	154	$19,539.43	123	$18,688.09	63	$17,185.42	
10%	360	$27,049.49	216	$21,945.98	158	$20,049.93	125	$19,059.70	64	$17,341.21	
11%	385	$29,102.67	224	$22,815.61	162	$20,587.94	128	$19,446.44	64	$17,499.86	
12%	414	$31,496.60	233	$23,757.48	166	$21,155.78	130	$19,849.26	65	$17,661.44	
13%	449	$34,324.03	242	$24,781.01	170	$21,755.99	133	$20,269.18	65	$17,826.04	
14%	489	$37,714.76	252	$25,897.31	175	$22,391.41	135	$20,707.34	66	$17,993.75	
15%	539	$41,856.22	263	$27,119.61	180	$23,065.26	138	$21,164.91	67	$18,164.63	
16%	601	$47,029.44	275	$28,463.78	185	$23,781.12	141	$21,643.26	67	$18,338.82	
17%	679	$53,675.89	288	$29,949.05	190	$24,543.06	144	$22,143.81	68	$18,516.36	
18%	784	$62,531.12	303	$31,598.89	196	$25,355.70	147	$22,668.14	68	$18,697.39	
19%	929	$74,918.53	319	$33,442.33	202	$26,224.21	151	$23,217.99	69	$18,882.00	
20%	1145	$93,484.00	337	$35,515.60	209	$27,154.67	154	$23,795.32	70	$19,070.30	
21%	1502	$124,398.62	358	$37,864.63	216	$28,153.87	158	$24,402.15	70	$19,262.39	
22%	2211	$186,167.80	382	$40,548.44	224	$29,229.78	162	$25,040.90	71	$19,458.41	
23%	4318	$371,273.93	409	$43,644.21	232	$30,391.60	166	$25,714.09	72	$19,658.48	
24%	*	*	441	$47,254.76	241	$31,650.03	170	$26,424.63	73	$19,862.67	
25%	*	*	478	$51,520.46	251	$33,017.67	174	$27,175.68	73	$20,071.19	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$16,000.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	287	$21,243.46	190	$19,165.56	144	$18,267.73	117	$17,766.80	62	$16,839.68	
7%	303	$22,475.23	196	$19,820.03	147	$18,710.03	119	$18,100.08	62	$16,988.29	
8%	320	$23,860.22	202	$20,521.09	151	$19,174.39	121	$18,446.14	63	$17,139.55	
9%	339	$25,429.02	209	$21,273.91	154	$19,662.51	123	$18,805.74	63	$17,293.53	
10%	361	$27,220.91	216	$22,084.43	158	$20,176.24	125	$19,179.70	64	$17,450.30	
11%	386	$29,287.29	224	$22,959.61	162	$20,717.68	128	$19,568.89	64	$17,609.95	
12%	415	$31,696.61	233	$23,907.49	166	$21,289.12	130	$19,974.26	65	$17,772.56	
13%	449	$34,542.22	242	$24,937.55	170	$21,893.13	133	$20,396.84	65	$17,938.18	
14%	490	$37,954.78	252	$26,060.95	175	$22,532.59	136	$20,837.76	66	$18,106.96	
15%	540	$42,122.89	263	$27,291.03	180	$23,210.72	138	$21,298.24	67	$18,278.91	
16%	602	$47,329.44	275	$28,643.77	185	$23,931.13	141	$21,779.62	67	$18,454.20	
17%	680	$54,018.74	288	$30,138.50	190	$24,697.89	144	$22,283.34	68	$18,632.87	
18%	785	$62,931.11	303	$31,798.90	196	$25,515.68	147	$22,810.99	69	$18,815.03	
19%	930	$75,398.53	320	$33,654.08	203	$26,389.74	151	$23,364.35	69	$19,000.82	
20%	1147	$94,084.01	338	$35,740.60	209	$27,326.09	154	$23,945.30	70	$19,190.30	
21%	1505	$125,198.62	359	$38,104.63	216	$28,331.64	158	$24,556.00	71	$19,383.61	
22%	2215	$187,367.79	382	$40,805.58	224	$29,414.41	162	$25,198.79	71	$19,580.86	
23%	4325	$373,673.97	410	$43,921.10	232	$30,583.58	166	$25,876.27	72	$19,782.19	
24%	*	*	441	$47,554.79	241	$31,850.03	170	$26,591.30	73	$19,987.68	
25%	*	*	478	$51,847.72	251	$33,226.39	175	$27,347.13	73	$20,197.50	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$16,100.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	288	$21,376.80	190	$19,285.56	144	$18,382.02	117	$17,877.91	62	$16,944.95	
7%	303	$22,616.41	196	$19,944.16	147	$18,827.10	119	$18,213.29	62	$17,094.49	
8%	320	$24,010.22	203	$20,649.65	151	$19,294.40	121	$18,561.53	63	$17,246.69	
9%	339	$25,589.02	209	$21,407.23	154	$19,785.58	123	$18,923.39	63	$17,401.63	
10%	361	$27,392.35	217	$22,222.91	158	$20,302.56	126	$19,299.70	64	$17,559.40	
11%	386	$29,471.90	225	$23,103.61	162	$20,847.42	128	$19,691.34	64	$17,720.04	
12%	416	$31,896.60	233	$24,057.50	166	$21,422.45	130	$20,099.25	65	$17,883.67	
13%	450	$34,760.42	242	$25,094.05	171	$22,030.27	133	$20,524.51	66	$18,050.33	
14%	491	$38,194.78	253	$26,224.57	175	$22,673.78	136	$20,968.20	66	$18,220.17	
15%	541	$42,389.56	264	$27,462.44	180	$23,356.17	138	$21,431.57	67	$18,393.20	
16%	603	$47,629.44	276	$28,823.76	185	$24,081.13	141	$21,915.97	67	$18,569.58	
17%	682	$54,361.59	289	$30,328.00	191	$24,852.74	144	$22,422.86	68	$18,749.37	
18%	786	$63,331.11	304	$31,998.88	197	$25,675.67	148	$22,953.85	69	$18,932.68	
19%	932	$75,878.53	320	$33,865.86	203	$26,555.25	151	$23,510.69	69	$19,119.63	
20%	1149	$94,683.99	338	$35,965.60	210	$27,497.50	154	$24,095.28	70	$19,310.30	
21%	1507	$125,998.62	359	$38,344.63	217	$28,509.44	158	$24,709.85	71	$19,504.83	
22%	2219	$188,567.78	383	$41,062.73	224	$29,599.01	162	$25,356.68	71	$19,703.31	
23%	4333	$376,073.93	410	$44,198.06	233	$30,775.60	166	$26,038.43	72	$19,905.90	
24%	*	*	442	$47,854.79	242	$32,050.03	170	$26,757.96	73	$20,112.69	
25%	*	*	479	$52,175.03	251	$33,435.06	175	$27,518.55	73	$20,323.81	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$16,200.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	288	$21,510.14	190	$19,405.55	144	$18,496.30	117	$17,989.03	62	$17,050.22	
7%	304	$22,757.58	196	$20,068.30	148	$18,944.18	119	$18,326.49	62	$17,200.68	
8%	321	$24,160.22	203	$20,778.23	151	$19,414.40	121	$18,676.91	63	$17,353.84	
9%	340	$25,749.02	210	$21,540.56	155	$19,908.65	123	$19,041.03	63	$17,509.74	
10%	362	$27,563.77	217	$22,361.36	158	$20,428.87	126	$19,419.70	64	$17,668.49	
11%	387	$29,656.52	225	$23,247.61	162	$20,977.14	128	$19,813.78	64	$17,830.13	
12%	416	$32,096.61	233	$24,207.48	166	$21,555.79	131	$20,224.25	65	$17,994.79	
13%	451	$34,978.58	243	$25,250.58	171	$22,167.42	133	$20,652.17	66	$18,162.48	
14%	492	$38,434.76	253	$26,388.22	175	$22,814.95	136	$21,098.64	66	$18,333.38	
15%	541	$42,656.23	264	$27,633.90	180	$23,501.62	139	$21,564.92	67	$18,507.49	
16%	603	$47,929.44	276	$29,003.78	185	$24,231.11	142	$22,052.33	67	$18,684.96	
17%	683	$54,704.46	289	$30,517.46	191	$25,007.58	145	$22,562.39	68	$18,865.88	
18%	788	$63,731.10	304	$32,198.90	197	$25,835.68	148	$23,096.70	69	$19,050.33	
19%	933	$76,358.53	320	$34,077.61	203	$26,720.77	151	$23,657.02	69	$19,238.44	
20%	1151	$95,283.98	339	$36,190.60	210	$27,668.94	155	$24,245.29	70	$19,430.30	
21%	1510	$126,798.62	360	$38,584.63	217	$28,687.21	158	$24,863.71	71	$19,626.04	
22%	2222	$189,767.78	383	$41,319.87	225	$29,783.62	162	$25,514.57	71	$19,825.76	
23%	4340	$378,473.97	411	$44,474.96	233	$30,967.61	166	$26,200.57	72	$20,029.60	
24%	*	*	442	$48,154.77	242	$32,250.03	171	$26,924.61	73	$20,237.70	
25%	*	*	480	$52,502.28	252	$33,643.75	175	$27,689.97	74	$20,450.12	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$16,300.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	289	$21,643.47	191	$19,525.55	145	$18,610.58	117	$18,100.14	62	$17,155.48	
7%	304	$22,898.76	197	$20,192.44	148	$19,061.25	119	$18,439.69	62	$17,306.87	
8%	321	$24,310.22	203	$20,906.80	151	$19,534.39	121	$18,792.29	63	$17,460.98	
9%	340	$25,909.02	210	$21,673.91	155	$20,031.73	124	$19,158.67	63	$17,617.85	
10%	362	$27,735.20	217	$22,499.82	158	$20,555.18	126	$19,539.70	64	$17,777.58	
11%	388	$29,841.13	225	$23,391.61	162	$21,106.86	128	$19,936.23	65	$17,940.22	
12%	417	$32,296.61	234	$24,357.49	167	$21,689.11	131	$20,349.26	65	$18,105.90	
13%	451	$35,196.76	243	$25,407.11	171	$22,304.57	133	$20,779.83	66	$18,274.63	
14%	492	$38,674.76	253	$26,551.86	176	$22,956.11	136	$21,229.07	66	$18,446.58	
15%	542	$42,922.89	264	$27,805.31	180	$23,647.07	139	$21,698.25	67	$18,621.78	
16%	604	$48,229.44	276	$29,183.77	186	$24,381.11	142	$22,188.71	67	$18,800.34	
17%	684	$55,047.32	290	$30,706.93	191	$25,162.41	145	$22,701.94	68	$18,982.38	
18%	789	$64,131.12	304	$32,398.88	197	$25,995.70	148	$23,239.56	69	$19,167.98	
19%	935	$76,838.53	321	$34,289.38	203	$26,886.28	151	$23,803.35	69	$19,357.25	
20%	1152	$95,883.97	339	$36,415.60	210	$27,840.39	155	$24,395.31	70	$19,550.30	
21%	1512	$127,598.63	360	$38,824.64	217	$28,864.98	159	$25,017.53	71	$19,747.25	
22%	2226	$190,967.80	384	$41,577.01	225	$29,968.25	162	$25,672.46	71	$19,948.20	
23%	4347	$380,873.95	411	$44,751.90	233	$31,159.59	166	$26,362.72	72	$20,153.31	
24%	*	*	443	$48,454.80	242	$32,450.03	171	$27,091.29	73	$20,362.70	
25%	*	*	480	$52,829.54	252	$33,852.47	175	$27,861.40	74	$20,576.45	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$16,400.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	289	$21,776.81	191	$19,645.56	145	$18,724.87	117	$18,211.25	62	$17,260.74	
7%	304	$23,039.93	197	$20,316.58	148	$19,178.33	119	$18,552.90	62	$17,413.07	
8%	322	$24,460.22	203	$21,035.37	151	$19,654.39	122	$18,907.67	63	$17,568.13	
9%	341	$26,069.02	210	$21,807.24	155	$20,154.81	124	$19,276.32	63	$17,725.95	
10%	363	$27,906.63	218	$22,638.28	159	$20,681.51	126	$19,659.70	64	$17,886.67	
11%	388	$30,025.75	226	$23,535.61	163	$21,236.59	128	$20,058.68	65	$18,050.31	
12%	417	$32,496.60	234	$24,507.49	167	$21,822.45	131	$20,474.27	65	$18,217.01	
13%	452	$35,414.96	243	$25,563.62	171	$22,441.70	133	$20,907.47	66	$18,386.79	
14%	493	$38,914.78	254	$26,715.48	176	$23,097.30	136	$21,359.51	66	$18,559.78	
15%	543	$43,189.56	265	$27,976.73	181	$23,792.54	139	$21,831.58	67	$18,736.06	
16%	605	$48,529.44	277	$29,363.77	186	$24,531.13	142	$22,325.09	68	$18,915.72	
17%	685	$55,390.17	290	$30,896.42	191	$25,317.25	145	$22,841.48	68	$19,098.89	
18%	790	$64,531.11	305	$32,598.89	197	$26,155.68	148	$23,382.42	69	$19,285.63	
19%	936	$77,318.54	321	$34,501.16	204	$27,051.81	151	$23,949.69	69	$19,476.06	
20%	1154	$96,483.98	340	$36,640.60	210	$28,011.80	155	$24,545.32	70	$19,670.30	
21%	1515	$128,398.62	361	$39,064.63	217	$29,042.75	159	$25,171.38	71	$19,868.47	
22%	2230	$192,167.79	384	$41,834.16	225	$30,152.88	163	$25,830.37	72	$20,070.65	
23%	4355	$383,273.95	412	$45,028.81	234	$31,351.58	167	$26,524.90	72	$20,277.02	
24%	*	*	444	$48,754.77	243	$32,650.03	171	$27,257.96	73	$20,487.69	
25%	*	*	481	$53,156.85	252	$34,061.15	176	$28,032.82	74	$20,702.77	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$16,500.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	290	$21,910.13	191	$19,765.56	145	$18,839.16	117	$18,322.36	62	$17,366.00	
7%	305	$23,181.12	197	$20,440.71	148	$19,295.40	120	$18,666.11	62	$17,519.26	
8%	322	$24,610.22	204	$21,163.94	152	$19,774.39	122	$19,023.05	63	$17,675.27	
9%	341	$26,229.02	210	$21,940.56	155	$20,277.89	124	$19,393.97	64	$17,834.06	
10%	363	$28,078.06	218	$22,776.75	159	$20,807.82	126	$19,779.70	64	$17,995.76	
11%	389	$30,210.37	226	$23,679.61	163	$21,366.33	129	$20,181.13	65	$18,160.40	
12%	418	$32,696.61	234	$24,657.49	167	$21,955.78	131	$20,599.27	65	$18,328.11	
13%	453	$35,633.12	244	$25,720.14	171	$22,578.84	134	$21,035.13	66	$18,498.94	
14%	494	$39,154.77	254	$26,879.13	176	$23,238.48	136	$21,489.94	66	$18,672.98	
15%	544	$43,456.22	265	$28,148.19	181	$23,937.99	139	$21,964.91	67	$18,850.35	
16%	606	$48,829.44	277	$29,543.78	186	$24,681.14	142	$22,461.45	68	$19,031.11	
17%	686	$55,733.03	290	$31,085.87	192	$25,472.10	145	$22,981.02	68	$19,215.40	
18%	791	$64,931.11	305	$32,798.89	198	$26,315.66	148	$23,525.28	69	$19,403.27	
19%	938	$77,798.52	322	$34,712.91	204	$27,217.32	152	$24,096.05	70	$19,594.87	
20%	1156	$97,084.00	340	$36,865.60	211	$28,183.21	155	$24,695.31	70	$19,790.30	
21%	1517	$129,198.63	361	$39,304.64	218	$29,220.55	159	$25,325.23	71	$19,989.68	
22%	2233	$193,367.78	385	$42,091.30	226	$30,337.46	163	$25,988.27	72	$20,193.11	
23%	4362	$385,673.97	412	$45,305.73	234	$31,543.62	167	$26,687.08	72	$20,400.73	
24%	*	*	444	$49,054.78	243	$32,850.03	171	$27,424.64	73	$20,612.69	
25%	*	*	482	$53,484.09	253	$34,269.84	176	$28,204.27	74	$20,829.10	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$16,600.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	290	$22,043.47	191	$19,885.55	145	$18,953.45	118	$18,433.47	62	$17,471.27	
7%	305	$23,322.29	197	$20,564.85	148	$19,412.47	120	$18,779.32	63	$17,625.45	
8%	322	$24,760.22	204	$21,292.51	152	$19,894.39	122	$19,138.44	63	$17,782.41	
9%	342	$26,389.02	211	$22,073.90	155	$20,400.97	124	$19,511.62	64	$17,942.17	
10%	364	$28,249.49	218	$22,915.21	159	$20,934.14	126	$19,899.70	64	$18,104.85	
11%	389	$30,394.98	226	$23,823.61	163	$21,496.07	129	$20,303.59	65	$18,270.50	
12%	419	$32,896.60	235	$24,807.48	167	$22,089.12	131	$20,724.26	65	$18,439.22	
13%	453	$35,851.31	244	$25,876.68	172	$22,715.98	134	$21,162.80	66	$18,611.09	
14%	495	$39,394.76	254	$27,042.77	176	$23,379.66	136	$21,620.38	66	$18,786.19	
15%	545	$43,722.89	265	$28,319.60	181	$24,083.44	139	$22,098.24	67	$18,964.64	
16%	607	$49,129.44	277	$29,723.76	186	$24,831.12	142	$22,597.80	68	$19,146.50	
17%	687	$56,075.89	291	$31,275.36	192	$25,626.93	145	$23,120.55	68	$19,331.90	
18%	792	$65,331.11	306	$32,998.88	198	$26,475.68	148	$23,668.13	69	$19,520.92	
19%	939	$78,278.53	322	$34,924.69	204	$27,382.84	152	$24,242.40	70	$19,713.68	
20%	1158	$97,684.01	341	$37,090.60	211	$28,354.66	155	$24,845.29	70	$19,910.30	
21%	1520	$129,998.61	362	$39,544.62	218	$29,398.32	159	$25,479.08	71	$20,110.89	
22%	2237	$194,567.80	386	$42,348.44	226	$30,522.09	163	$26,146.16	72	$20,315.57	
23%	4369	$388,073.95	413	$45,582.67	234	$31,735.60	167	$26,849.24	72	$20,524.44	
24%	*	*	445	$49,354.79	243	$33,050.03	171	$27,591.30	73	$20,737.69	
25%	*	*	482	$53,811.36	253	$34,478.55	176	$28,375.69	74	$20,955.42	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$16,700.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	290	$22,176.80	192	$20,005.55	145	$19,067.73	118	$18,544.58	62	$17,576.53	
7%	306	$23,463.47	198	$20,688.99	148	$19,529.54	120	$18,892.53	63	$17,731.65	
8%	323	$24,910.22	204	$21,421.09	152	$20,014.40	122	$19,253.83	63	$17,889.55	
9%	342	$26,549.02	211	$22,207.24	155	$20,524.04	124	$19,629.27	64	$18,050.28	
10%	364	$28,420.92	218	$23,053.67	159	$21,060.45	126	$20,019.70	64	$18,213.94	
11%	390	$30,579.60	226	$23,967.61	163	$21,625.79	129	$20,426.03	65	$18,380.59	
12%	419	$33,096.61	235	$24,957.49	167	$22,222.45	131	$20,849.25	65	$18,550.33	
13%	454	$36,069.51	244	$26,033.19	172	$22,853.14	134	$21,290.46	66	$18,723.24	
14%	495	$39,634.77	254	$27,206.38	176	$23,520.82	137	$21,750.81	67	$18,899.39	
15%	546	$43,989.55	266	$28,491.02	181	$24,228.89	139	$22,231.57	67	$19,078.93	
16%	608	$49,429.44	278	$29,903.78	187	$24,981.11	142	$22,734.16	68	$19,261.88	
17%	688	$56,418.75	291	$31,464.83	192	$25,781.77	145	$23,260.07	68	$19,448.41	
18%	794	$65,731.11	306	$33,198.91	198	$26,635.70	149	$23,810.99	69	$19,638.57	
19%	941	$78,758.52	323	$35,136.43	204	$27,548.35	152	$24,388.73	70	$19,832.50	
20%	1160	$98,283.99	341	$37,315.60	211	$28,526.10	156	$24,995.28	70	$20,030.30	
21%	1522	$130,798.62	362	$39,784.64	218	$29,576.09	159	$25,632.93	71	$20,232.10	
22%	2241	$195,767.78	386	$42,605.58	226	$30,706.72	163	$26,304.05	72	$20,438.02	
23%	4376	$390,473.94	413	$45,859.56	234	$31,927.58	167	$27,011.39	72	$20,648.15	
24%	*	*	445	$49,654.76	243	$33,250.03	172	$27,757.94	73	$20,862.68	
25%	*	*	483	$54,138.67	253	$34,687.25	176	$28,547.12	74	$21,081.74	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$16,800.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	291	$22,310.13	192	$20,125.56	145	$19,182.02	118	$18,655.69	62	$17,681.79	
7%	306	$23,604.64	198	$20,813.13	149	$19,646.62	120	$19,005.74	63	$17,837.85	
8%	323	$25,060.22	204	$21,549.66	152	$20,134.40	122	$19,369.22	63	$17,996.69	
9%	343	$26,709.02	211	$22,340.57	156	$20,647.12	124	$19,746.92	64	$18,158.39	
10%	365	$28,592.34	219	$23,192.14	159	$21,186.76	127	$20,139.70	64	$18,323.03	
11%	390	$30,764.21	227	$24,111.61	163	$21,755.51	129	$20,548.48	65	$18,490.69	
12%	420	$33,296.61	235	$25,107.50	168	$22,355.78	131	$20,974.25	65	$18,661.44	
13%	455	$36,287.67	245	$26,189.70	172	$22,990.28	134	$21,418.13	66	$18,835.39	
14%	496	$39,874.78	255	$27,370.04	177	$23,662.00	137	$21,881.24	67	$19,012.60	
15%	546	$44,256.23	266	$28,662.47	182	$24,374.35	140	$22,364.91	67	$19,193.22	
16%	609	$49,729.44	278	$30,083.78	187	$25,131.12	143	$22,870.51	68	$19,377.27	
17%	689	$56,761.61	292	$31,654.29	192	$25,936.61	146	$23,399.60	68	$19,564.90	
18%	795	$66,131.12	306	$33,398.88	198	$26,795.68	149	$23,953.85	69	$19,756.22	
19%	942	$79,238.53	323	$35,348.21	205	$27,713.88	152	$24,535.07	70	$19,951.31	
20%	1161	$98,883.97	342	$37,540.61	211	$28,697.51	156	$25,145.30	70	$20,150.30	
21%	1524	$131,598.62	363	$40,024.62	219	$29,753.87	159	$25,786.77	71	$20,353.31	
22%	2244	$196,967.80	387	$42,862.72	226	$30,891.33	163	$26,461.94	72	$20,560.46	
23%	4384	$392,873.94	414	$46,136.52	235	$32,119.60	167	$27,173.53	72	$20,771.86	
24%	*	*	446	$49,954.80	244	$33,450.03	172	$27,924.62	73	$20,987.68	
25%	*	*	484	$54,465.91	254	$34,895.92	176	$28,718.54	74	$21,208.05	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$16,900.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	291	$22,443.47	192	$20,245.56	146	$19,296.30	118	$18,766.80	62	$17,787.05	
7%	307	$23,745.81	198	$20,937.26	149	$19,763.69	120	$19,118.94	63	$17,944.04	
8%	324	$25,210.22	205	$21,678.22	152	$20,254.39	122	$19,484.60	63	$18,103.83	
9%	343	$26,869.02	212	$22,473.89	156	$20,770.20	124	$19,864.56	64	$18,266.50	
10%	365	$28,763.77	219	$23,330.60	160	$21,313.08	127	$20,259.70	64	$18,432.12	
11%	391	$30,948.83	227	$24,255.61	164	$21,885.24	129	$20,670.93	65	$18,600.78	
12%	420	$33,496.60	236	$25,257.48	168	$22,489.12	132	$21,099.25	65	$18,772.54	
13%	455	$36,505.86	245	$26,346.24	172	$23,127.42	134	$21,545.79	66	$18,947.55	
14%	497	$40,114.77	255	$27,533.68	177	$23,803.18	137	$22,011.68	67	$19,125.81	
15%	547	$44,522.89	266	$28,833.88	182	$24,519.81	140	$22,498.25	67	$19,307.50	
16%	610	$50,029.44	278	$30,263.76	187	$25,281.13	143	$23,006.89	68	$19,492.65	
17%	690	$57,104.47	292	$31,843.79	193	$26,091.45	146	$23,539.14	69	$19,681.40	
18%	796	$66,531.11	307	$33,598.89	198	$26,955.66	149	$24,096.71	69	$19,873.86	
19%	944	$79,718.52	323	$35,559.97	205	$27,879.39	152	$24,681.40	70	$20,070.12	
20%	1163	$99,483.98	342	$37,765.60	212	$28,868.93	156	$25,295.31	70	$20,270.30	
21%	1527	$132,398.62	363	$40,264.65	219	$29,931.66	160	$25,940.61	71	$20,474.52	
22%	2248	$198,167.79	387	$43,119.87	227	$31,075.93	164	$26,619.83	72	$20,682.91	
23%	4391	$395,273.95	415	$46,413.41	235	$32,311.61	168	$27,335.70	73	$20,895.58	
24%	*	*	447	$50,254.77	244	$33,650.03	172	$28,091.29	73	$21,112.68	
25%	*	*	484	$54,793.18	254	$35,104.64	177	$28,889.97	74	$21,334.36	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$17,000.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	292	$22,576.80	192	$20,365.55	146	$19,410.58	118	$18,877.91	62	$17,892.32	
7%	307	$23,887.00	198	$21,061.40	149	$19,880.76	120	$19,232.15	63	$18,050.24	
8%	324	$25,360.22	205	$21,806.80	152	$20,374.39	122	$19,599.98	63	$18,210.97	
9%	344	$27,029.02	212	$22,607.24	156	$20,893.28	125	$19,982.20	64	$18,374.61	
10%	366	$28,935.20	219	$23,469.05	160	$21,439.40	127	$20,379.70	64	$18,541.21	
11%	391	$31,133.43	227	$24,399.61	164	$22,014.97	129	$20,793.37	65	$18,710.88	
12%	421	$33,696.61	236	$25,407.49	168	$22,622.45	132	$21,224.26	66	$18,883.65	
13%	456	$36,724.05	245	$26,502.76	172	$23,264.55	134	$21,673.44	66	$19,059.70	
14%	497	$40,354.76	255	$27,697.30	177	$23,944.36	137	$22,142.12	67	$19,239.02	
15%	548	$44,789.56	267	$29,005.31	182	$24,665.26	140	$22,631.58	67	$19,421.78	
16%	611	$50,329.44	279	$30,443.78	187	$25,431.13	143	$23,143.26	68	$19,608.04	
17%	691	$57,447.33	292	$32,033.25	193	$26,246.29	146	$23,678.69	69	$19,797.91	
18%	797	$66,931.11	307	$33,798.89	199	$27,115.68	149	$24,239.56	69	$19,991.51	
19%	945	$80,198.53	324	$35,771.73	205	$28,044.91	153	$24,827.74	70	$20,188.93	
20%	1165	$100,084.00	342	$37,990.60	212	$29,040.37	156	$25,445.32	71	$20,390.30	
21%	1529	$133,198.62	364	$40,504.61	219	$30,109.43	160	$26,094.46	71	$20,595.73	
22%	2251	$199,367.80	388	$43,377.01	227	$31,260.55	164	$26,777.74	72	$20,805.36	
23%	4398	$397,673.96	415	$46,690.37	235	$32,503.59	168	$27,497.88	73	$21,019.30	
24%	*	*	447	$50,554.79	244	$33,850.03	172	$28,257.97	73	$21,237.67	
25%	*	*	485	$55,120.48	254	$35,313.34	177	$29,061.41	74	$21,460.67	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$17,100.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	292	$22,710.14	193	$20,485.55	146	$19,524.87	118	$18,989.02	62	$17,997.58	
7%	307	$24,028.17	199	$21,185.54	149	$19,997.84	120	$19,345.35	63	$18,156.44	
8%	325	$25,510.22	205	$21,935.37	153	$20,494.39	122	$19,715.36	63	$18,318.12	
9%	344	$27,189.02	212	$22,740.58	156	$21,016.36	125	$20,099.85	64	$18,482.72	
10%	366	$29,106.63	219	$23,607.51	160	$21,565.72	127	$20,499.70	64	$18,650.29	
11%	392	$31,318.06	227	$24,543.61	164	$22,144.71	129	$20,915.82	65	$18,820.97	
12%	422	$33,896.60	236	$25,557.50	168	$22,755.79	132	$21,349.27	66	$18,994.77	
13%	456	$36,942.21	246	$26,659.26	173	$23,401.70	134	$21,801.09	66	$19,171.84	
14%	498	$40,594.78	256	$27,860.95	177	$24,085.54	137	$22,272.55	67	$19,352.23	
15%	549	$45,056.22	267	$29,176.76	182	$24,810.71	140	$22,764.92	67	$19,536.06	
16%	612	$50,629.44	279	$30,623.77	187	$25,581.11	143	$23,279.63	68	$19,723.43	
17%	692	$57,790.18	293	$32,222.72	193	$26,401.13	146	$23,818.23	69	$19,914.41	
18%	798	$67,331.11	308	$33,998.88	199	$27,275.69	149	$24,382.42	69	$20,109.16	
19%	946	$80,678.54	324	$35,983.51	205	$28,210.42	153	$24,974.10	70	$20,307.75	
20%	1167	$100,684.00	343	$38,215.60	212	$29,211.82	156	$25,595.30	71	$20,510.30	
21%	1531	$133,998.61	364	$40,744.65	219	$30,287.20	160	$26,248.31	71	$20,716.94	
22%	2255	$200,567.79	388	$43,634.15	227	$31,445.18	164	$26,935.63	72	$20,927.81	
23%	4405	$400,073.97	416	$46,967.26	236	$32,695.58	168	$27,660.06	73	$21,143.02	
24%	*	*	448	$50,854.78	245	$34,050.03	172	$28,424.63	73	$21,362.67	
25%	*	*	486	$55,447.72	255	$35,522.00	177	$29,232.84	74	$21,586.98	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$17,200.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	292	$22,843.47	193	$20,605.55	146	$19,639.16	118	$19,100.13	62	$18,102.84	
7%	308	$24,169.35	199	$21,309.68	149	$20,114.91	120	$19,458.56	63	$18,262.63	
8%	325	$25,660.22	205	$22,063.94	153	$20,614.39	123	$19,830.74	63	$18,425.26	
9%	345	$27,349.02	212	$22,873.90	156	$21,139.43	125	$20,217.50	64	$18,590.83	
10%	367	$29,278.06	220	$23,745.98	160	$21,692.03	127	$20,619.70	65	$18,759.38	
11%	393	$31,502.66	228	$24,687.61	164	$22,274.44	130	$21,038.27	65	$18,931.06	
12%	422	$34,096.62	236	$25,707.48	168	$22,889.12	132	$21,474.26	66	$19,105.88	
13%	457	$37,160.41	246	$26,815.80	173	$23,538.85	135	$21,928.75	66	$19,283.99	
14%	499	$40,834.77	256	$28,024.59	177	$24,226.70	137	$22,402.99	67	$19,465.44	
15%	549	$45,322.89	267	$29,348.17	182	$24,956.16	140	$22,898.25	67	$19,650.34	
16%	612	$50,929.44	280	$30,803.76	188	$25,731.11	143	$23,415.98	68	$19,838.81	
17%	693	$58,133.04	293	$32,412.21	193	$26,555.96	146	$23,957.76	69	$20,030.92	
18%	799	$67,731.10	308	$34,198.90	199	$27,435.69	149	$24,525.28	69	$20,226.81	
19%	948	$81,158.52	325	$36,195.26	206	$28,375.94	153	$25,120.45	70	$20,426.56	
20%	1169	$101,283.97	343	$38,440.60	212	$29,383.23	156	$25,745.29	71	$20,630.30	
21%	1534	$134,798.62	364	$40,984.61	220	$30,464.98	160	$26,402.16	71	$20,838.15	
22%	2258	$201,767.80	389	$43,891.30	227	$31,629.78	164	$27,093.52	72	$21,050.25	
23%	4412	$402,473.97	416	$47,244.21	236	$32,887.61	168	$27,822.20	73	$21,266.73	
24%	*	*	448	$51,154.77	245	$34,250.03	173	$28,591.28	73	$21,487.66	
25%	*	*	486	$55,775.01	255	$35,730.72	177	$29,404.26	74	$21,713.29	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$17,300.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	293	$22,976.80	193	$20,725.56	146	$19,753.45	118	$19,211.24	62	$18,208.10	
7%	308	$24,310.52	199	$21,433.82	149	$20,231.98	121	$19,571.77	63	$18,368.83	
8%	326	$25,810.22	206	$22,192.51	153	$20,734.40	123	$19,946.13	63	$18,532.40	
9%	345	$27,509.02	213	$23,007.23	157	$21,262.50	125	$20,335.15	64	$18,698.94	
10%	367	$29,449.49	220	$23,884.44	160	$21,818.34	127	$20,739.70	65	$18,868.48	
11%	393	$31,687.29	228	$24,831.61	164	$22,404.16	130	$21,160.73	65	$19,041.15	
12%	423	$34,296.61	237	$25,857.49	169	$23,022.45	132	$21,599.26	66	$19,216.99	
13%	458	$37,378.59	246	$26,972.33	173	$23,676.00	135	$22,056.42	66	$19,396.14	
14%	499	$41,074.76	256	$28,188.21	178	$24,367.88	138	$22,533.41	67	$19,578.65	
15%	550	$45,589.56	268	$29,519.59	183	$25,101.63	140	$23,031.58	68	$19,764.62	
16%	613	$51,229.44	280	$30,983.79	188	$25,881.12	143	$23,552.34	68	$19,954.20	
17%	694	$58,475.90	293	$32,601.66	193	$26,710.80	146	$24,097.28	69	$20,147.43	
18%	801	$68,131.12	308	$34,398.88	199	$27,595.67	150	$24,668.13	69	$20,344.45	
19%	949	$81,638.53	325	$36,407.04	206	$28,541.46	153	$25,266.78	70	$20,545.37	
20%	1170	$101,883.98	344	$38,665.60	213	$29,554.64	157	$25,895.29	71	$20,750.30	
21%	1536	$135,598.62	365	$41,224.65	220	$30,642.77	160	$26,556.01	71	$20,959.36	
22%	2262	$202,967.79	389	$44,148.44	228	$31,814.39	164	$27,251.41	72	$21,172.70	
23%	4419	$404,873.96	417	$47,521.11	236	$33,079.60	168	$27,984.35	73	$21,390.44	
24%	*	*	449	$51,454.80	245	$34,450.03	173	$28,757.95	74	$21,612.67	
25%	*	*	487	$56,102.29	255	$35,939.43	177	$29,575.68	74	$21,839.61	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$17,400.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	293	$23,110.14	193	$20,845.55	146	$19,867.73	119	$19,322.36	62	$18,313.36	
7%	309	$24,451.70	199	$21,557.95	150	$20,349.06	121	$19,684.98	63	$18,475.02	
8%	326	$25,960.22	206	$22,321.08	153	$20,854.40	123	$20,061.52	64	$18,639.54	
9%	346	$27,669.02	213	$23,140.57	157	$21,385.58	125	$20,452.80	64	$18,807.05	
10%	368	$29,620.92	220	$24,022.90	160	$21,944.66	127	$20,859.70	65	$18,977.57	
11%	394	$31,871.90	228	$24,975.61	164	$22,533.88	130	$21,283.18	65	$19,151.24	
12%	423	$34,496.61	237	$26,007.49	169	$23,155.78	132	$21,724.25	66	$19,328.11	
13%	458	$37,596.76	246	$27,128.83	173	$23,813.13	135	$22,184.08	66	$19,508.28	
14%	500	$41,314.78	257	$28,351.85	178	$24,509.06	138	$22,663.85	67	$19,691.86	
15%	551	$45,856.22	268	$29,691.04	183	$25,247.08	140	$23,164.91	68	$19,878.91	
16%	614	$51,529.44	280	$31,163.77	188	$26,031.14	143	$23,688.70	68	$20,069.59	
17%	695	$58,818.75	294	$32,791.15	194	$26,865.65	147	$24,236.81	69	$20,263.93	
18%	802	$68,531.12	309	$34,598.89	200	$27,755.67	150	$24,810.99	69	$20,462.09	
19%	950	$82,118.52	325	$36,618.79	206	$28,706.98	153	$25,413.12	70	$20,664.18	
20%	1172	$102,484.00	344	$38,890.60	213	$29,726.09	157	$26,045.30	71	$20,870.30	
21%	1538	$136,398.62	365	$41,464.62	220	$30,820.54	160	$26,709.84	72	$21,080.58	
22%	2265	$204,167.81	390	$44,405.58	228	$31,999.02	164	$27,409.30	72	$21,295.15	
23%	4426	$407,273.95	417	$47,798.05	236	$33,271.58	169	$28,146.51	73	$21,514.15	
24%	*	*	450	$51,754.76	246	$34,650.03	173	$28,924.63	74	$21,737.68	
25%	*	*	487	$56,429.53	255	$36,148.10	178	$29,747.11	74	$21,965.92	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$17,500.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	293	$23,243.47	193	$20,965.55	147	$19,982.01	119	$19,433.47	63	$18,418.63	
7%	309	$24,592.88	200	$21,682.09	150	$20,466.13	121	$19,798.19	63	$18,581.21	
8%	326	$26,110.22	206	$22,449.66	153	$20,974.39	123	$20,176.91	64	$18,746.69	
9%	346	$27,829.02	213	$23,273.91	157	$21,508.66	125	$20,570.45	64	$18,915.15	
10%	368	$29,792.35	221	$24,161.36	161	$22,070.98	128	$20,979.70	65	$19,086.66	
11%	394	$32,056.52	229	$25,119.61	165	$22,663.62	130	$21,405.62	65	$19,261.33	
12%	424	$34,696.61	237	$26,157.49	169	$23,289.12	132	$21,849.25	66	$19,439.22	
13%	459	$37,814.96	247	$27,285.36	173	$23,950.27	135	$22,311.75	66	$19,620.43	
14%	501	$41,554.78	257	$28,515.50	178	$24,650.25	138	$22,794.29	67	$19,805.07	
15%	552	$46,122.89	268	$29,862.46	183	$25,392.53	141	$23,298.26	68	$19,993.20	
16%	615	$51,829.44	281	$31,343.76	188	$26,181.12	144	$23,825.07	68	$20,184.97	
17%	696	$59,161.61	294	$32,980.63	194	$27,020.48	147	$24,376.35	69	$20,380.44	
18%	803	$68,931.11	309	$34,798.90	200	$27,915.69	150	$24,953.85	70	$20,579.74	
19%	952	$82,598.53	326	$36,830.56	206	$28,872.49	153	$25,559.45	70	$20,782.99	
20%	1174	$103,083.99	345	$39,115.61	213	$29,897.53	157	$26,195.31	71	$20,990.30	
21%	1541	$137,198.61	366	$41,704.64	220	$30,998.31	161	$26,863.69	72	$21,201.80	
22%	2269	$205,367.78	390	$44,662.73	228	$32,183.65	165	$27,567.21	72	$21,417.59	
23%	4433	$409,673.94	418	$48,074.96	237	$33,463.59	169	$28,308.69	73	$21,637.85	
24%	*	*	450	$52,054.80	246	$34,850.03	173	$29,091.30	74	$21,862.69	
25%	*	*	488	$56,756.84	256	$36,356.80	178	$29,918.56	74	$22,092.23	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$17,600.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	294	$23,376.80	194	$21,085.55	147	$20,096.30	119	$19,544.58	63	$18,523.89	
7%	309	$24,734.05	200	$21,806.23	150	$20,583.20	121	$19,911.40	63	$18,687.41	
8%	327	$26,260.22	206	$22,578.23	153	$21,094.39	123	$20,292.29	64	$18,853.83	
9%	347	$27,989.02	213	$23,407.23	157	$21,631.74	125	$20,688.09	64	$19,023.26	
10%	369	$29,963.77	221	$24,299.83	161	$22,197.30	128	$21,099.70	65	$19,195.76	
11%	395	$32,241.13	229	$25,263.61	165	$22,793.36	130	$21,528.07	65	$19,371.42	
12%	424	$34,896.60	238	$26,307.48	169	$23,422.45	133	$21,974.25	66	$19,550.34	
13%	460	$38,033.12	247	$27,441.90	174	$24,087.41	135	$22,439.41	66	$19,732.57	
14%	502	$41,794.76	257	$28,679.12	178	$24,791.43	138	$22,924.72	67	$19,918.28	
15%	552	$46,389.56	269	$30,033.88	183	$25,537.99	141	$23,431.59	68	$20,107.49	
16%	616	$52,129.44	281	$31,523.79	189	$26,331.11	144	$23,961.44	68	$20,300.35	
17%	697	$59,504.46	294	$33,170.08	194	$27,175.32	147	$24,515.89	69	$20,496.94	
18%	804	$69,331.11	309	$34,998.87	200	$28,075.70	150	$25,096.71	70	$20,697.39	
19%	953	$83,078.53	326	$37,042.34	206	$29,038.00	154	$25,705.79	70	$20,901.81	
20%	1175	$103,683.97	345	$39,340.60	213	$30,068.94	157	$26,345.32	71	$21,110.30	
21%	1543	$137,998.62	366	$41,944.63	221	$31,176.10	161	$27,017.54	72	$21,323.01	
22%	2272	$206,567.80	390	$44,919.87	228	$32,368.23	165	$27,725.11	72	$21,540.04	
23%	4439	$412,073.94	418	$48,351.89	237	$33,655.61	169	$28,470.87	73	$21,761.56	
24%	*	*	451	$52,354.77	246	$35,050.03	173	$29,257.97	74	$21,987.70	
25%	*	*	489	$57,084.10	256	$36,565.51	178	$30,089.98	75	$22,218.54	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$17,700.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	294	$23,510.14	194	$21,205.56	147	$20,210.59	119	$19,655.69	63	$18,629.16	
7%	310	$24,875.24	200	$21,930.37	150	$20,700.28	121	$20,024.60	63	$18,793.60	
8%	327	$26,410.22	207	$22,706.79	154	$21,214.39	123	$20,407.68	64	$18,960.98	
9%	347	$28,149.02	214	$23,540.56	157	$21,754.82	125	$20,805.73	64	$19,131.36	
10%	369	$30,135.20	221	$24,438.29	161	$22,323.61	128	$21,219.70	65	$19,304.85	
11%	395	$32,425.75	229	$25,407.61	165	$22,923.09	130	$21,650.52	65	$19,481.51	
12%	425	$35,096.61	238	$26,457.49	169	$23,555.79	133	$22,099.26	66	$19,661.45	
13%	460	$38,251.31	247	$27,598.40	174	$24,224.57	135	$22,567.05	67	$19,844.72	
14%	502	$42,034.77	258	$28,842.76	178	$24,932.59	138	$23,055.16	67	$20,031.49	
15%	553	$46,656.23	269	$30,205.33	183	$25,683.44	141	$23,564.92	68	$20,221.77	
16%	617	$52,429.44	281	$31,703.77	189	$26,481.12	144	$24,097.82	68	$20,415.73	
17%	698	$59,847.32	295	$33,359.57	194	$27,330.15	147	$24,655.44	69	$20,613.45	
18%	805	$69,731.11	310	$35,198.89	200	$28,235.68	150	$25,239.56	70	$20,815.04	
19%	955	$83,558.52	327	$37,254.08	207	$29,203.53	154	$25,852.15	70	$21,020.62	
20%	1177	$104,283.99	345	$39,565.60	214	$30,240.35	157	$26,495.30	71	$21,230.30	
21%	1545	$138,798.63	367	$42,184.63	221	$31,353.88	161	$27,171.39	72	$21,444.22	
22%	2276	$207,767.78	391	$45,177.01	229	$32,552.85	165	$27,883.00	72	$21,662.49	
23%	4446	$414,473.96	419	$48,628.81	237	$33,847.59	169	$28,633.02	73	$21,885.27	
24%	*	*	451	$52,654.78	246	$35,250.03	173	$29,424.61	74	$22,112.70	
25%	*	*	489	$57,411.36	256	$36,774.20	178	$30,261.40	75	$22,344.87	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$17,800.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	295	$23,643.46	194	$21,325.56	147	$20,324.87	119	$19,766.80	63	$18,734.42	
7%	310	$25,016.41	200	$22,054.50	150	$20,817.35	121	$20,137.81	63	$18,899.79	
8%	328	$26,560.22	207	$22,835.37	154	$21,334.39	123	$20,523.06	64	$19,068.12	
9%	347	$28,309.02	214	$23,673.90	157	$21,877.89	126	$20,923.38	64	$19,239.47	
10%	370	$30,306.63	221	$24,576.74	161	$22,449.92	128	$21,339.70	65	$19,413.94	
11%	396	$32,610.37	229	$25,551.61	165	$23,052.81	130	$21,772.96	65	$19,591.59	
12%	426	$35,296.60	238	$26,607.50	169	$23,689.12	133	$22,224.27	66	$19,772.56	
13%	461	$38,469.50	248	$27,754.92	174	$24,361.71	136	$22,694.70	67	$19,956.87	
14%	503	$42,274.78	258	$29,006.41	179	$25,073.76	138	$23,185.60	67	$20,144.70	
15%	554	$46,922.89	269	$30,376.74	184	$25,828.90	141	$23,698.25	68	$20,336.06	
16%	618	$52,729.44	282	$31,883.76	189	$26,631.13	144	$24,234.17	68	$20,531.11	
17%	699	$60,190.18	295	$33,549.04	195	$27,485.00	147	$24,794.98	69	$20,729.96	
18%	806	$70,131.11	310	$35,398.89	201	$28,395.66	150	$25,382.42	70	$20,932.68	
19%	956	$84,038.53	327	$37,465.86	207	$29,369.05	154	$25,998.49	70	$21,139.43	
20%	1179	$104,884.00	346	$39,790.60	214	$30,411.80	157	$26,645.29	71	$21,350.30	
21%	1548	$139,598.61	367	$42,424.64	221	$31,531.65	161	$27,325.24	72	$21,565.44	
22%	2279	$208,967.79	391	$45,434.16	229	$32,737.48	165	$28,040.89	72	$21,784.94	
23%	4453	$416,873.98	419	$48,905.73	237	$34,039.58	169	$28,795.17	73	$22,008.98	
24%	*	*	452	$52,954.78	247	$35,450.03	174	$29,591.28	74	$22,237.70	
25%	*	*	490	$57,738.66	257	$36,982.88	178	$30,432.83	75	$22,471.19	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$17,900.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	295	$23,776.80	194	$21,445.55	147	$20,439.16	119	$19,877.91	63	$18,839.69	
7%	311	$25,157.58	201	$22,178.64	150	$20,934.42	121	$20,251.01	63	$19,005.99	
8%	328	$26,710.22	207	$22,963.94	154	$21,454.40	123	$20,638.44	64	$19,175.27	
9%	348	$28,469.02	214	$23,807.24	158	$22,000.96	126	$21,041.03	64	$19,347.58	
10%	370	$30,478.06	222	$24,715.21	161	$22,576.24	128	$21,459.70	65	$19,523.04	
11%	396	$32,794.98	230	$25,695.61	165	$23,182.54	130	$21,895.41	65	$19,701.68	
12%	426	$35,496.62	238	$26,757.49	170	$23,822.45	133	$22,349.27	66	$19,883.68	
13%	461	$38,687.67	248	$27,911.45	174	$24,498.85	136	$22,822.37	67	$20,069.03	
14%	504	$42,514.76	258	$29,170.03	179	$25,214.94	138	$23,316.03	67	$20,257.90	
15%	555	$47,189.56	270	$30,548.16	184	$25,974.36	141	$23,831.58	68	$20,450.35	
16%	618	$53,029.44	282	$32,063.79	189	$26,781.14	144	$24,370.53	69	$20,646.49	
17%	700	$60,533.03	296	$33,738.50	195	$27,639.84	147	$24,934.50	69	$20,846.46	
18%	807	$70,531.10	311	$35,598.88	201	$28,555.68	151	$25,525.27	70	$21,050.33	
19%	957	$84,518.54	327	$37,677.61	207	$29,534.56	154	$26,144.83	70	$21,258.24	
20%	1180	$105,483.97	346	$40,015.60	214	$30,583.24	158	$26,795.29	71	$21,470.30	
21%	1550	$140,398.62	368	$42,664.62	221	$31,709.42	161	$27,479.09	72	$21,686.65	
22%	2282	$210,167.81	392	$45,691.30	229	$32,922.11	165	$28,198.78	73	$21,907.39	
23%	4460	$419,273.95	420	$49,182.66	238	$34,231.60	169	$28,957.31	73	$22,132.69	
24%	*	*	452	$53,254.77	247	$35,650.03	174	$29,757.96	74	$22,362.69	
25%	*	*	491	$58,065.90	257	$37,191.59	178	$30,604.25	75	$22,597.52	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$18,000.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	295	$23,910.14	195	$21,565.55	147	$20,553.45	119	$19,989.02	63	$18,944.95	
7%	311	$25,298.76	201	$22,302.79	151	$21,051.50	121	$20,364.22	63	$19,112.18	
8%	328	$26,860.22	207	$23,092.52	154	$21,574.40	124	$20,753.82	64	$19,282.41	
9%	348	$28,629.02	214	$23,940.57	158	$22,124.04	126	$21,158.68	64	$19,455.68	
10%	371	$30,649.49	222	$24,853.68	162	$22,702.56	128	$21,579.70	65	$19,632.13	
11%	397	$32,979.60	230	$25,839.61	166	$23,312.26	131	$22,017.87	66	$19,811.78	
12%	427	$35,696.60	239	$26,907.48	170	$23,955.78	133	$22,474.26	66	$19,994.78	
13%	462	$38,905.87	248	$28,067.98	174	$24,635.99	136	$22,950.03	67	$20,181.18	
14%	504	$42,754.77	259	$29,333.66	179	$25,356.13	139	$23,446.46	67	$20,371.10	
15%	555	$47,456.23	270	$30,719.61	184	$26,119.81	141	$23,964.91	68	$20,564.64	
16%	619	$53,329.44	282	$32,243.77	189	$26,931.12	144	$24,506.88	69	$20,761.88	
17%	701	$60,875.88	296	$33,928.00	195	$27,794.67	147	$25,074.02	69	$20,962.97	
18%	809	$70,931.11	311	$35,798.90	201	$28,715.69	151	$25,668.13	70	$21,167.98	
19%	959	$84,998.52	328	$37,889.38	207	$29,700.07	154	$26,291.17	71	$21,377.05	
20%	1182	$106,083.99	347	$40,240.60	214	$30,754.66	158	$26,945.30	71	$21,590.30	
21%	1552	$141,198.62	368	$42,904.64	222	$31,887.20	162	$27,632.91	72	$21,807.86	
22%	2286	$211,367.78	392	$45,948.44	229	$33,106.69	165	$28,356.67	73	$22,029.85	
23%	4466	$421,673.95	420	$49,459.58	238	$34,423.61	170	$29,119.49	73	$22,256.40	
24%	*	*	453	$53,554.80	247	$35,850.03	174	$29,924.63	74	$22,487.69	
25%	*	*	491	$58,393.20	257	$37,400.30	179	$30,775.70	75	$22,723.84	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$18,100.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	296	$24,043.46	195	$21,685.56	147	$20,667.73	119	$20,100.13	63	$19,050.22	
7%	311	$25,439.93	201	$22,426.92	151	$21,168.57	122	$20,477.43	63	$19,218.38	
8%	329	$27,010.22	208	$23,221.08	154	$21,694.39	124	$20,869.21	64	$19,389.55	
9%	349	$28,789.02	215	$24,073.89	158	$22,247.12	126	$21,276.33	64	$19,563.79	
10%	371	$30,820.92	222	$24,992.13	162	$22,828.88	128	$21,699.70	65	$19,741.22	
11%	397	$33,164.21	230	$25,983.61	166	$23,442.00	131	$22,140.32	66	$19,921.87	
12%	427	$35,896.61	239	$27,057.49	170	$24,089.12	133	$22,599.25	66	$20,105.89	
13%	463	$39,124.04	248	$28,224.48	174	$24,773.12	136	$23,077.70	67	$20,293.33	
14%	505	$42,994.78	259	$29,497.31	179	$25,497.31	139	$23,576.89	67	$20,484.30	
15%	556	$47,722.89	270	$30,891.03	184	$26,265.26	142	$24,098.24	68	$20,678.92	
16%	620	$53,629.44	283	$32,423.76	190	$27,081.11	145	$24,643.24	69	$20,877.26	
17%	702	$61,218.74	296	$34,117.46	195	$27,949.51	148	$25,213.56	69	$21,079.48	
18%	810	$71,331.12	311	$35,998.88	201	$28,875.69	151	$25,810.99	70	$21,285.63	
19%	960	$85,478.53	328	$38,101.16	208	$29,865.60	154	$26,437.50	71	$21,495.86	
20%	1184	$106,684.00	347	$40,465.60	214	$30,926.07	158	$27,095.31	71	$21,710.30	
21%	1554	$141,998.63	369	$43,144.61	222	$32,064.99	162	$27,786.76	72	$21,929.07	
22%	2289	$212,567.79	393	$46,205.58	230	$33,291.32	166	$28,514.59	73	$22,152.30	
23%	4473	$424,073.97	421	$49,736.51	238	$34,615.59	170	$29,281.67	73	$22,380.11	
24%	*	*	453	$53,854.76	247	$36,050.03	174	$30,091.30	74	$22,612.69	
25%	*	*	492	$58,720.46	257	$37,608.96	179	$30,947.12	75	$22,850.16	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$18,200.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	296	$24,176.80	195	$21,805.56	148	$20,782.01	120	$20,211.25	63	$19,155.48	
7%	312	$25,581.12	201	$22,551.06	151	$21,285.64	122	$20,590.64	63	$19,324.57	
8%	329	$27,160.22	208	$23,349.65	154	$21,814.39	124	$20,984.60	64	$19,496.70	
9%	349	$28,949.02	215	$24,207.24	158	$22,370.20	126	$21,393.98	65	$19,671.90	
10%	372	$30,992.34	222	$25,130.59	162	$22,955.19	128	$21,819.70	65	$19,850.31	
11%	398	$33,348.83	230	$26,127.61	166	$23,571.74	131	$22,262.77	66	$20,031.97	
12%	428	$36,096.61	239	$27,207.50	170	$24,222.45	133	$22,724.25	66	$20,217.00	
13%	463	$39,342.22	249	$28,381.01	175	$24,910.28	136	$23,205.36	67	$20,405.48	
14%	506	$43,234.76	259	$29,660.95	179	$25,638.47	139	$23,707.33	67	$20,597.51	
15%	557	$47,989.56	270	$31,062.45	184	$26,410.71	142	$24,231.59	68	$20,793.21	
16%	621	$53,929.44	283	$32,603.79	190	$27,231.12	145	$24,779.61	69	$20,992.65	
17%	702	$61,561.59	297	$34,306.92	195	$28,104.35	148	$25,353.10	69	$21,195.98	
18%	811	$71,731.12	312	$36,198.88	201	$29,035.67	151	$25,953.85	70	$21,403.27	
19%	961	$85,958.53	329	$38,312.90	208	$30,031.12	154	$26,583.84	71	$21,614.67	
20%	1185	$107,283.97	348	$40,690.61	215	$31,097.51	158	$27,245.32	71	$21,830.30	
21%	1556	$142,798.63	369	$43,384.65	222	$32,242.76	162	$27,940.62	72	$22,050.28	
22%	2292	$213,767.80	393	$46,462.73	230	$33,475.94	166	$28,672.48	73	$22,274.75	
23%	4480	$426,473.94	421	$50,013.42	239	$34,807.57	170	$29,443.84	73	$22,503.82	
24%	*	*	454	$54,154.81	248	$36,250.03	174	$30,257.96	74	$22,737.68	
25%	*	*	492	$59,047.72	258	$37,817.67	179	$31,118.55	75	$22,976.47	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$18,300.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	296	$24,310.13	195	$21,925.55	148	$20,896.30	120	$20,322.36	63	$19,260.74	
7%	312	$25,722.29	201	$22,675.19	151	$21,402.72	122	$20,703.85	63	$19,430.76	
8%	330	$27,310.22	208	$23,478.23	155	$21,934.39	124	$21,099.99	64	$19,603.84	
9%	350	$29,109.02	215	$24,340.58	158	$22,493.28	126	$21,511.63	65	$19,780.01	
10%	372	$31,163.77	223	$25,269.05	162	$23,081.50	129	$21,939.70	65	$19,959.40	
11%	398	$33,533.44	231	$26,271.61	166	$23,701.47	131	$22,385.21	66	$20,142.06	
12%	428	$36,296.61	240	$27,357.48	170	$24,355.79	134	$22,849.25	66	$20,328.11	
13%	464	$39,560.41	249	$28,537.55	175	$25,047.43	136	$23,333.02	67	$20,517.63	
14%	506	$43,474.77	259	$29,824.57	180	$25,779.64	139	$23,837.77	68	$20,710.71	
15%	558	$48,256.22	271	$31,233.89	185	$26,556.17	142	$24,364.92	68	$20,907.50	
16%	622	$54,229.44	283	$32,783.77	190	$27,381.13	145	$24,915.99	69	$21,108.04	
17%	703	$61,904.45	297	$34,496.42	196	$28,259.19	148	$25,492.64	69	$21,312.48	
18%	812	$72,131.11	312	$36,398.90	202	$29,195.67	151	$26,096.71	70	$21,520.92	
19%	963	$86,438.52	329	$38,524.68	208	$30,196.63	155	$26,730.20	71	$21,733.49	
20%	1187	$107,884.00	348	$40,915.60	215	$31,268.95	158	$27,395.30	71	$21,950.30	
21%	1559	$143,598.61	369	$43,624.62	222	$32,420.53	162	$28,094.47	72	$22,171.49	
22%	2296	$214,967.78	394	$46,719.87	230	$33,660.57	166	$28,830.37	73	$22,397.20	
23%	4486	$428,873.96	422	$50,290.35	239	$34,999.61	170	$29,605.99	74	$22,627.53	
24%	*	*	455	$54,454.76	248	$36,450.03	175	$30,424.61	74	$22,862.68	
25%	*	*	493	$59,375.03	258	$38,026.38	179	$31,289.97	75	$23,102.78	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$18,400.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	297	$24,443.47	195	$22,045.55	148	$21,010.59	120	$20,433.47	63	$19,366.00	
7%	312	$25,863.46	202	$22,799.34	151	$21,519.79	122	$20,817.06	64	$19,536.96	
8%	330	$27,460.22	208	$23,606.80	155	$22,054.39	124	$21,215.37	64	$19,710.98	
9%	350	$29,269.02	215	$24,473.90	158	$22,616.35	126	$21,629.27	65	$19,888.12	
10%	373	$31,335.20	223	$25,407.52	162	$23,207.82	129	$22,059.70	65	$20,068.49	
11%	399	$33,718.06	231	$26,415.61	166	$23,831.19	131	$22,507.66	66	$20,252.15	
12%	429	$36,496.61	240	$27,507.49	171	$24,489.11	134	$22,974.26	66	$20,439.22	
13%	464	$39,778.58	249	$28,694.06	175	$25,184.57	136	$23,460.67	67	$20,629.79	
14%	507	$43,714.78	260	$29,988.22	180	$25,920.83	139	$23,968.20	68	$20,823.92	
15%	558	$48,522.89	271	$31,405.32	185	$26,701.63	142	$24,498.25	68	$21,021.79	
16%	622	$54,529.44	284	$32,963.76	190	$27,531.13	145	$25,052.36	69	$21,223.42	
17%	704	$62,247.32	297	$34,685.88	196	$28,414.03	148	$25,632.18	69	$21,428.98	
18%	813	$72,531.11	312	$36,598.88	202	$29,355.68	151	$26,239.56	70	$21,638.57	
19%	964	$86,918.53	329	$38,736.44	208	$30,362.15	155	$26,876.54	71	$21,852.30	
20%	1189	$108,483.99	348	$41,140.60	215	$31,440.38	158	$27,545.29	71	$22,070.30	
21%	1561	$144,398.62	370	$43,864.64	223	$32,598.31	162	$28,248.32	72	$22,292.70	
22%	2299	$216,167.79	394	$46,977.01	230	$33,845.15	166	$28,988.26	73	$22,519.65	
23%	4493	$431,273.95	422	$50,567.27	239	$35,191.60	170	$29,768.14	74	$22,751.25	
24%	*	*	455	$54,754.80	248	$36,650.03	175	$30,591.29	74	$22,987.68	
25%	*	*	494	$59,702.26	258	$38,235.07	179	$31,461.39	75	$23,229.10	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$18,500.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	297	$24,576.81	196	$22,165.55	148	$21,124.87	120	$20,544.58	63	$19,471.26	
7%	313	$26,004.65	202	$22,923.47	151	$21,636.86	122	$20,930.26	64	$19,643.16	
8%	331	$27,610.22	208	$23,735.37	155	$22,174.40	124	$21,330.75	64	$19,818.12	
9%	350	$29,429.02	215	$24,607.23	159	$22,739.42	126	$21,746.91	65	$19,996.23	
10%	373	$31,506.63	223	$25,545.98	162	$23,334.13	129	$22,179.70	65	$20,177.57	
11%	399	$33,902.67	231	$26,559.61	166	$23,960.91	131	$22,630.11	66	$20,362.25	
12%	429	$36,696.60	240	$27,657.49	171	$24,622.45	134	$23,099.26	66	$20,550.32	
13%	465	$39,996.78	250	$28,850.57	175	$25,321.70	136	$23,588.32	67	$20,741.94	
14%	507	$43,954.76	260	$30,151.86	180	$26,062.01	139	$24,098.64	68	$20,937.13	
15%	559	$48,789.56	271	$31,576.73	185	$26,847.08	142	$24,631.58	68	$21,136.07	
16%	623	$54,829.44	284	$33,143.79	190	$27,681.12	145	$25,188.71	69	$21,338.81	
17%	705	$62,590.18	298	$34,875.34	196	$28,568.87	148	$25,771.72	70	$21,545.48	
18%	814	$72,931.11	313	$36,798.89	202	$29,515.70	152	$26,382.42	70	$21,756.22	
19%	965	$87,398.53	330	$38,948.20	209	$30,527.66	155	$27,022.88	71	$21,971.11	
20%	1190	$109,083.98	349	$41,365.60	215	$31,611.79	159	$27,695.29	72	$22,190.30	
21%	1563	$145,198.62	370	$44,104.63	223	$32,776.10	162	$28,402.16	72	$22,413.91	
22%	2302	$217,367.80	395	$47,234.15	231	$34,029.78	166	$29,146.15	73	$22,642.09	
23%	4499	$433,673.96	423	$50,844.20	239	$35,383.59	171	$29,930.29	74	$22,874.97	
24%	*	*	456	$55,054.77	249	$36,850.03	175	$30,757.96	74	$23,112.67	
25%	*	*	494	$60,029.56	259	$38,443.74	180	$31,632.83	75	$23,355.41	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$18,600.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	297	$24,710.13	196	$22,285.56	148	$21,239.16	120	$20,655.69	63	$19,576.53	
7%	313	$26,145.82	202	$23,047.61	152	$21,753.94	122	$21,043.47	64	$19,749.35	
8%	331	$27,760.22	209	$23,863.94	155	$22,294.40	124	$21,446.13	64	$19,925.26	
9%	351	$29,589.02	216	$24,740.57	159	$22,862.50	127	$21,864.56	65	$20,104.34	
10%	374	$31,678.06	223	$25,684.44	163	$23,460.45	129	$22,299.70	65	$20,286.66	
11%	400	$34,087.29	231	$26,703.61	167	$24,090.64	131	$22,752.55	66	$20,472.34	
12%	430	$36,896.61	240	$27,807.49	171	$24,755.78	134	$23,224.27	66	$20,661.43	
13%	466	$40,214.94	250	$29,007.11	175	$25,458.84	137	$23,715.98	67	$20,854.09	
14%	508	$44,194.78	260	$30,315.49	180	$26,203.19	139	$24,229.08	68	$21,050.34	
15%	560	$49,056.22	272	$31,748.17	185	$26,992.53	142	$24,764.91	68	$21,250.35	
16%	624	$55,129.44	284	$33,323.77	191	$27,831.11	145	$25,325.07	69	$21,454.19	
17%	706	$62,933.04	298	$35,064.85	196	$28,723.70	148	$25,911.24	70	$21,661.99	
18%	815	$73,331.11	313	$36,998.90	202	$29,675.68	152	$26,525.27	70	$21,873.87	
19%	966	$87,878.52	330	$39,159.98	209	$30,693.19	155	$27,169.22	71	$22,089.92	
20%	1192	$109,684.00	349	$41,590.60	216	$31,783.22	159	$27,845.30	72	$22,310.30	
21%	1565	$145,998.62	371	$44,344.63	223	$32,953.87	163	$28,555.99	72	$22,535.12	
22%	2305	$218,567.81	395	$47,491.30	231	$34,214.40	166	$29,304.04	73	$22,764.54	
23%	4506	$436,073.95	423	$51,121.11	240	$35,575.58	171	$30,092.47	74	$22,998.69	
24%	*	*	456	$55,354.79	249	$37,050.03	175	$30,924.63	74	$23,237.67	
25%	*	*	495	$60,356.82	259	$38,652.46	180	$31,804.27	75	$23,481.72	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$18,700.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	298	$24,843.47	196	$22,405.56	148	$21,353.44	120	$20,766.80	63	$19,681.79	
7%	314	$26,286.99	202	$23,171.75	152	$21,871.01	122	$21,156.68	64	$19,855.55	
8%	331	$27,910.22	209	$23,992.51	155	$22,414.39	124	$21,561.51	64	$20,032.40	
9%	351	$29,749.02	216	$24,873.91	159	$22,985.58	127	$21,982.21	65	$20,212.45	
10%	374	$31,849.49	224	$25,822.90	163	$23,586.77	129	$22,419.70	65	$20,395.75	
11%	400	$34,271.90	232	$26,847.61	167	$24,220.38	132	$22,875.00	66	$20,582.44	
12%	431	$37,096.60	241	$27,957.48	171	$24,889.12	134	$23,349.26	67	$20,772.54	
13%	466	$40,433.13	250	$29,163.63	176	$25,595.98	137	$23,843.65	67	$20,966.24	
14%	509	$44,434.77	261	$30,479.12	180	$26,344.36	140	$24,359.50	68	$21,163.55	
15%	561	$49,322.89	272	$31,919.61	185	$27,137.98	142	$24,898.24	68	$21,364.63	
16%	625	$55,429.44	284	$33,503.76	191	$27,981.12	145	$25,461.43	69	$21,569.58	
17%	707	$63,275.91	298	$35,254.30	196	$28,878.54	149	$26,050.76	70	$21,778.49	
18%	816	$73,731.11	314	$37,198.87	202	$29,835.66	152	$26,668.13	70	$21,991.51	
19%	968	$88,358.52	331	$39,371.72	209	$30,858.70	155	$27,315.55	71	$22,208.74	
20%	1194	$110,283.98	350	$41,815.61	216	$31,954.66	159	$27,995.31	72	$22,430.30	
21%	1567	$146,798.63	371	$44,584.64	223	$33,131.64	163	$28,709.84	72	$22,656.34	
22%	2308	$219,767.78	396	$47,748.44	231	$34,399.03	167	$29,461.95	73	$22,886.99	
23%	4512	$438,473.96	424	$51,398.05	240	$35,767.61	171	$30,254.64	74	$23,122.40	
24%	*	*	457	$55,654.77	249	$37,250.03	175	$31,091.31	74	$23,362.66	
25%	*	*	495	$60,684.09	259	$38,861.17	180	$31,975.69	75	$23,608.03	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$18,800.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	298	$24,976.81	196	$22,525.55	149	$21,467.73	120	$20,877.91	63	$19,787.05	
7%	314	$26,428.17	203	$23,295.88	152	$21,988.08	122	$21,269.88	64	$19,961.75	
8%	332	$28,060.22	209	$24,121.09	155	$22,534.39	125	$21,676.90	64	$20,139.55	
9%	352	$29,909.02	216	$25,007.24	159	$23,108.66	127	$22,099.86	65	$20,320.56	
10%	375	$32,020.91	224	$25,961.37	163	$23,713.09	129	$22,539.70	65	$20,504.84	
11%	401	$34,456.52	232	$26,991.61	167	$24,350.12	132	$22,997.46	66	$20,692.53	
12%	431	$37,296.61	241	$28,107.49	171	$25,022.45	134	$23,474.26	67	$20,883.66	
13%	467	$40,651.32	250	$29,320.14	176	$25,733.14	137	$23,971.31	67	$21,078.39	
14%	509	$44,674.76	261	$30,642.77	181	$26,485.52	140	$24,489.94	68	$21,276.76	
15%	561	$49,589.56	272	$32,091.02	186	$27,283.44	143	$25,031.58	68	$21,478.91	
16%	626	$55,729.44	285	$33,683.78	191	$28,131.13	146	$25,597.79	69	$21,684.97	
17%	708	$63,618.77	299	$35,443.77	197	$29,033.39	149	$26,190.30	70	$21,895.00	
18%	817	$74,131.11	314	$37,398.89	203	$29,995.67	152	$26,810.99	70	$22,109.16	
19%	969	$88,838.53	331	$39,583.50	209	$31,024.22	155	$27,461.89	71	$22,327.55	
20%	1195	$110,883.99	350	$42,040.60	216	$32,126.10	159	$28,145.32	72	$22,550.30	
21%	1569	$147,598.63	372	$44,824.61	224	$33,309.41	163	$28,863.69	72	$22,777.55	
22%	2312	$220,967.78	396	$48,005.58	231	$34,583.62	167	$29,619.85	73	$23,009.44	
23%	4518	$440,873.93	424	$51,674.96	240	$35,959.60	171	$30,416.81	74	$23,246.11	
24%	*	*	457	$55,954.78	249	$37,450.03	175	$31,257.95	75	$23,487.67	
25%	*	*	496	$61,011.38	259	$39,069.84	180	$32,147.12	75	$23,734.34	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$18,900.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	299	$25,110.13	197	$22,645.55	149	$21,582.01	120	$20,989.02	63	$19,892.31	
7%	314	$26,569.34	203	$23,420.03	152	$22,105.15	123	$21,383.09	64	$20,067.94	
8%	332	$28,210.22	209	$24,249.66	156	$22,654.39	125	$21,792.29	64	$20,246.69	
9%	352	$30,069.02	216	$25,140.56	159	$23,231.74	127	$22,217.51	65	$20,428.67	
10%	375	$32,192.34	224	$26,099.83	163	$23,839.40	129	$22,659.70	65	$20,613.93	
11%	401	$34,641.13	232	$27,135.61	167	$24,479.85	132	$23,119.91	66	$20,802.62	
12%	432	$37,496.60	241	$28,257.49	171	$25,155.79	134	$23,599.25	67	$20,994.77	
13%	467	$40,869.49	251	$29,476.66	176	$25,870.28	137	$24,098.98	67	$21,190.53	
14%	510	$44,914.78	261	$30,806.40	181	$26,626.71	140	$24,620.37	68	$21,389.97	
15%	562	$49,856.22	273	$32,262.45	186	$27,428.90	143	$25,164.92	68	$21,593.20	
16%	626	$56,029.44	285	$33,863.78	191	$28,281.13	146	$25,734.16	69	$21,800.35	
17%	709	$63,961.62	299	$35,633.27	197	$29,188.22	149	$26,329.85	70	$22,011.50	
18%	818	$74,531.11	314	$37,598.89	203	$30,155.69	152	$26,953.85	70	$22,226.81	
19%	970	$89,318.54	331	$39,795.28	209	$31,189.73	156	$27,608.24	71	$22,446.36	
20%	1197	$111,484.00	350	$42,265.60	216	$32,297.51	159	$28,295.31	72	$22,670.30	
21%	1571	$148,398.61	372	$45,064.65	224	$33,487.21	163	$29,017.54	72	$22,898.76	
22%	2315	$222,167.79	397	$48,262.72	232	$34,768.24	167	$29,777.74	73	$23,131.88	
23%	4525	$443,273.97	425	$51,951.89	240	$36,151.59	171	$30,578.96	74	$23,369.82	
24%	*	*	458	$56,254.78	250	$37,650.03	176	$31,424.61	75	$23,612.68	
25%	*	*	496	$61,338.62	260	$39,278.53	180	$32,318.54	75	$23,860.65	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$19,000.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	299	$25,243.47	197	$22,765.55	149	$21,696.30	121	$21,100.13	63	$19,997.58	
7%	315	$26,710.53	203	$23,544.16	152	$22,222.23	123	$21,496.30	64	$20,174.14	
8%	333	$28,360.22	210	$24,378.22	156	$22,774.39	125	$21,907.68	64	$20,353.83	
9%	353	$30,229.02	217	$25,273.90	159	$23,354.81	127	$22,335.15	65	$20,536.78	
10%	375	$32,363.77	224	$26,238.28	163	$23,965.71	129	$22,779.70	66	$20,723.02	
11%	402	$34,825.75	232	$27,279.61	167	$24,609.57	132	$23,242.36	66	$20,912.71	
12%	432	$37,696.62	241	$28,407.49	172	$25,289.11	134	$23,724.25	67	$21,105.88	
13%	468	$41,087.69	251	$29,633.20	176	$26,007.42	137	$24,226.64	67	$21,302.68	
14%	511	$45,154.77	261	$30,970.02	181	$26,767.89	140	$24,750.81	68	$21,503.18	
15%	563	$50,122.89	273	$32,433.90	186	$27,574.35	143	$25,298.25	69	$21,707.48	
16%	627	$56,329.44	285	$34,043.76	191	$28,431.12	146	$25,870.54	69	$21,915.74	
17%	710	$64,304.47	299	$35,822.72	197	$29,343.06	149	$26,469.39	70	$22,128.01	
18%	819	$74,931.11	315	$37,798.87	203	$30,315.69	152	$27,096.71	70	$22,344.45	
19%	972	$89,798.52	332	$40,007.02	210	$31,355.26	156	$27,754.60	71	$22,565.17	
20%	1198	$112,083.98	351	$42,490.60	217	$32,468.93	159	$28,445.29	72	$22,790.30	
21%	1574	$149,198.61	372	$45,304.62	224	$33,664.98	163	$29,171.39	73	$23,019.97	
22%	2318	$223,367.80	397	$48,519.87	232	$34,952.87	167	$29,935.63	73	$23,254.33	
23%	4531	$445,673.96	425	$52,228.81	241	$36,343.58	171	$30,741.11	74	$23,493.53	
24%	*	*	458	$56,554.78	250	$37,850.03	176	$31,591.29	75	$23,737.69	
25%	*	*	497	$61,665.94	260	$39,487.25	180	$32,489.96	75	$23,986.96	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$19,100.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	299	$25,376.81	197	$22,885.56	149	$21,810.59	121	$21,211.25	63	$20,102.84	
7%	315	$26,851.70	203	$23,668.30	152	$22,339.30	123	$21,609.51	64	$20,280.33	
8%	333	$28,510.22	210	$24,506.80	156	$22,894.40	125	$22,023.06	64	$20,460.97	
9%	353	$30,389.02	217	$25,407.24	160	$23,477.88	127	$22,452.80	65	$20,644.88	
10%	376	$32,535.20	225	$26,376.74	163	$24,092.03	130	$22,899.70	66	$20,832.11	
11%	402	$35,010.36	233	$27,423.61	167	$24,739.29	132	$23,364.80	66	$21,022.80	
12%	433	$37,896.60	242	$28,557.48	172	$25,422.45	135	$23,849.25	67	$21,217.00	
13%	468	$41,305.85	251	$29,789.71	176	$26,144.56	137	$24,354.30	67	$21,414.82	
14%	511	$45,394.77	262	$31,133.67	181	$26,909.07	140	$24,881.25	68	$21,616.39	
15%	563	$50,389.56	273	$32,605.32	186	$27,719.80	143	$25,431.58	69	$21,821.77	
16%	628	$56,629.44	286	$34,223.78	192	$28,581.11	146	$26,006.90	69	$22,031.13	
17%	711	$64,647.32	300	$36,012.19	197	$29,497.90	149	$26,608.93	70	$22,244.52	
18%	820	$75,331.11	315	$37,998.90	203	$30,475.68	152	$27,239.57	71	$22,462.09	
19%	973	$90,278.52	332	$40,218.80	210	$31,520.77	156	$27,900.93	71	$22,683.98	
20%	1200	$112,684.01	351	$42,715.60	217	$32,640.37	160	$28,595.28	72	$22,910.30	
21%	1576	$149,998.61	373	$45,544.64	224	$33,842.76	163	$29,325.24	73	$23,141.20	
22%	2321	$224,567.80	397	$48,777.01	232	$35,137.49	167	$30,093.52	73	$23,376.78	
23%	4537	$448,073.93	426	$52,505.73	241	$36,535.61	172	$30,903.26	74	$23,617.23	
24%	*	*	459	$56,854.79	250	$38,050.03	176	$31,757.96	75	$23,862.70	
25%	*	*	498	$61,993.17	260	$39,695.95	181	$32,661.42	76	$24,113.28	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$19,200.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	300	$25,510.13	197	$23,005.56	149	$21,924.88	121	$21,322.36	63	$20,208.10	
7%	315	$26,992.87	203	$23,792.44	152	$22,456.37	123	$21,722.72	64	$20,386.52	
8%	333	$28,660.22	210	$24,635.37	156	$23,014.40	125	$22,138.45	65	$20,568.11	
9%	353	$30,549.02	217	$25,540.57	160	$23,600.96	127	$22,570.45	65	$20,752.99	
10%	376	$32,706.63	225	$26,515.21	164	$24,218.35	130	$23,019.70	66	$20,941.21	
11%	403	$35,194.98	233	$27,567.61	168	$24,869.02	132	$23,487.25	66	$21,132.89	
12%	433	$38,096.62	242	$28,707.49	172	$25,555.78	135	$23,974.26	67	$21,328.11	
13%	469	$41,524.05	252	$29,946.22	176	$26,281.69	137	$24,481.95	67	$21,526.97	
14%	512	$45,634.78	262	$31,297.32	181	$27,050.25	140	$25,011.68	68	$21,729.60	
15%	564	$50,656.22	273	$32,776.73	186	$27,865.26	143	$25,564.91	69	$21,936.06	
16%	629	$56,929.44	286	$34,403.78	192	$28,731.12	146	$26,143.26	69	$22,146.51	
17%	712	$64,990.17	300	$36,201.69	197	$29,652.73	149	$26,748.46	70	$22,361.02	
18%	821	$75,731.10	315	$38,198.89	204	$30,635.66	153	$27,382.42	71	$22,579.74	
19%	974	$90,758.53	332	$40,430.56	210	$31,686.29	156	$28,047.27	71	$22,802.80	
20%	1201	$113,283.97	352	$42,940.60	217	$32,811.81	160	$28,745.29	72	$23,030.30	
21%	1578	$150,798.62	373	$45,784.63	224	$34,020.53	163	$29,479.07	73	$23,262.41	
22%	2324	$225,767.80	398	$49,034.15	232	$35,322.08	167	$30,251.41	73	$23,499.23	
23%	4544	$450,473.96	426	$52,782.66	241	$36,727.60	172	$31,065.44	74	$23,740.94	
24%	*	*	459	$57,154.78	250	$38,250.03	176	$31,924.64	75	$23,987.70	
25%	*	*	498	$62,320.47	260	$39,904.61	181	$32,832.84	76	$24,239.60	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$19,300.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	300	$25,643.47	197	$23,125.55	149	$22,039.16	121	$21,433.47	63	$20,313.36	
7%	316	$27,134.06	204	$23,916.58	153	$22,573.45	123	$21,835.93	64	$20,492.72	
8%	334	$28,810.22	210	$24,763.94	156	$23,134.40	125	$22,253.83	65	$20,675.26	
9%	354	$30,709.02	217	$25,673.90	160	$23,724.04	127	$22,688.09	65	$20,861.10	
10%	377	$32,878.06	225	$26,653.67	164	$24,344.67	130	$23,139.70	66	$21,050.30	
11%	403	$35,379.59	233	$27,711.61	168	$24,998.76	132	$23,609.70	66	$21,242.98	
12%	434	$38,296.60	242	$28,857.50	172	$25,689.12	135	$24,099.27	67	$21,439.22	
13%	470	$41,742.22	252	$30,102.75	177	$26,418.85	138	$24,609.60	67	$21,639.11	
14%	513	$45,874.76	262	$31,460.94	181	$27,191.41	140	$25,142.12	68	$21,842.81	
15%	565	$50,922.89	274	$32,948.18	187	$28,010.71	143	$25,698.25	69	$22,050.34	
16%	630	$57,229.44	286	$34,583.76	192	$28,881.13	146	$26,279.62	69	$22,261.89	
17%	713	$65,333.02	300	$36,391.14	198	$29,807.58	149	$26,887.98	70	$22,477.53	
18%	822	$76,131.10	316	$38,398.88	204	$30,795.68	153	$27,525.27	71	$22,697.39	
19%	975	$91,238.54	333	$40,642.32	210	$31,851.80	156	$28,193.60	71	$22,921.61	
20%	1203	$113,884.00	352	$43,165.60	217	$32,983.24	160	$28,895.30	72	$23,150.30	
21%	1580	$151,598.62	374	$46,024.62	225	$34,198.33	164	$29,632.92	73	$23,383.62	
22%	2327	$226,967.79	398	$49,291.30	233	$35,506.70	168	$30,409.32	73	$23,621.67	
23%	4550	$452,873.97	427	$53,059.58	241	$36,919.59	172	$31,227.62	74	$23,864.65	
24%	*	*	460	$57,454.79	251	$38,450.03	176	$32,091.30	75	$24,112.70	
25%	*	*	499	$62,647.73	261	$40,113.32	181	$33,004.26	76	$24,365.93	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$19,400.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	300	$25,776.80	198	$23,245.55	149	$22,153.44	121	$21,544.58	64	$20,418.63	
7%	316	$27,275.23	204	$24,040.72	153	$22,690.52	123	$21,949.13	64	$20,598.91	
8%	334	$28,960.22	210	$24,892.51	156	$23,254.39	125	$22,369.21	65	$20,782.40	
9%	354	$30,869.02	218	$25,807.23	160	$23,847.12	128	$22,805.73	65	$20,969.20	
10%	377	$33,049.49	225	$26,792.13	164	$24,470.98	130	$23,259.70	66	$21,159.39	
11%	404	$35,564.21	233	$27,855.61	168	$25,128.50	132	$23,732.14	66	$21,353.07	
12%	434	$38,496.62	242	$29,007.49	172	$25,822.45	135	$24,224.27	67	$21,550.34	
13%	470	$41,960.41	252	$30,259.29	177	$26,556.00	138	$24,737.26	68	$21,751.26	
14%	513	$46,114.78	263	$31,624.57	182	$27,332.58	140	$25,272.55	68	$21,956.02	
15%	565	$51,189.56	274	$33,119.61	187	$28,156.18	143	$25,831.58	69	$22,164.63	
16%	630	$57,529.44	287	$34,763.77	192	$29,031.14	146	$26,415.97	69	$22,377.27	
17%	713	$65,675.88	301	$36,580.61	198	$29,962.42	150	$27,027.51	70	$22,594.03	
18%	823	$76,531.10	316	$38,598.90	204	$30,955.69	153	$27,668.13	71	$22,815.04	
19%	977	$91,718.52	333	$40,854.10	210	$32,017.32	156	$28,339.94	71	$23,040.42	
20%	1205	$114,483.98	352	$43,390.60	217	$33,154.65	160	$29,045.32	72	$23,270.30	
21%	1582	$152,398.62	374	$46,264.65	225	$34,376.10	164	$29,786.77	73	$23,504.83	
22%	2330	$228,167.77	399	$49,548.44	233	$35,691.32	168	$30,567.21	73	$23,744.12	
23%	4556	$455,273.96	427	$53,336.51	242	$37,111.58	172	$31,389.78	74	$23,988.36	
24%	*	*	460	$57,754.77	251	$38,650.03	176	$32,257.95	75	$24,237.69	
25%	*	*	499	$62,975.00	261	$40,322.04	181	$33,175.69	76	$24,492.25	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$19,500.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	301	$25,910.13	198	$23,365.55	150	$22,267.73	121	$21,655.69	64	$20,523.89	
7%	317	$27,416.40	204	$24,164.85	153	$22,807.59	123	$22,062.34	64	$20,705.11	
8%	334	$29,110.22	211	$25,021.08	156	$23,374.39	125	$22,484.59	65	$20,889.55	
9%	355	$31,029.02	218	$25,940.57	160	$23,970.20	128	$22,923.38	65	$21,077.31	
10%	378	$33,220.91	225	$26,930.59	164	$24,597.29	130	$23,379.70	66	$21,268.49	
11%	404	$35,748.83	234	$27,999.61	168	$25,258.22	133	$23,854.60	66	$21,463.16	
12%	435	$38,696.60	243	$29,157.48	172	$25,955.79	135	$24,349.26	67	$21,661.45	
13%	471	$42,178.59	252	$30,415.79	177	$26,693.14	138	$24,864.93	68	$21,863.42	
14%	514	$46,354.77	263	$31,788.23	182	$27,473.77	141	$25,402.98	68	$22,069.23	
15%	566	$51,456.22	274	$33,291.02	187	$28,301.63	143	$25,964.91	69	$22,278.92	
16%	631	$57,829.44	287	$34,943.78	192	$29,181.12	147	$26,552.33	69	$22,492.65	
17%	714	$66,018.75	301	$36,770.11	198	$30,117.25	150	$27,167.05	70	$22,710.54	
18%	824	$76,931.10	316	$38,798.89	204	$31,115.69	153	$27,810.99	71	$22,932.68	
19%	978	$92,198.52	333	$41,065.85	211	$32,182.84	156	$28,486.28	71	$23,159.23	
20%	1206	$115,083.99	353	$43,615.60	218	$33,326.07	160	$29,195.31	72	$23,390.30	
21%	1584	$153,198.62	374	$46,504.62	225	$34,553.87	164	$29,940.62	73	$23,626.04	
22%	2334	$229,367.78	399	$49,805.58	233	$35,875.95	168	$30,725.10	74	$23,866.57	
23%	4562	$457,673.94	428	$53,613.42	242	$37,303.61	172	$31,551.93	74	$24,112.07	
24%	*	*	461	$58,054.79	251	$38,850.03	177	$32,424.62	75	$24,362.69	
25%	*	*	500	$63,302.29	261	$40,530.72	181	$33,347.11	76	$24,618.58	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$19,600.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	301	$26,043.47	198	$23,485.56	150	$22,382.01	121	$21,766.80	64	$20,629.16	
7%	317	$27,557.59	204	$24,288.99	153	$22,924.67	123	$22,175.54	64	$20,811.30	
8%	335	$29,260.22	211	$25,149.66	157	$23,494.39	126	$22,599.97	65	$20,996.69	
9%	355	$31,189.02	218	$26,073.91	160	$24,093.28	128	$23,041.03	65	$21,185.42	
10%	378	$33,392.34	226	$27,069.06	164	$24,723.61	130	$23,499.70	66	$21,377.58	
11%	404	$35,933.43	234	$28,143.61	168	$25,387.95	133	$23,977.05	66	$21,573.25	
12%	435	$38,896.62	243	$29,307.49	173	$26,089.12	135	$24,474.26	67	$21,772.56	
13%	471	$42,396.76	253	$30,572.31	177	$26,830.28	138	$24,992.59	68	$21,975.57	
14%	514	$46,594.76	263	$31,951.86	182	$27,614.95	141	$25,533.42	68	$22,182.43	
15%	567	$51,722.89	275	$33,462.45	187	$28,447.08	144	$26,098.25	69	$22,393.21	
16%	632	$58,129.44	287	$35,123.77	192	$29,331.11	147	$26,688.70	70	$22,608.03	
17%	715	$66,361.62	301	$36,959.57	198	$30,272.09	150	$27,306.59	70	$22,827.05	
18%	826	$77,331.10	317	$38,998.88	204	$31,275.67	153	$27,953.85	71	$23,050.33	
19%	979	$92,678.53	334	$41,277.62	211	$32,348.36	157	$28,632.63	72	$23,278.04	
20%	1208	$115,683.99	353	$43,840.60	218	$33,497.52	160	$29,345.30	72	$23,510.30	
21%	1586	$153,998.62	375	$46,744.64	225	$34,731.64	164	$30,094.47	73	$23,747.25	
22%	2337	$230,567.78	400	$50,062.73	233	$36,060.55	168	$30,883.00	74	$23,989.03	
23%	4568	$460,073.93	428	$53,890.37	242	$37,495.60	172	$31,714.08	74	$24,235.78	
24%	*	*	461	$58,354.77	251	$39,050.03	177	$32,591.29	75	$24,487.69	
25%	*	*	500	$63,629.54	262	$40,739.40	182	$33,518.54	76	$24,744.90	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$19,700.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	301	$26,176.80	198	$23,605.56	150	$22,496.30	121	$21,877.91	64	$20,734.42	
7%	317	$27,698.76	204	$24,413.12	153	$23,041.74	123	$22,288.75	64	$20,917.49	
8%	335	$29,410.22	211	$25,278.23	157	$23,614.39	126	$22,715.36	65	$21,103.84	
9%	355	$31,349.02	218	$26,207.23	160	$24,216.35	128	$23,158.68	65	$21,293.52	
10%	379	$33,563.77	226	$27,207.52	164	$24,849.92	130	$23,619.70	66	$21,486.67	
11%	405	$36,118.06	234	$28,287.61	168	$25,517.67	133	$24,099.50	67	$21,683.33	
12%	436	$39,096.60	243	$29,457.50	173	$26,222.45	135	$24,599.25	67	$21,883.68	
13%	472	$42,614.96	253	$30,728.84	177	$26,967.41	138	$25,120.26	68	$22,087.72	
14%	515	$46,834.78	263	$32,115.48	182	$27,756.13	141	$25,663.85	68	$22,295.63	
15%	567	$51,989.56	275	$33,633.90	187	$28,592.53	144	$26,231.59	69	$22,507.49	
16%	633	$58,429.44	288	$35,303.76	193	$29,481.11	147	$26,825.08	70	$22,723.42	
17%	716	$66,704.48	302	$37,149.02	198	$30,426.93	150	$27,446.13	70	$22,943.55	
18%	827	$77,731.11	317	$39,198.90	205	$31,435.66	153	$28,096.71	71	$23,167.98	
19%	980	$93,158.53	334	$41,489.39	211	$32,513.87	157	$28,778.99	72	$23,396.85	
20%	1209	$116,283.99	353	$44,065.60	218	$33,668.96	160	$29,495.29	72	$23,630.30	
21%	1588	$154,798.62	375	$46,984.63	226	$34,909.42	164	$30,248.32	73	$23,868.46	
22%	2340	$231,767.78	400	$50,319.87	234	$36,245.16	168	$31,040.89	74	$24,111.49	
23%	4575	$462,473.94	429	$54,167.26	242	$37,687.59	173	$31,876.23	74	$24,359.49	
24%	*	*	462	$58,654.79	252	$39,250.03	177	$32,757.96	75	$24,612.68	
25%	*	*	501	$63,956.85	262	$40,948.11	182	$33,689.99	76	$24,871.21	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$19,800.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	302	$26,310.13	198	$23,725.55	150	$22,610.59	121	$21,989.02	64	$20,839.69	
7%	318	$27,839.94	205	$24,537.27	153	$23,158.81	124	$22,401.96	64	$21,023.69	
8%	336	$29,560.22	211	$25,406.80	157	$23,734.40	126	$22,830.75	65	$21,210.98	
9%	356	$31,509.02	218	$26,340.56	161	$24,339.42	128	$23,276.33	65	$21,401.63	
10%	379	$33,735.20	226	$27,345.98	165	$24,976.24	130	$23,739.70	66	$21,595.77	
11%	405	$36,302.67	234	$28,431.61	169	$25,647.40	133	$24,221.95	67	$21,793.43	
12%	436	$39,296.62	243	$29,607.49	173	$26,355.78	135	$24,724.25	67	$21,994.78	
13%	472	$42,833.12	253	$30,885.37	178	$27,104.55	138	$25,247.92	68	$22,199.87	
14%	516	$47,074.76	264	$32,279.12	182	$27,897.30	141	$25,794.29	68	$22,408.83	
15%	568	$52,256.22	275	$33,805.31	187	$28,737.98	144	$26,364.92	69	$22,621.78	
16%	633	$58,729.44	288	$35,483.79	193	$29,631.12	147	$26,961.45	70	$22,838.80	
17%	717	$67,047.33	302	$37,338.52	199	$30,581.77	150	$27,585.67	70	$23,060.06	
18%	828	$78,131.11	317	$39,398.89	205	$31,595.68	153	$28,239.57	71	$23,285.63	
19%	981	$93,638.53	335	$41,701.13	211	$32,679.39	157	$28,925.32	72	$23,515.66	
20%	1211	$116,883.99	354	$44,290.60	218	$33,840.37	161	$29,645.29	72	$23,750.30	
21%	1590	$155,598.62	376	$47,224.63	226	$35,087.21	164	$30,402.16	73	$23,989.67	
22%	2343	$232,967.78	401	$50,577.01	234	$36,429.78	168	$31,198.78	74	$24,233.94	
23%	4581	$464,873.95	429	$54,444.22	243	$37,879.58	173	$32,038.41	74	$24,483.20	
24%	*	*	462	$58,954.77	252	$39,450.03	177	$32,924.64	75	$24,737.68	
25%	*	*	502	$64,284.07	262	$41,156.82	182	$33,861.41	76	$24,997.52	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$19,900.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	302	$26,443.47	199	$23,845.55	150	$22,724.88	122	$22,100.13	64	$20,944.95	
7%	318	$27,981.12	205	$24,661.41	154	$23,275.88	124	$22,515.17	64	$21,129.88	
8%	336	$29,710.22	212	$25,535.37	157	$23,854.40	126	$22,946.14	65	$21,318.13	
9%	356	$31,669.02	219	$26,473.90	161	$24,462.50	128	$23,393.98	65	$21,509.74	
10%	379	$33,906.63	226	$27,484.43	165	$25,102.56	131	$23,859.70	66	$21,704.86	
11%	406	$36,487.29	235	$28,575.61	169	$25,777.14	133	$24,344.40	67	$21,903.52	
12%	437	$39,496.60	244	$29,757.48	173	$26,489.12	136	$24,849.25	67	$22,105.89	
13%	473	$43,051.32	253	$31,041.88	178	$27,241.71	138	$25,375.57	68	$22,312.02	
14%	516	$47,314.77	264	$32,442.78	183	$28,038.46	141	$25,924.73	68	$22,522.04	
15%	569	$52,522.89	276	$33,976.73	188	$28,883.45	144	$26,498.25	69	$22,736.07	
16%	634	$59,029.44	288	$35,663.77	193	$29,781.13	147	$27,097.81	70	$22,954.19	
17%	718	$67,390.18	302	$37,527.99	199	$30,736.61	150	$27,725.20	70	$23,176.56	
18%	829	$78,531.11	318	$39,598.88	205	$31,755.69	154	$28,382.42	71	$23,403.27	
19%	983	$94,118.52	335	$41,912.91	211	$32,844.90	157	$29,071.66	72	$23,634.48	
20%	1212	$117,483.99	354	$44,515.60	218	$34,011.78	161	$29,795.30	72	$23,870.30	
21%	1592	$156,398.62	376	$47,464.65	226	$35,264.98	165	$30,555.99	73	$24,110.89	
22%	2346	$234,167.79	401	$50,834.15	234	$36,614.41	169	$31,356.68	74	$24,356.38	
23%	4587	$467,273.95	430	$54,721.10	243	$38,071.60	173	$32,200.59	74	$24,606.91	
24%	*	*	463	$59,254.79	252	$39,650.03	177	$33,091.30	75	$24,862.68	
25%	*	*	502	$64,611.39	262	$41,365.50	182	$34,032.83	76	$25,123.84	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$20,000.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	302	$26,576.80	199	$23,965.55	150	$22,839.16	122	$22,211.25	64	$21,050.22
7%	318	$28,122.29	205	$24,785.54	154	$23,392.96	124	$22,628.38	64	$21,236.07
8%	336	$29,860.22	212	$25,663.94	157	$23,974.39	126	$23,061.53	65	$21,425.27
9%	357	$31,829.02	219	$26,607.24	161	$24,585.58	128	$23,511.63	66	$21,617.84
10%	380	$34,078.06	227	$27,622.90	165	$25,228.88	131	$23,979.70	66	$21,813.95
11%	406	$36,671.90	235	$28,719.61	169	$25,906.87	133	$24,466.84	67	$22,013.62
12%	437	$39,696.62	244	$29,907.49	173	$26,622.45	136	$24,974.26	67	$22,217.00
13%	473	$43,269.48	254	$31,198.40	178	$27,378.86	138	$25,503.22	68	$22,424.17
14%	517	$47,554.77	264	$32,606.40	183	$28,179.65	141	$26,055.16	68	$22,635.24
15%	569	$52,789.56	276	$34,148.18	188	$29,028.90	144	$26,631.58	69	$22,850.36
16%	635	$59,329.44	288	$35,843.76	193	$29,931.13	147	$27,234.16	70	$23,069.57
17%	719	$67,733.03	302	$37,717.45	199	$30,891.45	150	$27,864.73	70	$23,293.06
18%	830	$78,931.11	318	$39,798.90	205	$31,915.69	154	$28,525.27	71	$23,520.92
19%	984	$94,598.53	335	$42,124.69	212	$33,010.43	157	$29,217.99	72	$23,753.29
20%	1214	$118,083.99	355	$44,740.61	219	$34,183.22	161	$29,945.31	72	$23,990.30
21%	1594	$157,198.62	376	$47,704.61	226	$35,442.76	165	$30,709.84	73	$24,232.10
22%	2349	$235,367.79	401	$51,091.30	234	$36,799.03	169	$31,514.58	74	$24,478.83
23%	4593	$469,673.96	430	$54,998.06	243	$38,263.61	173	$32,362.76	75	$24,730.63
24%	*	*	463	$59,554.77	252	$39,850.03	177	$33,257.95	75	$24,987.68
25%	*	*	503	$64,938.63	263	$41,574.18	182	$34,204.26	76	$25,250.15

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$20,100.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	303	$26,710.13	199	$24,085.56	150	$22,953.44	122	$22,322.36	64	$21,155.48	
7%	319	$28,263.47	205	$24,909.68	154	$23,510.03	124	$22,741.59	64	$21,342.27	
8%	337	$30,010.22	212	$25,792.51	157	$24,094.39	126	$23,176.91	65	$21,532.41	
9%	357	$31,989.02	219	$26,740.57	161	$24,708.66	128	$23,629.27	66	$21,725.95	
10%	380	$34,249.49	227	$27,761.37	165	$25,355.19	131	$24,099.70	66	$21,923.03	
11%	407	$36,856.52	235	$28,863.61	169	$26,036.60	133	$24,589.29	67	$22,123.71	
12%	438	$39,896.60	244	$30,057.50	173	$26,755.79	136	$25,099.27	67	$22,328.11	
13%	474	$43,487.68	254	$31,354.93	178	$27,515.99	139	$25,630.88	68	$22,536.33	
14%	517	$47,794.76	264	$32,770.02	183	$28,320.83	141	$26,185.60	69	$22,748.45	
15%	570	$53,056.22	276	$34,319.61	188	$29,174.35	144	$26,764.91	69	$22,964.64	
16%	636	$59,629.44	289	$36,023.78	193	$30,081.11	147	$27,370.52	70	$23,184.96	
17%	719	$68,075.88	303	$37,906.94	199	$31,046.28	151	$28,004.25	70	$23,409.56	
18%	831	$79,331.11	318	$39,998.89	205	$32,075.68	154	$28,668.13	71	$23,638.57	
19%	985	$95,078.53	336	$42,336.43	212	$33,175.94	157	$29,364.33	72	$23,872.10	
20%	1215	$118,683.99	355	$44,965.60	219	$34,354.66	161	$30,095.32	72	$24,110.30	
21%	1596	$157,998.62	377	$47,944.64	226	$35,620.53	165	$30,863.69	73	$24,353.31	
22%	2352	$236,567.78	402	$51,348.44	235	$36,983.61	169	$31,672.47	74	$24,601.28	
23%	4599	$472,073.95	430	$55,274.95	243	$38,455.59	173	$32,524.91	75	$24,854.35	
24%	*	*	464	$59,854.79	253	$40,050.03	178	$33,424.61	75	$25,112.67	
25%	*	*	503	$65,265.93	263	$41,782.89	182	$34,375.68	76	$25,376.46	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$20,200.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	303	$26,843.47	199	$24,205.56	151	$23,067.73	122	$22,433.47	64	$21,260.74	
7%	319	$28,404.64	205	$25,033.81	154	$23,627.11	124	$22,854.79	64	$21,448.46	
8%	337	$30,160.22	212	$25,921.09	157	$24,214.39	126	$23,292.29	65	$21,639.55	
9%	357	$32,149.02	219	$26,873.90	161	$24,831.74	129	$23,746.91	66	$21,834.06	
10%	381	$34,420.91	227	$27,899.82	165	$25,481.50	131	$24,219.70	66	$22,032.12	
11%	407	$37,041.13	235	$29,007.61	169	$26,166.33	133	$24,711.74	67	$22,233.80	
12%	438	$40,096.62	244	$30,207.49	174	$26,889.11	136	$25,224.27	67	$22,439.22	
13%	475	$43,705.85	254	$31,511.46	178	$27,653.13	139	$25,758.54	68	$22,648.48	
14%	518	$48,034.78	265	$32,933.67	183	$28,462.01	141	$26,316.03	69	$22,861.66	
15%	571	$53,322.89	276	$34,491.02	188	$29,319.80	144	$26,898.24	69	$23,078.93	
16%	636	$59,929.44	289	$36,203.78	194	$30,231.11	147	$27,506.88	70	$23,300.35	
17%	720	$68,418.75	303	$38,096.42	199	$31,201.12	151	$28,143.79	71	$23,526.06	
18%	832	$79,731.11	319	$40,198.88	206	$32,235.66	154	$28,810.99	71	$23,756.22	
19%	986	$95,558.53	336	$42,548.21	212	$33,341.46	157	$29,510.67	72	$23,990.91	
20%	1217	$119,283.99	355	$45,190.60	219	$34,526.10	161	$30,245.31	73	$24,230.30	
21%	1598	$158,798.62	377	$48,184.63	227	$35,798.33	165	$31,017.54	73	$24,474.52	
22%	2355	$237,767.78	402	$51,605.58	235	$37,168.24	169	$31,830.37	74	$24,723.73	
23%	4605	$474,473.95	431	$55,551.90	243	$38,647.58	173	$32,687.06	75	$24,978.07	
24%	*	*	464	$60,154.77	253	$40,250.03	178	$33,591.29	75	$25,237.67	
25%	*	*	504	$65,593.18	263	$41,991.61	183	$34,547.12	76	$25,502.77	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$20,300.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	303	$26,976.80	199	$24,325.55	151	$23,182.01	122	$22,544.58	64	$21,366.00	
7%	319	$28,545.82	206	$25,157.96	154	$23,744.18	124	$22,968.00	65	$21,554.66	
8%	337	$30,310.22	212	$26,049.66	158	$24,334.39	126	$23,407.67	65	$21,746.69	
9%	358	$32,309.02	220	$27,007.23	161	$24,954.81	129	$23,864.56	66	$21,942.17	
10%	381	$34,592.34	227	$28,038.28	165	$25,607.82	131	$24,339.70	66	$22,141.21	
11%	408	$37,225.75	236	$29,151.61	169	$26,296.05	134	$24,834.19	67	$22,343.90	
12%	439	$40,296.60	245	$30,357.48	174	$27,022.45	136	$25,349.26	67	$22,550.32	
13%	475	$43,924.04	254	$31,667.96	178	$27,790.27	139	$25,886.20	68	$22,760.63	
14%	519	$48,274.76	265	$33,097.32	183	$28,603.19	142	$26,446.46	69	$22,974.87	
15%	571	$53,589.56	277	$34,662.45	188	$29,465.26	145	$27,031.58	69	$23,193.22	
16%	637	$60,229.44	289	$36,383.76	194	$30,381.12	148	$27,643.25	70	$23,415.73	
17%	721	$68,761.62	303	$38,285.87	200	$31,355.97	151	$28,283.33	71	$23,642.57	
18%	833	$80,131.10	319	$40,398.90	206	$32,395.68	154	$28,953.85	71	$23,873.87	
19%	987	$96,038.53	336	$42,759.99	212	$33,506.97	158	$29,657.02	72	$24,109.73	
20%	1218	$119,883.99	356	$45,415.60	219	$34,697.51	161	$30,395.30	73	$24,350.30	
21%	1600	$159,598.62	378	$48,424.62	227	$35,976.10	165	$31,171.39	73	$24,595.73	
22%	2358	$238,967.78	403	$51,862.73	235	$37,352.87	169	$31,988.26	74	$24,846.17	
23%	4611	$476,873.94	431	$55,828.80	244	$38,839.60	173	$32,849.21	75	$25,101.78	
24%	*	*	465	$60,454.79	253	$40,450.03	178	$33,757.96	75	$25,362.67	
25%	*	*	504	$65,920.46	263	$42,200.28	183	$34,718.56	76	$25,629.08	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$20,400.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	304	$27,110.13	200	$24,445.55	151	$23,296.30	122	$22,655.69	64	$21,471.27	
7%	320	$28,687.00	206	$25,282.10	154	$23,861.25	124	$23,081.21	65	$21,660.85	
8%	338	$30,460.22	213	$26,178.22	158	$24,454.40	126	$23,523.05	65	$21,853.83	
9%	358	$32,469.02	220	$27,140.57	162	$25,077.88	129	$23,982.21	66	$22,050.28	
10%	381	$34,763.77	228	$28,176.74	165	$25,734.13	131	$24,459.70	66	$22,250.30	
11%	408	$37,410.36	236	$29,295.61	170	$26,425.78	134	$24,956.64	67	$22,453.99	
12%	439	$40,496.62	245	$30,507.49	174	$27,155.78	136	$25,474.26	67	$22,661.43	
13%	476	$44,142.22	255	$31,824.49	179	$27,927.41	139	$26,013.87	68	$22,872.78	
14%	519	$48,514.77	265	$33,260.94	183	$28,744.36	142	$26,576.90	69	$23,088.08	
15%	572	$53,856.22	277	$34,833.90	189	$29,610.71	145	$27,164.92	69	$23,307.50	
16%	638	$60,529.44	290	$36,563.77	194	$30,531.13	148	$27,779.62	70	$23,531.12	
17%	722	$69,104.48	304	$38,475.36	200	$31,510.81	151	$28,422.87	71	$23,759.07	
18%	833	$80,531.10	319	$40,598.89	206	$32,555.69	154	$29,096.71	71	$23,991.51	
19%	989	$96,518.52	337	$42,971.73	213	$33,672.49	158	$29,803.38	72	$24,228.54	
20%	1220	$120,483.98	356	$45,640.60	220	$34,868.93	161	$30,545.28	73	$24,470.30	
21%	1602	$160,398.62	378	$48,664.65	227	$36,153.87	165	$31,325.24	73	$24,716.94	
22%	2361	$240,167.78	403	$52,119.87	235	$37,537.49	169	$32,146.15	74	$24,968.62	
23%	4616	$479,273.94	432	$56,105.74	244	$39,031.61	174	$33,011.38	75	$25,225.49	
24%	*	*	465	$60,754.77	253	$40,650.03	178	$33,924.63	76	$25,487.67	
25%	*	*	505	$66,247.73	264	$42,408.97	183	$34,889.98	76	$25,755.40	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$20,500.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	304	$27,243.47	200	$24,565.55	151	$23,410.59	122	$22,766.80	64	$21,576.53	
7%	320	$28,828.17	206	$25,406.23	154	$23,978.32	124	$23,194.41	65	$21,767.05	
8%	338	$30,610.22	213	$26,306.80	158	$24,574.40	127	$23,638.44	65	$21,960.98	
9%	359	$32,629.02	220	$27,273.91	162	$25,200.96	129	$24,099.86	66	$22,158.39	
10%	382	$34,935.20	228	$28,315.21	166	$25,860.45	131	$24,579.70	66	$22,359.39	
11%	409	$37,594.98	236	$29,439.61	170	$26,555.51	134	$25,079.10	67	$22,564.09	
12%	440	$40,696.60	245	$30,657.50	174	$27,289.12	136	$25,599.25	68	$22,772.54	
13%	476	$44,360.41	255	$31,981.02	179	$28,064.56	139	$26,141.53	68	$22,984.93	
14%	520	$48,754.77	266	$33,424.57	184	$28,885.52	142	$26,707.33	69	$23,201.29	
15%	573	$54,122.89	277	$35,005.32	189	$29,756.18	145	$27,298.25	69	$23,421.78	
16%	639	$60,829.44	290	$36,743.78	194	$30,681.13	148	$27,915.99	70	$23,646.50	
17%	723	$69,447.33	304	$38,664.84	200	$31,665.64	151	$28,562.41	71	$23,875.58	
18%	834	$80,931.10	320	$40,798.88	206	$32,715.69	154	$29,239.57	71	$24,109.16	
19%	990	$96,998.52	337	$43,183.50	213	$33,838.01	158	$29,949.71	72	$24,347.35	
20%	1221	$121,084.00	356	$45,865.60	220	$35,040.37	162	$30,695.29	73	$24,590.30	
21%	1604	$161,198.62	378	$48,904.62	227	$36,331.64	165	$31,479.07	73	$24,838.15	
22%	2364	$241,367.78	403	$52,377.01	235	$37,722.09	170	$32,304.04	74	$25,091.07	
23%	4622	$481,673.95	432	$56,382.66	244	$39,223.60	174	$33,173.56	75	$25,349.20	
24%	*	*	466	$61,054.79	254	$40,850.03	178	$34,091.31	76	$25,612.68	
25%	*	*	505	$66,575.00	264	$42,617.68	183	$35,061.40	76	$25,881.71	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$20,600.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	304	$27,376.81	200	$24,685.56	151	$23,524.88	122	$22,877.91	64	$21,681.79	
7%	320	$28,969.34	206	$25,530.37	155	$24,095.40	124	$23,307.62	65	$21,873.25	
8%	339	$30,760.22	213	$26,435.37	158	$24,694.40	127	$23,753.82	65	$22,068.12	
9%	359	$32,789.02	220	$27,407.24	162	$25,324.04	129	$24,217.51	66	$22,266.50	
10%	382	$35,106.63	228	$28,453.67	166	$25,986.77	131	$24,699.70	66	$22,468.48	
11%	409	$37,779.59	236	$29,583.61	170	$26,685.25	134	$25,201.54	67	$22,674.18	
12%	440	$40,896.62	245	$30,807.49	174	$27,422.45	136	$25,724.25	68	$22,883.65	
13%	477	$44,578.58	255	$32,137.54	179	$28,201.71	139	$26,269.20	68	$23,097.08	
14%	520	$48,994.77	266	$33,588.22	184	$29,026.71	142	$26,837.77	69	$23,314.50	
15%	573	$54,389.56	277	$35,176.73	189	$29,901.63	145	$27,431.58	69	$23,536.06	
16%	639	$61,129.44	290	$36,923.77	194	$30,831.12	148	$28,052.36	70	$23,761.89	
17%	724	$69,790.17	304	$38,854.30	200	$31,820.48	151	$28,701.95	71	$23,992.09	
18%	835	$81,331.10	320	$40,998.90	206	$32,875.68	155	$29,382.42	71	$24,226.81	
19%	991	$97,478.53	337	$43,395.28	213	$34,003.53	158	$30,096.05	72	$24,466.16	
20%	1223	$121,683.98	357	$46,090.60	220	$35,211.81	162	$30,845.30	73	$24,710.30	
21%	1606	$161,998.62	379	$49,144.64	228	$36,509.42	166	$31,632.92	73	$24,959.36	
22%	2366	$242,567.78	404	$52,634.15	236	$37,906.70	170	$32,461.95	74	$25,213.52	
23%	4628	$484,073.96	433	$56,659.58	244	$39,415.58	174	$33,335.74	75	$25,472.91	
24%	*	*	466	$61,354.78	254	$41,050.03	178	$34,257.95	76	$25,737.69	
25%	*	*	506	$66,902.29	264	$42,826.39	183	$35,232.83	76	$26,008.02	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$20,700.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	305	$27,510.13	200	$24,805.56	151	$23,639.16	122	$22,989.02	64	$21,787.05	
7%	321	$29,110.53	206	$25,654.50	155	$24,212.47	125	$23,420.82	65	$21,979.44	
8%	339	$30,910.22	213	$26,563.94	158	$24,814.39	127	$23,869.21	65	$22,175.26	
9%	359	$32,949.02	220	$27,540.56	162	$25,447.12	129	$24,335.15	66	$22,374.61	
10%	383	$35,278.06	228	$28,592.13	166	$26,113.09	131	$24,819.70	66	$22,577.57	
11%	410	$37,964.20	237	$29,727.61	170	$26,814.99	134	$25,323.99	67	$22,784.27	
12%	441	$41,096.60	246	$30,957.48	174	$27,555.79	137	$25,849.25	68	$22,994.77	
13%	477	$44,796.77	255	$32,294.05	179	$28,338.85	139	$26,396.85	68	$23,209.22	
14%	521	$49,234.78	266	$33,751.86	184	$29,167.89	142	$26,968.20	69	$23,427.70	
15%	574	$54,656.22	278	$35,348.18	189	$30,047.08	145	$27,564.92	69	$23,650.34	
16%	640	$61,429.44	291	$37,103.76	195	$30,981.11	148	$28,188.71	70	$23,877.28	
17%	725	$70,133.02	305	$39,043.77	200	$31,975.32	151	$28,841.48	71	$24,108.59	
18%	836	$81,731.10	320	$41,198.89	207	$33,035.66	155	$29,525.27	71	$24,344.45	
19%	992	$97,958.53	338	$43,607.02	213	$34,169.04	158	$30,242.38	72	$24,584.97	
20%	1224	$122,284.00	357	$46,315.60	220	$35,383.24	162	$30,995.31	73	$24,830.30	
21%	1608	$162,798.62	379	$49,384.64	228	$36,687.21	166	$31,786.77	74	$25,080.58	
22%	2369	$243,767.79	404	$52,891.30	236	$38,091.32	170	$32,619.85	74	$25,335.96	
23%	4634	$486,473.97	433	$56,936.52	245	$39,607.59	174	$33,497.89	75	$25,596.62	
24%	*	*	467	$61,654.79	254	$41,250.03	179	$34,424.61	76	$25,862.70	
25%	*	*	506	$67,229.54	264	$43,035.06	183	$35,404.25	76	$26,134.33	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$20,800.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	305	$27,643.47	200	$24,925.55	151	$23,753.44	122	$23,100.13	64	$21,892.32	
7%	321	$29,251.70	207	$25,778.65	155	$24,329.55	125	$23,534.04	65	$22,085.64	
8%	339	$31,060.22	213	$26,692.51	158	$24,934.39	127	$23,984.60	65	$22,282.40	
9%	360	$33,109.02	221	$27,673.90	162	$25,570.20	129	$24,452.80	66	$22,482.73	
10%	383	$35,449.49	228	$28,730.59	166	$26,239.40	132	$24,939.70	66	$22,686.66	
11%	410	$38,148.83	237	$29,871.61	170	$26,944.71	134	$25,446.44	67	$22,894.36	
12%	441	$41,296.62	246	$31,107.49	175	$27,689.11	137	$25,974.26	68	$23,105.88	
13%	478	$45,014.95	256	$32,450.57	179	$28,475.99	139	$26,524.50	68	$23,321.37	
14%	521	$49,474.76	266	$33,915.48	184	$29,309.07	142	$27,098.64	69	$23,540.91	
15%	575	$54,922.89	278	$35,519.61	189	$30,192.53	145	$27,698.25	70	$23,764.62	
16%	641	$61,729.44	291	$37,283.78	195	$31,131.12	148	$28,325.07	70	$23,992.66	
17%	725	$70,475.89	305	$39,233.27	201	$32,130.15	151	$28,981.00	71	$24,225.10	
18%	837	$82,131.11	321	$41,398.87	207	$33,195.67	155	$29,668.13	71	$24,462.09	
19%	993	$98,438.53	338	$43,818.80	213	$34,334.56	158	$30,388.72	72	$24,703.79	
20%	1225	$122,883.97	358	$46,540.60	220	$35,554.65	162	$31,145.32	73	$24,950.30	
21%	1610	$163,598.61	380	$49,624.62	228	$36,864.99	166	$31,940.62	74	$25,201.80	
22%	2372	$244,967.81	405	$53,148.44	236	$38,275.95	170	$32,777.74	74	$25,458.41	
23%	4640	$488,873.96	434	$57,213.41	245	$39,799.62	174	$33,660.04	75	$25,720.33	
24%	*	*	467	$61,954.78	254	$41,450.03	179	$34,591.29	76	$25,987.70	
25%	*	*	507	$67,556.84	265	$43,243.75	184	$35,575.68	77	$26,260.65	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$20,900.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	305	$27,776.81	201	$25,045.55	152	$23,867.73	123	$23,211.25	64	$21,997.58	
7%	321	$29,392.87	207	$25,902.79	155	$24,446.62	125	$23,647.25	65	$22,191.84	
8%	340	$31,210.22	214	$26,821.08	158	$25,054.39	127	$24,099.99	65	$22,389.54	
9%	360	$33,269.02	221	$27,807.24	162	$25,693.28	129	$24,570.45	66	$22,590.83	
10%	384	$35,620.91	229	$28,869.06	166	$26,365.71	132	$25,059.70	67	$22,795.75	
11%	410	$38,333.44	237	$30,015.61	170	$27,074.43	134	$25,568.88	67	$23,004.45	
12%	442	$41,496.60	246	$31,257.49	175	$27,822.45	137	$26,099.26	68	$23,216.99	
13%	478	$45,233.13	256	$32,607.11	179	$28,613.13	140	$26,652.15	68	$23,433.52	
14%	522	$49,714.78	267	$34,079.12	184	$29,450.25	142	$27,229.08	69	$23,654.12	
15%	575	$55,189.56	278	$35,691.02	189	$30,337.98	145	$27,831.58	70	$23,878.91	
16%	642	$62,029.44	291	$37,463.78	195	$31,281.12	148	$28,461.43	70	$24,108.05	
17%	726	$70,818.76	305	$39,422.72	201	$32,285.00	152	$29,120.53	71	$24,341.60	
18%	838	$82,531.11	321	$41,598.89	207	$33,355.69	155	$29,810.99	72	$24,579.74	
19%	994	$98,918.53	338	$44,030.57	214	$34,500.07	158	$30,535.06	72	$24,822.60	
20%	1227	$123,484.01	358	$46,765.60	221	$35,726.07	162	$31,295.31	73	$25,070.30	
21%	1612	$164,398.61	380	$49,864.65	228	$37,042.76	166	$32,094.47	74	$25,323.01	
22%	2375	$246,167.80	405	$53,405.58	236	$38,460.56	170	$32,935.63	74	$25,580.86	
23%	4646	$491,273.93	434	$57,490.37	245	$39,991.60	174	$33,822.18	75	$25,844.04	
24%	*	*	468	$62,254.78	255	$41,650.03	179	$34,757.96	76	$26,112.70	
25%	*	*	507	$67,884.08	265	$43,452.46	184	$35,747.13	77	$26,386.97	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$21,000.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	305	$27,910.13	201	$25,165.55	152	$23,982.01	123	$23,322.36	64	$22,102.84	
7%	322	$29,534.06	207	$26,026.92	155	$24,563.69	125	$23,760.46	65	$22,298.03	
8%	340	$31,360.22	214	$26,949.65	159	$25,174.39	127	$24,215.37	65	$22,496.68	
9%	361	$33,429.02	221	$27,940.58	162	$25,816.35	129	$24,688.09	66	$22,698.94	
10%	384	$35,792.34	229	$29,007.52	166	$26,492.03	132	$25,179.70	67	$22,904.84	
11%	411	$38,518.06	237	$30,159.61	170	$27,204.15	134	$25,691.33	67	$23,114.54	
12%	442	$41,696.61	246	$31,407.49	175	$27,955.78	137	$26,224.27	68	$23,328.11	
13%	479	$45,451.32	256	$32,763.63	179	$28,750.26	140	$26,779.82	68	$23,545.66	
14%	523	$49,954.76	267	$34,242.77	184	$29,591.41	142	$27,359.50	69	$23,767.33	
15%	576	$55,456.22	279	$35,862.45	190	$30,483.44	145	$27,964.91	70	$23,993.20	
16%	642	$62,329.44	291	$37,643.76	195	$31,431.13	148	$28,597.78	70	$24,223.43	
17%	727	$71,161.62	306	$39,612.18	201	$32,439.84	152	$29,260.07	71	$24,458.11	
18%	839	$82,931.11	321	$41,798.90	207	$33,515.70	155	$29,953.85	72	$24,697.39	
19%	996	$99,398.52	339	$44,242.32	214	$34,665.60	159	$30,681.41	72	$24,941.41	
20%	1228	$124,083.98	358	$46,990.60	221	$35,897.51	162	$31,445.30	73	$25,190.30	
21%	1614	$165,198.61	380	$50,104.62	228	$37,220.53	166	$32,248.32	74	$25,444.22	
22%	2378	$247,367.80	406	$53,662.72	237	$38,645.15	170	$33,093.52	74	$25,703.31	
23%	4651	$493,673.95	435	$57,767.25	245	$40,183.59	175	$33,984.34	75	$25,967.75	
24%	*	*	468	$62,554.78	255	$41,850.03	179	$34,924.63	76	$26,237.70	
25%	*	*	508	$68,211.39	265	$43,661.17	184	$35,918.55	77	$26,513.30	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$21,100.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	306	$28,043.47	201	$25,285.56	152	$24,096.30	123	$23,433.47	64	$22,208.10	
7%	322	$29,675.23	207	$26,151.06	155	$24,680.76	125	$23,873.66	65	$22,404.22	
8%	340	$31,510.22	214	$27,078.23	159	$25,294.39	127	$24,330.75	65	$22,603.83	
9%	361	$33,589.02	221	$28,073.90	163	$25,939.42	130	$24,805.73	66	$22,807.05	
10%	384	$35,963.77	229	$29,145.98	166	$26,618.34	132	$25,299.70	67	$23,013.93	
11%	411	$38,702.67	237	$30,303.61	171	$27,333.89	134	$25,813.78	67	$23,224.63	
12%	443	$41,896.60	247	$31,557.48	175	$28,089.12	137	$26,349.26	68	$23,439.22	
13%	479	$45,669.49	256	$32,920.14	180	$28,887.42	140	$26,907.48	68	$23,657.81	
14%	523	$50,194.77	267	$34,406.40	185	$29,732.58	143	$27,489.94	69	$23,880.54	
15%	577	$55,722.89	279	$36,033.90	190	$30,628.90	146	$28,098.24	70	$24,107.49	
16%	643	$62,629.44	292	$37,823.77	195	$31,581.13	149	$28,734.16	70	$24,338.82	
17%	728	$71,504.46	306	$39,801.68	201	$32,594.67	152	$29,399.61	71	$24,574.62	
18%	840	$83,331.11	321	$41,998.87	207	$33,675.68	155	$30,096.71	72	$24,815.04	
19%	997	$99,878.52	339	$44,454.09	214	$34,831.12	159	$30,827.77	72	$25,060.22	
20%	1230	$124,684.00	359	$47,215.61	221	$36,068.95	162	$31,595.29	73	$25,310.30	
21%	1615	$165,998.62	381	$50,344.63	229	$37,398.31	166	$32,402.17	74	$25,565.44	
22%	2381	$248,567.79	406	$53,919.87	237	$38,829.78	170	$33,251.41	74	$25,825.75	
23%	4657	$496,073.98	435	$58,044.21	246	$40,375.58	175	$34,146.52	75	$26,091.45	
24%	*	*	469	$62,854.78	255	$42,050.03	179	$35,091.31	76	$26,362.69	
25%	*	*	508	$68,538.63	265	$43,869.84	184	$36,089.98	77	$26,639.62	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$21,200.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	306	$28,176.81	201	$25,405.56	152	$24,210.59	123	$23,544.58	64	$22,313.37	
7%	322	$29,816.40	207	$26,275.19	155	$24,797.84	125	$23,986.87	65	$22,510.42	
8%	341	$31,660.22	214	$27,206.80	159	$25,414.40	127	$24,446.13	66	$22,710.97	
9%	361	$33,749.02	221	$28,207.23	163	$26,062.50	130	$24,923.38	66	$22,915.15	
10%	385	$36,135.20	229	$29,284.44	167	$26,744.67	132	$25,419.70	67	$23,123.03	
11%	412	$38,887.29	238	$30,447.61	171	$27,463.62	135	$25,936.23	67	$23,334.72	
12%	443	$42,096.61	247	$31,707.49	175	$28,222.45	137	$26,474.26	68	$23,550.33	
13%	480	$45,887.68	257	$33,076.66	180	$29,024.57	140	$27,035.14	68	$23,769.96	
14%	524	$50,434.77	267	$34,570.03	185	$29,873.76	143	$27,620.37	69	$23,993.75	
15%	577	$55,989.56	279	$36,205.32	190	$30,774.36	146	$28,231.59	70	$24,221.77	
16%	644	$62,929.44	292	$38,003.78	195	$31,731.11	149	$28,870.53	70	$24,454.19	
17%	729	$71,847.31	306	$39,991.15	201	$32,749.51	152	$29,539.15	71	$24,691.12	
18%	841	$83,731.11	322	$42,198.89	207	$33,835.67	155	$30,239.56	72	$24,932.68	
19%	998	$100,358.52	339	$44,665.86	214	$34,996.63	159	$30,974.10	72	$25,179.03	
20%	1231	$125,283.99	359	$47,440.60	221	$36,240.38	163	$31,745.29	73	$25,430.30	
21%	1617	$166,798.63	381	$50,584.64	229	$37,576.10	166	$32,555.99	74	$25,686.65	
22%	2384	$249,767.78	406	$54,177.01	237	$39,014.40	171	$33,409.31	75	$25,948.20	
23%	4663	$498,473.94	435	$58,321.11	246	$40,567.61	175	$34,308.70	75	$26,215.16	
24%	*	*	469	$63,154.79	255	$42,250.03	179	$35,257.96	76	$26,487.69	
25%	*	*	509	$68,865.93	266	$44,078.53	184	$36,261.40	77	$26,765.95	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$21,300.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	306	$28,310.13	201	$25,525.55	152	$24,324.87	123	$23,655.69	64	$22,418.63	
7%	323	$29,957.59	208	$26,399.34	155	$24,914.91	125	$24,100.07	65	$22,616.61	
8%	341	$31,810.22	214	$27,335.37	159	$25,534.40	127	$24,561.51	66	$22,818.12	
9%	362	$33,909.02	222	$28,340.57	163	$26,185.58	130	$25,041.03	66	$23,023.26	
10%	385	$36,306.63	230	$29,422.89	167	$26,870.98	132	$25,539.70	67	$23,232.12	
11%	412	$39,071.90	238	$30,591.61	171	$27,593.36	135	$26,058.69	67	$23,444.81	
12%	443	$42,296.60	247	$31,857.49	175	$28,355.79	137	$26,599.25	68	$23,661.45	
13%	480	$46,105.85	257	$33,233.19	180	$29,161.71	140	$27,162.81	69	$23,882.10	
14%	524	$50,674.77	268	$34,733.67	185	$30,014.95	143	$27,750.81	69	$24,106.96	
15%	578	$56,256.22	279	$36,376.74	190	$30,919.81	146	$28,364.92	70	$24,336.06	
16%	644	$63,229.44	292	$38,183.77	196	$31,881.11	149	$29,006.90	70	$24,569.57	
17%	729	$72,190.17	306	$40,180.61	201	$32,904.35	152	$29,678.69	71	$24,807.63	
18%	842	$84,131.11	322	$42,398.90	208	$33,995.67	155	$30,382.42	72	$25,050.33	
19%	999	$100,838.53	340	$44,877.61	214	$35,162.15	159	$31,120.44	72	$25,297.85	
20%	1233	$125,883.98	359	$47,665.60	221	$36,411.79	163	$31,895.30	73	$25,550.30	
21%	1619	$167,598.63	381	$50,824.61	229	$37,753.87	167	$32,709.84	74	$25,807.86	
22%	2387	$250,967.78	407	$54,434.15	237	$39,199.03	171	$33,567.22	75	$26,070.66	
23%	4668	$500,873.95	436	$58,598.04	246	$40,759.61	175	$34,470.87	75	$26,338.87	
24%	*	*	470	$63,454.77	256	$42,450.03	180	$35,424.61	76	$26,612.69	
25%	*	*	509	$69,193.17	266	$44,287.24	184	$36,432.82	77	$26,892.27	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$21,400.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	307	$28,443.47	201	$25,645.55	152	$24,439.16	123	$23,766.80	65	$22,523.89	
7%	323	$30,098.76	208	$26,523.48	156	$25,031.99	125	$24,213.28	65	$22,722.81	
8%	341	$31,960.22	215	$27,463.94	159	$25,654.39	128	$24,676.90	66	$22,925.26	
9%	362	$34,069.02	222	$28,473.91	163	$26,308.66	130	$25,158.68	66	$23,131.37	
10%	386	$36,478.06	230	$29,561.37	167	$26,997.30	132	$25,659.70	67	$23,341.21	
11%	413	$39,256.52	238	$30,735.61	171	$27,723.09	135	$26,181.14	67	$23,554.90	
12%	444	$42,496.61	247	$32,007.50	175	$28,489.11	137	$26,724.25	68	$23,772.56	
13%	481	$46,324.05	257	$33,389.72	180	$29,298.85	140	$27,290.47	69	$23,994.26	
14%	525	$50,914.78	268	$34,897.32	185	$30,156.13	143	$27,881.25	69	$24,220.17	
15%	578	$56,522.89	280	$36,548.17	190	$31,065.26	146	$28,498.25	70	$24,450.35	
16%	645	$63,529.44	293	$38,363.76	196	$32,031.12	149	$29,143.27	70	$24,684.95	
17%	730	$72,533.05	307	$40,370.09	202	$33,059.19	152	$29,818.23	71	$24,924.13	
18%	843	$84,531.11	322	$42,598.88	208	$34,155.68	156	$30,525.27	72	$25,167.98	
19%	1000	$101,318.53	340	$45,089.39	214	$35,327.66	159	$31,266.78	73	$25,416.65	
20%	1234	$126,484.00	360	$47,890.61	222	$36,583.21	163	$32,045.31	73	$25,670.30	
21%	1621	$168,398.62	382	$51,064.64	229	$37,931.64	167	$32,863.69	74	$25,929.07	
22%	2389	$252,167.80	407	$54,691.30	237	$39,383.63	171	$33,725.11	75	$26,193.12	
23%	4674	$503,273.97	436	$58,874.98	246	$40,951.59	175	$34,633.02	75	$26,462.58	
24%	*	*	470	$63,754.79	256	$42,650.03	180	$35,591.28	76	$26,737.68	
25%	*	*	510	$69,520.48	266	$44,495.95	185	$36,604.25	77	$27,018.58	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$21,500.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	307	$28,576.80	202	$25,765.55	152	$24,553.45	123	$23,877.91	65	$22,629.16
7%	323	$30,239.93	208	$26,647.61	156	$25,149.06	125	$24,326.48	65	$22,829.00
8%	342	$32,110.22	215	$27,592.51	159	$25,774.39	128	$24,792.28	66	$23,032.41
9%	362	$34,229.02	222	$28,607.24	163	$26,431.74	130	$25,276.33	66	$23,239.47
10%	386	$36,649.49	230	$29,699.83	167	$27,123.61	132	$25,779.70	67	$23,450.31
11%	413	$39,441.13	238	$30,879.61	171	$27,852.81	135	$26,303.58	67	$23,664.99
12%	444	$42,696.60	247	$32,157.48	176	$28,622.45	138	$26,849.25	68	$23,883.67
13%	481	$46,542.22	257	$33,546.23	180	$29,435.99	140	$27,418.13	69	$24,106.41
14%	525	$51,154.76	268	$35,060.95	185	$30,297.31	143	$28,011.68	69	$24,333.37
15%	579	$56,789.56	280	$36,719.62	190	$31,210.71	146	$28,631.58	70	$24,564.63
16%	646	$63,829.44	293	$38,543.78	196	$32,181.13	149	$29,279.62	71	$24,800.34
17%	731	$72,875.91	307	$40,559.58	202	$33,214.03	152	$29,957.75	71	$25,040.64
18%	844	$84,931.11	323	$42,798.89	208	$34,315.69	156	$30,668.13	72	$25,285.63
19%	1001	$101,798.53	340	$45,301.16	215	$35,493.19	159	$31,413.11	73	$25,535.47
20%	1235	$127,083.98	360	$48,115.60	222	$36,754.65	163	$32,195.32	73	$25,790.30
21%	1623	$169,198.62	382	$51,304.63	229	$38,109.42	167	$33,017.54	74	$26,050.28
22%	2392	$253,367.80	408	$54,948.44	238	$39,568.23	171	$33,883.00	75	$26,315.57
23%	4679	$505,673.94	437	$59,151.88	246	$41,143.58	175	$34,795.17	75	$26,586.29
24%	*	*	471	$64,054.76	256	$42,850.03	180	$35,757.96	76	$26,862.68
25%	*	*	510	$69,847.71	266	$44,704.63	185	$36,775.70	77	$27,144.89

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$21,600.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	307	$28,710.13	202	$25,885.55	152	$24,667.73	123	$23,989.02	65	$22,734.42	
7%	324	$30,381.12	208	$26,771.75	156	$25,266.13	125	$24,439.69	65	$22,935.19	
8%	342	$32,260.22	215	$27,721.08	159	$25,894.39	128	$24,907.67	66	$23,139.55	
9%	363	$34,389.02	222	$28,740.57	163	$26,554.82	130	$25,393.98	66	$23,347.58	
10%	386	$36,820.92	230	$29,838.29	167	$27,249.92	132	$25,899.70	67	$23,559.40	
11%	413	$39,625.74	239	$31,023.61	171	$27,982.54	135	$26,426.03	67	$23,775.08	
12%	445	$42,896.61	248	$32,307.49	176	$28,755.78	138	$26,974.25	68	$23,994.79	
13%	482	$46,760.41	258	$33,702.75	180	$29,573.12	140	$27,545.78	69	$24,218.56	
14%	526	$51,394.78	268	$35,224.57	185	$30,438.48	143	$28,142.12	69	$24,446.58	
15%	580	$57,056.22	280	$36,891.03	191	$31,356.17	146	$28,764.91	70	$24,678.92	
16%	646	$64,129.44	293	$38,723.78	196	$32,331.14	149	$29,415.98	71	$24,915.72	
17%	732	$73,218.75	307	$40,749.04	202	$33,368.87	152	$30,097.27	71	$25,157.14	
18%	845	$85,331.11	323	$42,998.91	208	$34,475.69	156	$30,810.99	72	$25,403.27	
19%	1002	$102,278.54	341	$45,512.90	215	$35,658.70	159	$31,559.45	73	$25,654.28	
20%	1237	$127,684.00	360	$48,340.60	222	$36,926.10	163	$32,345.31	73	$25,910.30	
21%	1625	$169,998.62	383	$51,544.62	230	$38,287.21	167	$33,171.39	74	$26,171.49	
22%	2395	$254,567.79	408	$55,205.58	238	$39,752.86	171	$34,040.89	75	$26,438.02	
23%	4685	$508,073.97	437	$59,428.83	247	$41,335.59	175	$34,957.31	75	$26,710.00	
24%	*	*	471	$64,354.80	256	$43,050.03	180	$35,924.63	76	$26,987.68	
25%	*	*	511	$70,175.03	267	$44,913.31	185	$36,947.13	77	$27,271.21	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$21,700.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	308	$28,843.47	202	$26,005.56	153	$24,782.01	123	$24,100.13	65	$22,839.69	
7%	324	$30,522.29	208	$26,895.88	156	$25,383.20	126	$24,552.90	65	$23,041.39	
8%	342	$32,410.22	215	$27,849.66	160	$26,014.39	128	$25,023.06	66	$23,246.69	
9%	363	$34,549.02	222	$28,873.89	163	$26,677.89	130	$25,511.63	66	$23,455.69	
10%	387	$36,992.34	230	$29,976.74	167	$27,376.24	133	$26,019.70	67	$23,668.49	
11%	414	$39,810.37	239	$31,167.61	172	$28,112.26	135	$26,548.48	68	$23,885.17	
12%	445	$43,096.61	248	$32,457.49	176	$28,889.12	138	$27,099.26	68	$24,105.90	
13%	482	$46,978.58	258	$33,859.28	181	$29,710.27	140	$27,673.43	69	$24,330.71	
14%	527	$51,634.76	269	$35,388.21	186	$30,579.64	143	$28,272.55	69	$24,559.78	
15%	580	$57,322.89	280	$37,062.45	191	$31,501.63	146	$28,898.24	70	$24,793.21	
16%	647	$64,429.44	293	$38,903.77	196	$32,481.13	149	$29,552.34	71	$25,031.11	
17%	733	$73,561.60	308	$40,938.50	202	$33,523.70	153	$30,236.81	71	$25,273.65	
18%	846	$85,731.11	323	$43,198.88	208	$34,635.67	156	$30,953.85	72	$25,520.92	
19%	1003	$102,758.53	341	$45,724.68	215	$35,824.22	160	$31,705.79	73	$25,773.09	
20%	1238	$128,283.99	361	$48,565.61	222	$37,097.53	163	$32,495.30	73	$26,030.30	
21%	1627	$170,798.61	383	$51,784.65	230	$38,464.99	167	$33,325.24	74	$26,292.70	
22%	2398	$255,767.78	408	$55,462.73	238	$39,937.48	171	$34,198.78	75	$26,560.46	
23%	4691	$510,473.94	438	$59,705.72	247	$41,527.62	176	$35,119.48	76	$26,833.71	
24%	*	*	471	$64,654.76	256	$43,250.03	180	$36,091.30	76	$27,112.68	
25%	*	*	511	$70,502.26	267	$45,122.02	185	$37,118.55	77	$27,397.52	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$21,800.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	308	$28,976.80	202	$26,125.56	153	$24,896.30	124	$24,211.25	65	$22,944.95	
7%	324	$30,663.46	209	$27,020.02	156	$25,500.28	126	$24,666.11	65	$23,147.58	
8%	343	$32,560.22	215	$27,978.23	160	$26,134.39	128	$25,138.45	66	$23,353.84	
9%	364	$34,709.02	223	$29,007.23	164	$26,800.96	130	$25,629.27	66	$23,563.79	
10%	387	$37,163.77	231	$30,115.21	168	$27,502.55	133	$26,139.70	67	$23,777.59	
11%	414	$39,994.98	239	$31,311.61	172	$28,242.00	135	$26,670.92	68	$23,995.26	
12%	446	$43,296.61	248	$32,607.50	176	$29,022.45	138	$27,224.27	68	$24,217.00	
13%	483	$47,196.78	258	$34,015.81	181	$29,847.43	141	$27,801.09	69	$24,442.86	
14%	527	$51,874.78	269	$35,551.86	186	$30,720.82	143	$28,402.99	69	$24,672.98	
15%	581	$57,589.56	281	$37,233.89	191	$31,647.08	146	$29,031.57	70	$24,907.50	
16%	648	$64,729.44	294	$39,083.77	196	$32,631.11	149	$29,688.69	71	$25,146.50	
17%	733	$73,904.46	308	$41,128.00	202	$33,678.54	153	$30,376.35	71	$25,390.16	
18%	847	$86,131.12	324	$43,398.88	209	$34,795.66	156	$31,096.71	72	$25,638.57	
19%	1004	$103,238.52	341	$45,936.46	215	$35,989.73	160	$31,852.15	73	$25,891.90	
20%	1240	$128,883.97	361	$48,790.60	222	$37,268.94	163	$32,645.29	73	$26,150.30	
21%	1628	$171,598.61	383	$52,024.63	230	$38,642.76	167	$33,479.09	74	$26,413.92	
22%	2400	$256,967.79	409	$55,719.87	238	$40,122.11	171	$34,356.67	75	$26,682.91	
23%	4696	$512,873.96	438	$59,982.67	247	$41,719.60	176	$35,281.66	76	$26,957.43	
24%	*	*	472	$64,954.80	257	$43,450.03	180	$36,257.97	76	$27,237.67	
25%	*	*	512	$70,829.57	267	$45,330.73	185	$37,289.97	77	$27,523.83	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$21,900.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	308	$29,110.14	202	$26,245.55	153	$25,010.59	124	$24,322.36	65	$23,050.22	
7%	325	$30,804.64	209	$27,144.17	156	$25,617.35	126	$24,779.32	65	$23,253.78	
8%	343	$32,710.22	216	$28,106.79	160	$26,254.40	128	$25,253.84	66	$23,460.98	
9%	364	$34,869.02	223	$29,140.57	164	$26,924.04	130	$25,746.92	66	$23,671.90	
10%	388	$37,335.20	231	$30,253.68	168	$27,628.88	133	$26,259.70	67	$23,886.67	
11%	415	$40,179.60	239	$31,455.61	172	$28,371.73	135	$26,793.37	68	$24,105.36	
12%	446	$43,496.61	248	$32,757.49	176	$29,155.79	138	$27,349.27	68	$24,328.11	
13%	483	$47,414.94	258	$34,172.32	181	$29,984.57	141	$27,928.75	69	$24,555.01	
14%	528	$52,114.76	269	$35,715.49	186	$30,862.00	144	$28,533.41	69	$24,786.19	
15%	582	$57,856.22	281	$37,405.33	191	$31,792.53	147	$29,164.91	70	$25,021.78	
16%	648	$65,029.44	294	$39,263.79	197	$32,781.11	150	$29,825.07	71	$25,261.88	
17%	734	$74,247.34	308	$41,317.46	202	$33,833.38	153	$30,515.89	71	$25,506.66	
18%	848	$86,531.12	324	$43,598.90	209	$34,955.68	156	$31,239.56	72	$25,756.22	
19%	1006	$103,718.52	342	$46,148.20	215	$36,155.25	160	$31,998.50	73	$26,010.71	
20%	1241	$129,484.01	361	$49,015.60	223	$37,440.35	164	$32,795.28	73	$26,270.30	
21%	1630	$172,398.63	384	$52,264.63	230	$38,820.53	167	$33,632.92	74	$26,535.13	
22%	2403	$258,167.80	409	$55,977.01	238	$40,306.70	172	$34,514.58	75	$26,805.36	
23%	4702	$515,273.94	438	$60,259.58	247	$41,911.59	176	$35,443.84	76	$27,081.15	
24%	*	*	472	$65,254.77	257	$43,650.03	180	$36,424.61	76	$27,362.67	
25%	*	*	512	$71,156.80	267	$45,539.42	185	$37,461.40	77	$27,650.14	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$22,000.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	309	$29,243.46	203	$26,365.55	153	$25,124.87	124	$24,433.47	65	$23,155.48	
7%	325	$30,945.82	209	$27,268.30	156	$25,734.42	126	$24,892.53	65	$23,359.97	
8%	343	$32,860.22	216	$28,235.37	160	$26,374.40	128	$25,369.22	66	$23,568.13	
9%	364	$35,029.02	223	$29,273.91	164	$27,047.12	130	$25,864.56	66	$23,780.00	
10%	388	$37,506.63	231	$30,392.13	168	$27,755.19	133	$26,379.70	67	$23,995.76	
11%	415	$40,364.21	239	$31,599.61	172	$28,501.47	135	$26,915.82	68	$24,215.45	
12%	447	$43,696.60	249	$32,907.48	176	$29,289.12	138	$27,474.26	68	$24,439.22	
13%	484	$47,633.14	259	$34,328.83	181	$30,121.71	141	$28,056.42	69	$24,667.17	
14%	528	$52,354.77	269	$35,879.12	186	$31,003.19	144	$28,663.85	70	$24,899.39	
15%	582	$58,122.89	281	$37,576.74	191	$31,937.99	147	$29,298.25	70	$25,136.07	
16%	649	$65,329.44	294	$39,443.77	197	$32,931.12	150	$29,961.44	71	$25,377.27	
17%	735	$74,590.19	308	$41,506.92	203	$33,988.23	153	$30,655.43	71	$25,623.15	
18%	849	$86,931.11	324	$43,798.89	209	$35,115.69	156	$31,382.42	72	$25,873.86	
19%	1007	$104,198.52	342	$46,359.97	216	$36,320.77	160	$32,144.83	73	$26,129.53	
20%	1242	$130,083.99	362	$49,240.61	223	$37,611.80	164	$32,945.29	74	$26,390.30	
21%	1632	$173,198.62	384	$52,504.65	230	$38,998.31	168	$33,786.76	74	$26,656.34	
22%	2406	$259,367.79	410	$56,234.15	239	$40,491.31	172	$34,672.48	75	$26,927.81	
23%	4707	$517,673.97	439	$60,536.50	248	$42,103.58	176	$35,606.00	76	$27,204.87	
24%	*	*	473	$65,554.79	257	$43,850.03	181	$36,591.28	76	$27,487.67	
25%	*	*	513	$71,484.12	268	$45,748.09	185	$37,632.82	77	$27,776.45	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$22,100.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	309	$29,376.80	203	$26,485.55	153	$25,239.16	124	$24,544.58	65	$23,260.74	
7%	325	$31,086.99	209	$27,392.44	157	$25,851.49	126	$25,005.74	65	$23,466.16	
8%	344	$33,010.22	216	$28,363.94	160	$26,494.40	128	$25,484.60	66	$23,675.27	
9%	365	$35,189.02	223	$29,407.23	164	$27,170.20	131	$25,982.20	67	$23,888.11	
10%	388	$37,678.06	231	$30,530.59	168	$27,881.51	133	$26,499.70	67	$24,104.85	
11%	416	$40,548.82	240	$31,743.61	172	$28,631.20	136	$27,038.27	68	$24,325.55	
12%	447	$43,896.62	249	$33,057.49	177	$29,422.45	138	$27,599.26	68	$24,550.33	
13%	484	$47,851.31	259	$34,485.36	181	$30,258.85	141	$28,184.08	69	$24,779.32	
14%	529	$52,594.77	270	$36,042.76	186	$31,144.37	144	$28,794.29	70	$25,012.60	
15%	583	$58,389.56	281	$37,748.16	191	$32,083.44	147	$29,431.59	70	$25,250.36	
16%	650	$65,629.44	294	$39,623.76	197	$33,081.13	150	$30,097.81	71	$25,492.65	
17%	736	$74,933.03	309	$41,696.41	203	$34,143.06	153	$30,794.97	72	$25,739.65	
18%	849	$87,331.10	325	$43,998.87	209	$35,275.70	157	$31,525.27	72	$25,991.51	
19%	1008	$104,678.52	342	$46,571.75	216	$36,486.29	160	$32,291.17	73	$26,248.34	
20%	1244	$130,683.98	362	$49,465.60	223	$37,783.24	164	$33,095.30	74	$26,510.30	
21%	1634	$173,998.62	384	$52,744.62	231	$39,176.10	168	$33,940.61	74	$26,777.55	
22%	2409	$260,567.78	410	$56,491.30	239	$40,675.94	172	$34,830.37	75	$27,050.25	
23%	4712	$520,073.93	439	$60,813.44	248	$42,295.60	176	$35,768.15	76	$27,328.59	
24%	*	*	473	$65,854.78	257	$44,050.03	181	$36,757.95	76	$27,612.66	
25%	*	*	513	$71,811.35	268	$45,956.80	186	$37,804.26	77	$27,902.77	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$22,200.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	309	$29,510.14	203	$26,605.56	153	$25,353.45	124	$24,655.69	65	$23,366.00	
7%	326	$31,228.17	209	$27,516.57	157	$25,968.57	126	$25,118.94	65	$23,572.36	
8%	344	$33,160.22	216	$28,492.52	160	$26,614.39	128	$25,599.98	66	$23,782.41	
9%	365	$35,349.02	223	$29,540.56	164	$27,293.28	131	$26,099.85	67	$23,996.22	
10%	389	$37,849.49	231	$30,669.05	168	$28,007.82	133	$26,619.70	67	$24,213.94	
11%	416	$40,733.44	240	$31,887.61	172	$28,760.92	136	$27,160.73	68	$24,435.64	
12%	448	$44,096.60	249	$33,207.49	177	$29,555.78	138	$27,724.25	68	$24,661.44	
13%	485	$48,069.50	259	$34,641.90	181	$30,395.98	141	$28,311.75	69	$24,891.47	
14%	529	$52,834.77	270	$36,206.41	186	$31,285.54	144	$28,924.72	70	$25,125.81	
15%	583	$58,656.23	282	$37,919.60	192	$32,228.89	147	$29,564.92	70	$25,364.65	
16%	651	$65,929.44	295	$39,803.77	197	$33,231.14	150	$30,234.18	71	$25,608.04	
17%	736	$75,275.88	309	$41,885.89	203	$34,297.90	153	$30,934.51	72	$25,856.16	
18%	850	$87,731.11	325	$44,198.89	209	$35,435.68	157	$31,668.13	72	$26,109.16	
19%	1009	$105,158.53	343	$46,783.49	216	$36,651.80	160	$32,437.51	73	$26,367.15	
20%	1245	$131,284.00	362	$49,690.60	223	$37,954.67	164	$33,245.31	74	$26,630.30	
21%	1636	$174,798.62	385	$52,984.63	231	$39,353.88	168	$34,094.46	74	$26,898.76	
22%	2411	$261,767.80	410	$56,748.44	239	$40,860.56	172	$34,988.26	75	$27,172.70	
23%	4718	$522,473.98	440	$61,090.34	248	$42,487.61	176	$35,930.30	76	$27,452.29	
24%	*	*	474	$66,154.78	258	$44,250.03	181	$36,924.63	77	$27,737.67	
25%	*	*	514	$72,138.66	268	$46,165.51	186	$37,975.70	77	$28,029.08	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$22,300.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	309	$29,643.46	203	$26,725.56	153	$25,467.73	124	$24,766.80	65	$23,471.27	
7%	326	$31,369.35	209	$27,640.71	157	$26,085.64	126	$25,232.15	65	$23,678.55	
8%	344	$33,310.22	216	$28,621.09	160	$26,734.39	128	$25,715.36	66	$23,889.55	
9%	365	$35,509.02	224	$29,673.90	164	$27,416.36	131	$26,217.50	67	$24,104.33	
10%	389	$38,020.92	232	$30,807.52	168	$28,134.13	133	$26,739.70	67	$24,323.03	
11%	416	$40,918.05	240	$32,031.61	172	$28,890.64	136	$27,283.18	68	$24,545.73	
12%	448	$44,296.61	249	$33,357.49	177	$29,689.12	138	$27,849.25	68	$24,772.55	
13%	485	$48,287.67	259	$34,798.41	182	$30,533.12	141	$28,439.41	69	$25,003.62	
14%	530	$53,074.77	270	$36,370.04	186	$31,426.70	144	$29,055.16	70	$25,239.02	
15%	584	$58,922.89	282	$38,091.04	192	$32,374.36	147	$29,698.25	70	$25,478.93	
16%	651	$66,229.44	295	$39,983.78	197	$33,381.13	150	$30,370.53	71	$25,723.43	
17%	737	$75,618.76	309	$42,075.35	203	$34,452.74	153	$31,074.03	72	$25,972.67	
18%	851	$88,131.11	325	$44,398.90	209	$35,595.67	157	$31,810.99	72	$26,226.81	
19%	1010	$105,638.53	343	$46,995.26	216	$36,817.32	160	$32,583.84	73	$26,485.96	
20%	1246	$131,883.98	363	$49,915.60	223	$38,126.08	164	$33,395.32	74	$26,750.30	
21%	1638	$175,598.61	385	$53,224.64	231	$39,531.65	168	$34,248.31	74	$27,019.97	
22%	2414	$262,967.80	411	$57,005.58	239	$41,045.18	172	$35,146.15	75	$27,295.15	
23%	4723	$524,873.95	440	$61,367.29	248	$42,679.60	176	$36,092.45	76	$27,576.00	
24%	*	*	474	$66,454.79	258	$44,450.03	181	$37,091.30	77	$27,862.68	
25%	*	*	514	$72,465.90	268	$46,374.21	186	$38,147.12	77	$28,155.39	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$22,400.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	310	$29,776.80	203	$26,845.55	153	$25,582.01	124	$24,877.91	65	$23,576.53	
7%	326	$31,510.52	210	$27,764.86	157	$26,202.72	126	$25,345.35	66	$23,784.75	
8%	345	$33,460.22	217	$28,749.65	161	$26,854.39	129	$25,830.74	66	$23,996.69	
9%	366	$35,669.02	224	$29,807.24	164	$27,539.43	131	$26,335.15	67	$24,212.44	
10%	389	$38,192.35	232	$30,945.98	168	$28,260.45	133	$26,859.70	67	$24,432.12	
11%	417	$41,102.68	240	$32,175.61	173	$29,020.37	136	$27,405.62	68	$24,655.83	
12%	448	$44,496.60	250	$33,507.48	177	$29,822.45	139	$27,974.25	68	$24,883.65	
13%	486	$48,505.86	259	$34,954.91	182	$30,670.28	141	$28,567.06	69	$25,115.77	
14%	530	$53,314.77	270	$36,533.66	187	$31,567.88	144	$29,185.60	70	$25,352.23	
15%	585	$59,189.55	282	$38,262.46	192	$32,519.81	147	$29,831.58	70	$25,593.21	
16%	652	$66,529.44	295	$40,163.77	197	$33,531.11	150	$30,506.89	71	$25,838.81	
17%	738	$75,961.62	310	$42,264.82	203	$34,607.57	153	$31,213.55	72	$26,089.17	
18%	852	$88,531.11	325	$44,598.87	210	$35,755.67	157	$31,953.85	72	$26,344.46	
19%	1011	$106,118.53	343	$47,207.04	216	$36,982.83	160	$32,730.18	73	$26,604.78	
20%	1248	$132,483.99	363	$50,140.60	224	$38,297.49	164	$33,545.31	74	$26,870.30	
21%	1639	$176,398.63	385	$53,464.61	231	$39,709.42	168	$34,402.16	74	$27,141.18	
22%	2417	$264,167.78	411	$57,262.73	239	$41,229.77	172	$35,304.04	75	$27,417.60	
23%	4729	$527,273.95	440	$61,644.18	248	$42,871.58	177	$36,254.62	76	$27,699.71	
24%	*	*	475	$66,754.77	258	$44,650.03	181	$37,257.97	77	$27,987.69	
25%	*	*	515	$72,793.21	268	$46,582.88	186	$38,318.55	77	$28,281.70	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$22,500.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	310	$29,910.14	203	$26,965.55	154	$25,696.30	124	$24,989.02	65	$23,681.79	
7%	327	$31,651.70	210	$27,888.99	157	$26,319.79	126	$25,458.56	66	$23,890.94	
8%	345	$33,610.22	217	$28,878.22	161	$26,974.39	129	$25,946.13	66	$24,103.83	
9%	366	$35,829.02	224	$29,940.57	164	$27,662.50	131	$26,452.80	67	$24,320.55	
10%	390	$38,363.77	232	$31,084.44	168	$28,386.76	133	$26,979.70	67	$24,541.21	
11%	417	$41,287.29	241	$32,319.61	173	$29,150.11	136	$27,528.07	68	$24,765.92	
12%	449	$44,696.61	250	$33,657.49	177	$29,955.79	139	$28,099.25	69	$24,994.76	
13%	486	$48,724.04	260	$35,111.45	182	$30,807.43	141	$28,694.71	69	$25,227.92	
14%	531	$53,554.78	271	$36,697.30	187	$31,709.06	144	$29,316.03	70	$25,465.44	
15%	585	$59,456.22	282	$38,433.87	192	$32,665.26	147	$29,964.91	70	$25,707.49	
16%	653	$66,829.44	295	$40,343.76	198	$33,681.11	150	$30,643.25	71	$25,954.20	
17%	739	$76,304.46	310	$42,454.31	204	$34,762.41	154	$31,353.09	72	$26,205.68	
18%	853	$88,931.11	326	$44,798.89	210	$35,915.68	157	$32,096.71	72	$26,462.10	
19%	1012	$106,598.53	343	$47,418.78	217	$37,148.35	161	$32,876.53	73	$26,723.59	
20%	1249	$133,084.00	363	$50,365.60	224	$38,468.94	164	$33,695.29	74	$26,990.30	
21%	1641	$177,198.62	386	$53,704.64	231	$39,887.19	168	$34,556.01	74	$27,262.39	
22%	2419	$265,367.79	411	$57,519.87	240	$41,414.39	172	$35,461.94	75	$27,540.05	
23%	4734	$529,673.97	441	$61,921.12	249	$43,063.58	177	$36,416.80	76	$27,823.42	
24%	*	*	475	$67,054.80	258	$44,850.03	181	$37,424.63	77	$28,112.70	
25%	*	*	515	$73,120.45	269	$46,791.58	186	$38,489.97	77	$28,408.01	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$22,600.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	310	$30,043.47	204	$27,085.55	154	$25,810.58	124	$25,100.13	65	$23,787.05	
7%	327	$31,792.88	210	$28,013.13	157	$26,436.86	126	$25,571.77	66	$23,997.14	
8%	345	$33,760.22	217	$29,006.80	161	$27,094.40	129	$26,061.52	66	$24,210.98	
9%	366	$35,989.02	224	$30,073.90	165	$27,785.58	131	$26,570.45	67	$24,428.66	
10%	390	$38,535.20	232	$31,222.90	169	$28,513.09	134	$27,099.70	67	$24,650.30	
11%	418	$41,471.90	241	$32,463.61	173	$29,279.84	136	$27,650.52	68	$24,876.01	
12%	449	$44,896.61	250	$33,807.49	177	$30,089.12	139	$28,224.26	69	$25,105.88	
13%	487	$48,942.23	260	$35,267.98	182	$30,944.57	141	$28,822.37	69	$25,340.07	
14%	531	$53,794.76	271	$36,860.95	187	$31,850.24	144	$29,446.47	70	$25,578.65	
15%	586	$59,722.89	283	$38,605.32	192	$32,810.71	147	$30,098.24	70	$25,821.77	
16%	653	$67,129.44	296	$40,523.78	198	$33,831.12	150	$30,779.60	71	$26,069.58	
17%	740	$76,647.31	310	$42,643.78	204	$34,917.26	154	$31,492.63	72	$26,322.18	
18%	854	$89,331.11	326	$44,998.91	210	$36,075.69	157	$32,239.56	72	$26,579.75	
19%	1013	$107,078.53	344	$47,630.56	217	$37,313.88	161	$33,022.89	73	$26,842.40	
20%	1250	$133,683.98	364	$50,590.61	224	$38,640.38	164	$33,845.28	74	$27,110.30	
21%	1643	$177,998.62	386	$53,944.64	232	$40,064.98	168	$34,709.85	75	$27,383.61	
22%	2422	$266,567.80	412	$57,777.01	240	$41,599.02	173	$35,619.84	75	$27,662.49	
23%	4739	$532,073.95	441	$62,198.05	249	$43,255.61	177	$36,578.97	76	$27,947.13	
24%	*	*	476	$67,354.76	258	$45,050.03	181	$37,591.28	77	$28,237.70	
25%	*	*	516	$73,447.75	269	$47,000.29	186	$38,661.40	78	$28,534.33	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$22,700.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	311	$30,176.80	204	$27,205.55	154	$25,924.87	124	$25,211.25	65	$23,892.32	
7%	327	$31,934.05	210	$28,137.26	157	$26,553.93	127	$25,684.98	66	$24,103.34	
8%	346	$33,910.22	217	$29,135.37	161	$27,214.40	129	$26,176.91	66	$24,318.12	
9%	367	$36,149.02	224	$30,207.23	165	$27,908.66	131	$26,688.10	67	$24,536.77	
10%	391	$38,706.63	232	$31,361.36	169	$28,639.40	134	$27,219.70	67	$24,759.39	
11%	418	$41,656.52	241	$32,607.61	173	$29,409.58	136	$27,772.97	68	$24,986.11	
12%	450	$45,096.61	250	$33,957.50	177	$30,222.45	139	$28,349.26	69	$25,216.99	
13%	487	$49,160.40	260	$35,424.50	182	$31,081.71	142	$28,950.03	69	$25,452.22	
14%	532	$54,034.78	271	$37,024.59	187	$31,991.42	144	$29,576.90	70	$25,691.86	
15%	586	$59,989.56	283	$38,776.75	192	$32,956.16	147	$30,231.57	70	$25,936.05	
16%	654	$67,429.44	296	$40,703.78	198	$33,981.13	151	$30,915.97	71	$26,184.97	
17%	740	$76,990.18	310	$42,833.24	204	$35,072.10	154	$31,632.17	72	$26,438.69	
18%	855	$89,731.11	326	$45,198.88	210	$36,235.69	157	$32,382.42	72	$26,697.39	
19%	1014	$107,558.53	344	$47,842.33	217	$37,479.39	161	$33,169.23	73	$26,961.21	
20%	1252	$134,283.98	364	$50,815.60	224	$38,811.82	165	$33,995.29	74	$27,230.30	
21%	1645	$178,798.61	387	$54,184.61	232	$40,242.77	169	$34,863.68	75	$27,504.83	
22%	2425	$267,767.78	412	$58,034.16	240	$41,783.64	173	$35,777.74	75	$27,784.94	
23%	4745	$534,473.94	442	$62,474.96	249	$43,447.61	177	$36,741.13	76	$28,070.84	
24%	*	*	476	$67,654.80	259	$45,250.03	182	$37,757.95	77	$28,362.70	
25%	*	*	516	$73,775.00	269	$47,209.00	186	$38,832.82	78	$28,660.66	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$22,800.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	311	$30,310.14	204	$27,325.56	154	$26,039.16	124	$25,322.36	65	$23,997.58	
7%	328	$32,075.23	210	$28,261.40	157	$26,671.01	127	$25,798.19	66	$24,209.53	
8%	346	$34,060.22	217	$29,263.95	161	$27,334.40	129	$26,292.29	66	$24,425.26	
9%	367	$36,309.02	225	$30,340.57	165	$28,031.74	131	$26,805.74	67	$24,644.88	
10%	391	$38,878.06	233	$31,499.82	169	$28,765.72	134	$27,339.70	67	$24,868.48	
11%	418	$41,841.13	241	$32,751.61	173	$29,539.31	136	$27,895.41	68	$25,096.20	
12%	450	$45,296.61	250	$34,107.49	178	$30,355.78	139	$28,474.27	69	$25,328.10	
13%	488	$49,378.59	260	$35,581.01	182	$31,218.84	142	$29,077.69	69	$25,564.36	
14%	532	$54,274.76	271	$37,188.21	187	$32,132.60	145	$29,707.33	70	$25,805.06	
15%	587	$60,256.22	283	$38,948.17	193	$33,101.62	148	$30,364.91	71	$26,050.34	
16%	655	$67,729.44	296	$40,883.77	198	$34,131.14	151	$31,052.34	71	$26,300.35	
17%	741	$77,333.05	311	$43,022.72	204	$35,226.93	154	$31,771.71	72	$26,555.19	
18%	856	$90,131.12	327	$45,398.88	210	$36,395.68	157	$32,525.28	73	$26,815.03	
19%	1015	$108,038.53	344	$48,054.09	217	$37,644.91	161	$33,315.56	73	$27,080.02	
20%	1253	$134,884.01	364	$51,040.60	224	$38,983.23	165	$34,145.30	74	$27,350.30	
21%	1646	$179,598.62	387	$54,424.65	232	$40,420.54	169	$35,017.53	75	$27,626.04	
22%	2427	$268,967.80	413	$58,291.30	240	$41,968.26	173	$35,935.63	75	$27,907.39	
23%	4750	$536,873.98	442	$62,751.91	249	$43,639.59	177	$36,903.28	76	$28,194.55	
24%	*	*	476	$67,954.77	259	$45,450.03	182	$37,924.62	77	$28,487.70	
25%	*	*	517	$74,102.29	269	$47,417.67	187	$39,004.27	78	$28,786.98	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$22,900.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	311	$30,443.47	204	$27,445.56	154	$26,153.45	125	$25,433.47	65	$24,102.84	
7%	328	$32,216.41	211	$28,385.54	158	$26,788.08	127	$25,911.40	66	$24,315.73	
8%	346	$34,210.22	217	$29,392.51	161	$27,454.39	129	$26,407.68	66	$24,532.40	
9%	367	$36,469.02	225	$30,473.91	165	$28,154.81	131	$26,923.38	67	$24,753.00	
10%	391	$39,049.49	233	$31,638.29	169	$28,892.03	134	$27,459.70	67	$24,977.57	
11%	419	$42,025.75	241	$32,895.61	173	$29,669.03	136	$28,017.86	68	$25,206.29	
12%	451	$45,496.60	251	$34,257.48	178	$30,489.12	139	$28,599.26	69	$25,439.22	
13%	488	$49,596.77	261	$35,737.53	182	$31,355.98	142	$29,205.35	69	$25,676.51	
14%	533	$54,514.79	272	$37,351.84	187	$32,273.77	145	$29,837.76	70	$25,918.27	
15%	587	$60,522.89	283	$39,119.59	193	$33,247.09	148	$30,498.26	71	$26,164.63	
16%	655	$68,029.44	297	$41,063.76	198	$34,281.13	151	$31,188.72	71	$26,415.74	
17%	742	$77,675.89	311	$43,212.21	204	$35,381.77	154	$31,911.25	72	$26,671.70	
18%	857	$90,531.11	327	$45,598.90	210	$36,555.66	158	$32,668.13	73	$26,932.68	
19%	1016	$108,518.54	345	$48,265.85	217	$37,810.42	161	$33,461.90	73	$27,198.84	
20%	1254	$135,483.99	365	$51,265.61	224	$39,154.64	165	$34,295.31	74	$27,470.30	
21%	1648	$180,398.62	387	$54,664.63	232	$40,598.31	169	$35,171.38	75	$27,747.25	
22%	2430	$270,167.79	413	$58,548.44	240	$42,152.85	173	$36,093.53	75	$28,029.84	
23%	4755	$539,273.96	442	$63,028.79	249	$43,831.58	177	$37,065.43	76	$28,318.26	
24%	*	*	477	$68,254.79	259	$45,650.03	182	$38,091.29	77	$28,612.69	
25%	*	*	517	$74,429.55	270	$47,626.35	187	$39,175.70	78	$28,913.31	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$23,000.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	312	$30,576.80	204	$27,565.55	154	$26,267.73	125	$25,544.58	65	$24,208.10	
7%	328	$32,357.58	211	$28,509.68	158	$26,905.16	127	$26,024.61	66	$24,421.93	
8%	347	$34,360.22	218	$29,521.08	161	$27,574.39	129	$26,523.06	66	$24,639.54	
9%	368	$36,629.02	225	$30,607.24	165	$28,277.89	132	$27,041.03	67	$24,861.10	
10%	392	$39,220.91	233	$31,776.75	169	$29,018.35	134	$27,579.70	68	$25,086.66	
11%	419	$42,210.36	242	$33,039.61	173	$29,798.75	137	$28,140.31	68	$25,316.38	
12%	451	$45,696.62	251	$34,407.49	178	$30,622.45	139	$28,724.26	69	$25,550.33	
13%	489	$49,814.95	261	$35,894.06	183	$31,493.13	142	$29,333.02	69	$25,788.66	
14%	533	$54,754.76	272	$37,515.49	188	$32,414.94	145	$29,968.20	70	$26,031.48	
15%	588	$60,789.56	284	$39,291.03	193	$33,392.54	148	$30,631.59	71	$26,278.91	
16%	656	$68,329.44	297	$41,243.78	198	$34,431.11	151	$31,325.09	71	$26,531.13	
17%	743	$78,018.74	311	$43,401.67	204	$35,536.61	154	$32,050.79	72	$26,788.21	
18%	857	$90,931.10	327	$45,798.89	211	$36,715.67	158	$32,810.99	73	$27,050.33	
19%	1017	$108,998.54	345	$48,477.62	217	$37,975.94	161	$33,608.24	73	$27,317.65	
20%	1256	$136,083.98	365	$51,490.60	225	$39,326.07	165	$34,445.32	74	$27,590.30	
21%	1650	$181,198.62	388	$54,904.62	232	$40,776.08	169	$35,325.23	75	$27,868.47	
22%	2433	$271,367.78	413	$58,805.58	241	$42,337.47	173	$36,251.42	75	$28,152.28	
23%	4760	$541,673.94	443	$63,305.74	250	$44,023.59	177	$37,227.58	76	$28,441.97	
24%	*	*	477	$68,554.78	259	$45,850.03	182	$38,257.97	77	$28,737.69	
25%	*	*	518	$74,756.83	270	$47,835.07	187	$39,347.12	78	$29,039.63	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$23,100.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	312	$30,710.13	204	$27,685.55	154	$26,382.02	125	$25,655.69	65	$24,313.37	
7%	328	$32,498.76	211	$28,633.82	158	$27,022.23	127	$26,137.81	66	$24,528.12	
8%	347	$34,510.22	218	$29,649.65	161	$27,694.39	129	$26,638.44	66	$24,746.69	
9%	368	$36,789.02	225	$30,740.57	165	$28,400.97	132	$27,158.67	67	$24,969.21	
10%	392	$39,392.34	233	$31,915.21	169	$29,144.66	134	$27,699.70	68	$25,195.75	
11%	420	$42,394.98	242	$33,183.61	174	$29,928.48	137	$28,262.76	68	$25,426.47	
12%	452	$45,896.60	251	$34,557.49	178	$30,755.79	139	$28,849.26	69	$25,661.44	
13%	489	$50,033.13	261	$36,050.59	183	$31,630.28	142	$29,460.68	69	$25,900.80	
14%	534	$54,994.78	272	$37,679.14	188	$32,556.12	145	$30,098.64	70	$26,144.69	
15%	589	$61,056.22	284	$39,462.47	193	$33,537.99	148	$30,764.92	71	$26,393.20	
16%	656	$68,629.44	297	$41,423.78	199	$34,581.11	151	$31,461.45	71	$26,646.51	
17%	743	$78,361.61	311	$43,591.13	205	$35,691.44	154	$32,190.31	72	$26,904.71	
18%	858	$91,331.11	327	$45,998.87	211	$36,875.68	158	$32,953.85	73	$27,167.98	
19%	1018	$109,478.54	345	$48,689.39	218	$38,141.46	161	$33,754.57	73	$27,436.46	
20%	1257	$136,684.01	365	$51,715.60	225	$39,497.51	165	$34,595.31	74	$27,710.30	
21%	1652	$181,998.61	388	$55,144.65	233	$40,953.87	169	$35,479.08	75	$27,989.68	
22%	2435	$272,567.80	414	$59,062.73	241	$42,522.09	173	$36,409.31	76	$28,274.73	
23%	4766	$544,073.94	443	$63,582.67	250	$44,215.61	178	$37,389.75	76	$28,565.68	
24%	*	*	478	$68,854.78	260	$46,050.03	182	$38,424.64	77	$28,862.69	
25%	*	*	518	$75,084.10	270	$48,043.78	187	$39,518.55	78	$29,165.95	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$23,200.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	312	$30,843.47	205	$27,805.55	154	$26,496.30	125	$25,766.80	65	$24,418.63	
7%	329	$32,639.94	211	$28,757.95	158	$27,139.30	127	$26,251.02	66	$24,634.31	
8%	347	$34,660.22	218	$29,778.23	162	$27,814.39	129	$26,753.83	66	$24,853.83	
9%	368	$36,949.02	225	$30,873.89	165	$28,524.04	132	$27,276.32	67	$25,077.32	
10%	392	$39,563.77	233	$32,053.67	169	$29,270.97	134	$27,819.70	68	$25,304.84	
11%	420	$42,579.60	242	$33,327.61	174	$30,058.21	137	$28,385.22	68	$25,536.56	
12%	452	$46,096.61	251	$34,707.50	178	$30,889.12	139	$28,974.25	69	$25,772.55	
13%	490	$50,251.31	261	$36,207.10	183	$31,767.43	142	$29,588.34	69	$26,012.95	
14%	535	$55,234.76	272	$37,842.76	188	$32,697.30	145	$30,229.07	70	$26,257.90	
15%	589	$61,322.89	284	$39,633.89	193	$33,683.44	148	$30,898.25	71	$26,507.49	
16%	657	$68,929.44	297	$41,603.77	199	$34,731.12	151	$31,597.80	71	$26,761.89	
17%	744	$78,704.48	312	$43,780.62	205	$35,846.29	154	$32,329.84	72	$27,021.22	
18%	859	$91,731.11	328	$46,198.89	211	$37,035.69	158	$33,096.70	73	$27,285.62	
19%	1019	$109,958.53	346	$48,901.14	218	$38,306.98	161	$33,900.91	73	$27,555.27	
20%	1258	$137,283.99	366	$51,940.61	225	$39,668.95	165	$34,745.30	74	$27,830.30	
21%	1653	$182,798.63	388	$55,384.63	233	$41,131.66	169	$35,632.93	75	$28,110.89	
22%	2438	$273,767.78	414	$59,319.87	241	$42,706.72	173	$36,567.20	76	$28,397.19	
23%	4771	$546,473.96	444	$63,859.57	250	$44,407.60	178	$37,551.93	76	$28,689.39	
24%	*	*	478	$69,154.79	260	$46,250.03	182	$38,591.30	77	$28,987.69	
25%	*	*	519	$75,411.37	270	$48,252.47	187	$39,689.97	78	$29,292.27	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$23,300.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	312	$30,976.80	205	$27,925.55	155	$26,610.58	125	$25,877.91	65	$24,523.89	
7%	329	$32,781.11	211	$28,882.09	158	$27,256.37	127	$26,364.22	66	$24,740.51	
8%	348	$34,810.22	218	$29,906.80	162	$27,934.39	129	$26,869.21	67	$24,960.97	
9%	369	$37,109.02	226	$31,007.23	166	$28,647.11	132	$27,393.97	67	$25,185.42	
10%	393	$39,735.20	234	$32,192.13	170	$29,397.29	134	$27,939.70	68	$25,413.94	
11%	420	$42,764.20	242	$33,471.61	174	$30,187.95	137	$28,507.67	68	$25,646.65	
12%	452	$46,296.60	251	$34,857.48	178	$31,022.45	139	$29,099.25	69	$25,883.67	
13%	490	$50,469.50	262	$36,363.61	183	$31,904.57	142	$29,716.00	69	$26,125.09	
14%	535	$55,474.78	272	$38,006.39	188	$32,838.48	145	$30,359.51	70	$26,371.11	
15%	590	$61,589.56	284	$39,805.30	193	$33,828.89	148	$31,031.58	71	$26,621.77	
16%	658	$69,229.44	298	$41,783.76	199	$34,881.13	151	$31,734.16	71	$26,877.27	
17%	745	$79,047.32	312	$43,970.10	205	$36,001.13	155	$32,469.37	72	$27,137.72	
18%	860	$92,131.11	328	$46,398.91	211	$37,195.69	158	$33,239.56	73	$27,403.27	
19%	1020	$110,438.53	346	$49,112.91	218	$38,472.49	162	$34,047.26	73	$27,674.08	
20%	1259	$137,883.97	366	$52,165.60	225	$39,840.38	165	$34,895.29	74	$27,950.30	
21%	1655	$183,598.62	389	$55,624.62	233	$41,309.43	169	$35,786.78	75	$28,232.10	
22%	2440	$274,967.80	414	$59,577.01	241	$42,891.34	173	$36,725.09	76	$28,519.65	
23%	4776	$548,873.98	444	$64,136.52	250	$44,599.59	178	$37,714.11	76	$28,813.10	
24%	*	*	479	$69,454.76	260	$46,450.03	182	$38,757.94	77	$29,112.68	
25%	*	*	519	$75,738.65	270	$48,461.13	187	$39,861.40	78	$29,418.58	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$23,400.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	313	$31,110.13	205	$28,045.56	155	$26,724.87	125	$25,989.03	65	$24,629.15	
7%	329	$32,922.29	211	$29,006.23	158	$27,373.45	127	$26,477.43	66	$24,846.70	
8%	348	$34,960.22	218	$30,035.37	162	$28,054.40	130	$26,984.59	67	$25,068.11	
9%	369	$37,269.02	226	$31,140.57	166	$28,770.19	132	$27,511.62	67	$25,293.53	
10%	393	$39,906.63	234	$32,330.60	170	$29,523.61	134	$28,059.70	68	$25,523.03	
11%	421	$42,948.83	242	$33,615.61	174	$30,317.69	137	$28,630.11	68	$25,756.74	
12%	453	$46,496.61	252	$35,007.48	178	$31,155.79	140	$29,224.25	69	$25,994.78	
13%	491	$50,687.67	262	$36,520.14	183	$32,041.70	142	$29,843.65	70	$26,237.25	
14%	536	$55,714.76	273	$38,170.03	188	$32,979.66	145	$30,489.94	70	$26,484.32	
15%	590	$61,856.23	285	$39,976.74	193	$33,974.34	148	$31,164.91	71	$26,736.06	
16%	658	$69,529.44	298	$41,963.78	199	$35,031.13	151	$31,870.52	71	$26,992.65	
17%	745	$79,390.17	312	$44,159.56	205	$36,155.96	155	$32,608.91	72	$27,254.23	
18%	861	$92,531.11	328	$46,598.88	211	$37,355.67	158	$33,382.42	73	$27,520.92	
19%	1021	$110,918.53	346	$49,324.69	218	$38,638.01	162	$34,193.62	74	$27,792.89	
20%	1261	$138,483.99	366	$52,390.60	225	$40,011.79	165	$35,045.28	74	$28,070.30	
21%	1657	$184,398.62	389	$55,864.65	233	$41,487.20	169	$35,940.61	75	$28,353.31	
22%	2443	$276,167.79	415	$59,834.15	241	$43,075.93	174	$36,883.01	76	$28,642.10	
23%	4781	$551,273.97	444	$64,413.41	250	$44,791.58	178	$37,876.27	76	$28,936.81	
24%	*	*	479	$69,754.81	260	$46,650.03	183	$38,924.61	77	$29,237.68	
25%	*	*	520	$76,065.91	271	$48,669.84	188	$40,032.82	78	$29,544.89	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$23,500.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	313	$31,243.47	205	$28,165.56	155	$26,839.16	125	$26,100.14	65	$24,734.42	
7%	330	$33,063.47	212	$29,130.37	158	$27,490.52	127	$26,590.64	66	$24,952.90	
8%	348	$35,110.22	219	$30,163.94	162	$28,174.40	130	$27,099.98	67	$25,175.26	
9%	369	$37,429.02	226	$31,273.91	166	$28,893.27	132	$27,629.27	67	$25,401.64	
10%	394	$40,078.06	234	$32,469.06	170	$29,649.93	134	$28,179.70	68	$25,632.12	
11%	421	$43,133.44	243	$33,759.61	174	$30,447.42	137	$28,752.56	68	$25,866.83	
12%	453	$46,696.61	252	$35,157.49	179	$31,289.11	140	$29,349.26	69	$26,105.89	
13%	491	$50,905.87	262	$36,676.68	183	$32,178.84	142	$29,971.30	70	$26,349.40	
14%	536	$55,954.78	273	$38,333.68	188	$33,120.83	145	$30,620.38	70	$26,597.53	
15%	591	$62,122.89	285	$40,148.18	194	$34,119.81	148	$31,298.24	71	$26,850.35	
16%	659	$69,829.44	298	$42,143.78	199	$35,181.13	152	$32,006.88	72	$27,108.03	
17%	746	$79,733.05	313	$44,349.03	205	$36,310.80	155	$32,748.45	72	$27,370.74	
18%	862	$92,931.12	329	$46,798.88	212	$37,515.66	158	$33,525.28	73	$27,638.57	
19%	1022	$111,398.52	347	$49,536.43	218	$38,803.52	162	$34,339.96	74	$27,911.70	
20%	1262	$139,084.00	367	$52,615.61	226	$40,183.21	166	$35,195.29	74	$28,190.30	
21%	1658	$185,198.61	389	$56,104.63	233	$41,664.97	170	$36,094.45	75	$28,474.52	
22%	2445	$277,367.78	415	$60,091.30	242	$43,260.54	174	$37,040.90	76	$28,764.55	
23%	4786	$553,673.96	445	$64,690.35	251	$44,983.59	178	$38,038.42	76	$29,060.52	
24%	*	*	479	$70,054.77	260	$46,850.03	183	$39,091.29	77	$29,362.68	
25%	*	*	520	$76,393.20	271	$48,878.55	188	$40,204.27	78	$29,671.20	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$23,600.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	313	$31,376.81	205	$28,285.55	155	$26,953.44	125	$26,211.25	66	$24,839.68	
7%	330	$33,204.65	212	$29,254.51	158	$27,607.59	127	$26,703.84	66	$25,059.09	
8%	349	$35,260.22	219	$30,292.51	162	$28,294.40	130	$27,215.36	67	$25,282.40	
9%	370	$37,589.02	226	$31,407.24	166	$29,016.35	132	$27,746.92	67	$25,509.74	
10%	394	$40,249.49	234	$32,607.52	170	$29,776.24	135	$28,299.70	68	$25,741.21	
11%	422	$43,318.05	243	$33,903.61	174	$30,577.14	137	$28,875.01	68	$25,976.92	
12%	454	$46,896.60	252	$35,307.49	179	$31,422.45	140	$29,474.26	69	$26,217.01	
13%	491	$51,124.03	262	$36,833.19	183	$32,315.98	143	$30,098.96	70	$26,461.55	
14%	537	$56,194.76	273	$38,497.31	188	$33,262.00	145	$30,750.81	70	$26,710.73	
15%	591	$62,389.56	285	$40,319.60	194	$34,265.27	148	$31,431.57	71	$26,964.64	
16%	660	$70,129.44	298	$42,323.77	199	$35,331.12	152	$32,143.25	72	$27,223.42	
17%	747	$80,075.90	313	$44,538.52	205	$36,465.64	155	$32,887.99	72	$27,487.24	
18%	863	$93,331.11	329	$46,998.90	212	$37,675.67	158	$33,668.14	73	$27,756.21	
19%	1023	$111,878.52	347	$49,748.20	218	$38,969.04	162	$34,486.29	74	$28,030.52	
20%	1263	$139,683.98	367	$52,840.60	226	$40,354.65	166	$35,345.30	74	$28,310.30	
21%	1660	$185,998.63	390	$56,344.62	233	$41,842.75	170	$36,248.30	75	$28,595.73	
22%	2448	$278,567.79	415	$60,348.44	242	$43,445.17	174	$37,198.79	76	$28,887.00	
23%	4791	$556,073.95	445	$64,967.28	251	$45,175.62	178	$38,200.57	77	$29,184.23	
24%	*	*	480	$70,354.79	261	$47,050.03	183	$39,257.96	77	$29,487.68	
25%	*	*	521	$76,720.44	271	$49,087.26	188	$40,375.70	78	$29,797.52	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$23,700.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	313	$31,510.13	205	$28,405.55	155	$27,067.73	125	$26,322.36	66	$24,944.94	
7%	330	$33,345.82	212	$29,378.65	159	$27,724.67	128	$26,817.05	66	$25,165.28	
8%	349	$35,410.22	219	$30,421.08	162	$28,414.39	130	$27,330.75	67	$25,389.55	
9%	370	$37,749.02	226	$31,540.56	166	$29,139.43	132	$27,864.57	67	$25,617.85	
10%	394	$40,420.92	234	$32,745.97	170	$29,902.56	135	$28,419.70	68	$25,850.31	
11%	422	$43,502.67	243	$34,047.61	174	$30,706.86	137	$28,997.45	68	$26,087.01	
12%	454	$47,096.62	252	$35,457.49	179	$31,555.78	140	$29,599.27	69	$26,328.12	
13%	492	$51,342.23	262	$36,989.70	184	$32,453.13	143	$30,226.63	70	$26,573.70	
14%	537	$56,434.78	273	$38,660.93	189	$33,403.17	146	$30,881.24	70	$26,823.93	
15%	592	$62,656.22	285	$40,491.02	194	$34,410.72	149	$31,564.92	71	$27,078.92	
16%	660	$70,429.44	299	$42,503.76	200	$35,481.11	152	$32,279.62	72	$27,338.80	
17%	748	$80,418.74	313	$44,727.99	205	$36,620.47	155	$33,027.53	72	$27,603.75	
18%	863	$93,731.10	329	$47,198.90	212	$37,835.68	158	$33,810.99	73	$27,873.86	
19%	1024	$112,358.52	347	$49,959.98	219	$39,134.57	162	$34,632.63	74	$28,149.33	
20%	1265	$140,283.98	367	$53,065.60	226	$40,526.09	166	$35,495.31	74	$28,430.30	
21%	1662	$186,798.62	390	$56,584.65	234	$42,020.55	170	$36,402.15	75	$28,716.95	
22%	2451	$279,767.78	416	$60,605.58	242	$43,629.79	174	$37,356.68	76	$29,009.44	
23%	4796	$558,473.95	446	$65,244.18	251	$45,367.60	178	$38,362.72	77	$29,307.95	
24%	*	*	480	$70,654.78	261	$47,250.03	183	$39,424.63	77	$29,612.67	
25%	*	*	521	$77,047.76	271	$49,295.93	188	$40,547.12	78	$29,923.83	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$23,800.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	314	$31,643.47	206	$28,525.55	155	$27,182.02	125	$26,433.47	66	$25,050.21	
7%	331	$33,486.99	212	$29,502.78	159	$27,841.74	128	$26,930.26	66	$25,271.48	
8%	349	$35,560.22	219	$30,549.66	162	$28,534.39	130	$27,446.14	67	$25,496.69	
9%	370	$37,909.02	227	$31,673.89	166	$29,262.51	132	$27,982.21	67	$25,725.96	
10%	395	$40,592.34	235	$32,884.44	170	$30,028.87	135	$28,539.70	68	$25,959.40	
11%	422	$43,687.28	243	$34,191.61	174	$30,836.59	137	$29,119.90	68	$26,197.10	
12%	455	$47,296.60	253	$35,607.48	179	$31,689.12	140	$29,724.27	69	$26,439.23	
13%	492	$51,560.40	263	$37,146.22	184	$32,590.28	143	$30,354.29	70	$26,685.85	
14%	538	$56,674.76	274	$38,824.57	189	$33,544.35	146	$31,011.68	70	$26,937.14	
15%	593	$62,922.89	286	$40,662.45	194	$34,556.17	149	$31,698.26	71	$27,193.21	
16%	661	$70,729.44	299	$42,683.78	200	$35,631.11	152	$32,415.99	72	$27,454.19	
17%	748	$80,761.60	313	$44,917.45	206	$36,775.32	155	$33,167.07	72	$27,720.25	
18%	864	$94,131.11	329	$47,398.87	212	$37,995.70	159	$33,953.85	73	$27,991.51	
19%	1025	$112,838.52	347	$50,171.73	219	$39,300.08	162	$34,778.97	74	$28,268.14	
20%	1266	$140,884.00	368	$53,290.60	226	$40,697.53	166	$35,645.32	74	$28,550.30	
21%	1664	$187,598.61	390	$56,824.63	234	$42,198.32	170	$36,556.00	75	$28,838.16	
22%	2453	$280,967.80	416	$60,862.73	242	$43,814.42	174	$37,514.57	76	$29,131.89	
23%	4801	$560,873.94	446	$65,521.13	251	$45,559.59	179	$38,524.88	77	$29,431.67	
24%	*	*	481	$70,954.77	261	$47,450.03	183	$39,591.30	77	$29,737.67	
25%	*	*	521	$77,374.98	272	$49,504.62	188	$40,718.55	78	$30,050.14	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$23,900.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	314	$31,776.80	206	$28,645.55	155	$27,296.31	126	$26,544.58	66	$25,155.47	
7%	331	$33,628.18	212	$29,626.92	159	$27,958.81	128	$27,043.47	66	$25,377.67	
8%	350	$35,710.22	219	$30,678.23	162	$28,654.39	130	$27,561.53	67	$25,603.84	
9%	371	$38,069.02	227	$31,807.23	166	$29,385.59	132	$28,099.86	67	$25,834.06	
10%	395	$40,763.77	235	$33,022.91	170	$30,155.18	135	$28,659.70	68	$26,068.49	
11%	423	$43,871.91	243	$34,335.61	175	$30,966.32	137	$29,242.35	69	$26,307.19	
12%	455	$47,496.61	253	$35,757.49	179	$31,822.45	140	$29,849.26	69	$26,550.34	
13%	493	$51,778.59	263	$37,302.76	184	$32,727.43	143	$30,481.95	70	$26,798.00	
14%	538	$56,914.78	274	$38,988.22	189	$33,685.53	146	$31,142.11	70	$27,050.34	
15%	593	$63,189.56	286	$40,833.90	194	$34,701.62	149	$31,831.59	71	$27,307.50	
16%	662	$71,029.44	299	$42,863.78	200	$35,781.12	152	$32,552.36	72	$27,569.57	
17%	749	$81,104.48	314	$45,106.93	206	$36,930.16	155	$33,306.60	72	$27,836.76	
18%	865	$94,531.11	330	$47,598.89	212	$38,155.69	159	$34,096.70	73	$28,109.16	
19%	1027	$113,318.52	348	$50,383.49	219	$39,465.60	162	$34,925.31	74	$28,386.95	
20%	1267	$141,484.00	368	$53,515.60	226	$40,868.95	166	$35,795.31	74	$28,670.30	
21%	1665	$188,398.63	391	$57,064.62	234	$42,376.09	170	$36,709.85	75	$28,959.37	
22%	2456	$282,167.78	417	$61,119.87	242	$43,999.01	174	$37,672.46	76	$29,254.34	
23%	4806	$563,273.94	446	$65,798.03	251	$45,751.58	179	$38,687.06	77	$29,555.39	
24%	*	*	481	$71,254.80	261	$47,650.03	183	$39,757.97	77	$29,862.67	
25%	*	*	522	$77,702.30	272	$49,713.32	188	$40,889.97	78	$30,176.45	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$24,000.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	314	$31,910.14	206	$28,765.56	155	$27,410.59	126	$26,655.69	66	$25,260.74	
7%	331	$33,769.35	212	$29,751.05	159	$28,075.89	128	$27,156.68	66	$25,483.87	
8%	350	$35,860.22	219	$30,806.80	163	$28,774.39	130	$27,676.91	67	$25,710.98	
9%	371	$38,229.02	227	$31,940.57	166	$29,508.66	132	$28,217.50	67	$25,942.17	
10%	395	$40,935.20	235	$33,161.37	170	$30,281.50	135	$28,779.70	68	$26,177.59	
11%	423	$44,056.52	244	$34,479.61	175	$31,096.06	138	$29,364.80	69	$26,417.28	
12%	455	$47,696.61	253	$35,907.49	179	$31,955.79	140	$29,974.26	69	$26,661.45	
13%	493	$51,996.76	263	$37,459.29	184	$32,864.57	143	$30,609.62	70	$26,910.15	
14%	539	$57,154.76	274	$39,151.86	189	$33,826.72	146	$31,272.55	70	$27,163.55	
15%	594	$63,456.22	286	$41,005.32	194	$34,847.07	149	$31,964.92	71	$27,421.78	
16%	662	$71,329.44	299	$43,043.77	200	$35,931.13	152	$32,688.72	72	$27,684.96	
17%	750	$81,447.32	314	$45,296.42	206	$37,085.00	155	$33,446.12	72	$27,953.26	
18%	866	$94,931.11	330	$47,798.90	212	$38,315.67	159	$34,239.56	73	$28,226.81	
19%	1028	$113,798.52	348	$50,595.27	219	$39,631.11	162	$35,071.64	74	$28,505.76	
20%	1268	$142,083.98	368	$53,740.60	226	$41,040.36	166	$35,945.30	75	$28,790.30	
21%	1667	$189,198.62	391	$57,304.65	234	$42,553.87	170	$36,863.70	75	$29,080.58	
22%	2458	$283,367.80	417	$61,377.01	243	$44,183.62	174	$37,830.36	76	$29,376.79	
23%	4811	$565,673.94	447	$66,074.96	252	$45,943.59	179	$38,849.24	77	$29,679.10	
24%	*	*	481	$71,554.76	261	$47,850.03	183	$39,924.61	77	$29,987.67	
25%	*	*	522	$78,029.54	272	$49,922.03	188	$41,061.40	78	$30,302.77	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$24,100.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	315	$32,043.46	206	$28,885.56	156	$27,524.87	126	$26,766.81	66	$25,366.00	
7%	331	$33,910.52	213	$29,875.20	159	$28,192.96	128	$27,269.89	66	$25,590.06	
8%	350	$36,010.22	220	$30,935.37	163	$28,894.39	130	$27,792.29	67	$25,818.13	
9%	371	$38,389.02	227	$32,073.91	167	$29,631.73	133	$28,335.14	67	$26,050.28	
10%	396	$41,106.63	235	$33,299.82	171	$30,407.82	135	$28,899.70	68	$26,286.67	
11%	423	$44,241.13	244	$34,623.61	175	$31,225.79	138	$29,487.25	69	$26,527.38	
12%	456	$47,896.60	253	$36,057.50	179	$32,089.12	140	$30,099.25	69	$26,772.56	
13%	494	$52,214.95	263	$37,615.80	184	$33,001.70	143	$30,737.28	70	$27,022.30	
14%	539	$57,394.78	274	$39,315.49	189	$33,967.90	146	$31,402.98	70	$27,276.75	
15%	594	$63,722.89	286	$41,176.74	194	$34,992.53	149	$32,098.25	71	$27,536.07	
16%	663	$71,629.44	300	$43,223.76	200	$36,081.14	152	$32,825.07	72	$27,800.34	
17%	750	$81,790.16	314	$45,485.89	206	$37,239.83	155	$33,585.65	72	$28,069.75	
18%	867	$95,331.12	330	$47,998.89	213	$38,475.66	159	$34,382.42	73	$28,344.45	
19%	1028	$114,278.52	348	$50,807.04	219	$39,796.63	163	$35,217.99	74	$28,624.58	
20%	1270	$142,683.98	368	$53,965.60	227	$41,211.79	166	$36,095.29	75	$28,910.30	
21%	1669	$189,998.61	391	$57,544.63	234	$42,731.64	170	$37,017.55	75	$29,201.79	
22%	2461	$284,567.78	417	$61,634.16	243	$44,368.24	175	$37,988.26	76	$29,499.23	
23%	4816	$568,073.94	447	$66,351.91	252	$46,135.62	179	$39,011.41	77	$29,802.81	
24%	*	*	482	$71,854.80	262	$48,050.03	184	$40,091.28	78	$30,112.67	
25%	*	*	523	$78,356.84	272	$50,130.73	189	$41,232.82	78	$30,429.08	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$24,200.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	315	$32,176.80	206	$29,005.55	156	$27,639.16	126	$26,877.92	66	$25,471.27	
7%	332	$34,051.70	213	$29,999.34	159	$28,310.03	128	$27,383.10	66	$25,696.25	
8%	351	$36,160.22	220	$31,063.94	163	$29,014.40	130	$27,907.67	67	$25,925.27	
9%	372	$38,549.02	227	$32,207.23	167	$29,754.81	133	$28,452.79	67	$26,158.38	
10%	396	$41,278.06	235	$33,438.28	171	$30,534.14	135	$29,019.70	68	$26,395.76	
11%	424	$44,425.75	244	$34,767.61	175	$31,355.53	138	$29,609.71	69	$26,637.47	
12%	456	$48,096.62	253	$36,207.49	180	$32,222.45	140	$30,224.25	69	$26,883.66	
13%	494	$52,433.13	263	$37,772.31	184	$33,138.84	143	$30,864.94	70	$27,134.46	
14%	540	$57,634.76	275	$39,479.11	189	$34,109.07	146	$31,533.42	71	$27,389.96	
15%	595	$63,989.56	287	$41,348.16	195	$35,137.99	149	$32,231.58	71	$27,650.36	
16%	663	$71,929.44	300	$43,403.78	200	$36,231.12	152	$32,961.43	72	$27,915.73	
17%	751	$82,133.05	314	$45,675.34	206	$37,394.67	156	$33,725.18	73	$28,186.26	
18%	868	$95,731.11	331	$48,198.87	213	$38,635.67	159	$34,525.28	73	$28,462.10	
19%	1029	$114,758.52	349	$51,018.78	219	$39,962.14	163	$35,364.35	74	$28,743.39	
20%	1271	$143,284.00	369	$54,190.60	227	$41,383.23	166	$36,245.28	75	$29,030.30	
21%	1670	$190,798.63	392	$57,784.62	235	$42,909.43	170	$37,171.38	75	$29,323.00	
22%	2463	$285,767.80	418	$61,891.30	243	$44,552.87	175	$38,146.16	76	$29,621.68	
23%	4821	$570,473.94	448	$66,628.79	252	$46,327.60	179	$39,173.56	77	$29,926.52	
24%	*	*	482	$72,154.77	262	$48,250.03	184	$40,257.95	78	$30,237.68	
25%	*	*	523	$78,684.09	272	$50,339.40	189	$41,404.27	78	$30,555.39	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$24,300.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	315	$32,310.14	206	$29,125.55	156	$27,753.44	126	$26,989.03	66	$25,576.53	
7%	332	$34,192.88	213	$30,123.47	159	$28,427.10	128	$27,496.30	66	$25,802.45	
8%	351	$36,310.22	220	$31,192.51	163	$29,134.40	130	$28,023.05	67	$26,032.41	
9%	372	$38,709.02	227	$32,340.56	167	$29,877.89	133	$28,570.44	68	$26,266.49	
10%	396	$41,449.49	236	$33,576.74	171	$30,660.45	135	$29,139.70	68	$26,504.85	
11%	424	$44,610.36	244	$34,911.61	175	$31,485.25	138	$29,732.16	69	$26,747.56	
12%	457	$48,296.60	254	$36,357.48	180	$32,355.78	141	$30,349.25	69	$26,994.77	
13%	495	$52,651.31	264	$37,928.84	184	$33,275.98	143	$30,992.59	70	$27,246.61	
14%	540	$57,874.78	275	$39,642.76	189	$34,250.23	146	$31,663.86	71	$27,503.17	
15%	595	$64,256.23	287	$41,519.61	195	$35,283.45	149	$32,364.91	71	$27,764.65	
16%	664	$72,229.44	300	$43,583.78	200	$36,381.11	152	$33,097.79	72	$28,031.12	
17%	752	$82,475.90	315	$45,864.83	206	$37,549.51	156	$33,864.72	73	$28,302.76	
18%	868	$96,131.10	331	$48,398.89	213	$38,795.68	159	$34,668.13	73	$28,579.75	
19%	1030	$115,238.52	349	$51,230.56	220	$40,127.67	163	$35,510.69	74	$28,862.20	
20%	1272	$143,884.00	369	$54,415.60	227	$41,554.67	167	$36,395.29	75	$29,150.30	
21%	1672	$191,598.62	392	$58,024.65	235	$43,087.21	171	$37,325.22	75	$29,444.21	
22%	2466	$286,967.78	418	$62,148.44	243	$44,737.49	175	$38,304.06	76	$29,744.13	
23%	4826	$572,873.95	448	$66,905.74	252	$46,519.59	179	$39,335.71	77	$30,050.23	
24%	*	*	483	$72,454.78	262	$48,450.03	184	$40,424.62	78	$30,362.68	
25%	*	*	524	$79,011.37	273	$50,548.10	189	$41,575.70	78	$30,681.70	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$24,400.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	315	$32,443.47	207	$29,245.55	156	$27,867.73	126	$27,100.14	66	$25,681.79	
7%	332	$34,334.05	213	$30,247.61	159	$28,544.18	128	$27,609.51	66	$25,908.64	
8%	351	$36,460.22	220	$31,321.09	163	$29,254.40	130	$28,138.44	67	$26,139.55	
9%	372	$38,869.02	228	$32,473.90	167	$30,000.97	133	$28,688.09	68	$26,374.60	
10%	397	$41,620.91	236	$33,715.22	171	$30,786.77	135	$29,259.70	68	$26,613.94	
11%	425	$44,794.98	244	$35,055.61	175	$31,614.97	138	$29,854.60	69	$26,857.66	
12%	457	$48,496.61	254	$36,507.49	180	$32,489.12	141	$30,474.25	69	$27,105.88	
13%	495	$52,869.50	264	$38,085.37	185	$33,413.13	143	$31,120.24	70	$27,358.76	
14%	541	$58,114.76	275	$39,806.41	190	$34,391.41	146	$31,794.29	71	$27,616.38	
15%	596	$64,522.89	287	$41,691.04	195	$35,428.90	149	$32,498.24	71	$27,878.93	
16%	665	$72,529.44	300	$43,763.77	201	$36,531.11	153	$33,234.15	72	$28,146.50	
17%	753	$82,818.74	315	$46,054.32	207	$37,704.36	156	$34,004.26	73	$28,419.27	
18%	869	$96,531.11	331	$48,598.90	213	$38,955.69	159	$34,810.99	73	$28,697.40	
19%	1031	$115,718.52	349	$51,442.34	220	$40,293.19	163	$35,657.03	74	$28,981.01	
20%	1273	$144,483.99	369	$54,640.60	227	$41,726.10	167	$36,545.30	75	$29,270.30	
21%	1674	$192,398.61	392	$58,264.63	235	$43,264.98	171	$37,479.07	75	$29,565.43	
22%	2468	$288,167.79	418	$62,405.58	243	$44,922.09	175	$38,461.95	76	$29,866.58	
23%	4831	$575,273.95	448	$67,182.66	252	$46,711.58	179	$39,497.86	77	$30,173.94	
24%	*	*	483	$72,754.79	262	$48,650.03	184	$40,591.30	78	$30,487.69	
25%	*	*	524	$79,338.65	273	$50,756.81	189	$41,747.12	78	$30,808.02	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$24,500.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	316	$32,576.80	207	$29,365.55	156	$27,982.02	126	$27,211.25	66	$25,787.06	
7%	333	$34,475.23	213	$30,371.75	159	$28,661.25	128	$27,722.71	66	$26,014.83	
8%	351	$36,610.22	220	$31,449.66	163	$29,374.39	131	$28,253.82	67	$26,246.70	
9%	373	$39,029.02	228	$32,607.24	167	$30,124.05	133	$28,805.74	68	$26,482.71	
10%	397	$41,792.34	236	$33,853.67	171	$30,913.08	135	$29,379.70	68	$26,723.03	
11%	425	$44,979.60	245	$35,199.61	175	$31,744.70	138	$29,977.05	69	$26,967.75	
12%	457	$48,696.60	254	$36,657.49	180	$32,622.45	141	$30,599.26	69	$27,216.99	
13%	496	$53,087.66	264	$38,241.89	185	$33,550.28	143	$31,247.90	70	$27,470.91	
14%	541	$58,354.78	275	$39,970.04	190	$34,532.59	146	$31,924.73	71	$27,729.59	
15%	596	$64,789.56	287	$41,862.45	195	$35,574.35	149	$32,631.57	71	$27,993.21	
16%	665	$72,829.44	301	$43,943.76	201	$36,681.12	153	$33,370.52	72	$28,261.89	
17%	753	$83,161.61	315	$46,243.78	207	$37,859.19	156	$34,143.80	73	$28,535.77	
18%	870	$96,931.11	331	$48,798.88	213	$39,115.69	159	$34,953.85	73	$28,815.04	
19%	1032	$116,198.53	349	$51,654.08	220	$40,458.70	163	$35,803.37	74	$29,099.82	
20%	1274	$145,083.97	370	$54,865.60	227	$41,897.51	167	$36,695.31	75	$29,390.30	
21%	1675	$193,198.62	393	$58,504.62	235	$43,442.76	171	$37,632.92	75	$29,686.64	
22%	2470	$289,367.79	419	$62,662.73	244	$45,106.69	175	$38,619.84	76	$29,989.02	
23%	4836	$577,673.96	449	$67,459.57	253	$46,903.59	179	$39,660.02	77	$30,297.65	
24%	*	*	484	$73,054.76	262	$48,850.03	184	$40,757.97	78	$30,612.70	
25%	*	*	525	$79,665.90	273	$50,965.52	189	$41,918.55	79	$30,934.33	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$24,600.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	316	$32,710.14	207	$29,485.56	156	$28,096.30	126	$27,322.36	66	$25,892.32	
7%	333	$34,616.41	214	$30,495.88	160	$28,778.33	128	$27,835.92	66	$26,121.03	
8%	352	$36,760.22	221	$31,578.22	163	$29,494.39	131	$28,369.21	67	$26,353.84	
9%	373	$39,189.02	228	$32,740.58	167	$30,247.12	133	$28,923.39	68	$26,590.82	
10%	397	$41,963.77	236	$33,992.13	171	$31,039.40	136	$29,499.70	68	$26,832.12	
11%	425	$45,164.21	245	$35,343.61	176	$31,874.42	138	$30,099.50	69	$27,077.84	
12%	458	$48,896.61	254	$36,807.50	180	$32,755.79	141	$30,724.26	69	$27,328.10	
13%	496	$53,305.87	264	$38,398.40	185	$33,687.43	144	$31,375.56	70	$27,583.06	
14%	542	$58,594.76	275	$40,133.66	190	$34,673.77	147	$32,055.15	71	$27,842.79	
15%	597	$65,056.22	288	$42,033.87	195	$35,719.80	150	$32,764.91	71	$28,107.49	
16%	666	$73,129.44	301	$44,123.78	201	$36,831.13	153	$33,506.89	72	$28,377.27	
17%	754	$83,504.48	315	$46,433.24	207	$38,014.03	156	$34,283.34	73	$28,652.28	
18%	871	$97,331.11	332	$48,998.88	213	$39,275.68	160	$35,096.70	73	$28,932.69	
19%	1033	$116,678.53	350	$51,865.85	220	$40,624.22	163	$35,949.70	74	$29,218.64	
20%	1276	$145,683.99	370	$55,090.60	227	$42,068.93	167	$36,845.32	75	$29,510.30	
21%	1677	$193,998.62	393	$58,744.65	235	$43,620.53	171	$37,786.77	76	$29,807.85	
22%	2473	$290,567.79	419	$62,919.87	244	$45,291.32	175	$38,777.73	76	$30,111.47	
23%	4841	$580,073.97	449	$67,736.52	253	$47,095.61	180	$39,822.19	77	$30,421.36	
24%	*	*	484	$73,354.80	263	$49,050.03	184	$40,924.64	78	$30,737.70	
25%	*	*	525	$79,993.21	273	$51,174.20	189	$42,089.97	79	$31,060.65	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$24,700.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	316	$32,843.47	207	$29,605.56	156	$28,210.59	126	$27,433.47	66	$25,997.58	
7%	333	$34,757.58	214	$30,620.03	160	$28,895.40	128	$27,949.13	67	$26,227.22	
8%	352	$36,910.22	221	$31,706.80	163	$29,614.39	131	$28,484.60	67	$26,460.98	
9%	373	$39,349.02	228	$32,873.90	167	$30,370.20	133	$29,041.04	68	$26,698.93	
10%	398	$42,135.20	236	$34,130.59	171	$31,165.71	136	$29,619.70	68	$26,941.21	
11%	426	$45,348.83	245	$35,487.61	176	$32,004.16	138	$30,221.94	69	$27,187.94	
12%	458	$49,096.62	254	$36,957.49	180	$32,889.12	141	$30,849.27	69	$27,439.21	
13%	496	$53,524.03	265	$38,554.92	185	$33,824.57	144	$31,503.22	70	$27,695.21	
14%	542	$58,834.78	276	$40,297.30	190	$34,814.95	147	$32,185.59	71	$27,956.00	
15%	597	$65,322.89	288	$42,205.32	195	$35,865.25	150	$32,898.26	71	$28,221.77	
16%	666	$73,429.44	301	$44,303.78	201	$36,981.13	153	$33,643.26	72	$28,492.66	
17%	755	$83,847.32	316	$46,622.72	207	$38,168.87	156	$34,422.88	73	$28,768.78	
18%	872	$97,731.12	332	$49,198.90	213	$39,435.66	160	$35,239.56	73	$29,050.34	
19%	1034	$117,158.53	350	$52,077.62	220	$40,789.73	163	$36,096.04	74	$29,337.45	
20%	1277	$146,284.01	370	$55,315.60	228	$42,240.36	167	$36,995.32	75	$29,630.30	
21%	1678	$194,798.63	393	$58,984.63	235	$43,798.30	171	$37,940.62	76	$29,929.07	
22%	2475	$291,767.80	419	$63,177.01	244	$45,475.94	175	$38,935.62	76	$30,233.92	
23%	4846	$582,473.98	449	$68,013.42	253	$47,287.61	180	$39,984.36	77	$30,545.07	
24%	*	*	484	$73,654.77	263	$49,250.03	184	$41,091.29	78	$30,862.70	
25%	*	*	526	$80,320.44	274	$51,382.87	189	$42,261.40	79	$31,186.98	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$24,800.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	316	$32,976.80	207	$29,725.55	156	$28,324.88	126	$27,544.58	66	$26,102.84	
7%	333	$34,898.76	214	$30,744.16	160	$29,012.47	129	$28,062.33	67	$26,333.42	
8%	352	$37,060.22	221	$31,835.37	164	$29,734.39	131	$28,599.98	67	$26,568.12	
9%	374	$39,509.02	228	$33,007.23	167	$30,493.27	133	$29,158.69	68	$26,807.04	
10%	398	$42,306.63	236	$34,269.05	172	$31,292.03	136	$29,739.70	68	$27,050.30	
11%	426	$45,533.44	245	$35,631.61	176	$32,133.90	138	$30,344.39	69	$27,298.03	
12%	459	$49,296.60	255	$37,107.48	180	$33,022.45	141	$30,974.27	70	$27,550.32	
13%	497	$53,742.23	265	$38,711.45	185	$33,961.71	144	$31,630.89	70	$27,807.36	
14%	542	$59,074.76	276	$40,460.95	190	$34,956.13	147	$32,316.03	71	$28,069.21	
15%	598	$65,589.56	288	$42,376.75	196	$36,010.71	150	$33,031.59	71	$28,336.06	
16%	667	$73,729.44	301	$44,483.77	201	$37,131.13	153	$33,779.63	72	$28,608.05	
17%	755	$84,190.17	316	$46,812.21	207	$38,323.70	156	$34,562.41	73	$28,885.29	
18%	872	$98,131.10	332	$49,398.90	214	$39,595.67	160	$35,382.42	73	$29,167.98	
19%	1035	$117,638.54	350	$52,289.39	220	$40,955.25	163	$36,242.38	74	$29,456.26	
20%	1278	$146,883.99	371	$55,540.61	228	$42,411.80	167	$37,145.31	75	$29,750.30	
21%	1680	$195,598.62	394	$59,224.62	236	$43,976.10	171	$38,094.47	76	$30,050.29	
22%	2478	$292,967.78	420	$63,434.15	244	$45,660.56	175	$39,093.51	76	$30,356.37	
23%	4851	$584,873.96	450	$68,290.35	253	$47,479.59	180	$40,146.54	77	$30,668.78	
24%	*	*	485	$73,954.78	263	$49,450.03	185	$41,257.94	78	$30,987.70	
25%	*	*	526	$80,647.76	274	$51,591.58	189	$42,432.82	79	$31,313.30	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$24,900.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	317	$33,110.13	207	$29,845.55	156	$28,439.16	126	$27,655.69	66	$26,208.11	
7%	334	$35,039.94	214	$30,868.30	160	$29,129.55	129	$28,175.54	67	$26,439.62	
8%	353	$37,210.22	221	$31,963.94	164	$29,854.39	131	$28,715.37	67	$26,675.26	
9%	374	$39,669.02	229	$33,140.56	168	$30,616.35	133	$29,276.33	68	$26,915.15	
10%	398	$42,478.06	237	$34,407.52	172	$31,418.35	136	$29,859.70	68	$27,159.39	
11%	426	$45,718.05	245	$35,775.61	176	$32,263.63	138	$30,466.84	69	$27,408.13	
12%	459	$49,496.61	255	$37,257.49	180	$33,155.78	141	$31,099.26	70	$27,661.43	
13%	497	$53,960.40	265	$38,867.98	185	$34,098.84	144	$31,758.55	70	$27,919.51	
14%	543	$59,314.78	276	$40,624.59	190	$35,097.30	147	$32,446.46	71	$28,182.42	
15%	599	$65,856.22	288	$42,548.17	196	$36,156.18	150	$33,164.92	71	$28,450.34	
16%	668	$74,029.44	302	$44,663.76	201	$37,281.12	153	$33,915.99	72	$28,723.43	
17%	756	$84,533.05	316	$47,001.67	207	$38,478.54	156	$34,701.93	73	$29,001.80	
18%	873	$98,531.11	332	$49,598.87	214	$39,755.68	160	$35,525.28	74	$29,285.62	
19%	1036	$118,118.54	351	$52,501.14	221	$41,120.77	164	$36,388.71	74	$29,575.07	
20%	1279	$147,483.98	371	$55,765.60	228	$42,583.24	167	$37,295.30	75	$29,870.30	
21%	1682	$196,398.61	394	$59,464.65	236	$44,153.88	171	$38,248.32	76	$30,171.50	
22%	2480	$294,167.80	420	$63,691.30	244	$45,845.18	176	$39,251.42	76	$30,478.82	
23%	4856	$587,273.94	450	$68,567.29	253	$47,671.58	180	$40,308.71	77	$30,792.49	
24%	*	*	485	$74,254.79	263	$49,650.03	185	$41,424.62	78	$31,112.69	
25%	*	*	526	$80,974.99	274	$51,800.29	190	$42,604.27	79	$31,439.62	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$25,000.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	317	$33,243.47	208	$29,965.55	157	$28,553.44	126	$27,766.80	66	$26,313.37	
7%	334	$35,181.12	214	$30,992.44	160	$29,246.62	129	$28,288.75	67	$26,545.81	
8%	353	$37,360.22	221	$32,092.52	164	$29,974.40	131	$28,830.76	67	$26,782.40	
9%	374	$39,829.02	229	$33,273.90	168	$30,739.42	133	$29,393.97	68	$27,023.26	
10%	399	$42,649.49	237	$34,545.98	172	$31,544.67	136	$29,979.70	68	$27,268.48	
11%	427	$45,902.68	246	$35,919.61	176	$32,393.36	139	$30,589.29	69	$27,518.22	
12%	459	$49,696.60	255	$37,407.49	181	$33,289.11	141	$31,224.26	70	$27,772.55	
13%	498	$54,178.59	265	$39,024.50	185	$34,235.98	144	$31,886.21	70	$28,031.65	
14%	543	$59,554.76	276	$40,788.21	190	$35,238.47	147	$32,576.90	71	$28,295.63	
15%	599	$66,122.89	288	$42,719.59	196	$36,301.63	150	$33,298.25	72	$28,564.62	
16%	668	$74,329.44	302	$44,843.78	201	$37,431.11	153	$34,052.35	72	$28,838.82	
17%	757	$84,875.89	316	$47,191.13	208	$38,633.38	156	$34,841.46	73	$29,118.30	
18%	874	$98,931.11	333	$49,798.88	214	$39,915.69	160	$35,668.13	74	$29,403.27	
19%	1037	$118,598.54	351	$52,712.91	221	$41,286.29	164	$36,535.07	74	$29,693.89	
20%	1281	$148,083.97	371	$55,990.60	228	$42,754.67	167	$37,445.28	75	$29,990.30	
21%	1683	$197,198.63	394	$59,704.64	236	$44,331.65	171	$38,402.15	76	$30,292.71	
22%	2483	$295,367.78	420	$63,948.44	244	$46,029.77	176	$39,409.32	76	$30,601.26	
23%	4860	$589,673.94	451	$68,844.18	254	$47,863.58	180	$40,470.86	77	$30,916.20	
24%	*	*	486	$74,554.76	263	$49,850.03	185	$41,591.29	78	$31,237.69	
25%	*	*	527	$81,302.29	274	$52,009.00	190	$42,775.70	79	$31,565.95	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$25,100.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	317	$33,376.80	208	$30,085.55	157	$28,667.73	127	$27,877.91	66	$26,418.63	
7%	334	$35,322.29	214	$31,116.57	160	$29,363.69	129	$28,401.97	67	$26,652.01	
8%	353	$37,510.22	221	$32,221.09	164	$30,094.40	131	$28,946.14	67	$26,889.55	
9%	375	$39,989.02	229	$33,407.24	168	$30,862.50	134	$29,511.61	68	$27,131.37	
10%	399	$42,820.92	237	$34,684.44	172	$31,670.98	136	$30,099.70	68	$27,377.57	
11%	427	$46,087.28	246	$36,063.61	176	$32,523.09	139	$30,711.74	69	$27,628.31	
12%	460	$49,896.61	255	$37,557.50	181	$33,422.45	141	$31,349.25	70	$27,883.66	
13%	498	$54,396.77	265	$39,181.01	186	$34,373.12	144	$32,013.88	70	$28,143.80	
14%	544	$59,794.78	277	$40,951.84	191	$35,379.64	147	$32,707.33	71	$28,408.84	
15%	600	$66,389.56	289	$42,891.03	196	$36,447.08	150	$33,431.58	72	$28,678.91	
16%	669	$74,629.44	302	$45,023.78	202	$37,581.11	153	$34,188.71	72	$28,954.20	
17%	757	$85,218.74	317	$47,380.62	208	$38,788.23	157	$34,981.00	73	$29,234.81	
18%	875	$99,331.11	333	$49,998.90	214	$40,075.69	160	$35,810.99	74	$29,520.92	
19%	1038	$119,078.53	351	$52,924.69	221	$41,451.80	164	$36,681.43	74	$29,812.70	
20%	1282	$148,683.99	372	$56,215.60	228	$42,926.08	168	$37,595.29	75	$30,110.30	
21%	1685	$197,998.62	395	$59,944.61	236	$44,509.42	172	$38,555.99	76	$30,413.92	
22%	2485	$296,567.79	421	$64,205.58	245	$46,214.39	176	$39,567.21	76	$30,723.71	
23%	4865	$592,073.96	451	$69,121.12	254	$48,055.61	180	$40,633.01	77	$31,039.91	
24%	*	*	486	$74,854.80	264	$50,050.03	185	$41,757.96	78	$31,362.69	
25%	*	*	527	$81,629.55	274	$52,217.67	190	$42,947.12	79	$31,692.27	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$25,200.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	318	$33,510.13	208	$30,205.56	157	$28,782.01	127	$27,989.03	66	$26,523.90
7%	335	$35,463.46	214	$31,240.71	160	$29,480.76	129	$28,515.17	67	$26,758.21
8%	354	$37,660.22	222	$32,349.65	164	$30,214.40	131	$29,061.52	67	$26,996.69
9%	375	$40,149.02	229	$33,540.57	168	$30,985.58	134	$29,629.26	68	$27,239.48
10%	399	$42,992.34	237	$34,822.90	172	$31,797.29	136	$30,219.70	68	$27,486.66
11%	428	$46,271.90	246	$36,207.61	176	$32,652.81	139	$30,834.20	69	$27,738.40
12%	460	$50,096.62	255	$37,707.49	181	$33,555.78	141	$31,474.25	70	$27,994.77
13%	499	$54,614.94	266	$39,337.53	186	$34,510.28	144	$32,141.53	70	$28,255.95
14%	544	$60,034.76	277	$41,115.49	191	$35,520.82	147	$32,837.77	71	$28,522.05
15%	600	$66,656.23	289	$43,062.47	196	$36,592.53	150	$33,564.91	72	$28,793.20
16%	669	$74,929.44	302	$45,203.77	202	$37,731.12	153	$34,325.06	72	$29,069.59
17%	758	$85,561.62	317	$47,570.11	208	$38,943.06	157	$35,120.54	73	$29,351.31
18%	876	$99,731.12	333	$50,198.89	214	$40,235.68	160	$35,953.85	74	$29,638.56
19%	1039	$119,558.53	351	$53,136.44	221	$41,617.32	164	$36,827.76	74	$29,931.51
20%	1283	$149,284.01	372	$56,440.60	228	$43,097.49	168	$37,745.29	75	$30,230.30
21%	1686	$198,798.62	395	$60,184.64	236	$44,687.20	172	$38,709.84	76	$30,535.13
22%	2487	$297,767.80	421	$64,462.73	245	$46,399.01	176	$39,725.11	77	$30,846.17
23%	4870	$594,473.98	451	$69,398.05	254	$48,247.61	180	$40,795.16	77	$31,163.62
24%	*	*	486	$75,154.77	264	$50,250.03	185	$41,924.63	78	$31,487.69
25%	*	*	528	$81,956.82	275	$52,426.35	190	$43,118.55	79	$31,818.58

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$25,300.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	318	$33,643.47	208	$30,325.56	157	$28,896.30	127	$28,100.14	66	$26,629.16	
7%	335	$35,604.65	215	$31,364.85	160	$29,597.84	129	$28,628.38	67	$26,864.40	
8%	354	$37,810.22	222	$32,478.22	164	$30,334.40	131	$29,176.90	67	$27,103.83	
9%	375	$40,309.02	229	$33,673.90	168	$31,108.66	134	$29,746.91	68	$27,347.59	
10%	400	$43,163.77	237	$34,961.36	172	$31,923.61	136	$30,339.70	69	$27,595.75	
11%	428	$46,456.52	246	$36,351.61	176	$32,782.53	139	$30,956.65	69	$27,848.49	
12%	461	$50,296.60	256	$37,857.48	181	$33,689.12	141	$31,599.25	70	$28,105.88	
13%	499	$54,833.14	266	$39,494.06	186	$34,647.43	144	$32,269.19	70	$28,368.09	
14%	545	$60,274.78	277	$41,279.14	191	$35,662.00	147	$32,968.20	71	$28,635.26	
15%	601	$66,922.89	289	$43,233.89	196	$36,737.98	150	$33,698.24	72	$28,907.48	
16%	670	$75,229.44	302	$45,383.76	202	$37,881.13	153	$34,461.42	72	$29,184.97	
17%	759	$85,904.47	317	$47,759.57	208	$39,097.90	157	$35,260.08	73	$29,467.82	
18%	876	$100,131.10	334	$50,398.87	214	$40,395.67	160	$36,096.71	74	$29,756.21	
19%	1040	$120,038.53	352	$53,348.20	221	$41,782.83	164	$36,974.10	74	$30,050.32	
20%	1284	$149,884.00	372	$56,665.60	229	$43,268.93	168	$37,895.30	75	$30,350.30	
21%	1688	$199,598.62	395	$60,424.64	237	$44,864.98	172	$38,863.69	76	$30,656.34	
22%	2490	$298,967.78	421	$64,719.87	245	$46,583.64	176	$39,883.00	77	$30,968.62	
23%	4875	$596,873.95	452	$69,674.95	254	$48,439.60	181	$40,957.31	77	$31,287.32	
24%	*	*	487	$75,454.78	264	$50,450.03	185	$42,091.30	78	$31,612.68	
25%	*	*	528	$82,284.11	275	$52,635.06	190	$43,289.97	79	$31,944.90	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$25,400.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	318	$33,776.81	208	$30,445.56	157	$29,010.59	127	$28,211.25	66	$26,734.42	
7%	335	$35,745.82	215	$31,488.99	161	$29,714.91	129	$28,741.59	67	$26,970.60	
8%	354	$37,960.22	222	$32,606.80	164	$30,454.39	131	$29,292.29	67	$27,210.97	
9%	376	$40,469.02	229	$33,807.23	168	$31,231.74	134	$29,864.56	68	$27,455.70	
10%	400	$43,335.20	238	$35,099.82	172	$32,049.92	136	$30,459.70	69	$27,704.84	
11%	428	$46,641.13	246	$36,495.61	177	$32,912.26	139	$31,079.09	69	$27,958.58	
12%	461	$50,496.61	256	$38,007.49	181	$33,822.45	142	$31,724.25	70	$28,217.00	
13%	499	$55,051.30	266	$39,650.59	186	$34,784.57	144	$32,396.84	70	$28,480.24	
14%	545	$60,514.76	277	$41,442.77	191	$35,803.19	147	$33,098.64	71	$28,748.47	
15%	601	$67,189.56	289	$43,405.31	196	$36,883.44	150	$33,831.57	72	$29,021.77	
16%	671	$75,529.44	303	$45,563.77	202	$38,031.14	154	$34,597.79	72	$29,300.35	
17%	759	$86,247.31	317	$47,949.03	208	$39,252.74	157	$35,399.62	73	$29,584.33	
18%	877	$100,531.11	334	$50,598.89	215	$40,555.67	160	$36,239.57	74	$29,873.86	
19%	1041	$120,518.53	352	$53,559.98	221	$41,948.35	164	$37,120.44	74	$30,169.13	
20%	1285	$150,483.98	372	$56,890.60	229	$43,440.37	168	$38,045.31	75	$30,470.30	
21%	1690	$200,398.61	395	$60,664.61	237	$45,042.77	172	$39,017.54	76	$30,777.55	
22%	2492	$300,167.80	422	$64,977.01	245	$46,768.26	176	$40,040.89	77	$31,091.08	
23%	4879	$599,273.94	452	$69,951.90	254	$48,631.58	181	$41,119.49	77	$31,411.03	
24%	*	*	487	$75,754.79	264	$50,650.03	185	$42,257.97	78	$31,737.68	
25%	*	*	529	$82,611.35	275	$52,843.77	190	$43,461.40	79	$32,071.21	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$25,500.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	318	$33,910.14	208	$30,565.55	157	$29,124.88	127	$28,322.36	66	$26,839.68	
7%	335	$35,886.99	215	$31,613.13	161	$29,831.99	129	$28,854.79	67	$27,076.79	
8%	354	$38,110.22	222	$32,735.37	164	$30,574.39	131	$29,407.67	67	$27,318.11	
9%	376	$40,629.02	230	$33,940.56	168	$31,354.82	134	$29,982.21	68	$27,563.80	
10%	400	$43,506.63	238	$35,238.29	172	$32,176.24	136	$30,579.70	69	$27,813.93	
11%	429	$46,825.75	246	$36,639.61	177	$33,042.00	139	$31,201.54	69	$28,068.67	
12%	461	$50,696.60	256	$38,157.49	181	$33,955.79	142	$31,849.26	70	$28,328.11	
13%	500	$55,269.50	266	$39,807.11	186	$34,921.71	144	$32,524.49	70	$28,592.39	
14%	546	$60,754.78	277	$41,606.39	191	$35,944.37	147	$33,229.07	71	$28,861.68	
15%	602	$67,456.22	290	$43,576.73	197	$37,028.89	150	$33,964.91	72	$29,136.06	
16%	671	$75,829.44	303	$45,743.78	202	$38,181.13	154	$34,734.16	72	$29,415.73	
17%	760	$86,590.19	318	$48,138.51	208	$39,407.57	157	$35,539.16	73	$29,700.83	
18%	878	$100,931.11	334	$50,798.91	215	$40,715.68	161	$36,382.42	74	$29,991.51	
19%	1042	$120,998.53	352	$53,771.75	222	$42,113.88	164	$37,266.77	74	$30,287.94	
20%	1286	$151,083.97	373	$57,115.61	229	$43,611.81	168	$38,195.32	75	$30,590.30	
21%	1691	$201,198.62	396	$60,904.64	237	$45,220.54	172	$39,171.39	76	$30,898.77	
22%	2494	$301,367.79	422	$65,234.15	245	$46,952.86	176	$40,198.78	77	$31,213.53	
23%	4884	$601,673.96	452	$70,228.81	255	$48,823.58	181	$41,281.66	77	$31,534.74	
24%	*	*	488	$76,054.76	264	$50,850.03	185	$42,424.62	78	$31,862.68	
25%	*	*	529	$82,938.67	275	$53,052.48	190	$43,632.82	79	$32,197.52	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$25,600.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	319	$34,043.46	209	$30,685.55	157	$29,239.16	127	$28,433.47	66	$26,944.95	
7%	336	$36,028.17	215	$31,737.27	161	$29,949.06	129	$28,968.00	67	$27,182.99	
8%	355	$38,260.22	222	$32,863.94	164	$30,694.39	132	$29,523.05	67	$27,425.26	
9%	376	$40,789.02	230	$34,073.90	168	$31,477.89	134	$30,099.86	68	$27,671.91	
10%	401	$43,678.06	238	$35,376.75	172	$32,302.55	136	$30,699.70	69	$27,923.03	
11%	429	$47,010.37	247	$36,783.61	177	$33,171.73	139	$31,323.99	69	$28,178.76	
12%	462	$50,896.60	256	$38,307.50	181	$34,089.12	142	$31,974.26	70	$28,439.22	
13%	500	$55,487.67	266	$39,963.62	186	$35,058.85	145	$32,652.15	71	$28,704.53	
14%	546	$60,994.77	278	$41,770.02	191	$36,085.54	148	$33,359.50	71	$28,974.89	
15%	602	$67,722.89	290	$43,748.18	197	$37,174.36	151	$34,098.25	72	$29,250.35	
16%	672	$76,129.44	303	$45,923.77	202	$38,331.12	154	$34,870.53	72	$29,531.11	
17%	761	$86,933.04	318	$48,328.00	208	$39,562.41	157	$35,678.70	73	$29,817.34	
18%	879	$101,331.11	334	$50,998.89	215	$40,875.69	161	$36,525.27	74	$30,109.15	
19%	1043	$121,478.53	353	$53,983.49	222	$42,279.39	164	$37,413.11	75	$30,406.75	
20%	1288	$151,683.98	373	$57,340.60	229	$43,783.24	168	$38,345.31	75	$30,710.30	
21%	1693	$201,998.61	396	$61,144.64	237	$45,398.32	172	$39,325.24	76	$31,019.98	
22%	2497	$302,567.79	422	$65,491.30	246	$47,137.46	176	$40,356.67	77	$31,335.98	
23%	4889	$604,073.97	453	$70,505.73	255	$49,015.60	181	$41,443.84	77	$31,658.45	
24%	*	*	488	$76,354.80	265	$51,050.03	186	$42,591.28	78	$31,987.68	
25%	*	*	529	$83,265.90	275	$53,261.15	191	$43,804.26	79	$32,323.83	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$25,700.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	319	$34,176.80	209	$30,805.55	157	$29,353.45	127	$28,544.58	66	$27,050.21	
7%	336	$36,169.35	215	$31,861.40	161	$30,066.13	129	$29,081.20	67	$27,289.18	
8%	355	$38,410.22	222	$32,992.52	165	$30,814.39	132	$29,638.44	68	$27,532.40	
9%	377	$40,949.02	230	$34,207.24	169	$31,600.96	134	$30,217.51	68	$27,780.02	
10%	401	$43,849.49	238	$35,515.21	173	$32,428.88	137	$30,819.70	69	$28,032.12	
11%	429	$47,194.97	247	$36,927.61	177	$33,301.47	139	$31,446.44	69	$28,288.85	
12%	462	$51,096.62	256	$38,457.49	182	$34,222.45	142	$32,099.27	70	$28,550.34	
13%	501	$55,705.86	267	$40,120.14	186	$35,195.98	145	$32,779.82	71	$28,816.68	
14%	547	$61,234.77	278	$41,933.67	191	$36,226.71	148	$33,489.94	71	$29,088.09	
15%	603	$67,989.56	290	$43,919.61	197	$37,319.81	151	$34,231.59	72	$29,364.63	
16%	672	$76,429.44	303	$46,103.76	203	$38,481.11	154	$35,006.91	73	$29,646.49	
17%	761	$87,275.88	318	$48,517.46	209	$39,717.26	157	$35,818.23	73	$29,933.84	
18%	880	$101,731.11	335	$51,198.87	215	$41,035.70	161	$36,668.13	74	$30,226.80	
19%	1044	$121,958.53	353	$54,195.26	222	$42,444.91	164	$37,559.45	75	$30,525.57	
20%	1289	$152,284.00	373	$57,565.60	229	$43,954.65	168	$38,495.30	75	$30,830.30	
21%	1694	$202,798.63	396	$61,384.62	237	$45,576.09	172	$39,479.09	76	$31,141.19	
22%	2499	$303,767.80	423	$65,748.44	246	$47,322.09	177	$40,514.57	77	$31,458.42	
23%	4893	$606,473.93	453	$70,782.67	255	$49,207.61	181	$41,606.00	78	$31,782.17	
24%	*	*	488	$76,654.77	265	$51,250.03	186	$42,757.95	78	$32,112.67	
25%	*	*	530	$83,593.20	276	$53,469.83	191	$43,975.70	79	$32,450.15	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$25,800.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	319	$34,310.14	209	$30,925.56	157	$29,467.73	127	$28,655.69	66	$27,155.47	
7%	336	$36,310.52	215	$31,985.54	161	$30,183.20	129	$29,194.41	67	$27,395.37	
8%	355	$38,560.22	223	$33,121.08	165	$30,934.39	132	$29,753.83	68	$27,639.54	
9%	377	$41,109.02	230	$34,340.57	169	$31,724.04	134	$30,335.16	68	$27,888.12	
10%	401	$44,020.91	238	$35,653.67	173	$32,555.19	137	$30,939.70	69	$28,141.21	
11%	430	$47,379.60	247	$37,071.61	177	$33,431.20	139	$31,568.88	69	$28,398.94	
12%	463	$51,296.60	257	$38,607.48	182	$34,355.78	142	$32,224.27	70	$28,661.45	
13%	501	$55,924.04	267	$40,276.67	186	$35,333.12	145	$32,907.48	71	$28,928.84	
14%	547	$61,474.77	278	$42,097.32	192	$36,367.88	148	$33,620.37	71	$29,201.30	
15%	603	$68,256.23	290	$44,091.03	197	$37,465.26	151	$34,364.92	72	$29,478.92	
16%	673	$76,729.44	304	$46,283.77	203	$38,631.11	154	$35,143.27	73	$29,761.88	
17%	762	$87,618.76	318	$48,706.92	209	$39,872.10	157	$35,957.75	73	$30,050.35	
18%	880	$102,131.11	335	$51,398.89	215	$41,195.69	161	$36,810.99	74	$30,344.45	
19%	1045	$122,438.52	353	$54,407.04	222	$42,610.42	165	$37,705.79	75	$30,644.38	
20%	1290	$152,884.00	374	$57,790.61	229	$44,126.07	168	$38,645.29	75	$30,950.30	
21%	1696	$203,598.62	397	$61,624.63	237	$45,753.86	172	$39,632.92	76	$31,262.40	
22%	2501	$304,967.79	423	$66,005.58	246	$47,506.71	177	$40,672.48	77	$31,580.87	
23%	4898	$608,873.96	453	$71,059.57	255	$49,399.60	181	$41,768.15	78	$31,905.89	
24%	*	*	489	$76,954.78	265	$51,450.03	186	$42,924.62	78	$32,237.67	
25%	*	*	530	$83,920.46	276	$53,678.54	191	$44,147.13	79	$32,576.46	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$25,900.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	319	$34,443.47	209	$31,045.56	158	$29,582.01	127	$28,766.80	66	$27,260.73	
7%	336	$36,451.70	216	$32,109.68	161	$30,300.28	129	$29,307.61	67	$27,501.57	
8%	356	$38,710.22	223	$33,249.65	165	$31,054.40	132	$29,869.21	68	$27,746.69	
9%	377	$41,269.02	230	$34,473.90	169	$31,847.12	134	$30,452.80	68	$27,996.23	
10%	402	$44,192.34	238	$35,792.13	173	$32,681.51	137	$31,059.70	69	$28,250.30	
11%	430	$47,564.21	247	$37,215.61	177	$33,560.92	139	$31,691.33	69	$28,509.03	
12%	463	$51,496.61	257	$38,757.48	182	$34,489.12	142	$32,349.26	70	$28,772.56	
13%	502	$56,142.21	267	$40,433.20	187	$35,470.27	145	$33,035.14	71	$29,040.99	
14%	548	$61,714.77	278	$42,260.95	192	$36,509.06	148	$33,750.81	71	$29,314.50	
15%	604	$68,522.89	290	$44,262.45	197	$37,610.72	151	$34,498.25	72	$29,593.21	
16%	674	$77,029.44	304	$46,463.79	203	$38,781.12	154	$35,279.62	73	$29,877.26	
17%	763	$87,961.61	319	$48,896.40	209	$40,026.93	157	$36,097.28	73	$30,166.85	
18%	881	$102,531.11	335	$51,598.91	215	$41,355.67	161	$36,953.85	74	$30,462.10	
19%	1046	$122,918.52	353	$54,618.80	222	$42,775.94	165	$37,852.15	75	$30,763.19	
20%	1291	$153,483.99	374	$58,015.60	230	$44,297.50	168	$38,795.28	75	$31,070.30	
21%	1697	$204,398.63	397	$61,864.65	238	$45,931.65	173	$39,786.76	76	$31,383.61	
22%	2504	$306,167.78	423	$66,262.73	246	$47,691.33	177	$40,830.37	77	$31,703.32	
23%	4903	$611,273.97	454	$71,336.50	255	$49,591.59	181	$41,930.31	78	$32,029.61	
24%	*	*	489	$77,254.80	265	$51,650.03	186	$43,091.29	78	$32,362.67	
25%	*	*	531	$84,247.73	276	$53,887.25	191	$44,318.55	79	$32,702.77	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$26,000.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	320	$34,576.80	209	$31,165.56	158	$29,696.30	127	$28,877.91	66	$27,366.00	
7%	337	$36,592.88	216	$32,233.82	161	$30,417.35	130	$29,420.83	67	$27,607.76	
8%	356	$38,860.22	223	$33,378.23	165	$31,174.40	132	$29,984.60	68	$27,853.83	
9%	378	$41,429.02	230	$34,607.23	169	$31,970.20	134	$30,570.45	68	$28,104.34	
10%	402	$44,363.77	239	$35,930.59	173	$32,807.82	137	$31,179.70	69	$28,359.40	
11%	430	$47,748.82	247	$37,359.61	177	$33,690.65	139	$31,813.78	69	$28,619.12	
12%	463	$51,696.61	257	$38,907.49	182	$34,622.45	142	$32,474.26	70	$28,883.67	
13%	502	$56,360.41	267	$40,589.72	187	$35,607.42	145	$33,162.81	71	$29,153.14	
14%	548	$61,954.78	278	$42,424.57	192	$36,650.24	148	$33,881.25	71	$29,427.71	
15%	604	$68,789.56	291	$44,433.88	197	$37,756.17	151	$34,631.58	72	$29,707.49	
16%	674	$77,329.44	304	$46,643.78	203	$38,931.13	154	$35,415.98	73	$29,992.65	
17%	763	$88,304.45	319	$49,085.90	209	$40,181.77	158	$36,236.81	73	$30,283.36	
18%	882	$102,931.11	335	$51,798.89	216	$41,515.66	161	$37,096.71	74	$30,579.75	
19%	1047	$123,398.52	354	$54,830.55	222	$42,941.45	165	$37,998.50	75	$30,882.00	
20%	1292	$154,083.98	374	$58,240.60	230	$44,468.94	169	$38,945.29	75	$31,190.30	
21%	1699	$205,198.62	397	$62,104.63	238	$46,109.44	173	$39,940.61	76	$31,504.82	
22%	2506	$307,367.80	424	$66,519.87	246	$47,875.95	177	$40,988.26	77	$31,825.77	
23%	4907	$613,673.94	454	$71,613.45	255	$49,783.58	181	$42,092.46	78	$32,153.33	
24%	*	*	489	$77,554.76	265	$51,850.03	186	$43,257.97	78	$32,487.67	
25%	*	*	531	$84,575.02	276	$54,095.96	191	$44,489.98	79	$32,829.08	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$26,100.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	320	$34,710.14	209	$31,285.55	158	$29,810.59	127	$28,989.02	67	$27,471.26	
7%	337	$36,734.06	216	$32,357.96	161	$30,534.42	130	$29,534.04	67	$27,713.96	
8%	356	$39,010.22	223	$33,506.80	165	$31,294.40	132	$30,099.99	68	$27,960.98	
9%	378	$41,589.02	231	$34,740.56	169	$32,093.28	134	$30,688.09	68	$28,212.45	
10%	402	$44,535.20	239	$36,069.06	173	$32,934.14	137	$31,299.70	69	$28,468.49	
11%	431	$47,933.45	248	$37,503.61	177	$33,820.37	140	$31,936.23	69	$28,729.21	
12%	464	$51,896.60	257	$39,057.49	182	$34,755.79	142	$32,599.26	70	$28,994.79	
13%	502	$56,578.58	267	$40,746.23	187	$35,744.57	145	$33,290.47	71	$29,265.29	
14%	549	$62,194.76	279	$42,588.21	192	$36,791.42	148	$34,011.68	71	$29,540.91	
15%	605	$69,056.22	291	$44,605.33	197	$37,901.62	151	$34,764.91	72	$29,821.78	
16%	675	$77,629.44	304	$46,823.77	203	$39,081.14	154	$35,552.34	73	$30,108.03	
17%	764	$88,647.34	319	$49,275.36	209	$40,336.61	158	$36,376.35	73	$30,399.86	
18%	883	$103,331.12	336	$51,998.87	216	$41,675.67	161	$37,239.56	74	$30,697.39	
19%	1048	$123,878.52	354	$55,042.32	223	$43,106.98	165	$38,144.84	75	$31,000.81	
20%	1293	$154,683.97	374	$58,465.60	230	$44,640.38	169	$39,095.30	75	$31,310.30	
21%	1700	$205,998.62	398	$62,344.62	238	$46,287.21	173	$40,094.46	76	$31,626.03	
22%	2508	$308,567.80	424	$66,777.01	246	$48,060.54	177	$41,146.16	77	$31,948.22	
23%	4912	$616,073.97	454	$71,890.33	256	$49,975.59	181	$42,254.61	78	$32,277.04	
24%	*	*	490	$77,854.79	266	$52,050.03	186	$43,424.64	78	$32,612.66	
25%	*	*	532	$84,902.26	276	$54,304.63	191	$44,661.40	79	$32,955.40	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$26,200.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	320	$34,843.47	209	$31,405.55	158	$29,924.87	128	$29,100.13	67	$27,576.52	
7%	337	$36,875.23	216	$32,482.09	161	$30,651.49	130	$29,647.25	67	$27,820.15	
8%	356	$39,160.22	223	$33,635.37	165	$31,414.39	132	$30,215.37	68	$28,068.12	
9%	378	$41,749.02	231	$34,873.90	169	$32,216.35	135	$30,805.73	68	$28,320.55	
10%	403	$44,706.63	239	$36,207.52	173	$33,060.45	137	$31,419.70	69	$28,577.58	
11%	431	$48,118.06	248	$37,647.61	178	$33,950.10	140	$32,058.68	69	$28,839.30	
12%	464	$52,096.62	257	$39,207.50	182	$34,889.12	142	$32,724.25	70	$29,105.90	
13%	503	$56,796.77	268	$40,902.75	187	$35,881.71	145	$33,418.13	71	$29,377.44	
14%	549	$62,434.78	279	$42,751.86	192	$36,932.60	148	$34,142.12	71	$29,654.12	
15%	605	$69,322.89	291	$44,776.75	197	$38,047.07	151	$34,898.25	72	$29,936.07	
16%	675	$77,929.44	305	$47,003.76	203	$39,231.13	154	$35,688.70	73	$30,223.42	
17%	765	$88,990.18	319	$49,464.82	209	$40,491.44	158	$36,515.89	73	$30,516.36	
18%	883	$103,731.10	336	$52,198.89	216	$41,835.68	161	$37,382.42	74	$30,815.04	
19%	1049	$124,358.52	354	$55,254.10	223	$43,272.50	165	$38,291.17	75	$31,119.63	
20%	1295	$155,283.98	375	$58,690.60	230	$44,811.82	169	$39,245.31	76	$31,430.30	
21%	1702	$206,798.62	398	$62,584.65	238	$46,464.98	173	$40,248.31	76	$31,747.25	
22%	2511	$309,767.78	424	$67,034.16	247	$48,245.16	177	$41,304.05	77	$32,070.66	
23%	4917	$618,473.94	455	$72,167.27	256	$50,167.61	182	$42,416.78	78	$32,400.75	
24%	*	*	490	$78,154.78	266	$52,250.03	186	$43,591.30	79	$32,737.67	
25%	*	*	532	$85,229.57	277	$54,513.31	191	$44,832.82	79	$33,081.71	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$26,300.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	320	$34,976.80	210	$31,525.55	158	$30,039.16	128	$29,211.25	67	$27,681.79	
7%	338	$37,016.40	216	$32,606.23	162	$30,768.57	130	$29,760.46	67	$27,926.34	
8%	357	$39,310.22	223	$33,763.95	165	$31,534.39	132	$30,330.75	68	$28,175.26	
9%	378	$41,909.02	231	$35,007.24	169	$32,339.43	135	$30,923.38	68	$28,428.66	
10%	403	$44,878.06	239	$36,345.98	173	$33,186.76	137	$31,539.70	69	$28,686.67	
11%	431	$48,302.66	248	$37,791.61	178	$34,079.84	140	$32,181.14	70	$28,949.39	
12%	464	$52,296.60	257	$39,357.48	182	$35,022.45	142	$32,849.25	70	$29,217.00	
13%	503	$57,014.95	268	$41,059.28	187	$36,018.85	145	$33,545.78	71	$29,489.59	
14%	550	$62,674.76	279	$42,915.50	192	$37,073.78	148	$34,272.55	71	$29,767.32	
15%	606	$69,589.56	291	$44,948.17	198	$38,192.54	151	$35,031.58	72	$30,050.36	
16%	676	$78,229.44	305	$47,183.78	203	$39,381.12	155	$35,825.06	73	$30,338.81	
17%	765	$89,333.03	320	$49,654.30	209	$40,646.28	158	$36,655.43	73	$30,632.86	
18%	884	$104,131.11	336	$52,398.91	216	$41,995.69	161	$37,525.28	74	$30,932.69	
19%	1049	$124,838.53	354	$55,465.85	223	$43,438.01	165	$38,437.51	75	$31,238.44	
20%	1296	$155,883.99	375	$58,915.60	230	$44,983.23	169	$39,395.31	76	$31,550.30	
21%	1703	$207,598.61	398	$62,824.63	238	$46,642.75	173	$40,402.16	76	$31,868.46	
22%	2513	$310,967.79	425	$67,291.30	247	$48,429.78	177	$41,461.94	77	$32,193.11	
23%	4921	$620,873.96	455	$72,444.21	256	$50,359.61	182	$42,578.96	78	$32,524.46	
24%	*	*	491	$78,454.77	266	$52,450.03	186	$43,757.95	79	$32,862.68	
25%	*	*	532	$85,556.82	277	$54,722.02	191	$45,004.25	79	$33,208.02	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$26,400.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	321	$35,110.13	210	$31,645.55	158	$30,153.45	128	$29,322.36	67	$27,787.05	
7%	338	$37,157.59	216	$32,730.37	162	$30,885.65	130	$29,873.66	67	$28,032.54	
8%	357	$39,460.22	223	$33,892.51	165	$31,654.39	132	$30,446.14	68	$28,282.41	
9%	379	$42,069.02	231	$35,140.57	169	$32,462.51	135	$31,041.03	68	$28,536.77	
10%	403	$45,049.49	239	$36,484.44	173	$33,313.08	137	$31,659.70	69	$28,795.77	
11%	432	$48,487.29	248	$37,935.61	178	$34,209.57	140	$32,303.58	70	$29,059.48	
12%	465	$52,496.61	258	$39,507.48	182	$35,155.79	143	$32,974.25	70	$29,328.11	
13%	504	$57,233.13	268	$41,215.81	187	$36,155.99	145	$33,673.44	71	$29,601.74	
14%	550	$62,914.78	279	$43,079.13	192	$37,214.95	148	$34,402.99	71	$29,880.52	
15%	606	$69,856.23	292	$45,119.59	198	$38,337.99	151	$35,164.91	72	$30,164.64	
16%	676	$78,529.44	305	$47,363.78	204	$39,531.11	155	$35,961.43	73	$30,454.19	
17%	766	$89,675.91	320	$49,843.79	210	$40,801.13	158	$36,794.97	73	$30,749.36	
18%	885	$104,531.11	336	$52,598.88	216	$42,155.69	162	$37,668.13	74	$31,050.34	
19%	1050	$125,318.54	355	$55,677.61	223	$43,603.53	165	$38,583.85	75	$31,357.25	
20%	1297	$156,484.01	375	$59,140.60	230	$45,154.64	169	$39,545.32	76	$31,670.30	
21%	1705	$208,398.62	399	$63,064.61	238	$46,820.53	173	$40,556.01	76	$31,989.67	
22%	2515	$312,167.80	425	$67,548.44	247	$48,614.40	177	$41,619.83	77	$32,315.56	
23%	4926	$623,273.96	456	$72,721.10	256	$50,551.59	182	$42,741.13	78	$32,648.17	
24%	*	*	491	$78,754.81	266	$52,650.03	187	$43,924.61	79	$32,987.68	
25%	*	*	533	$85,884.10	277	$54,930.73	192	$45,175.69	79	$33,334.33	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$26,500.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	321	$35,243.47	210	$31,765.56	158	$30,267.73	128	$29,433.47	67	$27,892.32	
7%	338	$37,298.76	217	$32,854.50	162	$31,002.72	130	$29,986.87	67	$28,138.73	
8%	357	$39,610.22	224	$34,021.08	165	$31,774.38	132	$30,561.52	68	$28,389.55	
9%	379	$42,229.02	231	$35,273.90	169	$32,585.58	135	$31,158.68	68	$28,644.87	
10%	404	$45,220.91	239	$36,622.89	174	$33,439.40	137	$31,779.70	69	$28,904.86	
11%	432	$48,671.90	248	$38,079.61	178	$34,339.31	140	$32,426.03	70	$29,169.58	
12%	465	$52,696.62	258	$39,657.49	183	$35,289.11	143	$33,099.25	70	$29,439.22	
13%	504	$57,451.32	268	$41,372.33	187	$36,293.13	145	$33,801.09	71	$29,713.89	
14%	550	$63,154.76	279	$43,242.75	192	$37,356.11	148	$34,533.42	72	$29,993.73	
15%	607	$70,122.89	292	$45,291.03	198	$38,483.45	152	$35,298.24	72	$30,278.93	
16%	677	$78,829.44	305	$47,543.77	204	$39,681.11	155	$36,097.80	73	$30,569.58	
17%	767	$90,018.75	320	$50,033.26	210	$40,955.97	158	$36,934.51	74	$30,865.87	
18%	886	$104,931.12	337	$52,798.88	216	$42,315.68	162	$37,810.99	74	$31,167.98	
19%	1051	$125,798.53	355	$55,889.39	223	$43,769.04	165	$38,730.18	75	$31,476.06	
20%	1298	$157,084.00	376	$59,365.60	231	$45,326.07	169	$39,695.31	76	$31,790.30	
21%	1706	$209,198.61	399	$63,304.64	239	$46,998.32	173	$40,709.86	76	$32,110.88	
22%	2517	$313,367.78	425	$67,805.58	247	$48,799.03	177	$41,777.72	77	$32,438.01	
23%	4930	$625,673.95	456	$72,998.05	256	$50,743.58	182	$42,903.30	78	$32,771.88	
24%	*	*	491	$79,054.77	266	$52,850.03	187	$44,091.28	79	$33,112.69	
25%	*	*	533	$86,211.38	277	$55,139.43	192	$45,347.13	79	$33,460.65	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$26,600.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	321	$35,376.81	210	$31,885.56	158	$30,382.02	128	$29,544.58	67	$27,997.58	
7%	338	$37,439.93	217	$32,978.65	162	$31,119.79	130	$30,100.08	67	$28,244.93	
8%	358	$39,760.22	224	$34,149.65	166	$31,894.39	132	$30,676.90	68	$28,496.70	
9%	379	$42,389.02	231	$35,407.23	170	$32,708.65	135	$31,276.33	68	$28,752.98	
10%	404	$45,392.34	240	$36,761.37	174	$33,565.72	137	$31,899.70	69	$29,013.95	
11%	433	$48,856.51	248	$38,223.61	178	$34,469.04	140	$32,548.48	70	$29,279.67	
12%	466	$52,896.60	258	$39,807.49	183	$35,422.45	143	$33,224.26	70	$29,550.33	
13%	504	$57,669.48	268	$41,528.84	187	$36,430.26	146	$33,928.75	71	$29,826.04	
14%	551	$63,394.78	280	$43,406.39	193	$37,497.29	149	$34,663.85	72	$30,106.94	
15%	607	$70,389.56	292	$45,462.47	198	$38,628.90	152	$35,431.58	72	$30,393.22	
16%	678	$79,129.44	305	$47,723.76	204	$39,831.12	155	$36,234.17	73	$30,684.96	
17%	767	$90,361.60	320	$50,222.72	210	$41,110.80	158	$37,074.05	74	$30,982.37	
18%	886	$105,331.10	337	$52,998.89	216	$42,475.67	162	$37,953.85	74	$31,285.63	
19%	1052	$126,278.53	355	$56,101.16	223	$43,934.56	165	$38,876.52	75	$31,594.87	
20%	1299	$157,683.99	376	$59,590.60	231	$45,497.51	169	$39,845.30	76	$31,910.30	
21%	1708	$209,998.62	399	$63,544.64	239	$47,176.10	173	$40,863.70	76	$32,232.09	
22%	2520	$314,567.78	426	$68,062.73	247	$48,983.64	178	$41,935.64	77	$32,560.45	
23%	4935	$628,073.96	456	$73,274.98	257	$50,935.58	182	$43,065.45	78	$32,895.59	
24%	*	*	492	$79,354.78	267	$53,050.03	187	$44,257.96	79	$33,237.70	
25%	*	*	534	$86,538.62	277	$55,348.11	192	$45,518.55	80	$33,586.96	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$26,700.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	321	$35,510.13	210	$32,005.56	158	$30,496.30	128	$29,655.69	67	$28,102.85	
7%	339	$37,581.11	217	$33,102.79	162	$31,236.86	130	$30,213.28	67	$28,351.12	
8%	358	$39,910.22	224	$34,278.23	166	$32,014.39	133	$30,792.28	68	$28,603.84	
9%	380	$42,549.02	232	$35,540.56	170	$32,831.73	135	$31,393.98	68	$28,861.09	
10%	404	$45,563.77	240	$36,899.83	174	$33,692.03	137	$32,019.70	69	$29,123.04	
11%	433	$49,041.14	249	$38,367.61	178	$34,598.76	140	$32,670.93	70	$29,389.76	
12%	466	$53,096.61	258	$39,957.50	183	$35,555.78	143	$33,349.26	70	$29,661.44	
13%	505	$57,887.69	269	$41,685.35	188	$36,567.42	146	$34,056.41	71	$29,938.20	
14%	551	$63,634.77	280	$43,570.04	193	$37,638.47	149	$34,794.29	72	$30,220.15	
15%	608	$70,656.22	292	$45,633.89	198	$38,774.35	152	$35,564.92	72	$30,507.50	
16%	678	$79,429.44	306	$47,903.77	204	$39,981.13	155	$36,370.54	73	$30,800.35	
17%	768	$90,704.48	321	$50,412.19	210	$41,265.64	158	$37,213.57	74	$31,098.88	
18%	887	$105,731.11	337	$53,198.91	217	$42,635.67	162	$38,096.70	74	$31,403.28	
19%	1053	$126,758.53	355	$56,312.90	224	$44,100.08	166	$39,022.86	75	$31,713.69	
20%	1300	$158,283.99	376	$59,815.60	231	$45,668.95	169	$39,995.29	76	$32,030.30	
21%	1709	$210,798.61	399	$63,784.62	239	$47,353.88	173	$41,017.53	76	$32,353.30	
22%	2522	$315,767.79	426	$68,319.87	247	$49,168.23	178	$42,093.53	77	$32,682.90	
23%	4939	$630,473.95	457	$73,551.87	257	$51,127.60	182	$43,227.61	78	$33,019.30	
24%	*	*	492	$79,654.79	267	$53,250.03	187	$44,424.63	79	$33,362.70	
25%	*	*	534	$86,865.94	278	$55,556.79	192	$45,689.98	80	$33,713.29	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$26,800.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	322	$35,643.46	210	$32,125.55	158	$30,610.58	128	$29,766.80	67	$28,208.11
7%	339	$37,722.29	217	$33,226.92	162	$31,353.94	130	$30,326.49	67	$28,457.31
8%	358	$40,060.22	224	$34,406.80	166	$32,134.40	133	$30,907.67	68	$28,710.98
9%	380	$42,709.02	232	$35,673.90	170	$32,954.81	135	$31,511.62	69	$28,969.19
10%	405	$45,735.20	240	$37,038.29	174	$33,818.35	138	$32,139.70	69	$29,232.13
11%	433	$49,225.75	249	$38,511.61	178	$34,728.49	140	$32,793.37	70	$29,499.86
12%	466	$53,296.61	258	$40,107.49	183	$35,689.12	143	$33,474.27	70	$29,772.55
13%	505	$58,105.86	269	$41,841.88	188	$36,704.57	146	$34,184.07	71	$30,050.35
14%	552	$63,874.77	280	$43,733.68	193	$37,779.65	149	$34,924.72	72	$30,333.36
15%	608	$70,922.89	292	$45,805.31	198	$38,919.80	152	$35,698.25	72	$30,621.78
16%	679	$79,729.44	306	$48,083.79	204	$40,131.13	155	$36,506.90	73	$30,915.73
17%	769	$91,047.31	321	$50,601.68	210	$41,420.48	158	$37,353.10	74	$31,215.39
18%	888	$106,131.11	337	$53,398.88	217	$42,795.67	162	$38,239.56	74	$31,520.93
19%	1054	$127,238.53	356	$56,524.67	224	$44,265.60	166	$39,169.22	75	$31,832.50
20%	1301	$158,883.98	376	$60,040.60	231	$45,840.39	169	$40,145.28	76	$32,150.30
21%	1711	$211,598.62	400	$64,024.63	239	$47,531.65	174	$41,171.38	77	$32,474.52
22%	2524	$316,967.80	426	$68,577.01	248	$49,352.85	178	$42,251.42	77	$32,805.35
23%	4944	$632,873.96	457	$73,828.82	257	$51,319.61	182	$43,389.76	78	$33,143.01
24%	*	*	492	$79,954.76	267	$53,450.03	187	$44,591.30	79	$33,487.70
25%	*	*	534	$87,193.18	278	$55,765.49	192	$45,861.40	80	$33,839.61

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$26,900.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	322	$35,776.80	210	$32,245.55	159	$30,724.87	128	$29,877.91	67	$28,313.37	
7%	339	$37,863.47	217	$33,351.06	162	$31,471.01	130	$30,439.69	67	$28,563.51	
8%	358	$40,210.22	224	$34,535.37	166	$32,254.40	133	$31,023.06	68	$28,818.13	
9%	380	$42,869.02	232	$35,807.24	170	$33,077.89	135	$31,629.27	69	$29,077.30	
10%	405	$45,906.63	240	$37,176.75	174	$33,944.66	138	$32,259.70	69	$29,341.21	
11%	434	$49,410.36	249	$38,655.61	178	$34,858.21	140	$32,915.82	70	$29,609.95	
12%	467	$53,496.60	259	$40,257.48	183	$35,822.45	143	$33,599.27	70	$29,883.66	
13%	506	$58,324.04	269	$41,998.41	188	$36,841.71	146	$34,311.74	71	$30,162.50	
14%	552	$64,114.77	280	$43,897.31	193	$37,920.83	149	$35,055.16	72	$30,446.57	
15%	609	$71,189.56	293	$45,976.74	198	$39,065.25	152	$35,831.58	72	$30,736.07	
16%	679	$80,029.44	306	$48,263.78	204	$40,281.13	155	$36,643.26	73	$31,031.12	
17%	769	$91,390.18	321	$50,791.16	210	$41,575.32	158	$37,492.62	74	$31,331.89	
18%	889	$106,531.12	338	$53,598.87	217	$42,955.68	162	$38,382.42	74	$31,638.57	
19%	1055	$127,718.52	356	$56,736.45	224	$44,431.12	166	$39,315.57	75	$31,951.31	
20%	1302	$159,483.97	377	$60,265.61	231	$46,011.80	170	$40,295.29	76	$32,270.30	
21%	1712	$212,398.61	400	$64,264.65	239	$47,709.42	174	$41,325.23	77	$32,595.74	
22%	2526	$318,167.78	427	$68,834.15	248	$49,537.47	178	$42,409.32	77	$32,927.80	
23%	4948	$635,273.95	457	$74,105.74	257	$51,511.60	182	$43,551.91	78	$33,266.72	
24%	*	*	493	$80,254.79	267	$53,650.03	187	$44,757.97	79	$33,612.70	
25%	*	*	535	$87,520.47	278	$55,974.20	192	$46,032.83	80	$33,965.93	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$27,000.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	322	$35,910.14	211	$32,365.55	159	$30,839.16	128	$29,989.02	67	$28,418.64	
7%	339	$38,004.64	217	$33,475.19	162	$31,588.08	130	$30,552.90	67	$28,669.70	
8%	359	$40,360.22	224	$34,663.94	166	$32,374.40	133	$31,138.44	68	$28,925.27	
9%	381	$43,029.02	232	$35,940.57	170	$33,200.97	135	$31,746.92	69	$29,185.41	
10%	405	$46,078.06	240	$37,315.20	174	$34,070.98	138	$32,379.70	69	$29,450.30	
11%	434	$49,594.98	249	$38,799.61	179	$34,987.94	140	$33,038.27	70	$29,720.05	
12%	467	$53,696.61	259	$40,407.49	183	$35,955.79	143	$33,724.26	70	$29,994.77	
13%	506	$58,542.23	269	$42,154.94	188	$36,978.85	146	$34,439.40	71	$30,274.65	
14%	553	$64,354.77	280	$44,060.93	193	$38,062.01	149	$35,185.59	72	$30,559.78	
15%	609	$71,456.23	293	$46,148.18	199	$39,210.71	152	$35,964.92	72	$30,850.35	
16%	680	$80,329.44	306	$48,443.77	204	$40,431.12	155	$36,779.62	73	$31,146.50	
17%	770	$91,733.04	321	$50,980.62	210	$41,730.15	159	$37,632.16	74	$31,448.40	
18%	889	$106,931.10	338	$53,798.89	217	$43,115.69	162	$38,525.28	74	$31,756.22	
19%	1056	$128,198.52	356	$56,948.22	224	$44,596.63	166	$39,461.91	75	$32,070.12	
20%	1304	$160,083.98	377	$60,490.60	231	$46,183.22	170	$40,445.30	76	$32,390.30	
21%	1714	$213,198.62	400	$64,504.63	239	$47,887.19	174	$41,479.07	77	$32,716.95	
22%	2529	$319,367.78	427	$69,091.30	248	$49,722.10	178	$42,567.21	77	$33,050.25	
23%	4953	$637,673.95	458	$74,382.64	257	$51,703.59	183	$43,714.08	78	$33,390.43	
24%	*	*	493	$80,554.78	267	$53,850.03	187	$44,924.63	79	$33,737.70	
25%	*	*	535	$87,847.74	278	$56,182.91	192	$46,204.25	80	$34,092.25	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$27,100.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	322	$36,043.47	211	$32,485.55	159	$30,953.44	128	$30,100.14	67	$28,523.90	
7%	340	$38,145.82	217	$33,599.33	162	$31,705.15	130	$30,666.11	67	$28,775.90	
8%	359	$40,510.22	225	$34,792.51	166	$32,494.39	133	$31,253.83	68	$29,032.41	
9%	381	$43,189.02	232	$36,073.90	170	$33,324.05	135	$31,864.57	69	$29,293.52	
10%	406	$46,249.49	240	$37,453.66	174	$34,197.29	138	$32,499.70	69	$29,559.39	
11%	434	$49,779.59	249	$38,943.61	179	$35,117.67	140	$33,160.72	70	$29,830.14	
12%	467	$53,896.60	259	$40,557.49	183	$36,089.12	143	$33,849.26	70	$30,105.88	
13%	506	$58,760.39	269	$42,311.45	188	$37,115.99	146	$34,567.06	71	$30,386.80	
14%	553	$64,594.78	281	$44,224.58	193	$38,203.19	149	$35,316.03	72	$30,672.98	
15%	610	$71,722.89	293	$46,319.61	199	$39,356.18	152	$36,098.25	72	$30,964.63	
16%	680	$80,629.44	307	$48,623.76	204	$40,581.11	155	$36,915.98	73	$31,261.89	
17%	771	$92,075.88	321	$51,170.08	211	$41,885.00	159	$37,771.70	74	$31,564.90	
18%	890	$107,331.11	338	$53,998.91	217	$43,275.69	162	$38,668.14	74	$31,873.86	
19%	1057	$128,678.52	357	$57,159.96	224	$44,762.15	166	$39,608.25	75	$32,188.93	
20%	1305	$160,683.99	377	$60,715.60	232	$46,354.64	170	$40,595.31	76	$32,510.30	
21%	1715	$213,998.62	401	$64,744.62	240	$48,064.98	174	$41,632.92	77	$32,838.16	
22%	2531	$320,567.79	427	$69,348.44	248	$49,906.72	178	$42,725.10	77	$33,172.69	
23%	4957	$640,073.96	458	$74,659.59	257	$51,895.58	183	$43,876.25	78	$33,514.14	
24%	*	*	494	$80,854.77	267	$54,050.03	187	$45,091.28	79	$33,862.69	
25%	*	*	536	$88,174.99	278	$56,391.59	192	$46,375.68	80	$34,218.57	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$27,200.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	323	$36,176.80	211	$32,605.56	159	$31,067.73	128	$30,211.25	67	$28,629.16	
7%	340	$38,287.00	218	$33,723.47	162	$31,822.23	131	$30,779.32	68	$28,882.09	
8%	359	$40,660.22	225	$34,921.08	166	$32,614.39	133	$31,369.22	68	$29,139.55	
9%	381	$43,349.02	232	$36,207.23	170	$33,447.13	135	$31,982.21	69	$29,401.63	
10%	406	$46,420.92	241	$37,592.14	174	$34,323.61	138	$32,619.70	69	$29,668.48	
11%	435	$49,964.21	250	$39,087.61	179	$35,247.41	141	$33,283.17	70	$29,940.23	
12%	468	$54,096.61	259	$40,707.50	183	$36,222.46	143	$33,974.26	71	$30,216.99	
13%	507	$58,978.60	270	$42,467.96	188	$37,253.13	146	$34,694.73	71	$30,498.95	
14%	554	$64,834.76	281	$44,388.22	193	$38,344.36	149	$35,446.46	72	$30,786.19	
15%	610	$71,989.56	293	$46,491.03	199	$39,501.63	152	$36,231.58	72	$31,078.91	
16%	681	$80,929.44	307	$48,803.78	205	$40,731.11	155	$37,052.33	73	$31,377.28	
17%	771	$92,418.76	322	$51,359.57	211	$42,039.84	159	$37,911.24	74	$31,681.41	
18%	891	$107,731.11	338	$54,198.89	217	$43,435.68	162	$38,810.99	75	$31,991.50	
19%	1057	$129,158.52	357	$57,371.73	224	$44,927.66	166	$39,754.58	75	$32,307.75	
20%	1306	$161,284.00	377	$60,940.60	232	$46,526.08	170	$40,745.31	76	$32,630.30	
21%	1717	$214,798.62	401	$64,984.65	240	$48,242.77	174	$41,786.77	77	$32,959.38	
22%	2533	$321,767.80	428	$69,605.58	248	$50,091.33	178	$42,882.99	77	$33,295.14	
23%	4962	$642,473.94	458	$74,936.51	258	$52,087.59	183	$44,038.42	78	$33,637.85	
24%	*	*	494	$81,154.80	268	$54,250.03	188	$45,257.95	79	$33,987.69	
25%	*	*	536	$88,502.31	278	$56,600.26	193	$46,547.12	80	$34,344.90	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$27,300.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	323	$36,310.13	211	$32,725.56	159	$31,182.02	128	$30,322.36	67	$28,734.42	
7%	340	$38,428.17	218	$33,847.61	163	$31,939.30	131	$30,892.53	68	$28,988.29	
8%	360	$40,810.22	225	$35,049.66	166	$32,734.39	133	$31,484.60	68	$29,246.69	
9%	381	$43,509.02	233	$36,340.56	170	$33,570.20	135	$32,099.85	69	$29,509.74	
10%	406	$46,592.35	241	$37,730.60	174	$34,449.92	138	$32,739.70	69	$29,777.57	
11%	435	$50,148.83	250	$39,231.61	179	$35,377.14	141	$33,405.62	70	$30,050.33	
12%	468	$54,296.62	259	$40,857.49	183	$36,355.78	143	$34,099.25	71	$30,328.10	
13%	507	$59,196.76	270	$42,624.49	188	$37,390.27	146	$34,822.38	71	$30,611.10	
14%	554	$65,074.79	281	$44,551.86	194	$38,485.52	149	$35,576.90	72	$30,899.40	
15%	611	$72,256.22	293	$46,662.45	199	$39,647.08	152	$36,364.91	72	$31,193.19	
16%	681	$81,229.44	307	$48,983.78	205	$40,881.12	156	$37,188.69	73	$31,492.66	
17%	772	$92,761.61	322	$51,549.06	211	$42,194.68	159	$38,050.78	74	$31,797.91	
18%	892	$108,131.12	339	$54,398.87	217	$43,595.67	162	$38,953.85	75	$32,109.15	
19%	1058	$129,638.54	357	$57,583.51	224	$45,093.18	166	$39,900.92	75	$32,426.56	
20%	1307	$161,884.01	378	$61,165.60	232	$46,697.52	170	$40,895.32	76	$32,750.30	
21%	1718	$215,598.63	401	$65,224.64	240	$48,420.54	174	$41,940.62	77	$33,080.59	
22%	2535	$322,967.80	428	$69,862.73	248	$50,275.92	178	$43,040.88	77	$33,417.59	
23%	4966	$644,873.97	459	$75,213.41	258	$52,279.61	183	$44,200.60	78	$33,761.56	
24%	*	*	494	$81,454.77	268	$54,450.03	188	$45,424.62	79	$34,112.69	
25%	*	*	536	$88,829.54	279	$56,808.97	193	$46,718.56	80	$34,471.22	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$27,400.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	323	$36,443.47	211	$32,845.56	159	$31,296.30	128	$30,433.47	67	$28,839.69	
7%	340	$38,569.34	218	$33,971.75	163	$32,056.38	131	$31,005.74	68	$29,094.48	
8%	360	$40,960.22	225	$35,178.23	166	$32,854.39	133	$31,599.99	68	$29,353.83	
9%	382	$43,669.02	233	$36,473.90	170	$33,693.27	136	$32,217.50	69	$29,617.85	
10%	407	$46,763.77	241	$37,869.06	175	$34,576.24	138	$32,859.70	69	$29,886.66	
11%	435	$50,333.44	250	$39,375.61	179	$35,506.88	141	$33,528.08	70	$30,160.42	
12%	469	$54,496.60	259	$41,007.48	184	$36,489.12	143	$34,224.25	71	$30,439.21	
13%	508	$59,414.95	270	$42,781.02	188	$37,527.41	146	$34,950.04	71	$30,723.24	
14%	554	$65,314.76	281	$44,715.49	194	$38,626.70	149	$35,707.34	72	$31,012.61	
15%	611	$72,522.89	294	$46,833.88	199	$39,792.53	152	$36,498.24	73	$31,307.48	
16%	682	$81,529.44	307	$49,163.77	205	$41,031.13	156	$37,325.07	73	$31,608.05	
17%	772	$93,104.45	322	$51,738.52	211	$42,349.51	159	$38,190.32	74	$31,914.42	
18%	892	$108,531.11	339	$54,598.89	218	$43,755.67	163	$39,096.70	75	$32,226.80	
19%	1059	$130,118.53	357	$57,795.28	225	$45,258.70	166	$40,047.26	75	$32,545.37	
20%	1308	$162,484.00	378	$61,390.60	232	$46,868.96	170	$41,045.31	76	$32,870.30	
21%	1720	$216,398.62	401	$65,464.61	240	$48,598.32	174	$42,094.47	77	$33,201.80	
22%	2537	$324,167.78	428	$70,119.87	249	$50,460.54	179	$43,198.78	78	$33,540.04	
23%	4970	$647,273.95	459	$75,490.36	258	$52,471.61	183	$44,362.76	78	$33,885.27	
24%	*	*	495	$81,754.78	268	$54,650.03	188	$45,591.29	79	$34,237.69	
25%	*	*	537	$89,156.83	279	$57,017.68	193	$46,889.98	80	$34,597.53	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$27,500.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	323	$36,576.80	211	$32,965.55	159	$31,410.59	129	$30,544.58	67	$28,944.95	
7%	341	$38,710.52	218	$34,095.89	163	$32,173.45	131	$31,118.95	68	$29,200.68	
8%	360	$41,110.22	225	$35,306.80	167	$32,974.39	133	$31,715.37	68	$29,460.98	
9%	382	$43,829.02	233	$36,607.24	171	$33,816.35	136	$32,335.15	69	$29,725.96	
10%	407	$46,935.20	241	$38,007.52	175	$34,702.56	138	$32,979.70	69	$29,995.75	
11%	436	$50,518.06	250	$39,519.61	179	$35,636.60	141	$33,650.52	70	$30,270.51	
12%	469	$54,696.61	260	$41,157.48	184	$36,622.45	144	$34,349.25	71	$30,550.32	
13%	508	$59,633.14	270	$42,937.55	189	$37,664.56	146	$35,077.69	71	$30,835.39	
14%	555	$65,554.78	281	$44,879.11	194	$38,767.88	149	$35,837.77	72	$31,125.82	
15%	612	$72,789.56	294	$47,005.33	199	$39,937.99	152	$36,631.57	73	$31,421.77	
16%	683	$81,829.44	307	$49,343.76	205	$41,181.13	156	$37,461.44	73	$31,723.43	
17%	773	$93,447.34	322	$51,927.98	211	$42,504.35	159	$38,329.86	74	$32,030.92	
18%	893	$108,931.11	339	$54,798.91	218	$43,915.68	163	$39,239.56	75	$32,344.45	
19%	1060	$130,598.53	358	$58,007.02	225	$45,424.22	166	$40,193.60	75	$32,664.18	
20%	1309	$163,084.00	378	$61,615.60	232	$47,040.38	170	$41,195.30	76	$32,990.30	
21%	1721	$217,198.63	402	$65,704.64	240	$48,776.09	174	$42,248.32	77	$33,323.01	
22%	2540	$325,367.78	429	$70,377.01	249	$50,645.17	179	$43,356.69	78	$33,662.50	
23%	4975	$649,673.95	459	$75,767.28	258	$52,663.60	183	$44,524.91	78	$34,008.97	
24%	*	*	495	$82,054.80	268	$54,850.03	188	$45,757.96	79	$34,362.68	
25%	*	*	537	$89,484.10	279	$57,226.39	193	$47,061.41	80	$34,723.84	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$27,600.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	324	$36,710.13	211	$33,085.55	159	$31,524.88	129	$30,655.69	67	$29,050.21	
7%	341	$38,851.71	218	$34,220.02	163	$32,290.52	131	$31,232.15	68	$29,306.87	
8%	360	$41,260.22	225	$35,435.37	167	$33,094.39	133	$31,830.75	68	$29,568.12	
9%	382	$43,989.02	233	$36,740.58	171	$33,939.42	136	$32,452.79	69	$29,834.07	
10%	407	$47,106.63	241	$38,145.97	175	$34,828.88	138	$33,099.70	69	$30,104.84	
11%	436	$50,702.67	250	$39,663.61	179	$35,766.33	141	$33,772.97	70	$30,380.60	
12%	469	$54,896.61	260	$41,307.49	184	$36,755.78	144	$34,474.25	71	$30,661.44	
13%	508	$59,851.30	270	$43,094.06	189	$37,801.71	146	$35,205.34	71	$30,947.54	
14%	555	$65,794.77	282	$45,042.76	194	$38,909.06	149	$35,968.20	72	$31,239.03	
15%	612	$73,056.23	294	$47,176.75	199	$40,083.44	153	$36,764.91	73	$31,536.05	
16%	683	$82,129.44	308	$49,523.77	205	$41,331.13	156	$37,597.81	73	$31,838.82	
17%	774	$93,790.17	323	$52,117.46	211	$42,659.19	159	$38,469.39	74	$32,147.43	
18%	894	$109,331.11	339	$54,998.89	218	$44,075.69	163	$39,382.42	75	$32,462.09	
19%	1061	$131,078.53	358	$58,218.79	225	$45,589.74	166	$40,339.93	75	$32,782.99	
20%	1310	$163,683.99	379	$61,840.61	232	$47,211.80	170	$41,345.29	76	$33,110.30	
21%	1723	$217,998.61	402	$65,944.65	240	$48,953.86	174	$42,402.15	77	$33,444.22	
22%	2542	$326,567.79	429	$70,634.15	249	$50,829.79	179	$43,514.58	78	$33,784.95	
23%	4979	$652,073.97	460	$76,044.18	258	$52,855.59	183	$44,687.06	78	$34,132.68	
24%	*	*	495	$82,354.77	268	$55,050.03	188	$45,924.63	79	$34,487.68	
25%	*	*	538	$89,811.35	279	$57,435.08	193	$47,232.83	80	$34,850.15	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$27,700.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	324	$36,843.47	212	$33,205.55	159	$31,639.16	129	$30,766.81	67	$29,155.47	
7%	341	$38,992.88	218	$34,344.16	163	$32,407.59	131	$31,345.36	68	$29,413.07	
8%	361	$41,410.22	226	$35,563.94	167	$33,214.40	133	$31,946.13	68	$29,675.26	
9%	383	$44,149.02	233	$36,873.90	171	$34,062.50	136	$32,570.44	69	$29,942.18	
10%	408	$47,278.06	241	$38,284.43	175	$34,955.19	138	$33,219.70	69	$30,213.93	
11%	436	$50,887.28	250	$39,807.61	179	$35,896.05	141	$33,895.42	70	$30,490.69	
12%	470	$55,096.60	260	$41,457.49	184	$36,889.12	144	$34,599.26	71	$30,772.55	
13%	509	$60,069.50	270	$43,250.57	189	$37,938.86	147	$35,333.00	71	$31,059.68	
14%	556	$66,034.77	282	$45,206.41	194	$39,050.24	150	$36,098.63	72	$31,352.24	
15%	613	$73,322.89	294	$47,348.17	199	$40,228.89	153	$36,898.26	73	$31,650.34	
16%	684	$82,429.44	308	$49,703.79	205	$41,481.12	156	$37,734.18	73	$31,954.20	
17%	774	$94,133.04	323	$52,306.95	211	$42,814.02	159	$38,608.92	74	$32,263.94	
18%	895	$109,731.11	340	$55,198.87	218	$44,235.69	163	$39,525.28	75	$32,579.74	
19%	1062	$131,558.53	358	$58,430.57	225	$45,755.25	167	$40,486.28	75	$32,901.81	
20%	1311	$164,283.99	379	$62,065.60	233	$47,383.21	170	$41,495.28	76	$33,230.30	
21%	1724	$218,798.63	402	$66,184.62	241	$49,131.64	175	$42,555.99	77	$33,565.43	
22%	2544	$327,767.80	429	$70,891.30	249	$51,014.41	179	$43,672.48	78	$33,907.41	
23%	4983	$654,473.94	460	$76,321.13	258	$53,047.58	183	$44,849.21	78	$34,256.39	
24%	*	*	496	$82,654.78	269	$55,250.03	188	$46,091.30	79	$34,612.68	
25%	*	*	538	$90,138.67	279	$57,643.75	193	$47,404.26	80	$34,976.47	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$27,800.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	324	$36,976.80	212	$33,325.55	160	$31,753.44	129	$30,877.92	67	$29,260.74	
7%	341	$39,134.05	218	$34,468.30	163	$32,524.67	131	$31,458.57	68	$29,519.27	
8%	361	$41,560.22	226	$35,692.51	167	$33,334.40	133	$32,061.51	68	$29,782.40	
9%	383	$44,309.02	233	$37,007.23	171	$34,185.58	136	$32,688.09	69	$30,050.29	
10%	408	$47,449.49	242	$38,422.90	175	$35,081.50	138	$33,339.70	70	$30,323.02	
11%	437	$51,071.90	251	$39,951.61	179	$36,025.78	141	$34,017.87	70	$30,600.78	
12%	470	$55,296.61	260	$41,607.50	184	$37,022.45	144	$34,724.26	71	$30,883.66	
13%	509	$60,287.67	271	$43,407.10	189	$38,076.00	147	$35,460.67	71	$31,171.83	
14%	556	$66,274.78	282	$45,370.05	194	$39,191.42	150	$36,229.07	72	$31,465.45	
15%	613	$73,589.56	294	$47,519.59	200	$40,374.36	153	$37,031.59	73	$31,764.63	
16%	684	$82,729.44	308	$49,883.78	205	$41,631.11	156	$37,870.54	73	$32,069.58	
17%	775	$94,475.90	323	$52,496.42	212	$42,968.87	159	$38,748.44	74	$32,380.44	
18%	895	$110,131.11	340	$55,398.89	218	$44,395.69	163	$39,668.13	75	$32,697.39	
19%	1063	$132,038.52	358	$58,642.33	225	$45,920.77	167	$40,632.64	75	$33,020.62	
20%	1312	$164,883.98	379	$62,290.60	233	$47,554.65	171	$41,645.29	76	$33,350.30	
21%	1726	$219,598.61	403	$66,424.62	241	$49,309.44	175	$42,709.84	77	$33,686.65	
22%	2546	$328,967.80	429	$71,148.44	249	$51,199.02	179	$43,830.37	78	$34,029.85	
23%	4988	$656,873.96	460	$76,598.05	259	$53,239.59	184	$45,011.37	78	$34,380.10	
24%	*	*	496	$82,954.79	269	$55,450.03	188	$46,257.97	79	$34,737.68	
25%	*	*	538	$90,465.90	280	$57,852.44	193	$47,575.68	80	$35,102.78	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$27,900.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	324	$37,110.14	212	$33,445.56	160	$31,867.73	129	$30,989.03	67	$29,366.00	
7%	342	$39,275.23	219	$34,592.44	163	$32,641.74	131	$31,571.77	68	$29,625.46	
8%	361	$41,710.22	226	$35,821.08	167	$33,454.40	133	$32,176.90	68	$29,889.54	
9%	383	$44,469.02	234	$37,140.56	171	$34,308.66	136	$32,805.74	69	$30,158.40	
10%	408	$47,620.92	242	$38,561.37	175	$35,207.82	138	$33,459.70	70	$30,432.11	
11%	437	$51,256.52	251	$40,095.61	180	$36,155.51	141	$34,140.31	70	$30,710.87	
12%	470	$55,496.61	260	$41,757.49	184	$37,155.79	144	$34,849.27	71	$30,994.78	
13%	510	$60,505.85	271	$43,563.63	189	$38,213.14	147	$35,588.33	71	$31,283.98	
14%	557	$66,514.76	282	$45,533.67	194	$39,332.60	150	$36,359.50	72	$31,578.66	
15%	614	$73,856.22	295	$47,691.03	200	$40,519.81	153	$37,164.92	73	$31,878.92	
16%	685	$83,029.44	308	$50,063.77	206	$41,781.11	156	$38,006.90	73	$32,184.96	
17%	776	$94,818.74	323	$52,685.88	212	$43,123.71	159	$38,887.97	74	$32,496.95	
18%	896	$110,531.11	340	$55,598.90	218	$44,555.68	163	$39,810.99	75	$32,815.04	
19%	1064	$132,518.52	359	$58,854.08	225	$46,086.28	167	$40,778.98	76	$33,139.43	
20%	1313	$165,483.98	379	$62,515.60	233	$47,726.09	171	$41,795.29	76	$33,470.30	
21%	1727	$220,398.62	403	$66,664.65	241	$49,487.21	175	$42,863.69	77	$33,807.86	
22%	2548	$330,167.80	430	$71,405.58	249	$51,383.61	179	$43,988.26	78	$34,152.30	
23%	4992	$659,273.97	461	$76,874.95	259	$53,431.61	184	$45,173.54	79	$34,503.81	
24%	*	*	496	$83,254.76	269	$55,650.03	188	$46,424.62	79	$34,862.68	
25%	*	*	539	$90,793.19	280	$58,061.15	193	$47,747.11	80	$35,229.09	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$28,000.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	325	$37,243.46	212	$33,565.56	160	$31,982.01	129	$31,100.14	67	$29,471.26
7%	342	$39,416.41	219	$34,716.58	163	$32,758.81	131	$31,684.98	68	$29,731.66
8%	361	$41,860.22	226	$35,949.66	167	$33,574.40	134	$32,292.28	68	$29,996.69
9%	383	$44,629.02	234	$37,273.90	171	$34,431.74	136	$32,923.39	69	$30,266.51
10%	408	$47,792.35	242	$38,699.83	175	$35,334.13	139	$33,579.70	70	$30,541.20
11%	437	$51,441.13	251	$40,239.61	180	$36,285.24	141	$34,262.76	70	$30,820.96
12%	471	$55,696.60	261	$41,907.48	184	$37,289.12	144	$34,974.27	71	$31,105.89
13%	510	$60,724.05	271	$43,720.16	189	$38,350.27	147	$35,715.99	71	$31,396.12
14%	557	$66,754.78	282	$45,697.30	194	$39,473.77	150	$36,489.94	72	$31,691.87
15%	614	$74,122.89	295	$47,862.47	200	$40,665.26	153	$37,298.25	73	$31,993.20
16%	685	$83,329.44	309	$50,243.76	206	$41,931.12	156	$38,143.26	73	$32,300.34
17%	776	$95,161.62	324	$52,875.34	212	$43,278.55	160	$39,027.51	74	$32,613.45
18%	897	$110,931.12	340	$55,798.89	218	$44,715.67	163	$39,953.85	75	$32,932.68
19%	1064	$132,998.53	359	$59,065.85	225	$46,251.80	167	$40,925.32	76	$33,258.24
20%	1314	$166,083.97	380	$62,740.61	233	$47,897.52	171	$41,945.30	76	$33,590.30
21%	1728	$221,198.61	403	$66,904.63	241	$49,664.98	175	$43,017.54	77	$33,929.07
22%	2550	$331,367.78	430	$71,662.73	250	$51,568.24	179	$44,146.15	78	$34,274.75
23%	4996	$661,673.95	461	$77,151.90	259	$53,623.61	184	$45,335.71	79	$34,627.53
24%	*	*	497	$83,554.79	269	$55,850.03	189	$46,591.28	79	$34,987.67
25%	*	*	539	$91,120.47	280	$58,269.86	194	$47,918.55	80	$35,355.41

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$28,100.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	325	$37,376.80	212	$33,685.56	160	$32,096.30	129	$31,211.25	67	$29,576.53	
7%	342	$39,557.58	219	$34,840.72	163	$32,875.88	131	$31,798.18	68	$29,837.86	
8%	362	$42,010.22	226	$36,078.23	167	$33,694.39	134	$32,407.67	68	$30,103.83	
9%	384	$44,789.02	234	$37,407.24	171	$34,554.82	136	$33,041.04	69	$30,374.61	
10%	409	$47,963.77	242	$38,838.28	175	$35,460.45	139	$33,699.70	70	$30,650.30	
11%	438	$51,625.75	251	$40,383.61	180	$36,414.98	141	$34,385.21	70	$30,931.05	
12%	471	$55,896.61	261	$42,057.49	184	$37,422.45	144	$35,099.26	71	$31,217.00	
13%	510	$60,942.21	271	$43,876.67	189	$38,487.41	147	$35,843.66	72	$31,508.27	
14%	557	$66,994.76	283	$45,860.94	195	$39,614.93	150	$36,620.38	72	$31,805.07	
15%	615	$74,389.56	295	$48,033.89	200	$40,810.72	153	$37,431.58	73	$32,107.49	
16%	686	$83,629.44	309	$50,423.77	206	$42,081.12	156	$38,279.61	73	$32,415.72	
17%	777	$95,504.46	324	$53,064.83	212	$43,433.38	160	$39,167.05	74	$32,729.96	
18%	897	$111,331.11	340	$55,998.87	219	$44,875.67	163	$40,096.71	75	$33,050.33	
19%	1065	$133,478.54	359	$59,277.63	226	$46,417.33	167	$41,071.66	76	$33,377.05	
20%	1316	$166,683.98	380	$62,965.60	233	$48,068.96	171	$42,095.31	76	$33,710.30	
21%	1730	$221,998.62	403	$67,144.61	241	$49,842.76	175	$43,171.39	77	$34,050.28	
22%	2553	$332,567.78	430	$71,919.87	250	$51,752.86	179	$44,304.04	78	$34,397.20	
23%	5001	$664,073.94	461	$77,428.82	259	$53,815.60	184	$45,497.89	79	$34,751.25	
24%	*	*	497	$83,854.79	269	$56,050.03	189	$46,757.95	79	$35,112.67	
25%	*	*	540	$91,447.71	280	$58,478.57	194	$48,089.99	80	$35,481.72	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$28,200.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	325	$37,510.14	212	$33,805.55	160	$32,210.59	129	$31,322.36	67	$29,681.79	
7%	342	$39,698.76	219	$34,964.85	164	$32,992.96	131	$31,911.39	68	$29,944.05	
8%	362	$42,160.22	226	$36,206.80	167	$33,814.39	134	$32,523.06	68	$30,210.97	
9%	384	$44,949.02	234	$37,540.58	171	$34,677.89	136	$33,158.69	69	$30,482.72	
10%	409	$48,135.20	242	$38,976.74	176	$35,586.76	139	$33,819.70	70	$30,759.39	
11%	438	$51,810.37	251	$40,527.61	180	$36,544.71	141	$34,507.66	70	$31,041.14	
12%	471	$56,096.60	261	$42,207.49	185	$37,555.78	144	$35,224.26	71	$31,328.11	
13%	511	$61,160.41	271	$44,033.18	189	$38,624.55	147	$35,971.32	72	$31,620.42	
14%	558	$67,234.78	283	$46,024.58	195	$39,756.11	150	$36,750.81	72	$31,918.28	
15%	615	$74,656.22	295	$48,205.31	200	$40,956.17	153	$37,564.91	73	$32,221.78	
16%	686	$83,929.44	309	$50,603.79	206	$42,231.13	156	$38,415.97	74	$32,531.11	
17%	777	$95,847.32	324	$53,254.32	212	$43,588.22	160	$39,306.59	74	$32,846.46	
18%	898	$111,731.11	341	$56,198.88	219	$45,035.68	163	$40,239.56	75	$33,167.98	
19%	1066	$133,958.53	359	$59,489.39	226	$46,582.84	167	$41,218.00	76	$33,495.86	
20%	1317	$167,283.98	380	$63,190.60	233	$48,240.38	171	$42,245.32	76	$33,830.30	
21%	1731	$222,798.63	404	$67,384.64	241	$50,020.53	175	$43,325.24	77	$34,171.49	
22%	2555	$333,767.78	431	$72,177.01	250	$51,937.48	179	$44,461.93	78	$34,519.65	
23%	5005	$666,473.97	462	$77,705.72	259	$54,007.59	184	$45,660.06	79	$34,874.97	
24%	*	*	498	$84,154.76	269	$56,250.03	189	$46,924.62	79	$35,237.67	
25%	*	*	540	$91,775.02	280	$58,687.24	194	$48,261.41	80	$35,608.03	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$28,300.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	325	$37,643.47	212	$33,925.55	160	$32,324.87	129	$31,433.47	67	$29,787.05	
7%	343	$39,839.94	219	$35,088.99	164	$33,110.04	131	$32,024.60	68	$30,050.24	
8%	362	$42,310.22	226	$36,335.37	167	$33,934.39	134	$32,638.44	68	$30,318.11	
9%	384	$45,109.02	234	$37,673.90	171	$34,800.96	136	$33,276.33	69	$30,590.83	
10%	409	$48,306.63	242	$39,115.20	176	$35,713.09	139	$33,939.70	70	$30,868.48	
11%	438	$51,994.98	251	$40,671.61	180	$36,674.45	141	$34,630.10	70	$31,151.23	
12%	472	$56,296.60	261	$42,357.49	185	$37,689.12	144	$35,349.26	71	$31,439.23	
13%	511	$61,378.59	272	$44,189.70	190	$38,761.70	147	$36,098.98	72	$31,732.57	
14%	558	$67,474.77	283	$46,188.23	195	$39,897.30	150	$36,881.25	72	$32,031.49	
15%	616	$74,922.89	295	$48,376.73	200	$41,101.62	153	$37,698.24	73	$32,336.06	
16%	687	$84,229.44	309	$50,783.78	206	$42,381.14	156	$38,552.33	74	$32,646.49	
17%	778	$96,190.19	324	$53,443.78	212	$43,743.06	160	$39,446.13	74	$32,962.97	
18%	899	$112,131.11	341	$56,398.90	219	$45,195.68	163	$40,382.42	75	$33,285.63	
19%	1067	$134,438.53	360	$59,701.14	226	$46,748.36	167	$41,364.34	76	$33,614.67	
20%	1318	$167,883.99	380	$63,415.60	233	$48,411.79	171	$42,395.31	76	$33,950.30	
21%	1733	$223,598.61	404	$67,624.65	241	$50,198.30	175	$43,479.09	77	$34,292.70	
22%	2557	$334,967.79	431	$72,434.15	250	$52,122.10	180	$44,619.83	78	$34,642.09	
23%	5009	$668,873.96	462	$77,982.66	259	$54,199.57	184	$45,822.21	79	$34,998.69	
24%	*	*	498	$84,454.80	270	$56,450.03	189	$47,091.29	79	$35,362.67	
25%	*	*	540	$92,102.27	281	$58,895.92	194	$48,432.84	80	$35,734.34	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$28,400.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	325	$37,776.80	213	$34,045.55	160	$32,439.16	129	$31,544.58	67	$29,892.31	
7%	343	$39,981.12	219	$35,213.12	164	$33,227.11	132	$32,137.80	68	$30,156.44	
8%	362	$42,460.22	227	$36,463.94	168	$34,054.39	134	$32,753.83	69	$30,425.26	
9%	385	$45,269.02	234	$37,807.23	172	$34,924.04	136	$33,393.97	69	$30,698.94	
10%	410	$48,478.06	243	$39,253.67	176	$35,839.40	139	$34,059.70	70	$30,977.57	
11%	439	$52,179.59	252	$40,815.61	180	$36,804.17	142	$34,752.56	70	$31,261.32	
12%	472	$56,496.62	261	$42,507.50	185	$37,822.45	144	$35,474.25	71	$31,550.34	
13%	512	$61,596.76	272	$44,346.23	190	$38,898.85	147	$36,226.64	72	$31,844.72	
14%	559	$67,714.77	283	$46,351.86	195	$40,038.48	150	$37,011.68	72	$32,144.69	
15%	616	$75,189.56	296	$48,548.17	200	$41,247.07	153	$37,831.58	73	$32,450.35	
16%	687	$84,529.44	309	$50,963.76	206	$42,531.13	157	$38,688.70	74	$32,761.88	
17%	779	$96,533.02	324	$53,633.24	212	$43,897.90	160	$39,585.67	74	$33,079.48	
18%	899	$112,531.10	341	$56,598.90	219	$45,355.69	164	$40,525.27	75	$33,403.27	
19%	1068	$134,918.52	360	$59,912.91	226	$46,913.87	167	$41,510.67	76	$33,733.49	
20%	1319	$168,483.99	381	$63,640.60	234	$48,583.21	171	$42,545.31	76	$34,070.30	
21%	1734	$224,398.62	404	$67,864.62	242	$50,376.10	175	$43,632.94	77	$34,413.91	
22%	2559	$336,167.79	431	$72,691.30	250	$52,306.72	180	$44,777.74	78	$34,764.54	
23%	5013	$671,273.95	462	$78,259.59	260	$54,391.59	184	$45,984.36	79	$35,122.40	
24%	*	*	498	$84,754.78	270	$56,650.03	189	$47,257.96	80	$35,487.67	
25%	*	*	541	$92,429.55	281	$59,104.62	194	$48,604.26	80	$35,860.66	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$28,500.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	326	$37,910.13	213	$34,165.55	160	$32,553.45	129	$31,655.69	67	$29,997.58	
7%	343	$40,122.29	220	$35,337.26	164	$33,344.18	132	$32,251.02	68	$30,262.63	
8%	363	$42,610.22	227	$36,592.51	168	$34,174.39	134	$32,869.22	69	$30,532.40	
9%	385	$45,429.02	234	$37,940.56	172	$35,047.12	136	$33,511.62	69	$30,807.04	
10%	410	$48,649.49	243	$39,392.14	176	$35,965.72	139	$34,179.70	70	$31,086.67	
11%	439	$52,364.21	252	$40,959.61	180	$36,933.89	142	$34,875.01	70	$31,371.41	
12%	472	$56,696.60	261	$42,657.48	185	$37,955.78	144	$35,599.25	71	$31,661.45	
13%	512	$61,814.96	272	$44,502.76	190	$39,036.00	147	$36,354.29	72	$31,956.88	
14%	559	$67,954.78	283	$46,515.48	195	$40,179.66	150	$37,142.12	72	$32,257.90	
15%	617	$75,456.22	296	$48,719.61	201	$41,392.53	153	$37,964.91	73	$32,564.64	
16%	688	$84,829.44	310	$51,143.76	206	$42,681.12	157	$38,825.07	74	$32,877.26	
17%	779	$96,875.91	325	$53,822.72	213	$44,052.74	160	$39,725.21	74	$33,195.98	
18%	900	$112,931.11	341	$56,798.88	219	$45,515.69	164	$40,668.13	75	$33,520.92	
19%	1069	$135,398.52	360	$60,124.68	226	$47,079.39	167	$41,657.01	76	$33,852.30	
20%	1320	$169,084.00	381	$63,865.60	234	$48,754.65	171	$42,695.30	76	$34,190.30	
21%	1736	$225,198.61	405	$68,104.62	242	$50,553.88	175	$43,786.77	77	$34,535.13	
22%	2561	$337,367.80	432	$72,948.44	250	$52,491.31	180	$44,935.64	78	$34,886.99	
23%	5018	$673,673.94	463	$78,536.49	260	$54,583.61	184	$46,146.52	79	$35,246.11	
24%	*	*	499	$85,054.77	270	$56,850.03	189	$47,424.63	80	$35,612.67	
25%	*	*	541	$92,756.84	281	$59,313.33	194	$48,775.69	80	$35,986.97	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$28,600.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	326	$38,043.47	213	$34,285.56	160	$32,667.73	129	$31,766.80	67	$30,102.84	
7%	343	$40,263.46	220	$35,461.41	164	$33,461.25	132	$32,364.23	68	$30,368.83	
8%	363	$42,760.22	227	$36,721.08	168	$34,294.39	134	$32,984.60	69	$30,639.54	
9%	385	$45,589.02	235	$38,073.90	172	$35,170.19	137	$33,629.26	69	$30,915.15	
10%	410	$48,820.92	243	$39,530.60	176	$36,092.03	139	$34,299.70	70	$31,195.76	
11%	439	$52,548.82	252	$41,103.61	180	$37,063.62	142	$34,997.46	70	$31,481.50	
12%	473	$56,896.61	262	$42,807.48	185	$38,089.12	144	$35,724.25	71	$31,772.56	
13%	512	$62,033.13	272	$44,659.29	190	$39,173.14	147	$36,481.95	72	$32,069.03	
14%	560	$68,194.76	284	$46,679.12	195	$40,320.84	150	$37,272.55	72	$32,371.10	
15%	617	$75,722.89	296	$48,891.04	201	$41,537.99	154	$38,098.24	73	$32,678.92	
16%	688	$85,129.44	310	$51,323.78	206	$42,831.11	157	$38,961.44	74	$32,992.65	
17%	780	$97,218.75	325	$54,012.21	213	$44,207.58	160	$39,864.74	74	$33,312.48	
18%	901	$113,331.11	342	$56,998.88	219	$45,675.68	164	$40,810.99	75	$33,638.57	
19%	1069	$135,878.52	360	$60,336.45	226	$47,244.90	167	$41,803.35	76	$33,971.11	
20%	1321	$169,684.00	381	$64,090.60	234	$48,926.09	171	$42,845.29	77	$34,310.30	
21%	1737	$225,998.62	405	$68,344.65	242	$50,731.65	176	$43,940.61	77	$34,656.34	
22%	2563	$338,567.80	432	$73,205.58	251	$52,675.93	180	$45,093.53	78	$35,009.44	
23%	5022	$676,073.96	463	$78,813.43	260	$54,775.61	184	$46,308.67	79	$35,369.82	
24%	*	*	499	$85,354.80	270	$57,050.03	189	$47,591.31	80	$35,737.68	
25%	*	*	541	$93,084.08	281	$59,522.04	194	$48,947.11	80	$36,113.28	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$28,700.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	326	$38,176.81	213	$34,405.56	160	$32,782.01	129	$31,877.91	67	$30,208.10	
7%	344	$40,404.64	220	$35,585.54	164	$33,578.33	132	$32,477.44	68	$30,475.02	
8%	363	$42,910.22	227	$36,849.66	168	$34,414.40	134	$33,099.99	69	$30,746.69	
9%	385	$45,749.02	235	$38,207.24	172	$35,293.27	137	$33,746.91	69	$31,023.26	
10%	411	$48,992.34	243	$39,669.05	176	$36,218.35	139	$34,419.70	70	$31,304.85	
11%	440	$52,733.43	252	$41,247.61	180	$37,193.34	142	$35,119.91	70	$31,591.59	
12%	473	$57,096.62	262	$42,957.49	185	$38,222.45	145	$35,849.25	71	$31,883.68	
13%	513	$62,251.31	272	$44,815.80	190	$39,310.28	147	$36,609.60	72	$32,181.18	
14%	560	$68,434.78	284	$46,842.76	195	$40,462.01	150	$37,402.98	72	$32,484.31	
15%	617	$75,989.56	296	$49,062.46	201	$41,683.45	154	$38,231.58	73	$32,793.21	
16%	689	$85,429.44	310	$51,503.78	207	$42,981.11	157	$39,097.81	74	$33,108.03	
17%	780	$97,561.60	325	$54,201.68	213	$44,362.42	160	$40,004.27	74	$33,428.98	
18%	902	$113,731.12	342	$57,198.89	219	$45,835.67	164	$40,953.85	75	$33,756.22	
19%	1070	$136,358.54	361	$60,548.19	226	$47,410.42	168	$41,949.70	76	$34,089.92	
20%	1322	$170,284.01	381	$64,315.60	234	$49,097.53	172	$42,995.28	77	$34,430.30	
21%	1738	$226,798.63	405	$68,584.64	242	$50,909.43	176	$44,094.46	77	$34,777.55	
22%	2565	$339,767.81	432	$73,462.73	251	$52,860.55	180	$45,251.42	78	$35,131.89	
23%	5026	$678,473.98	463	$79,090.37	260	$54,967.60	185	$46,470.83	79	$35,493.53	
24%	*	*	499	$85,654.78	270	$57,250.03	189	$47,757.97	80	$35,862.68	
25%	*	*	542	$93,411.38	281	$59,730.73	194	$49,118.54	80	$36,239.60	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$28,800.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	326	$38,310.13	213	$34,525.56	161	$32,896.30	130	$31,989.03	68	$30,313.36	
7%	344	$40,545.82	220	$35,709.68	164	$33,695.40	132	$32,590.65	68	$30,581.21	
8%	364	$43,060.22	227	$36,978.23	168	$34,534.40	134	$33,215.37	69	$30,853.83	
9%	386	$45,909.02	235	$38,340.58	172	$35,416.35	137	$33,864.56	69	$31,131.36	
10%	411	$49,163.77	243	$39,807.51	176	$36,344.66	139	$34,539.70	70	$31,413.94	
11%	440	$52,918.06	252	$41,391.61	181	$37,323.07	142	$35,242.36	70	$31,701.68	
12%	473	$57,296.60	262	$43,107.49	185	$38,355.79	145	$35,974.25	71	$31,994.78	
13%	513	$62,469.50	272	$44,972.31	190	$39,447.42	148	$36,737.26	72	$32,293.33	
14%	560	$68,674.76	284	$47,006.41	195	$40,603.18	151	$37,533.41	72	$32,597.51	
15%	618	$76,256.22	296	$49,233.87	201	$41,828.90	154	$38,364.92	73	$32,907.50	
16%	689	$85,729.44	310	$51,683.77	207	$43,131.12	157	$39,234.18	74	$33,223.42	
17%	781	$97,904.48	325	$54,391.14	213	$44,517.26	160	$40,143.80	74	$33,545.48	
18%	902	$114,131.11	342	$57,398.90	220	$45,995.66	164	$41,096.70	75	$33,873.86	
19%	1071	$136,838.53	361	$60,759.97	227	$47,575.95	168	$42,096.05	76	$34,208.74	
20%	1323	$170,884.01	382	$64,540.60	234	$49,268.96	172	$43,145.29	77	$34,550.30	
21%	1740	$227,598.61	405	$68,824.62	242	$51,087.20	176	$44,248.30	77	$34,898.76	
22%	2567	$340,967.79	432	$73,719.87	251	$53,045.17	180	$45,409.31	78	$35,254.33	
23%	5030	$680,873.96	464	$79,367.25	260	$55,159.59	185	$46,633.00	79	$35,617.24	
24%	*	*	500	$85,954.77	270	$57,450.03	189	$47,924.62	80	$35,987.69	
25%	*	*	542	$93,738.65	281	$59,939.40	195	$49,289.97	80	$36,365.91	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$28,900.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	327	$38,443.46	213	$34,645.55	161	$33,010.58	130	$32,100.14	68	$30,418.63	
7%	344	$40,687.00	220	$35,833.82	164	$33,812.47	132	$32,703.85	68	$30,687.41	
8%	364	$43,210.22	227	$37,106.80	168	$34,654.40	134	$33,330.75	69	$30,960.98	
9%	386	$46,069.02	235	$38,473.91	172	$35,539.43	137	$33,982.21	69	$31,239.47	
10%	411	$49,335.20	243	$39,945.97	176	$36,470.98	139	$34,659.70	70	$31,523.04	
11%	440	$53,102.67	252	$41,535.61	181	$37,452.81	142	$35,364.81	71	$31,811.78	
12%	474	$57,496.61	262	$43,257.50	185	$38,489.12	145	$36,099.26	71	$32,105.89	
13%	513	$62,687.67	273	$45,128.84	190	$39,584.56	148	$36,864.92	72	$32,405.48	
14%	561	$68,914.77	284	$47,170.04	195	$40,744.35	151	$37,663.85	72	$32,710.71	
15%	618	$76,522.89	297	$49,405.31	201	$41,974.35	154	$38,498.25	73	$33,021.78	
16%	690	$86,029.44	310	$51,863.76	207	$43,281.12	157	$39,370.54	74	$33,338.81	
17%	782	$98,247.31	326	$54,580.60	213	$44,672.09	160	$40,283.32	74	$33,661.98	
18%	903	$114,531.11	342	$57,598.89	220	$46,155.67	164	$41,239.56	75	$33,991.51	
19%	1072	$137,318.53	361	$60,971.74	227	$47,741.46	168	$42,242.40	76	$34,327.55	
20%	1324	$171,484.01	382	$64,765.60	234	$49,440.37	172	$43,295.30	77	$34,670.30	
21%	1741	$228,398.62	406	$69,064.63	242	$51,264.97	176	$44,402.15	77	$35,019.97	
22%	2569	$342,167.78	433	$73,977.01	251	$53,229.79	180	$45,567.20	78	$35,376.78	
23%	5034	$683,273.95	464	$79,644.20	260	$55,351.57	185	$46,795.18	79	$35,740.95	
24%	*	*	500	$86,254.80	271	$57,650.03	190	$48,091.28	80	$36,112.70	
25%	*	*	543	$94,065.90	282	$60,148.10	195	$49,461.42	81	$36,492.23	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$29,000.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	327	$38,576.80	213	$34,765.55	161	$33,124.87	130	$32,211.25	68	$30,523.89	
7%	344	$40,828.17	220	$35,957.95	164	$33,929.54	132	$32,817.06	68	$30,793.60	
8%	364	$43,360.22	227	$37,235.37	168	$34,774.39	134	$33,446.13	69	$31,068.12	
9%	386	$46,229.02	235	$38,607.24	172	$35,662.51	137	$34,099.86	69	$31,347.58	
10%	411	$49,506.63	244	$40,084.44	176	$36,597.29	139	$34,779.70	70	$31,632.13	
11%	440	$53,287.28	253	$41,679.61	181	$37,582.54	142	$35,487.25	71	$31,921.87	
12%	474	$57,696.62	262	$43,407.49	185	$38,622.45	145	$36,224.26	71	$32,217.00	
13%	514	$62,905.87	273	$45,285.36	190	$39,721.70	148	$36,992.58	72	$32,517.63	
14%	561	$69,154.77	284	$47,333.67	196	$40,885.53	151	$37,794.29	72	$32,823.92	
15%	619	$76,789.56	297	$49,576.76	201	$42,119.81	154	$38,631.59	73	$33,136.07	
16%	690	$86,329.44	311	$52,043.76	207	$43,431.13	157	$39,506.89	74	$33,454.19	
17%	782	$98,590.19	326	$54,770.10	213	$44,826.93	161	$40,422.86	75	$33,778.49	
18%	904	$114,931.12	343	$57,798.87	220	$46,315.68	164	$41,382.42	75	$34,109.16	
19%	1073	$137,798.53	361	$61,183.52	227	$47,906.98	168	$42,388.74	76	$34,446.36	
20%	1325	$172,084.00	382	$64,990.60	234	$49,611.79	172	$43,445.31	77	$34,790.30	
21%	1743	$229,198.61	406	$69,304.65	243	$51,442.75	176	$44,556.00	77	$35,141.18	
22%	2572	$343,367.78	433	$74,234.15	251	$53,414.42	180	$45,725.10	78	$35,499.23	
23%	5038	$685,673.94	464	$79,921.14	261	$55,543.59	185	$46,957.35	79	$35,864.66	
24%	*	*	500	$86,554.77	271	$57,850.03	190	$48,257.95	80	$36,237.70	
25%	*	*	543	$94,393.21	282	$60,356.80	195	$49,632.84	81	$36,618.55	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$29,100.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	327	$38,710.14	214	$34,885.55	161	$33,239.16	130	$32,322.36	68	$30,629.16	
7%	345	$40,969.35	220	$36,082.09	164	$34,046.62	132	$32,930.26	68	$30,899.80	
8%	364	$43,510.22	228	$37,363.94	168	$34,894.39	134	$33,561.51	69	$31,175.27	
9%	386	$46,389.02	235	$38,740.56	172	$35,785.59	137	$34,217.50	69	$31,455.68	
10%	412	$49,678.06	244	$40,222.91	176	$36,723.60	139	$34,899.70	70	$31,741.22	
11%	441	$53,471.91	253	$41,823.61	181	$37,712.28	142	$35,609.70	71	$32,031.96	
12%	475	$57,896.60	262	$43,557.48	186	$38,755.78	145	$36,349.27	71	$32,328.11	
13%	514	$63,124.04	273	$45,441.89	191	$39,858.84	148	$37,120.25	72	$32,629.78	
14%	562	$69,394.76	284	$47,497.29	196	$41,026.71	151	$37,924.72	73	$32,937.13	
15%	619	$77,056.23	297	$49,748.18	201	$42,265.26	154	$38,764.92	73	$33,250.36	
16%	691	$86,629.44	311	$52,223.78	207	$43,581.14	157	$39,643.25	74	$33,569.58	
17%	783	$98,933.03	326	$54,959.58	213	$44,981.77	161	$40,562.40	75	$33,895.00	
18%	904	$115,331.11	343	$57,998.89	220	$46,475.69	164	$41,525.28	75	$34,226.81	
19%	1074	$138,278.52	362	$61,395.25	227	$48,072.49	168	$42,535.07	76	$34,565.17	
20%	1326	$172,684.00	383	$65,215.60	235	$49,783.21	172	$43,595.31	77	$34,910.30	
21%	1744	$229,998.62	406	$69,544.63	243	$51,620.55	176	$44,709.85	77	$35,262.39	
22%	2574	$344,567.78	433	$74,491.30	251	$53,599.01	180	$45,882.99	78	$35,621.68	
23%	5043	$688,073.94	464	$80,198.03	261	$55,735.61	185	$47,119.52	79	$35,988.37	
24%	*	*	501	$86,854.77	271	$58,050.03	190	$48,424.62	80	$36,362.70	
25%	*	*	543	$94,720.45	282	$60,565.51	195	$49,804.27	81	$36,744.87	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$29,200.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	327	$38,843.47	214	$35,005.55	161	$33,353.44	130	$32,433.47	68	$30,734.42	
7%	345	$41,110.53	221	$36,206.23	165	$34,163.69	132	$33,043.47	68	$31,005.99	
8%	365	$43,660.22	228	$37,492.51	168	$35,014.39	135	$33,676.90	69	$31,282.41	
9%	387	$46,549.02	236	$38,873.89	172	$35,908.66	137	$34,335.15	69	$31,563.79	
10%	412	$49,849.49	244	$40,361.37	177	$36,849.93	140	$35,019.70	70	$31,850.31	
11%	441	$53,656.52	253	$41,967.61	181	$37,842.01	142	$35,732.15	71	$32,142.06	
12%	475	$58,096.61	263	$43,707.48	186	$38,889.12	145	$36,474.27	71	$32,439.22	
13%	515	$63,342.21	273	$45,598.41	191	$39,995.99	148	$37,247.91	72	$32,741.93	
14%	562	$69,634.78	285	$47,660.94	196	$41,167.89	151	$38,055.16	73	$33,050.34	
15%	620	$77,322.89	297	$49,919.60	201	$42,410.71	154	$38,898.25	73	$33,364.65	
16%	692	$86,929.44	311	$52,403.78	207	$43,731.13	157	$39,779.61	74	$33,684.96	
17%	783	$99,275.89	326	$55,149.04	213	$45,136.60	161	$40,701.93	75	$34,011.50	
18%	905	$115,731.11	343	$58,198.90	220	$46,635.70	164	$41,668.14	75	$34,344.46	
19%	1074	$138,758.52	362	$61,607.03	227	$48,238.01	168	$42,681.41	76	$34,683.98	
20%	1327	$173,284.00	383	$65,440.60	235	$49,954.65	172	$43,745.32	77	$35,030.30	
21%	1745	$230,798.63	407	$69,784.61	243	$51,798.32	176	$44,863.70	78	$35,383.61	
22%	2576	$345,767.78	434	$74,748.44	252	$53,783.62	181	$46,040.88	78	$35,744.13	
23%	5047	$690,473.95	465	$80,474.96	261	$55,927.61	185	$47,281.67	79	$36,112.08	
24%	*	*	501	$87,154.80	271	$58,250.03	190	$48,591.29	80	$36,487.70	
25%	*	*	544	$95,047.73	282	$60,774.22	195	$49,975.69	81	$36,871.19	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$29,300.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	328	$38,976.80	214	$35,125.56	161	$33,467.73	130	$32,544.58	68	$30,839.69	
7%	345	$41,251.70	221	$36,330.37	165	$34,280.77	132	$33,156.68	68	$31,112.18	
8%	365	$43,810.22	228	$37,621.08	168	$35,134.39	135	$33,792.28	69	$31,389.55	
9%	387	$46,709.02	236	$39,007.23	172	$36,031.73	137	$34,452.80	69	$31,671.90	
10%	412	$50,020.92	244	$40,499.82	177	$36,976.25	140	$35,139.70	70	$31,959.40	
11%	441	$53,841.13	253	$42,111.61	181	$37,971.74	142	$35,854.60	71	$32,252.15	
12%	475	$58,296.62	263	$43,857.49	186	$39,022.45	145	$36,599.26	71	$32,550.33	
13%	515	$63,560.41	273	$45,754.92	191	$40,133.14	148	$37,375.57	72	$32,854.08	
14%	562	$69,874.76	285	$47,824.59	196	$41,309.07	151	$38,185.59	73	$33,163.55	
15%	620	$77,589.56	297	$50,091.02	201	$42,556.16	154	$39,031.58	73	$33,478.93	
16%	692	$87,229.44	311	$52,583.77	207	$43,881.12	157	$39,915.97	74	$33,800.35	
17%	784	$99,618.76	326	$55,338.50	214	$45,291.45	161	$40,841.47	75	$34,128.01	
18%	906	$116,131.12	343	$58,398.89	220	$46,795.68	164	$41,810.99	75	$34,462.10	
19%	1075	$139,238.54	362	$61,818.80	227	$48,403.52	168	$42,827.75	76	$34,802.80	
20%	1328	$173,884.00	383	$65,665.60	235	$50,126.09	172	$43,895.31	77	$35,150.30	
21%	1747	$231,598.61	407	$70,024.64	243	$51,976.09	176	$45,017.55	78	$35,504.83	
22%	2578	$346,967.78	434	$75,005.58	252	$53,968.24	181	$46,198.79	78	$35,866.57	
23%	5051	$692,873.96	465	$80,751.91	261	$56,119.60	185	$47,443.82	79	$36,235.79	
24%	*	*	501	$87,454.77	271	$58,450.03	190	$48,757.96	80	$36,612.70	
25%	*	*	544	$95,375.03	282	$60,982.89	195	$50,147.12	81	$36,997.51	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$29,400.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	328	$39,110.13	214	$35,245.56	161	$33,582.02	130	$32,655.69	68	$30,944.95	
7%	345	$41,392.87	221	$36,454.51	165	$34,397.84	132	$33,269.88	68	$31,218.38	
8%	365	$43,960.22	228	$37,749.66	169	$35,254.39	135	$33,907.67	69	$31,496.70	
9%	387	$46,869.02	236	$39,140.57	173	$36,154.81	137	$34,570.45	69	$31,780.01	
10%	413	$50,192.34	244	$40,638.28	177	$37,102.56	140	$35,259.70	70	$32,068.49	
11%	442	$54,025.75	253	$42,255.61	181	$38,101.46	142	$35,977.04	71	$32,362.24	
12%	476	$58,496.60	263	$44,007.49	186	$39,155.78	145	$36,724.26	71	$32,661.44	
13%	515	$63,778.58	274	$45,911.44	191	$40,270.29	148	$37,503.24	72	$32,966.23	
14%	563	$70,114.78	285	$47,988.23	196	$41,450.25	151	$38,316.03	73	$33,276.75	
15%	621	$77,856.22	298	$50,262.45	202	$42,701.63	154	$39,164.91	73	$33,593.21	
16%	693	$87,529.44	311	$52,763.76	207	$44,031.11	158	$40,052.33	74	$33,915.73	
17%	784	$99,961.59	327	$55,527.98	214	$45,446.29	161	$40,981.01	75	$34,244.51	
18%	906	$116,531.10	343	$58,598.87	220	$46,955.67	165	$41,953.85	75	$34,579.75	
19%	1076	$139,718.53	362	$62,030.57	227	$48,569.04	168	$42,974.09	76	$34,921.61	
20%	1329	$174,484.00	383	$65,890.60	235	$50,297.53	172	$44,045.30	77	$35,270.30	
21%	1748	$232,398.62	407	$70,264.64	243	$52,153.87	176	$45,171.39	78	$35,626.04	
22%	2580	$348,167.78	434	$75,262.73	252	$54,152.86	181	$46,356.69	78	$35,989.02	
23%	5055	$695,273.97	465	$81,028.80	261	$56,311.59	185	$47,605.98	79	$36,359.50	
24%	*	*	502	$87,754.78	271	$58,650.03	190	$48,924.63	80	$36,737.69	
25%	*	*	544	$95,702.26	283	$61,191.57	195	$50,318.54	81	$37,123.84	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$29,500.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	328	$39,243.47	214	$35,365.56	161	$33,696.30	130	$32,766.80	68	$31,050.22	
7%	346	$41,534.05	221	$36,578.65	165	$34,514.91	132	$33,383.09	68	$31,324.57	
8%	365	$44,110.22	228	$37,878.23	169	$35,374.39	135	$34,023.06	69	$31,603.84	
9%	388	$47,029.02	236	$39,273.91	173	$36,277.89	137	$34,688.10	70	$31,888.11	
10%	413	$50,363.77	244	$40,776.74	177	$37,228.87	140	$35,379.70	70	$32,177.58	
11%	442	$54,210.36	253	$42,399.61	181	$38,231.19	142	$36,099.49	71	$32,472.34	
12%	476	$58,696.61	263	$44,157.50	186	$39,289.12	145	$36,849.26	71	$32,772.55	
13%	516	$63,996.77	274	$46,067.97	191	$40,407.42	148	$37,630.90	72	$33,078.39	
14%	563	$70,354.77	285	$48,151.85	196	$41,591.43	151	$38,446.47	73	$33,389.96	
15%	621	$78,122.89	298	$50,433.90	202	$42,847.09	154	$39,298.24	73	$33,707.49	
16%	693	$87,829.44	312	$52,943.77	208	$44,181.11	158	$40,188.70	74	$34,031.12	
17%	785	$100,304.48	327	$55,717.47	214	$45,601.13	161	$41,120.55	75	$34,361.02	
18%	907	$116,931.11	344	$58,798.88	220	$47,115.66	165	$42,096.70	75	$34,697.39	
19%	1077	$140,198.53	362	$62,242.32	228	$48,734.57	168	$43,120.43	76	$35,040.42	
20%	1330	$175,084.00	384	$66,115.60	235	$50,468.96	172	$44,195.30	77	$35,390.30	
21%	1749	$233,198.63	407	$70,504.62	243	$52,331.64	176	$45,325.22	78	$35,747.26	
22%	2582	$349,367.79	434	$75,519.87	252	$54,337.48	181	$46,514.58	78	$36,111.47	
23%	5059	$697,673.98	466	$81,305.73	261	$56,503.58	185	$47,768.13	79	$36,483.21	
24%	*	*	502	$88,054.80	272	$58,850.03	190	$49,091.31	80	$36,862.69	
25%	*	*	545	$96,029.56	283	$61,400.27	195	$50,489.97	81	$37,250.16	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$29,600.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	328	$39,376.81	214	$35,485.55	161	$33,810.59	130	$32,877.91	68	$31,155.48	
7%	346	$41,675.24	221	$36,702.78	165	$34,631.98	132	$33,496.29	68	$31,430.77	
8%	366	$44,260.22	228	$38,006.80	169	$35,494.39	135	$34,138.44	69	$31,710.98	
9%	388	$47,189.02	236	$39,407.24	173	$36,400.96	137	$34,805.74	70	$31,996.22	
10%	413	$50,535.20	245	$40,915.20	177	$37,355.19	140	$35,499.70	70	$32,286.67	
11%	442	$54,394.97	254	$42,543.61	181	$38,360.91	143	$36,221.94	71	$32,582.43	
12%	476	$58,896.62	263	$44,307.49	186	$39,422.45	145	$36,974.25	71	$32,883.66	
13%	516	$64,214.96	274	$46,224.50	191	$40,544.56	148	$37,758.55	72	$33,190.54	
14%	564	$70,594.76	285	$48,315.48	196	$41,732.60	151	$38,576.90	73	$33,503.17	
15%	622	$78,389.55	298	$50,605.32	202	$42,992.54	154	$39,431.57	73	$33,821.78	
16%	694	$88,129.44	312	$53,123.78	208	$44,331.12	158	$40,325.07	74	$34,146.51	
17%	786	$100,647.31	327	$55,906.95	214	$45,755.96	161	$41,260.09	75	$34,477.52	
18%	908	$117,331.12	344	$58,998.90	221	$47,275.67	165	$42,239.56	75	$34,815.04	
19%	1078	$140,678.52	363	$62,454.08	228	$48,900.08	168	$43,266.76	76	$35,159.23	
20%	1331	$175,683.99	384	$66,340.60	235	$50,640.37	172	$44,345.29	77	$35,510.30	
21%	1751	$233,998.61	408	$70,744.62	243	$52,509.42	177	$45,479.07	78	$35,868.47	
22%	2584	$350,567.79	435	$75,777.01	252	$54,522.11	181	$46,672.47	78	$36,233.92	
23%	5063	$700,073.97	466	$81,582.67	262	$56,695.59	186	$47,930.29	79	$36,606.92	
24%	*	*	502	$88,354.77	272	$59,050.03	190	$49,257.96	80	$36,987.69	
25%	*	*	545	$96,356.83	283	$61,608.98	195	$50,661.39	81	$37,376.48	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$29,700.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	328	$39,510.13	214	$35,605.55	161	$33,924.87	130	$32,989.02	68	$31,260.74	
7%	346	$41,816.41	221	$36,826.92	165	$34,749.06	133	$33,609.50	68	$31,536.96	
8%	366	$44,410.22	228	$38,135.37	169	$35,614.40	135	$34,253.83	69	$31,818.12	
9%	388	$47,349.02	236	$39,540.57	173	$36,524.04	137	$34,923.39	70	$32,104.33	
10%	413	$50,706.63	245	$41,053.67	177	$37,481.50	140	$35,619.70	70	$32,395.76	
11%	443	$54,579.60	254	$42,687.61	182	$38,490.64	143	$36,344.40	71	$32,692.52	
12%	477	$59,096.60	263	$44,457.48	186	$39,555.79	145	$37,099.25	71	$32,994.77	
13%	516	$64,433.12	274	$46,381.03	191	$40,681.70	148	$37,886.21	72	$33,302.69	
14%	564	$70,834.78	286	$48,479.12	196	$41,873.76	151	$38,707.34	73	$33,616.38	
15%	622	$78,656.22	298	$50,776.74	202	$43,137.99	154	$39,564.91	73	$33,936.06	
16%	694	$88,429.44	312	$53,303.78	208	$44,481.12	158	$40,461.44	74	$34,261.89	
17%	786	$100,990.19	327	$56,096.41	214	$45,910.80	161	$41,399.63	75	$34,594.03	
18%	908	$117,731.10	344	$59,198.90	221	$47,435.68	165	$42,382.42	76	$34,932.68	
19%	1079	$141,158.52	363	$62,665.86	228	$49,065.60	169	$43,413.11	76	$35,278.04	
20%	1332	$176,283.99	384	$66,565.60	235	$50,811.78	173	$44,495.28	77	$35,630.30	
21%	1752	$234,798.62	408	$70,984.65	244	$52,687.21	177	$45,632.92	78	$35,989.68	
22%	2586	$351,767.79	435	$76,034.15	252	$54,706.71	181	$46,830.37	78	$36,356.36	
23%	5067	$702,473.97	466	$81,859.58	262	$56,887.61	186	$48,092.46	79	$36,730.63	
24%	*	*	503	$88,654.78	272	$59,250.03	190	$49,424.61	80	$37,112.69	
25%	*	*	546	$96,684.08	283	$61,817.69	196	$50,832.83	81	$37,502.79	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$29,800.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	329	$39,643.46	215	$35,725.55	161	$34,039.16	130	$33,100.13	68	$31,366.00	
7%	346	$41,957.58	221	$36,951.06	165	$34,866.13	133	$33,722.71	68	$31,643.15	
8%	366	$44,560.22	229	$38,263.94	169	$35,734.40	135	$34,369.22	69	$31,925.27	
9%	388	$47,509.02	236	$39,673.89	173	$36,647.12	137	$35,041.03	70	$32,212.44	
10%	414	$50,878.06	245	$41,192.14	177	$37,607.82	140	$35,739.70	70	$32,504.85	
11%	443	$54,764.21	254	$42,831.61	182	$38,620.38	143	$36,466.85	71	$32,802.62	
12%	477	$59,296.61	264	$44,607.48	186	$39,689.12	145	$37,224.25	71	$33,105.88	
13%	517	$64,651.32	274	$46,537.54	191	$40,818.84	148	$38,013.86	72	$33,414.84	
14%	564	$71,074.76	286	$48,642.77	197	$42,014.94	151	$38,837.77	73	$33,729.59	
15%	622	$78,922.89	298	$50,948.16	202	$43,283.44	155	$39,698.25	73	$34,050.34	
16%	695	$88,729.44	312	$53,483.77	208	$44,631.13	158	$40,597.81	74	$34,377.28	
17%	787	$101,333.04	327	$56,285.87	214	$46,065.64	161	$41,539.15	75	$34,710.53	
18%	909	$118,131.11	344	$59,398.88	221	$47,595.69	165	$42,525.28	76	$35,050.33	
19%	1079	$141,638.54	363	$62,877.63	228	$49,231.11	169	$43,559.47	76	$35,396.86	
20%	1333	$176,883.99	384	$66,790.60	236	$50,983.21	173	$44,645.29	77	$35,750.30	
21%	1753	$235,598.63	408	$71,224.64	244	$52,864.99	177	$45,786.77	78	$36,110.89	
22%	2588	$352,967.79	435	$76,291.30	252	$54,891.31	181	$46,988.26	79	$36,478.81	
23%	5071	$704,873.97	467	$82,136.49	262	$57,079.61	186	$48,254.63	79	$36,854.34	
24%	*	*	503	$88,954.80	272	$59,450.03	191	$49,591.28	80	$37,237.69	
25%	*	*	546	$97,011.39	283	$62,026.39	196	$51,004.27	81	$37,629.11	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$29,900.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	329	$39,776.80	215	$35,845.55	162	$34,153.44	130	$33,211.25	68	$31,471.27	
7%	347	$42,098.75	221	$37,075.19	165	$34,983.20	133	$33,835.92	68	$31,749.35	
8%	366	$44,710.22	229	$38,392.51	169	$35,854.40	135	$34,484.60	69	$32,032.41	
9%	389	$47,669.02	237	$39,807.23	173	$36,770.20	138	$35,158.67	70	$32,320.55	
10%	414	$51,049.49	245	$41,330.60	177	$37,734.13	140	$35,859.70	70	$32,613.94	
11%	443	$54,948.82	254	$42,975.61	182	$38,750.11	143	$36,589.30	71	$32,912.71	
12%	477	$59,496.61	264	$44,757.49	186	$39,822.45	146	$37,349.25	72	$33,216.99	
13%	517	$64,869.50	274	$46,694.05	191	$40,955.98	148	$38,141.51	72	$33,526.99	
14%	565	$71,314.78	286	$48,806.41	197	$42,156.12	152	$38,968.20	73	$33,842.80	
15%	623	$79,189.56	299	$51,119.59	202	$43,428.89	155	$39,831.59	73	$34,164.62	
16%	695	$89,029.44	312	$53,663.76	208	$44,781.14	158	$40,734.18	74	$34,492.66	
17%	787	$101,675.89	328	$56,475.35	214	$46,220.48	161	$41,678.68	75	$34,827.04	
18%	910	$118,531.12	345	$59,598.87	221	$47,755.70	165	$42,668.13	76	$35,167.98	
19%	1080	$142,118.53	363	$63,089.38	228	$49,396.63	169	$43,705.81	76	$35,515.67	
20%	1334	$177,483.99	385	$67,015.60	236	$51,154.65	173	$44,795.30	77	$35,870.30	
21%	1755	$236,398.61	408	$71,464.62	244	$53,042.76	177	$45,940.62	78	$36,232.10	
22%	2590	$354,167.79	436	$76,548.44	253	$55,075.93	181	$47,146.15	79	$36,601.27	
23%	5075	$707,273.97	467	$82,413.44	262	$57,271.60	186	$48,416.81	79	$36,978.05	
24%	*	*	503	$89,254.77	272	$59,650.03	191	$49,757.95	80	$37,362.68	
25%	*	*	546	$97,338.64	283	$62,235.06	196	$51,175.70	81	$37,755.42	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$30,000.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	329	$39,910.14	215	$35,965.55	162	$34,267.73	130	$33,322.36	68	$31,576.53	
7%	347	$42,239.94	222	$37,199.34	165	$35,100.28	133	$33,949.13	68	$31,855.54	
8%	367	$44,860.22	229	$38,521.08	169	$35,974.39	135	$34,599.99	69	$32,139.55	
9%	389	$47,829.02	237	$39,940.57	173	$36,893.28	138	$35,276.32	70	$32,428.66	
10%	414	$51,220.92	245	$41,469.05	177	$37,860.45	140	$35,979.70	70	$32,723.03	
11%	444	$55,133.44	254	$43,119.61	182	$38,879.84	143	$36,711.75	71	$33,022.80	
12%	478	$59,696.60	264	$44,907.49	187	$39,955.78	146	$37,474.25	72	$33,328.10	
13%	518	$65,087.66	275	$46,850.57	192	$41,093.12	149	$38,269.17	72	$33,639.13	
14%	565	$71,554.77	286	$48,970.04	197	$42,297.30	152	$39,098.63	73	$33,956.01	
15%	623	$79,456.23	299	$51,291.03	202	$43,574.35	155	$39,964.92	74	$34,278.91	
16%	696	$89,329.44	313	$53,843.77	208	$44,931.13	158	$40,870.54	74	$34,608.05	
17%	788	$102,018.76	328	$56,664.84	214	$46,375.31	161	$41,818.20	75	$34,943.55	
18%	910	$118,931.10	345	$59,798.89	221	$47,915.69	165	$42,810.99	76	$35,285.62	
19%	1081	$142,598.53	364	$63,301.14	228	$49,562.15	169	$43,852.15	76	$35,634.48	
20%	1335	$178,083.99	385	$67,240.60	236	$51,326.09	173	$44,945.31	77	$35,990.30	
21%	1756	$237,198.62	409	$71,704.63	244	$53,220.54	177	$46,094.47	78	$36,353.31	
22%	2592	$355,367.79	436	$76,805.58	253	$55,260.55	181	$47,304.04	79	$36,723.73	
23%	5079	$709,673.97	467	$82,690.36	262	$57,463.59	186	$48,578.98	79	$37,101.76	
24%	*	*	504	$89,554.78	272	$59,850.03	191	$49,924.62	80	$37,487.68	
25%	*	*	547	$97,665.90	284	$62,443.74	196	$51,347.12	81	$37,881.73	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$30,100.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	329	$40,043.47	215	$36,085.56	162	$34,382.01	131	$33,433.47	68	$31,681.79	
7%	347	$42,381.12	222	$37,323.48	165	$35,217.35	133	$34,062.34	69	$31,961.74	
8%	367	$45,010.22	229	$38,649.66	169	$36,094.39	135	$34,715.37	69	$32,246.69	
9%	389	$47,989.02	237	$40,073.91	173	$37,016.36	138	$35,393.97	70	$32,536.77	
10%	415	$51,392.34	245	$41,607.51	178	$37,986.76	140	$36,099.70	70	$32,832.12	
11%	444	$55,318.06	254	$43,263.61	182	$39,009.58	143	$36,834.19	71	$33,132.90	
12%	478	$59,896.61	264	$45,057.50	187	$40,089.12	146	$37,599.26	72	$33,439.21	
13%	518	$65,305.87	275	$47,007.10	192	$41,230.28	149	$38,396.84	72	$33,751.28	
14%	566	$71,794.76	286	$49,133.67	197	$42,438.48	152	$39,229.07	73	$34,069.22	
15%	624	$79,722.89	299	$51,462.47	202	$43,719.80	155	$40,098.25	74	$34,393.20	
16%	696	$89,629.44	313	$54,023.78	208	$45,081.12	158	$41,006.89	74	$34,723.43	
17%	788	$102,361.59	328	$56,854.31	215	$46,530.16	162	$41,957.74	75	$35,060.05	
18%	911	$119,331.11	345	$59,998.90	221	$48,075.68	165	$42,953.85	76	$35,403.27	
19%	1082	$143,078.52	364	$63,512.91	228	$49,727.66	169	$43,998.49	76	$35,753.29	
20%	1336	$178,683.99	385	$67,465.60	236	$51,497.53	173	$45,095.31	77	$36,110.30	
21%	1757	$237,998.63	409	$71,944.65	244	$53,398.31	177	$46,248.31	78	$36,474.53	
22%	2594	$356,567.79	436	$77,062.73	253	$55,445.17	181	$47,461.93	79	$36,846.18	
23%	5083	$712,073.97	468	$82,967.26	262	$57,655.58	186	$48,741.13	79	$37,225.47	
24%	*	*	504	$89,854.80	273	$60,050.03	191	$50,091.29	80	$37,612.68	
25%	*	*	547	$97,993.21	284	$62,652.45	196	$51,518.55	81	$38,008.05	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$30,200.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	330	$40,176.80	215	$36,205.56	162	$34,496.30	131	$33,544.58	68	$31,787.06	
7%	347	$42,522.29	222	$37,447.61	166	$35,334.42	133	$34,175.55	69	$32,067.93	
8%	367	$45,160.22	229	$38,778.23	169	$36,214.39	135	$34,830.75	69	$32,353.83	
9%	389	$48,149.02	237	$40,207.24	173	$37,139.43	138	$35,511.62	70	$32,644.88	
10%	415	$51,563.77	245	$41,745.97	178	$38,113.09	140	$36,219.70	70	$32,941.21	
11%	444	$55,502.67	255	$43,407.61	182	$39,139.31	143	$36,956.64	71	$33,242.99	
12%	478	$60,096.62	264	$45,207.49	187	$40,222.45	146	$37,724.26	72	$33,550.32	
13%	518	$65,524.04	275	$47,163.63	192	$41,367.43	149	$38,524.50	72	$33,863.43	
14%	566	$72,034.78	287	$49,297.29	197	$42,579.66	152	$39,359.50	73	$34,182.42	
15%	624	$79,989.56	299	$51,633.89	203	$43,865.26	155	$40,231.58	74	$34,507.48	
16%	697	$89,929.44	313	$54,203.78	208	$45,231.11	158	$41,143.25	74	$34,838.82	
17%	789	$102,704.48	328	$57,043.77	215	$46,685.00	162	$42,097.28	75	$35,176.56	
18%	912	$119,731.12	345	$60,198.89	221	$48,235.67	165	$43,096.71	76	$35,520.92	
19%	1083	$143,558.52	364	$63,724.69	229	$49,893.18	169	$44,144.83	76	$35,872.10	
20%	1337	$179,283.99	385	$67,690.60	236	$51,668.96	173	$45,245.32	77	$36,230.30	
21%	1759	$238,798.61	409	$72,184.63	244	$53,576.09	177	$46,402.16	78	$36,595.74	
22%	2596	$357,767.79	436	$77,319.87	253	$55,629.80	182	$47,619.84	79	$36,968.63	
23%	5087	$714,473.97	468	$83,244.20	263	$57,847.58	186	$48,903.29	79	$37,349.18	
24%	*	*	504	$90,154.77	273	$60,250.03	191	$50,257.96	80	$37,737.68	
25%	*	*	547	$98,320.45	284	$62,861.16	196	$51,689.97	81	$38,134.36	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$30,300.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	330	$40,310.13	215	$36,325.56	162	$34,610.59	131	$33,655.69	68	$31,892.32	
7%	347	$42,663.46	222	$37,571.75	166	$35,451.50	133	$34,288.76	69	$32,174.13	
8%	367	$45,310.22	229	$38,906.80	169	$36,334.39	135	$34,946.13	69	$32,460.98	
9%	390	$48,309.02	237	$40,340.57	173	$37,262.50	138	$35,629.27	70	$32,752.99	
10%	415	$51,735.20	246	$41,884.44	178	$38,239.40	140	$36,339.70	70	$33,050.30	
11%	444	$55,687.28	255	$43,551.61	182	$39,269.03	143	$37,079.09	71	$33,353.08	
12%	479	$60,296.60	264	$45,357.48	187	$40,355.78	146	$37,849.27	72	$33,661.44	
13%	519	$65,742.21	275	$47,320.16	192	$41,504.57	149	$38,652.16	72	$33,975.57	
14%	566	$72,274.76	287	$49,460.94	197	$42,720.84	152	$39,489.94	73	$34,295.63	
15%	625	$80,256.22	299	$51,805.31	203	$44,010.72	155	$40,364.92	74	$34,621.77	
16%	697	$90,229.44	313	$54,383.77	209	$45,381.11	158	$41,279.61	74	$34,954.20	
17%	790	$103,047.31	328	$57,233.23	215	$46,839.84	162	$42,236.82	75	$35,293.06	
18%	912	$120,131.10	345	$60,398.87	222	$48,395.67	165	$43,239.56	76	$35,638.57	
19%	1083	$144,038.54	364	$63,936.45	229	$50,058.70	169	$44,291.17	76	$35,990.92	
20%	1338	$179,883.99	386	$67,915.60	236	$51,840.37	173	$45,395.31	77	$36,350.30	
21%	1760	$239,598.62	409	$72,424.61	244	$53,753.86	177	$46,556.01	78	$36,716.95	
22%	2598	$358,967.79	437	$77,577.01	253	$55,814.42	182	$47,777.74	79	$37,091.08	
23%	5091	$716,873.97	468	$83,521.14	263	$58,039.60	186	$49,065.44	79	$37,472.89	
24%	*	*	505	$90,454.78	273	$60,450.03	191	$50,424.63	80	$37,862.68	
25%	*	*	548	$98,647.73	284	$63,069.86	196	$51,861.40	81	$38,260.67	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$30,400.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	330	$40,443.47	215	$36,445.55	162	$34,724.87	131	$33,766.81	68	$31,997.58	
7%	348	$42,804.64	222	$37,695.89	166	$35,568.57	133	$34,401.96	69	$32,280.33	
8%	368	$45,460.22	229	$39,035.37	170	$36,454.39	135	$35,061.51	69	$32,568.12	
9%	390	$48,469.02	237	$40,473.90	174	$37,385.58	138	$35,746.92	70	$32,861.10	
10%	415	$51,906.63	246	$42,022.91	178	$38,365.72	141	$36,459.70	70	$33,159.39	
11%	445	$55,871.91	255	$43,695.61	182	$39,398.76	143	$37,201.54	71	$33,463.17	
12%	479	$60,496.61	265	$45,507.48	187	$40,489.12	146	$37,974.27	72	$33,772.55	
13%	519	$65,960.41	275	$47,476.67	192	$41,641.71	149	$38,779.83	72	$34,087.72	
14%	567	$72,514.78	287	$49,624.59	197	$42,862.01	152	$39,620.38	73	$34,408.84	
15%	625	$80,522.89	300	$51,976.73	203	$44,156.18	155	$40,498.25	74	$34,736.06	
16%	698	$90,529.44	313	$54,563.76	209	$45,531.12	158	$41,415.97	74	$35,069.58	
17%	790	$103,390.19	329	$57,422.72	215	$46,994.67	162	$42,376.36	75	$35,409.57	
18%	913	$120,531.11	346	$60,598.88	222	$48,555.67	165	$43,382.42	76	$35,756.21	
19%	1084	$144,518.53	365	$64,148.20	229	$50,224.22	169	$44,437.50	76	$36,109.72	
20%	1339	$180,484.00	386	$68,140.60	236	$52,011.79	173	$45,545.31	77	$36,470.30	
21%	1761	$240,398.63	410	$72,664.63	245	$53,931.65	177	$46,709.85	78	$36,838.16	
22%	2600	$360,167.79	437	$77,834.15	253	$55,999.01	182	$47,935.64	79	$37,213.53	
23%	5095	$719,273.97	468	$83,798.02	263	$58,231.61	186	$49,227.59	80	$37,596.60	
24%	*	*	505	$90,754.80	273	$60,650.03	191	$50,591.31	80	$37,987.67	
25%	*	*	548	$98,975.03	284	$63,278.56	196	$52,032.82	81	$38,386.99	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$30,500.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	330	$40,576.81	215	$36,565.55	162	$34,839.16	131	$33,877.92	68	$32,102.84	
7%	348	$42,945.82	222	$37,820.02	166	$35,685.64	133	$34,515.17	69	$32,386.52	
8%	368	$45,610.22	230	$39,163.94	170	$36,574.39	136	$35,176.90	69	$32,675.26	
9%	390	$48,629.02	237	$40,607.23	174	$37,508.66	138	$35,864.56	70	$32,969.21	
10%	416	$52,078.06	246	$42,161.37	178	$38,492.03	141	$36,579.70	70	$33,268.48	
11%	445	$56,056.52	255	$43,839.61	182	$39,528.48	143	$37,323.98	71	$33,573.26	
12%	479	$60,696.62	265	$45,657.49	187	$40,622.45	146	$38,099.26	72	$33,883.66	
13%	519	$66,178.58	275	$47,633.18	192	$41,778.85	149	$38,907.49	72	$34,199.87	
14%	567	$72,754.77	287	$49,788.23	197	$43,003.18	152	$39,750.81	73	$34,522.05	
15%	626	$80,789.55	300	$52,148.17	203	$44,301.63	155	$40,631.58	74	$34,850.34	
16%	698	$90,829.44	314	$54,743.76	209	$45,681.12	158	$41,552.33	74	$35,184.96	
17%	791	$103,733.04	329	$57,612.21	215	$47,149.51	162	$42,515.90	75	$35,526.07	
18%	914	$120,931.12	346	$60,798.90	222	$48,715.68	166	$43,525.27	76	$35,873.86	
19%	1085	$144,998.53	365	$64,359.97	229	$50,389.74	169	$44,583.84	77	$36,228.54	
20%	1340	$181,084.00	386	$68,365.60	237	$52,183.21	173	$45,695.30	77	$36,590.30	
21%	1763	$241,198.61	410	$72,904.65	245	$54,109.43	177	$46,863.68	78	$36,959.37	
22%	2602	$361,367.78	437	$78,091.30	254	$56,183.62	182	$48,093.53	79	$37,335.97	
23%	5099	$721,673.98	469	$84,074.96	263	$58,423.60	186	$49,389.75	80	$37,720.32	
24%	*	*	505	$91,054.77	273	$60,850.03	191	$50,757.97	80	$38,112.67	
25%	*	*	548	$99,302.26	284	$63,487.23	196	$52,204.25	81	$38,513.30	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$30,600.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	330	$40,710.13	216	$36,685.55	162	$34,953.45	131	$33,989.03	68	$32,208.11	
7%	348	$43,087.00	222	$37,944.16	166	$35,802.72	133	$34,628.38	69	$32,492.72	
8%	368	$45,760.22	230	$39,292.51	170	$36,694.39	136	$35,292.28	69	$32,782.40	
9%	390	$48,789.02	238	$40,740.56	174	$37,631.73	138	$35,982.21	70	$33,077.32	
10%	416	$52,249.49	246	$42,299.83	178	$38,618.35	141	$36,699.70	71	$33,377.57	
11%	445	$56,241.13	255	$43,983.61	183	$39,658.21	143	$37,446.43	71	$33,683.35	
12%	480	$60,896.60	265	$45,807.49	187	$40,755.79	146	$38,224.26	72	$33,994.77	
13%	520	$66,396.76	276	$47,789.70	192	$41,915.99	149	$39,035.15	72	$34,312.02	
14%	568	$72,994.76	287	$49,951.85	197	$43,144.35	152	$39,881.25	73	$34,635.26	
15%	626	$81,056.22	300	$52,319.62	203	$44,447.08	155	$40,764.91	74	$34,964.63	
16%	699	$91,129.44	314	$54,923.78	209	$45,831.13	159	$41,688.70	74	$35,300.34	
17%	791	$104,075.89	329	$57,801.68	215	$47,304.35	162	$42,655.44	75	$35,642.58	
18%	914	$121,331.11	346	$60,998.90	222	$48,875.69	166	$43,668.13	76	$35,991.51	
19%	1086	$145,478.52	365	$64,571.74	229	$50,555.25	169	$44,730.18	77	$36,347.35	
20%	1341	$181,684.00	386	$68,590.60	237	$52,354.65	173	$45,845.29	77	$36,710.30	
21%	1764	$241,998.62	410	$73,144.63	245	$54,287.21	178	$47,017.53	78	$37,080.58	
22%	2604	$362,567.78	438	$78,348.44	254	$56,368.24	182	$48,251.42	79	$37,458.42	
23%	5103	$724,073.97	469	$84,351.91	263	$58,615.59	187	$49,551.91	80	$37,844.04	
24%	*	*	506	$91,354.77	273	$61,050.03	191	$50,924.62	80	$38,237.67	
25%	*	*	549	$99,629.56	285	$63,695.92	197	$52,375.69	81	$38,639.61	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$30,700.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	331	$40,843.46	216	$36,805.55	162	$35,067.73	131	$34,100.14	68	$32,313.37	
7%	348	$43,228.17	223	$38,068.30	166	$35,919.79	133	$34,741.58	69	$32,598.91	
8%	368	$45,910.22	230	$39,421.08	170	$36,814.40	136	$35,407.67	69	$32,889.54	
9%	391	$48,949.02	238	$40,873.90	174	$37,754.81	138	$36,099.86	70	$33,185.43	
10%	416	$52,420.92	246	$42,438.28	178	$38,744.66	141	$36,819.70	71	$33,486.66	
11%	446	$56,425.76	255	$44,127.61	183	$39,787.94	143	$37,568.88	71	$33,793.44	
12%	480	$61,096.61	265	$45,957.50	187	$40,889.12	146	$38,349.26	72	$34,105.89	
13%	520	$66,614.96	276	$47,946.23	192	$42,053.13	149	$39,162.81	72	$34,424.16	
14%	568	$73,234.78	287	$50,115.48	198	$43,285.53	152	$40,011.68	73	$34,748.47	
15%	626	$81,322.89	300	$52,491.04	203	$44,592.53	155	$40,898.24	74	$35,078.92	
16%	699	$91,429.44	314	$55,103.78	209	$45,981.14	159	$41,825.07	74	$35,415.72	
17%	792	$104,418.76	329	$57,991.14	215	$47,459.19	162	$42,794.97	75	$35,759.08	
18%	915	$121,731.11	346	$61,198.89	222	$49,035.70	166	$43,810.99	76	$36,109.16	
19%	1086	$145,958.52	365	$64,783.52	229	$50,720.77	170	$44,876.52	77	$36,466.16	
20%	1342	$182,284.00	387	$68,815.60	237	$52,526.09	174	$45,995.28	77	$36,830.30	
21%	1765	$242,798.63	411	$73,384.61	245	$54,464.98	178	$47,171.38	78	$37,201.79	
22%	2606	$363,767.78	438	$78,605.58	254	$56,552.86	182	$48,409.31	79	$37,580.87	
23%	5107	$726,473.96	469	$84,628.81	263	$58,807.58	187	$49,714.09	80	$37,967.75	
24%	*	*	506	$91,654.80	274	$61,250.03	192	$51,091.28	80	$38,362.67	
25%	*	*	549	$99,956.84	285	$63,904.63	197	$52,547.13	81	$38,765.92	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$30,800.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	331	$40,976.80	216	$36,925.56	162	$35,182.02	131	$34,211.25	68	$32,418.63	
7%	349	$43,369.35	223	$38,192.44	166	$36,036.86	133	$34,854.79	69	$32,705.11	
8%	369	$46,060.22	230	$39,549.66	170	$36,934.40	136	$35,523.06	69	$32,996.69	
9%	391	$49,109.02	238	$41,007.24	174	$37,877.89	138	$36,217.51	70	$33,293.54	
10%	417	$52,592.34	246	$42,576.74	178	$38,870.98	141	$36,939.70	71	$33,595.75	
11%	446	$56,610.37	255	$44,271.61	183	$39,917.68	144	$37,691.33	71	$33,903.53	
12%	480	$61,296.62	265	$46,107.50	187	$41,022.45	146	$38,474.25	72	$34,217.00	
13%	520	$66,833.12	276	$48,102.76	192	$42,190.27	149	$39,290.47	72	$34,536.31	
14%	568	$73,474.76	288	$50,279.12	198	$43,426.71	152	$40,142.12	73	$34,861.68	
15%	627	$81,589.56	300	$52,662.46	203	$44,737.98	155	$41,031.57	74	$35,193.20	
16%	699	$91,729.44	314	$55,283.77	209	$46,131.13	159	$41,961.44	75	$35,531.11	
17%	792	$104,761.60	330	$58,180.60	216	$47,614.02	162	$42,934.51	75	$35,875.59	
18%	916	$122,131.12	347	$61,398.87	222	$49,195.69	166	$43,953.85	76	$36,226.80	
19%	1087	$146,438.53	365	$64,995.25	229	$50,886.28	170	$45,022.88	77	$36,584.97	
20%	1343	$182,884.00	387	$69,040.60	237	$52,697.53	174	$46,145.29	77	$36,950.30	
21%	1767	$243,598.61	411	$73,624.64	245	$54,642.76	178	$47,325.23	78	$37,323.01	
22%	2608	$364,967.78	438	$78,862.73	254	$56,737.48	182	$48,567.20	79	$37,703.32	
23%	5111	$728,873.95	470	$84,905.73	264	$58,999.57	187	$49,876.26	80	$38,091.47	
24%	*	*	506	$91,954.77	274	$61,450.03	192	$51,257.95	80	$38,487.67	
25%	*	*	549	$100,284.07	285	$64,113.33	197	$52,718.55	81	$38,892.24	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$30,900.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	331	$41,110.14	216	$37,045.56	162	$35,296.30	131	$34,322.36	68	$32,523.89	
7%	349	$43,510.53	223	$38,316.58	166	$36,153.93	133	$34,967.99	69	$32,811.31	
8%	369	$46,210.22	230	$39,678.23	170	$37,054.40	136	$35,638.44	69	$33,103.83	
9%	391	$49,269.02	238	$41,140.58	174	$38,000.97	138	$36,335.15	70	$33,401.64	
10%	417	$52,763.77	246	$42,715.20	178	$38,997.29	141	$37,059.70	71	$33,704.84	
11%	446	$56,794.98	256	$44,415.61	183	$40,047.41	144	$37,813.78	71	$34,013.62	
12%	480	$61,496.60	265	$46,257.48	188	$41,155.78	146	$38,599.25	72	$34,328.11	
13%	521	$67,051.31	276	$48,259.29	193	$42,327.41	149	$39,418.12	73	$34,648.46	
14%	569	$73,714.77	288	$50,442.76	198	$43,567.89	152	$40,272.55	73	$34,974.89	
15%	627	$81,856.23	300	$52,833.87	203	$44,883.44	156	$41,164.91	74	$35,307.49	
16%	700	$92,029.44	314	$55,463.76	209	$46,281.12	159	$42,097.81	75	$35,646.49	
17%	793	$105,104.48	330	$58,370.09	216	$47,768.87	162	$43,074.04	75	$35,992.10	
18%	916	$122,531.11	347	$61,598.89	222	$49,355.68	166	$44,096.70	76	$36,344.45	
19%	1088	$146,918.53	366	$65,207.02	229	$51,051.80	170	$45,169.23	77	$36,703.78	
20%	1344	$183,484.00	387	$69,265.60	237	$52,868.96	174	$46,295.30	77	$37,070.30	
21%	1768	$244,398.62	411	$73,864.65	245	$54,820.53	178	$47,479.08	78	$37,444.22	
22%	2610	$366,167.78	438	$79,119.87	254	$56,922.11	182	$48,725.10	79	$37,825.77	
23%	5115	$731,273.93	470	$85,182.67	264	$59,191.59	187	$50,038.43	80	$38,215.18	
24%	*	*	507	$92,254.77	274	$61,650.03	192	$51,424.62	81	$38,612.67	
25%	*	*	550	$100,611.38	285	$64,322.04	197	$52,889.98	81	$39,018.55	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$31,000.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	331	$41,243.47	216	$37,165.56	163	$35,410.58	131	$34,433.47	68	$32,629.16	
7%	349	$43,651.70	223	$38,440.72	166	$36,271.01	133	$35,081.20	69	$32,917.50	
8%	369	$46,360.22	230	$39,806.80	170	$37,174.40	136	$35,753.83	69	$33,210.97	
9%	392	$49,429.02	238	$41,273.90	174	$38,124.05	138	$36,452.80	70	$33,509.75	
10%	417	$52,935.20	247	$42,853.67	178	$39,123.60	141	$37,179.70	71	$33,813.93	
11%	447	$56,979.59	256	$44,559.61	183	$40,177.14	144	$37,936.24	71	$34,123.71	
12%	481	$61,696.61	266	$46,407.48	188	$41,289.12	146	$38,724.25	72	$34,439.22	
13%	521	$67,269.50	276	$48,415.80	193	$42,464.56	149	$39,545.78	73	$34,760.61	
14%	569	$73,954.77	288	$50,606.41	198	$43,709.07	152	$40,402.99	73	$35,088.09	
15%	628	$82,122.89	301	$53,005.31	204	$45,028.89	156	$41,298.25	74	$35,421.78	
16%	700	$92,329.44	315	$55,643.76	209	$46,431.11	159	$42,234.18	75	$35,761.88	
17%	794	$105,447.31	330	$58,559.58	216	$47,923.71	162	$43,213.56	75	$36,108.60	
18%	917	$122,931.11	347	$61,798.90	222	$49,515.67	166	$44,239.56	76	$36,462.10	
19%	1089	$147,398.52	366	$65,418.80	230	$51,217.33	170	$45,315.57	77	$36,822.60	
20%	1345	$184,084.00	387	$69,490.60	237	$53,040.37	174	$46,445.30	77	$37,190.30	
21%	1769	$245,198.62	411	$74,104.63	245	$54,998.30	178	$47,632.93	78	$37,565.43	
22%	2611	$367,367.78	439	$79,377.01	254	$57,106.72	182	$48,882.99	79	$37,948.21	
23%	5118	$733,673.94	470	$85,459.59	264	$59,383.61	187	$50,200.60	80	$38,338.89	
24%	*	*	507	$92,554.80	274	$61,850.03	192	$51,591.29	81	$38,737.67	
25%	*	*	550	$100,938.65	285	$64,530.73	197	$53,061.41	81	$39,144.86	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$31,100.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	331	$41,376.80	216	$37,285.56	163	$35,524.87	131	$34,544.58	68	$32,734.42	
7%	349	$43,792.88	223	$38,564.85	166	$36,388.08	134	$35,194.41	69	$33,023.70	
8%	369	$46,510.22	230	$39,935.37	170	$37,294.39	136	$35,869.22	69	$33,318.11	
9%	392	$49,589.02	238	$41,407.23	174	$38,247.13	138	$36,570.44	70	$33,617.86	
10%	417	$53,106.63	247	$42,992.14	179	$39,249.92	141	$37,299.70	71	$33,923.03	
11%	447	$57,164.21	256	$44,703.61	183	$40,306.88	144	$38,058.69	71	$34,233.80	
12%	481	$61,896.62	266	$46,557.49	188	$41,422.45	147	$38,849.25	72	$34,550.34	
13%	521	$67,487.67	276	$48,572.31	193	$42,601.71	149	$39,673.43	73	$34,872.76	
14%	570	$74,194.76	288	$50,770.04	198	$43,850.25	153	$40,533.41	73	$35,201.30	
15%	628	$82,389.56	301	$53,176.75	204	$45,174.36	156	$41,431.59	74	$35,536.06	
16%	701	$92,629.44	315	$55,823.78	210	$46,581.11	159	$42,370.54	75	$35,877.26	
17%	794	$105,790.20	330	$58,749.05	216	$48,078.55	162	$43,353.09	75	$36,225.11	
18%	918	$123,331.12	347	$61,998.90	223	$49,675.67	166	$44,382.42	76	$36,579.75	
19%	1090	$147,878.52	366	$65,630.57	230	$51,382.84	170	$45,461.91	77	$36,941.41	
20%	1346	$184,684.01	387	$69,715.60	237	$53,211.79	174	$46,595.31	77	$37,310.30	
21%	1770	$245,998.62	412	$74,344.62	246	$55,176.10	178	$47,786.78	78	$37,686.64	
22%	2613	$368,567.79	439	$79,634.15	254	$57,291.31	182	$49,040.88	79	$38,070.66	
23%	5122	$736,073.95	471	$85,736.49	264	$59,575.61	187	$50,362.75	80	$38,462.60	
24%	*	*	507	$92,854.78	274	$62,050.03	192	$51,757.96	81	$38,862.68	
25%	*	*	551	$101,265.89	285	$64,739.40	197	$53,232.83	81	$39,271.18	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$31,200.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	332	$41,510.13	216	$37,405.55	163	$35,639.16	131	$34,655.69	68	$32,839.68	
7%	349	$43,934.05	223	$38,688.99	166	$36,505.15	134	$35,307.62	69	$33,129.89	
8%	369	$46,660.22	231	$40,063.94	170	$37,414.39	136	$35,984.60	69	$33,425.25	
9%	392	$49,749.02	238	$41,540.56	174	$38,370.20	139	$36,688.09	70	$33,725.96	
10%	418	$53,278.06	247	$43,130.60	179	$39,376.25	141	$37,419.70	71	$34,032.12	
11%	447	$57,348.82	256	$44,847.61	183	$40,436.60	144	$38,181.14	71	$34,343.89	
12%	481	$62,096.60	266	$46,707.49	188	$41,555.78	147	$38,974.25	72	$34,661.45	
13%	522	$67,705.86	277	$48,728.83	193	$42,738.86	150	$39,801.09	73	$34,984.91	
14%	570	$74,434.78	288	$50,933.67	198	$43,991.43	153	$40,663.85	73	$35,314.50	
15%	629	$82,656.22	301	$53,348.18	204	$45,319.81	156	$41,564.92	74	$35,650.35	
16%	701	$92,929.44	315	$56,003.78	210	$46,731.12	159	$42,506.90	75	$35,992.65	
17%	795	$106,133.03	330	$58,938.51	216	$48,233.38	163	$43,492.62	75	$36,341.61	
18%	918	$123,731.11	347	$62,198.88	223	$49,835.68	166	$44,525.28	76	$36,697.39	
19%	1090	$148,358.54	366	$65,842.32	230	$51,548.36	170	$45,608.25	77	$37,060.22	
20%	1347	$185,284.01	388	$69,940.60	238	$53,383.21	174	$46,745.32	78	$37,430.30	
21%	1772	$246,798.61	412	$74,584.64	246	$55,353.88	178	$47,940.62	78	$37,807.85	
22%	2615	$369,767.80	439	$79,891.30	255	$57,475.93	183	$49,198.79	79	$38,193.11	
23%	5126	$738,473.96	471	$86,013.43	264	$59,767.60	187	$50,524.91	80	$38,586.31	
24%	*	*	508	$93,154.77	274	$62,250.03	192	$51,924.63	81	$38,987.68	
25%	*	*	551	$101,593.20	286	$64,948.09	197	$53,404.26	81	$39,397.49	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$31,300.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	332	$41,643.47	216	$37,525.55	163	$35,753.44	131	$34,766.80	68	$32,944.95	
7%	350	$44,075.23	223	$38,813.12	167	$36,622.23	134	$35,420.83	69	$33,236.08	
8%	370	$46,810.22	231	$40,192.51	170	$37,534.39	136	$36,099.99	70	$33,532.40	
9%	392	$49,909.02	239	$41,673.90	174	$38,493.27	139	$36,805.73	70	$33,834.07	
10%	418	$53,449.49	247	$43,269.06	179	$39,502.56	141	$37,539.70	71	$34,141.21	
11%	447	$57,533.43	256	$44,991.61	183	$40,566.33	144	$38,303.58	71	$34,453.98	
12%	482	$62,296.60	266	$46,857.49	188	$41,689.12	147	$39,099.26	72	$34,772.56	
13%	522	$67,924.04	277	$48,885.36	193	$42,876.00	150	$39,928.75	73	$35,097.06	
14%	570	$74,674.77	288	$51,097.30	198	$44,132.60	153	$40,794.29	73	$35,427.71	
15%	629	$82,922.89	301	$53,519.60	204	$45,465.27	156	$41,698.25	74	$35,764.64	
16%	702	$93,229.44	315	$56,183.78	210	$46,881.12	159	$42,643.26	75	$36,108.03	
17%	795	$106,475.90	331	$59,127.97	216	$48,388.22	163	$43,632.16	75	$36,458.11	
18%	919	$124,131.11	348	$62,398.88	223	$49,995.68	166	$44,668.14	76	$36,815.04	
19%	1091	$148,838.53	367	$66,054.08	230	$51,713.87	170	$45,754.58	77	$37,179.03	
20%	1348	$185,884.01	388	$70,165.60	238	$53,554.65	174	$46,895.32	78	$37,550.30	
21%	1773	$247,598.62	412	$74,824.65	246	$55,531.65	178	$48,094.47	78	$37,929.06	
22%	2617	$370,967.81	440	$80,148.44	255	$57,660.55	183	$49,356.69	79	$38,315.56	
23%	5130	$740,873.97	471	$86,290.37	264	$59,959.59	187	$50,687.06	80	$38,710.02	
24%	*	*	508	$93,454.80	275	$62,450.03	192	$52,091.30	81	$39,112.69	
25%	*	*	551	$101,920.46	286	$65,156.80	197	$53,575.68	81	$39,523.80	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$31,400.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	332	$41,776.81	217	$37,645.55	163	$35,867.73	131	$34,877.91	68	$33,050.21	
7%	350	$44,216.41	223	$38,937.26	167	$36,739.30	134	$35,534.04	69	$33,342.28	
8%	370	$46,960.22	231	$40,321.08	170	$37,654.38	136	$36,215.37	70	$33,639.54	
9%	393	$50,069.02	239	$41,807.23	175	$38,616.35	139	$36,923.38	70	$33,942.18	
10%	418	$53,620.92	247	$43,407.51	179	$39,628.88	141	$37,659.70	71	$34,250.30	
11%	448	$57,718.06	256	$45,135.61	183	$40,696.05	144	$38,426.03	71	$34,564.07	
12%	482	$62,496.62	266	$47,007.50	188	$41,822.45	147	$39,224.26	72	$34,883.67	
13%	522	$68,142.21	277	$49,041.89	193	$43,013.14	150	$40,056.41	73	$35,209.21	
14%	571	$74,914.77	289	$51,260.94	198	$44,273.77	153	$40,924.72	73	$35,540.91	
15%	629	$83,189.56	301	$53,691.02	204	$45,610.72	156	$41,831.58	74	$35,878.92	
16%	702	$93,529.44	315	$56,363.77	210	$47,031.13	159	$42,779.61	75	$36,223.42	
17%	796	$106,818.75	331	$59,317.46	216	$48,543.06	163	$43,771.70	75	$36,574.61	
18%	920	$124,531.11	348	$62,598.89	223	$50,155.69	166	$44,810.99	76	$36,932.69	
19%	1092	$149,318.53	367	$66,265.85	230	$51,879.39	170	$45,900.92	77	$37,297.84	
20%	1349	$186,484.00	388	$70,390.60	238	$53,726.09	174	$47,045.31	78	$37,670.30	
21%	1774	$248,398.63	412	$75,064.63	246	$55,709.43	178	$48,248.32	78	$38,050.28	
22%	2619	$372,167.80	440	$80,405.58	255	$57,845.17	183	$49,514.58	79	$38,438.01	
23%	5134	$743,273.96	471	$86,567.26	264	$60,151.58	187	$50,849.21	80	$38,833.73	
24%	*	*	508	$93,754.78	275	$62,650.03	192	$52,257.97	81	$39,237.70	
25%	*	*	552	$102,247.72	286	$65,365.51	197	$53,747.11	82	$39,650.12	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$31,500.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	332	$41,910.14	217	$37,765.55	163	$35,982.02	132	$34,989.02	68	$33,155.47	
7%	350	$44,357.58	224	$39,061.40	167	$36,856.38	134	$35,647.25	69	$33,448.47	
8%	370	$47,110.22	231	$40,449.66	171	$37,774.39	136	$36,330.75	70	$33,746.69	
9%	393	$50,229.02	239	$41,940.57	175	$38,739.42	139	$37,041.03	70	$34,050.28	
10%	418	$53,792.34	247	$43,545.97	179	$39,755.19	141	$37,779.70	71	$34,359.40	
11%	448	$57,902.67	257	$45,279.61	183	$40,825.78	144	$38,548.48	71	$34,674.16	
12%	482	$62,696.60	266	$47,157.49	188	$41,955.79	147	$39,349.27	72	$34,994.79	
13%	523	$68,360.41	277	$49,198.42	193	$43,150.27	150	$40,184.08	73	$35,321.36	
14%	571	$75,154.78	289	$51,424.58	198	$44,414.94	153	$41,055.16	73	$35,654.12	
15%	630	$83,456.22	302	$53,862.45	204	$45,756.17	156	$41,964.92	74	$35,993.21	
16%	703	$93,829.44	316	$56,543.76	210	$47,181.13	159	$42,915.97	75	$36,338.80	
17%	796	$107,161.61	331	$59,506.95	216	$48,697.90	163	$43,911.24	75	$36,691.12	
18%	920	$124,931.11	348	$62,798.90	223	$50,315.70	166	$44,953.85	76	$37,050.34	
19%	1093	$149,798.52	367	$66,477.63	230	$52,044.90	170	$46,047.26	77	$37,416.66	
20%	1350	$187,084.00	388	$70,615.60	238	$53,897.52	174	$47,195.30	78	$37,790.30	
21%	1776	$249,198.61	413	$75,304.62	246	$55,887.20	178	$48,402.15	78	$38,171.49	
22%	2621	$373,367.80	440	$80,662.73	255	$58,029.79	183	$49,672.48	79	$38,560.45	
23%	5138	$745,673.94	472	$86,844.19	265	$60,343.58	188	$51,011.37	80	$38,957.44	
24%	*	*	509	$94,054.76	275	$62,850.03	192	$52,424.63	81	$39,362.70	
25%	*	*	552	$102,575.03	286	$65,574.21	198	$53,918.55	82	$39,776.44	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$31,600.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	333	$42,043.46	217	$37,885.56	163	$36,096.30	132	$35,100.14	68	$33,260.73	
7%	350	$44,498.76	224	$39,185.54	167	$36,973.45	134	$35,760.46	69	$33,554.67	
8%	370	$47,260.22	231	$40,578.23	171	$37,894.39	136	$36,446.13	70	$33,853.83	
9%	393	$50,389.02	239	$42,073.91	175	$38,862.50	139	$37,158.68	70	$34,158.39	
10%	419	$53,963.77	248	$43,684.43	179	$39,881.50	141	$37,899.70	71	$34,468.49	
11%	448	$58,087.28	257	$45,423.61	184	$40,955.51	144	$38,670.93	71	$34,784.25	
12%	483	$62,896.60	267	$47,307.48	188	$42,089.12	147	$39,474.27	72	$35,105.90	
13%	523	$68,578.59	277	$49,354.93	193	$43,287.41	150	$40,311.74	73	$35,433.52	
14%	571	$75,394.76	289	$51,588.23	199	$44,556.11	153	$41,185.59	73	$35,767.32	
15%	630	$83,722.89	302	$54,033.89	204	$45,901.62	156	$42,098.25	74	$36,107.50	
16%	703	$94,129.44	316	$56,723.77	210	$47,331.13	159	$43,052.33	75	$36,454.19	
17%	797	$107,504.47	331	$59,696.41	216	$48,852.73	163	$44,050.78	75	$36,807.62	
18%	921	$125,331.11	348	$62,998.89	223	$50,475.69	167	$45,096.70	76	$37,167.98	
19%	1093	$150,278.53	367	$66,689.40	230	$52,210.42	170	$46,193.60	77	$37,535.47	
20%	1351	$187,683.99	389	$70,840.61	238	$54,068.96	174	$47,345.29	78	$37,910.30	
21%	1777	$249,998.62	413	$75,544.64	246	$56,064.97	179	$48,555.99	78	$38,292.70	
22%	2623	$374,567.79	440	$80,919.87	255	$58,214.41	183	$49,830.37	79	$38,682.90	
23%	5141	$748,073.94	472	$87,121.13	265	$60,535.60	188	$51,173.54	80	$39,081.15	
24%	*	*	509	$94,354.80	275	$63,050.03	193	$52,591.28	81	$39,487.70	
25%	*	*	552	$102,902.28	286	$65,782.91	198	$54,089.99	82	$39,902.77	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$31,700.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	333	$42,176.80	217	$38,005.56	163	$36,210.59	132	$35,211.25	68	$33,366.00	
7%	351	$44,639.94	224	$39,309.68	167	$37,090.52	134	$35,873.66	69	$33,660.86	
8%	371	$47,410.22	231	$40,706.80	171	$38,014.40	136	$36,561.52	70	$33,960.98	
9%	393	$50,549.02	239	$42,207.24	175	$38,985.58	139	$37,276.33	70	$34,266.50	
10%	419	$54,135.20	248	$43,822.90	179	$40,007.82	141	$38,019.70	71	$34,577.58	
11%	449	$58,271.91	257	$45,567.61	184	$41,085.24	144	$38,793.37	71	$34,894.34	
12%	483	$63,096.61	267	$47,457.48	188	$42,222.46	147	$39,599.27	72	$35,217.01	
13%	523	$68,796.75	277	$49,511.44	193	$43,424.55	150	$40,439.40	73	$35,545.67	
14%	572	$75,634.78	289	$51,751.86	199	$44,697.29	153	$41,316.03	73	$35,880.53	
15%	631	$83,989.56	302	$54,205.33	204	$46,047.07	156	$42,231.58	74	$36,221.79	
16%	704	$94,429.44	316	$56,903.79	210	$47,481.12	160	$43,188.69	75	$36,569.58	
17%	797	$107,847.32	331	$59,885.88	217	$49,007.58	163	$44,190.32	76	$36,924.12	
18%	921	$125,731.10	348	$63,198.88	223	$50,635.68	167	$45,239.56	76	$37,285.63	
19%	1094	$150,758.53	368	$66,901.13	231	$52,375.94	170	$46,339.94	77	$37,654.28	
20%	1352	$188,283.99	389	$71,065.60	238	$54,240.38	174	$47,495.28	78	$38,030.30	
21%	1778	$250,798.62	413	$75,784.65	246	$56,242.75	179	$48,709.84	78	$38,413.91	
22%	2625	$375,767.79	441	$81,177.01	255	$58,399.02	183	$49,988.26	79	$38,805.35	
23%	5145	$750,473.96	472	$87,398.04	265	$60,727.62	188	$51,335.71	80	$39,204.86	
24%	*	*	509	$94,654.79	275	$63,250.03	193	$52,757.95	81	$39,612.70	
25%	*	*	553	$103,229.54	286	$65,991.58	198	$54,261.41	82	$40,029.09	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$31,800.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	333	$42,310.14	217	$38,125.56	163	$36,324.88	132	$35,322.36	68	$33,471.26	
7%	351	$44,781.12	224	$39,433.82	167	$37,207.59	134	$35,986.87	69	$33,767.05	
8%	371	$47,560.22	231	$40,835.37	171	$38,134.40	136	$36,676.90	70	$34,068.12	
9%	394	$50,709.02	239	$42,340.57	175	$39,108.66	139	$37,393.98	70	$34,374.61	
10%	419	$54,306.63	248	$43,961.37	179	$40,134.13	142	$38,139.70	71	$34,686.67	
11%	449	$58,456.52	257	$45,711.61	184	$41,214.97	144	$38,915.82	72	$35,004.44	
12%	483	$63,296.61	267	$47,607.49	189	$42,355.78	147	$39,724.26	72	$35,328.12	
13%	524	$69,014.96	278	$49,667.96	194	$43,561.69	150	$40,567.06	73	$35,657.82	
14%	572	$75,874.77	289	$51,915.49	199	$44,838.47	153	$41,446.46	73	$35,993.73	
15%	631	$84,256.22	302	$54,376.75	204	$46,192.53	156	$42,364.91	74	$36,336.07	
16%	704	$94,729.44	316	$57,083.78	210	$47,631.11	160	$43,325.06	75	$36,684.96	
17%	798	$108,190.19	332	$60,075.34	217	$49,162.42	163	$44,329.86	76	$37,040.63	
18%	922	$126,131.11	349	$63,398.88	223	$50,795.66	167	$45,382.42	76	$37,403.28	
19%	1095	$151,238.53	368	$67,112.91	231	$52,541.46	171	$46,486.28	77	$37,773.09	
20%	1353	$188,883.98	389	$71,290.60	238	$54,411.80	175	$47,645.28	78	$38,150.30	
21%	1779	$251,598.63	413	$76,024.63	247	$56,420.54	179	$48,863.69	79	$38,535.12	
22%	2627	$376,967.79	441	$81,434.15	255	$58,583.62	183	$50,146.15	79	$38,927.80	
23%	5149	$752,873.97	473	$87,674.95	265	$60,919.61	188	$51,497.88	80	$39,328.57	
24%	*	*	509	$94,954.76	275	$63,450.03	193	$52,924.62	81	$39,737.70	
25%	*	*	553	$103,556.85	287	$66,200.27	198	$54,432.84	82	$40,155.41	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$31,900.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	333	$42,443.47	217	$38,245.56	163	$36,439.16	132	$35,433.47	69	$33,576.52	
7%	351	$44,922.29	224	$39,557.95	167	$37,324.67	134	$36,100.07	69	$33,873.25	
8%	371	$47,710.22	232	$40,963.94	171	$38,254.40	137	$36,792.28	70	$34,175.26	
9%	394	$50,869.02	239	$42,473.89	175	$39,231.74	139	$37,511.62	70	$34,482.71	
10%	420	$54,478.06	248	$44,099.83	179	$40,260.45	142	$38,259.70	71	$34,795.77	
11%	449	$58,641.13	257	$45,855.61	184	$41,344.71	144	$39,038.27	72	$35,114.53	
12%	484	$63,496.60	267	$47,757.49	189	$42,489.11	147	$39,849.26	72	$35,439.22	
13%	524	$69,233.13	278	$49,824.49	194	$43,698.84	150	$40,694.73	73	$35,769.97	
14%	573	$76,114.76	289	$52,079.11	199	$44,979.65	153	$41,576.90	74	$36,106.94	
15%	631	$84,522.89	302	$54,548.17	205	$46,337.98	156	$42,498.24	74	$36,450.36	
16%	705	$95,029.44	316	$57,263.77	211	$47,781.11	160	$43,461.43	75	$36,800.35	
17%	798	$108,533.03	332	$60,264.83	217	$49,317.26	163	$44,469.40	76	$37,157.13	
18%	923	$126,531.12	349	$63,598.89	224	$50,955.67	167	$45,525.28	76	$37,520.93	
19%	1096	$151,718.52	368	$67,324.68	231	$52,706.98	171	$46,632.63	77	$37,891.90	
20%	1354	$189,483.97	389	$71,515.60	238	$54,583.21	175	$47,795.29	78	$38,270.30	
21%	1781	$252,398.61	414	$76,264.62	247	$56,598.32	179	$49,017.54	79	$38,656.34	
22%	2629	$378,167.78	441	$81,691.30	256	$58,768.23	183	$50,304.04	79	$39,050.25	
23%	5153	$755,273.96	473	$87,951.89	265	$61,111.60	188	$51,660.06	80	$39,452.28	
24%	*	*	510	$95,254.79	276	$63,650.03	193	$53,091.29	81	$39,862.70	
25%	*	*	553	$103,884.09	287	$66,408.97	198	$54,604.26	82	$40,281.73	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$32,000.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	333	$42,576.80	217	$38,365.55	163	$36,553.44	132	$35,544.58	69	$33,681.79	
7%	351	$45,063.46	224	$39,682.09	167	$37,441.74	134	$36,213.28	69	$33,979.44	
8%	371	$47,860.22	232	$41,092.51	171	$38,374.40	137	$36,907.67	70	$34,282.41	
9%	394	$51,029.02	240	$42,607.23	175	$39,354.82	139	$37,629.27	70	$34,590.82	
10%	420	$54,649.49	248	$44,238.29	179	$40,386.76	142	$38,379.70	71	$34,904.86	
11%	450	$58,825.74	257	$45,999.61	184	$41,474.44	144	$39,160.72	72	$35,224.62	
12%	484	$63,696.61	267	$47,907.50	189	$42,622.45	147	$39,974.26	72	$35,550.33	
13%	525	$69,451.30	278	$49,981.02	194	$43,836.00	150	$40,822.39	73	$35,882.12	
14%	573	$76,354.78	290	$52,242.76	199	$45,120.83	153	$41,707.34	74	$36,220.15	
15%	632	$84,789.56	302	$54,719.59	205	$46,483.45	156	$42,631.57	74	$36,564.65	
16%	705	$95,329.44	316	$57,443.76	211	$47,931.11	160	$43,597.81	75	$36,915.73	
17%	799	$108,875.90	332	$60,454.32	217	$49,472.09	163	$44,608.92	76	$37,273.64	
18%	923	$126,931.11	349	$63,798.91	224	$51,115.68	167	$45,668.13	76	$37,638.57	
19%	1096	$152,198.53	368	$67,536.45	231	$52,872.49	171	$46,778.99	77	$38,010.72	
20%	1354	$190,083.97	390	$71,740.61	239	$54,754.64	175	$47,945.30	78	$38,390.30	
21%	1782	$253,198.62	414	$76,504.64	247	$56,776.10	179	$49,171.39	79	$38,777.56	
22%	2631	$379,367.78	441	$81,948.44	256	$58,952.86	183	$50,461.94	79	$39,172.69	
23%	5156	$757,673.93	473	$88,228.83	265	$61,303.59	188	$51,822.22	80	$39,575.99	
24%	*	*	510	$95,554.79	276	$63,850.03	193	$53,257.96	81	$39,987.69	
25%	*	*	554	$104,211.36	287	$66,617.68	198	$54,775.69	82	$40,408.05	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$32,100.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	334	$42,710.13	217	$38,485.55	164	$36,667.73	132	$35,655.69	69	$33,787.05	
7%	351	$45,204.64	224	$39,806.23	167	$37,558.81	134	$36,326.49	69	$34,085.64	
8%	372	$48,010.22	232	$41,221.08	171	$38,494.39	137	$37,023.06	70	$34,389.55	
9%	394	$51,189.02	240	$42,740.57	175	$39,477.89	139	$37,746.92	70	$34,698.93	
10%	420	$54,820.92	248	$44,376.75	180	$40,513.08	142	$38,499.70	71	$35,013.95	
11%	450	$59,010.37	257	$46,143.61	184	$41,604.17	145	$39,283.16	72	$35,334.72	
12%	484	$63,896.61	267	$48,057.49	189	$42,755.78	147	$40,099.25	72	$35,661.44	
13%	525	$69,669.50	278	$50,137.55	194	$43,973.14	150	$40,950.04	73	$35,994.27	
14%	573	$76,594.77	290	$52,406.40	199	$45,262.01	153	$41,837.77	74	$36,333.36	
15%	632	$85,056.23	303	$54,891.02	205	$46,628.90	157	$42,764.91	74	$36,678.93	
16%	706	$95,629.44	317	$57,623.77	211	$48,081.12	160	$43,734.18	75	$37,031.12	
17%	799	$109,218.74	332	$60,643.78	217	$49,626.93	163	$44,748.45	76	$37,390.14	
18%	924	$127,331.11	349	$63,998.89	224	$51,275.68	167	$45,810.99	76	$37,756.22	
19%	1097	$152,678.53	368	$67,748.21	231	$53,038.01	171	$46,925.32	77	$38,129.53	
20%	1355	$190,683.98	390	$71,965.60	239	$54,926.08	175	$48,095.31	78	$38,510.30	
21%	1783	$253,998.62	414	$76,744.65	247	$56,953.87	179	$49,325.24	79	$38,898.77	
22%	2632	$380,567.79	442	$82,205.58	256	$59,137.48	183	$50,619.83	79	$39,295.14	
23%	5160	$760,073.95	473	$88,505.72	265	$61,495.58	188	$51,984.37	80	$39,699.70	
24%	*	*	510	$95,854.76	276	$64,050.03	193	$53,424.63	81	$40,112.69	
25%	*	*	554	$104,538.67	287	$66,826.38	198	$54,947.11	82	$40,534.37	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$32,200.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	334	$42,843.47	218	$38,605.55	164	$36,782.01	132	$35,766.80	69	$33,892.32	
7%	352	$45,345.82	225	$39,930.37	167	$37,675.88	134	$36,439.69	69	$34,191.83	
8%	372	$48,160.22	232	$41,349.66	171	$38,614.39	137	$37,138.44	70	$34,496.70	
9%	395	$51,349.02	240	$42,873.91	175	$39,600.97	139	$37,864.57	70	$34,807.03	
10%	420	$54,992.35	248	$44,515.20	180	$40,639.40	142	$38,619.70	71	$35,123.04	
11%	450	$59,194.98	258	$46,287.61	184	$41,733.90	145	$39,405.62	72	$35,444.81	
12%	485	$64,096.60	267	$48,207.48	189	$42,889.12	147	$40,224.25	72	$35,772.55	
13%	525	$69,887.68	278	$50,294.06	194	$44,110.28	150	$41,077.69	73	$36,106.42	
14%	574	$76,834.77	290	$52,570.05	199	$45,403.19	153	$41,968.21	74	$36,446.56	
15%	633	$85,322.89	303	$55,062.46	205	$46,774.36	157	$42,898.25	74	$36,793.21	
16%	706	$95,929.44	317	$57,803.78	211	$48,231.12	160	$43,870.54	75	$37,146.50	
17%	800	$109,561.62	332	$60,833.25	217	$49,781.77	163	$44,887.98	76	$37,506.65	
18%	925	$127,731.11	349	$64,198.87	224	$51,435.69	167	$45,953.85	76	$37,873.87	
19%	1098	$153,158.53	369	$67,959.96	231	$53,203.53	171	$47,071.66	77	$38,248.34	
20%	1356	$191,283.98	390	$72,190.60	239	$55,097.52	175	$48,245.31	78	$38,630.30	
21%	1784	$254,798.63	414	$76,984.63	247	$57,131.65	179	$49,479.08	79	$39,019.98	
22%	2634	$381,767.81	442	$82,462.73	256	$59,322.10	184	$50,777.73	79	$39,417.59	
23%	5164	$762,473.97	474	$88,782.65	266	$61,687.59	188	$52,146.53	80	$39,823.41	
24%	*	*	511	$96,154.78	276	$64,250.03	193	$53,591.30	81	$40,237.69	
25%	*	*	554	$104,865.91	287	$67,035.08	198	$55,118.54	82	$40,660.69	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$32,300.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	334	$42,976.80	218	$38,725.55	164	$36,896.30	132	$35,877.91	69	$33,997.58	
7%	352	$45,487.00	225	$40,054.51	167	$37,792.96	134	$36,552.90	69	$34,298.02	
8%	372	$48,310.22	232	$41,478.23	171	$38,734.39	137	$37,253.83	70	$34,603.84	
9%	395	$51,509.02	240	$43,007.24	175	$39,724.04	139	$37,982.21	70	$34,915.14	
10%	421	$55,163.77	249	$44,653.66	180	$40,765.72	142	$38,739.70	71	$35,232.13	
11%	450	$59,379.59	258	$46,431.61	184	$41,863.62	145	$39,528.07	72	$35,554.90	
12%	485	$64,296.61	268	$48,357.48	189	$43,022.45	147	$40,349.25	72	$35,883.66	
13%	526	$70,105.85	278	$50,450.57	194	$44,247.42	150	$41,205.35	73	$36,218.57	
14%	574	$77,074.78	290	$52,733.68	199	$45,544.36	153	$42,098.63	74	$36,559.77	
15%	633	$85,589.56	303	$55,233.90	205	$46,919.81	157	$43,031.59	74	$36,907.49	
16%	707	$96,229.44	317	$57,983.78	211	$48,381.13	160	$44,006.90	75	$37,261.89	
17%	801	$109,904.45	332	$61,022.71	217	$49,936.61	164	$45,027.51	76	$37,623.15	
18%	925	$128,131.11	350	$64,398.88	224	$51,595.70	167	$46,096.71	76	$37,991.51	
19%	1099	$153,638.52	369	$68,171.73	231	$53,369.04	171	$47,218.00	77	$38,367.15	
20%	1357	$191,883.98	390	$72,415.60	239	$55,268.96	175	$48,395.32	78	$38,750.30	
21%	1786	$255,598.61	415	$77,224.62	247	$57,309.42	179	$49,632.93	79	$39,141.19	
22%	2636	$382,967.80	442	$82,719.87	256	$59,506.72	184	$50,935.64	79	$39,540.04	
23%	5168	$764,873.95	474	$89,059.60	266	$61,879.61	188	$52,308.68	80	$39,947.12	
24%	*	*	511	$96,454.80	276	$64,450.03	193	$53,757.97	81	$40,362.69	
25%	*	*	555	$105,193.18	287	$67,243.76	198	$55,289.97	82	$40,787.00	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$32,400.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	334	$43,110.14	218	$38,845.56	164	$37,010.59	132	$35,989.02	69	$34,102.84	
7%	352	$45,628.17	225	$40,178.65	168	$37,910.03	134	$36,666.11	69	$34,404.22	
8%	372	$48,460.22	232	$41,606.80	171	$38,854.39	137	$37,369.22	70	$34,710.98	
9%	395	$51,669.02	240	$43,140.57	176	$39,847.11	139	$38,099.86	70	$35,023.25	
10%	421	$55,335.20	249	$44,792.13	180	$40,892.03	142	$38,859.70	71	$35,341.22	
11%	451	$59,564.21	258	$46,575.61	184	$41,993.35	145	$39,650.52	72	$35,665.00	
12%	485	$64,496.62	268	$48,507.49	189	$43,155.79	148	$40,474.25	72	$35,994.77	
13%	526	$70,324.05	279	$50,607.09	194	$44,384.56	150	$41,333.00	73	$36,330.72	
14%	574	$77,314.76	290	$52,897.30	199	$45,685.52	154	$42,229.07	74	$36,672.98	
15%	634	$85,856.22	303	$55,405.32	205	$47,065.26	157	$43,164.92	74	$37,021.78	
16%	707	$96,529.44	317	$58,163.77	211	$48,531.14	160	$44,143.26	75	$37,377.27	
17%	801	$110,247.34	333	$61,212.20	217	$50,091.44	164	$45,167.04	76	$37,739.66	
18%	926	$128,531.12	350	$64,598.90	224	$51,755.69	167	$46,239.56	76	$38,109.15	
19%	1099	$154,118.53	369	$68,383.51	231	$53,534.56	171	$47,364.34	77	$38,485.96	
20%	1358	$192,483.99	391	$72,640.60	239	$55,440.39	175	$48,545.32	78	$38,870.30	
21%	1787	$256,398.62	415	$77,464.64	247	$57,487.19	179	$49,786.78	79	$39,262.41	
22%	2638	$384,167.79	442	$82,977.01	256	$59,691.33	184	$51,093.53	79	$39,662.49	
23%	5171	$767,273.94	474	$89,336.50	266	$62,071.61	188	$52,470.83	80	$40,070.83	
24%	*	*	511	$96,754.77	276	$64,650.03	193	$53,924.64	81	$40,487.69	
25%	*	*	555	$105,520.49	288	$67,452.44	199	$55,461.39	82	$40,913.32	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$32,500.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	334	$43,243.47	218	$38,965.56	164	$37,124.87	132	$36,100.14	69	$34,208.11	
7%	352	$45,769.34	225	$40,302.78	168	$38,027.11	135	$36,779.31	69	$34,510.41	
8%	373	$48,610.22	232	$41,735.37	172	$38,974.39	137	$37,484.60	70	$34,818.13	
9%	395	$51,829.02	240	$43,273.90	176	$39,970.19	139	$38,217.50	71	$35,131.36	
10%	421	$55,506.63	249	$44,930.60	180	$41,018.35	142	$38,979.70	71	$35,450.31	
11%	451	$59,748.83	258	$46,719.61	184	$42,123.07	145	$39,772.97	72	$35,775.09	
12%	486	$64,696.60	268	$48,657.49	189	$43,289.12	148	$40,599.25	72	$36,105.88	
13%	526	$70,542.22	279	$50,763.62	194	$44,521.70	151	$41,460.66	73	$36,442.87	
14%	575	$77,554.78	290	$53,060.93	200	$45,826.70	154	$42,359.50	74	$36,786.19	
15%	634	$86,122.89	303	$55,576.74	205	$47,210.71	157	$43,298.25	74	$37,136.06	
16%	708	$96,829.44	317	$58,343.76	211	$48,681.13	160	$44,279.62	75	$37,492.66	
17%	802	$110,590.17	333	$61,401.69	218	$50,246.29	164	$45,306.58	76	$37,856.16	
18%	926	$128,931.10	350	$64,798.90	224	$51,915.68	167	$46,382.42	77	$38,226.80	
19%	1100	$154,598.53	369	$68,595.28	232	$53,700.08	171	$47,510.68	77	$38,604.78	
20%	1359	$193,083.99	391	$72,865.60	239	$55,611.80	175	$48,695.31	78	$38,990.30	
21%	1788	$257,198.62	415	$77,704.65	248	$57,664.98	179	$49,940.62	79	$39,383.62	
22%	2640	$385,367.79	443	$83,234.15	256	$59,875.93	184	$51,251.42	80	$39,784.94	
23%	5175	$769,673.96	475	$89,613.41	266	$62,263.60	189	$52,632.99	80	$40,194.54	
24%	*	*	512	$97,054.77	276	$64,850.03	193	$54,091.29	81	$40,612.68	
25%	*	*	555	$105,847.73	288	$67,661.14	199	$55,632.84	82	$41,039.63	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$32,600.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	335	$43,376.80	218	$39,085.56	164	$37,239.16	132	$36,211.25	69	$34,313.37	
7%	353	$45,910.52	225	$40,426.92	168	$38,144.18	135	$36,892.52	69	$34,616.61	
8%	373	$48,760.22	232	$41,863.94	172	$39,094.39	137	$37,599.99	70	$34,925.27	
9%	396	$51,989.02	240	$43,407.23	176	$40,093.27	140	$38,335.14	71	$35,239.47	
10%	421	$55,678.06	249	$45,069.06	180	$41,144.66	142	$39,099.70	71	$35,559.40	
11%	451	$59,933.44	258	$46,863.61	185	$42,252.80	145	$39,895.42	72	$35,885.18	
12%	486	$64,896.61	268	$48,807.49	189	$43,422.45	148	$40,724.26	72	$36,216.99	
13%	527	$70,760.39	279	$50,920.15	194	$44,658.84	151	$41,588.33	73	$36,555.02	
14%	575	$77,794.77	291	$53,224.57	200	$45,967.88	154	$42,489.94	74	$36,899.40	
15%	634	$86,389.56	303	$55,748.16	205	$47,356.16	157	$43,431.58	74	$37,250.34	
16%	708	$97,129.44	318	$58,523.76	211	$48,831.12	160	$44,415.98	75	$37,608.05	
17%	802	$110,933.05	333	$61,591.15	218	$50,401.13	164	$45,446.12	76	$37,972.67	
18%	927	$129,331.11	350	$64,998.89	224	$52,075.67	167	$46,525.28	77	$38,344.45	
19%	1101	$155,078.53	369	$68,807.02	232	$53,865.60	171	$47,657.02	77	$38,723.59	
20%	1360	$193,684.00	391	$73,090.60	239	$55,783.22	175	$48,845.30	78	$39,110.30	
21%	1789	$257,998.63	415	$77,944.63	248	$57,842.77	179	$50,094.45	79	$39,504.83	
22%	2642	$386,567.78	443	$83,491.30	257	$60,060.54	184	$51,409.32	80	$39,907.40	
23%	5179	$772,073.96	475	$89,890.35	266	$62,455.59	189	$52,795.16	80	$40,318.25	
24%	*	*	512	$97,354.81	277	$65,050.03	194	$54,257.94	81	$40,737.68	
25%	*	*	556	$106,175.00	288	$67,869.85	199	$55,804.27	82	$41,165.94	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$32,700.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	335	$43,510.13	218	$39,205.56	164	$37,353.45	132	$36,322.36	69	$34,418.64	
7%	353	$46,051.71	225	$40,551.06	168	$38,261.25	135	$37,005.73	69	$34,722.80	
8%	373	$48,910.22	233	$41,992.51	172	$39,214.39	137	$37,715.37	70	$35,032.41	
9%	396	$52,149.02	241	$43,540.56	176	$40,216.35	140	$38,452.79	71	$35,347.58	
10%	422	$55,849.49	249	$45,207.52	180	$41,270.98	142	$39,219.70	71	$35,668.49	
11%	451	$60,118.05	258	$47,007.61	185	$42,382.54	145	$40,017.87	72	$35,995.28	
12%	486	$65,096.62	268	$48,957.50	189	$43,555.79	148	$40,849.26	72	$36,328.10	
13%	527	$70,978.60	279	$51,076.68	194	$44,795.98	151	$41,715.99	73	$36,667.17	
14%	576	$78,034.76	291	$53,388.22	200	$46,109.06	154	$42,620.37	74	$37,012.61	
15%	635	$86,656.22	304	$55,919.60	205	$47,501.62	157	$43,564.92	74	$37,364.63	
16%	708	$97,429.44	318	$58,703.78	211	$48,981.11	160	$44,552.34	75	$37,723.43	
17%	803	$111,275.89	333	$61,780.62	218	$50,555.97	164	$45,585.66	76	$38,089.18	
18%	928	$129,731.12	350	$65,198.87	225	$52,235.67	168	$46,668.13	77	$38,462.09	
19%	1102	$155,558.52	370	$69,018.79	232	$54,031.12	171	$47,803.35	77	$38,842.40	
20%	1361	$194,284.01	391	$73,315.60	240	$55,954.64	175	$48,995.29	78	$39,230.30	
21%	1790	$258,798.61	416	$78,184.61	248	$58,020.54	180	$50,248.30	79	$39,626.04	
22%	2643	$387,767.77	443	$83,748.44	257	$60,245.16	184	$51,567.21	80	$40,029.85	
23%	5182	$774,473.94	475	$90,167.29	266	$62,647.58	189	$52,957.33	80	$40,441.96	
24%	*	*	512	$97,654.78	277	$65,250.03	194	$54,424.61	81	$40,862.68	
25%	*	*	556	$106,502.30	288	$68,078.56	199	$55,975.70	82	$41,292.26	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$32,800.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	335	$43,643.47	218	$39,325.55	164	$37,467.73	132	$36,433.47	69	$34,523.90	
7%	353	$46,192.88	225	$40,675.19	168	$38,378.33	135	$37,118.94	69	$34,828.99	
8%	373	$49,060.22	233	$42,121.08	172	$39,334.40	137	$37,830.75	70	$35,139.55	
9%	396	$52,309.02	241	$43,673.90	176	$40,339.43	140	$38,570.44	71	$35,455.68	
10%	422	$56,020.92	249	$45,345.98	180	$41,397.29	142	$39,339.70	71	$35,777.58	
11%	452	$60,302.68	258	$47,151.61	185	$42,512.27	145	$40,140.32	72	$36,105.37	
12%	486	$65,296.60	268	$49,107.49	190	$43,689.11	148	$40,974.27	73	$36,439.21	
13%	527	$71,196.77	279	$51,233.19	195	$44,933.13	151	$41,843.65	73	$36,779.32	
14%	576	$78,274.78	291	$53,551.87	200	$46,250.24	154	$42,750.81	74	$37,125.82	
15%	635	$86,922.89	304	$56,091.04	206	$47,647.08	157	$43,698.25	75	$37,478.91	
16%	709	$97,729.44	318	$58,883.79	212	$49,131.11	160	$44,688.70	75	$37,838.82	
17%	803	$111,618.76	333	$61,970.08	218	$50,710.80	164	$45,725.20	76	$38,205.68	
18%	928	$130,131.11	351	$65,398.88	225	$52,395.67	168	$46,810.99	77	$38,579.74	
19%	1102	$156,038.54	370	$69,230.56	232	$54,196.63	171	$47,949.69	77	$38,961.21	
20%	1362	$194,884.01	391	$73,540.60	240	$56,126.08	175	$49,145.28	78	$39,350.30	
21%	1792	$259,598.61	416	$78,424.64	248	$58,198.32	180	$50,402.15	79	$39,747.25	
22%	2645	$388,967.80	444	$84,005.58	257	$60,429.78	184	$51,725.10	80	$40,152.30	
23%	5186	$776,873.96	475	$90,444.18	266	$62,839.57	189	$53,119.50	80	$40,565.67	
24%	*	*	513	$97,954.76	277	$65,450.03	194	$54,591.28	81	$40,987.68	
25%	*	*	556	$106,829.55	288	$68,287.26	199	$56,147.12	82	$41,418.57	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$32,900.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	335	$43,776.81	218	$39,445.55	164	$37,582.02	132	$36,544.58	69	$34,629.16	
7%	353	$46,334.05	225	$40,799.33	168	$38,495.40	135	$37,232.15	69	$34,935.19	
8%	373	$49,210.22	233	$42,249.65	172	$39,454.40	137	$37,946.14	70	$35,246.70	
9%	396	$52,469.02	241	$43,807.24	176	$40,462.51	140	$38,688.09	71	$35,563.79	
10%	422	$56,192.35	249	$45,484.44	180	$41,523.61	142	$39,459.70	71	$35,886.67	
11%	452	$60,487.29	259	$47,295.61	185	$42,642.00	145	$40,262.76	72	$36,215.46	
12%	487	$65,496.60	269	$49,257.48	190	$43,822.45	148	$41,099.27	73	$36,550.32	
13%	528	$71,414.94	279	$51,389.71	195	$45,070.28	151	$41,971.31	73	$36,891.47	
14%	576	$78,514.77	291	$53,715.49	200	$46,391.42	154	$42,881.25	74	$37,239.03	
15%	636	$87,189.56	304	$56,262.47	206	$47,792.54	157	$43,831.58	75	$37,593.20	
16%	709	$98,029.44	318	$59,063.78	212	$49,281.11	161	$44,825.06	75	$37,954.20	
17%	804	$111,961.60	334	$62,159.56	218	$50,865.64	164	$45,864.74	76	$38,322.19	
18%	929	$130,531.11	351	$65,598.90	225	$52,555.68	168	$46,953.85	77	$38,697.39	
19%	1103	$156,518.53	370	$69,442.33	232	$54,362.15	172	$48,096.03	77	$39,080.02	
20%	1363	$195,484.00	392	$73,765.61	240	$56,297.51	176	$49,295.28	78	$39,470.30	
21%	1793	$260,398.62	416	$78,664.65	248	$58,376.09	180	$50,556.00	79	$39,868.46	
22%	2647	$390,167.80	444	$84,262.73	257	$60,614.41	184	$51,882.99	80	$40,274.75	
23%	5190	$779,273.96	476	$90,721.11	267	$63,031.59	189	$53,281.68	80	$40,689.38	
24%	*	*	513	$98,254.80	277	$65,650.03	194	$54,757.96	81	$41,112.68	
25%	*	*	557	$107,156.82	288	$68,495.94	199	$56,318.55	82	$41,544.88	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$33,000.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	335	$43,910.13	219	$39,565.55	164	$37,696.30	133	$36,655.69	69	$34,734.43	
7%	353	$46,475.23	226	$40,923.47	168	$38,612.47	135	$37,345.36	69	$35,041.38	
8%	374	$49,360.22	233	$42,378.23	172	$39,574.40	137	$38,061.52	70	$35,353.84	
9%	396	$52,629.02	241	$43,940.57	176	$40,585.58	140	$38,805.74	71	$35,671.90	
10%	422	$56,363.77	249	$45,622.89	180	$41,649.92	142	$39,579.70	71	$35,995.76	
11%	452	$60,671.90	259	$47,439.61	185	$42,771.74	145	$40,385.21	72	$36,325.55	
12%	487	$65,696.61	269	$49,407.48	190	$43,955.78	148	$41,224.27	73	$36,661.43	
13%	528	$71,633.14	280	$51,546.22	195	$45,207.43	151	$42,098.98	73	$37,003.62	
14%	577	$78,754.76	291	$53,879.12	200	$46,532.60	154	$43,011.68	74	$37,352.23	
15%	636	$87,456.22	304	$56,433.89	206	$47,937.99	157	$43,964.91	75	$37,707.48	
16%	710	$98,329.44	318	$59,243.77	212	$49,431.12	161	$44,961.43	75	$38,069.59	
17%	804	$112,304.47	334	$62,349.05	218	$51,020.48	164	$46,004.28	76	$38,438.69	
18%	929	$130,931.10	351	$65,798.90	225	$52,715.69	168	$47,096.70	77	$38,815.04	
19%	1104	$156,998.52	370	$69,654.10	232	$54,527.66	172	$48,242.39	77	$39,198.84	
20%	1364	$196,083.99	392	$73,990.60	240	$56,468.95	176	$49,445.29	78	$39,590.30	
21%	1794	$261,198.62	416	$78,904.63	248	$58,553.87	180	$50,709.85	79	$39,989.68	
22%	2649	$391,367.79	444	$84,519.87	257	$60,799.03	184	$52,040.89	80	$40,397.20	
23%	5193	$781,673.94	476	$90,998.06	267	$63,223.61	189	$53,443.84	81	$40,813.09	
24%	*	*	513	$98,554.79	277	$65,850.03	194	$54,924.63	81	$41,237.67	
25%	*	*	557	$107,484.12	288	$68,704.61	199	$56,489.97	82	$41,671.20	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$33,100.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	336	$44,043.46	219	$39,685.55	164	$37,810.59	133	$36,766.80	69	$34,839.69	
7%	354	$46,616.41	226	$41,047.61	168	$38,729.54	135	$37,458.57	69	$35,147.58	
8%	374	$49,510.22	233	$42,506.80	172	$39,694.40	137	$38,176.90	70	$35,460.98	
9%	397	$52,789.02	241	$44,073.91	176	$40,708.66	140	$38,923.39	71	$35,780.01	
10%	423	$56,535.20	250	$45,761.36	180	$41,776.24	143	$39,699.70	71	$36,104.84	
11%	453	$60,856.52	259	$47,583.61	185	$42,901.47	145	$40,507.66	72	$36,435.65	
12%	487	$65,896.61	269	$49,557.49	190	$44,089.12	148	$41,349.26	73	$36,772.55	
13%	528	$71,851.31	280	$51,702.75	195	$45,344.57	151	$42,226.64	73	$37,115.76	
14%	577	$78,994.78	291	$54,042.75	200	$46,673.78	154	$43,142.12	74	$37,465.44	
15%	636	$87,722.89	304	$56,605.31	206	$48,083.45	157	$44,098.24	75	$37,821.77	
16%	710	$98,629.44	318	$59,423.76	212	$49,581.13	161	$45,097.80	75	$38,184.97	
17%	805	$112,647.32	334	$62,538.52	218	$51,175.32	164	$46,143.81	76	$38,555.20	
18%	930	$131,331.11	351	$65,998.89	225	$52,875.70	168	$47,239.56	77	$38,932.68	
19%	1104	$157,478.52	371	$69,865.84	232	$54,693.18	172	$48,388.74	77	$39,317.65	
20%	1365	$196,683.98	392	$74,215.60	240	$56,640.39	176	$49,595.30	78	$39,710.30	
21%	1795	$261,998.63	417	$79,144.61	248	$58,731.64	180	$50,863.70	79	$40,110.89	
22%	2651	$392,567.79	444	$84,777.01	257	$60,983.64	184	$52,198.78	80	$40,519.65	
23%	5197	$784,073.97	476	$91,274.97	267	$63,415.61	189	$53,606.00	81	$40,936.81	
24%	*	*	513	$98,854.76	277	$66,050.03	194	$55,091.30	81	$41,362.67	
25%	*	*	557	$107,811.36	289	$68,913.31	199	$56,661.40	82	$41,797.51	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$33,200.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	336	$44,176.80	219	$39,805.55	164	$37,924.87	133	$36,877.92	69	$34,944.95	
7%	354	$46,757.59	226	$41,171.75	168	$38,846.62	135	$37,571.78	70	$35,253.77	
8%	374	$49,660.22	233	$42,635.37	172	$39,814.40	137	$38,292.28	70	$35,568.12	
9%	397	$52,949.02	241	$44,207.24	176	$40,831.74	140	$39,041.03	71	$35,888.12	
10%	423	$56,706.63	250	$45,899.83	181	$41,902.56	143	$39,819.70	71	$36,213.93	
11%	453	$61,041.14	259	$47,727.61	185	$43,031.20	145	$40,630.11	72	$36,545.74	
12%	488	$66,096.60	269	$49,707.49	190	$44,222.45	148	$41,474.26	73	$36,883.66	
13%	529	$72,069.48	280	$51,859.28	195	$45,481.71	151	$42,354.30	73	$37,227.91	
14%	577	$79,234.76	292	$54,206.39	200	$46,814.95	154	$43,272.55	74	$37,578.65	
15%	637	$87,989.56	305	$56,776.73	206	$48,228.90	157	$44,231.57	75	$37,936.06	
16%	711	$98,929.44	319	$59,603.77	212	$49,731.13	161	$45,234.17	75	$38,300.35	
17%	805	$112,990.18	334	$62,727.99	218	$51,330.15	164	$46,283.34	76	$38,671.70	
18%	931	$131,731.12	351	$66,198.87	225	$53,035.69	168	$47,382.42	77	$39,050.33	
19%	1105	$157,958.53	371	$70,077.61	232	$54,858.70	172	$48,535.08	77	$39,436.46	
20%	1366	$197,283.97	392	$74,440.60	240	$56,811.81	176	$49,745.30	78	$39,830.30	
21%	1797	$262,798.61	417	$79,384.63	248	$58,909.41	180	$51,017.54	79	$40,232.10	
22%	2653	$393,767.78	445	$85,034.15	257	$61,168.24	185	$52,356.67	80	$40,642.10	
23%	5201	$786,473.95	477	$91,551.87	267	$63,607.60	189	$53,768.15	81	$41,060.53	
24%	*	*	514	$99,154.79	277	$66,250.03	194	$55,257.97	81	$41,487.67	
25%	*	*	558	$108,138.63	289	$69,122.02	199	$56,832.82	82	$41,923.82	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$33,300.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	336	$44,310.14	219	$39,925.56	165	$38,039.15	133	$36,989.03	69	$35,050.21	
7%	354	$46,898.76	226	$41,295.89	168	$38,963.69	135	$37,684.98	70	$35,359.97	
8%	374	$49,810.22	233	$42,763.95	172	$39,934.39	137	$38,407.67	70	$35,675.26	
9%	397	$53,109.02	241	$44,340.57	176	$40,954.82	140	$39,158.68	71	$35,996.23	
10%	423	$56,878.06	250	$46,038.29	181	$42,028.88	143	$39,939.70	71	$36,323.02	
11%	453	$61,225.75	259	$47,871.61	185	$43,160.92	145	$40,752.55	72	$36,655.83	
12%	488	$66,296.61	269	$49,857.50	190	$44,355.79	148	$41,599.26	73	$36,994.77	
13%	529	$72,287.69	280	$52,015.81	195	$45,618.85	151	$42,481.96	73	$37,340.06	
14%	578	$79,474.77	292	$54,370.04	200	$46,956.12	154	$43,402.99	74	$37,691.86	
15%	637	$88,256.23	305	$56,948.17	206	$48,374.35	157	$44,364.91	75	$38,050.34	
16%	711	$99,229.44	319	$59,783.78	212	$49,881.14	161	$45,370.54	75	$38,415.74	
17%	806	$113,333.04	334	$62,917.45	218	$51,484.99	164	$46,422.87	76	$38,788.21	
18%	931	$132,131.11	352	$66,398.88	225	$53,195.68	168	$47,525.28	77	$39,167.98	
19%	1106	$158,438.53	371	$70,289.39	233	$55,024.22	172	$48,681.42	78	$39,555.27	
20%	1366	$197,883.98	393	$74,665.61	240	$56,983.23	176	$49,895.31	78	$39,950.30	
21%	1798	$263,598.61	417	$79,624.65	249	$59,087.21	180	$51,171.39	79	$40,353.31	
22%	2654	$394,967.79	445	$85,291.30	258	$61,352.85	185	$52,514.58	80	$40,764.55	
23%	5204	$788,873.95	477	$91,828.81	267	$63,799.59	189	$53,930.30	81	$41,184.24	
24%	*	*	514	$99,454.80	278	$66,450.03	194	$55,424.64	81	$41,612.67	
25%	*	*	558	$108,465.94	289	$69,330.73	199	$57,004.25	82	$42,050.14	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$33,400.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	336	$44,443.47	219	$40,045.56	165	$38,153.44	133	$37,100.14	69	$35,155.48	
7%	354	$47,039.93	226	$41,420.03	168	$39,080.76	135	$37,798.19	70	$35,466.16	
8%	375	$49,960.22	233	$42,892.51	172	$40,054.39	138	$38,523.05	70	$35,782.41	
9%	397	$53,269.02	241	$44,473.89	176	$41,077.89	140	$39,276.33	71	$36,104.34	
10%	423	$57,049.49	250	$46,176.75	181	$42,155.19	143	$40,059.70	71	$36,432.11	
11%	453	$61,410.36	259	$48,015.61	185	$43,290.65	145	$40,875.00	72	$36,765.92	
12%	488	$66,496.61	269	$50,007.49	190	$44,489.12	148	$41,724.25	73	$37,105.88	
13%	529	$72,505.86	280	$52,172.33	195	$45,755.99	151	$42,609.62	73	$37,452.21	
14%	578	$79,714.78	292	$54,533.68	201	$47,097.29	154	$43,533.42	74	$37,805.07	
15%	638	$88,522.89	305	$57,119.61	206	$48,519.80	158	$44,498.25	75	$38,164.63	
16%	712	$99,529.44	319	$59,963.78	212	$50,031.13	161	$45,506.91	75	$38,531.12	
17%	806	$113,675.90	335	$63,106.93	219	$51,639.84	164	$46,562.40	76	$38,904.71	
18%	932	$132,531.11	352	$66,598.90	225	$53,355.67	168	$47,668.13	77	$39,285.63	
19%	1107	$158,918.52	371	$70,501.16	233	$55,189.74	172	$48,827.76	78	$39,674.08	
20%	1367	$198,483.98	393	$74,890.60	240	$57,154.64	176	$50,045.32	78	$40,070.30	
21%	1799	$264,398.62	417	$79,864.63	249	$59,264.99	180	$51,325.24	79	$40,474.52	
22%	2656	$396,167.80	445	$85,548.44	258	$61,537.47	185	$52,672.48	80	$40,886.99	
23%	5208	$791,273.97	477	$92,105.75	267	$63,991.58	189	$54,092.46	81	$41,307.96	
24%	*	*	514	$99,754.77	278	$66,650.03	194	$55,591.30	81	$41,737.67	
25%	*	*	558	$108,793.18	289	$69,539.43	200	$57,175.68	82	$42,176.45	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$33,500.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	336	$44,576.80	219	$40,165.56	165	$38,267.73	133	$37,211.25	69	$35,260.74	
7%	354	$47,181.11	226	$41,544.16	168	$39,197.84	135	$37,911.39	70	$35,572.36	
8%	375	$50,110.22	234	$43,021.08	172	$40,174.39	138	$38,638.44	70	$35,889.55	
9%	398	$53,429.02	242	$44,607.23	177	$41,200.96	140	$39,393.98	71	$36,212.45	
10%	424	$57,220.91	250	$46,315.21	181	$42,281.51	143	$40,179.70	71	$36,541.20	
11%	454	$61,594.99	259	$48,159.61	185	$43,420.37	146	$40,997.45	72	$36,876.02	
12%	489	$66,696.60	269	$50,157.48	190	$44,622.45	148	$41,849.25	73	$37,216.99	
13%	529	$72,724.03	280	$52,328.84	195	$45,893.13	151	$42,737.27	73	$37,564.35	
14%	578	$79,954.76	292	$54,697.31	201	$47,238.47	154	$43,663.86	74	$37,918.28	
15%	638	$88,789.56	305	$57,291.04	206	$48,665.26	158	$44,631.59	75	$38,278.92	
16%	712	$99,829.44	319	$60,143.77	212	$50,181.12	161	$45,643.27	75	$38,646.50	
17%	807	$114,018.75	335	$63,296.41	219	$51,794.68	165	$46,701.92	76	$39,021.22	
18%	932	$132,931.10	352	$66,798.90	226	$53,515.66	168	$47,810.99	77	$39,403.27	
19%	1107	$159,398.53	371	$70,712.91	233	$55,355.25	172	$48,974.10	78	$39,792.89	
20%	1368	$199,083.99	393	$75,115.60	241	$57,326.07	176	$50,195.32	78	$40,190.30	
21%	1800	$265,198.62	417	$80,104.61	249	$59,442.76	180	$51,479.09	79	$40,595.73	
22%	2658	$397,367.79	445	$85,805.58	258	$61,722.09	185	$52,830.37	80	$41,009.44	
23%	5211	$793,673.94	477	$92,382.65	267	$64,183.57	189	$54,254.61	81	$41,431.68	
24%	*	*	515	$100,054.78	278	$66,850.03	194	$55,757.96	81	$41,862.67	
25%	*	*	559	$109,120.45	289	$69,748.12	200	$57,347.13	82	$42,302.76	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$33,600.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	337	$44,710.13	219	$40,285.55	165	$38,382.01	133	$37,322.36	69	$35,366.00	
7%	355	$47,322.29	226	$41,668.30	169	$39,314.91	135	$38,024.60	70	$35,678.56	
8%	375	$50,260.22	234	$43,149.65	172	$40,294.38	138	$38,753.83	70	$35,996.69	
9%	398	$53,589.02	242	$44,740.57	177	$41,324.04	140	$39,511.63	71	$36,320.56	
10%	424	$57,392.34	250	$46,453.67	181	$42,407.82	143	$40,299.70	71	$36,650.29	
11%	454	$61,779.60	260	$48,303.61	186	$43,550.10	146	$41,119.91	72	$36,986.11	
12%	489	$66,896.61	270	$50,307.48	190	$44,755.79	148	$41,974.25	73	$37,328.11	
13%	530	$72,942.23	280	$52,485.35	195	$46,030.27	151	$42,864.92	73	$37,676.50	
14%	579	$80,194.77	292	$54,860.94	201	$47,379.65	154	$43,794.28	74	$38,031.49	
15%	638	$89,056.23	305	$57,462.46	206	$48,810.71	158	$44,764.92	75	$38,393.20	
16%	712	$100,129.44	319	$60,323.76	212	$50,331.11	161	$45,779.63	75	$38,761.88	
17%	807	$114,361.61	335	$63,485.90	219	$51,949.51	165	$46,841.46	76	$39,137.73	
18%	933	$133,331.11	352	$66,998.89	226	$53,675.67	168	$47,953.85	77	$39,520.92	
19%	1108	$159,878.53	372	$70,924.67	233	$55,520.77	172	$49,120.44	78	$39,911.70	
20%	1369	$199,684.00	393	$75,340.60	241	$57,497.51	176	$50,345.31	78	$40,310.30	
21%	1801	$265,998.63	418	$80,344.63	249	$59,620.54	180	$51,632.93	79	$40,716.95	
22%	2660	$398,567.79	446	$86,062.73	258	$61,906.71	185	$52,988.27	80	$41,131.89	
23%	5215	$796,073.97	478	$92,659.57	268	$64,375.59	190	$54,416.78	81	$41,555.39	
24%	*	*	515	$100,354.81	278	$67,050.03	195	$55,924.61	82	$41,987.67	
25%	*	*	559	$109,447.75	289	$69,956.79	200	$57,518.56	82	$42,429.08	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$33,700.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	337	$44,843.47	219	$40,405.55	165	$38,496.30	133	$37,433.47	69	$35,471.26	
7%	355	$47,463.47	226	$41,792.44	169	$39,431.99	135	$38,137.81	70	$35,784.75	
8%	375	$50,410.22	234	$43,278.23	173	$40,414.39	138	$38,869.21	70	$36,103.83	
9%	398	$53,749.02	242	$44,873.91	177	$41,447.12	140	$39,629.27	71	$36,428.67	
10%	424	$57,563.77	250	$46,592.13	181	$42,534.14	143	$40,419.70	72	$36,759.38	
11%	454	$61,964.21	260	$48,447.61	186	$43,679.83	146	$41,242.36	72	$37,096.20	
12%	489	$67,096.62	270	$50,457.49	190	$44,889.12	149	$42,099.25	73	$37,439.22	
13%	530	$73,160.41	281	$52,641.88	195	$46,167.41	151	$42,992.58	73	$37,788.65	
14%	579	$80,434.78	292	$55,024.57	201	$47,520.83	155	$43,924.72	74	$38,144.70	
15%	639	$89,322.89	305	$57,633.88	207	$48,956.16	158	$44,898.25	75	$38,507.49	
16%	713	$100,429.44	320	$60,503.76	213	$50,481.11	161	$45,915.98	75	$38,877.26	
17%	808	$114,704.47	335	$63,675.36	219	$52,104.35	165	$46,981.00	76	$39,254.23	
18%	934	$133,731.12	352	$67,198.87	226	$53,835.68	168	$48,096.71	77	$39,638.57	
19%	1109	$160,358.52	372	$71,136.44	233	$55,686.29	172	$49,266.77	78	$40,030.52	
20%	1370	$200,284.00	393	$75,565.60	241	$57,668.94	176	$50,495.30	78	$40,430.30	
21%	1803	$266,798.61	418	$80,584.65	249	$59,798.31	181	$51,786.76	79	$40,838.16	
22%	2662	$399,767.78	446	$86,319.87	258	$62,091.33	185	$53,146.16	80	$41,254.34	
23%	5219	$798,473.94	478	$92,936.51	268	$64,567.61	190	$54,578.95	81	$41,679.10	
24%	*	*	515	$100,654.78	278	$67,250.03	195	$56,091.28	82	$42,112.67	
25%	*	*	559	$109,775.01	290	$70,165.48	200	$57,689.98	82	$42,555.39	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$33,800.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	337	$44,976.80	219	$40,525.55	165	$38,610.59	133	$37,544.58	69	$35,576.53	
7%	355	$47,604.64	226	$41,916.57	169	$39,549.06	135	$38,251.01	70	$35,890.95	
8%	375	$50,560.22	234	$43,406.80	173	$40,534.39	138	$38,984.60	70	$36,210.97	
9%	398	$53,909.02	242	$45,007.24	177	$41,570.20	140	$39,746.92	71	$36,536.78	
10%	425	$57,735.20	251	$46,730.59	181	$42,660.45	143	$40,539.70	72	$36,868.48	
11%	455	$62,148.82	260	$48,591.61	186	$43,809.57	146	$41,364.81	72	$37,206.29	
12%	489	$67,296.60	270	$50,607.49	191	$45,022.45	149	$42,224.25	73	$37,550.33	
13%	530	$73,378.57	281	$52,798.40	196	$46,304.56	152	$43,120.24	73	$37,900.80	
14%	579	$80,674.76	293	$55,188.21	201	$47,662.01	155	$44,055.16	74	$38,257.90	
15%	639	$89,589.56	306	$57,805.30	207	$49,101.63	158	$45,031.59	75	$38,621.78	
16%	713	$100,729.44	320	$60,683.77	213	$50,631.11	161	$46,052.34	76	$38,992.65	
17%	808	$115,047.32	335	$63,864.82	219	$52,259.19	165	$47,120.54	76	$39,370.74	
18%	934	$134,131.11	353	$67,398.88	226	$53,995.69	168	$48,239.57	77	$39,756.22	
19%	1110	$160,838.52	372	$71,348.21	233	$55,851.80	172	$49,413.11	78	$40,149.33	
20%	1371	$200,884.01	394	$75,790.61	241	$57,840.38	176	$50,645.29	78	$40,550.30	
21%	1804	$267,598.61	418	$80,824.64	249	$59,976.09	181	$51,940.61	79	$40,959.37	
22%	2663	$400,967.80	446	$86,577.01	258	$62,275.96	185	$53,304.05	80	$41,376.79	
23%	5222	$800,873.96	478	$93,213.44	268	$64,759.61	190	$54,741.12	81	$41,802.81	
24%	*	*	516	$100,954.76	278	$67,450.03	195	$56,257.95	82	$42,237.68	
25%	*	*	560	$110,102.26	290	$70,374.19	200	$57,861.41	82	$42,681.70	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$33,900.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	337	$45,110.14	220	$40,645.55	165	$38,724.87	133	$37,655.69	69	$35,681.79
7%	355	$47,745.82	227	$42,040.71	169	$39,666.13	135	$38,364.22	70	$35,997.14
8%	376	$50,710.22	234	$43,535.37	173	$40,654.39	138	$39,099.99	70	$36,318.12
9%	399	$54,069.02	242	$45,140.57	177	$41,693.27	140	$39,864.56	71	$36,644.89
10%	425	$57,906.63	251	$46,869.06	181	$42,786.77	143	$40,659.70	72	$36,977.57
11%	455	$62,333.45	260	$48,735.61	186	$43,939.30	146	$41,487.26	72	$37,316.38
12%	490	$67,496.60	270	$50,757.49	191	$45,155.78	149	$42,349.25	73	$37,661.44
13%	531	$73,596.77	281	$52,954.93	196	$46,441.71	152	$43,247.90	74	$38,012.94
14%	580	$80,914.78	293	$55,351.85	201	$47,803.19	155	$44,185.59	74	$38,371.11
15%	640	$89,856.22	306	$57,976.74	207	$49,247.09	158	$45,164.92	75	$38,736.06
16%	714	$101,029.44	320	$60,863.79	213	$50,781.12	161	$46,188.70	76	$39,108.03
17%	809	$115,390.18	336	$64,054.29	219	$52,414.03	165	$47,260.08	76	$39,487.24
18%	935	$134,531.11	353	$67,598.89	226	$54,155.69	169	$48,382.42	77	$39,873.86
19%	1110	$161,318.53	372	$71,559.98	233	$56,017.32	172	$49,559.45	78	$40,268.14
20%	1372	$201,484.00	394	$76,015.60	241	$58,011.82	176	$50,795.29	78	$40,670.30
21%	1805	$268,398.62	418	$81,064.62	249	$60,153.86	181	$52,094.46	79	$41,080.58
22%	2665	$402,167.80	446	$86,834.16	258	$62,460.55	185	$53,461.94	80	$41,499.23
23%	5226	$803,273.95	478	$93,490.33	268	$64,951.60	190	$54,903.29	81	$41,926.52
24%	*	*	516	$101,254.79	279	$67,650.03	195	$56,424.62	82	$42,362.68
25%	*	*	560	$110,429.57	290	$70,582.89	200	$58,032.83	82	$42,808.02

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$34,000.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	337	$45,243.47	220	$40,765.55	165	$38,839.16	133	$37,766.80	69	$35,787.05
7%	356	$47,886.99	227	$42,164.86	169	$39,783.20	136	$38,477.43	70	$36,103.34
8%	376	$50,860.22	234	$43,663.94	173	$40,774.40	138	$39,215.37	70	$36,425.26
9%	399	$54,229.02	242	$45,273.90	177	$41,816.35	141	$39,982.20	71	$36,752.99
10%	425	$58,078.06	251	$47,007.52	181	$42,913.08	143	$40,779.70	72	$37,086.66
11%	455	$62,518.06	260	$48,879.61	186	$44,069.03	146	$41,609.71	72	$37,426.47
12%	490	$67,696.61	270	$50,907.50	191	$45,289.12	149	$42,474.26	73	$37,772.56
13%	531	$73,814.95	281	$53,111.46	196	$46,578.86	152	$43,375.56	74	$38,125.10
14%	580	$81,154.77	293	$55,515.50	201	$47,944.37	155	$44,316.03	74	$38,484.32
15%	640	$90,122.89	306	$58,148.18	207	$49,392.54	158	$45,298.25	75	$38,850.35
16%	714	$101,329.44	320	$61,043.78	213	$50,931.12	161	$46,325.06	76	$39,223.42
17%	809	$115,733.04	336	$64,243.78	219	$52,568.86	165	$47,399.62	76	$39,603.75
18%	935	$134,931.10	353	$67,798.91	226	$54,315.69	169	$48,525.27	77	$39,991.51
19%	1111	$161,798.53	372	$71,771.73	233	$56,182.83	172	$49,705.79	78	$40,386.95
20%	1373	$202,083.98	394	$76,240.60	241	$58,183.24	177	$50,945.28	79	$40,790.30
21%	1806	$269,198.62	419	$81,304.62	250	$60,331.64	181	$52,248.31	79	$41,201.79
22%	2667	$403,367.79	447	$87,091.30	259	$62,645.15	185	$53,619.83	80	$41,621.68
23%	5229	$805,673.96	479	$93,767.27	268	$65,143.59	190	$55,065.46	81	$42,050.23
24%	*	*	516	$101,554.79	279	$67,850.03	195	$56,591.29	82	$42,487.69
25%	*	*	560	$110,756.83	290	$70,791.60	200	$58,204.26	82	$42,934.33

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$34,100.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	338	$45,376.80	220	$40,885.56	165	$38,953.45	133	$37,877.91	69	$35,892.32	
7%	356	$48,028.18	227	$42,288.99	169	$39,900.28	136	$38,590.64	70	$36,209.54	
8%	376	$51,010.22	234	$43,792.52	173	$40,894.40	138	$39,330.76	70	$36,532.40	
9%	399	$54,389.02	242	$45,407.23	177	$41,939.43	141	$40,099.85	71	$36,861.10	
10%	425	$58,249.49	251	$47,145.98	181	$43,039.39	143	$40,899.70	72	$37,195.75	
11%	455	$62,702.67	260	$49,023.61	186	$44,198.77	146	$41,732.15	72	$37,536.56	
12%	490	$67,896.61	270	$51,057.49	191	$45,422.45	149	$42,599.26	73	$37,883.67	
13%	531	$74,033.12	281	$53,267.98	196	$46,716.00	152	$43,503.22	74	$38,237.25	
14%	581	$81,394.76	293	$55,679.13	201	$48,085.54	155	$44,446.46	74	$38,597.52	
15%	640	$90,389.56	306	$58,319.61	207	$49,537.99	158	$45,431.58	75	$38,964.64	
16%	715	$101,629.44	320	$61,223.77	213	$51,081.13	161	$46,461.42	76	$39,338.80	
17%	810	$116,075.90	336	$64,433.27	219	$52,723.70	165	$47,539.16	76	$39,720.25	
18%	936	$135,331.11	353	$67,998.89	226	$54,475.69	169	$48,668.13	77	$40,109.16	
19%	1112	$162,278.52	373	$71,983.49	234	$56,348.35	173	$49,852.13	78	$40,505.76	
20%	1374	$202,683.97	394	$76,465.60	241	$58,354.66	177	$51,095.29	79	$40,910.30	
21%	1807	$269,998.63	419	$81,544.65	250	$60,509.44	181	$52,402.15	79	$41,323.00	
22%	2669	$404,567.78	447	$87,348.44	259	$62,829.77	185	$53,777.73	80	$41,744.13	
23%	5233	$808,073.96	479	$94,044.21	268	$65,335.58	190	$55,227.62	81	$42,173.94	
24%	*	*	516	$101,854.76	279	$68,050.03	195	$56,757.96	82	$42,612.69	
25%	*	*	561	$111,084.08	290	$71,000.31	200	$58,375.68	83	$43,060.65	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$34,200.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	338	$45,510.13	220	$41,005.56	165	$39,067.73	133	$37,989.02	69	$35,997.58	
7%	356	$48,169.35	227	$42,413.13	169	$40,017.35	136	$38,703.85	70	$36,315.73	
8%	376	$51,160.22	234	$43,921.08	173	$41,014.40	138	$39,446.14	70	$36,639.54	
9%	399	$54,549.02	242	$45,540.56	177	$42,062.51	141	$40,217.50	71	$36,969.21	
10%	426	$58,420.91	251	$47,284.44	181	$43,165.71	143	$41,019.70	72	$37,304.84	
11%	456	$62,887.29	260	$49,167.61	186	$44,328.50	146	$41,854.60	72	$37,646.65	
12%	491	$68,096.60	270	$51,207.48	191	$45,555.78	149	$42,724.27	73	$37,994.78	
13%	532	$74,251.32	281	$53,424.49	196	$46,853.14	152	$43,630.89	74	$38,349.40	
14%	581	$81,634.78	293	$55,842.76	201	$48,226.71	155	$44,576.90	74	$38,710.73	
15%	641	$90,656.22	306	$58,491.03	207	$49,683.44	158	$45,564.91	75	$39,078.92	
16%	715	$101,929.44	320	$61,403.76	213	$51,231.14	162	$46,597.79	76	$39,454.19	
17%	810	$116,418.75	336	$64,622.73	220	$52,878.54	165	$47,678.69	76	$39,836.76	
18%	937	$135,731.11	353	$68,198.87	226	$54,635.68	169	$48,810.99	77	$40,226.81	
19%	1112	$162,758.54	373	$72,195.26	234	$56,513.88	173	$49,998.49	78	$40,624.58	
20%	1374	$203,283.98	395	$76,690.61	241	$58,526.07	177	$51,245.29	79	$41,030.30	
21%	1808	$270,798.62	419	$81,784.64	250	$60,687.21	181	$52,556.00	79	$41,444.21	
22%	2670	$405,767.79	447	$87,605.58	259	$63,014.40	185	$53,935.62	80	$41,866.58	
23%	5236	$810,473.95	479	$94,321.12	268	$65,527.57	190	$55,389.78	81	$42,297.65	
24%	*	*	517	$102,154.78	279	$68,250.03	195	$56,924.63	82	$42,737.70	
25%	*	*	561	$111,411.38	290	$71,208.98	200	$58,547.11	83	$43,186.97	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$34,300.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	338	$45,643.47	220	$41,125.56	165	$39,182.01	133	$38,100.13	69	$36,102.84	
7%	356	$48,310.52	227	$42,537.27	169	$40,134.42	136	$38,817.06	70	$36,421.93	
8%	377	$51,310.22	235	$44,049.65	173	$41,134.40	138	$39,561.52	70	$36,746.68	
9%	400	$54,709.02	243	$45,673.90	177	$42,185.59	141	$40,335.15	71	$37,077.32	
10%	426	$58,592.34	251	$47,422.90	182	$43,292.03	143	$41,139.70	72	$37,413.94	
11%	456	$63,071.91	261	$49,311.61	186	$44,458.22	146	$41,977.05	72	$37,756.74	
12%	491	$68,296.61	271	$51,357.48	191	$45,689.12	149	$42,849.27	73	$38,105.89	
13%	532	$74,469.50	282	$53,581.00	196	$46,990.28	152	$43,758.55	74	$38,461.55	
14%	581	$81,874.77	293	$56,006.39	201	$48,367.88	155	$44,707.33	74	$38,823.93	
15%	641	$90,922.89	306	$58,662.45	207	$49,828.90	158	$45,698.24	75	$39,193.21	
16%	716	$102,229.44	321	$61,583.76	213	$51,381.13	162	$46,734.16	76	$39,569.57	
17%	811	$116,761.61	336	$64,812.20	220	$53,033.39	165	$47,818.23	76	$39,953.26	
18%	937	$136,131.11	354	$68,398.88	226	$54,795.67	169	$48,953.85	77	$40,344.45	
19%	1113	$163,238.53	373	$72,407.04	234	$56,679.39	173	$50,144.84	78	$40,743.39	
20%	1375	$203,883.99	395	$76,915.60	242	$58,697.50	177	$51,395.30	79	$41,150.30	
21%	1810	$271,598.61	419	$82,024.62	250	$60,864.99	181	$52,709.85	79	$41,565.43	
22%	2672	$406,967.80	447	$87,862.73	259	$63,199.02	186	$54,093.51	80	$41,989.03	
23%	5240	$812,873.96	480	$94,598.03	269	$65,719.59	190	$55,551.93	81	$42,421.36	
24%	*	*	517	$102,454.80	279	$68,450.03	195	$57,091.30	82	$42,862.70	
25%	*	*	561	$111,738.65	290	$71,417.66	200	$58,718.54	83	$43,313.29	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$34,400.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	338	$45,776.81	220	$41,245.56	165	$39,296.30	133	$38,211.25	69	$36,208.10	
7%	356	$48,451.70	227	$42,661.40	169	$40,251.50	136	$38,930.27	70	$36,528.12	
8%	377	$51,460.22	235	$44,178.22	173	$41,254.39	138	$39,676.91	70	$36,853.83	
9%	400	$54,869.02	243	$45,807.23	177	$42,308.66	141	$40,452.80	71	$37,185.42	
10%	426	$58,763.77	251	$47,561.36	182	$43,418.35	143	$41,259.70	72	$37,523.03	
11%	456	$63,256.52	261	$49,455.61	186	$44,587.95	146	$42,099.50	72	$37,866.83	
12%	491	$68,496.62	271	$51,507.49	191	$45,822.45	149	$42,974.27	73	$38,217.01	
13%	532	$74,687.67	282	$53,737.53	196	$47,127.42	152	$43,886.21	74	$38,573.70	
14%	582	$82,114.76	294	$56,170.02	202	$48,509.05	155	$44,837.77	74	$38,937.14	
15%	641	$91,189.56	307	$58,833.87	207	$49,974.35	158	$45,831.58	75	$39,307.50	
16%	716	$102,529.44	321	$61,763.78	213	$51,531.12	162	$46,870.53	76	$39,684.96	
17%	811	$117,104.46	336	$65,001.66	220	$53,188.23	165	$47,957.76	76	$40,069.76	
18%	938	$136,531.12	354	$68,598.89	227	$54,955.67	169	$49,096.70	77	$40,462.10	
19%	1114	$163,718.52	373	$72,618.81	234	$56,844.91	173	$50,291.18	78	$40,862.20	
20%	1376	$204,483.99	395	$77,140.60	242	$58,868.93	177	$51,545.31	79	$41,270.30	
21%	1811	$272,398.61	420	$82,264.62	250	$61,042.76	181	$52,863.70	79	$41,686.64	
22%	2674	$408,167.79	448	$88,119.87	259	$63,383.64	186	$54,251.42	80	$42,111.47	
23%	5243	$815,273.95	480	$94,874.97	269	$65,911.60	190	$55,714.08	81	$42,545.07	
24%	*	*	517	$102,754.77	279	$68,650.03	195	$57,257.97	82	$42,987.70	
25%	*	*	561	$112,065.89	291	$71,626.36	201	$58,889.97	83	$43,439.61	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$34,500.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	338	$45,910.14	220	$41,365.55	166	$39,410.58	133	$38,322.36	69	$36,313.37
7%	357	$48,592.87	227	$42,785.54	169	$40,368.57	136	$39,043.48	70	$36,634.31
8%	377	$51,610.22	235	$44,306.80	173	$41,374.39	138	$39,792.29	71	$36,960.97
9%	400	$55,029.02	243	$45,940.57	177	$42,431.73	141	$40,570.44	71	$37,293.53
10%	426	$58,935.20	252	$47,699.82	182	$43,544.67	143	$41,379.70	72	$37,632.12
11%	456	$63,441.13	261	$49,599.61	186	$44,717.67	146	$42,221.94	72	$37,976.92
12%	491	$68,696.60	271	$51,657.49	191	$45,955.79	149	$43,099.26	73	$38,328.12
13%	533	$74,905.86	282	$53,894.06	196	$47,264.56	152	$44,013.87	74	$38,685.85
14%	582	$82,354.78	294	$56,333.67	202	$48,650.23	155	$44,968.20	74	$39,050.34
15%	642	$91,456.22	307	$59,005.31	207	$50,119.80	158	$45,964.91	75	$39,421.78
16%	716	$102,829.44	321	$61,943.79	213	$51,681.11	162	$47,006.90	76	$39,800.34
17%	812	$117,447.32	337	$65,191.14	220	$53,343.06	165	$48,097.29	76	$40,186.26
18%	938	$136,931.11	354	$68,798.91	227	$55,115.67	169	$49,239.56	77	$40,579.75
19%	1114	$164,198.53	373	$72,830.55	234	$57,010.42	173	$50,437.52	78	$40,981.01
20%	1377	$205,084.00	395	$77,365.60	242	$59,040.37	177	$51,695.32	79	$41,390.30
21%	1812	$273,198.62	420	$82,504.64	250	$61,220.53	181	$53,017.55	79	$41,807.85
22%	2676	$409,367.78	448	$88,377.01	259	$63,568.26	186	$54,409.32	80	$42,233.92
23%	5247	$817,673.96	480	$95,151.91	269	$66,103.61	190	$55,876.24	81	$42,668.78
24%	*	*	518	$103,054.77	279	$68,850.03	195	$57,424.63	82	$43,112.70
25%	*	*	562	$112,393.20	291	$71,835.06	201	$59,061.42	83	$43,565.93

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$34,600.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	339	$46,043.46	220	$41,485.55	166	$39,524.87	134	$38,433.47	69	$36,418.63	
7%	357	$48,734.06	227	$42,909.68	169	$40,485.64	136	$39,156.68	70	$36,740.51	
8%	377	$51,760.22	235	$44,435.37	173	$41,494.39	138	$39,907.67	71	$37,068.11	
9%	400	$55,189.02	243	$46,073.91	178	$42,554.81	141	$40,688.09	71	$37,401.64	
10%	426	$59,106.63	252	$47,838.29	182	$43,670.98	144	$41,499.70	72	$37,741.21	
11%	457	$63,625.75	261	$49,743.61	186	$44,847.40	146	$42,344.39	72	$38,087.01	
12%	492	$68,896.60	271	$51,807.49	191	$46,089.12	149	$43,224.26	73	$38,439.23	
13%	533	$75,124.05	282	$54,050.59	196	$47,401.70	152	$44,141.54	74	$38,798.00	
14%	582	$82,594.77	294	$56,497.32	202	$48,791.41	155	$45,098.64	74	$39,163.55	
15%	642	$91,722.89	307	$59,176.76	207	$50,265.25	158	$46,098.24	75	$39,536.07	
16%	717	$103,129.44	321	$62,123.78	214	$51,831.11	162	$47,143.27	76	$39,915.73	
17%	812	$117,790.18	337	$65,380.63	220	$53,497.90	165	$48,236.82	76	$40,302.76	
18%	939	$137,331.11	354	$68,998.89	227	$55,275.68	169	$49,382.42	77	$40,697.40	
19%	1115	$164,678.53	374	$73,042.32	234	$57,175.94	173	$50,583.86	78	$41,099.82	
20%	1378	$205,684.01	395	$77,590.60	242	$59,211.81	177	$51,845.32	79	$41,510.30	
21%	1813	$273,998.62	420	$82,744.65	250	$61,398.31	181	$53,171.40	79	$41,929.06	
22%	2677	$410,567.79	448	$88,634.15	259	$63,752.87	186	$54,567.21	80	$42,356.37	
23%	5250	$820,073.96	480	$95,428.81	269	$66,295.61	191	$56,038.39	81	$42,792.49	
24%	*	*	518	$103,354.80	280	$69,050.03	195	$57,591.28	82	$43,237.70	
25%	*	*	562	$112,720.47	291	$72,043.77	201	$59,232.84	83	$43,692.25	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$34,700.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	339	$46,176.80	221	$41,605.55	166	$39,639.16	134	$38,544.58	69	$36,523.89	
7%	357	$48,875.23	228	$43,033.82	169	$40,602.71	136	$39,269.89	70	$36,846.70	
8%	377	$51,910.22	235	$44,563.94	173	$41,614.39	138	$40,023.05	71	$37,175.26	
9%	400	$55,349.02	243	$46,207.24	178	$42,677.88	141	$40,805.74	71	$37,509.74	
10%	427	$59,278.06	252	$47,976.75	182	$43,797.30	144	$41,619.70	72	$37,850.31	
11%	457	$63,810.37	261	$49,887.61	187	$44,977.13	146	$42,466.84	72	$38,197.10	
12%	492	$69,096.61	271	$51,957.50	191	$46,222.46	149	$43,349.26	73	$38,550.34	
13%	533	$75,342.22	282	$54,207.11	196	$47,538.84	152	$44,269.19	74	$38,910.15	
14%	583	$82,834.76	294	$56,660.96	202	$48,932.59	155	$45,229.08	74	$39,276.75	
15%	643	$91,989.56	307	$59,348.18	208	$50,410.71	159	$46,231.58	75	$39,650.36	
16%	717	$103,429.44	321	$62,303.77	214	$51,981.11	162	$47,279.63	76	$40,031.11	
17%	813	$118,133.04	337	$65,570.11	220	$53,652.74	165	$48,376.34	77	$40,419.27	
18%	939	$137,731.10	354	$69,198.88	227	$55,435.69	169	$49,525.28	77	$40,815.04	
19%	1116	$165,158.52	374	$73,254.09	234	$57,341.46	173	$50,730.19	78	$41,218.64	
20%	1379	$206,283.99	396	$77,815.61	242	$59,383.24	177	$51,995.31	79	$41,630.30	
21%	1814	$274,798.63	420	$82,984.63	250	$61,576.08	181	$53,325.24	80	$42,050.28	
22%	2679	$411,767.80	448	$88,891.30	259	$63,937.47	186	$54,725.11	80	$42,478.82	
23%	5254	$822,473.95	481	$95,705.72	269	$66,487.60	191	$56,200.56	81	$42,916.20	
24%	*	*	518	$103,654.79	280	$69,250.03	196	$57,757.95	82	$43,362.70	
25%	*	*	562	$113,047.72	291	$72,252.47	201	$59,404.27	83	$43,818.57	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$34,800.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	339	$46,310.14	221	$41,725.55	166	$39,753.44	134	$38,655.69	69	$36,629.15	
7%	357	$49,016.41	228	$43,157.96	170	$40,719.79	136	$39,383.10	70	$36,952.90	
8%	378	$52,060.22	235	$44,692.52	174	$41,734.39	138	$40,138.44	71	$37,282.40	
9%	401	$55,509.02	243	$46,340.57	178	$42,800.96	141	$40,923.39	71	$37,617.85	
10%	427	$59,449.49	252	$48,115.21	182	$43,923.61	144	$41,739.70	72	$37,959.40	
11%	457	$63,994.98	261	$50,031.61	187	$45,106.86	146	$42,589.29	72	$38,307.19	
12%	492	$69,296.61	271	$52,107.49	191	$46,355.78	149	$43,474.25	73	$38,661.45	
13%	534	$75,560.40	282	$54,363.63	197	$47,675.98	152	$44,396.85	74	$39,022.30	
14%	583	$83,074.78	294	$56,824.58	202	$49,073.77	155	$45,359.51	74	$39,389.96	
15%	643	$92,256.22	307	$59,519.60	208	$50,556.18	159	$46,364.92	75	$39,764.64	
16%	718	$103,729.44	321	$62,483.76	214	$52,131.12	162	$47,415.99	76	$40,146.50	
17%	813	$118,475.89	337	$65,759.57	220	$53,807.58	166	$48,515.88	77	$40,535.77	
18%	940	$138,131.11	355	$69,398.88	227	$55,595.70	169	$49,668.14	77	$40,932.69	
19%	1116	$165,638.52	374	$73,465.86	234	$57,506.97	173	$50,876.53	78	$41,337.45	
20%	1380	$206,883.98	396	$78,040.60	242	$59,554.67	177	$52,145.31	79	$41,750.30	
21%	1815	$275,598.63	420	$83,224.61	251	$61,753.87	181	$53,479.07	80	$42,171.49	
22%	2681	$412,967.79	449	$89,148.44	260	$64,122.08	186	$54,883.00	80	$42,601.27	
23%	5257	$824,873.96	481	$95,982.66	269	$66,679.59	191	$56,362.74	81	$43,039.91	
24%	*	*	518	$103,954.76	280	$69,450.03	196	$57,924.62	82	$43,487.69	
25%	*	*	563	$113,375.01	291	$72,461.17	201	$59,575.69	83	$43,944.89	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$34,900.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	339	$46,443.47	221	$41,845.55	166	$39,867.73	134	$38,766.81	69	$36,734.42	
7%	357	$49,157.58	228	$43,282.10	170	$40,836.86	136	$39,496.30	70	$37,059.09	
8%	378	$52,210.22	235	$44,821.09	174	$41,854.39	139	$40,253.82	71	$37,389.55	
9%	401	$55,669.02	243	$46,473.90	178	$42,924.04	141	$41,041.04	71	$37,725.96	
10%	427	$59,620.92	252	$48,253.67	182	$44,049.92	144	$41,859.70	72	$38,068.49	
11%	457	$64,179.59	261	$50,175.61	187	$45,236.59	147	$42,711.74	73	$38,417.28	
12%	493	$69,496.60	271	$52,257.48	192	$46,489.11	149	$43,599.25	73	$38,772.56	
13%	534	$75,778.60	282	$54,520.14	197	$47,813.13	152	$44,524.50	74	$39,134.45	
14%	583	$83,314.77	294	$56,988.21	202	$49,214.95	155	$45,489.94	74	$39,503.16	
15%	643	$92,522.89	307	$59,691.02	208	$50,701.63	159	$46,498.25	75	$39,878.93	
16%	718	$104,029.44	322	$62,663.77	214	$52,281.12	162	$47,552.35	76	$40,261.89	
17%	814	$118,818.75	337	$65,949.03	220	$53,962.41	166	$48,655.42	77	$40,652.28	
18%	941	$138,531.12	355	$69,598.89	227	$55,755.69	169	$49,810.99	77	$41,050.34	
19%	1117	$166,118.53	374	$73,677.63	234	$57,672.49	173	$51,022.87	78	$41,456.26	
20%	1380	$207,483.97	396	$78,265.60	242	$59,726.09	177	$52,295.30	79	$41,870.30	
21%	1816	$276,398.61	421	$83,464.63	251	$61,931.66	182	$53,632.91	80	$42,292.71	
22%	2683	$414,167.78	449	$89,405.58	260	$64,306.70	186	$55,040.89	80	$42,723.71	
23%	5261	$827,273.94	481	$96,259.60	269	$66,871.58	191	$56,524.91	81	$43,163.62	
24%	*	*	519	$104,254.78	280	$69,650.03	196	$58,091.29	82	$43,612.69	
25%	*	*	563	$113,702.30	291	$72,669.84	201	$59,747.12	83	$44,071.22	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$35,000.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	339	$46,576.80	221	$41,965.56	166	$39,982.02	134	$38,877.92	69	$36,839.68	
7%	358	$49,298.76	228	$43,406.23	170	$40,953.94	136	$39,609.51	70	$37,165.28	
8%	378	$52,360.22	235	$44,949.65	174	$41,974.39	139	$40,369.21	71	$37,496.69	
9%	401	$55,829.02	244	$46,607.23	178	$43,047.12	141	$41,158.69	71	$37,834.07	
10%	427	$59,792.34	252	$48,392.13	182	$44,176.24	144	$41,979.70	72	$38,177.58	
11%	458	$64,364.22	262	$50,319.61	187	$45,366.33	147	$42,834.19	73	$38,527.37	
12%	493	$69,696.61	272	$52,407.48	192	$46,622.45	149	$43,724.25	73	$38,883.67	
13%	534	$75,996.77	283	$54,676.66	197	$47,950.28	152	$44,652.16	74	$39,246.60	
14%	584	$83,554.77	294	$57,151.84	202	$49,356.13	156	$45,620.37	75	$39,616.37	
15%	644	$92,789.56	307	$59,862.44	208	$50,847.08	159	$46,631.59	75	$39,993.22	
16%	719	$104,329.44	322	$62,843.78	214	$52,431.13	162	$47,688.71	76	$40,377.27	
17%	814	$119,161.61	338	$66,138.50	220	$54,117.25	166	$48,794.96	77	$40,768.78	
18%	941	$138,931.11	355	$69,798.90	227	$55,915.68	169	$49,953.85	77	$41,167.99	
19%	1118	$166,598.53	374	$73,889.38	235	$57,838.02	173	$51,169.21	78	$41,575.07	
20%	1381	$208,083.98	396	$78,490.60	242	$59,897.50	177	$52,445.29	79	$41,990.30	
21%	1818	$277,198.61	421	$83,704.65	251	$62,109.43	182	$53,786.76	80	$42,413.92	
22%	2684	$415,367.81	449	$89,662.73	260	$64,491.32	186	$55,198.78	80	$42,846.16	
23%	5264	$829,673.97	481	$96,536.49	270	$67,063.58	191	$56,687.08	81	$43,287.33	
24%	*	*	519	$104,554.80	280	$69,850.03	196	$58,257.96	82	$43,737.69	
25%	*	*	563	$114,029.54	292	$72,878.52	201	$59,918.55	83	$44,197.53	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$35,100.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	339	$46,710.13	221	$42,085.56	166	$40,096.30	134	$38,989.03	69	$36,944.94	
7%	358	$49,439.94	228	$43,530.37	170	$41,071.01	136	$39,722.71	70	$37,271.48	
8%	378	$52,510.22	236	$45,078.22	174	$42,094.40	139	$40,484.59	71	$37,603.83	
9%	401	$55,989.02	244	$46,740.56	178	$43,170.20	141	$41,276.33	71	$37,942.17	
10%	428	$59,963.77	252	$48,530.59	182	$44,302.55	144	$42,099.70	72	$38,286.67	
11%	458	$64,548.83	262	$50,463.61	187	$45,496.06	147	$42,956.64	73	$38,637.47	
12%	493	$69,896.62	272	$52,557.49	192	$46,755.78	150	$43,849.25	73	$38,994.78	
13%	535	$76,214.94	283	$54,833.18	197	$48,087.43	152	$44,779.81	74	$39,358.75	
14%	584	$83,794.78	295	$57,315.48	202	$49,497.31	156	$45,750.81	75	$39,729.58	
15%	644	$93,056.23	308	$60,033.88	208	$50,992.54	159	$46,764.92	75	$40,107.50	
16%	719	$104,629.44	322	$63,023.78	214	$52,581.13	162	$47,825.07	76	$40,492.66	
17%	815	$119,504.46	338	$66,327.99	220	$54,272.09	166	$48,934.49	77	$40,885.29	
18%	942	$139,331.12	355	$69,998.90	227	$56,075.67	170	$50,096.70	77	$41,285.63	
19%	1119	$167,078.52	375	$74,101.14	235	$58,003.53	173	$51,315.55	78	$41,693.88	
20%	1382	$208,683.99	396	$78,715.60	243	$60,068.92	177	$52,595.28	79	$42,110.30	
21%	1819	$277,998.62	421	$83,944.64	251	$62,287.21	182	$53,940.61	80	$42,535.13	
22%	2686	$416,567.79	449	$89,919.87	260	$64,675.94	186	$55,356.68	80	$42,968.61	
23%	5267	$832,073.94	482	$96,813.42	270	$67,255.60	191	$56,849.25	81	$43,411.04	
24%	*	*	519	$104,854.77	280	$70,050.03	196	$58,424.63	82	$43,862.69	
25%	*	*	564	$114,356.82	292	$73,087.23	201	$60,089.97	83	$44,323.84	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$35,200.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	340	$46,843.47	221	$42,205.56	166	$40,210.59	134	$39,100.14	70	$37,050.21	
7%	358	$49,581.12	228	$43,654.51	170	$41,188.08	136	$39,835.92	70	$37,377.67	
8%	378	$52,660.22	236	$45,206.80	174	$42,214.40	139	$40,599.98	71	$37,710.98	
9%	402	$56,149.02	244	$46,873.90	178	$43,293.28	141	$41,393.98	71	$38,050.28	
10%	428	$60,135.20	252	$48,669.05	182	$44,428.87	144	$42,219.70	72	$38,395.77	
11%	458	$64,733.44	262	$50,607.61	187	$45,625.80	147	$43,079.10	73	$38,747.56	
12%	493	$70,096.60	272	$52,707.49	192	$46,889.12	150	$43,974.25	73	$39,105.89	
13%	535	$76,433.14	283	$54,989.71	197	$48,224.57	153	$44,907.47	74	$39,470.90	
14%	584	$84,034.76	295	$57,479.13	202	$49,638.48	156	$45,881.24	75	$39,842.79	
15%	645	$93,322.89	308	$60,205.32	208	$51,137.99	159	$46,898.25	75	$40,221.79	
16%	719	$104,929.44	322	$63,203.78	214	$52,731.13	162	$47,961.43	76	$40,608.04	
17%	815	$119,847.33	338	$66,517.47	221	$54,426.94	166	$49,074.03	77	$41,001.79	
18%	942	$139,731.11	355	$70,198.88	227	$56,235.66	170	$50,239.56	77	$41,403.28	
19%	1119	$167,558.53	375	$74,312.91	235	$58,169.05	173	$51,461.89	78	$41,812.70	
20%	1383	$209,284.00	397	$78,940.60	243	$60,240.36	178	$52,745.28	79	$42,230.30	
21%	1820	$278,798.62	421	$84,184.62	251	$62,464.98	182	$54,094.46	80	$42,656.35	
22%	2688	$417,767.78	450	$90,177.01	260	$64,860.56	186	$55,514.57	80	$43,091.06	
23%	5271	$834,473.97	482	$97,090.36	270	$67,447.62	191	$57,011.40	81	$43,534.75	
24%	*	*	520	$105,154.77	280	$70,250.03	196	$58,591.30	82	$43,987.69	
25%	*	*	564	$114,684.12	292	$73,295.93	201	$60,261.40	83	$44,450.16	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$35,300.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	340	$46,976.80	221	$42,325.56	166	$40,324.88	134	$39,211.25	70	$37,155.47	
7%	358	$49,722.29	228	$43,778.64	170	$41,305.16	136	$39,949.13	70	$37,483.87	
8%	379	$52,810.22	236	$45,335.37	174	$42,334.40	139	$40,715.37	71	$37,818.12	
9%	402	$56,309.02	244	$47,007.24	178	$43,416.35	141	$41,511.62	71	$38,158.39	
10%	428	$60,306.63	253	$48,807.51	182	$44,555.18	144	$42,339.70	72	$38,504.86	
11%	459	$64,918.05	262	$50,751.61	187	$45,755.52	147	$43,201.54	73	$38,857.65	
12%	494	$70,296.60	272	$52,857.49	192	$47,022.45	150	$44,099.25	73	$39,217.00	
13%	535	$76,651.31	283	$55,146.24	197	$48,361.71	153	$45,035.13	74	$39,583.06	
14%	585	$84,274.77	295	$57,642.78	202	$49,779.64	156	$46,011.68	75	$39,956.00	
15%	645	$93,589.56	308	$60,376.75	208	$51,283.44	159	$47,031.58	75	$40,336.07	
16%	720	$105,229.44	322	$63,383.77	214	$52,881.13	162	$48,097.79	76	$40,723.43	
17%	816	$120,190.18	338	$66,706.94	221	$54,581.77	166	$49,213.57	77	$41,118.30	
18%	943	$140,131.11	356	$70,398.87	228	$56,395.67	170	$50,382.42	77	$41,520.92	
19%	1120	$168,038.53	375	$74,524.68	235	$58,334.56	174	$51,608.23	78	$41,931.51	
20%	1384	$209,884.01	397	$79,165.60	243	$60,411.80	178	$52,895.29	79	$42,350.30	
21%	1821	$279,598.62	422	$84,424.62	251	$62,642.76	182	$54,248.31	80	$42,777.56	
22%	2689	$418,967.79	450	$90,434.15	260	$65,045.19	186	$55,672.46	81	$43,213.51	
23%	5274	$836,873.95	482	$97,367.29	270	$67,639.61	191	$57,173.56	81	$43,658.46	
24%	*	*	520	$105,454.80	281	$70,450.03	196	$58,757.97	82	$44,112.68	
25%	*	*	564	$115,011.37	292	$73,504.64	201	$60,432.82	83	$44,576.47	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$35,400.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	340	$47,110.14	221	$42,445.55	166	$40,439.16	134	$39,322.36	70	$37,260.74	
7%	358	$49,863.46	228	$43,902.78	170	$41,422.23	136	$40,062.33	70	$37,590.06	
8%	379	$52,960.22	236	$45,463.94	174	$42,454.40	139	$40,830.75	71	$37,925.27	
9%	402	$56,469.02	244	$47,140.58	178	$43,539.43	141	$41,629.27	71	$38,266.49	
10%	428	$60,478.06	253	$48,945.98	183	$44,681.50	144	$42,459.70	72	$38,613.95	
11%	459	$65,102.68	262	$50,895.61	187	$45,885.25	147	$43,323.99	73	$38,967.74	
12%	494	$70,496.61	272	$53,007.50	192	$47,155.79	150	$44,224.26	73	$39,328.11	
13%	535	$76,869.48	283	$55,302.76	197	$48,498.85	153	$45,162.80	74	$39,695.21	
14%	585	$84,514.78	295	$57,806.41	203	$49,920.82	156	$46,142.11	75	$40,069.21	
15%	645	$93,856.23	308	$60,548.18	208	$51,428.89	159	$47,164.91	75	$40,450.35	
16%	720	$105,529.44	322	$63,563.76	214	$53,031.12	162	$48,234.15	76	$40,838.81	
17%	816	$120,533.04	338	$66,896.41	221	$54,736.61	166	$49,353.11	77	$41,234.80	
18%	943	$140,531.10	356	$70,598.89	228	$56,555.67	170	$50,525.27	77	$41,638.56	
19%	1121	$168,518.52	375	$74,736.46	235	$58,500.08	174	$51,754.58	78	$42,050.32	
20%	1385	$210,483.99	397	$79,390.60	243	$60,583.23	178	$53,045.30	79	$42,470.30	
21%	1822	$280,398.63	422	$84,664.64	251	$62,820.53	182	$54,402.16	80	$42,898.77	
22%	2691	$420,167.80	450	$90,691.30	260	$65,229.79	186	$55,830.35	81	$43,335.96	
23%	5278	$839,273.94	482	$97,644.18	270	$67,831.60	191	$57,335.71	81	$43,782.17	
24%	*	*	520	$105,754.79	281	$70,650.03	196	$58,924.64	82	$44,237.68	
25%	*	*	565	$115,338.63	292	$73,713.34	202	$60,604.25	83	$44,702.78	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$35,500.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	340	$47,243.47	221	$42,565.55	166	$40,553.44	134	$39,433.47	70	$37,366.00	
7%	359	$50,004.64	228	$44,026.92	170	$41,539.30	136	$40,175.54	70	$37,696.26	
8%	379	$53,110.22	236	$45,592.51	174	$42,574.40	139	$40,946.14	71	$38,032.41	
9%	402	$56,629.02	244	$47,273.91	178	$43,662.51	141	$41,746.91	71	$38,374.60	
10%	429	$60,649.49	253	$49,084.44	183	$44,807.83	144	$42,579.70	72	$38,723.04	
11%	459	$65,287.29	262	$51,039.61	187	$46,014.97	147	$43,446.44	73	$39,077.84	
12%	494	$70,696.61	272	$53,157.49	192	$47,289.12	150	$44,349.26	73	$39,439.22	
13%	536	$77,087.68	283	$55,459.28	197	$48,635.99	153	$45,290.46	74	$39,807.36	
14%	585	$84,754.76	295	$57,970.03	203	$50,062.00	156	$46,272.55	75	$40,182.42	
15%	646	$94,122.89	308	$60,719.60	208	$51,574.35	159	$47,298.25	75	$40,564.63	
16%	721	$105,829.44	323	$63,743.77	214	$53,181.11	163	$48,370.51	76	$40,954.20	
17%	817	$120,875.89	338	$67,085.87	221	$54,891.45	166	$49,492.65	77	$41,351.31	
18%	944	$140,931.11	356	$70,798.90	228	$56,715.68	170	$50,668.13	78	$41,756.21	
19%	1121	$168,998.54	375	$74,948.20	235	$58,665.60	174	$51,900.93	78	$42,169.13	
20%	1386	$211,083.98	397	$79,615.60	243	$60,754.67	178	$53,195.30	79	$42,590.30	
21%	1823	$281,198.63	422	$84,904.65	251	$62,998.30	182	$54,556.01	80	$43,019.98	
22%	2693	$421,367.79	450	$90,948.44	260	$65,414.38	187	$55,988.26	81	$43,458.42	
23%	5281	$841,673.97	483	$97,921.11	270	$68,023.59	191	$57,497.87	81	$43,905.88	
24%	*	*	520	$106,054.76	281	$70,850.03	196	$59,091.30	82	$44,362.68	
25%	*	*	565	$115,665.93	292	$73,922.03	202	$60,775.70	83	$44,829.10	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$35,600.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	340	$47,376.80	222	$42,685.55	166	$40,667.73	134	$39,544.58	70	$37,471.26	
7%	359	$50,145.82	229	$44,151.06	170	$41,656.37	137	$40,288.75	70	$37,802.45	
8%	379	$53,260.22	236	$45,721.09	174	$42,694.39	139	$41,061.53	71	$38,139.55	
9%	403	$56,789.02	244	$47,407.23	178	$43,785.58	142	$41,864.56	71	$38,482.71	
10%	429	$60,820.92	253	$49,222.90	183	$44,934.14	144	$42,699.70	72	$38,832.13	
11%	459	$65,471.90	262	$51,183.61	187	$46,144.70	147	$43,568.89	73	$39,187.93	
12%	495	$70,896.60	272	$53,307.48	192	$47,422.45	150	$44,474.27	73	$39,550.33	
13%	536	$77,305.86	283	$55,615.79	197	$48,773.13	153	$45,418.12	74	$39,919.51	
14%	586	$84,994.77	295	$58,133.66	203	$50,203.18	156	$46,402.98	75	$40,295.62	
15%	646	$94,389.56	308	$60,891.02	208	$51,719.80	159	$47,431.58	75	$40,678.92	
16%	721	$106,129.44	323	$63,923.78	215	$53,331.11	163	$48,506.88	76	$41,069.58	
17%	817	$121,218.76	339	$67,275.35	221	$55,046.29	166	$49,632.19	77	$41,467.82	
18%	945	$141,331.11	356	$70,998.90	228	$56,875.69	170	$50,810.99	78	$41,873.86	
19%	1122	$169,478.53	376	$75,159.96	235	$58,831.11	174	$52,047.28	78	$42,287.94	
20%	1386	$211,683.98	398	$79,840.60	243	$60,926.10	178	$53,345.31	79	$42,710.30	
21%	1824	$281,998.62	422	$85,144.63	252	$63,176.09	182	$54,709.86	80	$43,141.19	
22%	2694	$422,567.78	451	$91,205.58	261	$65,599.00	187	$56,146.16	81	$43,580.87	
23%	5284	$844,073.94	483	$98,198.05	270	$68,215.58	191	$57,660.02	81	$44,029.59	
24%	*	*	521	$106,354.78	281	$71,050.03	196	$59,257.96	82	$44,487.68	
25%	*	*	565	$115,993.19	292	$74,130.71	202	$60,947.13	83	$44,955.41	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$35,700.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	341	$47,510.13	222	$42,805.55	167	$40,782.01	134	$39,655.69	70	$37,576.53	
7%	359	$50,287.00	229	$44,275.20	170	$41,773.45	137	$40,401.96	70	$37,908.64	
8%	380	$53,410.22	236	$45,849.66	174	$42,814.39	139	$41,176.91	71	$38,246.70	
9%	403	$56,949.02	244	$47,540.56	178	$43,908.66	142	$41,982.20	71	$38,590.82	
10%	429	$60,992.35	253	$49,361.36	183	$45,060.45	144	$42,819.70	72	$38,941.22	
11%	460	$65,656.51	262	$51,327.61	187	$46,274.43	147	$43,691.34	73	$39,298.02	
12%	495	$71,096.61	273	$53,457.48	192	$47,555.79	150	$44,599.27	73	$39,661.44	
13%	536	$77,524.03	284	$55,772.31	197	$48,910.27	153	$45,545.78	74	$40,031.66	
14%	586	$85,234.78	296	$58,297.30	203	$50,344.36	156	$46,533.42	75	$40,408.83	
15%	646	$94,656.23	309	$61,062.45	209	$51,865.26	159	$47,564.91	75	$40,793.20	
16%	722	$106,429.44	323	$64,103.78	215	$53,481.11	163	$48,643.25	76	$41,184.97	
17%	818	$121,561.60	339	$67,464.83	221	$55,201.12	166	$49,771.71	77	$41,584.32	
18%	945	$141,731.11	356	$71,198.89	228	$57,035.70	170	$50,953.85	78	$41,991.50	
19%	1123	$169,958.52	376	$75,371.73	235	$58,996.63	174	$52,193.62	78	$42,406.76	
20%	1387	$212,283.99	398	$80,065.60	243	$61,097.52	178	$53,495.32	79	$42,830.30	
21%	1826	$282,798.61	423	$85,384.61	252	$63,353.88	182	$54,863.70	80	$43,262.40	
22%	2696	$423,767.80	451	$91,462.73	261	$65,783.62	187	$56,304.06	81	$43,703.32	
23%	5288	$846,473.96	483	$98,474.98	271	$68,407.57	191	$57,822.18	81	$44,153.30	
24%	*	*	521	$106,654.80	281	$71,250.03	197	$59,424.61	82	$44,612.68	
25%	*	*	566	$116,320.44	293	$74,339.39	202	$61,118.56	83	$45,081.73	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$35,800.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	341	$47,643.47	222	$42,925.55	167	$40,896.30	134	$39,766.80	70	$37,681.79	
7%	359	$50,428.17	229	$44,399.34	170	$41,890.52	137	$40,515.17	70	$38,014.84	
8%	380	$53,560.22	236	$45,978.23	174	$42,934.39	139	$41,292.29	71	$38,353.84	
9%	403	$57,109.02	244	$47,673.89	179	$44,031.73	142	$42,099.85	72	$38,698.92	
10%	429	$61,163.77	253	$49,499.82	183	$45,186.77	144	$42,939.70	72	$39,050.31	
11%	460	$65,841.14	263	$51,471.61	188	$46,404.15	147	$43,813.78	73	$39,408.12	
12%	495	$71,296.62	273	$53,607.49	192	$47,689.12	150	$44,724.27	73	$39,772.55	
13%	537	$77,742.22	284	$55,928.84	198	$49,047.41	153	$45,673.45	74	$40,143.81	
14%	586	$85,474.76	296	$58,460.94	203	$50,485.54	156	$46,663.86	75	$40,522.04	
15%	647	$94,922.89	309	$61,233.89	209	$52,010.72	159	$47,698.24	75	$40,907.48	
16%	722	$106,729.44	323	$64,283.78	215	$53,631.12	163	$48,779.62	76	$41,300.35	
17%	818	$121,904.48	339	$67,654.32	221	$55,355.96	166	$49,911.24	77	$41,700.83	
18%	946	$142,131.12	356	$71,398.87	228	$57,195.69	170	$51,096.71	78	$42,109.15	
19%	1123	$170,438.54	376	$75,583.51	236	$59,162.14	174	$52,339.95	78	$42,525.57	
20%	1388	$212,884.00	398	$80,290.60	243	$61,268.94	178	$53,645.32	79	$42,950.30	
21%	1827	$283,598.61	423	$85,624.63	252	$63,531.66	182	$55,017.55	80	$43,383.62	
22%	2698	$424,967.79	451	$91,719.87	261	$65,968.25	187	$56,461.95	81	$43,825.77	
23%	5291	$848,873.96	483	$98,751.87	271	$68,599.59	192	$57,984.35	81	$44,277.01	
24%	*	*	521	$106,954.78	281	$71,450.03	197	$59,591.28	82	$44,737.68	
25%	*	*	566	$116,647.74	293	$74,548.10	202	$61,289.98	83	$45,208.04	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$35,900.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	341	$47,776.80	222	$43,045.56	167	$41,010.58	134	$39,877.91	70	$37,787.06	
7%	359	$50,569.35	229	$44,523.47	170	$42,007.59	137	$40,628.38	70	$38,121.03	
8%	380	$53,710.22	237	$46,106.79	174	$43,054.39	139	$41,407.68	71	$38,460.98	
9%	403	$57,269.02	245	$47,807.23	179	$44,154.81	142	$42,217.50	72	$38,807.03	
10%	430	$61,335.20	253	$49,638.28	183	$45,313.08	144	$43,059.70	72	$39,159.40	
11%	460	$66,025.75	263	$51,615.61	188	$46,533.89	147	$43,936.23	73	$39,518.21	
12%	495	$71,496.60	273	$53,757.49	192	$47,822.45	150	$44,849.26	73	$39,883.65	
13%	537	$77,960.41	284	$56,085.37	198	$49,184.56	153	$45,801.11	74	$40,255.96	
14%	587	$85,714.77	296	$58,624.59	203	$50,626.72	156	$46,794.29	75	$40,635.25	
15%	647	$95,189.56	309	$61,405.33	209	$52,156.18	159	$47,831.57	75	$41,021.77	
16%	722	$107,029.44	323	$64,463.77	215	$53,781.13	163	$48,915.99	76	$41,415.74	
17%	819	$122,247.31	339	$67,843.78	221	$55,510.80	166	$50,050.77	77	$41,817.33	
18%	946	$142,531.11	357	$71,598.88	228	$57,355.68	170	$51,239.56	78	$42,226.80	
19%	1124	$170,918.53	376	$75,795.28	236	$59,327.67	174	$52,486.29	78	$42,644.38	
20%	1389	$213,484.01	398	$80,515.60	243	$61,440.35	178	$53,795.31	79	$43,070.30	
21%	1828	$284,398.62	423	$85,864.65	252	$63,709.43	182	$55,171.39	80	$43,504.83	
22%	2699	$426,167.78	451	$91,977.01	261	$66,152.87	187	$56,619.84	81	$43,948.22	
23%	5294	$851,273.94	484	$99,028.81	271	$68,791.61	192	$58,146.52	81	$44,400.72	
24%	*	*	522	$107,254.76	281	$71,650.03	197	$59,757.95	82	$44,862.67	
25%	*	*	566	$116,975.02	293	$74,756.80	202	$61,461.41	83	$45,334.35	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$36,000.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	341	$47,910.14	222	$43,165.56	167	$41,124.87	134	$39,989.02	70	$37,892.32	
7%	360	$50,710.52	229	$44,647.61	171	$42,124.67	137	$40,741.59	70	$38,227.23	
8%	380	$53,860.22	237	$46,235.37	175	$43,174.39	139	$41,523.06	71	$38,568.13	
9%	403	$57,429.02	245	$47,940.57	179	$44,277.89	142	$42,335.15	72	$38,915.14	
10%	430	$61,506.63	253	$49,776.74	183	$45,439.40	144	$43,179.70	72	$39,268.49	
11%	460	$66,210.36	263	$51,759.61	188	$46,663.62	147	$44,058.68	73	$39,628.30	
12%	496	$71,696.60	273	$53,907.49	193	$47,955.78	150	$44,974.26	73	$39,994.76	
13%	537	$78,178.58	284	$56,241.89	198	$49,321.71	153	$45,928.77	74	$40,368.11	
14%	587	$85,954.78	296	$58,788.23	203	$50,767.90	156	$46,924.73	75	$40,748.46	
15%	648	$95,456.22	309	$61,576.75	209	$52,301.63	160	$47,964.91	76	$41,136.05	
16%	723	$107,329.44	323	$64,643.76	215	$53,931.13	163	$49,052.36	76	$41,531.12	
17%	819	$122,590.20	339	$68,033.25	221	$55,665.64	166	$50,190.30	77	$41,933.84	
18%	947	$142,931.11	357	$71,798.89	228	$57,515.67	170	$51,382.42	78	$42,344.45	
19%	1125	$171,398.52	376	$76,007.03	236	$59,493.19	174	$52,632.63	78	$42,763.19	
20%	1390	$214,084.00	398	$80,740.60	244	$61,611.79	178	$53,945.31	79	$43,190.30	
21%	1829	$285,198.62	423	$86,104.64	252	$63,887.20	182	$55,325.22	80	$43,626.04	
22%	2701	$427,367.80	451	$92,234.16	261	$66,337.49	187	$56,777.74	81	$44,070.67	
23%	5298	$853,673.96	484	$99,305.75	271	$68,983.61	192	$58,308.69	82	$44,524.44	
24%	*	*	522	$107,554.79	282	$71,850.03	197	$59,924.62	82	$44,987.67	
25%	*	*	566	$117,302.26	293	$74,965.51	202	$61,632.83	83	$45,460.67	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$36,100.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	341	$48,043.47	222	$43,285.56	167	$41,239.16	134	$40,100.13	70	$37,997.58	
7%	360	$50,851.70	229	$44,771.75	171	$42,241.74	137	$40,854.80	70	$38,333.42	
8%	380	$54,010.22	237	$46,363.94	175	$43,294.39	139	$41,638.44	71	$38,675.27	
9%	404	$57,589.02	245	$48,073.91	179	$44,400.96	142	$42,452.80	72	$39,023.25	
10%	430	$61,678.06	254	$49,915.21	183	$45,565.71	145	$43,299.70	72	$39,377.58	
11%	461	$66,394.98	263	$51,903.61	188	$46,793.35	147	$44,181.13	73	$39,738.40	
12%	496	$71,896.61	273	$54,057.50	193	$48,089.12	150	$45,099.26	74	$40,105.88	
13%	538	$78,396.76	284	$56,398.41	198	$49,458.86	153	$46,056.43	74	$40,480.26	
14%	587	$86,194.76	296	$58,951.86	203	$50,909.07	156	$47,055.16	75	$40,861.67	
15%	648	$95,722.89	309	$61,748.17	209	$52,447.08	160	$48,098.25	76	$41,250.34	
16%	723	$107,629.44	324	$64,823.77	215	$54,081.14	163	$49,188.72	76	$41,646.51	
17%	820	$122,933.02	339	$68,222.71	222	$55,820.48	167	$50,329.83	77	$42,050.34	
18%	947	$143,331.11	357	$71,998.91	228	$57,675.66	170	$51,525.28	78	$42,462.09	
19%	1125	$171,878.54	377	$76,218.79	236	$59,658.70	174	$52,778.97	78	$42,882.00	
20%	1391	$214,683.98	399	$80,965.61	244	$61,783.22	178	$54,095.30	79	$43,310.30	
21%	1830	$285,998.62	423	$86,344.62	252	$64,064.98	183	$55,479.07	80	$43,747.25	
22%	2703	$428,567.79	452	$92,491.30	261	$66,522.11	187	$56,935.63	81	$44,193.12	
23%	5301	$856,073.96	484	$99,582.67	271	$69,175.60	192	$58,470.86	82	$44,648.15	
24%	*	*	522	$107,854.79	282	$72,050.03	197	$60,091.29	82	$45,112.67	
25%	*	*	567	$117,629.55	293	$75,174.22	202	$61,804.26	83	$45,586.98	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$36,200.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	342	$48,176.80	222	$43,405.56	167	$41,353.44	135	$40,211.25	70	$38,102.85
7%	360	$50,992.88	229	$44,895.88	171	$42,358.82	137	$40,968.00	70	$38,439.61
8%	381	$54,160.22	237	$46,492.51	175	$43,414.39	139	$41,753.82	71	$38,782.41
9%	404	$57,749.02	245	$48,207.24	179	$44,524.04	142	$42,570.45	72	$39,131.36
10%	430	$61,849.49	254	$50,053.68	183	$45,692.03	145	$43,419.70	72	$39,486.67
11%	461	$66,579.60	263	$52,047.61	188	$46,923.09	147	$44,303.57	73	$39,848.49
12%	496	$72,096.61	273	$54,207.50	193	$48,222.45	150	$45,224.26	74	$40,216.99
13%	538	$78,614.96	284	$56,554.93	198	$49,596.00	153	$46,184.08	74	$40,592.40
14%	588	$86,434.77	296	$59,115.49	203	$51,050.24	156	$47,185.60	75	$40,974.88
15%	648	$95,989.56	309	$61,919.59	209	$52,592.53	160	$48,231.59	76	$41,364.63
16%	724	$107,929.44	324	$65,003.78	215	$54,231.13	163	$49,325.08	76	$41,761.90
17%	820	$123,275.91	340	$68,412.19	222	$55,975.32	167	$50,469.37	77	$42,166.85
18%	948	$143,731.11	357	$72,198.89	229	$57,835.67	170	$51,668.14	78	$42,579.74
19%	1126	$172,358.53	377	$76,430.56	236	$59,824.22	174	$52,925.31	78	$43,000.82
20%	1391	$215,283.98	399	$81,190.60	244	$61,954.66	178	$54,245.29	79	$43,430.30
21%	1831	$286,798.62	424	$86,584.62	252	$64,242.75	183	$55,632.92	80	$43,868.46
22%	2704	$429,767.78	452	$92,748.44	261	$66,706.71	187	$57,093.52	81	$44,315.57
23%	5304	$858,473.94	485	$99,859.56	271	$69,367.60	192	$58,633.03	82	$44,771.87
24%	*	*	522	$108,154.77	282	$72,250.03	197	$60,257.96	82	$45,237.67
25%	*	*	567	$117,956.85	293	$75,382.90	202	$61,975.68	83	$45,713.29

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$36,300.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	342	$48,310.13	222	$43,525.55	167	$41,467.73	135	$40,322.36	70	$38,208.11
7%	360	$51,134.05	229	$45,020.02	171	$42,475.89	137	$41,081.21	70	$38,545.81
8%	381	$54,310.22	237	$46,621.08	175	$43,534.40	139	$41,869.21	71	$38,889.55
9%	404	$57,909.02	245	$48,340.57	179	$44,647.12	142	$42,688.09	72	$39,239.47
10%	431	$62,020.91	254	$50,192.14	183	$45,818.34	145	$43,539.70	72	$39,595.76
11%	461	$66,764.21	263	$52,191.61	188	$47,052.82	147	$44,426.02	73	$39,958.58
12%	497	$72,296.60	273	$54,357.49	193	$48,355.78	150	$45,349.25	74	$40,328.10
13%	538	$78,833.13	284	$56,711.44	198	$49,733.14	153	$46,311.74	74	$40,704.55
14%	588	$86,674.78	296	$59,279.11	203	$51,191.41	156	$47,316.03	75	$41,088.08
15%	649	$96,256.22	310	$62,091.02	209	$52,737.99	160	$48,364.92	76	$41,478.91
16%	724	$108,229.44	324	$65,183.78	215	$54,381.12	163	$49,461.44	76	$41,877.28
17%	821	$123,618.74	340	$68,601.68	222	$56,130.16	167	$50,608.91	77	$42,283.35
18%	948	$144,131.10	357	$72,398.88	229	$57,995.67	170	$51,810.99	78	$42,697.39
19%	1127	$172,838.52	377	$76,642.33	236	$59,989.73	174	$53,071.65	79	$43,119.62
20%	1392	$215,883.99	399	$81,415.60	244	$62,126.10	178	$54,395.28	79	$43,550.30
21%	1832	$287,598.63	424	$86,824.64	252	$64,420.53	183	$55,786.77	80	$43,989.67
22%	2706	$430,967.80	452	$93,005.58	262	$66,891.31	187	$57,251.41	81	$44,438.01
23%	5308	$860,873.96	485	$100,136.50	271	$69,559.59	192	$58,795.19	82	$44,895.59
24%	*	*	523	$108,454.77	282	$72,450.03	197	$60,424.63	82	$45,362.67
25%	*	*	567	$118,284.09	293	$75,591.58	202	$62,147.11	83	$45,839.61

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$36,400.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	342	$48,443.47	222	$43,645.55	167	$41,582.02	135	$40,433.47	70	$38,313.37	
7%	360	$51,275.23	230	$45,144.16	171	$42,592.96	137	$41,194.42	70	$38,652.00	
8%	381	$54,460.22	237	$46,749.66	175	$43,654.40	140	$41,984.59	71	$38,996.69	
9%	404	$58,069.02	245	$48,473.90	179	$44,770.20	142	$42,805.74	72	$39,347.58	
10%	431	$62,192.34	254	$50,330.60	183	$45,944.66	145	$43,659.70	72	$39,704.85	
11%	461	$66,948.82	263	$52,335.61	188	$47,182.55	148	$44,548.47	73	$40,068.68	
12%	497	$72,496.61	274	$54,507.48	193	$48,489.12	150	$45,474.25	74	$40,439.21	
13%	539	$79,051.30	285	$56,867.96	198	$49,870.28	153	$46,439.39	74	$40,816.70	
14%	588	$86,914.76	297	$59,442.75	204	$51,332.58	157	$47,446.46	75	$41,201.29	
15%	649	$96,522.89	310	$62,262.46	209	$52,883.44	160	$48,498.25	76	$41,593.20	
16%	724	$108,529.44	324	$65,363.78	215	$54,531.11	163	$49,597.80	76	$41,992.66	
17%	821	$123,961.62	340	$68,791.16	222	$56,285.00	167	$50,748.45	77	$42,399.86	
18%	949	$144,531.11	358	$72,598.88	229	$58,155.68	171	$51,953.84	78	$42,815.04	
19%	1127	$173,318.54	377	$76,854.10	236	$60,155.25	174	$53,217.98	79	$43,238.44	
20%	1393	$216,484.00	399	$81,640.60	244	$62,297.53	179	$54,545.28	79	$43,670.30	
21%	1833	$288,398.63	424	$87,064.65	253	$64,598.31	183	$55,940.61	80	$44,110.89	
22%	2708	$432,167.79	452	$93,262.73	262	$67,075.93	187	$57,409.31	81	$44,560.46	
23%	5311	$863,273.97	485	$100,413.44	271	$69,751.58	192	$58,957.34	82	$45,019.30	
24%	*	*	523	$108,754.80	282	$72,650.03	197	$60,591.30	82	$45,487.67	
25%	*	*	568	$118,611.36	294	$75,800.26	202	$62,318.54	83	$45,965.92	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$36,500.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	342	$48,576.80	223	$43,765.55	167	$41,696.30	135	$40,544.58	70	$38,418.64	
7%	360	$51,416.40	230	$45,268.30	171	$42,710.03	137	$41,307.62	70	$38,758.20	
8%	381	$54,610.22	237	$46,878.23	175	$43,774.40	140	$42,099.98	71	$39,103.84	
9%	404	$58,229.02	245	$48,607.23	179	$44,893.28	142	$42,923.39	72	$39,455.69	
10%	431	$62,363.77	254	$50,469.06	184	$46,070.97	145	$43,779.70	72	$39,813.94	
11%	462	$67,133.44	264	$52,479.61	188	$47,312.28	148	$44,670.93	73	$40,178.77	
12%	497	$72,696.61	274	$54,657.48	193	$48,622.45	150	$45,599.25	74	$40,550.32	
13%	539	$79,269.50	285	$57,024.49	198	$50,007.42	153	$46,567.05	74	$40,928.85	
14%	589	$87,154.77	297	$59,606.40	204	$51,473.76	157	$47,576.89	75	$41,314.50	
15%	649	$96,789.56	310	$62,433.90	209	$53,028.89	160	$48,631.58	76	$41,707.48	
16%	725	$108,829.44	324	$65,543.77	215	$54,681.11	163	$49,734.16	76	$42,108.04	
17%	821	$124,304.45	340	$68,980.62	222	$56,439.84	167	$50,887.99	77	$42,516.36	
18%	950	$144,931.11	358	$72,798.89	229	$58,315.69	171	$52,096.70	78	$42,932.68	
19%	1128	$173,798.53	377	$77,065.85	236	$60,320.77	175	$53,364.32	79	$43,357.25	
20%	1394	$217,084.01	399	$81,865.60	244	$62,468.95	179	$54,695.29	79	$43,790.30	
21%	1834	$289,198.62	424	$87,304.63	253	$64,776.10	183	$56,094.46	80	$44,232.10	
22%	2709	$433,367.79	453	$93,519.87	262	$67,260.55	187	$57,567.20	81	$44,682.91	
23%	5314	$865,673.95	485	$100,690.36	272	$69,943.58	192	$59,119.50	82	$45,143.02	
24%	*	*	523	$109,054.78	282	$72,850.03	197	$60,757.97	83	$45,612.67	
25%	*	*	568	$118,938.66	294	$76,008.97	203	$62,489.97	83	$46,092.23	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$36,600.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	342	$48,710.14	223	$43,885.55	167	$41,810.59	135	$40,655.69	70	$38,523.90
7%	361	$51,557.59	230	$45,392.44	171	$42,827.11	137	$41,420.83	71	$38,864.39
8%	381	$54,760.22	237	$47,006.80	175	$43,894.40	140	$42,215.36	71	$39,210.98
9%	405	$58,389.02	245	$48,740.56	179	$45,016.36	142	$43,041.04	72	$39,563.80
10%	431	$62,535.20	254	$50,607.51	184	$46,197.30	145	$43,899.70	72	$39,923.02
11%	462	$67,318.06	264	$52,623.61	188	$47,442.00	148	$44,793.38	73	$40,288.86
12%	497	$72,896.61	274	$54,807.49	193	$48,755.79	151	$45,724.25	74	$40,661.44
13%	539	$79,487.68	285	$57,181.02	198	$50,144.56	154	$46,694.71	74	$41,040.99
14%	589	$87,394.78	297	$59,770.05	204	$51,614.94	157	$47,707.33	75	$41,427.71
15%	650	$97,056.22	310	$62,605.32	209	$53,174.34	160	$48,764.92	76	$41,821.77
16%	725	$109,129.44	324	$65,723.76	216	$54,831.11	163	$49,870.52	76	$42,223.42
17%	822	$124,647.33	340	$69,170.09	222	$56,594.67	167	$51,027.52	77	$42,632.87
18%	950	$145,331.11	358	$72,998.90	229	$58,475.69	171	$52,239.56	78	$43,050.33
19%	1129	$174,278.52	378	$77,277.61	236	$60,486.28	175	$53,510.68	79	$43,476.06
20%	1395	$217,683.99	400	$82,090.61	244	$62,640.37	179	$54,845.29	79	$43,910.30
21%	1835	$289,998.61	424	$87,544.61	253	$64,953.88	183	$56,248.31	80	$44,353.31
22%	2711	$434,567.80	453	$93,777.01	262	$67,445.17	188	$57,725.10	81	$44,805.36
23%	5318	$868,073.94	486	$100,967.25	272	$70,135.60	192	$59,281.65	82	$45,266.73
24%	*	*	523	$109,354.76	282	$73,050.03	197	$60,924.64	83	$45,737.67
25%	*	*	568	$119,265.92	294	$76,217.67	203	$62,661.42	83	$46,218.55

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$36,700.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	342	$48,843.47	223	$44,005.55	167	$41,924.88	135	$40,766.80	70	$38,629.16	
7%	361	$51,698.76	230	$45,516.58	171	$42,944.18	137	$41,534.04	71	$38,970.59	
8%	382	$54,910.22	237	$47,135.37	175	$44,014.40	140	$42,330.75	71	$39,318.12	
9%	405	$58,549.02	246	$48,873.90	179	$45,139.43	142	$43,158.69	72	$39,671.91	
10%	432	$62,706.63	254	$50,745.97	184	$46,323.61	145	$44,019.70	72	$40,032.11	
11%	462	$67,502.67	264	$52,767.61	188	$47,571.73	148	$44,915.83	73	$40,398.95	
12%	498	$73,096.60	274	$54,957.49	193	$48,889.12	151	$45,849.25	74	$40,772.55	
13%	539	$79,705.85	285	$57,337.55	198	$50,281.70	154	$46,822.37	74	$41,153.14	
14%	589	$87,634.77	297	$59,933.68	204	$51,756.12	157	$47,837.76	75	$41,540.92	
15%	650	$97,322.89	310	$62,776.74	210	$53,319.81	160	$48,898.25	76	$41,936.06	
16%	726	$109,429.44	325	$65,903.77	216	$54,981.12	163	$50,006.88	76	$42,338.80	
17%	822	$124,990.17	340	$69,359.55	222	$56,749.51	167	$51,167.06	77	$42,749.38	
18%	951	$145,731.12	358	$73,198.90	229	$58,635.69	171	$52,382.42	78	$43,167.98	
19%	1129	$174,758.53	378	$77,489.38	237	$60,651.80	175	$53,657.03	79	$43,594.87	
20%	1396	$218,283.97	400	$82,315.60	244	$62,811.79	179	$54,995.30	79	$44,030.30	
21%	1837	$290,798.61	425	$87,784.63	253	$65,131.65	183	$56,402.16	80	$44,474.52	
22%	2713	$435,767.78	453	$94,034.15	262	$67,629.79	188	$57,883.00	81	$44,927.81	
23%	5321	$870,473.97	486	$101,244.19	272	$70,327.61	192	$59,443.81	82	$45,390.44	
24%	*	*	524	$109,654.78	282	$73,250.03	197	$61,091.29	83	$45,862.68	
25%	*	*	569	$119,593.17	294	$76,426.38	203	$62,832.84	83	$46,344.86	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$36,800.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	343	$48,976.80	223	$44,125.56	167	$42,039.16	135	$40,877.92	70	$38,734.42	
7%	361	$51,839.94	230	$45,640.72	171	$43,061.25	137	$41,647.24	71	$39,076.78	
8%	382	$55,060.22	238	$47,263.94	175	$44,134.39	140	$42,446.13	71	$39,425.26	
9%	405	$58,709.02	246	$49,007.23	179	$45,262.51	142	$43,276.33	72	$39,780.02	
10%	432	$62,878.06	254	$50,884.43	184	$46,449.93	145	$44,139.70	72	$40,141.20	
11%	462	$67,687.28	264	$52,911.61	188	$47,701.45	148	$45,038.28	73	$40,509.04	
12%	498	$73,296.61	274	$55,107.49	193	$49,022.45	151	$45,974.25	74	$40,883.66	
13%	540	$79,924.04	285	$57,494.07	198	$50,418.84	154	$46,950.03	74	$41,265.29	
14%	590	$87,874.77	297	$60,097.31	204	$51,897.30	157	$47,968.20	75	$41,654.13	
15%	650	$97,589.56	310	$62,948.17	210	$53,465.27	160	$49,031.58	76	$42,050.34	
16%	726	$109,729.44	325	$66,083.78	216	$55,131.12	164	$50,143.24	76	$42,454.19	
17%	823	$125,333.04	341	$69,549.04	222	$56,904.35	167	$51,306.60	77	$42,865.88	
18%	951	$146,131.11	358	$73,398.89	229	$58,795.68	171	$52,525.28	78	$43,285.63	
19%	1130	$175,238.53	378	$77,701.15	237	$60,817.33	175	$53,803.38	79	$43,713.68	
20%	1396	$218,883.98	400	$82,540.60	245	$62,983.21	179	$55,145.31	79	$44,150.30	
21%	1838	$291,598.61	425	$88,024.65	253	$65,309.43	183	$56,556.01	80	$44,595.73	
22%	2714	$436,967.80	453	$94,291.30	262	$67,814.41	188	$58,040.90	81	$45,050.26	
23%	5324	$872,873.96	486	$101,521.13	272	$70,519.61	192	$59,605.96	82	$45,514.15	
24%	*	*	524	$109,954.80	283	$73,450.03	198	$61,257.94	83	$45,987.68	
25%	*	*	569	$119,920.47	294	$76,635.08	203	$63,004.27	83	$46,471.17	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$36,900.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	343	$49,110.13	223	$44,245.56	167	$42,153.44	135	$40,989.03	70	$38,839.69	
7%	361	$51,981.11	230	$45,764.85	171	$43,178.32	137	$41,760.45	71	$39,182.98	
8%	382	$55,210.22	238	$47,392.51	175	$44,254.39	140	$42,561.52	71	$39,532.41	
9%	405	$58,869.02	246	$49,140.57	179	$45,385.58	142	$43,393.97	72	$39,888.13	
10%	432	$63,049.49	255	$51,022.90	184	$46,576.24	145	$44,259.70	72	$40,250.29	
11%	463	$67,871.90	264	$53,055.61	188	$47,831.18	148	$45,160.73	73	$40,619.13	
12%	498	$73,496.62	274	$55,257.50	193	$49,155.79	151	$46,099.26	74	$40,994.77	
13%	540	$80,142.23	285	$57,650.58	199	$50,555.98	154	$47,077.69	74	$41,377.44	
14%	590	$88,114.78	297	$60,260.94	204	$52,038.48	157	$48,098.64	75	$41,767.34	
15%	651	$97,856.22	310	$63,119.59	210	$53,610.72	160	$49,164.91	76	$42,164.63	
16%	726	$110,029.44	325	$66,263.79	216	$55,281.13	164	$50,279.61	76	$42,569.57	
17%	823	$125,675.89	341	$69,738.52	222	$57,059.19	167	$51,446.14	77	$42,982.39	
18%	952	$146,531.12	358	$73,598.87	229	$58,955.68	171	$52,668.13	78	$43,403.27	
19%	1131	$175,718.52	378	$77,912.92	237	$60,982.84	175	$53,949.71	79	$43,832.50	
20%	1397	$219,483.99	400	$82,765.60	245	$63,154.65	179	$55,295.31	79	$44,270.30	
21%	1839	$292,398.62	425	$88,264.64	253	$65,487.20	183	$56,709.86	80	$44,716.94	
22%	2716	$438,167.79	454	$94,548.44	262	$67,999.03	188	$58,198.79	81	$45,172.70	
23%	5327	$875,273.94	486	$101,798.05	272	$70,711.60	193	$59,768.13	82	$45,637.86	
24%	*	*	524	$110,254.78	283	$73,650.03	198	$61,424.61	83	$46,112.69	
25%	*	*	569	$120,247.75	294	$76,843.77	203	$63,175.69	83	$46,597.49	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$37,000.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	343	$49,243.47	223	$44,365.56	168	$42,267.73	135	$41,100.14	70	$38,944.95
7%	361	$52,122.28	230	$45,888.99	171	$43,295.40	137	$41,873.65	71	$39,289.17
8%	382	$55,360.22	238	$47,521.08	175	$44,374.39	140	$42,676.91	71	$39,639.55
9%	406	$59,029.02	246	$49,273.91	180	$45,508.65	142	$43,511.62	72	$39,996.24
10%	432	$63,220.92	255	$51,161.37	184	$46,702.56	145	$44,379.70	72	$40,359.38
11%	463	$68,056.52	264	$53,199.61	189	$47,960.91	148	$45,283.17	73	$40,729.22
12%	498	$73,696.60	274	$55,407.49	193	$49,289.12	151	$46,224.26	74	$41,105.89
13%	540	$80,360.40	285	$57,807.09	199	$50,693.13	154	$47,205.35	74	$41,489.58
14%	590	$88,354.77	297	$60,424.57	204	$52,179.66	157	$48,229.07	75	$41,880.54
15%	651	$98,122.89	311	$63,291.03	210	$53,756.17	160	$49,298.24	76	$42,278.92
16%	727	$110,329.44	325	$66,443.78	216	$55,431.13	164	$50,415.98	77	$42,684.95
17%	824	$126,018.75	341	$69,928.00	223	$57,214.02	167	$51,585.67	77	$43,098.89
18%	952	$146,931.11	359	$73,798.88	229	$59,115.67	171	$52,810.99	78	$43,520.92
19%	1131	$176,198.53	378	$78,124.68	237	$61,148.36	175	$54,096.05	79	$43,951.31
20%	1398	$220,084.01	400	$82,990.60	245	$63,326.08	179	$55,445.32	79	$44,390.30
21%	1840	$293,198.62	425	$88,504.62	253	$65,664.98	183	$56,863.71	80	$44,838.16
22%	2718	$439,367.78	454	$94,805.58	262	$68,183.63	188	$58,356.69	81	$45,295.15
23%	5331	$877,673.95	487	$102,074.95	272	$70,903.59	193	$59,930.30	82	$45,761.57
24%	*	*	525	$110,554.76	283	$73,850.03	198	$61,591.28	83	$46,237.69
25%	*	*	569	$120,574.99	294	$77,052.45	203	$63,347.12	84	$46,723.81

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$37,100.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	343	$49,376.81	223	$44,485.56	168	$42,382.01	135	$41,211.25	70	$39,050.21
7%	362	$52,263.47	230	$46,013.13	171	$43,412.47	137	$41,986.86	71	$39,395.37
8%	382	$55,510.22	238	$47,649.66	175	$44,494.39	140	$42,792.29	71	$39,746.69
9%	406	$59,189.02	246	$49,407.24	180	$45,631.73	143	$43,629.26	72	$40,104.35
10%	432	$63,392.35	255	$51,299.83	184	$46,828.87	145	$44,499.70	73	$40,468.47
11%	463	$68,241.13	264	$53,343.61	189	$48,090.65	148	$45,405.62	73	$40,839.31
12%	499	$73,896.60	274	$55,557.48	194	$49,422.45	151	$46,349.27	74	$41,217.00
13%	541	$80,578.58	286	$57,963.61	199	$50,830.28	154	$47,333.02	74	$41,601.73
14%	591	$88,594.76	298	$60,588.21	204	$52,320.84	157	$48,359.51	75	$41,993.75
15%	652	$98,389.55	311	$63,462.47	210	$53,901.63	160	$49,431.58	76	$42,393.20
16%	727	$110,629.44	325	$66,623.77	216	$55,581.14	164	$50,552.35	77	$42,800.34
17%	824	$126,361.61	341	$70,117.46	223	$57,368.87	167	$51,725.20	77	$43,215.40
18%	953	$147,331.11	359	$73,998.89	230	$59,275.66	171	$52,953.85	78	$43,638.57
19%	1132	$176,678.52	379	$78,336.43	237	$61,313.87	175	$54,242.39	79	$44,070.12
20%	1399	$220,684.00	401	$83,215.61	245	$63,497.52	179	$55,595.32	80	$44,510.30
21%	1841	$293,998.62	426	$88,744.62	253	$65,842.75	183	$57,017.54	80	$44,959.37
22%	2719	$440,567.80	454	$95,062.73	262	$68,368.23	188	$58,514.58	81	$45,417.60
23%	5334	$880,073.97	487	$102,351.88	272	$71,095.58	193	$60,092.47	82	$45,885.28
24%	*	*	525	$110,854.79	283	$74,050.03	198	$61,757.95	83	$46,362.70
25%	*	*	570	$120,902.27	295	$77,261.13	203	$63,518.55	84	$46,850.13

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$37,200.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	343	$49,510.14	223	$44,605.55	168	$42,496.30	135	$41,322.36	70	$39,155.48
7%	362	$52,404.65	230	$46,137.26	172	$43,529.54	138	$42,100.07	71	$39,501.57
8%	383	$55,660.22	238	$47,778.23	175	$44,614.38	140	$42,907.68	71	$39,853.83
9%	406	$59,349.02	246	$49,540.57	180	$45,754.81	143	$43,746.91	72	$40,212.45
10%	433	$63,563.77	255	$51,438.29	184	$46,955.19	145	$44,619.70	73	$40,577.57
11%	463	$68,425.74	264	$53,487.61	189	$48,220.38	148	$45,528.07	73	$40,949.40
12%	499	$74,096.61	275	$55,707.48	194	$49,555.78	151	$46,474.27	74	$41,328.11
13%	541	$80,796.78	286	$58,120.14	199	$50,967.43	154	$47,460.68	75	$41,713.88
14%	591	$88,834.78	298	$60,751.86	204	$52,462.01	157	$48,489.94	75	$42,106.96
15%	652	$98,656.22	311	$63,633.90	210	$54,047.08	160	$49,564.91	76	$42,507.49
16%	728	$110,929.44	325	$66,803.76	216	$55,731.13	164	$50,688.72	77	$42,915.72
17%	825	$126,704.46	341	$70,306.93	223	$57,523.71	167	$51,864.73	77	$43,331.90
18%	953	$147,731.11	359	$74,198.90	230	$59,435.67	171	$53,096.71	78	$43,756.22
19%	1132	$177,158.52	379	$78,548.20	237	$61,479.39	175	$54,388.73	79	$44,188.93
20%	1400	$221,283.98	401	$83,440.60	245	$63,668.95	179	$55,745.31	80	$44,630.30
21%	1842	$294,798.62	426	$88,984.64	253	$66,020.53	183	$57,171.38	80	$45,080.58
22%	2721	$441,767.79	454	$95,319.87	263	$68,552.85	188	$58,672.47	81	$45,540.05
23%	5337	$882,473.96	487	$102,628.82	272	$71,287.58	193	$60,254.64	82	$46,008.99
24%	*	*	525	$111,154.79	283	$74,250.03	198	$61,924.62	83	$46,487.70
25%	*	*	570	$121,229.58	295	$77,469.84	203	$63,689.97	84	$46,976.45

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$37,300.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	343	$49,643.46	223	$44,725.55	168	$42,610.59	135	$41,433.47	70	$39,260.74	
7%	362	$52,545.82	231	$46,261.40	172	$43,646.62	138	$42,213.28	71	$39,607.76	
8%	383	$55,810.22	238	$47,906.80	176	$44,734.39	140	$43,023.07	71	$39,960.97	
9%	406	$59,509.02	246	$49,673.90	180	$45,877.89	143	$43,864.56	72	$40,320.56	
10%	433	$63,735.20	255	$51,576.75	184	$47,081.50	145	$44,739.70	73	$40,686.66	
11%	464	$68,610.36	265	$53,631.61	189	$48,350.11	148	$45,650.52	73	$41,059.50	
12%	499	$74,296.61	275	$55,857.49	194	$49,689.12	151	$46,599.27	74	$41,439.22	
13%	541	$81,014.95	286	$58,276.67	199	$51,104.57	154	$47,588.34	75	$41,826.03	
14%	591	$89,074.77	298	$60,915.50	204	$52,603.18	157	$48,620.38	75	$42,220.17	
15%	652	$98,922.89	311	$63,805.32	210	$54,192.53	160	$49,698.24	76	$42,621.78	
16%	728	$111,229.44	326	$66,983.76	216	$55,881.12	164	$50,825.09	77	$43,031.11	
17%	825	$127,047.33	342	$70,496.39	223	$57,678.55	167	$52,004.25	77	$43,448.41	
18%	954	$148,131.11	359	$74,398.90	230	$59,595.68	171	$53,239.56	78	$43,873.86	
19%	1133	$177,638.53	379	$78,759.97	237	$61,644.91	175	$54,535.07	79	$44,307.74	
20%	1400	$221,883.98	401	$83,665.60	245	$63,840.39	179	$55,895.30	80	$44,750.30	
21%	1843	$295,598.62	426	$89,224.65	254	$66,198.32	184	$57,325.22	80	$45,201.79	
22%	2722	$442,967.79	454	$95,577.01	263	$68,737.47	188	$58,830.36	81	$45,662.50	
23%	5340	$884,873.95	487	$102,905.74	273	$71,479.58	193	$60,416.81	82	$46,132.70	
24%	*	*	525	$111,454.77	283	$74,450.03	198	$62,091.29	83	$46,612.70	
25%	*	*	570	$121,556.82	295	$77,678.54	203	$63,861.40	84	$47,102.77	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$37,400.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	344	$49,776.80	223	$44,845.55	168	$42,724.87	135	$41,544.58	70	$39,366.00	
7%	362	$52,686.99	231	$46,385.54	172	$43,763.69	138	$42,326.49	71	$39,713.96	
8%	383	$55,960.22	238	$48,035.37	176	$44,854.39	140	$43,138.45	71	$40,068.12	
9%	406	$59,669.02	246	$49,807.23	180	$46,000.97	143	$43,982.21	72	$40,428.67	
10%	433	$63,906.63	255	$51,715.21	184	$47,207.82	145	$44,859.70	73	$40,795.75	
11%	464	$68,794.98	265	$53,775.61	189	$48,479.85	148	$45,772.97	73	$41,169.59	
12%	499	$74,496.60	275	$56,007.49	194	$49,822.45	151	$46,724.26	74	$41,550.34	
13%	541	$81,233.12	286	$58,433.20	199	$51,241.71	154	$47,716.00	75	$41,938.18	
14%	592	$89,314.76	298	$61,079.13	204	$52,744.35	157	$48,750.81	75	$42,333.37	
15%	653	$99,189.56	311	$63,976.74	210	$54,337.98	161	$49,831.57	76	$42,736.06	
16%	729	$111,529.44	326	$67,163.78	216	$56,031.11	164	$50,961.45	77	$43,146.49	
17%	826	$127,390.17	342	$70,685.88	223	$57,833.38	168	$52,143.79	77	$43,564.91	
18%	954	$148,531.10	359	$74,598.88	230	$59,755.69	171	$53,382.42	78	$43,991.51	
19%	1134	$178,118.52	379	$78,971.74	237	$61,810.42	175	$54,681.41	79	$44,426.56	
20%	1401	$222,483.99	401	$83,890.60	245	$64,011.81	179	$56,045.30	80	$44,870.30	
21%	1844	$296,398.62	426	$89,464.63	254	$66,376.10	184	$57,479.07	80	$45,323.00	
22%	2724	$444,167.80	455	$95,834.15	263	$68,922.09	188	$58,988.26	81	$45,784.94	
23%	5344	$887,273.93	488	$103,182.64	273	$71,671.60	193	$60,578.98	82	$46,256.41	
24%	*	*	526	$111,754.77	283	$74,650.03	198	$62,257.96	83	$46,737.70	
25%	*	*	571	$121,884.08	295	$77,887.25	203	$64,032.82	84	$47,229.09	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$37,500.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	344	$49,910.13	224	$44,965.55	168	$42,839.16	135	$41,655.69	70	$39,471.26
7%	362	$52,828.17	231	$46,509.68	172	$43,880.77	138	$42,439.70	71	$39,820.15
8%	383	$56,110.22	238	$48,163.94	176	$44,974.39	140	$43,253.83	71	$40,175.26
9%	407	$59,829.02	247	$49,940.56	180	$46,124.04	143	$44,099.85	72	$40,536.78
10%	433	$64,078.06	255	$51,853.67	184	$47,334.13	145	$44,979.70	73	$40,904.84
11%	464	$68,979.59	265	$53,919.61	189	$48,609.58	148	$45,895.41	73	$41,279.68
12%	500	$74,696.60	275	$56,157.49	194	$49,955.78	151	$46,849.26	74	$41,661.45
13%	542	$81,451.32	286	$58,589.72	199	$51,378.85	154	$47,843.66	75	$42,050.33
14%	592	$89,554.78	298	$61,242.76	205	$52,885.52	157	$48,881.25	75	$42,446.58
15%	653	$99,456.22	311	$64,148.16	210	$54,483.44	161	$49,964.92	76	$42,850.35
16%	729	$111,829.44	326	$67,343.79	216	$56,181.11	164	$51,097.81	77	$43,261.88
17%	826	$127,733.05	342	$70,875.37	223	$57,988.22	168	$52,283.32	77	$43,681.41
18%	955	$148,931.11	360	$74,798.87	230	$59,915.69	171	$53,525.28	78	$44,109.16
19%	1134	$178,598.53	379	$79,183.51	237	$61,975.94	175	$54,827.75	79	$44,545.37
20%	1402	$223,084.00	401	$84,115.60	245	$64,183.23	179	$56,195.29	80	$44,990.30
21%	1845	$297,198.63	426	$89,704.62	254	$66,553.88	184	$57,632.92	80	$45,444.21
22%	2726	$445,367.78	455	$96,091.30	263	$69,106.71	188	$59,146.15	81	$45,907.39
23%	5347	$889,673.96	488	$103,459.58	273	$71,863.62	193	$60,741.13	82	$46,380.12
24%	*	*	526	$112,054.80	284	$74,850.03	198	$62,424.63	83	$46,862.70
25%	*	*	571	$122,211.38	295	$78,095.95	203	$64,204.25	84	$47,355.41

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$37,600.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	344	$50,043.47	224	$45,085.55	168	$42,953.45	135	$41,766.80	70	$39,576.53	
7%	363	$52,969.35	231	$46,633.82	172	$43,997.84	138	$42,552.91	71	$39,926.35	
8%	383	$56,260.22	238	$48,292.51	176	$45,094.40	140	$43,369.21	71	$40,282.40	
9%	407	$59,989.02	247	$50,073.90	180	$46,247.12	143	$44,217.50	72	$40,644.88	
10%	434	$64,249.49	255	$51,992.13	184	$47,460.45	146	$45,099.70	73	$41,013.93	
11%	464	$69,164.21	265	$54,063.61	189	$48,739.31	148	$46,017.86	73	$41,389.77	
12%	500	$74,896.61	275	$56,307.50	194	$50,089.12	151	$46,974.26	74	$41,772.56	
13%	542	$81,669.50	286	$58,746.23	199	$51,515.99	154	$47,971.32	75	$42,162.48	
14%	592	$89,794.77	298	$61,406.39	205	$53,026.70	157	$49,011.68	75	$42,559.78	
15%	653	$99,722.89	312	$64,319.59	210	$54,628.89	161	$50,098.26	76	$42,964.64	
16%	729	$112,129.44	326	$67,523.78	217	$56,331.11	164	$51,234.17	77	$43,377.27	
17%	827	$128,075.88	342	$71,064.84	223	$58,143.06	168	$52,422.86	77	$43,797.91	
18%	955	$149,331.10	360	$74,998.89	230	$60,075.70	171	$53,668.14	78	$44,226.81	
19%	1135	$179,078.53	379	$79,395.26	238	$62,141.45	175	$54,974.09	79	$44,664.18	
20%	1403	$223,684.00	402	$84,340.61	245	$64,354.64	179	$56,345.28	80	$45,110.30	
21%	1846	$297,998.63	427	$89,944.62	254	$66,731.65	184	$57,786.77	80	$45,565.43	
22%	2727	$446,567.80	455	$96,348.44	263	$69,291.33	188	$59,304.04	81	$46,029.84	
23%	5350	$892,073.98	488	$103,736.52	273	$72,055.61	193	$60,903.29	82	$46,503.83	
24%	*	*	526	$112,354.79	284	$75,050.03	198	$62,591.30	83	$46,987.70	
25%	*	*	571	$122,538.65	295	$78,304.65	204	$64,375.68	84	$47,481.73	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$37,700.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	344	$50,176.81	224	$45,205.55	168	$43,067.73	135	$41,877.91	70	$39,681.79
7%	363	$53,110.53	231	$46,757.96	172	$44,114.91	138	$42,666.12	71	$40,032.54
8%	384	$56,410.22	239	$48,421.08	176	$45,214.40	140	$43,484.60	71	$40,389.54
9%	407	$60,149.02	247	$50,207.24	180	$46,370.20	143	$44,335.15	72	$40,752.99
10%	434	$64,420.91	256	$52,130.59	185	$47,586.76	146	$45,219.70	73	$41,123.03
11%	465	$69,348.82	265	$54,207.61	189	$48,869.03	148	$46,140.31	73	$41,499.86
12%	500	$75,096.61	275	$56,457.50	194	$50,222.45	151	$47,099.26	74	$41,883.67
13%	542	$81,887.67	286	$58,902.75	199	$51,653.13	154	$48,098.97	75	$42,274.63
14%	593	$90,034.76	298	$61,570.02	205	$53,167.88	157	$49,142.12	75	$42,672.99
15%	654	$99,989.56	312	$64,491.03	211	$54,774.35	161	$50,231.59	76	$43,078.92
16%	730	$112,429.44	326	$67,703.77	217	$56,481.12	164	$51,370.53	77	$43,492.65
17%	827	$128,418.76	342	$71,254.30	223	$58,297.90	168	$52,562.40	77	$43,914.42
18%	956	$149,731.11	360	$75,198.90	230	$60,235.69	172	$53,810.99	78	$44,344.45
19%	1136	$179,558.52	380	$79,607.02	238	$62,306.98	175	$55,120.42	79	$44,782.99
20%	1404	$224,283.98	402	$84,565.60	246	$64,526.07	180	$56,495.29	80	$45,230.30
21%	1847	$298,798.63	427	$90,184.64	254	$66,909.43	184	$57,940.62	80	$45,686.64
22%	2729	$447,767.79	455	$96,605.58	263	$69,475.95	188	$59,461.93	81	$46,152.29
23%	5353	$894,473.96	488	$104,013.44	273	$72,247.60	193	$61,065.44	82	$46,627.54
24%	*	*	526	$112,654.76	284	$75,250.03	198	$62,757.97	83	$47,112.70
25%	*	*	571	$122,865.90	295	$78,513.32	204	$64,547.13	84	$47,608.05

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$37,800.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	344	$50,310.13	224	$45,325.56	168	$43,182.02	135	$41,989.02	70	$39,787.05
7%	363	$53,251.70	231	$46,882.09	172	$44,231.98	138	$42,779.32	71	$40,138.74
8%	384	$56,560.22	239	$48,549.65	176	$45,334.40	140	$43,599.98	71	$40,496.68
9%	407	$60,309.02	247	$50,340.57	180	$46,493.28	143	$44,452.80	72	$40,861.10
10%	434	$64,592.34	256	$52,269.06	185	$47,713.09	146	$45,339.70	73	$41,232.12
11%	465	$69,533.45	265	$54,351.61	189	$48,998.76	148	$46,262.76	73	$41,609.95
12%	501	$75,296.60	275	$56,607.49	194	$50,355.79	151	$47,224.25	74	$41,994.78
13%	543	$82,105.85	287	$59,059.26	199	$51,790.27	154	$48,226.63	75	$42,386.78
14%	593	$90,274.78	299	$61,733.67	205	$53,309.06	158	$49,272.54	75	$42,786.19
15%	654	$100,256.22	312	$64,662.47	211	$54,919.81	161	$50,364.92	76	$43,193.21
16%	730	$112,729.44	326	$67,883.76	217	$56,631.12	164	$51,506.89	77	$43,608.04
17%	827	$128,761.60	342	$71,443.77	223	$58,452.73	168	$52,701.94	77	$44,030.92
18%	957	$150,131.11	360	$75,398.91	230	$60,395.68	172	$53,953.85	78	$44,462.10
19%	1136	$180,038.54	380	$79,818.79	238	$62,472.50	176	$55,266.76	79	$44,901.80
20%	1404	$224,883.98	402	$84,790.60	246	$64,697.51	180	$56,645.29	80	$45,350.30
21%	1848	$299,598.63	427	$90,424.65	254	$67,087.20	184	$58,094.46	81	$45,807.85
22%	2730	$448,967.79	456	$96,862.73	263	$69,660.56	189	$59,619.83	81	$46,274.74
23%	5356	$896,873.95	488	$104,290.33	273	$72,439.59	193	$61,227.60	82	$46,751.25
24%	*	*	527	$112,954.78	284	$75,450.03	198	$62,924.63	83	$47,237.69
25%	*	*	572	$123,193.19	295	$78,722.00	204	$64,718.56	84	$47,734.37

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$37,900.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	345	$50,443.46	224	$45,445.56	168	$43,296.30	136	$42,100.13	70	$39,892.31	
7%	363	$53,392.88	231	$47,006.23	172	$44,349.06	138	$42,892.53	71	$40,244.93	
8%	384	$56,710.22	239	$48,678.23	176	$45,454.40	140	$43,715.36	71	$40,603.83	
9%	407	$60,469.02	247	$50,473.91	180	$46,616.36	143	$44,570.45	72	$40,969.21	
10%	434	$64,763.77	256	$52,407.52	185	$47,839.40	146	$45,459.70	73	$41,341.21	
11%	465	$69,718.06	265	$54,495.61	189	$49,128.48	148	$46,385.21	73	$41,720.04	
12%	501	$75,496.61	276	$56,757.48	194	$50,489.12	151	$47,349.25	74	$42,105.90	
13%	543	$82,324.05	287	$59,215.79	199	$51,927.41	154	$48,354.28	75	$42,498.93	
14%	593	$90,514.77	299	$61,897.31	205	$53,450.24	158	$49,402.98	75	$42,899.40	
15%	654	$100,522.89	312	$64,833.90	211	$55,065.27	161	$50,498.25	76	$43,307.50	
16%	730	$113,029.44	327	$68,063.76	217	$56,781.13	164	$51,643.25	77	$43,723.42	
17%	828	$129,104.47	343	$71,633.23	223	$58,607.57	168	$52,841.48	78	$44,147.42	
18%	957	$150,531.11	360	$75,598.89	230	$60,555.67	172	$54,096.70	78	$44,579.75	
19%	1137	$180,518.53	380	$80,030.57	238	$62,638.01	176	$55,413.12	79	$45,020.62	
20%	1405	$225,483.99	402	$85,015.60	246	$64,868.94	180	$56,795.30	80	$45,470.30	
21%	1849	$300,398.62	427	$90,664.63	254	$67,264.97	184	$58,248.31	81	$45,929.07	
22%	2732	$450,167.79	456	$97,119.87	263	$69,845.16	189	$59,777.74	81	$46,397.18	
23%	5359	$899,273.94	489	$104,567.27	273	$72,631.58	193	$61,389.75	82	$46,874.96	
24%	*	*	527	$113,254.80	284	$75,650.03	198	$63,091.28	83	$47,362.69	
25%	*	*	572	$123,520.49	296	$78,930.70	204	$64,889.98	84	$47,860.69	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$38,000.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	345	$50,576.80	224	$45,565.56	168	$43,410.59	136	$42,211.25	70	$39,997.58	
7%	363	$53,534.05	231	$47,130.37	172	$44,466.13	138	$43,005.74	71	$40,351.13	
8%	384	$56,860.22	239	$48,806.80	176	$45,574.40	140	$43,830.74	71	$40,710.97	
9%	408	$60,629.02	247	$50,607.24	180	$46,739.43	143	$44,688.10	72	$41,077.31	
10%	434	$64,935.20	256	$52,545.98	185	$47,965.72	146	$45,579.70	73	$41,450.30	
11%	465	$69,902.67	265	$54,639.61	189	$49,258.21	149	$46,507.66	73	$41,830.13	
12%	501	$75,696.62	276	$56,907.48	194	$50,622.45	151	$47,474.25	74	$42,217.01	
13%	543	$82,542.22	287	$59,372.32	200	$52,064.55	154	$48,481.94	75	$42,611.08	
14%	593	$90,754.76	299	$62,060.96	205	$53,591.42	158	$49,533.42	75	$43,012.60	
15%	655	$100,789.56	312	$65,005.32	211	$55,210.72	161	$50,631.58	76	$43,421.78	
16%	731	$113,329.44	327	$68,243.77	217	$56,931.13	164	$51,779.61	77	$43,838.81	
17%	828	$129,447.32	343	$71,822.72	224	$58,762.41	168	$52,981.01	78	$44,263.93	
18%	958	$150,931.12	360	$75,798.88	230	$60,715.66	172	$54,239.56	78	$44,697.40	
19%	1138	$180,998.52	380	$80,242.34	238	$62,803.53	176	$55,559.47	79	$45,139.43	
20%	1406	$226,084.01	402	$85,240.60	246	$65,040.38	180	$56,945.30	80	$45,590.30	
21%	1850	$301,198.61	427	$90,904.61	254	$67,442.75	184	$58,402.16	81	$46,050.29	
22%	2734	$451,367.78	456	$97,377.01	264	$70,029.77	189	$59,935.64	81	$46,519.63	
23%	5363	$901,673.94	489	$104,844.21	273	$72,823.57	193	$61,551.91	82	$46,998.67	
24%	*	*	527	$113,554.78	284	$75,850.03	199	$63,257.94	83	$47,487.69	
25%	*	*	572	$123,847.73	296	$79,139.41	204	$65,061.41	84	$47,987.00	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$38,100.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	345	$50,710.14	224	$45,685.56	168	$43,524.87	136	$42,322.36	70	$40,102.84	
7%	363	$53,675.22	231	$47,254.50	172	$44,583.20	138	$43,118.94	71	$40,457.32	
8%	384	$57,010.22	239	$48,935.37	176	$45,694.39	141	$43,946.13	72	$40,818.11	
9%	408	$60,789.02	247	$50,740.57	180	$46,862.50	143	$44,805.74	72	$41,185.42	
10%	435	$65,106.63	256	$52,684.44	185	$48,092.03	146	$45,699.70	73	$41,559.40	
11%	466	$70,087.28	266	$54,783.61	190	$49,387.94	149	$46,630.11	73	$41,940.22	
12%	501	$75,896.61	276	$57,057.49	194	$50,755.79	152	$47,599.25	74	$42,328.12	
13%	543	$82,760.39	287	$59,528.85	200	$52,201.70	155	$48,609.60	75	$42,723.24	
14%	594	$90,994.77	299	$62,224.59	205	$53,732.60	158	$49,663.85	75	$43,125.81	
15%	655	$101,056.22	312	$65,176.74	211	$55,356.17	161	$50,764.92	76	$43,536.07	
16%	731	$113,629.44	327	$68,423.78	217	$57,081.14	164	$51,915.97	77	$43,954.19	
17%	829	$129,790.18	343	$72,012.21	224	$58,917.26	168	$53,120.55	78	$44,380.43	
18%	958	$151,331.11	361	$75,998.88	231	$60,875.67	172	$54,382.42	78	$44,815.04	
19%	1138	$181,478.53	380	$80,454.09	238	$62,969.04	176	$55,705.82	79	$45,258.24	
20%	1407	$226,683.99	403	$85,465.61	246	$65,211.81	180	$57,095.31	80	$45,710.30	
21%	1852	$301,998.61	428	$91,144.63	255	$67,620.53	184	$58,556.01	81	$46,171.50	
22%	2735	$452,567.80	456	$97,634.16	264	$70,214.39	189	$60,093.53	81	$46,642.08	
23%	5366	$904,073.96	489	$105,121.13	274	$73,015.59	194	$61,714.08	82	$47,122.38	
24%	*	*	527	$113,854.76	284	$76,050.03	199	$63,424.61	83	$47,612.69	
25%	*	*	573	$124,174.99	296	$79,348.11	204	$65,232.84	84	$48,113.32	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$38,200.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	345	$50,843.47	224	$45,805.55	168	$43,639.16	136	$42,433.47	70	$40,208.10	
7%	364	$53,816.41	231	$47,378.64	172	$44,700.28	138	$43,232.15	71	$40,563.52	
8%	385	$57,160.22	239	$49,063.94	176	$45,814.39	141	$44,061.51	72	$40,925.26	
9%	408	$60,949.02	247	$50,873.90	180	$46,985.58	143	$44,923.39	72	$41,293.53	
10%	435	$65,278.06	256	$52,822.90	185	$48,218.35	146	$45,819.70	73	$41,668.49	
11%	466	$70,271.91	266	$54,927.61	190	$49,517.67	149	$46,752.56	73	$42,050.31	
12%	502	$76,096.60	276	$57,207.49	195	$50,889.11	152	$47,724.25	74	$42,439.23	
13%	544	$82,978.59	287	$59,685.38	200	$52,338.85	155	$48,737.26	75	$42,835.39	
14%	594	$91,234.78	299	$62,388.22	205	$53,873.78	158	$49,794.29	75	$43,239.02	
15%	655	$101,322.89	312	$65,348.16	211	$55,501.63	161	$50,898.25	76	$43,650.36	
16%	732	$113,929.44	327	$68,603.78	217	$57,231.13	165	$52,052.33	77	$44,069.58	
17%	829	$130,133.04	343	$72,201.68	224	$59,072.10	168	$53,260.09	78	$44,496.94	
18%	959	$151,731.12	361	$76,198.89	231	$61,035.67	172	$54,525.28	78	$44,932.69	
19%	1139	$181,958.52	381	$80,665.84	238	$63,134.56	176	$55,852.15	79	$45,377.05	
20%	1408	$227,283.97	403	$85,690.60	246	$65,383.25	180	$57,245.32	80	$45,830.30	
21%	1853	$302,798.61	428	$91,384.65	255	$67,798.33	184	$58,709.86	81	$46,292.71	
22%	2737	$453,767.78	457	$97,891.30	264	$70,399.01	189	$60,251.42	81	$46,764.53	
23%	5369	$906,473.98	489	$105,398.03	274	$73,207.60	194	$61,876.25	82	$47,246.09	
24%	*	*	528	$114,154.78	284	$76,250.03	199	$63,591.28	83	$47,737.69	
25%	*	*	573	$124,502.29	296	$79,556.82	204	$65,404.26	84	$48,239.63	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$38,300.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	345	$50,976.80	224	$45,925.55	169	$43,753.44	136	$42,544.58	70	$40,313.37	
7%	364	$53,957.59	232	$47,502.78	172	$44,817.35	138	$43,345.36	71	$40,669.71	
8%	385	$57,310.22	239	$49,192.52	176	$45,934.39	141	$44,176.90	72	$41,032.40	
9%	408	$61,109.02	247	$51,007.23	181	$47,108.65	143	$45,041.04	72	$41,401.64	
10%	435	$65,449.49	256	$52,961.36	185	$48,344.66	146	$45,939.70	73	$41,777.58	
11%	466	$70,456.52	266	$55,071.61	190	$49,647.40	149	$46,875.01	73	$42,160.40	
12%	502	$76,296.61	276	$57,357.49	195	$51,022.45	152	$47,849.25	74	$42,550.34	
13%	544	$83,196.77	287	$59,841.89	200	$52,476.00	155	$48,864.92	75	$42,947.54	
14%	594	$91,474.76	299	$62,551.85	205	$54,014.95	158	$49,924.72	76	$43,352.22	
15%	656	$101,589.56	313	$65,519.59	211	$55,647.08	161	$51,031.58	76	$43,764.64	
16%	732	$114,229.44	327	$68,783.77	217	$57,381.12	165	$52,188.70	77	$44,184.96	
17%	830	$130,475.89	343	$72,391.15	224	$59,226.93	168	$53,399.63	78	$44,613.44	
18%	959	$152,131.11	361	$76,398.90	231	$61,195.68	172	$54,668.13	78	$45,050.34	
19%	1139	$182,438.52	381	$80,877.61	238	$63,300.08	176	$55,998.49	79	$45,495.86	
20%	1408	$227,883.98	403	$85,915.60	246	$65,554.66	180	$57,395.32	80	$45,950.30	
21%	1854	$303,598.61	428	$91,624.64	255	$67,976.10	184	$58,863.70	81	$46,413.92	
22%	2738	$454,967.81	457	$98,148.44	264	$70,583.63	189	$60,409.32	81	$46,886.98	
23%	5372	$908,873.97	490	$105,674.96	274	$73,399.62	194	$62,038.42	82	$47,369.80	
24%	*	*	528	$114,454.80	285	$76,450.03	199	$63,757.96	83	$47,862.69	
25%	*	*	573	$124,829.56	296	$79,765.52	204	$65,575.69	84	$48,365.95	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$38,400.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	345	$51,110.13	225	$46,045.55	169	$43,867.73	136	$42,655.69	70	$40,418.63	
7%	364	$54,098.76	232	$47,626.92	172	$44,934.42	138	$43,458.56	71	$40,775.91	
8%	385	$57,460.22	239	$49,321.09	176	$46,054.39	141	$44,292.29	72	$41,139.54	
9%	409	$61,269.02	248	$51,140.56	181	$47,231.73	143	$45,158.68	72	$41,509.74	
10%	435	$65,620.92	256	$53,099.82	185	$48,470.98	146	$46,059.70	73	$41,886.67	
11%	466	$70,641.13	266	$55,215.61	190	$49,777.14	149	$46,997.46	74	$42,270.49	
12%	502	$76,496.62	276	$57,507.50	195	$51,155.78	152	$47,974.26	74	$42,661.45	
13%	544	$83,414.94	287	$59,998.40	200	$52,613.14	155	$48,992.59	75	$43,059.69	
14%	595	$91,714.77	299	$62,715.48	205	$54,156.12	158	$50,055.16	76	$43,465.43	
15%	656	$101,856.22	313	$65,691.03	211	$55,792.53	161	$51,164.91	76	$43,878.93	
16%	732	$114,529.44	327	$68,963.77	217	$57,531.12	165	$52,325.07	77	$44,300.35	
17%	830	$130,818.77	343	$72,580.61	224	$59,381.77	168	$53,539.16	78	$44,729.95	
18%	960	$152,531.12	361	$76,598.90	231	$61,355.69	172	$54,810.99	78	$45,167.99	
19%	1140	$182,918.53	381	$81,089.39	238	$63,465.59	176	$56,144.83	79	$45,614.68	
20%	1409	$228,484.00	403	$86,140.60	246	$65,726.08	180	$57,545.31	80	$46,070.30	
21%	1855	$304,398.61	428	$91,864.63	255	$68,153.88	184	$59,017.53	81	$46,535.13	
22%	2740	$456,167.79	457	$98,405.58	264	$70,768.26	189	$60,567.21	81	$47,009.43	
23%	5375	$911,273.96	490	$105,951.90	274	$73,591.61	194	$62,200.59	82	$47,493.51	
24%	*	*	528	$114,754.78	285	$76,650.03	199	$63,924.63	83	$47,987.68	
25%	*	*	573	$125,156.81	296	$79,974.20	204	$65,747.11	84	$48,492.26	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$38,500.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	346	$51,243.46	225	$46,165.55	169	$43,982.01	136	$42,766.80	70	$40,523.89	
7%	364	$54,239.94	232	$47,751.06	172	$45,051.49	138	$43,571.77	71	$40,882.10	
8%	385	$57,610.22	239	$49,449.65	177	$46,174.39	141	$44,407.67	72	$41,246.69	
9%	409	$61,429.02	248	$51,273.90	181	$47,354.81	143	$45,276.33	72	$41,617.85	
10%	436	$65,792.34	257	$53,238.28	185	$48,597.29	146	$46,179.70	73	$41,995.76	
11%	466	$70,825.74	266	$55,359.61	190	$49,906.87	149	$47,119.91	74	$42,380.58	
12%	502	$76,696.60	276	$57,657.49	195	$51,289.12	152	$48,099.26	74	$42,772.56	
13%	545	$83,633.12	287	$60,154.92	200	$52,750.28	155	$49,120.25	75	$43,171.84	
14%	595	$91,954.78	300	$62,879.12	205	$54,297.29	158	$50,185.59	76	$43,578.64	
15%	656	$102,122.89	313	$65,862.47	211	$55,937.98	161	$51,298.24	76	$43,993.22	
16%	733	$114,829.44	327	$69,143.76	217	$57,681.11	165	$52,461.44	77	$44,415.73	
17%	831	$131,161.60	343	$72,770.08	224	$59,536.61	168	$53,678.68	78	$44,846.45	
18%	960	$152,931.11	361	$76,798.89	231	$61,515.69	172	$54,953.85	78	$45,285.63	
19%	1141	$183,398.52	381	$81,301.16	238	$63,631.11	176	$56,291.17	79	$45,733.49	
20%	1410	$229,084.01	403	$86,365.60	246	$65,897.50	180	$57,695.31	80	$46,190.30	
21%	1856	$305,198.61	429	$92,104.61	255	$68,331.65	185	$59,171.37	81	$46,656.35	
22%	2741	$457,367.79	457	$98,662.73	264	$70,952.88	189	$60,725.10	82	$47,131.88	
23%	5378	$913,673.95	490	$106,228.83	274	$73,783.60	194	$62,362.76	82	$47,617.22	
24%	*	*	529	$115,054.76	285	$76,850.03	199	$64,091.30	83	$48,112.68	
25%	*	*	574	$125,484.10	296	$80,182.88	204	$65,918.54	84	$48,618.57	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$38,600.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	346	$51,376.80	225	$46,285.55	169	$44,096.30	136	$42,877.91	70	$40,629.15
7%	364	$54,381.11	232	$47,875.20	173	$45,168.57	138	$43,684.98	71	$40,988.29
8%	385	$57,760.22	240	$49,578.22	177	$46,294.39	141	$44,523.06	72	$41,353.83
9%	409	$61,589.02	248	$51,407.24	181	$47,477.89	143	$45,393.97	72	$41,725.96
10%	436	$65,963.77	257	$53,376.75	185	$48,723.61	146	$46,299.70	73	$42,104.86
11%	467	$71,010.37	266	$55,503.61	190	$50,036.60	149	$47,242.36	74	$42,490.68
12%	503	$76,896.60	276	$57,807.48	195	$51,422.45	152	$48,224.26	74	$42,883.67
13%	545	$83,851.32	288	$60,311.44	200	$52,887.42	155	$49,247.91	75	$43,283.99
14%	595	$92,194.76	300	$63,042.76	206	$54,438.47	158	$50,316.03	76	$43,691.85
15%	657	$102,389.56	313	$66,033.89	211	$56,083.44	161	$51,431.58	76	$44,107.50
16%	733	$115,129.44	328	$69,323.77	218	$57,831.11	165	$52,597.81	77	$44,531.12
17%	831	$131,504.48	344	$72,959.56	224	$59,691.45	168	$53,818.21	78	$44,962.96
18%	961	$153,331.12	361	$76,998.87	231	$61,675.69	172	$55,096.71	78	$45,403.27
19%	1141	$183,878.54	381	$81,512.92	239	$63,796.64	176	$56,437.51	79	$45,852.30
20%	1411	$229,683.98	404	$86,590.61	247	$66,068.93	180	$57,845.30	80	$46,310.30
21%	1857	$305,998.62	429	$92,344.63	255	$68,509.42	185	$59,325.22	81	$46,777.56
22%	2743	$458,567.79	457	$98,919.87	264	$71,137.49	189	$60,882.99	82	$47,254.33
23%	5381	$916,073.94	490	$106,505.73	274	$73,975.59	194	$62,524.92	82	$47,740.93
24%	*	*	529	$115,354.79	285	$77,050.03	199	$64,257.97	83	$48,237.68
25%	*	*	574	$125,811.40	297	$80,391.57	204	$66,089.97	84	$48,744.89

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$38,700.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	346	$51,510.14	225	$46,405.56	169	$44,210.59	136	$42,989.03	70	$40,734.42	
7%	365	$54,522.29	232	$47,999.34	173	$45,285.64	138	$43,798.18	71	$41,094.49	
8%	386	$57,910.22	240	$49,706.80	177	$46,414.39	141	$44,638.45	72	$41,460.98	
9%	409	$61,749.02	248	$51,540.57	181	$47,600.97	143	$45,511.62	72	$41,834.06	
10%	436	$66,135.20	257	$53,515.21	185	$48,849.92	146	$46,419.70	73	$42,213.95	
11%	467	$71,194.98	266	$55,647.61	190	$50,166.34	149	$47,364.81	74	$42,600.77	
12%	503	$77,096.61	277	$57,957.48	195	$51,555.78	152	$48,349.27	74	$42,994.78	
13%	545	$84,069.50	288	$60,467.97	200	$53,024.56	155	$49,375.57	75	$43,396.14	
14%	596	$92,434.77	300	$63,206.41	206	$54,579.64	158	$50,446.46	76	$43,805.05	
15%	657	$102,656.22	313	$66,205.32	211	$56,228.89	161	$51,564.91	76	$44,221.78	
16%	734	$115,429.44	328	$69,503.78	218	$57,981.11	165	$52,734.18	77	$44,646.50	
17%	831	$131,847.31	344	$73,149.05	224	$59,846.28	168	$53,957.74	78	$45,079.46	
18%	961	$153,731.11	362	$77,198.88	231	$61,835.69	172	$55,239.56	78	$45,520.92	
19%	1142	$184,358.53	381	$81,724.67	239	$63,962.15	176	$56,583.85	79	$45,971.11	
20%	1411	$230,283.98	404	$86,815.60	247	$66,240.36	180	$57,995.29	80	$46,430.30	
21%	1858	$306,798.62	429	$92,584.65	255	$68,687.20	185	$59,479.07	81	$46,898.77	
22%	2744	$459,767.78	458	$99,177.01	264	$71,322.08	189	$61,040.89	82	$47,376.78	
23%	5385	$918,473.93	491	$106,782.65	274	$74,167.58	194	$62,687.08	82	$47,864.64	
24%	*	*	529	$115,654.80	285	$77,250.03	199	$64,424.64	83	$48,362.68	
25%	*	*	574	$126,138.64	297	$80,600.28	205	$66,261.39	84	$48,871.20	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$38,800.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	346	$51,643.47	225	$46,525.56	169	$44,324.87	136	$43,100.14	70	$40,839.68	
7%	365	$54,663.47	232	$48,123.47	173	$45,402.72	138	$43,911.39	71	$41,200.68	
8%	386	$58,060.22	240	$49,835.37	177	$46,534.39	141	$44,753.83	72	$41,568.12	
9%	409	$61,909.02	248	$51,673.91	181	$47,724.04	144	$45,629.26	72	$41,942.17	
10%	436	$66,306.63	257	$53,653.67	185	$48,976.24	146	$46,539.70	73	$42,323.04	
11%	467	$71,379.59	266	$55,791.61	190	$50,296.06	149	$47,487.25	74	$42,710.86	
12%	503	$77,296.62	277	$58,107.48	195	$51,689.12	152	$48,474.27	74	$43,105.89	
13%	545	$84,287.67	288	$60,624.50	200	$53,161.70	155	$49,503.23	75	$43,508.29	
14%	596	$92,674.78	300	$63,370.04	206	$54,720.82	158	$50,576.90	76	$43,918.26	
15%	657	$102,922.89	313	$66,376.74	212	$56,374.35	161	$51,698.24	76	$44,336.07	
16%	734	$115,729.44	328	$69,683.79	218	$58,131.12	165	$52,870.54	77	$44,761.89	
17%	832	$132,190.19	344	$73,338.53	224	$60,001.12	169	$54,097.27	78	$45,195.97	
18%	962	$154,131.12	362	$77,398.89	231	$61,995.68	172	$55,382.42	79	$45,638.56	
19%	1143	$184,838.52	382	$81,936.43	239	$64,127.67	176	$56,730.19	79	$46,089.92	
20%	1412	$230,883.99	404	$87,040.60	247	$66,411.80	180	$58,145.29	80	$46,550.30	
21%	1859	$307,598.62	429	$92,824.64	255	$68,864.97	185	$59,632.92	81	$47,019.98	
22%	2746	$460,967.80	458	$99,434.15	265	$71,506.69	189	$61,198.78	82	$47,499.24	
23%	5388	$920,873.94	491	$107,059.58	274	$74,359.58	194	$62,849.23	82	$47,988.35	
24%	*	*	529	$115,954.78	285	$77,450.03	199	$64,591.31	83	$48,487.68	
25%	*	*	575	$126,465.90	297	$80,808.98	205	$66,432.84	84	$48,997.51	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$38,900.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	346	$51,776.80	225	$46,645.56	169	$44,439.16	136	$43,211.25	71	$40,944.94
7%	365	$54,804.65	232	$48,247.61	173	$45,519.79	138	$44,024.60	71	$41,306.88
8%	386	$58,210.22	240	$49,963.94	177	$46,654.40	141	$44,869.22	72	$41,675.26
9%	410	$62,069.02	248	$51,807.24	181	$47,847.12	144	$45,746.91	72	$42,050.28
10%	436	$66,478.06	257	$53,792.13	185	$49,102.55	146	$46,659.70	73	$42,432.13
11%	467	$71,564.20	267	$55,935.61	190	$50,425.79	149	$47,609.70	74	$42,820.96
12%	503	$77,496.60	277	$58,257.49	195	$51,822.45	152	$48,599.27	74	$43,217.00
13%	546	$84,505.86	288	$60,781.03	200	$53,298.84	155	$49,630.90	75	$43,620.44
14%	596	$92,914.77	300	$63,533.67	206	$54,862.00	158	$50,707.34	76	$44,031.47
15%	658	$103,189.56	313	$66,548.16	212	$56,519.81	162	$51,831.58	76	$44,450.35
16%	734	$116,029.44	328	$69,863.78	218	$58,281.12	165	$53,006.90	77	$44,877.27
17%	832	$132,533.03	344	$73,527.99	224	$60,155.96	169	$54,236.81	78	$45,312.48
18%	962	$154,531.11	362	$77,598.90	231	$62,155.67	172	$55,525.28	79	$45,756.21
19%	1143	$185,318.53	382	$82,148.21	239	$64,293.18	176	$56,876.52	79	$46,208.74
20%	1413	$231,484.01	404	$87,265.60	247	$66,583.23	180	$58,295.28	80	$46,670.30
21%	1860	$308,398.62	429	$93,064.62	255	$69,042.75	185	$59,786.77	81	$47,141.19
22%	2748	$462,167.78	458	$99,691.30	265	$71,691.31	189	$61,356.67	82	$47,621.69
23%	5391	$923,273.95	491	$107,336.52	275	$74,551.58	194	$63,011.39	82	$48,112.06
24%	*	*	530	$116,254.76	285	$77,650.03	199	$64,757.97	83	$48,612.68
25%	*	*	575	$126,793.20	297	$81,017.68	205	$66,604.27	84	$49,123.83

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$39,000.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	346	$51,910.13	225	$46,765.56	169	$44,553.45	136	$43,322.36	71	$41,050.21	
7%	365	$54,945.82	232	$48,371.75	173	$45,636.86	139	$44,137.81	71	$41,413.07	
8%	386	$58,360.22	240	$50,092.51	177	$46,774.40	141	$44,984.60	72	$41,782.41	
9%	410	$62,229.02	248	$51,940.57	181	$47,970.20	144	$45,864.56	72	$42,158.39	
10%	437	$66,649.49	257	$53,930.59	186	$49,228.87	146	$46,779.70	73	$42,541.22	
11%	468	$71,748.83	267	$56,079.61	190	$50,555.51	149	$47,732.15	74	$42,931.05	
12%	504	$77,696.60	277	$58,407.49	195	$51,955.79	152	$48,724.26	74	$43,328.11	
13%	546	$84,724.05	288	$60,937.55	200	$53,435.98	155	$49,758.56	75	$43,732.59	
14%	597	$93,154.76	300	$63,697.30	206	$55,003.18	158	$50,837.77	76	$44,144.68	
15%	658	$103,456.23	314	$66,719.60	212	$56,665.27	162	$51,964.92	76	$44,564.63	
16%	735	$116,329.44	328	$70,043.77	218	$58,431.13	165	$53,143.26	77	$44,992.66	
17%	833	$132,875.89	344	$73,717.46	225	$60,310.80	169	$54,376.35	78	$45,428.98	
18%	963	$154,931.12	362	$77,798.90	232	$62,315.66	172	$55,668.14	79	$45,873.86	
19%	1144	$185,798.52	382	$82,359.98	239	$64,458.70	176	$57,022.86	79	$46,327.55	
20%	1414	$232,083.99	404	$87,490.60	247	$66,754.67	181	$58,445.29	80	$46,790.30	
21%	1861	$309,198.62	430	$93,304.62	256	$69,220.53	185	$59,940.62	81	$47,262.40	
22%	2749	$463,367.80	458	$99,948.44	265	$71,875.93	190	$61,514.57	82	$47,744.14	
23%	5394	$925,673.96	491	$107,613.42	275	$74,743.60	194	$63,173.54	82	$48,235.77	
24%	*	*	530	$116,554.79	285	$77,850.03	199	$64,924.62	83	$48,737.67	
25%	*	*	575	$127,120.47	297	$81,226.39	205	$66,775.70	84	$49,250.14	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$39,100.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	347	$52,043.46	225	$46,885.55	169	$44,667.73	136	$43,433.47	71	$41,155.47	
7%	365	$55,086.99	232	$48,495.88	173	$45,753.94	139	$44,251.02	71	$41,519.26	
8%	386	$58,510.22	240	$50,221.09	177	$46,894.40	141	$45,099.99	72	$41,889.55	
9%	410	$62,389.02	248	$52,073.90	181	$48,093.28	144	$45,982.21	72	$42,266.49	
10%	437	$66,820.92	257	$54,069.05	186	$49,355.19	146	$46,899.70	73	$42,650.31	
11%	468	$71,933.44	267	$56,223.61	190	$50,685.24	149	$47,854.60	74	$43,041.14	
12%	504	$77,896.61	277	$58,557.49	195	$52,089.12	152	$48,849.26	74	$43,439.22	
13%	546	$84,942.22	288	$61,094.06	200	$53,573.12	155	$49,886.22	75	$43,844.74	
14%	597	$93,394.78	300	$63,860.93	206	$55,144.36	158	$50,968.21	76	$44,257.89	
15%	659	$103,722.89	314	$66,891.04	212	$56,810.72	162	$52,098.26	76	$44,678.92	
16%	735	$116,629.44	328	$70,223.76	218	$58,581.13	165	$53,279.62	77	$45,108.05	
17%	833	$133,218.76	344	$73,906.92	225	$60,465.65	169	$54,515.89	78	$45,545.49	
18%	963	$155,331.11	362	$77,998.89	232	$62,475.67	173	$55,810.99	79	$45,991.50	
19%	1144	$186,278.53	382	$82,571.75	239	$64,624.22	176	$57,169.20	79	$46,446.36	
20%	1414	$232,683.97	405	$87,715.60	247	$66,926.10	181	$58,595.29	80	$46,910.30	
21%	1862	$309,998.62	430	$93,544.63	256	$69,398.33	185	$60,094.47	81	$47,383.62	
22%	2751	$464,567.78	459	$100,205.58	265	$72,060.55	190	$61,672.47	82	$47,866.59	
23%	5397	$928,073.97	492	$107,890.33	275	$74,935.61	194	$63,335.70	83	$48,359.49	
24%	*	*	530	$116,854.80	286	$78,050.03	199	$65,091.28	83	$48,862.67	
25%	*	*	575	$127,447.72	297	$81,435.08	205	$66,947.12	84	$49,376.46	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$39,200.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	347	$52,176.80	225	$47,005.55	169	$44,782.02	136	$43,544.58	71	$41,260.74	
7%	365	$55,228.17	233	$48,620.02	173	$45,871.01	139	$44,364.22	71	$41,625.46	
8%	386	$58,660.22	240	$50,349.66	177	$47,014.40	141	$45,215.37	72	$41,996.70	
9%	410	$62,549.02	248	$52,207.23	181	$48,216.36	144	$46,099.85	72	$42,374.60	
10%	437	$66,992.34	257	$54,207.51	186	$49,481.51	146	$47,019.70	73	$42,759.40	
11%	468	$72,118.06	267	$56,367.61	190	$50,814.97	149	$47,977.05	74	$43,151.23	
12%	504	$78,096.62	277	$58,707.50	195	$52,222.46	152	$48,974.26	74	$43,550.33	
13%	547	$85,160.39	288	$61,250.57	201	$53,710.27	155	$50,013.87	75	$43,956.89	
14%	597	$93,634.77	301	$64,024.57	206	$55,285.54	158	$51,098.64	76	$44,371.10	
15%	659	$103,989.56	314	$67,062.47	212	$56,956.17	162	$52,231.59	76	$44,793.20	
16%	736	$116,929.44	329	$70,403.76	218	$58,731.14	165	$53,415.98	77	$45,223.43	
17%	834	$133,561.60	345	$74,096.40	225	$60,620.48	169	$54,655.43	78	$45,661.99	
18%	964	$155,731.11	362	$78,198.87	232	$62,635.68	173	$55,953.85	79	$46,109.15	
19%	1145	$186,758.53	382	$82,783.50	239	$64,789.73	177	$57,315.55	79	$46,565.17	
20%	1415	$233,283.99	405	$87,940.60	247	$67,097.52	181	$58,745.30	80	$47,030.30	
21%	1863	$310,798.62	430	$93,784.65	256	$69,576.10	185	$60,248.31	81	$47,504.83	
22%	2752	$465,767.80	459	$100,462.73	265	$72,245.18	190	$61,830.38	82	$47,989.04	
23%	5400	$930,473.98	492	$108,167.27	275	$75,127.61	194	$63,497.85	83	$48,483.20	
24%	*	*	530	$117,154.77	286	$78,250.03	200	$65,257.95	83	$48,987.67	
25%	*	*	576	$127,775.00	297	$81,643.76	205	$67,118.55	84	$49,502.77	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$39,300.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	347	$52,310.14	225	$47,125.55	169	$44,896.31	136	$43,655.69	71	$41,366.00
7%	366	$55,369.35	233	$48,744.17	173	$45,988.08	139	$44,477.43	71	$41,731.65
8%	387	$58,810.22	240	$50,478.23	177	$47,134.40	141	$45,330.75	72	$42,103.84
9%	410	$62,709.02	249	$52,340.56	181	$48,339.43	144	$46,217.50	72	$42,482.71
10%	437	$67,163.77	257	$54,345.97	186	$49,607.82	147	$47,139.70	73	$42,868.49
11%	468	$72,302.67	267	$56,511.61	191	$50,944.69	149	$48,099.49	74	$43,261.33
12%	504	$78,296.60	277	$58,857.49	195	$52,355.78	152	$49,099.25	74	$43,661.43
13%	547	$85,378.59	289	$61,407.09	201	$53,847.42	155	$50,141.53	75	$44,069.04
14%	598	$93,874.76	301	$64,188.22	206	$55,426.72	159	$51,229.07	76	$44,484.31
15%	659	$104,256.23	314	$67,233.89	212	$57,101.63	162	$52,364.92	76	$44,907.48
16%	736	$117,229.44	329	$70,583.77	218	$58,881.13	165	$53,552.34	77	$45,338.82
17%	834	$133,904.48	345	$74,285.89	225	$60,775.32	169	$54,794.96	78	$45,778.50
18%	964	$156,131.11	363	$78,398.88	232	$62,795.68	173	$56,096.70	79	$46,226.80
19%	1146	$187,238.52	383	$82,995.25	239	$64,955.25	177	$57,461.90	79	$46,683.98
20%	1416	$233,884.00	405	$88,165.60	247	$67,268.94	181	$58,895.30	80	$47,150.30
21%	1864	$311,598.62	430	$94,024.64	256	$69,753.88	185	$60,402.16	81	$47,626.04
22%	2754	$466,967.78	459	$100,719.87	265	$72,429.80	190	$61,988.27	82	$48,111.49
23%	5403	$932,873.97	492	$108,444.21	275	$75,319.60	195	$63,660.02	83	$48,606.92
24%	*	*	531	$117,454.76	286	$78,450.03	200	$65,424.62	83	$49,112.67
25%	*	*	576	$128,102.30	298	$81,852.44	205	$67,289.98	84	$49,629.08

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$39,400.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	347	$52,443.47	226	$47,245.55	169	$45,010.59	136	$43,766.80	71	$41,471.26
7%	366	$55,510.53	233	$48,868.30	173	$46,105.15	139	$44,590.64	71	$41,837.85
8%	387	$58,960.22	240	$50,606.80	177	$47,254.39	141	$45,446.13	72	$42,210.98
9%	411	$62,869.02	249	$52,473.90	181	$48,462.50	144	$46,335.15	72	$42,590.82
10%	438	$67,335.20	258	$54,484.44	186	$49,734.14	147	$47,259.70	73	$42,977.58
11%	469	$72,487.29	267	$56,655.61	191	$51,074.43	149	$48,221.94	74	$43,371.42
12%	505	$78,496.60	277	$59,007.48	196	$52,489.11	152	$49,224.25	74	$43,772.54
13%	547	$85,596.77	289	$61,563.62	201	$53,984.57	155	$50,269.18	75	$44,181.19
14%	598	$94,114.78	301	$64,351.86	206	$55,567.89	159	$51,359.50	76	$44,597.51
15%	660	$104,522.89	314	$67,405.31	212	$57,247.08	162	$52,498.25	77	$45,021.77
16%	736	$117,529.44	329	$70,763.78	218	$59,031.12	165	$53,688.70	77	$45,454.20
17%	835	$134,247.31	345	$74,475.37	225	$60,930.16	169	$54,934.50	78	$45,895.00
18%	965	$156,531.11	363	$78,598.89	232	$62,955.69	173	$56,239.56	79	$46,344.45
19%	1146	$187,718.53	383	$83,207.03	239	$65,120.76	177	$57,608.25	79	$46,802.80
20%	1417	$234,484.00	405	$88,390.60	247	$67,440.36	181	$59,045.31	80	$47,270.30
21%	1865	$312,398.62	430	$94,264.62	256	$69,931.65	185	$60,556.01	81	$47,747.25
22%	2755	$468,167.80	459	$100,977.01	265	$72,614.42	190	$62,146.16	82	$48,233.93
23%	5406	$935,273.97	492	$108,721.12	275	$75,511.59	195	$63,822.19	83	$48,730.63
24%	*	*	531	$117,754.79	286	$78,650.03	200	$65,591.29	83	$49,237.67
25%	*	*	576	$128,429.55	298	$82,061.14	205	$67,461.40	84	$49,755.40

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$39,500.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	347	$52,576.80	226	$47,365.55	169	$45,124.87	136	$43,877.91	71	$41,576.53
7%	366	$55,651.70	233	$48,992.44	173	$46,222.23	139	$44,703.85	71	$41,944.04
8%	387	$59,110.22	241	$50,735.37	177	$47,374.39	141	$45,561.52	72	$42,318.13
9%	411	$63,029.02	249	$52,607.24	182	$48,585.58	144	$46,452.80	73	$42,698.92
10%	438	$67,506.63	258	$54,622.91	186	$49,860.45	147	$47,379.70	73	$43,086.67
11%	469	$72,671.91	267	$56,799.61	191	$51,204.16	149	$48,344.39	74	$43,481.51
12%	505	$78,696.61	278	$59,157.48	196	$52,622.45	152	$49,349.25	74	$43,883.65
13%	547	$85,814.94	289	$61,720.15	201	$54,121.71	155	$50,396.84	75	$44,293.34
14%	598	$94,354.78	301	$64,515.50	206	$55,709.06	159	$51,489.94	76	$44,710.72
15%	660	$104,789.56	314	$67,576.74	212	$57,392.53	162	$52,631.58	77	$45,136.05
16%	737	$117,829.44	329	$70,943.78	218	$59,181.11	165	$53,825.06	77	$45,569.59
17%	835	$134,590.19	345	$74,664.84	225	$61,085.00	169	$55,074.04	78	$46,011.51
18%	965	$156,931.11	363	$78,798.90	232	$63,115.70	173	$56,382.42	79	$46,462.09
19%	1147	$188,198.53	383	$83,418.80	240	$65,286.28	177	$57,754.59	79	$46,921.61
20%	1418	$235,083.97	405	$88,615.60	248	$67,611.78	181	$59,195.31	80	$47,390.30
21%	1866	$313,198.62	431	$94,504.62	256	$70,109.42	185	$60,709.86	81	$47,868.46
22%	2757	$469,367.79	459	$101,234.16	265	$72,799.02	190	$62,304.05	82	$48,356.38
23%	5409	$937,673.97	493	$108,998.02	275	$75,703.59	195	$63,984.36	83	$48,854.35
24%	*	*	531	$118,054.80	286	$78,850.03	200	$65,757.96	83	$49,362.67
25%	*	*	577	$128,756.80	298	$82,269.84	205	$67,632.83	84	$49,881.71

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$39,600.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	347	$52,710.13	226	$47,485.55	169	$45,239.16	136	$43,989.02	71	$41,681.79	
7%	366	$55,792.88	233	$49,116.58	173	$46,339.30	139	$44,817.06	71	$42,050.24	
8%	387	$59,260.22	241	$50,863.94	177	$47,494.39	141	$45,676.90	72	$42,425.27	
9%	411	$63,189.02	249	$52,740.58	182	$48,708.65	144	$46,570.45	73	$42,807.03	
10%	438	$67,678.06	258	$54,761.37	186	$49,986.77	147	$47,499.70	73	$43,195.76	
11%	469	$72,856.52	267	$56,943.61	191	$51,333.89	150	$48,466.84	74	$43,591.61	
12%	505	$78,896.62	278	$59,307.49	196	$52,755.78	152	$49,474.25	74	$43,994.76	
13%	548	$86,033.13	289	$61,876.67	201	$54,258.86	156	$50,524.49	75	$44,405.49	
14%	598	$94,594.76	301	$64,679.13	206	$55,850.23	159	$51,620.37	76	$44,823.93	
15%	660	$105,056.23	314	$67,748.16	212	$57,537.98	162	$52,764.92	77	$45,250.34	
16%	737	$118,129.44	329	$71,123.78	219	$59,331.11	165	$53,961.42	77	$45,684.97	
17%	835	$134,933.03	345	$74,854.30	225	$61,239.83	169	$55,213.58	78	$46,128.01	
18%	966	$157,331.11	363	$78,998.90	232	$63,275.69	173	$56,525.28	79	$46,579.74	
19%	1147	$188,678.53	383	$83,630.57	240	$65,451.81	177	$57,900.93	80	$47,040.42	
20%	1418	$235,683.98	405	$88,840.60	248	$67,783.22	181	$59,345.32	80	$47,510.30	
21%	1867	$313,998.62	431	$94,744.64	256	$70,287.20	185	$60,863.70	81	$47,989.67	
22%	2758	$470,567.81	460	$101,491.30	265	$72,983.62	190	$62,461.95	82	$48,478.83	
23%	5412	$940,073.96	493	$109,274.96	275	$75,895.58	195	$64,146.53	83	$48,978.07	
24%	*	*	531	$118,354.77	286	$79,050.03	200	$65,924.63	83	$49,487.66	
25%	*	*	577	$129,084.10	298	$82,478.55	205	$67,804.25	84	$50,008.02	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$39,700.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	348	$52,843.46	226	$47,605.56	170	$45,353.44	137	$44,100.13	71	$41,787.06	
7%	366	$55,934.05	233	$49,240.71	173	$46,456.37	139	$44,930.27	71	$42,156.43	
8%	387	$59,410.22	241	$50,992.51	177	$47,614.39	141	$45,792.28	72	$42,532.41	
9%	411	$63,349.02	249	$52,873.91	182	$48,831.73	144	$46,688.10	73	$42,915.14	
10%	438	$67,849.49	258	$54,899.83	186	$50,113.08	147	$47,619.70	73	$43,304.85	
11%	469	$73,041.13	268	$57,087.61	191	$51,463.63	150	$48,589.29	74	$43,701.70	
12%	505	$79,096.60	278	$59,457.49	196	$52,889.12	153	$49,599.25	75	$44,105.88	
13%	548	$86,251.32	289	$62,033.20	201	$54,396.00	156	$50,652.15	75	$44,517.64	
14%	599	$94,834.77	301	$64,842.76	207	$55,991.41	159	$51,750.81	76	$44,937.14	
15%	661	$105,322.89	315	$67,919.60	212	$57,683.44	162	$52,898.25	77	$45,364.63	
16%	737	$118,429.44	329	$71,303.77	219	$59,481.11	166	$54,097.79	77	$45,800.36	
17%	836	$135,275.90	345	$75,043.76	225	$61,394.67	169	$55,353.12	78	$46,244.52	
18%	966	$157,731.11	363	$79,198.88	232	$63,435.68	173	$56,668.13	79	$46,697.39	
19%	1148	$189,158.53	383	$83,842.34	240	$65,617.32	177	$58,047.27	80	$47,159.23	
20%	1419	$236,284.00	406	$89,065.61	248	$67,954.65	181	$59,495.32	80	$47,630.30	
21%	1868	$314,798.62	431	$94,984.65	256	$70,464.97	185	$61,017.53	81	$48,110.89	
22%	2760	$471,767.79	460	$101,748.44	266	$73,168.23	190	$62,619.84	82	$48,601.28	
23%	5415	$942,473.96	493	$109,551.90	276	$76,087.58	195	$64,308.70	83	$49,101.78	
24%	*	*	532	$118,654.76	286	$79,250.03	200	$66,091.30	84	$49,612.67	
25%	*	*	577	$129,411.39	298	$82,687.25	205	$67,975.68	84	$50,134.34	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$39,800.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	348	$52,976.80	226	$47,725.56	170	$45,467.73	137	$44,211.25	71	$41,892.32	
7%	367	$56,075.23	233	$49,364.85	173	$46,573.45	139	$45,043.47	71	$42,262.62	
8%	388	$59,560.22	241	$51,121.08	177	$47,734.39	142	$45,907.67	72	$42,639.55	
9%	411	$63,509.02	249	$53,007.24	182	$48,954.81	144	$46,805.74	73	$43,023.25	
10%	438	$68,020.92	258	$55,038.29	186	$50,239.40	147	$47,739.70	73	$43,413.94	
11%	470	$73,225.74	268	$57,231.61	191	$51,593.36	150	$48,711.75	74	$43,811.79	
12%	506	$79,296.60	278	$59,607.49	196	$53,022.45	153	$49,724.25	75	$44,216.99	
13%	548	$86,469.49	289	$62,189.72	201	$54,533.14	156	$50,779.82	75	$44,629.79	
14%	599	$95,074.78	301	$65,006.39	207	$56,132.59	159	$51,881.24	76	$45,050.35	
15%	661	$105,589.56	315	$68,091.04	212	$57,828.89	162	$53,031.58	77	$45,478.91	
16%	738	$118,729.44	329	$71,483.76	219	$59,631.12	166	$54,234.16	77	$45,915.74	
17%	836	$135,618.76	346	$75,233.24	225	$61,549.51	169	$55,492.65	78	$46,361.02	
18%	967	$158,131.11	363	$79,398.87	232	$63,595.68	173	$56,810.99	79	$46,815.04	
19%	1149	$189,638.52	383	$84,054.08	240	$65,782.84	177	$58,193.61	80	$47,278.04	
20%	1420	$236,884.00	406	$89,290.60	248	$68,126.09	181	$59,645.31	80	$47,750.30	
21%	1869	$315,598.62	431	$95,224.64	256	$70,642.75	186	$61,171.38	81	$48,232.10	
22%	2761	$472,967.80	460	$102,005.58	266	$73,352.85	190	$62,777.73	82	$48,723.73	
23%	5418	$944,873.96	493	$109,828.83	276	$76,279.60	195	$64,470.87	83	$49,225.49	
24%	*	*	532	$118,954.79	286	$79,450.03	200	$66,257.97	84	$49,737.67	
25%	*	*	577	$129,738.64	298	$82,895.96	205	$68,147.11	84	$50,260.65	

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$39,900.00							
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%	
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost
6%	348	$53,110.14	226	$47,845.56	170	$45,582.01	137	$44,322.36	71	$41,997.58
7%	367	$56,216.41	233	$49,488.99	174	$46,690.52	139	$45,156.68	71	$42,368.82
8%	388	$59,710.22	241	$51,249.66	178	$47,854.39	142	$46,023.05	72	$42,746.70
9%	412	$63,669.02	249	$53,140.57	182	$49,077.89	144	$46,923.39	73	$43,131.36
10%	439	$68,192.34	258	$55,176.75	186	$50,365.71	147	$47,859.70	73	$43,523.03
11%	470	$73,410.37	268	$57,375.61	191	$51,723.09	150	$48,834.20	74	$43,921.88
12%	506	$79,496.61	278	$59,757.49	196	$53,155.78	153	$49,849.25	75	$44,328.10
13%	548	$86,687.66	289	$62,346.23	201	$54,670.28	156	$50,907.48	75	$44,741.93
14%	599	$95,314.77	302	$65,170.02	207	$56,273.76	159	$52,011.68	76	$45,163.56
15%	661	$105,856.23	315	$68,262.47	213	$57,974.35	162	$53,164.91	77	$45,593.20
16%	738	$119,029.44	330	$71,663.76	219	$59,781.12	166	$54,370.52	77	$46,031.12
17%	837	$135,961.60	346	$75,422.73	225	$61,704.35	169	$55,632.17	78	$46,477.53
18%	967	$158,531.11	364	$79,598.88	232	$63,755.67	173	$56,953.85	79	$46,932.68
19%	1149	$190,118.53	384	$84,265.84	240	$65,948.36	177	$58,339.95	80	$47,396.85
20%	1421	$237,483.98	406	$89,515.60	248	$68,297.52	181	$59,795.30	80	$47,870.30
21%	1870	$316,398.62	431	$95,464.62	257	$70,820.54	186	$61,325.22	81	$48,353.31
22%	2763	$474,167.79	460	$102,262.73	266	$73,537.47	190	$62,935.62	82	$48,846.17
23%	5421	$947,273.96	493	$110,105.72	276	$76,471.61	195	$64,633.03	83	$49,349.20
24%	*	*	532	$119,254.80	287	$79,650.03	200	$66,424.64	84	$49,862.68
25%	*	*	578	$130,065.90	298	$83,104.64	206	$68,318.54	84	$50,386.97

Minimum Payment Credit Card Calculation - as required by AB 865 (Civil Code Section 1748.13)

		Balance	$40,000.00								
	MPD 2%		MPD 3%		MPD 4%		MPD 5%		MPD 10%		
APR	Months	Cost	Months	Cost	Months	Cost	Months	Cost	Months	Cost	
6%	348	$53,243.47	226	$47,965.56	170	$45,696.30	137	$44,433.47	71	$42,102.85	
7%	367	$56,357.59	233	$49,613.12	174	$46,807.60	139	$45,269.89	71	$42,475.01	
8%	388	$59,860.22	241	$51,378.23	178	$47,974.39	142	$46,138.44	72	$42,853.84	
9%	412	$63,829.02	249	$53,273.90	182	$49,200.97	144	$47,041.04	73	$43,239.47	
10%	439	$68,363.77	258	$55,315.21	186	$50,492.03	147	$47,979.70	73	$43,632.12	
11%	470	$73,594.98	268	$57,519.61	191	$51,852.82	150	$48,956.65	74	$44,031.98	
12%	506	$79,696.62	278	$59,907.50	196	$53,289.12	153	$49,974.26	75	$44,439.21	
13%	549	$86,905.86	289	$62,502.74	201	$54,807.42	156	$51,035.14	75	$44,854.08	
14%	600	$95,554.76	302	$65,333.67	207	$56,414.94	159	$52,142.11	76	$45,276.77	
15%	662	$106,122.89	315	$68,433.89	213	$58,119.81	162	$53,298.24	77	$45,707.48	
16%	739	$119,329.44	330	$71,843.78	219	$59,931.13	166	$54,506.89	77	$46,146.50	
17%	837	$136,304.48	346	$75,612.21	225	$61,859.18	169	$55,771.70	78	$46,594.04	
18%	968	$158,931.11	364	$79,798.89	233	$63,915.66	173	$57,096.71	79	$47,050.33	
19%	1150	$190,598.53	384	$84,477.62	240	$66,113.87	177	$58,486.29	80	$47,515.66	
20%	1421	$238,083.98	406	$89,740.60	248	$68,468.96	181	$59,945.30	80	$47,990.30	
21%	1871	$317,198.62	432	$95,704.62	257	$70,998.33	186	$61,479.07	81	$48,474.52	
22%	2764	$475,367.80	460	$102,519.87	266	$73,722.10	190	$63,093.52	82	$48,968.62	
23%	5424	$949,673.96	494	$110,382.65	276	$76,663.61	195	$64,795.18	83	$49,472.91	
24%	*	*	532	$119,554.77	287	$79,850.03	200	$66,591.31	84	$49,987.68	
25%	*	*	578	$130,393.20	298	$83,313.32	206	$68,489.99	84	$50,513.28	