

1 may be imposed, including the time period, if any, within
2 which any credit extended may be repaid without incur-
3 ring a finance charge;

4 “(B) the method of determining the balance upon
5 which a finance charge will be imposed;

6 “(C) the method of determining the amount of the
7 finance charge (including any minimum or fixed amount
8 imposed as a finance charge), the annual percentage
9 rate of the finance charge to be imposed if any, and,
10 in the case of an installment open end credit plan, the
11 equivalent annual percentage rate; and

12 “(D) the conditions under which any other charges
13 may be imposed, and the method by which they will be
14 determined.

15 “(3) For each billing cycle at the end of which there is
16 an outstanding balance under any such account, the creditor
17 shall disclose, to the extent applicable,

18 “(A) the outstanding balance in the account at
19 the beginning of the billing period;

20 “(B) the amount and date of each extension of
21 credit during the period and, if a purchase was involved,
22 a brief identification (unless previously furnished) of
23 the goods or services purchased;

24 “(C) the total amount credited to the account
25 during the period;