

Method IV: 30-day option. Service charge, $1\frac{1}{2}$ percent of previous month's ending balance. (g) = $1\frac{1}{2}$ percent (b) if $b > (c+d)$.

January	20.00	10	30	20.00		20.00
February	90.00	30	120	90.00		90.00
March	60.00	40	90	60.00		60.00
April	60.00		10	60.00	0.90	60.90
May	60.90		10	60.90	.91	61.81
June	61.81		10	61.81	.93	62.74
Total					2.74	
Method V: 30-day option. Service charge, $1\frac{1}{2}$ percent of previous month's ending balance unless paid in full. ("All or none"). (g) = $1\frac{1}{2}$ percent (b) if $(b) > (c)$.						
January	20.00	10	30	20.00		20.00
February	90.00	30	120	90.00		90.00
March	61.35	40	90	60.00	1.35	61.35
April	61.35		10	61.35	.92	62.27
May	62.27		10	62.27	.94	63.21
June	63.21		10	63.21	.95	64.16
Total					4.16	
Method VI: 30-day option. Service charge, $1\frac{1}{2}$ percent of previous month's ending balance less payments (but not returns). (g) = $1\frac{1}{2}$ percent (b-c) if $(b) > (c)$.						
January	20.00	10	30	20.00		20.00
February	90.00	30	120	90.00		90.00
March	60.15	40	90	60.00	.15	60.15
April	60.15		10	60.15	.75	60.90
May	60.90		10	60.90	.76	61.66
June	61.66		10	61.66	.77	62.43
Total					2.43	