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SC Court of Appeals

RECORD ON APPEAL

THE STATE OF SOUTH CAROLINA
In The Court of
Appeals

APPEAL FROM MARLBORO
COUNTY
Court of Common Pleas

Michael S. Holt, Circuit Court

Judge

Appellate Case No. 2024-000280

Synchrony Bank,

Appellant,

v.

Michael Hudson,

Respondent.

RECORD ON APPEAL

Wesley D. Dail
Post Office Box 110564
Durham, North Carolina 27709
(919) 354-1442
Attorney for Appellant

Jason Scott Luck
P.O. Box 47
Bennettsville, South Carolina 29512
(843) 479-6863
Attorney for Respondent

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Michael Hudson,

Respondent.

RECORD ON APPEAL

TAB 1

STATE OF SOUTH CAROLINA

IN THE COURT OF COMMON PLEAS

COUNTY OF MARLBORO

(NON-JURY COLLECTION ACTION)

CIVIL ACTION NO. 2021-CP-____ - _____

Synchrony Bank

Plaintiff,

vs.

Michael Hudson

Defendant.

SUMMONS

YOU ARE HEREBY SUMMONED and required to answer the Complaint herein, a copy of which is herewith served upon you, or otherwise appear and defend, and to serve a copy of your Answer to said Complaint upon the subscriber at P.O. Box 110564, Durham, North Carolina, 27709, within thirty (30) days after service hereof, exclusive of the day of such service, and if you fail to answer the Complaint within the time aforesaid, or otherwise appear and defend, the Plaintiff in this action will apply to the Court for the relief demanded therein, and judgment by default will be rendered against you for the relief demanded in the Complaint.

Dated: August 23, 2021

SESSOMS & ROGERS, P.A.

By: s/Wesley D. Dail
S.C. Bar No. 100355
Attorney for Plaintiff
P.O. Box 110564
Durham, North Carolina 27709
Telephone: (919) 688-1000
Fax: (919) 688-9000
Email: consumerinquiries@sessomslaw.com



STATE OF SOUTH CAROLINA
COUNTY OF MARLBORO

IN THE COURT OF COMMON PLEAS
FOURTH JUDICIAL CIRCUIT
CIVIL ACTION NO. 2021-CP-____ - _____

Synchrony Bank

Plaintiff,

vs.

Michael Hudson

Defendant

COMPLAINT

The Plaintiff, complaining of the Defendant, alleges and says as follows:

1. The Plaintiff is a federal savings bank organized under the laws of the state of the United States of America, with a principal office and place of business in Draper, Utah.

2. Upon information and belief, the Defendant is a resident of Marlboro County, South Carolina and is neither an infant nor incompetent.

3. On or about November 20, 2014, the Defendant opened a credit account with the Plaintiff bearing the account number ending in -5478 (the "Account"). The Defendant accepted the terms of the Account.

4. The Defendant used the Account to make charges, but failed to make the required payments and defaulted on the Account. On or about May 24, 2020, the Account was charged off for nonpayment.

5. Attached is a copy of the last periodic statement provided to Defendant prior to charge off. The Account was charged a late fee as outlined in the Late Payment Warning on the last periodic statement provided to the Defendant on or before charge-off.

6. Pursuant to the terms and provisions of the credit agreement and as evidenced by the attached Affidavit of Account incorporated by this reference, the Defendant is lawfully indebted to the Plaintiff in the sum of \$9,000.83. Said sum has been outstanding since May 24, 2020.



7. The business transaction described herein may be a consumer credit transaction as contemplated by the South Carolina Consumer Protection Code. The Defendant remains in default, and the Plaintiff should be entitled to the amounts referenced herein. These amounts are determined by assessment of all charges due on the account.

8. Upon information and belief, the Notice of Consumer's Right to Cure, as contemplated under S.C. Code Ann. §§ 37-5-110 and 37-5-111, was sent to the Defendant.

WHEREFORE, the Plaintiff prays the Court that it recover the following relief from Defendant:

1. The amount of \$9,000.83.
2. Plaintiff declines any post-charge-off interest whatsoever.
3. All costs of this action.
4. Such other and further relief as the Court may deem just and proper.

Dated: August 23, 2021

SESSOMS & ROGERS, P.A.

By: s/Wesley D. Dail
S.C. Bar No. 100355
Attorney for Plaintiff
P.O. Box 110564
Durham, North Carolina 27709
Telephone: (919) 688-1000
Fax: (919) 688-9000
Email: consumerinquiries@sessomslaw.com

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

In _____ Court

_____ Judicial (Circuit/District)

Creditor Name: Synchrony Bank
Debtor Name: HUDSON, MICHAEL
Account Number: *****5478

AFFIDAVIT OF ACCOUNT BALANCE

STATE OF FLORIDA

:SS

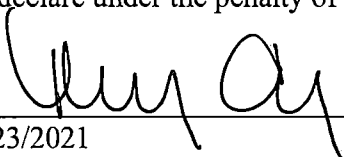
COUNTY OF SEMINOLE

BEFORE ME, the undersigned authority personally appeared and personally known by me, this day, Rebecca Cruz-Franco and who after being duly sworn deposed and says as follows:

1. I am a competent person over eighteen years of age. I am an employee of Synchrony Bank, which is the Creditor for the account identified above. I am authorized to make this Affidavit.
2. I have personal knowledge of the facts set forth in this affidavit.
3. The business records maintained by Synchrony Bank in the ordinary course of its business show that as of the date of this affidavit, the unpaid balance of Debtor's account is \$9,000.83.
4. The business records maintained by Synchrony Bank in the ordinary course of its business show that as of the date of this affidavit the last payment was received from the Debtor on 12/12/2019 in the amount of \$10.00.
5. The business records maintained by Synchrony Bank in the ordinary course of its business show that the account of the Debtor was charged off on 5/24/2020 in the amount of \$9,000.83.
6. Based on my search of the Department of Defense Service members Civil Relief Act (SCRA) website, it is my belief that the Debtor is not in military service.

To the best of my knowledge and belief the Defendant is not a minor nor has the plaintiff received any written notification that the cardholder is mentally incapacitated.

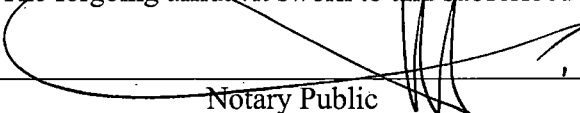
I declare under the penalty of perjury that the foregoing is true and correct.



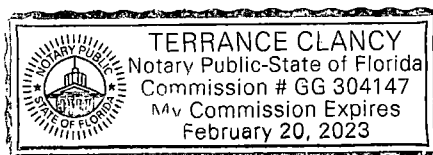
7/23/2021

Rebecca Cruz-Franco
MEDIA REPRESENTATIVE-Affiant

The foregoing affidavit sworn to and subscribed before me this 23 Day of July, 2021.



Notary Public



**Status Report**
Pursuant to Servicemembers Civil Relief Act

SSN: [REDACTED]
Birth Date: [REDACTED]
Last Name: HUDSON
First Name: MICHAEL
Middle Name:
Status As Of: Jul-23-2021
Certificate ID: 8ZSKTGV2THSZ177

On Active Duty On Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects the individuals' active duty status based on the Active Duty Status Date			

Left Active Duty Within 367 Days of Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects where the individual left active duty status within 367 days preceding the Active Duty Status Date			

The Member or His/Her Unit Was Notified of a Future Call-Up to Active Duty on Active Duty Status Date			
Order Notification Start Date	Order Notification End Date	Status	Service Component
NA	NA	No	NA
This response reflects whether the individual or his/her unit has received early notification to report for active duty			

Upon searching the data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the status of the individual on the active duty status date as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard). This status includes information on a Servicemember or his/her unit receiving notification of future orders to report for Active Duty.

Michael V. Sorrento, Director
Department of Defense - Manpower Data Center
400 Gigling Rd.
Seaside, CA 93955

The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense (DoD) that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

The DoD strongly supports the enforcement of the Servicemembers Civil Relief Act (50 USC App. § 3901 et seq, as amended) (SCRA) (formerly known as the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced only a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual was on active duty for the active duty status date, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's status by contacting that person's Service. Service contact information can be found on the SCRA website's FAQ page (Q35) via this URL: <https://scra.dmdc.osd.mil/scra/#/faqs>. If you have evidence the person was on active duty for the active duty status date and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you. See 50 USC App. § 3921(c).

This response reflects the following information: (1) The individual's Active Duty status on the Active Duty Status Date (2) Whether the individual left Active Duty status within 367 days preceding the Active Duty Status Date (3) Whether the individual or his/her unit received early notification to report for active duty on the Active Duty Status Date.

More information on "Active Duty Status"

Active duty status as reported in this certificate is defined in accordance with 10 USC § 101(d) (1). Prior to 2010 only some of the active duty periods less than 30 consecutive days in length were available. In the case of a member of the National Guard, this includes service under a call to active service authorized by the President or the Secretary of Defense under 32 USC § 502(f) for purposes of responding to a national emergency declared by the President and supported by Federal funds. All Active Guard Reserve (AGR) members must be assigned against an authorized mobilization position in the unit they support. This includes Navy Training and Administration of the Reserves (TARs), Marine Corps Active Reserve (ARs) and Coast Guard Reserve Program Administrator (RPAs). Active Duty status also applies to a Uniformed Service member who is an active duty commissioned officer of the U.S. Public Health Service or the National Oceanic and Atmospheric Administration (NOAA Commissioned Corps).

Coverage Under the SCRA is Broader in Some Cases

Coverage under the SCRA is broader in some cases and includes some categories of persons on active duty for purposes of the SCRA who would not be reported as on Active Duty under this certificate. SCRA protections are for Title 10 and Title 14 active duty records for all the Uniformed Services periods. Title 32 periods of Active Duty are not covered by SCRA, as defined in accordance with 10 USC § 101(d)(1).

Many times orders are amended to extend the period of active duty, which would extend SCRA protections. Persons seeking to rely on this website certification should check to make sure the orders on which SCRA protections are based have not been amended to extend the inclusive dates of service. Furthermore, some protections of the SCRA may extend to persons who have received orders to report for active duty or to be inducted, but who have not actually begun active duty or actually reported for induction. The Last Date on Active Duty entry is important because a number of protections of the SCRA extend beyond the last dates of active duty.

Those who could rely on this certificate are urged to seek qualified legal counsel to ensure that all rights guaranteed to Service members under the SCRA are protected.

WARNING: This certificate was provided based on a last name, SSN/date of birth, and active duty status date provided by the requester. Providing erroneous information will cause an erroneous certificate to be provided.

****CLAIM EXHIBIT(S)****

The following document(s) relate to the Account, but are not part of the foregoing Affidavit.

MICHAEL HUDSON
Account Number ending in 5478

Statement Closing Date 05/24/2020

Visit samsclub.com/credit or Call 1-866-743-854

Payments must be received by 5pm ET on due date if mailed, or by 11:59pm ET on due date for online and phone payments.

Account Summary		
Previous Balance	as of 04/25/2020	\$8,961.83
Other Credits		-9,000.83
Fees Charged		+39.00
New Balance	as of 05/24/2020	\$0.00

Credit Limit	\$7,600
Available Credit	\$0.00
Cash Advance/Quick Cash Limit	\$1,520
Available Cash	\$0.00
Statement Closing Date	05/24/2020
Days in Billing Cycle	30

To make a payment, please visit us online or mail your payment using the coupon below. Payments are also accepted at your local CheckFreePay* or MoneyGram locations*. * Fees may apply.

Cash Earned Summary		
Prior Cash Back Balance	\$0.00	See how quickly your rewards can add up!
5% Earned on Gas	\$0.00	
3% Earned on Dining & Travel	\$0.00	Earn cash back on purchases throughout the year!
1% Earned on other purchases	\$0.00	
= Current Cash Back Balance	\$0.00	

NOTICE: We may convert your payment into an electronic debit. See reverse side for details, Billing Rights and other important information.

6709 LAH 1 3 23 200524 Z X PAGE 1 of 3 1468 1200 A602 01EY6709

Detach and mail this portion with your check. Do not include any correspondence with your check.

Account Number: 5478

Total Minimum Payment Due	Amount Past Due	Payment Due Date	Overlimit Amount	New Balance
\$2,108.00	\$0.00	05/26/2020	\$0.00	\$0.00

Payment Enclosed: Please use blue or black ink.

\$

New address or email? Print changes on back.

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312

Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013

MICHAEL HUDSON
Account Number ending in 5478

Statement Closing Date 05/24/2020 Visit samsclub.com/credit or Call 1-866-743-8543

Transaction Summary

Date		Transaction Reference #	Description	Amount
Tran	Post			
05/24	05/24	F146800H100999990	CHARGE OFF ACCOUNT-PRINCIPALS	-\$7,568.23
05/24	05/24	F146800H100999990	CHARGE OFF ACCOUNT-INTEREST CHARGE	-\$1,432.60
FEES				
05/18	05/18		LATE FEE	\$39.00
TOTAL FEES FOR THIS PERIOD				\$39.00
INTEREST CHARGED				
05/24	05/24		INTEREST CHARGE ON PURCHASES	\$9.00
05/24	05/24		INTEREST CHARGE ON CASH ADVANCES	\$9.00
TOTAL INTEREST FOR THIS PERIOD				\$18.00

2020 Year-to-Date Fees and Interest	
Total Fees Charged	\$195.00
Total Interest Charged	\$683.77
Total Interest Paid	\$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v) = variable rate				
Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	22.90% (v)	\$0.00	\$0.00
Cash Advances	N/A	25.90% (v)	\$0.00	\$0.00

Cardholder News and Information

Did you know your World Mastercard offers Mastercard ID Theft Protection. For more information about this benefit or to view the current benefits offered by Mastercard, please visit: www.mastercard.com/corecredit-GTB

Statement not provided to customer.

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

You can pay your bill online or over the phone. We noticed you've been enjoying our easy paperless payment options, so we will no longer be including return envelopes. You can make things even easier by selecting the paperless statement option on your account online.

Member News and Information

For more information about the Sam's Club ® Mastercard ® Reward Program terms, log on to [www. SamsClubCredit.com](https://www.SamsClubCredit.com) or call the 24 Hour Credit Card Service phone number of the back of your card.

Go green and support the environment with paperless statements! All you have to do is visit [SamsClubcredit.com](https://www.SamsClubcredit.com) to sign up. Register today to start receiving your statements online.

RECORD ON APPEAL

THE STATE OF SOUTH CAROLINA
In The Court of
Appeals

APPEAL FROM MARLBORO
COUNTY
Court of Common Pleas

Michael S. Holt, Circuit Court

Judge

Appellate Case No. 2024-000280

Synchrony Bank,

Appellant,

v.

Michael Hudson,

Respondent.

RECORD ON APPEAL

TAB 2

STATE OF SOUTH CAROLINA	)	IN THE COURT OF COMMON PLEAS
	)	
COUNTY OF MARLBORO	)	FOURTH JUDICIAL CIRCUIT
	)	
Synchrony Bank,	)	No 2021-CP-34-00228
	)	
Plaintiff,	)	Answer
	)	(jury trial demanded)
v.	)	
	)	
Michael Hudson,	)	
	)	
Defendant.	)	

Defendant answers the allegations of the Complaint as follows:

As a First Defense

1. Defendant is without knowledge or information sufficient to admit or deny paragraph 1 and therefore denies it and demands strict proof thereof.
2. Defendant admits paragraph 2.
3. Defendant is without knowledge or information sufficient to admit or deny paragraphs 3-8 and therefore denies them and demands strict proof thereof.
4. The last paragraph of the complaint, which is unnumbered (beginning with WHEREFORE) constitutes a prayer for relief and therefore requires no response. To the extent a response is needed, Defendant denies this paragraph.

As Additional Defenses

5. Assuming, *arguendo*, the account in question was Defendant's, this action is barred by the applicable statute of limitations.
6. Defendant was not properly served with the summons and complaint in this matter, and therefore it should be dismissed under Rule 12(b)(5), SCRCP.
7. The complaint fails to state facts sufficient to constitute a cause of action and therefore should be dismissed under Rule 12(b)(6), SCRCP.
8. This action omits Sam's Club, who may have some interest, as a party and thus should be dismissed. *See* Rule 12(b)(7), SCRCP; Rule 19, SCRCP.
9. Upon information and belief, Plaintiff lacks standing to bring this action.

Wherefore, Defendant prays this Court dismiss Plaintiff's action with prejudice, award him costs and attorney's fees, and grant such other and further relief this Court deems just and proper.

Dated: 11/10/2021

/s/ Jason Scott Luck
Jason Scott Luck (#73676)
P.O. Box 47
Bennettsville, SC 29512
843.479.6863 (o)
843.479.7222 (f)
jason@luck.law
Attorney for Defendant

RECORD ON APPEAL

THE STATE OF SOUTH CAROLINA
In The Court of
Appeals

APPEAL FROM MARLBORO
COUNTY
Court of Common Pleas

Michael S. Holt, Circuit Court

Judge

Appellate Case No. 2024-000280

Synchrony Bank,

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v.

Michael Hudson,

Respondent.

RECORD ON APPEAL

TAB 3

STATE OF SOUTH CAROLINA
COUNTY OF MARLBORO

IN THE COURT OF COMMON PLEAS
FOURTH JUDICIAL CIRCUIT
2021CP3400228

Synchrony Bank,
Plaintiff,
vs.
Michael Hudson,
Defendant

**PLAINTIFF'S MOTION FOR
SUMMARY JUDGMENT**

NOW COMES the Plaintiff herein, Synchrony Bank, by and through the undersigned counsel, and moves the Court, pursuant to Rule 56 of the South Carolina Rules of Civil Procedure, for summary judgment against the Defendant herein, Michael Hudson, on grounds that there are no genuine issues as to any material fact. In support of its Motion, the Plaintiff shows unto the Court as follows:

1. The Plaintiff initiated this action on or about August 23, 2021, and the Defendant was properly served with copies of the Plaintiff's Summons & Complaint on or about September 27, 2021. The Defendant thereafter filed an Answer in response to the allegations contained in the Plaintiff's Complaint. Copies of the Plaintiff's Complaint and the Defendant's Answer are attached hereto as Exhibit "1" and Exhibit "2" and are incorporated herein by this reference.

2. Pursuant to the allegations set forth in the Complaint, the Defendant is indebted to the Plaintiff for the remaining balance due on a defaulted account.

THE PLAINTIFF FURTHER SHOWS UNTO THE COURT as follows:

3. The Defendant entered into a credit agreement with Synchrony Bank, the Plaintiff herein, pursuant to which, the Plaintiff extended credit to the Defendant in the form of a Sam's Club affiliate credit card credit account bearing the account number ending in the last four digits XXXX-XXXX-XXXX-5478, also known as the account number XXXX-XXXX-XXXX-2251 (hereinafter, the "Defendant's Account").

4. The Defendant accepted and used the credit extended to him, in the form of the

Defendant's Account, by the Plaintiff, as evidenced by the attached redacted copies of the monthly account statements dated November 24, 2014 through April 24, 2020. Said monthly account statements are attached hereto as Exhibit "3" and are incorporated herein by this reference.

5. The Defendant's acceptance and use of the credit extended to him by the Plaintiff ratified any and all of the terms and conditions contained in the Sam's Club MasterCard Account Agreement (hereinafter, the "Account Agreement"), governing the Defendant's Account. An exemplar of said Account Agreement is attached hereto as Exhibit "4" and is incorporated herein by this reference.

6. The aforementioned account statements further evidence that the Defendant made periodic payments towards the balances set forth as due on the Defendant's Account.

7. A payment in the amount of \$10.00 was posted to the Defendant's Account on or about December 12, 2019, as shown by the account statement dated December 26, 2019.

8. Thereafter, the Defendant defaulted on his obligations under the Account Agreement in that the Defendant failed to repay to the Plaintiff, all sums due and owing on the Defendant's Account. The Defendant's default on his obligations is further evidenced by the account statements dated January 26, 2020 through April 24, 2020.

9. On or about May 24, 2020, as a result of the Defendant's default, the Plaintiff declared all sums due and owing on the Defendant's Account, due and payable in the amount of \$9,000.83. The account statement dated April 24, 2020, shows a balance due and owing on the Defendant's Account in the amount of \$8,961.83. Subsequent to April 24, 2020, a late payment fee in the amount of \$40.00 was assessed to the Defendant's Account as outlined in the Late Payment Warning on the April 24, 2020, statement. This resulted in the charge-off balance of \$9,000.83, which is the amount the Plaintiff seeks to recover in this action.

10. The Defendant's acceptance and use of the credit extended to him by the Plaintiff, together with his payments towards the balances due and owing on the subject account, created a contract requiring the Defendant to make payment in full of the balance due and owing on the Defendant's credit account bearing the account number ending in the last four digits XXXX-

XXXX-XXXX-5478, also known as the account number XXXX-XXXX-XXXX-2251.

11. The evidence, including the Plaintiff's Affidavit of Account, which was filed with the Court by the Plaintiff with the Plaintiff's Complaint in this matter (a copy of the Complaint is previously attached hereto as the Plaintiff's Exhibit "1"), shows by a preponderance of the evidence that pursuant to Rule 56 of the South Carolina Rules of Civil Procedure, there is no genuine issue in this matter as to any material fact. The Plaintiff should therefore be entitled to summary judgment as a matter of law as to the Plaintiff's Claim in this action.

12. Furthermore, upon information and belief, the Defendant is neither an infant nor an incompetent person, nor on active duty in military service, nor under any other legal disability.

WHEREFORE, the Plaintiff moves the Court to enter Summary Judgment in its favor as prayed for in the Complaint.

April 7, 2022

SESSOMS & ROGERS, P.A.

By: s/Wesley D. Dail
S.C. Bar No. 100355
Attorney for Plaintiff
P.O. Box 110564
Durham, North Carolina 27709
Telephone: (919) 688-1000
Facsimile: (919) 688-9000
Email: consumerinquiries@sessomslaw.com

IN THE COURT OF COMMON PLEAS
(NON-JURY COLLECTION ACTION)

CIVIL ACTION NO. 2021-CP-_____ - _____

Synchrony Bank

Plaintiff,

VS.

Michael Hudson

Defendant.

SUMMONS

YOU ARE HEREBY SUMMONED and required to answer the Complaint herein, a copy of which is herewith served upon you, or otherwise appear and defend, and to serve a copy of your Answer to said Complaint upon the subscriber at P.O. Box 110564, Durham, North Carolina, 27709, within thirty (30) days after service hereof, exclusive of the day of such service, and if you fail to answer the Complaint within the time aforesaid, or otherwise appear and defend, the Plaintiff in this action will apply to the Court for the relief demanded therein, and judgment by default will be rendered against you for the relief demanded in the Complaint.

Dated: August 23, 2021

SESSOMS & ROGERS, P.A.

By: s/Wesley D. Dail
S.C. Bar No. 100355
Attorney for Plaintiff
P.O. Box 110564
Durham, North Carolina 27709
Telephone: (919) 688-1000
Fax: (919) 688-9000
Email: consumerinquiries@sessomslaw.com



STATE OF SOUTH CAROLINA
COUNTY OF MARLBORO

IN THE COURT OF COMMON PLEAS
FOURTH JUDICIAL CIRCUIT
CIVIL ACTION NO. 2021-CP-____ - _____

Synchrony Bank

Plaintiff,

vs.

Michael Hudson

Defendant

COMPLAINT

The Plaintiff, complaining of the Defendant, alleges and says as follows:

1. The Plaintiff is a federal savings bank organized under the laws of the state of the United States of America, with a principal office and place of business in Draper, Utah.

2. Upon information and belief, the Defendant is a resident of Marlboro County, South Carolina and is neither an infant nor incompetent.

3. On or about November 20, 2014, the Defendant opened a credit account with the Plaintiff bearing the account number ending in -5478 (the "Account"). The Defendant accepted the terms of the Account.

4. The Defendant used the Account to make charges, but failed to make the required payments and defaulted on the Account. On or about May 24, 2020, the Account was charged off for nonpayment.

5. Attached is a copy of the last periodic statement provided to Defendant prior to charge off. The Account was charged a late fee as outlined in the Late Payment Warning on the last periodic statement provided to the Defendant on or before charge-off.

6. Pursuant to the terms and provisions of the credit agreement and as evidenced by the attached Affidavit of Account incorporated by this reference, the Defendant is lawfully indebted to the Plaintiff in the sum of \$9,000.83. Said sum has been outstanding since May 24, 2020.



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8. Upon information and belief, the Notice of Consumer's Right to Cure, as contemplated under S.C. Code Ann. §§ 37-5-110 and 37-5-111, was sent to the Defendant.

WHEREFORE, the Plaintiff prays the Court that it recover the following relief from Defendant:

1. The amount of \$9,000.83.
2. Plaintiff declines any post-charge-off interest whatsoever.
3. All costs of this action.
4. Such other and further relief as the Court may deem just and proper.

Dated: August 23, 2021

SESSOMS & ROGERS, P.A.

By: s/Wesley D. Dail
S.C. Bar No. 100355
Attorney for Plaintiff
P.O. Box 110564
Durham, North Carolina 27709
Telephone: (919) 688-1000
Fax: (919) 688-9000
Email: consumerinquiries@sessomslaw.com

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

In _____ Court

_____ Judicial (Circuit/District)

Creditor Name: Synchrony Bank
Debtor Name: HUDSON, MICHAEL
Account Number: *****5478

AFFIDAVIT OF ACCOUNT BALANCE

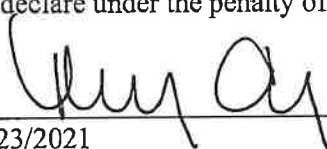
STATE OF FLORIDA
:SS
COUNTY OF SEMINOLE

BEFORE ME, the undersigned authority personally appeared and personally known by me, this day, Rebecca Cruz-Franco and who after being duly sworn depose and says as follows:

1. I am a competent person over eighteen years of age. I am an employee of Synchrony Bank, which is the Creditor for the account identified above. I am authorized to make this Affidavit.
2. I have personal knowledge of the facts set forth in this affidavit.
3. The business records maintained by Synchrony Bank in the ordinary course of its business show that as of the date of this affidavit, the unpaid balance of Debtor's account is \$9,000.83.
4. The business records maintained by Synchrony Bank in the ordinary course of its business show that as of the date of this affidavit the last payment was received from the Debtor on 12/12/2019 in the amount of \$10.00.
5. The business records maintained by Synchrony Bank in the ordinary course of its business show that the account of the Debtor was charged off on 5/24/2020 in the amount of \$9,000.83.
6. Based on my search of the Department of Defense Service members Civil Relief Act (SCRA) website, it is my belief that the Debtor is not in military service.

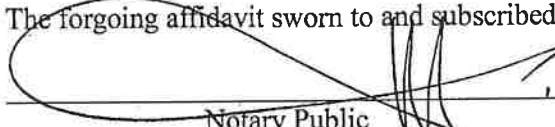
To the best of my knowledge and belief the Defendant is not a minor nor has the plaintiff received any written notification that the cardholder is mentally incapacitated.

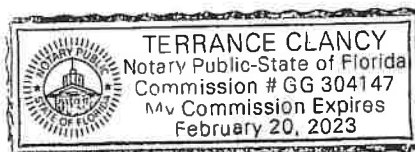
I declare under the penalty of perjury that the foregoing is true and correct.


7/23/2021

Rebecca Cruz-Franco
MEDIA REPRESENTATIVE-Affiant

The forgoing affidavit sworn to and subscribed before me this 23 Day of July, 2021.


Notary Public



**Status Report
Pursuant to Servicemembers Civil Relief Act**

SSN: [REDACTED]

Birth Date: [REDACTED]

Last Name: HUDSON

First Name: MICHAEL

Middle Name:

Status As Of: Jul-23-2021

Certificate ID: 8ZSKTGV2THSZ177

On Active Duty On Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects the individual's active duty status based on the Active Duty Status Date			

Left Active Duty Within 367 Days of Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects where the individual left active duty status within 367 days preceding the Active Duty Status Date			

The Member or His/Her Unit Was Notified of a Future Call-Up to Active Duty on Active Duty Status Date			
Order Notification Start Date	Order Notification End Date	Status	Service Component
NA	NA	No	NA
This response reflects whether the individual or his/her unit has received early notification to report for active duty			

Upon searching the data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the status of the individual on the active duty status date as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard). This status includes information on a Servicemember or his/her unit receiving notification of future orders to report for Active Duty.

Michael V. Sorrento, Director
Department of Defense - Manpower Data Center
400 Gigling Rd.
Seaside, CA 93955

The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense (DoD) that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

The DoD strongly supports the enforcement of the Servicemembers Civil Relief Act (50 USC App. § 3901 et seq, as amended) (SCRA) (formerly known as the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced only a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual was on active duty for the active duty status date, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's status by contacting that person's Service. Service contact information can be found on the SCRA website's FAQ page (Q35) via this URL: <https://scra.dmdc.osd.mil/scra/#/faqs>. If you have evidence the person was on active duty for the active duty status date and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you. See 50 USC App. § 3921(c).

This response reflects the following information: (1) The individual's Active Duty status on the Active Duty Status Date (2) Whether the individual left Active Duty status within 367 days preceding the Active Duty Status Date (3) Whether the individual or his/her unit received early notification to report for active duty on the Active Duty Status Date.

More information on "Active Duty Status"

Active duty status as reported in this certificate is defined in accordance with 10 USC § 101(d) (1). Prior to 2010 only some of the active duty periods less than 30 consecutive days in length were available. In the case of a member of the National Guard, this includes service under a call to active service authorized by the President or the Secretary of Defense under 32 USC § 502(f) for purposes of responding to a national emergency declared by the President and supported by Federal funds. All Active Guard Reserve (AGR) members must be assigned against an authorized mobilization position in the unit they support. This includes Navy Training and Administration of the Reserves (TARs), Marine Corps Active Reserve (ARs) and Coast Guard Reserve Program Administrator (RPAs). Active Duty status also applies to a Uniformed Service member who is an active duty commissioned officer of the U.S. Public Health Service or the National Oceanic and Atmospheric Administration (NOAA Commissioned Corps).

Coverage Under the SCRA is Broader in Some Cases

Coverage under the SCRA is broader in some cases and includes some categories of persons on active duty for purposes of the SCRA who would not be reported as on Active Duty under this certificate. SCRA protections are for Title 10 and Title 14 active duty records for all the Uniformed Services periods. Title 32 periods of Active Duty are not covered by SCRA, as defined in accordance with 10 USC § 101(d)(1).

Many times orders are amended to extend the period of active duty, which would extend SCRA protections. Persons seeking to rely on this website certification should check to make sure the orders on which SCRA protections are based have not been amended to extend the inclusive dates of service. Furthermore, some protections of the SCRA may extend to persons who have received orders to report for active duty or to be inducted, but who have not actually begun active duty or actually reported for induction. The Last Date on Active Duty entry is important because a number of protections of the SCRA extend beyond the last dates of active duty.

Those who could rely on this certificate are urged to seek qualified legal counsel to ensure that all rights guaranteed to Service members under the SCRA are protected.

WARNING: This certificate was provided based on a last name, SSN/date of birth, and active duty status date provided by the requester. Providing erroneous information will cause an erroneous certificate to be provided.

****CLAIM EXHIBIT(S)****

The following document(s) relate to the Account, but are not part
of the foregoing Affidavit.

MICHAEL HUDSON
Account Number ending in 5478

Visit samsclub.com/credit or Call 1-866-743-854

Statement Closing Date 05/24/2020

Payments must be received by 5pm ET on due date if mailed, or by 11:59pm ET on due date for online and phone payments.

Previous Balance as of 04/25/2020 **\$8,961.83**
 Other Credits -9,000.83
 Fees Charged +39.00
New Balance as of 05/24/2020 **\$0.00**

Credit Limit \$7,600
 Available Credit \$0.00
 Cash Advance/Quick Cash Limit \$1,520
 Available Cash \$0.00
 Statement Closing Date 05/24/2020
 Days in Billing Cycle 30

To make a payment, please visit us online or mail your payment using the coupon below. Payments are also accepted at your local CheckFreePay* or MoneyGram locations*. * Fees may apply.

Prior Cash Back Balance \$0.00
 5% Earned on Gas \$0.00
 3% Earned on Dining & Travel \$0.00
 1% Earned on other purchases \$0.00
 = Current Cash Back Balance \$0.00

New Balance	\$0.00
Amount Past Due	\$0.00
Total Minimum Payment Due	\$2,108.00
Payment Due Date	05/26/2020

Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$39.00.

See how quickly your rewards can add up!

Earn cash back on purchases throughout the year!

NOTICE: We may convert your payment into an electronic debit. See reverse side for details, Billing Rights and other important information.

6709 LAH 1 3 23 200524 Z X PAGE 1 of 3 1468 1200 A602 01EY6709

Detach and mail this portion with your check. Do not include any correspondence with your check.

Account Number: 5478

	Amount Past Due			
\$2,108.00	\$0.00	05/26/2020	\$0.00	\$0.00

Payment Enclosed: Please use blue or black ink.

\$

New address or email? Print changes on back.

MICHAEL HUDSON
 3155 MACK CIR
 MC COLL SC 29570-6312

Make Payment to: SAM'S CLUB MC/SYNCR
 P.O. BOX 960013
 ORLANDO, FL 32896-0013

MICHAEL HUDSON
Account Number ending in 5478

Statement Closing Date 05/24/2020

Visit samsclub.com/credit or Call 1-866-743-854

Tran	Date	Post	Transaction Reference #	Description	Amount
05/24	05/24		F146800H100999990	CHARGE OFF ACCOUNT-PRINCIPALS	-\$7,568.23
05/24	05/24		F146800H100999990	CHARGE OFF ACCOUNT-INTEREST CHARGE	-\$1,437.60
FEES					
05/18	05/18			LATE FEE	\$39.00
				TOTAL FEES FOR THIS PERIOD	\$39.00
INTEREST CHARGED					
05/24	05/24			INTEREST CHARGE ON PURCHASES	\$3.00
05/24	05/24			INTEREST CHARGE ON CASH ADVANCES	\$3.00
				TOTAL INTEREST FOR THIS PERIOD	\$6.00

2020 Year-to-Date Fees and Interest	
Total Fees Charged	\$195.00
Total Interest Charged	\$683.77
Total Interest Paid	\$0.00

Interest Charge Calculation				
Your Annual Percentage Rate (APR) is the annual interest rate on your account.				(v) = variable rate
Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	22.90% (v)	\$0.00	\$0.00
Cash Advances	N/A	25.90% (v)	\$0.00	\$0.00

Did you know your World Mastercard offers Mastercard ID Theft Protection. For more information about this benefit or to view the current benefits offered by Mastercard, please visit: www.mastercard.com/corecredit-GTB

Statement not provided to customer.

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

You can pay your bill online or over the phone. We noticed you've been enjoying our easy paperless payment options, so we will no longer be including return envelopes. You can make things even easier by selecting the paperless statement option on your account online.

For more information about the Sam's Club @ Mastercard @ Reward Program terms, log on to www.SamsClubCredit.com or call the 24 Hour Credit Card Service phone number of the back of your card.

Go green and support the environment with paperless statements! All you have to do is visit SamsClubcredit.com to sign up. Register today to start receiving your statements online.

ELECTRONICALLY FILED - 2021 Aug 23 3:17 PM - MARLBORO - COMMON PLEAS - CASE#2021CP3400228

STATE OF SOUTH CAROLINA) IN THE COURT OF COMMON PLEAS
COUNTY OF MARLBORO) FOURTH JUDICIAL CIRCUIT

Synchrony Bank,) No. 2021-CP-34-00228
Plaintiff,)
v.) **Answer**
Michael Hudson,) (jury trial demanded)
Defendant.)

Defendant answers the allegations of the Complaint as follows:

As a First Defense

1. Defendant is without knowledge or information sufficient to admit or deny paragraph 1 and therefore denies it and demands strict proof thereof.
2. Defendant admits paragraph 2.
3. Defendant is without knowledge or information sufficient to admit or deny paragraphs 3-8 and therefore denies them and demands strict proof thereof.
4. The last paragraph of the complaint, which is unnumbered (beginning with WHEREFORE) constitutes a prayer for relief and therefore requires no response. To the extent a response is needed, Defendant denies this paragraph.

As Additional Defenses

5. Assuming, *arguendo*, the account in question was Defendant's, this action is barred by the applicable statute of limitations.
6. Defendant was not properly served with the summons and complaint in this matter, and therefore it should be dismissed under Rule 12(b)(5), SCRCP.
7. The complaint fails to state facts sufficient to constitute a cause of action and therefore should be dismissed under Rule 12(b)(6), SCRCP.
8. This action omits Sam's Club, who may have some interest, as a party and thus should be dismissed. *See* Rule 12(b)(7), SCRCP; Rule 19, SCRCP.
9. Upon information and belief, Plaintiff lacks standing to bring this action.



Wherefore, Defendant prays this Court dismiss Plaintiff's action with prejudice, award him costs and attorney's fees, and grant such other and further relief this Court deems just and proper.

Dated: 11/10/2021

/s/ Jason Scott Luck

Jason Scott Luck (#73676)

P.O. Box 47

Bennettsville, SC 29512

843.479.6863 (o)

843.479.7222 (f)

jason@luck.law

Attorney for Defendant



1%
cash back*
on other purchases

EXHIBIT
"3"

Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.
Payments: Send payments to the address listed on the remittance portion of this statement or pay online.
Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993, Atlanta, GA 30353-0993 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

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

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

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

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

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address; (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965003, Orlando, FL 32896-5003.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965005, Orlando, FL 32896-5005. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

Your account is owned and serviced by Synchrony Bank.

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This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.



Earn cash back* with your Sam's Club® MasterCard®.

Make your
holiday more
rewarding.



*Subject to credit approval. See your "How to Earn Cash Back with your Sam's Club MasterCard" reward program terms and conditions for details. Earn 5% cash back on gasoline at U.S. and Puerto Rico gas stations and at Sam's Club (on first \$6,000 per year in purchases, then 1% on purchases after that). Earn 3% for dining and travel purchases and 1% for all other purchases. The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
11/20	11/20	8521333NP01BY7NKE #	SAM'S CLUB 004945 LUMBERTON NC STARBUCKS, KING BOXSPRING, 600TC KING SHEET SET, WINCROFT KING, 2PK KING PILLOW, KG 9PC COMFORTER SET, CASH/CREDIT RECIEVED	\$1,340.55
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
11/24	11/24		INTEREST CHARGE ON PURCHASES	\$0.00
11/24	11/24		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$0.00

2014 Totals Year-To-Date

Total Fees Charged in 2014	\$0.00
Total Interest Charged in 2014	\$0.00
Total Interest Paid in 2014	\$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	22.90% (v)	\$0.00	\$0.00
Cash Advances	N/A	25.90% (v)	\$0.00	\$0.00

(v) = variable rate

Cardholder News and Information

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a variable rate of 22.90%. APR will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

Member News and Information

Congratulations on being approved for the Sam's Club® MasterCard®! We look forward to your business and hope you will enjoy your benefits and one-card convenience. Manage and view your credit card account online at SamsClub.com/credit.



Keep track of your account.



Online account management is easy and convenient with your Sam's Club® MasterCard®

- Check your statement and reward balances
- View past statements
- Sign up for paperless statements
- Make payments and more

Visit SamsClub.com/credit to sign up.

Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Sam's Club® MasterCard®

MICHAEL HUDSON

Account Number: [REDACTED] 2251

Visit us at samsclub.com/credit
Member Service: 1-866-220-0228

Summary of Account Activity

Previous Balance	\$1,347.55
- Payments	\$347.55
- Other Credits	\$1,347.55
+ Purchases/Debits	\$1,347.55
New Balance	\$1,000.00
Credit Limit	\$3,500.00
Available Credit	\$2,500.00
Cash Advance/Quick Cash Limit	\$700.00
Available Cash	\$700.00
Statement Closing Date	12/26/2014
Days in Billing Cycle	32

Payment Information

New Balance	\$1,000.00
Total Minimum Payment Due	\$25.00
Payment Due Date	01/18/2015

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	7 years	\$1,999.00
\$40.00	3 years	\$1,425.00 (Savings \$574.00)

If you would like information about **credit counseling services**, call 1-877-302-8775.

Promotion Expiration Notification

YOU HAVE A DEFERRED INTEREST PROMOTION(S) EXPIRING ON 06/24/16. YOU MUST PAY EACH DEFERRED INTEREST PROMOTIONAL BALANCE IN FULL BY ITS EXPIRATION DATE TO AVOID PAYING ACCRUED INTEREST CHARGES. PLEASE SEE THE PROMOTIONAL PURCHASE SUMMARY SECTION ON THIS STATEMENT FOR FURTHER DETAILS.

PAYMENT DUE BY 5 P.M. (ET) ON THE DUE DATE.

NOTICE: We may convert your payment into an electronic debit. See Statement Disclosures link below for details, Billing Rights and other important information.

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PAGE 1 of 3

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Account Number: [REDACTED] 2251

Total Minimum Payment Due	Payment Due Date	New Balance
\$25.00	01/18/2015	\$1,000.00

Save a stamp, pay on-line.

\$ [] [] [] [] [] [] [] []

5213331205972251

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312



Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013

Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.
Payments: Send payments to the address listed on the remittance portion of this statement or pay online.
Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993, Atlanta, GA 30353-0993 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

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

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

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

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

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address; (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965003, Orlando, FL 32896-5003.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965005, Orlando, FL 32896-5005. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

Your account is owned and serviced by Synchrony Bank.

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This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.



Fuel up. Go farther.

Earn 5% cash back* on gas



both in and out of Sam's Club® with your Sam's Club® MasterCard®

At most U.S. and Puerto Rico gas stations and on gas at Sam's Club® (on first \$6,000 per year in purchases, then 1% on purchases after).

*See your "How to Earn Cash Back with your Sam's Club MasterCard" reward program terms and conditions for details and fuel exclusions. The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Cash Earned Summary

Previous Reward Balance	\$13.48
5% Earned on Gas	\$0.00
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$0.00
=Reward Balance	\$13.48

Reward News



You have earned \$13.48

Use the Sam's Club MasterCard everywhere MasterCard is accepted and earn cash back for the things you already do.

Promotional Purchase Summary

The applicable terms of your promotional purchases are below. DEFERRED INTEREST: To avoid paying Accrued Interest Charges on any DEFERRED INTEREST promotion(s), you must pay at least your minimum payment due, if any, each month and the entire applicable Current Balance by the Expiration Date. FIXED PAYMENT PLAN: Fixed equal payments and reduced interest rate will apply to promotional purchase until the Current Balance (which also includes related interest) is paid in full. For each promotional purchase, standard account terms will apply to any remaining balance after the Expiration Date. To make more than one payment, you can pay online at the online address stated above or you can mail in your payment to the address on the remit stub. This address is also available from our automated customer service system.

Purchase Date	Purchase Amount/Special Terms	Accrued Interest Charges	Current Balance	Expiration Date
11/20/2014	\$1,347.55/Deferred Interest/With Pay	\$24.03	\$1,000.00	06/24/2016

Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
11/20	11/20	F146800NY000PI334	PROMOTION CORRECTION ATLANTA GA	\$1,347.55
			DEFERRED INTEREST/WITH PAY	
11/30	11/30	F146800NY000PI334	ADJUSTMENT-PURCHASES	(\$1,347.55)
12/12	12/12	8521333PA00XS6H13	ONLINE PAYMENT THANK YOU ALPHARETTA GA	(\$347.55)
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
12/26	12/26		INTEREST CHARGE ON PURCHASES	\$0.00
12/26	12/26		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$0.00

2014 Totals Year-To-Date

Total Fees Charged in 2014	\$0.00
Total Interest Charged in 2014	\$0.00
Total Interest Paid in 2014	\$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	22.90% (v)	\$0.00	\$0.00
Cash Advances	N/A	25.90% (v)	\$0.00	\$0.00
Deferred Interest/With Pay	06/24/2016	22.90% (v)	\$1,197.10	\$0.00

(v) = variable rate

Cardholder News and Information

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a variable rate of 22.90%. APR will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

ELECTRONICALLY FILED - 2022 Apr 07 2:13 PM - MARLBORO - COMMON PLEAS - CASE#2023-00028



Your Cash Back check is coming in your February statement.*

*You must have earned \$5 or more in rewards for 2014 to receive a Cash Back check.

Accounts receiving paperless statements will also receive a paper statement in February which will contain the Cash Back check.

The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Sam's Club® MasterCard®

MICHAEL HUDSON

Account Number: [REDACTED] 2251

Visit us at samsclub.com/credit
Member Service: 1-866-220-0251

Summary of Account Activity	
Previous Balance	\$1,000.00
- Payments	\$100.00
New Balance	\$900.00
Credit Limit	\$3,500.00
Available Credit	\$2,600.00
Cash Advance/Quick Cash Limit	\$700.00
Available Cash	\$700.00
Statement Closing Date	01/26/2015
Days in Billing Cycle	31

Payment Information		
New Balance		\$900.00
Total Minimum Payment Due		\$25.00
Payment Due Date		02/18/2015
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.00.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	6 years	\$1,683.00
\$36.00	3 years	\$1,313.00 (Savings \$370.00)
If you would like information about credit counseling services , call 1-877-302-8775.		

Promotion Expiration Notification

YOU HAVE A DEFERRED INTEREST PROMOTION(S) EXPIRING ON 06/24/16. YOU MUST PAY EACH DEFERRED INTEREST PROMOTIONAL BALANCE IN FULL BY ITS EXPIRATION DATE TO AVOID PAYING ACCRUED INTEREST CHARGES. PLEASE SEE THE PROMOTIONAL PURCHASE SUMMARY SECTION ON THIS STATEMENT FOR FURTHER DETAILS.

PAYMENT DUE BY 5 P.M. (ET) ON THE DUE DATE.

NOTICE: We may convert your payment into an electronic debit. See [Statement Disclosures](#) link below for details, Billing Rights and other important information.

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PAGE 1 of 3

1468 1200 A602 01EY6709

Account Number: [REDACTED] 2251



Total Minimum Payment Due	Payment Due Date	New Balance
\$25.00	02/18/2015	\$900.00

Save a stamp, pay on-line.

\$ [] [] [] [] [] . [] []

5213331205972251

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312



Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013

Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.

Payments: Send payments to the address listed on the remittance portion of this statement or pay online.

Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993, Atlanta, GA 30353-0993 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

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

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

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

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

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address; (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965003, Orlando, FL 32896-5003.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965005, Orlando, FL 32896-5005. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

Your account is owned and serviced by Synchrony Bank.

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This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.



Exquisite diamonds Exceptional prices

The Regal Elegance Collection of diamonds
is now available at Sam's Club®.*

Purchase this exquisite jewelry with your Sam's Club®
MasterCard®. It's the perfect gift for a special someone
any time of the year!



*The Regal Elegance Collection is available at select Sam's Clubs across the nation and on-line at SamsClub.com. All Regal Elegance Collection items are IGI certified and styles with a .50TW stone or larger will receive an estimated retail replacement value. The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Cash Earned Summary

Previous Reward Balance	\$13.48
5% Earned on Gas	\$0.00
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$0.00
=Reward Balance	\$13.48

Reward News



**Congratulations - you earned \$13.48
in Rewards during 2014!**

2014 Rewards Checks will be sent along with
February billing statements.

Promotional Purchase Summary

The applicable terms of your promotional purchases are below. DEFERRED INTEREST: To avoid paying Accrued Interest Charges on any DEFERRED INTEREST promotion(s), you must pay at least your minimum payment due, if any, each month and the entire applicable Current Balance by the Expiration Date. FIXED PAYMENT PLAN: Fixed equal payments and reduced interest rate will apply to promotional purchase until the Current Balance (which also includes related interest) is paid in full. For each promotional purchase, standard account terms will apply to any remaining balance after the Expiration Date. To make more than one payment, you can pay online at the online address stated above or you can mail in your payment to the address on the remit stub. This address is also available from our automated customer service system.

Purchase Date	Purchase Amount/Special Terms	Accrued Interest Charges	Current Balance	Expiration Date
11/20/2014	\$1,347.55/Deferred Interest/With Pay	\$43.44	\$900.00	06/24/2015

Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
01/16	01/16	85213330G00XS6H0Z	ONLINE PAYMENT THANK YOU ALPHARETTA GA	(\$100.00)
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
01/26	01/26		INTEREST CHARGE ON PURCHASES	\$0.00
01/26	01/26		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$0.00
2015 Totals Year-To-Date				
Total Fees Charged in 2015			\$0.00	
Total Interest Charged in 2015			\$0.00	
Total Interest Paid in 2015			\$0.00	

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	22.90% (v)	\$0.00	\$0.00
Cash Advances	N/A	25.90% (v)	\$0.00	\$0.00
Deferred Interest/With Pay	06/24/2016	22.90% (v)	\$998.12	\$0.00
(v) = variable rate				

Cardholder News and Information

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a variable rate of 22.90%. APR will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

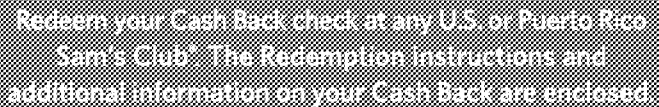
If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

Member News and Information

The Regal Elegance Collection of diamonds is now available at Sam's Club®. *Purchase this exquisite jewelry with your Sam's Club® MasterCard®. It's the perfect gift for a special someone any time of the year! *The Regal Elegance Collection is available at select Sam's Clubs across the nation and on-line at SamsClub.com. All Regal Elegance Collection items are IG certified and styles with a .50TW stone or larger will receive an estimated retail replacement value.



**Your
Cash Back
check is
enclosed!**



Your Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.



Visit us at samsclub.com/credit
Member Service: 1-866-220-0254

Payment Information		
New Balance		\$800.00
Total Minimum Payment Due		\$25.00
Payment Due Date		03/18/2015
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.00.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay ...	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	5 years	\$1,411.00
\$33.00	3 years	\$1,196.00 (Savings \$215.00)
If you would like information about credit counseling services , call 1-877-302-8775.		

YOU HAVE A DEFERRED INTEREST PROMOTION(S) EXPIRING ON 06/24/16. YOU MUST PAY EACH DEFERRED INTEREST PROMOTIONAL BALANCE IN FULL BY ITS EXPIRATION DATE TO AVOID PAYING ACCRUED INTEREST CHARGES. PLEASE SEE THE PROMOTIONAL PURCHASE SUMMARY SECTION ON THIS STATEMENT FOR FURTHER DETAILS.

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Account Number: 2251		
Total Minimum Payment Due	Payment Due Date	New Balance
\$25.00	03/18/2015	\$800.00

\$

|||||||



Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013

Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.

Payments: Send payments to the address listed on the remittance portion of this statement or pay online.

Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993, Atlanta, GA 30353-0993 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

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

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

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

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

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address; (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965003, Orlando, FL 32896-5003.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965005, Orlando, FL 32896-5005. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

Your account is owned and serviced by Synchrony Bank.

O1EY6709 - 1 - 03/10/14

This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.



Exquisite diamonds Exceptional prices

The Regal Elegance Collection of diamonds
is now available at Sam's Club®.*

Purchase this exquisite jewelry with your Sam's Club®
MasterCard®. It's the perfect gift for a special someone
any time of the year!



*The Regal Elegance Collection is available at select Sam's Clubs across the nation and on-line at SamsClub.com. All Regal Elegance Collection items are IGI certified and styles with a .50TW stone or larger will receive an estimated retail replacement value. The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Cash Earned Summary

Previous Reward Balance	\$13.48
5% Earned on Gas	\$0.00
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$0.00
Redeemed	\$13.48
=Reward Balance	\$0.00

Cash Back News



Congratulations!

**Your 2014 Cash Back check for \$13.48
has arrived!**

Please see the following pages for your
Cash Back check & redemption instructions.

Promotional Purchase Summary

The applicable terms of your promotional purchases are below. DEFERRED INTEREST: To avoid paying Accrued Interest Charges on any DEFERRED INTEREST promotion(s), you must pay at least your minimum payment due, if any, each month and the entire applicable Current Balance by the Expiration Date. FIXED PAYMENT PLAN: Fixed equal payments and reduced interest rate will apply to promotional purchase until the Current Balance (which also includes related interest) is paid in full. For each promotional purchase, standard account terms will apply to any remaining balance after the Expiration Date. To make more than one payment, you can pay online at the online address stated above or you can mail in your payment to the address on the remit stub. This address is also available from our automated customer service system.

Purchase Date	Purchase Amount/Special Terms	Accrued Interest Charges	Current Balance	Expiration Date
11/20/2014	\$1,347.55/Deferred Interest/With Pay	\$59.52	\$800.00	06/24/2015

Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
02/14	02/14	85213331E00XS6H13	ONLINE PAYMENT THANK YOU ALPHARETTA GA	(\$100.00)
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
02/23	02/23		INTEREST CHARGE ON PURCHASES	\$0.00
02/23	02/23		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$0.00

2015 Totals Year-To-Date

Total Fees Charged in 2015	\$0.00
Total Interest Charged in 2015	\$0.00
Total Interest Paid in 2015	\$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	22.90% (v)	\$0.00	\$0.00
Cash Advances	N/A	25.90% (v)	\$0.00	\$0.00
Deferred Interest/With Pay	06/24/2016	22.90% (v)	\$915.64	\$0.00

(v) = variable rate

Cardholder News and Information

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a variable rate of 22.90%. APR will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

Member News and Information

Effective 2-1-15, Insurance benefits are underwritten by New Hampshire Insurance Company, an AIG company. Call 1-800-MasterCard for details.



It's here!

Your Cash Back Check has arrived

Redemption instructions:

- 1 Redeem your Cash Back Check at any U.S. or Puerto Rico Sam's Club®.*
 - Buy merchandise or gift cards
 - Pay your Sam's Club® MasterCard® balance
 - Get cash
 - Upgrade to a Sam's Plus™ Membership
 - Renew your Sam's Club Membership

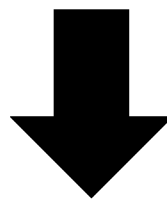
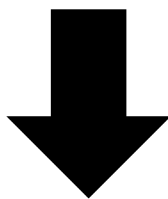
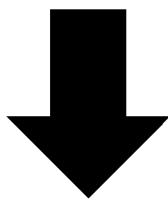
If you are redeeming \$1,000 or more in cash, you must provide the Club Manager at your local Sam's Club with 48 hours advance notice and redeem your Cash Back Check at the Member Services Desk. Please visit **SamsClub.com** for Sam's Club contact information and club hours.
- 2 Bring the following materials in order to redeem your Cash Back Check:
 - Sam's Club Membership card**
 - Cash Back Check
 - Official Photo ID - Driver's License, State ID Card, Military ID Card, or Passport
- 3 You can redeem your Cash Back Check at any checkout register (excludes self-checkout registers) at the front of the club. You are not required to redeem your Cash Back Check at the Member Services Desk unless your Cash Back Check exceeds \$1,000.**
- 4 The cardholder whose name appears on the Cash Back Check must redeem the Cash Back Check. Authorized cardholders are not permitted to redeem the Cash Back Check on behalf of another cardholder.
- 5 If you have any questions, please refer to the back of this page for more information.

*U.S. and Puerto Rico Sam's Club locations only. Your Cash Back Check must be redeemed by the expiration date, located in the top right-hand corner of the Cash Back Check.

**If your Sam's Club Membership is no longer valid, you may obtain a temporary one-day pass to redeem your Cash Back Check at the Member Services Desk.

The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Thanks for choosing Sam's Club MasterCard.
Remember to use your card everywhere MasterCard® is accepted.



6709

LAH

1

7

23

150223

PAGE 4 of 5

1468 1200 A602 01EY6709

Synchrony Bank

CASH BACK CHECK

5144
119 CT

Check No: 2601471946
Issued: February 23, 2015
Expires: August 22, 2015

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312



Security Features
detailed on back.

PAYABLE ONLY TO Sam's Club®

DUPLICATE

\$ 13.48

NON-TRANSFERABLE

Bank of America, N.A.
Windsor, CT

MUST BE REDEEMED AT SAM'S CLUB: U.S. AND PUERTO RICO LOCATIONS ONLY

Synchrony Bank
Authorized Signature

Additional information about your Cash Back Check

1. Where can I redeem my Cash Back Check?

Redeem your Cash Back Check at any U.S. or Puerto Rico Sam's Club®. You may redeem your Cash Back Check at any checkout register (excludes self-checkout registers) at the front of the club, including the Member Services Desk, with a valid Sam's Club Membership card. All Cash Back Checks over \$1,000 can only be redeemed at the Member Services Desk. Cash Back Checks cannot be redeemed online at **SamsClub.com**, at Walmart®, or at another check cashing institution.

2. How do I redeem my Cash Back Check?

To redeem your Cash Back Check at Sam's Club, you must present your Cash Back Check, Membership card, and one other form of official Photo ID (either your Driver's License, State ID Card, Military ID Card, or Passport).

3. Must I redeem my Cash Back Check at the Sam's Club Member Services Desk?

No. You may redeem your Cash Back Check at any checkout register (excludes self-checkout registers) at the front of the club when you present a valid Sam's Club Membership card. If you are no longer a Sam's Club Member, or your check is more than \$1,000, please redeem your check at the Member Services Desk.

4. Who can redeem my Cash Back Check?

Only the cardholder whose name appears on the Cash Back Check may redeem the Cash Back Check. For your protection, authorized cardholders, spouses, or Sam's Business™ associates may not redeem the Cash Back Check on behalf of another cardholder.

5. Can I send my Cash Back Check along with my remittance coupon to pay my Sam's Club® MasterCard® account balance through the mail?

No. If you would like to use your Cash Back Check to make a payment on your Sam's Club MasterCard account, you must do so at any U.S. or Puerto Rico Sam's Club.

6. Can I redeem my Cash Back Check if I am no longer a Sam's Club Member?

Yes. If your Sam's Club Membership is no longer valid, you may obtain a temporary one-day membership pass to redeem your Cash Back Check at the Member Services Desk.

7. Does my Cash Back Check expire?

Yes. Your Cash Back Check expires 180 days after the issuance date. The expiration date appears in the top right-hand corner of your Cash Back Check. Expired Cash Back Checks are forfeited and cannot be redeemed.

8. What happens if I have a problem redeeming my Cash Back Check at Sam's Club?

If you have a problem redeeming your Cash Back Check at Sam's Club, please see a Club Manager to assist with processing your Cash Back Check.

9. Are all MasterCard® purchases eligible for Rewards?

No. Rewards are earned on Eligible Purchases, which are net purchases (less credits, returns and adjustments) of goods and services made using the Card Account. The amount of Cash Back earned is determined according to the category percentages for your Eligible Purchases. See "How to Earn Cash Back with your Sam's Club MasterCard" rewards program or visit **www.samsclub.com/credit** for full terms.

10. Are all transactions on my account eligible for Cash Back?

No. Eligible Purchases DO NOT include any of the following items: Fees or interest charges; cash advances; Balance transfers; travelers checks; reloading or purchase of prepaid cards or any cash equivalents; and other transactions or charges that are not for the purchase of goods or services. See "How to Earn Cash Back with your Sam's Club MasterCard" rewards program or visit **www.samsclub.com/credit** for full terms.

11. What should I do if I believe my Cash Back amount is incorrect?

If you believe that your Cash Back amount is incorrect, please review the CASH EARNED SUMMARY on your previous billing statements to confirm the proper amount of Cash Back earned. If you still believe your Cash Back amount is incorrect, please contact Cardholder Services. Sam's Savings™ Members should contact 1.866.220.0254, and Sam's Business Members should contact 1.866.220.2760.

12. What should I do if my Cash Back Check is lost or stolen or is damaged?

If you believe your Cash Back Check has been lost or stolen, please contact Cardholder Services. Sam's Savings Members should contact 1.866.220.0254, and Sam's Business Members should contact 1.866.220.2760.

13. What should I do if the name on my Cash Back Check is incorrect?

If the name on your Cash Back Check is incorrect, please contact Cardholder Services. Sam's Savings Members should contact 1.866.220.0254, and Sam's Business Members should contact 1.866.220.2760. Cash Back earned from sales made by authorized cardholders are included in the primary cardholder's Cash Back Check. Only the cardholder whose name appears on the Cash Back Check may redeem the Cash Back Check.



Security Features

The following Security Features (and others not listed) exceed industry standards:

- Absence of colored background on the cash
- The "MCQR" will appear on the front of the check if photocopied.

Coded Pattern

Penograph Void

Original Document

PLEASE ENDORSE HERE

X

RESERVED FOR FINANCIAL INSTITUTION USE

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE



Keep using your Sam's Club® MasterCard® in 2015 and earn Cash Back!

5% cash back



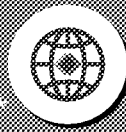
on gas at U.S. and Puerto Rico gas stations and on gas at Sam's Club® (on first \$6,000 per year in purchases, then 1% on purchases after)

3% cash back



on dining and travel

1% cash back



on other purchases

*Subject to credit approval. Exclusions, limitations and restrictions apply. See the "How to Earn Cash Back with Your Sam's Club® MasterCard® Reward Program" terms for details. The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Sam's Club® MasterCard®

MICHAEL HUDSON

Account Number: [REDACTED] 2251

Visit us at samsclub.com/credit
Member Service: 1-866-220-0228

Summary of Account Activity

Previous Balance	\$800.00
- Payments	\$100.00
New Balance	\$700.00
Credit Limit	\$3,500.00
Available Credit	\$2,600.00
Cash Advance/Quick Cash Limit	\$700.00
Available Cash	\$700.00
Statement Closing Date	03/26/2015
Days in Billing Cycle	31

Payment Information

New Balance	\$700.00
Total Minimum Payment Due	\$25.00
Payment Due Date	04/18/2015

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	4 years	\$1,185.00
\$30.00	3 years	\$1,080.00 (Savings \$105.00)

If you would like information about **credit counseling services**, call 1-877-302-8775.

Promotion Expiration Notification

YOU HAVE A DEFERRED INTEREST PROMOTION(S) EXPIRING ON 06/24/16. YOU MUST PAY EACH DEFERRED INTEREST PROMOTIONAL BALANCE IN FULL BY ITS EXPIRATION DATE TO AVOID PAYING ACCRUED INTEREST CHARGES. PLEASE SEE THE PROMOTIONAL PURCHASE SUMMARY SECTION ON THIS STATEMENT FOR FURTHER DETAILS.

Cash Earned Summary

Previous Reward Balance	\$0.00
5% Earned on Gas	\$0.00
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$0.00
=Reward Balance	\$0.00

Cash Back News



See how quickly your cash can add up!

Earn cash back on purchases throughout the year!

PAYMENT DUE BY 5 P.M. (ET) ON THE DUE DATE.

NOTICE: We may convert your payment into an electronic debit. See Statement Disclosures link below for details, Billing Rights and other important information.

6709 LAH 1 7 23 150326 PAGE 1 of 3 1468 1200 A602 01EY6709



Account Number: [REDACTED] 2251

Total Minimum Payment Due	Payment Due Date	New Balance
\$25.00	04/18/2015	\$700.00

Save a stamp, pay on-line.

\$ [] [] [] [] [] [] [] []

5213331205972251

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312



Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013



Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.
Payments: Send payments to the address listed on the remittance portion of this statement or pay online.
Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993, Atlanta, GA 30353-0993 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:
Synchrony Bank
P.O. Box 965003, Orlando, FL 32896-5003
In your letter, give us the following information:
• *Account information:* Your name and account number.
• *Dollar amount:* The dollar amount of the suspected error.
• *Description of Problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.
You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.
While we investigate whether or not there has been an error, the following are true:
• We cannot try to collect the amount in question, or report you as delinquent on that amount.
• The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
• While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
• We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.
To use this right, all of the following must be true:
1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (**Note:** Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:
Synchrony Bank
P.O. Box 965003, Orlando, FL 32896-5003
While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address; (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965003, Orlando, FL 32896-5003.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.
Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965005, Orlando, FL 32896-5005. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.
Your account is owned and serviced by Synchrony Bank.

O1EY6709 - 1 - 03/10/14

This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

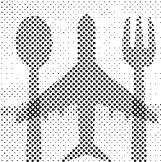
☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.



Earn cash back* when you go out
to restaurants and travel with your Sam's Club® MasterCard

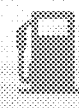




3%

on dining and travel*

Plus, earn...



5%
cash back on gas
at Sam's Club and
select stations



1%
on other
purchases*

*See your "How to Earn Cash Back with your Sam's Club MasterCard" reward program terms and conditions for details. Subject to credit approval. Earn 5% cash back on gasoline at U.S. and Puerto Rico gas stations and at Sam's Club (on first \$6,000 per year in purchases, then 1% on purchases after that).
The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Promotional Purchase Summary				
The applicable terms of your promotional purchases are below. DEFERRED INTEREST: To avoid paying Accrued Interest Charges on any DEFERRED INTEREST promotion(s), you must pay at least your minimum payment due, if any, each month and the entire applicable Current Balance by the Expiration Date. FIXED PAYMENT PLAN: Fixed equal payments and reduced interest rate will apply to promotional purchase until the Current Balance (which also includes related interest) is paid in full. For each promotional purchase, standard account terms will apply to any remaining balance after the Expiration Date. To make more than one payment, you can pay online at the online address stated above or you can mail in your payment to the address on the remit stub. This address is also available from our automated customer service system.				
Purchase Date	Purchase Amount/Special Terms	Accrued Interest Charges	Current Balance	Expiration Date
11/20/2014	\$1,347.55/Deferred Interest/With Pay	\$75.70	\$700.00	06/24/2016

Transaction Summary				
Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
03/16	03/16	85213332B00XS6H17	ONLINE PAYMENT THANK YOU ALPHARETTA GA	(100.00)
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
03/26	03/26		INTEREST CHARGE ON PURCHASES	\$0.00
03/26	03/26		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$0.00
2015 Totals Year-To-Date				
Total Fees Charged in 2015			\$0.00	
Total Interest Charged in 2015			\$0.00	
Total Interest Paid in 2015			\$0.00	

Interest Charge Calculation				
Your Annual Percentage Rate (APR) is the annual interest rate on your account.				
Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	22.90% (v)	\$0.00	\$0.00
Cash Advances	N/A	25.90% (v)	\$0.00	\$0.00
Deferred Interest/With Pay	06/24/2016	22.90% (v)	\$832.05	\$0.00
(v) = variable rate				

Cardholder News and Information

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a variable rate of 22.90%. APR will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Please Note: The Privacy Policy for this account is available through the Privacy Policy link below. Please take a moment to read it, then keep it with other financial documents. If you have previously opted-out, you do not need to do so again.

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

Member News and Information

Effective 2-1-15, Insurance benefits are underwritten by New Hampshire Insurance Company, an AIG company. Call 1-800-MasterCard for details.



Earn cash back* when you go out
to restaurants and travel with your Sam's Club® MasterCard

3%

on dining and travel*

Plus, earn...

5%
cash back on gas
at Sam's Club and
select stations

1%
on other
purchases*

*See your "How to Earn Cash Back with your Sam's Club MasterCard" reward program terms and conditions for details. Subject to credit approval. Earn 5% cash back on gasoline at U.S. and Puerto Rico gas stations and at Sam's Club (on first \$6,000 per year in purchases, then 1% on purchases after that).

The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Sam's Club® MasterCard®

MICHAEL HUDSON
Account Number: [REDACTED] 2251

Visit us at samsclub.com/credit
Member Service: 1-866-220-0251

Summary of Account Activity	
Previous Balance	\$700.00
- Payments	\$240.42
+ Purchases/Debits	\$2,261.67
New Balance	\$2,721.25
Credit Limit	\$3,500.00
Available Credit	\$778.00
Cash Advance/Quick Cash Limit	\$700.00
Available Cash	\$700.00
Statement Closing Date	04/24/2015
Days in Billing Cycle	29

Payment Information

New Balance

\$2,721.25

Total Minimum Payment Due

\$28.00

Payment Due Date

05/18/2015

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	15 years	\$7,345.00
\$109.00	3 years	\$3,910.00 (Savings \$3,435.00)

If you would like information about **credit counseling services**, call 1-877-302-8775.

Promotion Expiration Notification

YOU HAVE A DEFERRED INTEREST PROMOTION(S) EXPIRING ON 06/24/16. YOU MUST PAY EACH DEFERRED INTEREST PROMOTIONAL BALANCE IN FULL BY ITS EXPIRATION DATE TO AVOID PAYING ACCRUED INTEREST CHARGES. PLEASE SEE THE PROMOTIONAL PURCHASE SUMMARY SECTION ON THIS STATEMENT FOR FURTHER DETAILS.

Cash Earned Summary	
Previous Reward Balance	\$0.00
5% Earned on Gas	\$1.42
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$22.33
=Reward Balance	\$23.75

See how quickly your cash can add up!

Earn cash back on purchases throughout the year!

PAYMENT DUE BY 5 P.M. (ET) ON THE DUE DATE.

NOTICE: We may convert your payment into an electronic debit. See Statement Disclosures link below for details, Billing Rights and other important information.

6709 LAH 1 7 23 150424 PAGE 1 of 3 1468 1200 A602 01EY6709



Account Number: [REDACTED] 2251		
Total Minimum Payment Due	Payment Due Date	New Balance
\$28.00	05/18/2015	\$2,721.25

Save a stamp, pay on-line. \$

5213331205972251

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312



Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013



Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.
Payments: Send payments to the address listed on the remittance portion of this statement or pay online.
Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993, Atlanta, GA 30353-0993 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

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

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

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

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

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address; (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965003, Orlando, FL 32896-5003.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965005, Orlando, FL 32896-5005. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

Your account is owned and serviced by Synchrony Bank.

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This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.



Get Cash Access

\$100

up to

with no ATM fees

at any Sam's Club® or Walmart® register with your Sam's Club® MasterCard®.*

*Cash access is a cash advance on your account available at Sam's Club-owned registers in Sam's Club locations and Walmart-owned registers in Walmart stores. Cash advances will be treated like purchases on your credit account. Cash can be taken in \$20 increments up to \$100 for Sam's Club MasterCard cardholders. No more than one cash advance may be obtained on your account each day. Subject to credit approval.

The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Promotional Purchase Summary

The applicable terms of your promotional purchases are below. DEFERRED INTEREST: To avoid paying Accrued Interest Charges on any DEFERRED INTEREST promotion(s), you must pay at least your minimum payment due, if any, each month and the entire applicable Current Balance by the Expiration Date. FIXED PAYMENT PLAN: Fixed equal payments and reduced interest rate will apply to promotional purchase until the Current Balance (which also includes related interest) is paid in full. For each promotional purchase, standard account terms will apply to any remaining balance after the Expiration Date. To make more than one payment, you can pay online at the online address stated above or you can mail in your payment to the address on the remit stub. This address is also available from our automated customer service system.

Purchase Date	Purchase Amount/Special Terms	Accrued Interest Charges	Current Balance	Expiration Date
11/20/2014	\$1,347.55/Deferred Interest/With Pay	\$88.04	\$459.58	06/24/2016

Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
03/24	03/27	85213332N015THRKM	WALMART 001255 LAURINBURG NC NL POLY INSTINCT PF, NL COPPERTNE NVL BRN, DUC D105 BLK, ZEISS 100 CT 8 CS, SM MOJAVE CAMO DEMO, CASH/CREDIT RECEIVED	\$200.34
03/28	03/28	55432862R00RH67SE	FANATICS NASCAR SUNRISE FL	\$80.03
03/28	03/28	15263092R07DGS755	RACING ELECTRONIC CONCORD NC	\$74.45
03/28	03/28	55308762RFXLYSTTQ	SHELL OIL 206422202QPS BENNETTSVILLE SC	\$28.30
03/28	03/28	55310202P61N2TDV9	STOCKCOR SOUVENIR SHOW FERNANDINA BE FL	\$58.30
04/10	04/10	85213333400XS6H16	ONLINE PAYMENT THANK YOU ALPHARETTA GA	(\$40.42)
04/13	04/13	85213333800XS6H12	ONLINE PAYMENT THANK YOU ALPHARETTA GA	(\$200.00)
04/14	04/14	051404838LYJPKXJ4	LINK2GOV SERVICE FEE FRANKLIN TN	\$44.25
04/14	04/14	051404839LYJRTQH8	US TREASURY TAX PAYM LANHAM MD	\$1,777.00
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
04/24	04/24		INTEREST CHARGE ON PURCHASES	\$0.00
04/24	04/24		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$0.00

2015 Totals Year-To-Date

Total Fees Charged in 2015	\$0.00
Total Interest Charged in 2015	\$0.00
Total Interest Paid in 2015	\$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	22.90% (v)	\$0.00	\$0.00
Cash Advances	N/A	25.90% (v)	\$0.00	\$0.00
Deferred Interest/With Pay	06/24/2016	22.90% (v)	\$678.49	\$0.00

(v) = variable rate

ELECTRONICALLY FILED - 2022 Apr 06 11:11 PM - MALLBRO COMMON FILES - CASH#2021CP340228

Cardholder News and Information

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 22.90%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

ELECTRONICALLY FILED - 2022 Apr 07 2:16 PM
MARLBOROUGH - COMMUNICATIONS - CASE#2021CP340228



Stock up for spring and summer

Sam's Club® has everything you need to stock up for your home and life needs, including:

- * Outdoor Furniture
- * Computers & Electronics
- * Grills & Smokers
- * And so much more!

Shop at **SamsClub.com**.

Use your Sam's Club® MasterCard® to earn cash back for the things you need and want.*

*See the "How to Earn Cash Back with Your Sam's Club® MasterCard® Reward Program" terms for details. Subject to credit approval.
The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Sam's Club® MasterCard®

MICHAEL HUDSON
Account Number: [REDACTED] 2251

Visit us at samsclub.com/credit
Member Service: 1-866-220-0228

Summary of Account Activity	
Previous Balance	\$2,721.25
- Payments	\$50.00
+ Purchases/Debits	\$576.38
+ Interest Charges	\$47.51
New Balance	\$3,295.14
Credit Limit	\$3,500.00
Available Credit	\$204.00
Cash Advance/Quick Cash Limit	\$700.00
Available Cash	\$204.00
Statement Closing Date	05/26/2015
Days in Billing Cycle	32

Payment Information		
New Balance		\$3,295.14
Total Minimum Payment Due		\$81.00
Payment Due Date		06/18/2015
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.00.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	16 years	\$8,922.00
\$131.00	3 years	\$4,724.00 (Savings \$4,198.00)
If you would like information about credit counseling services , call 1-877-302-8775.		

Promotion Expiration Notification

YOU HAVE A DEFERRED INTEREST PROMOTION(S) EXPIRING ON 06/24/16. YOU MUST PAY EACH DEFERRED INTEREST PROMOTIONAL BALANCE IN FULL BY ITS EXPIRATION DATE TO AVOID PAYING ACCRUED INTEREST CHARGES. PLEASE SEE THE PROMOTIONAL PURCHASE SUMMARY SECTION ON THIS STATEMENT FOR FURTHER DETAILS.

PAYMENT DUE BY 5 P.M. (ET) ON THE DUE DATE.

NOTICE: We may convert your payment into an electronic debit. See Statement Disclosures link below for details, Billing Rights and other important information.

6709 LAH 1 7 23 150526 PAGE 1 of 3 1468 1200 A602 01EY6709



Account Number: [REDACTED] 2251

Total Minimum Payment Due	Payment Due Date	New Balance
\$81.00	06/18/2015	\$3,295.14

Save a stamp, pay on-line.

\$

5213331205972251

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312



Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013



Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.
Payments: Send payments to the address listed on the remittance portion of this statement or pay online.
Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993, Atlanta, GA 30353-0993 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

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

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

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

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

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address; (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965003, Orlando, FL 32896-5003.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965005, Orlando, FL 32896-5005. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

Your account is owned and serviced by Synchrony Bank.

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This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.



LEAVE THE SHOPPING TO US

SAVE TIME WITH FREE CLUB PICKUP

1

Order online.
Shop ahead via mobile or PC.

- Access previous in-club orders from the past 12 months
- Create and save multiple lists
- See item availability as you order
- Get recommendations for new items

2

Know when it's ready.

Get a text or email when your order is ready for pickup

3

Check in at kiosk.

Check in and pay at the Club Pickup area—your order will be ready when you are

Save time by shopping at SamsClub.com/clubpickup

Visit SamsClub.com/clubpickup or your local Sam's Club® for additional information on Sam's Club Pickup. The Sam's Club® MasterCard® is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Cash Earned Summary

Previous Reward Balance	\$23.75
5% Earned on Gas	\$0.44
3% Earned on Dining & Travel	\$5.78
1% Earned on other purchases	\$3.75
=Reward Balance	\$33.72

Cash Back News



You have earned \$33.72

Use the Sam's Club MasterCard everywhere MasterCard is accepted and earn cash back for the things you already do.

Promotional Purchase Summary

The applicable terms of your promotional purchases are below. DEFERRED INTEREST: To avoid paying Accrued Interest Charges on any DEFERRED INTEREST promotion(s), you must pay at least your minimum payment due, if any, each month and the entire applicable Current Balance by the Expiration Date. FIXED PAYMENT PLAN: Fixed equal payments and reduced interest rate will apply to promotional purchase until the Current Balance (which also includes related interest) is paid in full. For each promotional purchase, standard account terms will apply to any remaining balance after the Expiration Date. To make more than one payment, you can pay online at the online address stated above or you can mail in your payment to the address on the remit stub. This address is also available from our automated customer service system.

Purchase Date	Purchase Amount/Special Terms	Accrued Interest Charges	Current Balance	Expiration Date
11/20/2014	\$1,347.55/Deferred Interest/With Pay	\$99.10	\$454.86	06/24/2016

Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
05/10	05/10	25415754300R7E0V1	MARATHON PETRO093237 BENNETTSVILLE SC	\$8.75
05/10	05/10	554328643001MH37D	TEXAS ROADHOUSE #2402 ABERDEEN NC	\$93.19
05/15	05/15	85213334900XS6H13	ONLINE PAYMENT THANK YOU ALPHARETTA GA	(\$50.00)
05/16	05/16	1526309493A0QRP7Z	RACING ELECTRONIC CONCORD NC	\$38.47
05/16	05/16	855003949S66GM9B8	T87 DALE EARNHARDT JR JACKSONVILLE FL	\$26.75
05/23	05/23	55421354G7BR9FJKT	YAMAHA KAWASAKI OF FLO FLORENCE SC	\$242.74
05/23	05/23	55432864G005NGBDJ	TEXAS ROADHOUSE #2402 ABERDEEN NC	\$99.24
05/23	05/23	05436844G004KX2S8	GAMESTOP #5560 ABERDEEN NC	\$67.24

FEES

TOTAL FEES FOR THIS PERIOD \$0.00

INTEREST CHARGED

05/26	05/26	INTEREST CHARGE ON PURCHASES	\$47.51
05/26	05/26	INTEREST CHARGE ON CASH ADVANCES	\$0.00

TOTAL INTEREST FOR THIS PERIOD \$47.51

2015 Totals Year-To-Date

Total Fees Charged in 2015	\$0.00
Total Interest Charged in 2015	\$47.51
Total Interest Paid in 2015	\$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	22.90% (v)	\$2,366.18	\$47.51
Cash Advances	N/A	25.90% (v)	\$0.00	\$0.00
Deferred Interest/With Pay	06/24/2016	22.90% (v)	\$551.20	\$0.00

(v) = variable rate

Cardholder News and Information

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 22.90%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.



LEAVE THE SHOPPING TO US

SAVE TIME WITH FREE CLUB PICKUP

1

Order online.
Shop ahead via mobile or PC.

- Access previous in-club orders from the past 12 months
- Create and save multiple lists
- See item availability as you order
- Get recommendations for new items

2

Know when it's ready.

Get a text or email when your order is ready for pickup

3

Check in at kiosk.

Check in and pay at the Club Pickup area—your order will be ready when you are

Save time by shopping at SamsClub.com/clubpickup

Visit SamsClub.com/clubpickup or your local Sam's Club® for additional information on Sam's Club Pickup. The Sam's Club® MasterCard® is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Sam's Club® MasterCard®

MICHAEL HUDSON

Account Number: [REDACTED] 2251

Visit us at samsclub.com/credit
Member Service: 1-866-220-0228

Summary of Account Activity	
Previous Balance	\$3,295.14
- Payments	\$99.89
+ Purchases/Debits	\$104.43
+ Interest Charges	\$54.65
New Balance	\$3,354.33
Credit Limit	\$3,500.00
Available Credit	\$145.00
Cash Advance/Quick Cash Limit	\$700.00
Available Cash	\$145.00
Statement Closing Date	06/25/2015
Days in Billing Cycle	30

Payment Information		
New Balance		\$3,354.33
Total Minimum Payment Due		\$89.00
Payment Due Date		07/18/2015
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.00.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	16 years	\$9,095.00
\$134.00	3 years	\$4,820.00 (Savings) \$4,275.00
If you would like information about credit counseling services , call 1-877-302-8775.		

Promotion Expiration Notification
YOU HAVE A DEFERRED INTEREST PROMOTION(S) EXPIRING ON 06/24/16. YOU MUST PAY EACH DEFERRED INTEREST PROMOTIONAL BALANCE IN FULL BY ITS EXPIRATION DATE TO AVOID PAYING ACCRUED INTEREST CHARGES. PLEASE SEE THE PROMOTIONAL PURCHASE SUMMARY SECTION ON THIS STATEMENT FOR FURTHER DETAILS.

PAYMENT DUE BY 5 P.M. (ET) ON THE DUE DATE.

NOTICE: We may convert your payment into an electronic debit. See Statement Disclosures link below for details, Billing Rights and other important information.

6709 LAH 1 7 23 150625 PAGE 1 of 3 1468 1200 A602 01EY6709



Account Number: [REDACTED] 2251

Total Minimum Payment Due	Payment Due Date	New Balance
\$89.00	07/18/2015	\$3,354.33

Save a stamp, pay on-line.

\$ [] [] [] [] [] [] [] []

5213331205972251

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312



Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013



Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.

Payments: Send payments to the address listed on the remittance portion of this statement or pay online.

Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993, Atlanta, GA 30353-0993 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

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

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

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

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

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address; (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965003, Orlando, FL 32896-5003.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965005, Orlando, FL 32896-5005. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

Your account is owned and serviced by Synchrony Bank.

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This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

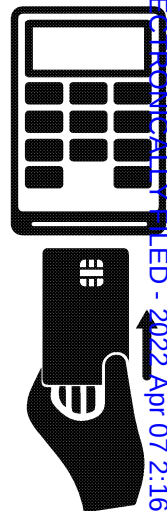
By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.



When you use your Sam's Club® MasterCard® at Sam's Club®, enhanced security is easy as 1-2-3:

- 1. Insert** your Sam's Club MasterCard into the slot on the bottom of the pin pad until you feel it click.
- 2. Leave** your Sam's Club MasterCard in the slot on the bottom of the pin pad.
- 3. Remove** your Sam's Club MasterCard when prompted.

The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.



ELECTRONICALLY SIGNED - 2022 Apr 07 2:16 PM - MARLBORO - COMMON PLEAS - CASE#2023-00028

Cash Earned Summary

Previous Reward Balance	\$33.72
5% Earned on Gas	\$5.22
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$0.00
=Reward Balance	\$38.94

Cash Back News



You have earned \$38.94

Use the Sam's Club MasterCard everywhere MasterCard is accepted and earn cash back for the things you already do.

Promotional Purchase Summary

The applicable terms of your promotional purchases are below. DEFERRED INTEREST: To avoid paying Accrued Interest Charges on any DEFERRED INTEREST promotion(s), you must pay at least your minimum payment due, if any, each month and the entire applicable Current Balance by the Expiration Date. FIXED PAYMENT PLAN: Fixed equal payments and reduced interest rate will apply to promotional purchase until the Current Balance (which also includes related interest) is paid in full. For each promotional purchase, standard account terms will apply to any remaining balance after the Expiration Date. To make more than one payment, you can pay online at the online address stated above or you can mail in your payment to the address on the remit stub. This address is also available from our automated customer service system.

Purchase Date	Purchase Amount/Special Terms	Accrued Interest Charges	Current Balance	Expiration Date
11/20/2014	\$1,347.55/Deferred Interest/With Pay	\$109.52	\$443.68	06/24/2015

Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
05/30	05/30	25415754N023WDJHR	MARATHON PETRO102145 WHITEVILLE NC	\$10.25
05/30	05/30	55308764PFY2TQ5PQ	SHELL OIL 575279768QPS MC COLL SC	\$9.40
05/30	05/30	05486804PB01M6YMJ	EXXONMOBIL 42283911 HUBERT NC	\$16.50
05/31	05/31	05410194RQP3SZAD9	WILCO TO 184 00001842 PLYMOUTH NC	\$17.50
05/31	05/31	55308764RFXEAS5WW5	SHELL OIL 910022309QPS SELMA NC	\$17.85
05/31	05/31	55308764RFY105B6Z	SHELL OIL 575279768QPS MC COLL SC	\$13.25
06/12	06/12	85213335300XS6H10	ONLINE PAYMENT THANK YOU ALPHARETTA GA	(\$99.89)
06/21	06/21	05140485DLM8HADRJ	NICK'S PIC KWIK MCCOLL SC	\$9.43
06/21	06/21	55541865D03VQRRYJ	QUIK CHEK #6 Q39 ROCKINGHAM NC	\$10.25
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
06/25	06/25		INTEREST CHARGE ON PURCHASES	\$54.65
06/25	06/25		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$54.65

2015 Totals Year-To-Date

Total Fees Charged in 2015	\$0.00
Total Interest Charged in 2015	\$102.16
Total Interest Paid in 2015	\$47.51

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	22.90% (v)	\$2,903.22	\$54.65
Cash Advances	N/A	25.90% (v)	\$0.00	\$0.00
Deferred Interest/With Pay	06/24/2016	22.90% (v)	\$553.78	\$0.00

(v) = variable rate

Cardholder News and Information

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12,18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 22.90%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.



Fuel up. Go farther.

Earn
5%
cash back* on gas

A black silhouette of a gas pump nozzle and its handle, positioned to the right of the text.

both in and out of Sam's Club® with your Sam's Club® MasterCard®

*See your "How to Earn Cash Back with your Sam's Club MasterCard" reward program terms and conditions for details and fuel exclusions. The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Sam's Club® MasterCard®

MICHAEL HUDSON

Account Number: [REDACTED] 2251

Visit us at samsclub.com/credit
Member Service: 1-866-220-0254

Summary of Account Activity	
Previous Balance	\$3,354.33
- Payments	\$150.00
+ Purchases/Debits	\$90.00
+ Interest Charges	\$57.21
New Balance	\$3,351.54
Credit Limit	\$3,500.00
Available Credit	\$128.00
Cash Advance/Quick Cash Limit	\$700.00
Available Cash	\$128.00
Statement Closing Date	07/26/2015
Days in Billing Cycle	31

Payment Information		
New Balance		\$3,351.54
Total Minimum Payment Due		\$91.00
Payment Due Date		08/18/2015
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.00.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	16 years	\$9,084.00
\$134.00	3 years	\$4,831.00 (Savings \$4,253.00)

Promotion Expiration Notification

YOU HAVE A DEFERRED INTEREST PROMOTION(S) EXPIRING ON 06/24/16. YOU MUST PAY EACH DEFERRED INTEREST PROMOTIONAL BALANCE IN FULL BY ITS EXPIRATION DATE TO AVOID PAYING ACCRUED INTEREST CHARGES. PLEASE SEE THE PROMOTIONAL PURCHASE SUMMARY SECTION ON THIS STATEMENT FOR FURTHER DETAILS.

~~PAYMENT DUE BY 5 P.M. (ET) ON THE DUE DATE.~~

NOTICE: We may convert your payment into an electronic debit. See [Statement Disclosures](#) link below for details, Billing Rights and other important information.

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PAGE 1 of 5

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Account Number: [REDACTED] 2251

Total Minimum Payment Due	Payment Due Date	New Balance
\$91.00	08/18/2015	\$3,351.54

Save a stamp, pay on-line.

\$

5213331205972251

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312



Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013



ELECTRONICALLY FILED - 2022 Apr 07 2:16 PM - MARLBORO COMMON PEAS - CASE#2021CPB400228

Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.

Payments: Send payments to the address listed on the remittance portion of this statement or pay online.

Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993, Atlanta, GA 30353-0993 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.

• **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

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

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (**Note:** Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)

2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.

3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

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

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address; (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965003, Orlando, FL 32896-5003.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965005, Orlando, FL 32896-5005. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

Your account is owned and serviced by Synchrony Bank.

O1EY6709 - 1 - 03/10/14

This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.



LEAVE THE SHOPPING TO US

SAVE TIME WITH FREE CLUB PICKUP

1

Order online.
Shop ahead via
mobile or PC.

- Access previous in-club orders from the past 12 months
- Create and save multiple lists
- See item availability as you order
- Get recommendations for new items

2

Know when it's ready.

Get a text or email when your order is ready for pickup

3

Check in at kiosk.

Check in and pay at the Club Pickup area—your order will be ready when you are

Save time by shopping at SamsClub.com/clubpickup

Visit SamsClub.com/clubpickup or your local Sam's Club® for additional information on Sam's Club Pickup. The Sam's Club® MasterCard® is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Cash Earned Summary

Previous Reward Balance	\$38.94
5% Earned on Gas	\$4.50
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$0.00
=Reward Balance	\$43.44

Cash Back News



You have earned \$43.44

Use the Sam's Club MasterCard everywhere MasterCard is accepted and earn cash back for the things you already do.

Promotional Purchase Summary

The applicable terms of your promotional purchases are below. DEFERRED INTEREST: To avoid paying Accrued Interest Charges on any DEFERRED INTEREST promotion(s), you must pay at least your minimum payment due, if any, each month and the entire applicable Current Balance by the Expiration Date. FIXED PAYMENT PLAN: Fixed equal payments and reduced interest rate will apply to promotional purchase until the Current Balance (which also includes related interest) is paid in full. For each promotional purchase, standard account terms will apply to any remaining balance after the Expiration Date. To make more than one payment, you can pay online at the online address stated above or you can mail in your payment to the address on the remit stub. This address is also available from our automated customer service system.

Purchase Date	Purchase Amount/Special Terms	Accrued Interest Charges	Current Balance	Expiration Date
11/20/2014	\$1,347.55/Deferred Interest/With Pay	\$120.25	\$431.91	06/24/2015

Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
07/05	07/05	55308765VFY1YLT91	SHELL OIL 575279768QPS MC COLL SC	\$50.00
07/10	07/10	85213336100XS6H14	ONLINE PAYMENT THANK YOU ALPHARETTA GA	(\$50.00)
07/11	07/11	553087661FY3SPL6R	SHELL OIL 575279768QPS MC COLL SC	\$40.00
07/17	07/17	85213336600XS6H0Z	ONLINE PAYMENT THANK YOU ALPHARETTA GA	(\$100.00)
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
07/26	07/26		INTEREST CHARGE ON PURCHASES	\$57.21
07/26	07/26		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$57.21

2015 Totals Year-To-Date

Total Fees Charged in 2015	\$0.00
Total Interest Charged in 2015	\$159.37
Total Interest Paid in 2015	\$102.16

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	22.90% (v)	\$2,941.24	\$57.21
Cash Advances	N/A	25.90% (v)	\$0.00	\$0.00
Deferred Interest/With Pay	06/24/2016	22.90% (v)	\$551.94	\$0.00
(v) = variable rate				

Cardholder News and Information

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 22.90%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

(Continued on next page)

Cardholder News and Information (Continued)

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

Get \$20 off your next hotel booking*

When you sign up to receive Sam's Club weekly travel deal emails at SamsClub.com/travelsave20

Deadline to register and receive \$20 promo discount code is December 31, 2015. The price of a qualifying hotel booking must be at least \$250.

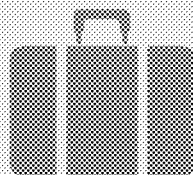


Last-minute summer deals are in!

Save on select hotels, cruises, car rentals, activities, tours and attractions, plus over 25,000 vacation homes, villas and cabins

View more deals at SamsClub.com/travelsave20 or call 1-855-680-6663

Use your Sam's Club®
MasterCard® to earn
cash back† when
booking your travel.



Earn 3%
cash back†
on travel



Synchrony Bank does not provide, endorse, recommend, warrant or take responsibility for the items and services offered or for any resulting order fulfillment or customer service.

*When you register to receive the \$20 off offer, you will receive an email with a promo code and redemption instructions for this offer from Sam's Club Travel. The price of the qualifying hotel booking must be at least \$250. Limit one (1) offer discount per member account and per qualifying hotel booking. This offer is valid only for Sam's Club members and must be redeemed by 11:59 P.M. (Eastern Time) within 90 days from date you receive your promo code by email. This offer is valid for U.S. and Puerto Rico Sam's Club members only and may not be used with other offers or promotions. Offer cannot be applied against taxes, supplier-charged fees, cancellation or change penalties, administrative fees or other miscellaneous charges, which are the sole responsibility of the customer. This offer will be deemed fully used once a qualifying hotel booking has been made and may not be reused or refunded. In the event the booking is changed or canceled, the offer will not apply to the changed travel schedule, nor will it be reissued. Offer has no cash value. Offer cannot be transferred or used on past purchases. Deadline to register and receive \$20 promo discount code is December 31, 2015.

†See your "How to Earn Cash Back with your Sam's Club MasterCard" Reward Program terms and conditions for details. Subject to credit approval. The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.



Fuel up. Go farther.

Earn
5%
cash back* on gas



both in and out of Sam's Club® with your Sam's Club® MasterCard®

At most U.S. and Puerto Rico gas stations and on gas at Sam's Club® (on first \$6,000 per year in purchases, then 1% on purchases after).

*See your "How to Earn Cash Back with your Sam's Club MasterCard" reward program terms and conditions for details and fuel exclusions. The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Sam's Club® MasterCard®

MICHAEL HUDSON

Account Number: 2251

Visit us at samsclub.com/credit
Member Service: 1-866-220-0228

Summary of Account Activity

Previous Balance	\$3,351.54
- Payments	\$100.00
+ Purchases/Debits	\$45.75
+ Interest Charges	\$57.28
New Balance	\$3,354.57
Credit Limit	\$3,500.00
Available Credit	\$145.00
Cash Advance/Quick Cash Limit	\$700.00
Available Cash	\$145.00
Statement Closing Date	08/26/2015
Days in Billing Cycle	31

Payment Information

New Balance	\$3,354.57
Total Minimum Payment Due	\$91.00
Payment Due Date	09/18/2015

Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$35.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	16 years	\$9,100.00
\$135.00	3 years	\$4,851.00 (Savings \$4,249.00)

If you would like information about **credit counseling services**, call 1-877-302-8775.

Promotion Expiration Notification

YOU HAVE A DEFERRED INTEREST PROMOTION(S) EXPIRING ON 06/24/16. YOU MUST PAY EACH DEFERRED INTEREST PROMOTIONAL BALANCE IN FULL BY ITS EXPIRATION DATE TO AVOID PAYING ACCRUED INTEREST CHARGES. PLEASE SEE THE PROMOTIONAL PURCHASE SUMMARY SECTION ON THIS STATEMENT FOR FURTHER DETAILS.

Cash Earned Summary

Previous Reward Balance	\$43.44
5% Earned on Gas	\$2.29
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$0.00
=Reward Balance	\$45.73

Cash Back News



You have earned \$45.73

Use the Sam's Club MasterCard everywhere MasterCard is accepted and earn cash back for the things you already do.

PAYMENT DUE BY 5 P.M. (ET) ON THE DUE DATE.

NOTICE: We may convert your payment into an electronic debit. See Statement Disclosures link below for details, Billing Rights and other important information.

6709 LAH 1 7 23 150826 PAGE 1 of 5 1468 1200 A602 01EY6709



Account Number: 2251

Total Minimum Payment Due	Payment Due Date	New Balance
\$91.00	09/18/2015	\$3,354.57

Save a stamp, pay on-line.

\$

5213331205972251

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312



Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013

ELECTRONICALLY FILED - 2022 Apr 07 2:13 PM - CARLBORG-COMMONWEALTHS - CASE#20221CPB340228

Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.

Payments: Send payments to the address listed on the remittance portion of this statement or pay online.

Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993, Atlanta, GA 30353-0993 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

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

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

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

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

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address; (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965003, Orlando, FL 32896-5003.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965005, Orlando, FL 32896-5005. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

Your account is owned and serviced by Synchrony Bank.

O1EY6709 - 1 - 03/10/14

This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.



Back to school Back to saving

Turn your Back to School purchases into **cash back*** when you use your Sam's Club® MasterCard® to purchase all your school supplies, electronics, storage solutions and more, everywhere MasterCard® is accepted.

*Subject to credit approval. Exclusions, limitations and restrictions apply. Visit the Member Services Desk or SamsClub.com/credit for details. Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.



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Promotional Purchase Summary

The applicable terms of your promotional purchases are below. **DEFERRED INTEREST:** To avoid paying Accrued Interest Charges on any DEFERRED INTEREST promotion(s), you must pay at least your minimum payment due, if any, each month and the entire applicable Current Balance by the Expiration Date. **FIXED PAYMENT PLAN:** Fixed equal payments and reduced interest rate will apply to promotional purchase until the Current Balance (which also includes related interest) is paid in full. For each promotional purchase, standard account terms will apply to any remaining balance after the Expiration Date. To make more than one payment, you can pay online at the online address stated above or you can mail in your payment to the address on the remit stub. This address is also available from our automated customer service system.

Purchase Date	Purchase Amount/Special Terms	Accrued Interest Charges	Current Balance	Expiration Date
11/20/2014	\$1,347.55/Deferred Interest/With Pay	\$130.99	\$420.19	06/24/2016

Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
07/26	07/27	05410196GQP32RGE0	WILCO 938 00009381 LATTA SC	\$20.75
08/10	08/10	55308766ZFYAHA3LV	SHELL OIL 57544881709 DARLINGTON SC	\$20.00
08/14	08/14	85213337200XS6H15	ONLINE PAYMENT THANK YOU ALPHARETTA GA	(\$100.00)
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
08/26	08/26		INTEREST CHARGE ON PURCHASES	\$57.28
08/26	08/26		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$57.28

2015 Totals Year-To-Date

Total Fees Charged in 2015	\$0.00
Total Interest Charged in 2015	\$216.65
Total Interest Paid in 2015	\$159.37

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	22.90% (v)	\$2,944.82	\$57.28
Cash Advances	N/A	25.90% (v)	\$0.00	\$0.00
Deferred Interest/With Pay	06/24/2016	22.90% (v)	\$552.44	\$0.00

(v) = variable rate

Cardholder News and Information

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 22.90%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

DINE OUT AND HELP FUND CANCER RESEARCH.



When you use your Sam's Club® MasterCard® to dine out you can earn **3% cash back*** while helping a worthy cause.**



TOGETHER, WE CAN
RAISE UP TO \$4,000,000
FOR STAND UP TO CANCER®



PRICELESS®
causes



From July 13, 2015 through September 15, 2015,
when you spend **\$10 or more** on your
Sam's Club MasterCard to pay for a meal,
**MasterCard® will donate up to \$4 million to
Stand Up To Cancer - one precious cent at a time.****

Learn more at priceless.com/causes

Stand Up To Cancer is a program of the Entertainment Industry Foundation (EIF), a 501(c)(3) tax-exempt organization and meets all 20 BBB Charity Standards.

Stand Up To Cancer and Stand Up To Cancer Brand Marks are registered trademarks of EIF.

MasterCard, the MasterCard Brand Mark and Priceless are registered trademarks of MasterCard International Incorporated. Priceless Causes™ is a trademark of MasterCard International Incorporated.

© 2015 MasterCard.

*See the "How to Earn Cash Back with Your Sam's Club® MasterCard® Reward Program" terms for details.

**One cent donation applies to qualifying restaurant purchases made with a U.S. MasterCard. Promotion ends on Sept. 15, 2015 or at our \$4 million goal, whichever comes first. PIN and International transactions ineligible.

Synchrony Bank does not endorse, recommend, warrant or take responsibility for the products offered or for resulting order fulfillment or customer service.

The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.



LEAVE THE SHOPPING TO US

SAVE TIME WITH FREE CLUB PICKUP

1

Order online.
Shop ahead via mobile or PC.

- Access previous in-club orders from the past 12 months
- Create and save multiple lists
- See item availability as you order
- Get recommendations for new items

2

Know when it's ready.

Get a text or email when your order is ready for pickup

3

Check in at kiosk.

Check in and pay at the Club Pickup area—your order will be ready when you are

Save time by shopping at SamsClub.com/clubpickup

Visit SamsClub.com/clubpickup or your local Sam's Club® for additional information on Sam's Club Pickup. The Sam's Club® MasterCard® is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Sam's Club® MasterCard®

MICHAEL HUDSON
Account Number: [REDACTED]

2251

Visit us at samsclub.com/credit
Member Service: 1-866-220-0228

Summary of Account Activity	
Previous Balance	\$3,354.57
- Payments	\$91.00
+ Purchases/Debits	\$15.25
+ Interest Charges	\$55.40
New Balance	\$3,334.22
Credit Limit	\$3,500.00
Available Credit	\$165.00
Cash Advance/Quick Cash Limit	\$700.00
Available Cash	\$165.00
Statement Closing Date	09/25/2015
Days in Billing Cycle	30

Payment Information		
New Balance		\$3,334.22
Total Minimum Payment Due		\$89.00
Payment Due Date		10/18/2015
Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$35.00.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	16 years	\$9,056.00
\$134.00	3 years	\$4,837.00 (Savings) \$4,219.00
If you would like information about credit counseling services , call 1-877-302-8775.		

Promotion Expiration Notification

YOU HAVE A DEFERRED INTEREST PROMOTION(S) EXPIRING ON 06/24/16. YOU MUST PAY EACH DEFERRED INTEREST PROMOTIONAL BALANCE IN FULL BY ITS EXPIRATION DATE TO AVOID PAYING ACCRUED INTEREST CHARGES. PLEASE SEE THE PROMOTIONAL PURCHASE SUMMARY SECTION ON THIS STATEMENT FOR FURTHER DETAILS.

Cash Earned Summary

Previous Reward Balance	\$45.73
5% Earned on Gas	\$0.76
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$0.00
=Reward Balance	\$46.49

Cash Back News



You have earned \$46.49

Use the Sam's Club MasterCard everywhere MasterCard is accepted and earn cash back for the things you already do.

PAYMENT DUE BY 5 P.M. (ET) ON THE DUE DATE.

NOTICE: We may convert your payment into an electronic debit. See Statement Disclosures link below for details, Billing Rights and other important information.

6709 LAH 1 7 23 150925 PAGE 1 of 3 1468 1200 A602 01EY6709



Account Number: [REDACTED] 2251

Total Minimum Payment Due	Payment Due Date	New Balance
\$89.00	10/18/2015	\$3,334.22

Save a stamp, pay on-line.

\$ [] [] [] [] [] [] [] []

5213331205972251

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312



Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013

RECEIVED ELECTRONICALLY FILED - 2022 Apr 07 2:13 PM - CARLBOG - COMMON PLEAS - CASE#20221CPB340228

Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.

Payments: Send payments to the address listed on the remittance portion of this statement or pay online.

Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993, Atlanta, GA 30353-0993 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

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

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

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

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

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address; (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965003, Orlando, FL 32896-5003.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965005, Orlando, FL 32896-5005. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

Your account is owned and serviced by Synchrony Bank.

O1EY6709 - 1 - 03/10/14

This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

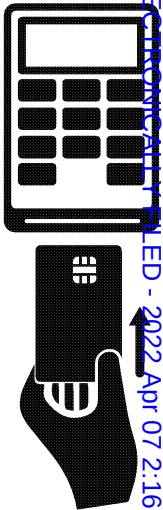
☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.



When you use your Sam's Club® MasterCard® at Sam's Club®, enhanced security is easy as 1-2-3:

- 1. **Insert** your Sam's Club MasterCard into the slot on the bottom of the pin pad until you feel it click.
- 2. **Leave** your Sam's Club MasterCard in the slot on the bottom of the pin pad.
- 3. **Remove** your Sam's Club MasterCard when prompted.



The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Promotional Purchase Summary

The applicable terms of your promotional purchases are below. DEFERRED INTEREST: To avoid paying Accrued Interest Charges on any DEFERRED INTEREST promotion(s), you must pay at least your minimum payment due, if any, each month and the entire applicable Current Balance by the Expiration Date. FIXED PAYMENT PLAN: Fixed equal payments and reduced interest rate will apply to promotional purchase until the Current Balance (which also includes related interest) is paid in full. For each promotional purchase, standard account terms will apply to any remaining balance after the Expiration Date. To make more than one payment, you can pay online at the online address stated above or you can mail in your payment to the address on the remit stub. This address is also available from our automated customer service system.

Purchase Date	Purchase Amount/Special Terms	Accrued Interest Charges	Current Balance	Expiration Date
11/20/2014	\$1,347.55/Deferred Interest/With Pay	\$141.40	\$408.80	06/24/2016

Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
09/18	09/18	85213338500XS6H11	ONLINE PAYMENT THANK YOU ALPHARETTA GA	(\$911.00)
09/20	09/20	553087688FY1QGT8W	SHELL OIL 575279768QPS MC COLL SC	\$125.25
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
09/25	09/25		INTEREST CHARGE ON PURCHASES	\$55.40
09/25	09/25		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$55.40

2015 Totals Year-To-Date	
Total Fees Charged in 2015	\$0.00
Total Interest Charged in 2015	\$272.05
Total Interest Paid in 2015	\$216.65

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	22.90% (v)	\$2,943.00	\$55.40
Cash Advances	N/A	25.90% (v)	\$0.00	\$0.00
Deferred Interest/With Pay	06/24/2016	22.90% (v)	\$553.17	\$0.00

(v) = variable rate

Cardholder News and Information

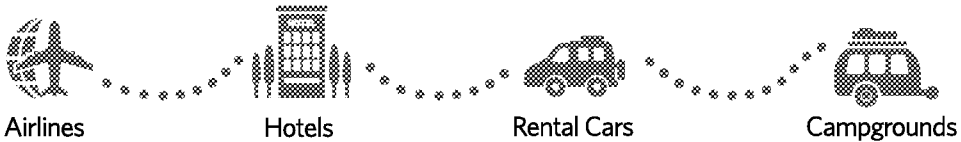
Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12,18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 22.90%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.



Earn 3% cash back on travel^{*}

with your Sam's Club® MasterCard®.



^{*}See the "How to Earn Cash Back with Your Sam's Club MasterCard Reward Program" terms for details. The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Sam's Club® MasterCard®

MICHAEL HUDSON

Account Number: [REDACTED] 2251

Visit us at samsclub.com/credit
Member Service: 1-866-220-0228

Summary of Account Activity	
Previous Balance	\$3,334.22
- Payments	\$90.00
+ Interest Charges	\$56.99
New Balance	\$3,301.21
Credit Limit	\$3,500.00
Available Credit	\$198.00
Cash Advance/Quick Cash Limit	\$700.00
Available Cash	\$198.00
Statement Closing Date	10/26/2015
Days in Billing Cycle	31

Payment Information		
New Balance	\$3,301.21	
Total Minimum Payment Due	\$90.00	
Payment Due Date	11/18/2015	
Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$35.00.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	16 years	\$8,966.00
\$133.00	3 years	\$4,806.00 (Savings \$4,160.00)
If you would like information about credit counseling services , call 1-877-302-8775.		

Promotion Expiration Notification
YOU HAVE A DEFERRED INTEREST PROMOTION(S) EXPIRING ON 06/24/16. YOU MUST PAY EACH DEFERRED INTEREST PROMOTIONAL BALANCE IN FULL BY ITS EXPIRATION DATE TO AVOID PAYING ACCRUED INTEREST CHARGES. PLEASE SEE THE PROMOTIONAL PURCHASE SUMMARY SECTION ON THIS STATEMENT FOR FURTHER DETAILS.

Cash Earned Summary	
Previous Reward Balance	\$46.49
5% Earned on Gas	\$0.00
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$0.00
=Reward Balance	\$46.49

Cash Back News
You have earned \$46.49
Use the Sam's Club MasterCard everywhere MasterCard is accepted and earn cash back for the things you already do.

PAYMENT DUE BY 5 P.M. (ET) ON THE DUE DATE.

NOTICE: We may convert your payment into an electronic debit. See Statement Disclosures link below for details, Billing Rights and other important information.

6709 LAH 1 7 23 151026 PAGE 1 of 3 1468 1200 A602 01EY6709



Account Number: [REDACTED] 2251

Total Minimum Payment Due	Payment Due Date	New Balance
\$90.00	11/18/2015	\$3,301.21

Save a stamp, pay on-line.



5213331205972251

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312



Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013



ELECTRONICALLY FILED - 2022 Apr 07 2:46 PM
MARLBOROUGH COMMONWEALTHS
CASE#2021CPB340228

Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.

Payments: Send payments to the address listed on the remittance portion of this statement or pay online.

Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993, Atlanta, GA 30353-0993 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.

• **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

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

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (**Note:** Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)

2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.

3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

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

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address; (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965003, Orlando, FL 32896-5003.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965005, Orlando, FL 32896-5005. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

Your account is owned and serviced by Synchrony Bank.

O1EY6709 - 1 - 03/10/14

This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

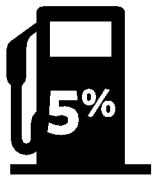
☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.



Maximize Your Membership!

Earn cash back* with your Sam's Club® MasterCard®.



**cash back
on gas** at
gas stations
worldwide**

(on first \$6,000 per year
in purchases, then 1%)



**cash back*
on dining
and travel**



**cash back
on other
purchases**

*See the "How to Earn Cash Back with Your Sam's Club MasterCard Reward Program" terms for details. The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

**Except for gas at Costco, BJ's, HEB, Kroger, Meijer's, and Publix (where you earn 1% cash back).

Promotional Purchase Summary

The applicable terms of your promotional purchases are below. **DEFERRED INTEREST:** To avoid paying Accrued Interest Charges on any DEFERRED INTEREST promotion(s), you must pay at least your minimum payment due, if any, each month and the entire applicable Current Balance by the Expiration Date. **FIXED PAYMENT PLAN:** Fixed equal payments and reduced interest rate will apply to promotional purchase until the Current Balance (which also includes related interest) is paid in full. For each promotional purchase, standard account terms will apply to any remaining balance after the Expiration Date. To make more than one payment, you can pay online at the online address stated above or you can mail in your payment to the address on the remit stub. This address is also available from our automated customer service system.

Purchase Date	Purchase Amount/Special Terms	Accrued Interest Charges	Current Balance	Expiration Date
11/20/2014	\$1,347.55/Deferred Interest/With Pay	\$152.14	\$397.89	06/24/2016

Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
10/18	10/18	85213339300XS6H15	ONLINE PAYMENT THANK YOU ALPHARETTA GA	(\$90.00)
			FEES	
			TOTAL FEES FOR THIS PERIOD	\$0.00
			INTEREST CHARGED	
10/26	10/26		INTEREST CHARGE ON PURCHASES	\$56.99
10/26	10/26		INTEREST CHARGE ON CASH ADVANCES	\$0.00
			TOTAL INTEREST FOR THIS PERIOD	\$56.99

2015 Totals Year-To-Date

Total Fees Charged in 2015	\$0.00
Total Interest Charged in 2015	\$329.04
Total Interest Paid in 2015	\$272.05

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	22.90% (v)	\$2,930.09	\$56.99
Cash Advances	N/A	25.90% (v)	\$0.00	\$0.00
Deferred Interest/With Pay	06/24/2016	22.90% (v)	\$552.22	\$0.00

(v) = variable rate

Cardholder News and Information

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 22.90%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

ELECTRONICALLY FILED - 2022 Apr 07 2:16 PM - MABLE PRO - COMMON PLEAS - CAS#2021CP340029



You've earned a credit line increase.

Enjoy extra buying power and earn cash back* on purchases everywhere that MasterCard® is accepted worldwide.



See your new credit line below in the "Summary of Account Activity" section under "Credit Limit."

*Subject to credit approval. See your "How to Earn Cash Back with your Sam's Club MasterCard" reward program terms and conditions for details. The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Sam's Club® MasterCard®

MICHAEL HUDSON

Account Number: [REDACTED] 2251

Visit us at samsclub.com/credit
Member Service: 1-866-220-0228

Summary of Account Activity

Previous Balance	\$3,301.21
- Payments	\$100.00
+ Interest Charges	\$54.70
New Balance	\$3,255.91
Credit Limit	\$4,500.00
Available Credit	\$1,244.00
Cash Advance/Quick Cash Limit	\$900.00
Available Cash	\$900.00
Statement Closing Date	11/25/2015
Days in Billing Cycle	30

Payment Information

New Balance	\$3,255.91
Total Minimum Payment Due	\$88.00
Payment Due Date	12/18/2015

Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$35.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	16 years	\$8,853.00
\$132.00	3 years	\$4,757.00 (Savings) \$4,096.00

If you would like information about **credit counseling services**, call 1-877-302-8775.

Promotion Expiration Notification

YOU HAVE A DEFERRED INTEREST PROMOTION(S) EXPIRING ON 06/24/16. YOU MUST PAY EACH DEFERRED INTEREST PROMOTIONAL BALANCE IN FULL BY ITS EXPIRATION DATE TO AVOID PAYING ACCRUED INTEREST CHARGES. PLEASE SEE THE PROMOTIONAL PURCHASE SUMMARY SECTION ON THIS STATEMENT FOR FURTHER DETAILS.

Cash Earned Summary

Previous Reward Balance	\$46.49
5% Earned on Gas	\$0.00
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$0.00
=Reward Balance	\$46.49

Cash Back News



You have earned \$46.49

Use the Sam's Club MasterCard everywhere MasterCard is accepted and earn cash back for the things you already do.

PAYMENT DUE BY 5 P.M. (ET) ON THE DUE DATE.

NOTICE: We may convert your payment into an electronic debit. See Statement Disclosures link below for details, Billing Rights and other important information.

6709 LAH

1 7 23 151125

PAGE 1 of 3

1468 1200 A602 01EY6709



Account Number: [REDACTED] 2251

Total Minimum Payment Due	Payment Due Date	New Balance
\$88.00	12/18/2015	\$3,255.91

Save a stamp, pay on-line.

\$ [] [] [] [] [] [] [] []

5213331205972251

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312



Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013

Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.

Payments: Send payments to the address listed on the remittance portion of this statement or pay online.

Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993, Atlanta, GA 30353-0993 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

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

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

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

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

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address; (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965003, Orlando, FL 32896-5003.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965005, Orlando, FL 32896-5005. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

Your account is owned and serviced by Synchrony Bank.

O1EY6709 - 1 - 03/10/14

This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

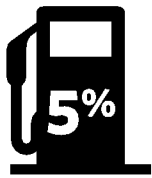
☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.



Maximize Your Membership!

Earn cash back* with your Sam's Club® MasterCard®.



**cash back
on gas** at
gas stations
worldwide**

(on first \$6,000 per year
in purchases, then 1%)



**cash back*
on dining
and travel**



**cash back
on other
purchases**

*See the "How to Earn Cash Back with Your Sam's Club MasterCard Reward Program" terms for details. The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

**Except for gas at Costco, BJ's, HEB, Kroger, Meijer's, and Publix (where you earn 1% cash back).

Promotional Purchase Summary

The applicable terms of your promotional purchases are below. DEFERRED INTEREST: To avoid paying Accrued Interest Charges on any DEFERRED INTEREST promotion(s), you must pay at least your minimum payment due, if any, each month and the entire applicable Current Balance by the Expiration Date. FIXED PAYMENT PLAN: Fixed equal payments and reduced interest rate will apply to promotional purchase until the Current Balance (which also includes related interest) is paid in full. For each promotional purchase, standard account terms will apply to any remaining balance after the Expiration Date. To make more than one payment, you can pay online at the online address stated above or you can mail in your payment to the address on the remit stub. This address is also available from our automated customer service system.

Purchase Date	Purchase Amount/Special Terms	Accrued Interest Charges	Current Balance	Expiration Date
11/20/2014	\$1,347.55/Deferred Interest/With Pay	\$162.53	\$387.05	06/24/2016

Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
11/18	11/18	8521333A200XS6H0Y	ONLINE PAYMENT THANK YOU ALPHARETTA GA	(100.00)
			FEES	
			TOTAL FEES FOR THIS PERIOD	\$0.00
			INTEREST CHARGED	
11/25	11/25		INTEREST CHARGE ON PURCHASES	\$54.70
11/25	11/25		INTEREST CHARGE ON CASH ADVANCES	\$0.00
			TOTAL INTEREST FOR THIS PERIOD	\$54.70

2015 Totals Year-To-Date

Total Fees Charged in 2015	\$0.00
Total Interest Charged in 2015	\$383.74
Total Interest Paid in 2015	\$329.04

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	22.90% (v)	\$2,906.05	\$54.70
Cash Advances	N/A	25.90% (v)	\$0.00	\$0.00
Deferred Interest/With Pay	06/24/2016	22.90% (v)	\$552.16	\$0.00

(v) = variable rate

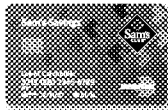
Cardholder News and Information

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 22.90%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

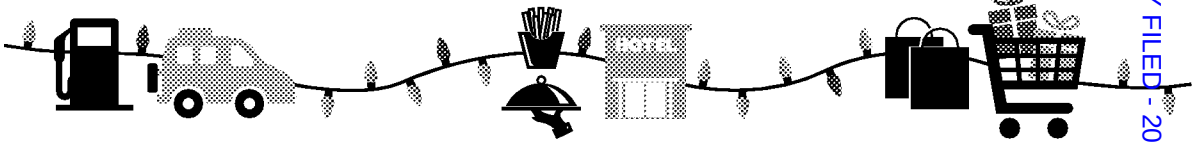
Congratulations! As a valued Member, we would like to thank you by increasing your credit line. Take advantage of your increased purchasing power today.

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

ELECTRONICALLY FILED - 2022 Apr 07 2:16 PM - MALBRO - COMMON PLEAS - CAS#2021CP340029



Earn cash back* this holiday season



5% cash back on gas
at thousands of gas stations
(on first \$6,000 per year in purchases, then 1%)

3% cash back
on travel and dining

1% cash back
on other purchases

*See your "How to Earn Cash Back with your Sam's Club® MasterCard®" reward program terms and conditions for details. Subject to credit approval. The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Sam's Club® MasterCard®

MICHAEL HUDSON

Account Number: [REDACTED] 2251

Visit us at samsclub.com/credit
Member Service: 1-866-220-0228

Summary of Account Activity	
Previous Balance	\$3,255.91
- Payments	\$135.00
+ Interest Charges	\$53.87
New Balance	\$3,174.78
Credit Limit	\$4,500.00
Available Credit	\$1,325.00
Cash Advance/Quick Cash Limit	\$900.00
Available Cash	\$900.00
Statement Closing Date	12/25/2015
Days in Billing Cycle	30

BOOK - COMMONWEALTH OF MASSACHUSETTS - CASE#2021CPB3400228

Payment Information		
New Balance		\$3,174.78
Total Minimum Payment Due		\$86.00
Payment Due Date		01/18/2016
Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$35.00.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay ...	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	16 years	\$8,622.00
\$129.00	3 years	\$4,659.00 (Savings \$3,963.00)
If you would like information about credit counseling services , call 1-877-302-8775.		

Promotion Expiration Notification
YOU HAVE A DEFERRED INTEREST PROMOTION(S) EXPIRING ON 06/24/16. YOU MUST PAY EACH DEFERRED INTEREST PROMOTIONAL BALANCE IN FULL BY ITS EXPIRATION DATE TO AVOID PAYING ACCRUED INTEREST CHARGES. PLEASE SEE THE PROMOTIONAL PURCHASE SUMMARY SECTION ON THIS STATEMENT FOR FURTHER DETAILS.

Cash Earned Summary	
Previous Reward Balance	\$46.49
5% Earned on Gas	\$0.00
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$0.00
=Reward Balance	\$46.49

Cash Back News
You have earned \$46.49
Use the Sam's Club MasterCard everywhere MasterCard is accepted and earn cash back for the things you already do.

PAYMENT DUE BY 5 P.M. (ET) ON THE DUE DATE.

NOTICE: We may convert your payment into an electronic debit. See Statement Disclosures link below for details, Billing Rights and other important information.

6709 LAH 1 7 23 151225 PAGE 1 of 3 1468 1200 A602 01EY6709



Account Number: [REDACTED] 2251

Total Minimum Payment Due	Payment Due Date	New Balance
\$86.00	01/18/2016	\$3,174.78

Save a stamp, pay on-line.

\$ [] [] [] [] [] [] [] []

5213331205972251

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312



Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013



Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.

Payments: Send payments to the address listed on the remittance portion of this statement or pay online.

Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993, Atlanta, GA 30353-0993 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

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

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

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

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

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address; (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965003, Orlando, FL 32896-5003.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965005, Orlando, FL 32896-5005. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

Your account is owned and serviced by Synchrony Bank.

O1EY6709 - 1 - 03/10/14

This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.



With your Sam's Club® MasterCard®,

Earn 3% cash back



on dining — from drive-thru to gourmet meals*

*See the "How to Earn Cash Back with Your Sam's Club MasterCard Reward Program" terms for details. The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Promotional Purchase Summary

The applicable terms of your promotional purchases are below. DEFERRED INTEREST: To avoid paying Accrued Interest Charges on any DEFERRED INTEREST promotion(s), you must pay at least your minimum payment due, if any, each month and the entire applicable Current Balance by the Expiration Date. FIXED PAYMENT PLAN: Fixed equal payments and reduced interest rate will apply to promotional purchase until the Current Balance (which also includes related interest) is paid in full. For each promotional purchase, standard account terms will apply to any remaining balance after the Expiration Date. To make more than one payment, you can pay online at the online address stated above or you can mail in your payment to the address on the remit stub. This address is also available from our automated customer service system.

Purchase Date	Purchase Amount/Special Terms	Accrued Interest Charges	Current Balance	Expiration Date
11/20/2014	\$1,347.55/Deferred Interest/With Pay	\$172.91	\$376.59	06/24/2016

Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
12/18	12/18	8521333B000XS6H11	ONLINE PAYMENT THANK YOU ALPHARETTA GA	(135.00)
			FEES	
			TOTAL FEES FOR THIS PERIOD	\$0.00
			INTEREST CHARGED	
12/25	12/25		INTEREST CHARGE ON PURCHASES	\$53.87
12/25	12/25		INTEREST CHARGE ON CASH ADVANCES	\$0.00
			TOTAL INTEREST FOR THIS PERIOD	\$53.87

2015 Totals Year-To-Date

Total Fees Charged in 2015	\$0.00
Total Interest Charged in 2015	\$437.61
Total Interest Paid in 2015	\$383.74

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	22.90% (v)	\$2,861.82	\$53.87
Cash Advances	N/A	25.90% (v)	\$0.00	\$0.00
Deferred Interest/With Pay	06/24/2016	22.90% (v)	\$551.80	\$0.00

(v) = variable rate

Cardholder News and Information

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 22.90%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

ELECTRONICALLY FILED - 2022 Apr 07 2:46 PM - MABLE PRO - COMMON PLEAS - CAS#2021CP3400128



Your Cash Back check is coming in your February statement.*

*You must have earned \$5 or more in rewards for 2015 to receive a Cash Back check.

Accounts receiving paperless statements will also receive a paper statement in February which will contain the Cash Back check.

The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Sam's Club® MasterCard®

MICHAEL HUDSON

Account Number: [REDACTED] 2251

Visit us at samsclub.com/credit
Member Service: 1-866-220-0251

Summary of Account Activity

Previous Balance	\$3,174.78
- Payments	\$90.00
+ Purchases/Debits	\$791.30
+ Interest Charges	\$67.14
New Balance	\$3,943.22
Credit Limit	\$4,500.00
Available Credit	\$208.00
Cash Advance/Quick Cash Limit	\$900.00
Available Cash	\$208.00
Statement Closing Date	01/26/2016
Days in Billing Cycle	32

Payment Information

New Balance	\$3,943.22
Total Minimum Payment Due	\$107.00
Payment Due Date	02/18/2016

Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$35.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	17 years	\$10,823.00
\$160.00	3 years	\$5,743.00 (Savings \$5,080.00)

If you would like information about **credit counseling services**, call 1-877-302-8775.

Promotion Expiration Notification

YOU HAVE A DEFERRED INTEREST PROMOTION(S) EXPIRING ON 06/24/16. YOU MUST PAY EACH DEFERRED INTEREST PROMOTIONAL BALANCE IN FULL BY ITS EXPIRATION DATE TO AVOID PAYING ACCRUED INTEREST CHARGES. PLEASE SEE THE PROMOTIONAL PURCHASE SUMMARY SECTION ON THIS STATEMENT FOR FURTHER DETAILS.

Cash Earned Summary

Previous Reward Balance	\$46.49
5% Earned on Gas	\$0.00
3% Earned on Dining & Travel	\$11.72
1% Earned on other purchases	\$4.00
=Reward Balance	\$62.21

Cash Back News



Congratulations - you earned \$57.84 in Cash Back during 2015!

2015 Cash Back Checks will be sent along with February billing statements.

PAYMENT DUE BY 5 P.M. (ET) ON THE DUE DATE.

NOTICE: We may convert your payment into an electronic debit. See Statement Disclosures link below for details, Billing Rights and other important information.

6709

LAH

1

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23

160126

PAGE 1 of 5

1468 1200 A602 01EY6709

Account Number: [REDACTED] 2251



Total Minimum Payment Due	Payment Due Date	New Balance
\$107.00	02/18/2016	\$3,943.22

Save a stamp, pay on-line.

\$ [] [] [] [] [] . [] []

5213331205972251

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312



Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013



ELECTRONICALLY FILED - 2016 JAN 27 2:15 PM - CARLBOEC-COMMONWEALTHS-06 SE#20221CP340228

Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.

Payments: Send payments to the address listed on the remittance portion of this statement or pay online.

Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993, Atlanta, GA 30353-0993 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

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

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

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

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

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address; (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965003, Orlando, FL 32896-5003.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965005, Orlando, FL 32896-5005. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

Your account is owned and serviced by Synchrony Bank.

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This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.



Optional Card Security—up to \$10,000 in protection on your credit card.

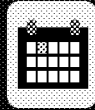
Get protected in the event of the unexpected.

With the optional Card Security program, your minimum monthly payment or account balance, up to \$10,000, may be canceled.



What it does:

Cancels your minimum monthly payment—or entire balance up to \$10,000—if certain events occur.



What qualifies as an event:*

- Unemployment
- Hospitalization
- Leave of absence
- Nursing home stay
- Disability
- Loss of life



What it costs:

\$1.66 per \$100 of the ending monthly balance on your account. For example, if your balance was \$500, the cost would be \$8.30 that month.*



Visit purchase.mycardsecurity.com for more information. *See Card Security Debt Cancellation Program Agreement at website above for complete details.

Promotional Purchase Summary

The applicable terms of your promotional purchases are below. DEFERRED INTEREST: To avoid paying Accrued Interest Charges on any DEFERRED INTEREST promotion(s), you must pay at least your minimum payment due, if any, each month and the entire applicable Current Balance by the Expiration Date. FIXED PAYMENT PLAN: Fixed equal payments and reduced interest rate will apply to promotional purchase until the Current Balance (which also includes related interest) is paid in full. For each promotional purchase, standard account terms will apply to any remaining balance after the Expiration Date. To make more than one payment, you can pay online at the online address stated above or you can mail in your payment to the address on the remit stub. This address is also available from our automated customer service system.

Purchase Date	Purchase Amount/Special Terms	Accrued Interest Charges	Current Balance	Expiration Date
11/20/2014	\$1,347.55/Deferred Interest/With Pay	\$183.99	\$366.39	06/24/2016

Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
12/27	12/27	5554186BA03VAD1HM	CARNIVAL CRUISE TKT/RE MIAMI FL	\$378.35
01/07	01/07	7545667QR07KG773A	SCOTLAND FAMILY COUNSE LAURINBURG NC	\$250.00
01/09	01/09	0543684QSEHNFGKBW	BELK #565 LAURINBURG LAURINBURG NC	\$28.01
01/09	01/09	5526352QS611MX3HY	TACO BELL #32 LAURINBURG NC	\$12.36
01/10	01/10	8521333QX01V1PFRH	WALMART 001255 LAURINBURG NC	\$68.43
			HH POTATO STROGANOFF, KNR CHKN NDL & SAUC, GV LITE PNCAKE SYRUP, PAYDAY 6PK, KRFT VELVEETA 2LB, SB WHITE 24OZ SN, OM HNY CHPD HAM 1#, GV 2% MILK	
01/16	01/16	8524771D1WGR2LBBE	PALMETTO FURNITURE COM SOCIETY HILL SC	\$282.15
01/18	01/18	8521333D200XS6H15	ONLINE PAYMENT THANK YOU ALPHARETTA GA	(\$90.00)
			FEES	
			TOTAL FEES FOR THIS PERIOD	\$0.00
			INTEREST CHARGED	
01/26	01/26		INTEREST CHARGE ON PURCHASES	\$67.14
01/26	01/26		INTEREST CHARGE ON CASH ADVANCES	\$0.00
			TOTAL INTEREST FOR THIS PERIOD	\$67.14

2016 Totals Year-To-Date

Total Fees Charged in 2016	\$0.00
Total Interest Charged in 2016	\$67.14
Total Interest Paid in 2016	\$53.87

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	22.90% (v)	\$3,343.83	\$67.14
Cash Advances	N/A	25.90% (v)	\$0.00	\$0.00
Deferred Interest/With Pay	06/24/2016	22.90% (v)	\$551.99	\$0.00

(v) = variable rate

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Cardholder News and Information

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 22.90%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.



Optional Card Security—up to \$10,000 in protection on your credit card.

Get protected in the event of the unexpected.

With the optional Card Security program, your minimum monthly payment or account balance, up to \$10,000, may be canceled.



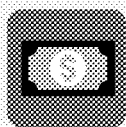
What it does:

Cancels your minimum monthly payment—or entire balance up to \$10,000—if certain events occur.



What qualifies as an event:*

- Unemployment
- Hospitalization
- Leave of absence
- Nursing home stay
- Disability
- Loss of life



What it costs:

\$1.66 per \$100 of the ending monthly balance on your account. For example, if your balance was \$500, the cost would be \$8.30 that month.*



Visit purchase.mycardsecurity.com for more information. *See Card Security Debt Cancellation Program Agreement at the website above for complete details.



It's time to Claim Your Cash!

Your Cash Back* check is attached below.
Bring it into Sam's Club and cash it in!*



*See your Sam's Club® MasterCard® Reward Program terms for details. The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Sam's Club® MasterCard®

MICHAEL HUDSON

Account Number: 2251

Visit us at samsclub.com/credit
Member Service: 1-866-220-0228

Summary of Account Activity	
Previous Balance	\$3,943.22
- Payments	\$127.00
+ Purchases/Debits	\$467.65
+ Interest Charges	\$73.77
New Balance	\$4,357.64
Credit Limit	\$4,500.00
Available Credit	\$142.00
Cash Advance/Quick Cash Limit	\$900.00
Available Cash	\$142.00
Statement Closing Date	02/24/2016
Days in Billing Cycle	29

BOOK - COMMONWEALTH OF MASSACHUSETTS - CASE#20121CP3400228

Payment Information		
New Balance		\$4,357.64
Total Minimum Payment Due		\$118.00
Payment Due Date		03/18/2016
Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$35.00.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	18 years	\$12,084.00
\$177.00	3 years	\$6,356.00 (Savings \$5,728.00)
If you would like information about credit counseling services , call 1-877-302-8775.		

Promotion Expiration Notification

YOU HAVE A DEFERRED INTEREST PROMOTION(S) EXPIRING ON 06/24/16. YOU MUST PAY EACH DEFERRED INTEREST PROMOTIONAL BALANCE IN FULL BY ITS EXPIRATION DATE TO AVOID PAYING ACCRUED INTEREST CHARGES. PLEASE SEE THE PROMOTIONAL PURCHASE SUMMARY SECTION ON THIS STATEMENT FOR FURTHER DETAILS.

PAYMENT DUE BY 5 P.M. (ET) ON THE DUE DATE.

NOTICE: We may convert your payment into an electronic debit. See Statement Disclosures link below for details, Billing Rights and other important information.

6709 LAH 1 7 23 160224 PAGE 1 of 5 1468 1200 A602 01EY6709



Account Number: 2251

Total Minimum Payment Due	Payment Due Date	New Balance
\$118.00	03/18/2016	\$4,357.64

Save a stamp, pay on-line.

\$

5213331205972251

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312



Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013

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Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.

Payments: Send payments to the address listed on the remittance portion of this statement or pay online.

Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993, Atlanta, GA 30353-0993 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

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

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

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

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

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address; (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965003, Orlando, FL 32896-5003.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965005, Orlando, FL 32896-5005. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

Your account is owned and serviced by Synchrony Bank.

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This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.



Optional Card Security—up to \$10,000 in protection on your credit card.

Get protected in the event of the unexpected.

With the optional Card Security program, your minimum monthly payment or account balance, up to \$10,000, may be canceled.



What it does:

Cancels your minimum monthly payment—or entire balance up to \$10,000—if certain events occur.



What qualifies as an event:*

- Unemployment
- Hospitalization
- Leave of absence
- Nursing home stay
- Disability
- Loss of life



What it costs:

\$1.66 per \$100 of the ending monthly balance on your account. For example, if your balance was \$500, the cost would be \$8.30 that month.*



Visit purchase.mycardsecurity.com for more information. *See Card Security Debt Cancellation Program Agreement at website above for complete details.

Cash Earned Summary

Previous Reward Balance	\$62.21
5% Earned on Gas	\$0.00
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$4.68
Redeemed	\$57.84
=Reward Balance	\$9.05

Cash Back News



Congratulations!

Your 2015 Cash Back check for \$57.84 has arrived!

Please see the following pages for your Cash Back check & redemption instructions.

Promotional Purchase Summary

The applicable terms of your promotional purchases are below. DEFERRED INTEREST: To avoid paying Accrued Interest Charges on any DEFERRED INTEREST promotion(s), you must pay at least your minimum payment due, if any, each month and the entire applicable Current Balance by the Expiration Date. FIXED PAYMENT PLAN: Fixed equal payments and reduced interest rate will apply to promotional purchase until the Current Balance (which also includes related interest) is paid in full. For each promotional purchase, standard account terms will apply to any remaining balance after the Expiration Date. To make more than one payment, you can pay online at the online address stated above or you can mail in your payment to the address on the remit stub. This address is also available from our automated customer service system.

Purchase Date	Purchase Amount/Special Terms	Accrued Interest Charges	Current Balance	Expiration Date
11/20/2014	\$1,347.55/Deferred Interest/With Pay	\$194.16	\$356.45	06/24/2016

Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
01/24	01/27	8521333DB011Y5S4P	SAM'S CLUB 004945 LUMBERTON NC DOMINO GRAN SUGAR, R/P PORK LOIN TOP, R/P PORK LOIN, R/P PORK BUTT CTRY, HERSHEY SYRUP CHOCO, MB DOG BISCUITS, TEXAS PETE HOT SAUCE, PEPP HOT POC 17-CT	\$189.22
01/24	01/27	8521333DB011Y5S4G	WALMART 001155 LUMBERTON NC BHG 7FT PATIO HEATER	\$159.43
02/06	02/06	5542135DNWPA0Y44P	SOUTH CAROLINA PORTS A CHARLESTON SC	\$119.00
02/18	02/18	8521333E100XS6H0Y	ONLINE PAYMENT THANK YOU ALPHARETTA GA	(\$127.00)
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
02/24	02/24		INTEREST CHARGE ON PURCHASES	\$73.77
02/24	02/24		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$73.77

2016 Totals Year-To-Date

Total Fees Charged in 2016	\$0.00
Total Interest Charged in 2016	\$140.91
Total Interest Paid in 2016	\$121.01

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	23.15% (v)	\$4,010.63	\$73.77
Cash Advances	N/A	26.15% (v)	\$0.00	\$0.00
Deferred Interest/With Pay	06/24/2016	23.15% (v)	\$552.88	\$0.00

(v) = variable rate

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Cardholder News and Information

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12,18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 23.15%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Please note, as of March 1, 2016, we will no longer assess a Foreign Transaction Fee on your account.

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.



It's here!

Your Cash Back Check has arrived

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Redemption instructions:

- 1 Redeem your Cash Back Check at any U.S. or Puerto Rico Sam's Club®.*
 - Buy merchandise or gift cards
 - Pay your Sam's Club® MasterCard® balance
 - Get cash
 - Upgrade to a Sam's Plus™ Membership
 - Renew your Sam's Club Membership

If you are redeeming \$1,000 or more in cash, you must provide the Club Manager at your local Sam's Club with 48 hours advance notice and redeem your Cash Back Check at the Member Services Desk. Please visit **SamsClub.com** for Sam's Club contact information and club hours.
- 2 Bring the following materials in order to redeem your Cash Back Check:
 - Sam's Club Membership card**
 - Cash Back Check
 - Official Photo ID - Driver's License, State ID Card, Military ID Card, or Passport
- 3 You can redeem your Cash Back Check at any checkout register (excludes self-checkout registers) at the front of the club. You are not required to redeem your Cash Back Check at the Member Services Desk unless your Cash Back Check exceeds \$1,000.**
- 4 The cardholder whose name appears on the Cash Back Check must redeem the Cash Back Check. Authorized cardholders are not permitted to redeem the Cash Back Check on behalf of another cardholder.
- 5 If you have any questions, please refer to the back of this page for more information.

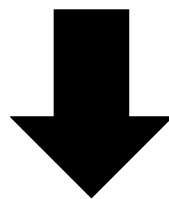
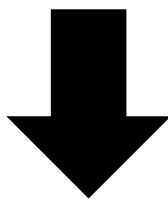
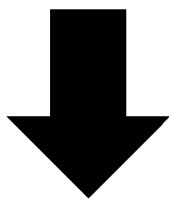
*U.S. and Puerto Rico Sam's Club locations only. Your Cash Back Check must be redeemed by the expiration date, located in the top right-hand corner of the Cash Back Check.

**If your Sam's Club Membership is no longer valid, you may obtain a temporary one-day pass to redeem your Cash Back Check at the Member Services Desk.

The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Thanks for choosing Sam's Club MasterCard.

Remember to use your card everywhere MasterCard® is accepted.



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PAGE 4 of 5

1468 1200 A602 01EY6709

Synchrony Bank

CASH BACK CHECK

5144
119 CT

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312

Check No: 2603754408
Issued: February 24, 2016
Expires: August 22, 2016



Security Features
detailed on back.

PAYABLE ONLY TO Sam's Club®

DUPLICATE

\$ 57.84

NON-TRANSFERABLE

Bank of America, N.A.
Windsor, CT

MUST BE REDEEMED AT SAM'S CLUB: U.S. AND PUERTO RICO LOCATIONS ONLY

Synchrony Bank
Authorized Signature

<2603754408< [REDACTED] * [REDACTED] <

Additional information about your Cash Back Check

1. Where can I redeem my Cash Back Check?

Redeem your Cash Back Check at any U.S. or Puerto Rico Sam's Club®. You may redeem your Cash Back Check at any checkout register (excludes self-checkout registers) at the front of the club, including the Member Services Desk, with a valid Sam's Club Membership card. All Cash Back Checks over \$1,000 can only be redeemed at the Member Services Desk. Cash Back Checks cannot be redeemed online at **SamsClub.com**, at Walmart®, or at another check cashing institution.

2. How do I redeem my Cash Back Check?

To redeem your Cash Back Check at Sam's Club, you must present your Cash Back Check, Membership card, and one other form of official Photo ID (either your Driver's License, State ID Card, Military ID Card, or Passport).

3. Must I redeem my Cash Back Check at the Sam's Club Member Services Desk?

No. You may redeem your Cash Back Check at any checkout register (excludes self-checkout registers) at the front of the club when you present a valid Sam's Club Membership card. If you are no longer a Sam's Club Member, or your check is more than \$1,000, please redeem your check at the Member Services Desk.

4. Who can redeem my Cash Back Check?

Only the cardholder whose name appears on the Cash Back Check may redeem the Cash Back Check. For your protection, authorized cardholders, spouses, or Sam's Business™ associates may not redeem the Cash Back Check on behalf of another cardholder.

5. Can I send my Cash Back Check along with my remittance coupon to pay my Sam's Club® MasterCard® account balance through the mail?

No. If you would like to use your Cash Back Check to make a payment on your Sam's Club MasterCard account, you must do so at any U.S. or Puerto Rico Sam's Club.

6. Can I redeem my Cash Back Check if I am no longer a Sam's Club Member?

Yes. If your Sam's Club Membership is no longer valid, you may obtain a temporary one-day membership pass to redeem your Cash Back Check at the Member Services Desk.

7. Does my Cash Back Check expire?

Yes. Your Cash Back Check expires 180 days after the issuance date. The expiration date appears in the top right-hand corner of your Cash Back Check. Expired Cash Back Checks are forfeited and cannot be redeemed.

8. What happens if I have a problem redeeming my Cash Back Check at Sam's Club?

If you have a problem redeeming your Cash Back Check at Sam's Club, please see a Club Manager to assist with processing your Cash Back Check.

9. Are all MasterCard® purchases eligible for Rewards?

No. Rewards are earned on Eligible Purchases, which are net purchases (less credits, returns and adjustments) of goods and services made using the Card Account. The amount of Cash Back earned is determined according to the category percentages for your Eligible Purchases. See "How to Earn Cash Back with your Sam's Club MasterCard" rewards program or visit **www.samsclub.com/credit** for full terms.

10. Are all transactions on my account eligible for Cash Back?

No. Eligible Purchases DO NOT include any of the following items: Fees or interest charges; cash advances; Balance transfers; travelers checks; reloading or purchase of prepaid cards or any cash equivalents; and other transactions or charges that are not for the purchase of goods or services. See "How to Earn Cash Back with your Sam's Club MasterCard" rewards program or visit **www.samsclub.com/credit** for full terms.

11. What should I do if I believe my Cash Back amount is incorrect?

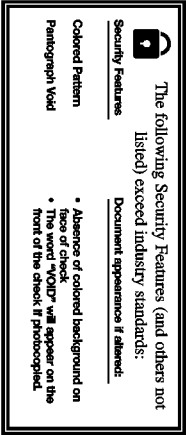
If you believe that your Cash Back amount is incorrect, please review the CASH EARNED SUMMARY on your previous billing statements to confirm the proper amount of Cash Back earned. If you still believe your Cash Back amount is incorrect, please contact Cardholder Services. Sam's Savings™ Members should contact 1.866.220.0254, and Sam's Business Members should contact 1.866.220.2760.

12. What should I do if my Cash Back Check is lost or stolen or is damaged?

If you believe your Cash Back Check has been lost or stolen, please contact Cardholder Services. Sam's Savings Members should contact 1.866.220.0254, and Sam's Business Members should contact 1.866.220.2760.

13. What should I do if the name on my Cash Back Check is incorrect?

If the name on your Cash Back Check is incorrect, please contact Cardholder Services. Sam's Savings Members should contact 1.866.220.0254, and Sam's Business Members should contact 1.866.220.2760. Cash Back earned from sales made by authorized cardholders are included in the primary cardholder's Cash Back Check. Only the cardholder whose name appears on the Cash Back Check may redeem the Cash Back Check.



Original Document

PLEASE ENDORSE HERE

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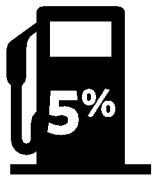
RESERVED FOR FINANCIAL INSTITUTION USE

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE



Maximize Your Membership!

Earn cash back* with your Sam's Club® MasterCard®.



**cash back
on gas** at
gas stations
worldwide**

(on first \$6,000 per year
in purchases, then 1%)



**cash back*
on dining
and travel**



**cash back
on other
purchases**

*See the "How to Earn Cash Back with Your Sam's Club MasterCard Reward Program" terms for details. The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

**Except for gas at Costco, BJ's, HEB, Kroger, Meijer's, and Publix (where you earn 1% cash back).

Sam's Club® MasterCard®

MICHAEL HUDSON

Account Number: [REDACTED] 2251

Visit us at samsclub.com/credit
Member Service: 1-866-220-0228

Summary of Account Activity	
Previous Balance	\$4,357.64
- Payments	\$169.47
+ Purchases/Debits	\$111.83
+ Interest Charges	\$77.46
New Balance	\$4,377.46
Credit Limit	\$4,500.00
Available Credit	\$122.00
Cash Advance/Quick Cash Limit	\$900.00
Available Cash	\$122.00
Statement Closing Date	03/25/2016
Days in Billing Cycle	30

Payment Information		
New Balance	\$4,377.46	
Total Minimum Payment Due	\$122.00	
Payment Due Date	04/18/2016	
Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$35.00.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	18 years	\$12,166.00
\$178.00	3 years	\$6,398.00 (Savings \$5,768.00)
If you would like information about credit counseling services , call 1-877-302-8775.		

Promotion Expiration Notification

YOU HAVE A DEFERRED INTEREST PROMOTION(S) EXPIRING ON 06/24/16. YOU MUST PAY EACH DEFERRED INTEREST PROMOTIONAL BALANCE IN FULL BY ITS EXPIRATION DATE TO AVOID PAYING ACCRUED INTEREST CHARGES. PLEASE SEE THE PROMOTIONAL PURCHASE SUMMARY SECTION ON THIS STATEMENT FOR FURTHER DETAILS.

Cash Earned Summary

Previous Reward Balance	\$9.05
5% Earned on Gas	\$0.00
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$1.12
=Reward Balance	\$10.17

Cash Back News



See how quickly your cash can add up!

Earn cash back on purchases throughout the year!

PAYMENT DUE BY 5 P.M. (ET) ON THE DUE DATE.

NOTICE: We may convert your payment into an electronic debit. See Statement Disclosures link below for details, Billing Rights and other important information.

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PAGE 1 of 4

1468 1200 A602 01EY6709



Account Number: [REDACTED] 2251

Total Minimum Payment Due	Payment Due Date	New Balance
\$122.00	04/18/2016	\$4,377.46

Save a stamp, pay on-line.

\$ [] [] [] [] [] [] [] []

5213331205972251

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312



Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013



Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.

Payments: Send payments to the address listed on the remittance portion of this statement or pay online.

Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993, Atlanta, GA 30353-0993 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.

• **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

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

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (**Note:** Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)

2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.

3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

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

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address; (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965003, Orlando, FL 32896-5003.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965005, Orlando, FL 32896-5005. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

Your account is owned and serviced by Synchrony Bank.

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This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

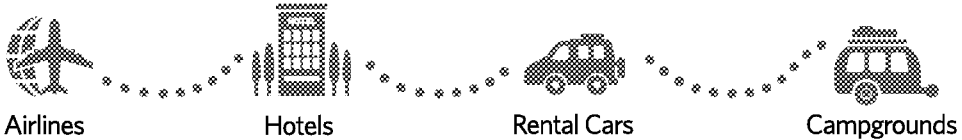
☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.



Earn 3% cash back on travel^{*}

with your Sam's Club® MasterCard®.



* See the "How to Earn Cash Back with Your Sam's Club MasterCard Reward Program" terms for details. The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Promotional Purchase Summary

The applicable terms of your promotional purchases are below. DEFERRED INTEREST: To avoid paying Accrued Interest Charges on any DEFERRED INTEREST promotion(s), you must pay at least your minimum payment due, if any, each month and the entire applicable Current Balance by the Expiration Date. FIXED PAYMENT PLAN: Fixed equal payments and reduced interest rate will apply to promotional purchase until the Current Balance (which also includes related interest) is paid in full. For each promotional purchase, standard account terms will apply to any remaining balance after the Expiration Date. To make more than one payment, you can pay online at the online address stated above or you can mail in your payment to the address on the remit stub. This address is also available from our automated customer service system.

Purchase Date	Purchase Amount/Special Terms	Accrued Interest Charges	Current Balance	Expiration Date
11/20/2014	\$1,347.55/Deferred Interest/With Pay	\$204.68	\$346.80	06/24/2016

Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
03/06	03/06	8521333EM01FMJ69Q	SAM'S CLUB 008218 FAYETTEVILLE NC MM DISINFECT WIPES, ALL ADVANCED OXI, BENEFUL HEALTHY WT, 450TC SHEET SET, IS \$ 3.00 OFF	\$118.83
03/18	03/18	8521333EY00XS6H12	ONLINE PAYMENT THANK YOU ALPHARETTA GA	(\$169.47)
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
03/25	03/25		INTEREST CHARGE ON PURCHASES	\$77.46
03/25	03/25		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$77.46

2016 Totals Year-To-Date

Total Fees Charged in 2016	\$0.00
Total Interest Charged in 2016	\$218.37
Total Interest Paid in 2016	\$194.78

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	23.15% (v)	\$4,070.48	\$77.46
Cash Advances	N/A	26.15% (v)	\$0.00	\$0.00
Deferred Interest/With Pay	06/24/2016	23.15% (v)	\$553.11	\$0.00

(v) = variable rate

Cardholder News and Information

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 23.15%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

PLEASE READ THE IMPORTANT CHANGE-IN-TERMS NOTICE INCLUDED ON THIS BILLING STATEMENT. THIS NOTICE MAKES CHANGES TO THE CARDHOLDER AGREEMENT GOVERNING YOUR ACCOUNT.

Please Note: The Privacy Policy for this account is available through the Privacy Policy link below. Please take a moment to read it, then keep it with other financial documents. If you have previously opted-out, you do not need to do so again.

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

ELECTRONICALLY FILED - 2022 Apr 07 2:46 PM - MABLE PRO - COMMON PLEAS - CASE#2021CP0400228

Important Changes to Your Account Terms

The following is a summary of changes that are being made to your account terms.

Unless otherwise noted, these changes will take effect on 05/26/16.

Revised Terms	
Late Payment Fee	Up to \$37

Additional Information about the Late Payment Fee change

We are increasing the Late Payment Fee applicable to your account. The Late Payment Fee terms in your credit card agreement will be replaced with the Late Payment Fee terms shown below. Please keep this important document for your records.

"Late Payment Fee

We will charge this fee if we do not receive the total minimum payment due on your account by 5 p.m. (ET) on the due date. This fee is equal to:

1. \$27, if you have paid your total minimum payment due by the due date in each of the prior six billing cycles;

OR

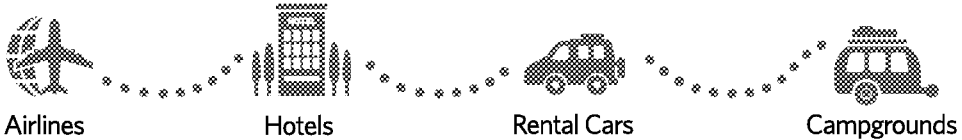
2. \$37, if you have failed to pay your total minimum payment due by the due date in any one or more of the prior six billing cycles.

The late payment fee will never be more than the total minimum payment that was due."



Earn 3% cash back on travel^{*}

with your Sam's Club® MasterCard®.



* See the "How to Earn Cash Back with Your Sam's Club MasterCard Reward Program" terms for details. The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Sam's Club® MasterCard®

MICHAEL HUDSON

Account Number: [REDACTED] 2251

Visit us at samsclub.com/credit
Member Service: 1-866-220-0228

Summary of Account Activity	
Previous Balance	\$4,377.46
- Payments	\$177.46
+ Interest Charges	\$78.84
New Balance	\$4,278.84
Credit Limit	\$4,500.00
Available Credit	\$221.00
Cash Advance/Quick Cash Limit	\$900.00
Available Cash	\$221.00
Statement Closing Date	04/25/2016
Days in Billing Cycle	31

Payment Information		
New Balance		\$4,278.84
Total Minimum Payment Due		\$122.00
Payment Due Date		05/18/2016
Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$35.00.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	18 years	\$11,862.00
\$174.00	3 years	\$6,276.00 (Savings) \$5,586.00
If you would like information about credit counseling services , call 1-877-302-8775.		

Promotion Expiration Notification
YOU HAVE A DEFERRED INTEREST PROMOTION(S) EXPIRING ON 06/24/16. YOU MUST PAY EACH DEFERRED INTEREST PROMOTIONAL BALANCE IN FULL BY ITS EXPIRATION DATE TO AVOID PAYING ACCRUED INTEREST CHARGES. PLEASE SEE THE PROMOTIONAL PURCHASE SUMMARY SECTION ON THIS STATEMENT FOR FURTHER DETAILS.

Cash Earned Summary	
Previous Reward Balance	\$10.17
5% Earned on Gas	\$0.00
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$0.00
=Reward Balance	\$10.17

Cash Back News
See how quickly your cash can add up!
Earn cash back on purchases throughout the year!

PAYMENT DUE BY 5 P.M. (ET) ON THE DUE DATE.

NOTICE: We may convert your payment into an electronic debit. See Statement Disclosures link below for details, Billing Rights and other important information.

6709 LAH 1 7 23 160425 PAGE 1 of 3 1468 1200 A602 01EY6709



Account Number: [REDACTED] 2251

Total Minimum Payment Due	Payment Due Date	New Balance
\$122.00	05/18/2016	\$4,278.84

Save a stamp, pay on-line.



5213331205972251

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312



Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013

ELECTRONICALLY FILED - 2022 Apr 07 2:46 PM
MARLBOROUGH - COMMONWEALTH OF MASSACHUSETTS
CASE# 2022CPB3400228

Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.

Payments: Send payments to the address listed on the remittance portion of this statement or pay online.

Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993, Atlanta, GA 30353-0993 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

In your letter, give us the following information:

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

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

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

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

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

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address; (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965003, Orlando, FL 32896-5003.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965005, Orlando, FL 32896-5005. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

Your account is owned and serviced by Synchrony Bank.

O1EY6709 - 1 - 03/10/14

This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.

ELECTRONICALLY FILED - 2022 Apr 07 2:16 PM - MABLE PRO - COMMON PLEAS - CASE#2021CP0340029



Stock up for spring and summer

Sam's Club® has everything you need to stock up for your home and life needs, including:

- * Outdoor Furniture
- * Computers & Electronics
- * Grills & Smokers
- * And so much more!

Shop at **SamsClub.com**.

Use your Sam's Club® MasterCard® to earn cash back for the things you need and want.*

*See the "How to Earn Cash Back with Your Sam's Club® MasterCard® Reward Program" terms for details. Subject to credit approval.
The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Promotional Purchase Summary

The applicable terms of your promotional purchases are below. DEFERRED INTEREST: To avoid paying Accrued Interest Charges on any DEFERRED INTEREST promotion(s), you must pay at least your minimum payment due, if any, each month and the entire applicable Current Balance by the Expiration Date. FIXED PAYMENT PLAN: Fixed equal payments and reduced interest rate will apply to promotional purchase until the Current Balance (which also includes related interest) is paid in full. For each promotional purchase, standard account terms will apply to any remaining balance after the Expiration Date. To make more than one payment, you can pay online at the online address stated above or you can mail in your payment to the address on the remit stub. This address is also available from our automated customer service system.

Purchase Date	Purchase Amount/Special Terms	Accrued Interest Charges	Current Balance	Expiration Date
11/20/2014	\$1,347.55/Deferred Interest/With Pay	\$215.56	\$337.14	06/24/2016

Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
04/15	04/15	8521333FS00XS6H0Y	ONLINE PAYMENT THANK YOU ALPHARETTA GA	(177.46)
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
04/25	04/25		INTEREST CHARGE ON PURCHASES	\$78.84
04/25	04/25		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$78.84

2016 Totals Year-To-Date	
Total Fees Charged in 2016	\$0.00
Total Interest Charged in 2016	\$297.21
Total Interest Paid in 2016	\$272.24

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	23.15% (v)	\$4,009.51	\$78.84
Cash Advances	N/A	26.15% (v)	\$0.00	\$0.00
Deferred Interest/With Pay	06/24/2016	23.15% (v)	\$553.31	\$0.00

(v) = variable rate

Cardholder News and Information

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 23.15%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.



A \$1,000 Sam's Club gift card could be yours!

You Earned It,
Now Share It!
SWEEPSTAKES

See the last page of your statement or visit www.mysynchrony.com/samsclubsweps

*You must have earned \$5 or more in rewards for 2015 to receive a Cash Back check. See your Sam's Club MasterCard Reward Program terms for details. The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated. If you would like to be removed from future promotional mailing lists, please write to: Synchrony Bank Promotional Opt Out, PO Box 965005, Orlando, FL 32896-5005. Please include your full name, address and telephone number. It may take up to 60 days to process your request.

Sam's Club® MasterCard®

MICHAEL HUDSON

Account Number: 2251

Visit us at samsclub.com/credit
Member Service: 1-866-220-0228

Summary of Account Activity	
Previous Balance	\$4,278.84
- Payments	\$250.00
+ Interest Charges	\$77.25
New Balance	\$4,106.09
Credit Limit	\$4,500.00
Available Credit	\$393.00
Cash Advance/Quick Cash Limit	\$900.00
Available Cash	\$393.00
Statement Closing Date	05/26/2016
Days in Billing Cycle	31

Payment Information		
New Balance		\$4,106.09
Total Minimum Payment Due		\$119.00
Payment Due Date		06/18/2016
Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$37.00.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	18 years	\$11,371.00
\$168.00	3 years	\$6,048.00 (Savings \$5,323.00)
If you would like information about credit counseling services , call 1-877-302-8775.		

Promotion Expiration Notification
YOU HAVE A DEFERRED INTEREST PROMOTION(S) EXPIRING ON 06/24/16. YOU MUST PAY EACH DEFERRED INTEREST PROMOTIONAL BALANCE IN FULL BY ITS EXPIRATION DATE TO AVOID PAYING ACCRUED INTEREST CHARGES. PLEASE SEE THE PROMOTIONAL PURCHASE SUMMARY SECTION ON THIS STATEMENT FOR FURTHER DETAILS.

Cash Earned Summary	
Previous Reward Balance	\$10.17
5% Earned on Gas	\$0.00
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$0.00
=Reward Balance	\$10.17

Cash Back News
You have earned \$10.17
Use the Sam's Club MasterCard everywhere MasterCard is accepted and earn cash back for the things you already do.

PAYMENT DUE BY 5 P.M. (ET) ON THE DUE DATE.

NOTICE: We may convert your payment into an electronic debit. See Statement Disclosures link below for details, Billing Rights and other important information.

6709 LAH 1 7 23 160526 PAGE 1 of 5 1468 1200 A602 01EY6709



Account Number: 2251

Total Minimum Payment Due	Payment Due Date	Promotional Payoff	New Balance
\$119.00	06/18/2016	\$199.53	\$4,106.09

Save a stamp, pay on-line.

\$

5213331205972251

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312

Make Payment to: SAM'S CLUB MC/SYNCR
P.O. BOX 960013
ORLANDO, FL 32896-0013

Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.

Payments: Send payments to the address listed on the remittance portion of this statement or pay online.

Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993, Atlanta, GA 30353-0993 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

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

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

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

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

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address; (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965003, Orlando, FL 32896-5003.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965005, Orlando, FL 32896-5005. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

Your account is owned and serviced by Synchrony Bank.

O1EY6709 - 1 - 03/10/14

This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.

ELECTRONICALLY FILED - 2022 Apr 07 2:16 PM - MABLE PRO - COMMON PLEAS - CAS#2021CP3400229



Stock up for spring and summer

Sam's Club® has everything you need to stock up for your home and life needs, including:

- * Outdoor Furniture
- * Computers & Electronics
- * Grills & Smokers
- * And so much more!

Shop at **SamsClub.com**.

Use your Sam's Club® MasterCard® to earn cash back for the things you need and want.*

*See the "How to Earn Cash Back with Your Sam's Club® MasterCard® Reward Program" terms for details. Subject to credit approval.
The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Promotional Purchase Summary

The applicable terms of your promotional purchases are below. DEFERRED INTEREST: To avoid paying Accrued Interest Charges on any DEFERRED INTEREST promotion(s), you must pay at least your minimum payment due, if any, each month and the entire applicable Current Balance by the Expiration Date. FIXED PAYMENT PLAN: Fixed equal payments and reduced interest rate will apply to promotional purchase until the Current Balance (which also includes related interest) is paid in full. For each promotional purchase, standard account terms will apply to any remaining balance after the Expiration Date. To make more than one payment, you can pay online at the online address stated above or you can mail in your payment to the address on the remit stub. This address is also available from our automated customer service system.

Purchase Date	Purchase Amount/Special Terms	Accrued Interest Charges	Current Balance	Expiration Date
11/20/2014	\$1,347.55/Deferred Interest/With Pay	\$225.30	\$199.53	06/24/2016

Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
05/13	05/13	8521333GN00XS6H14	ONLINE PAYMENT THANK YOU ALPHARETTA GA	(250.00)
			FEES	
			TOTAL FEES FOR THIS PERIOD	\$0.00
			INTEREST CHARGED	
05/26	05/26		INTEREST CHARGE ON PURCHASES	\$7.25
05/26	05/26		INTEREST CHARGE ON CASH ADVANCES	\$0.00
			TOTAL INTEREST FOR THIS PERIOD	\$77.25

2016 Totals Year-To-Date

Total Fees Charged in 2016	\$0.00
Total Interest Charged in 2016	\$374.46
Total Interest Paid in 2016	\$351.08

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	23.15% (v)	\$3,928.46	\$77.25
Cash Advances	N/A	26.15% (v)	\$0.00	\$0.00
Deferred Interest/With Pay	06/24/2016	23.15% (v)	\$495.58	\$0.00

(v) = variable rate

Cardholder News and Information

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 23.15%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.



Upload a photo of what you bought with your cash back* and enter for a chance to win** a **\$1,000 Sam's Club gift card!**

You could be one of 3 lucky winners in the *You Earned It, Now Share It!* Sweepstakes. Here's how to enter:



Enter for a chance to win** at www.mysynchrony.com/samsclubsweeps



*You must have earned \$5 or more in rewards for 2015 to receive a Cash Back check. See your Sam's Club® MasterCard® Reward Program terms for details. The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

† At your local Sam's Club.

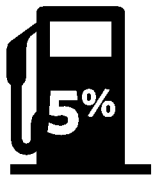
**Open to legal residents of the 50 United States and D.C., Puerto Rico and U.S. territories, who are 18 years of age or older, and who are current Sam's Club MasterCard or Sam's Club Business MasterCard cardholders who were issued a Cash Back check ("Check") between February 1, 2016 and February 29, 2016 and who cashed the Check between February 01, 2016 and 3:59 pm ET May 31, 2016 ("Eligible Member"). Account must be in good standing at the time of entry and prize award. The "You Earned It, Now Share It!" Sweepstakes starts May 1, 2016; ends 4 pm ET May 31, 2016. Void where prohibited. Sponsored by Synchrony Bank. No purchase necessary. Visit www.mysynchrony.com/samsclubsweeps for Official Rules & complete details.

If you would like to be removed from future promotional mailing lists, please write to: Synchrony Bank Promotional Opt Out, PO Box 965005, Orlando, FL 32896-5005. Please include your full name, address and telephone number. It may take up to 60 days to process your request.



Maximize Your Membership!

Earn cash back* with your Sam's Club® MasterCard®.



**cash back
on gas** at
gas stations
worldwide**

(on first \$6,000 per year
in purchases, then 1%)



**cash back*
on dining
and travel**



**cash back
on other
purchases**

*See the "How to Earn Cash Back with Your Sam's Club MasterCard Reward Program" terms for details. The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

**Except for gas at Costco, BJ's, HEB, Kroger, Meijer's, and Publix (where you earn 1% cash back).

Sam's Club® MasterCard®

MICHAEL HUDSON

Account Number: [REDACTED] 2251

Visit us at samsclub.com/credit
Member Service: 1-866-220-0228

Summary of Account Activity	
Previous Balance	\$4,106.09
- Payments	\$319.00
+ Interest Charges	\$70.29
New Balance	\$3,857.38
Credit Limit	\$4,500.00
Available Credit	\$642.00
Cash Advance/Quick Cash Limit	\$900.00
Available Cash	\$642.00
Statement Closing Date	06/24/2016
Days in Billing Cycle	29

Payment Information		
New Balance		\$3,857.38
Total Minimum Payment Due		\$109.00
Payment Due Date		07/18/2016
Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$37.00.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	17 years	\$9,969.00
\$150.00	3 years	\$5,386.00 (Savings \$4,583.00)
If you would like information about credit counseling services , call 1-877-302-8775.		

Cash Earned Summary	
Previous Reward Balance	\$10.17
5% Earned on Gas	\$0.00
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$0.00
=Reward Balance	\$10.17

Cash Back News	
You have earned \$10.17	
Use the Sam's Club MasterCard everywhere MasterCard is accepted and earn cash back for the things you already do.	

PAYMENT DUE BY 5 P.M. (ET) ON THE DUE DATE.

NOTICE: We may convert your payment into an electronic debit. See Statement Disclosures link below for details, Billing Rights and other important information.

6709 LAH 1 7 23 160624 PAGE 1 of 3 1468 1200 A602 01EY6709



Account Number: [REDACTED] 2251

Total Minimum Payment Due	Payment Due Date	New Balance
\$109.00	07/18/2016	\$3,857.38

Save a stamp, pay on-line.

\$ [] [] [] [] [] [] [] []

5213331205972251

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312

|||||
Make Payment to: SAM'S CLUB MC/SYNCR
P.O. BOX 960013
ORLANDO, FL 32896-0013



ELECTRONICALLY FILED - 2022 Apr 07 2:16 PM
MARLBOROUGH COMMONWEALTHS
CASE#2021CP340228

Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.

Payments: Send payments to the address listed on the remittance portion of this statement or pay online.

Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993, Atlanta, GA 30353-0993 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

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

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

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

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

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address; (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965003, Orlando, FL 32896-5003.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965005, Orlando, FL 32896-5005. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

Your account is owned and serviced by Synchrony Bank.

O1EY6709 - 1 - 03/10/14

This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.

ELECTRONICALLY FILED - 2022 Apr 07 2:16 PM - MALBRO - COMMON PLEAS - CAS#2021CP340029



Stock up for spring and summer

Sam's Club® has everything you need to stock up for your home and life needs, including:

- * Outdoor Furniture
- * Computers & Electronics
- * Grills & Smokers
- * And so much more!

Shop at **SamsClub.com**.

Use your Sam's Club® MasterCard® to earn cash back for the things you need and want.*

*See the "How to Earn Cash Back with Your Sam's Club® MasterCard® Reward Program" terms for details. Subject to credit approval.
The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Promotional Purchase Summary

The applicable terms of your promotional purchases are below. DEFERRED INTEREST: To avoid paying Accrued Interest Charges on any DEFERRED INTEREST promotion(s), you must pay at least your minimum payment due, if any, each month and the entire applicable Current Balance by the Expiration Date. FIXED PAYMENT PLAN: Fixed equal payments and reduced interest rate will apply to promotional purchase until the Current Balance (which also includes related interest) is paid in full. For each promotional purchase, standard account terms will apply to any remaining balance after the Expiration Date. To make more than one payment, you can pay online at the online address stated above or you can mail in your payment to the address on the remit stub. This address is also available from our automated customer service system.

Purchase Date	Purchase Amount/Special Terms	Accrued Interest Charges	Current Balance	Expiration Date
11/20/2014	\$1,347.55/Deferred Interest/With Pay	Waived	\$0.00	Paid Off

Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
05/27	05/27	8521333H600XS6H13	ONLINE PAYMENT THANK YOU ALPHARETTA GA	(\$319.00)
			FEES	
			TOTAL FEES FOR THIS PERIOD	\$0.00
			INTEREST CHARGED	
06/24	06/24		INTEREST CHARGE ON PURCHASES	\$70.29
06/24	06/24		INTEREST CHARGE ON CASH ADVANCES	\$0.00
			TOTAL INTEREST FOR THIS PERIOD	\$70.29

2016 Totals Year-To-Date	
Total Fees Charged in 2016	\$0.00
Total Interest Charged in 2016	\$444.75
Total Interest Paid in 2016	\$428.33

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	23.15% (v)	\$3,820.91	\$70.29
Cash Advances	N/A	26.15% (v)	\$0.00	\$0.00
(v) = variable rate				

Cardholder News and Information

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 23.15%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

Member News and Information

Interested in changing your due date for your Sam's Club® credit card account? Call the Credit Customer Service phone number, located on your billing statement and on the back of your Sam's Club® credit card, to determine eligibility and discuss available options.

Healthy Living Made Simple (HLMS) magazine is committed to helping Sam's Club members lead healthier lives. This bimonthly publication reinforces our ongoing commitment to provide content that benefits your wellbeing and enhance your Sam's Club membership.

Each issue of HLMS provides articles on dynamic themes like women's health and family caregiving. You'll find topical information from our in-club Pharmacy and Optical Center professionals, the latest offerings on health-related products and in-depth interview with celebrities who share their stories and tips for wellbeing.

Find your free copy of Healthy Living Made Simple at any Sam's Club location, online at SamsClub.com/HLMS or through our app. You can also email HLMS@samsclub.com to ask to be added to our mailing list for in-home delivery.



Interested in changing the due date for your Sam's Club® credit card account?

Call the **Credit Card Service** phone number, located on your billing statement and on the back of your Sam's Club credit card, to determine eligibility and discuss available options.



Sam's Club® MasterCard®

MICHAEL HUDSON
Account Number: 2251

Visit us at samsclub.com/credit
Member Service: 1-866-220-0228

Summary of Account Activity	
Previous Balance	\$3,857.38
- Payments	\$111.94
+ Purchases/Debits	\$654.58
+ Interest Charges	\$83.80
New Balance	\$4,483.82
Credit Limit	\$4,500.00
Available Credit	\$16.00
Cash Advance/Quick Cash Limit	\$900.00
Available Cash	\$16.00
Statement Closing Date	07/26/2016
Days in Billing Cycle	32

Cash Earned Summary	
Previous Reward Balance	\$10.17
5% Earned on Gas	\$3.06
3% Earned on Dining & Travel	\$10.77
1% Earned on other purchases	\$2.35
=Reward Balance	\$26.35

Payment Information		
New Balance		\$4,483.82
Total Minimum Payment Due		\$129.00
Payment Due Date		08/18/2016
Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$37.00.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	18 years	\$11,751.00
\$174.00	3 years	\$6,261.00 (Savings \$5,490.00)
If you would like information about credit counseling services , call 1-877-302-8775.		

Cash Back News	
You have earned \$26.35	
Use the Sam's Club MasterCard everywhere MasterCard is accepted and earn cash back for the things you already do.	

PAYMENT DUE BY 5 P.M. (ET) ON THE DUE DATE.

NOTICE: We may convert your payment into an electronic debit. See [Statement Disclosures](#) link below for details, **Billing Rights and other important information.**

6709 LAH 1 7 23 160726 PAGE 1 of 3 1468 1200 A602 01EY6709



Account Number: 2251		
Total Minimum Payment Due	Payment Due Date	New Balance
\$129.00	08/18/2016	\$4,483.82

Save a stamp, pay on-line.

\$

5213331205972251

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312



Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013

ELECTRONICALLY FILED - 2022 Apr 07 2:16 PM
MARLBOROUGH COMMONWEALTHS
CASE#2022CP340228

Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.

Payments: Send payments to the address listed on the remittance portion of this statement or pay online.

Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993, Atlanta, GA 30353-0993 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

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

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

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

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

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address; (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965003, Orlando, FL 32896-5003.

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Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

Your account is owned and serviced by Synchrony Bank.

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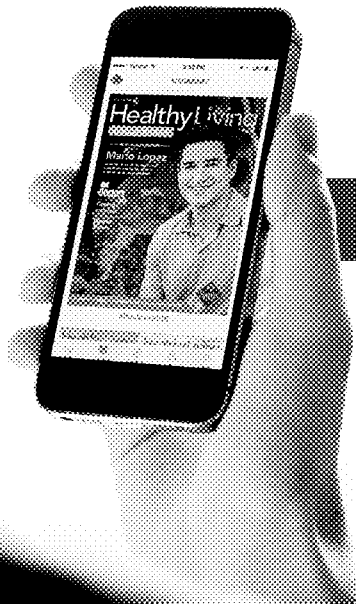
This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.



HealthyLiving

Made Simple

A Sam's Club® health & wellness publication for members that provides:

- ◆ Stories & recipes for healthy eating
- ◆ Interviews & wellness tips from celebrities
- ◆ Family caregiving solutions & news
- ◆ Expert opinions & stories on health trends
- ◆ Get advice from Sam's Club Pharmacy & Optical Center professionals

Download our app or visit SamsClub.com/HLMS

ELECTRONICALLY FILED - 2022 Apr 07 2:16 PM - MARBORO - COMMON PLEAS CASE#2018CP380028

Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
07/09	07/09	7545667JGDT5QAL06	JABS FIREWORKS DILLON SC	\$51.56
07/12	07/12	0543684JKEHN0VAS3	TGI FRIDAY'S #1581 MYRTLE BEACH SC	\$138.85
07/12	07/12	5530876JKFY5G5FY3	SHELL OIL 575416873QPS LATTA SC	\$38.00
07/12	07/12	5548077JK613RF7GX	TSUNAMI 2 MYRTLE BEACH SC	\$79.90
07/12	07/12	7550499JKS66DQ06D	PLANTATION RESORT SURFSIDE BEAC SC	\$108.00
07/12	07/12	7526586JKS33S2YFH	MARGARITAVILLE LANDSHA MYRTLE BEACH SC	\$55.08
07/13	07/13	0541019JLFEHKX0K5	BURGER KING WV11412004 BECKLEY WV	\$5.85
07/13	07/13	2553606JL2Z0ET468	SPEEDWAY 04618 110 WYTHEVILLE VA	\$38.25
07/15	07/15	8521333JM00XS6H0Y	ONLINE PAYMENT THANK YOU ALPHARETTA GA	(\$111.94)
07/21	07/21	5541734JVTQ4LMPAX	SPIRIT A 48701331248100 MIRAMAR FL	\$138.09
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
07/26	07/26		INTEREST CHARGE ON PURCHASES	\$83.80
07/26	07/26		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$83.80

2016 Totals Year-To-Date

Total Fees Charged in 2016	\$0.00
Total Interest Charged in 2016	\$528.55
Total Interest Paid in 2016	\$498.62

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	23.15% (v)	\$4,128.67	\$83.80
Cash Advances	N/A	26.15% (v)	\$0.00	\$0.00

(v) = variable rate

Cardholder News and Information

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 23.15%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

Member News and Information

Interested in changing your due date for your Sam's Club® credit card account? Call the Credit Customer Service phone number, located on your billing statement and on the back of your Sam's Club® credit card, to determine eligibility and discuss available options.

Healthy Living Made Simple (HLMS) magazine is committed to helping Sam's Club members lead healthier lives. This bimonthly publication reinforces our ongoing commitment to provide content that benefits your wellbeing and enhance your Sam's Club membership.

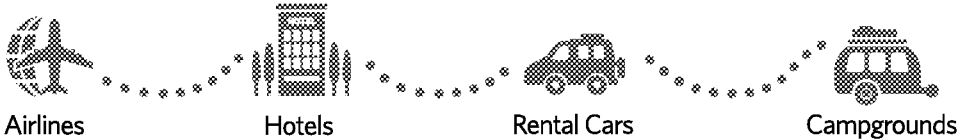
Each issue of HLMS provides articles on dynamic themes like women's health and family caregiving. You'll find topical information from our in-club Pharmacy and Optical Center professionals, the latest offerings on health-related products and in-depth interview with celebrities who share their stories and tips for wellbeing.

Find your free copy of Healthy Living Made Simple at any Sam's Club location, online at SamsClub.com/HLMS or through our app. You can also email HLMS@samsclub.com to ask to be added to our mailing list for in-home delivery.



Earn 3% cash back on travel^{*}

with your Sam's Club® MasterCard®.



*See the "How to Earn Cash Back with Your Sam's Club MasterCard Reward Program" terms for details. The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Sam's Club® MasterCard®

MICHAEL HUDSON

Account Number: [REDACTED] 2251

Visit us at samsclub.com/credit
Member Service: 1-866-220-0228

Summary of Account Activity	
Previous Balance	\$4,483.82
- Payments	\$129.00
+ Fees Charged	\$27.00
+ Interest Charges	\$88.67
New Balance	\$4,470.49
Credit Limit	\$4,500.00
Available Credit	\$29.00
Cash Advance/Quick Cash Limit	\$900.00
Available Cash	\$29.00
Statement Closing Date	08/26/2016
Days in Billing Cycle	31

Payment Information		
New Balance		\$4,470.49
Total Minimum Payment Due		\$161.00
Payment Due Date		09/18/2016
Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$37.00.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	15 years	\$11,259.00
\$173.00	3 years	\$6,242.00 (Savings \$5,017.00)
If you would like information about credit counseling services , call 1-877-302-8775.		

Cash Earned Summary	
Previous Reward Balance	\$26.35
5% Earned on Gas	\$0.00
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$0.00
=Reward Balance	\$26.35

Cash Back News	
You have earned \$26.35	
Use the Sam's Club MasterCard everywhere MasterCard is accepted and earn cash back for the things you already do.	

PAYMENT DUE BY 5 P.M. (ET) ON THE DUE DATE.

NOTICE: We may convert your payment into an electronic debit. See Statement Disclosures link below for details, Billing Rights and other important information.

6709 LAH 1 7 23 160826 PAGE 1 of 3 1468 1200 A602 01EY6709



Account Number: [REDACTED] 2251

Total Minimum Payment Due	Payment Due Date	New Balance
\$161.00	09/18/2016	\$4,470.49

Save a stamp, pay on-line.

\$ [] [] [] [] [] . [] []

5213331205972251

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312



Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013

Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.

Payments: Send payments to the address listed on the remittance portion of this statement or pay online.

Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993, Atlanta, GA 30353-0993 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

In your letter, give us the following information:

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

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

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

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

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

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address; (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965003, Orlando, FL 32896-5003.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965005, Orlando, FL 32896-5005. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

Your account is owned and serviced by Synchrony Bank.

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This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

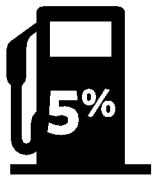
☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.



Maximize Your Membership!

Earn cash back* with your Sam's Club® MasterCard®.



**cash back
on gas** at
gas stations
worldwide**

(on first \$6,000 per year
in purchases, then 1%)



**cash back*
on dining
and travel**



**cash back
on other
purchases**

*See the "How to Earn Cash Back with Your Sam's Club MasterCard Reward Program" terms for details. The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

**Except for gas at Costco, BJ's, HEB, Kroger, Meijer's, and Publix (where you earn 1% cash back).

Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
08/21	08/21	8521333KV00XS6H12	ONLINE PAYMENT THANK YOU ALPHARETTA GA	(\$122.00)
FEES				
08/18	08/18		LATE FEE	\$27.00
			TOTAL FEES FOR THIS PERIOD	\$27.00
INTEREST CHARGED				
08/26	08/26		INTEREST CHARGE ON PURCHASES	\$88.67
08/26	08/26		INTEREST CHARGE ON CASH ADVANCES	\$0.00
			TOTAL INTEREST FOR THIS PERIOD	\$88.67

2016 Totals Year-To-Date

Total Fees Charged in 2016	\$27.00
Total Interest Charged in 2016	\$617.22
Total Interest Paid in 2016	\$582.42

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	23.15% (v)	\$4,509.58	\$88.67
Cash Advances	N/A	26.15% (v)	\$0.00	\$0.00
(v) = variable rate				

Cardholder News and Information

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 23.15%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

Member News and Information

Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.

For more information about the Sam's Club® MasterCard® Reward Program terms, log on to www.SamsClubCredit.com or call the 24 Hour Credit Card Service phone number of the back of your card.

Shop Sam's Club for smart prices on back to school essentials. Whether you are shopping for K-12 must haves, dorm room needs or prepping your own classroom, Sam's Club has major savings on everything you need to start the new school year right.

Interested in changing your due date for your Sam's Club® credit card account? Call the Credit Customer Service phone number, located on your billing statement and on the back of your Sam's Club® credit card, to determine eligibility and discuss available options.

Healthy Living Made Simple (HLMS) magazine is committed to helping Sam's Club members lead healthier lives. This bimonthly publication reinforces our ongoing commitment to provide content that benefits your wellbeing and enhance your Sam's Club membership.

Each issue of HLMS provides articles on dynamic themes like women's health and family caregiving. You'll find topical information from our in-club Pharmacy and Optical Center professionals, the latest offerings on health-related products and in-depth interview with celebrities who share their stories and tips for wellbeing.

Find your free copy of Healthy Living Made Simple at any Sam's Club location, online at SamsClub.com/HLMS or through our app. You can also email HLMS@samsclub.com to ask to be added to our mailing list for in-home delivery.



Travel for less with your Sam's Club® MasterCard®!



No foreign transaction fees on any purchases abroad with your Sam's Club MasterCard.

*Purchases subject to credit approval. See the "How to Earn Cash Back with your Sam's Club® MasterCard®" rewards program for details.
The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Sam's Club® MasterCard®

MICHAEL HUDSON

Account Number: [REDACTED] 2251

Visit us at samsclub.com/credit
Member Service: 1-866-220-0228

Summary of Account Activity	
Previous Balance	\$4,470.49
- Payments	\$161.00
+ Interest Charges	\$85.04
New Balance	\$4,394.53
Credit Limit	\$4,500.00
Available Credit	\$105.00
Cash Advance/Quick Cash Limit	\$900.00
Available Cash	\$105.00
Statement Closing Date	09/25/2016
Days in Billing Cycle	30

Payment Information		
New Balance		\$4,394.53
Total Minimum Payment Due		\$129.00
Payment Due Date		10/18/2016
Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$37.00.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	15 years	\$11,098.00
\$170.00	3 years	\$6,136.00 (Savings \$4,962.00)
If you would like information about credit counseling services , call 1-877-302-8775.		

Cash Earned Summary	
Previous Reward Balance	\$26.35
5% Earned on Gas	\$0.00
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$0.00
=Reward Balance	\$26.35

Cash Back News	
You have earned \$26.35	
Use the Sam's Club MasterCard everywhere MasterCard is accepted and earn cash back for the things you already do.	

PAYMENT DUE BY 5 P.M. (ET) ON THE DUE DATE.

NOTICE: We may convert your payment into an electronic debit. See Statement Disclosures link below for details, Billing Rights and other important information.

6709 LAH 1 7 23 160925 PAGE 1 of 3 1468 1200 A602 01EY6709



Account Number: [REDACTED] 2251

Total Minimum Payment Due	Payment Due Date	New Balance
\$129.00	10/18/2016	\$4,394.53

Save a stamp, pay on-line.

\$ [] [] [] [] [] [] [] []

5213331205972251

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312



Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013

RECEIVED ELECTRONICALLY FILED - 2022 Apr 07 2:16 PM CARLBOG-COMMONWEALTHS-CASE#2021CP340228

Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.

Payments: Send payments to the address listed on the remittance portion of this statement or pay online.

Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993, Atlanta, GA 30353-0993 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

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

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

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

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

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address; (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965003, Orlando, FL 32896-5003.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965005, Orlando, FL 32896-5005. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

Your account is owned and serviced by Synchrony Bank.

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This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.



Optional Card Security—up to \$10,000 in protection on your credit card.

Get protected in the event of the unexpected.

With the optional Card Security program, your minimum monthly payment or account balance, up to \$10,000, may be canceled.



What it does:

Cancels your minimum monthly payment—or entire balance up to \$10,000—if certain events occur.



What qualifies as an event:*

- Unemployment
- Hospitalization
- Leave of absence
- Nursing home stay
- Disability
- Loss of life



What it costs:

\$1.66 per \$100 of the ending monthly balance on your account. For example, if your balance was \$500, the cost would be \$8.30 that month.*



Visit purchase.mycardsecurity.com for more information. *See Card Security Debt Cancellation Program Agreement at website above for complete details.

Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
09/18	09/18	8521333LN00XS6H0Y	ONLINE PAYMENT THANK YOU ALPHARETTA GA	(\$16,000)
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
09/25	09/25		INTEREST CHARGE ON PURCHASES	\$85.04
09/25	09/25		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$85.04

2016 Totals Year-To-Date

Total Fees Charged in 2016	\$27.00
Total Interest Charged in 2016	\$702.26
Total Interest Paid in 2016	\$671.09

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	23.15% (v)	\$4,468.81	\$85.04
Cash Advances	N/A	26.15% (v)	\$0.00	\$0.00
(v) = variable rate				

Cardholder News and Information

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 23.15%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Please remember, if your account is subject to interest charges, you must pay your entire balance due by the due date each month to avoid paying interest.

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

Member News and Information

Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.

For more information about the Sam's Club® MasterCard® Reward Program terms, log on to www.SamsClubCredit.com or call the 24 Hour Credit Card Service phone number on the back of your card.

Shop Sam's Club for smart prices on back to school essentials. Whether you are shopping for K-12 must haves, dorm room needs or prepping your own classroom, Sam's Club has major savings on everything you need to start the new school year right.

Interested in changing your due date for your Sam's Club® credit card account? Call the Credit Customer Service phone number, located on your billing statement and on the back of your Sam's Club® credit card, to determine eligibility and discuss available options.

Healthy Living Made Simple (HLMS) magazine is committed to helping Sam's Club members lead healthier lives. This bimonthly publication reinforces our ongoing commitment to provide content that benefits your wellbeing and enhance your Sam's Club membership.

Each issue of HLMS provides articles on dynamic themes like women's health and family caregiving. You'll find topical information from our in-club Pharmacy and Optical Center professionals, the latest offerings on health-related products and in-depth interview with celebrities who share their stories and tips for wellbeing.

Find your free copy of Healthy Living Made Simple at any Sam's Club location, online at SamsClub.com/HLMS or through our app. You can also email HLMS@samsclub.com to ask to be added to our mailing list for in-home delivery.

ELECTRONICALLY FILED - 2016 APR 07 2:16 PM - MARBORO - COMMON FEES - CASE#2021CPC3400228



Travel for less with your Sam's Club® MasterCard®!



No foreign transaction fees on any purchases abroad with your Sam's Club MasterCard.

*Purchases subject to credit approval. See the "How to Earn Cash Back with your Sam's Club® MasterCard®" rewards program for details.
The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Sam's Club® MasterCard®

MICHAEL HUDSON

Account Number: [REDACTED] 2251

Visit us at samsclub.com/credit
Member Service: 1-866-220-0228

Summary of Account Activity	
Previous Balance	\$4,394.53
- Payments	\$129.00
+ Interest Charges	\$86.17
New Balance	\$4,351.70
Credit Limit	\$4,500.00
Available Credit	\$148.00
Cash Advance/Quick Cash Limit	\$900.00
Available Cash	\$148.00
Statement Closing Date	10/26/2016
Days in Billing Cycle	31

Payment Information		
New Balance	\$4,351.70	
Total Minimum Payment Due	\$130.00	
Payment Due Date	11/18/2016	
Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$37.00.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	15 years	\$10,968.00
\$169.00	3 years	\$6,076.00 (Savings \$4,892.00)
If you would like information about credit counseling services , call 1-877-302-8775.		

Cash Earned Summary	
Previous Reward Balance	\$26.35
5% Earned on Gas	\$0.00
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$0.00
=Reward Balance	\$26.35

Cash Back News	
You have earned \$26.35	
Use the Sam's Club MasterCard everywhere MasterCard is accepted and earn cash back for the things you already do.	

PAYMENT DUE BY 5 P.M. (ET) ON THE DUE DATE.

NOTICE: We may convert your payment into an electronic debit. See Statement Disclosures link below for details, Billing Rights and other important information.

6709 LAH 1 7 23 161026 PAGE 1 of 3 1468 1200 A602 01EY6709



Account Number: [REDACTED] 2251

Total Minimum Payment Due	Payment Due Date	New Balance
\$130.00	11/18/2016	\$4,351.70

Save a stamp, pay on-line.

\$ [] [] [] [] [] [] [] [] [] []

5213331205972251

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312



Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013

RECEIVED ELECTRONICALLY FILED - 2022 Apr 07 2:16 PM CARLBORNE COMMONWEALTHS - CASE#2021CP340228

Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.
Payments: Send payments to the address listed on the remittance portion of this statement or pay online.
Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993, Atlanta, GA 30353-0993 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

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

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

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

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

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address; (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965003, Orlando, FL 32896-5003.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965005, Orlando, FL 32896-5005. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

Your account is owned and serviced by Synchrony Bank.

O1EY6709 - 1 - 03/10/14

This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.



Optional Card Security—up to \$10,000
in protection on your credit card.

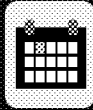
Get protected in the event of the unexpected.

With the optional Card Security program, your minimum monthly payment or account balance, up to \$10,000, may be canceled.



What it does:

Cancels your minimum monthly payment—or entire balance up to \$10,000—if certain events occur.



What qualifies as an event:*

- Unemployment
- Hospitalization
- Leave of absence
- Nursing home stay
- Disability
- Loss of life



What it costs:

\$1.66 per \$100 of the ending monthly balance on your account. For example, if your balance was \$500, the cost would be \$8.30 that month.*



Visit purchase.mycardsecurity.com for more information. *See Card Security Debt Cancellation Program Agreement at website above for complete details.

Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
10/14	10/14	8521333MG00XS6H0Y	ONLINE PAYMENT THANK YOU	(\$122.00)
FEES				
TOTAL FEES FOR THIS PERIOD				\$2.00
INTEREST CHARGED				
10/26	10/26		INTEREST CHARGE ON PURCHASES	\$86.17
10/26	10/26		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$86.17

2016 Totals Year-To-Date

Total Fees Charged in 2016	\$27.00
Total Interest Charged in 2016	\$788.43
Total Interest Paid in 2016	\$756.13

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	23.15% (v)	\$4,382.28	\$86.17
Cash Advances	N/A	26.15% (v)	\$0.00	\$0.00
(v) = variable rate				

Cardholder News and Information

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 23.15%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

Member News and Information

Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.

For more information about the Sam's Club® MasterCard® Reward Program terms, log on to www.SamsClubCredit.com or call the 24 Hour Credit Card Service phone number of the back of your card.

Interested in changing your due date for your Sam's Club® credit card account? Call the Credit Customer Service phone number, located on your billing statement and on the back of your Sam's Club® credit card, to determine eligibility and discuss available options.

ELECTRONICALLY FILED - 2016 APR 07 2:16 PM - MARBB-CFO - COMMON PLEAS - CASE#2016CP3400228



Travel for less with your Sam's Club® MasterCard®!



No foreign transaction fees on any purchases abroad with your Sam's Club MasterCard.

*Purchases subject to credit approval. See the "How to Earn Cash Back with your Sam's Club® MasterCard®" rewards program for details.
The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Sam's Club® MasterCard®

MICHAEL HUDSON

Account Number: [REDACTED] 2251

Visit us at samsclub.com/credit
Member Service: 1-866-220-0228

Summary of Account Activity	
Previous Balance	\$4,351.70
- Payments	\$200.00
+ Interest Charges	\$82.56
New Balance	\$4,234.26
Credit Limit	\$4,500.00
Available Credit	\$265.00
Cash Advance/Quick Cash Limit	\$900.00
Available Cash	\$265.00
Statement Closing Date	11/25/2016
Days in Billing Cycle	30

Payment Information		
New Balance	\$4,234.26	
Total Minimum Payment Due	\$125.00	
Payment Due Date	12/18/2016	
Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$37.00.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	15 years	\$10,642.00
\$164.00	3 years	\$5,912.00 (Savings \$4,730.00)
If you would like information about credit counseling services , call 1-877-302-8775.		

Cash Earned Summary	
Previous Reward Balance	\$26.35
5% Earned on Gas	\$0.00
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$0.00
=Reward Balance	\$26.35

Cash Back News	
You have earned \$26.35	
Use the Sam's Club MasterCard everywhere MasterCard is accepted and earn cash back for the things you already do.	

PAYMENT DUE BY 5 P.M. (ET) ON THE DUE DATE.

NOTICE: We may convert your payment into an electronic debit. See Statement Disclosures link below for details, Billing Rights and other important information.

6709 LAH 1 7 23 161125 PAGE 1 of 3 1468 1200 A602 01EY6709



Account Number: [REDACTED] 2251

Total Minimum Payment Due	Payment Due Date	New Balance
\$125.00	12/18/2016	\$4,234.26

Save a stamp, pay on-line.

\$ [] [] [] [] [] [] [] [] [] []

5213331205972251

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312



Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013

RECEIVED ELECTRONICALLY FILED - 2022 Apr 07 2:16 PM CARLBOG-COMMONWEALTHS-06 SE#2022CP340228

Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.

Payments: Send payments to the address listed on the remittance portion of this statement or pay online.

Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993, Atlanta, GA 30353-0993 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

In your letter, give us the following information:

• **Account information:** Your name and account number.

• **Dollar amount:** The dollar amount of the suspected error.

• **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

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

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

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

• We cannot try to collect the amount in question, or report you as delinquent on that amount.

• The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.

• While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

• We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

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

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (**Note:** Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)

2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.

3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

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

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address; (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965003, Orlando, FL 32896-5003.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965005, Orlando, FL 32896-5005. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

Your account is owned and serviced by Synchrony Bank.

O1EY6709 - 1 - 03/10/14

This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.



Optional Card Security—up to \$10,000 in protection on your credit card.

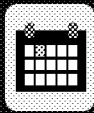
Get protected in the event of the unexpected.

With the optional Card Security program, your minimum monthly payment or account balance, up to \$10,000, may be canceled.



What it does:

Cancels your minimum monthly payment—or entire balance up to \$10,000—if certain events occur.



What qualifies as an event:*

- Unemployment
- Hospitalization
- Leave of absence
- Nursing home stay
- Disability
- Loss of life



What it costs:

\$1.66 per \$100 of the ending monthly balance on your account. For example, if your balance was \$500, the cost would be \$8.30 that month.*



Visit purchase.mycardsecurity.com for more information. *See Card Security Debt Cancellation Program Agreement at website above for complete details.

Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
11/18	11/18	8521333NK00XS6H15	ONLINE PAYMENT THANK YOU	(\$200.00)
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
11/25	11/25		INTEREST CHARGE ON PURCHASES	\$82.56
11/25	11/25		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$82.56

2016 Totals Year-To-Date

Total Fees Charged in 2016	\$27.00
Total Interest Charged in 2016	\$870.99
Total Interest Paid in 2016	\$842.30

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	23.15% (v)	\$4,338.50	\$82.56
Cash Advances	N/A	26.15% (v)	\$0.00	\$0.00

(v) = variable rate

Cardholder News and Information

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 23.15%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

Member News and Information

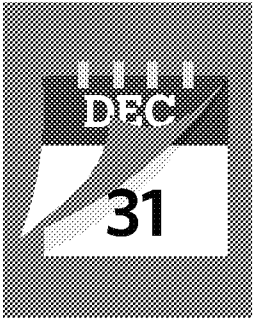
Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.

For more information about the Sam's Club® MasterCard® Reward Program terms, log on to www.SamsClubCredit.com or call the 24 Hour Credit Card Service phone number of the back of your card.

Interested in changing your due date for your Sam's Club® credit card account? Call the Credit Customer Service phone number, located on your billing statement and on the back of your Sam's Club® credit card, to determine eligibility and discuss available options.



Countdown to Cash Back



Use your Sam's Club® Mastercard® for all of your holiday purchases now through December 31, 2016 to maximize your 2016 Cash Back Check coming in February!*



*Subject to credit approval. You must have earned \$5 or more in rewards for 2016 to receive a Cash Back Check. See your Sam's Club® Mastercard® Reward Program™ terms for details. The Sam's Club Mastercard is issued by Synchrony Bank pursuant to a license by Mastercard International Incorporated. Mastercard is a registered trademark of Mastercard International Incorporated.

Sam's Club® MasterCard®

MICHAEL HUDSON

Account Number: 2251

Visit us at samsclub.com/credit
Member Service: 1-866-220-0228

Summary of Account Activity	
Previous Balance	\$4,234.26
- Payments	\$165.00
+ Fees Charged	\$37.00
+ Interest Charges	\$83.85
New Balance	\$4,190.11
Credit Limit	\$4,500.00
Available Credit	\$309.00
Cash Advance/Quick Cash Limit	\$900.00
Available Cash	\$309.00
Statement Closing Date	12/26/2016
Days in Billing Cycle	31

Payment Information		
New Balance	\$4,190.11	
Total Minimum Payment Due	\$163.00	
Payment Due Date	01/18/2017	
Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$37.00.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay ...	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	15 years	\$10,440.00
If you would like information about credit counseling services , call 1-877-302-8775.		

Cash Earned Summary	
Previous Reward Balance	\$26.35
5% Earned on Gas	\$0.00
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$0.00
=Reward Balance	\$26.35

You have earned \$26.35

Use the Sam's Club MasterCard everywhere MasterCard is accepted and earn cash back for the things you already do.

Transaction Summary				
Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
12/23	12/23	8521333PR00XS6H0Z	ONLINE PAYMENT THANK YOU	(\$165.00)
(Continued on next page)				

PAYMENT DUE BY 5 P.M. (ET) ON THE DUE DATE.

NOTICE: We may convert your payment into an electronic debit. See Statement Disclosures link below for details, Billing Rights and other important information.

6709 LAH 1 7 23 161226 PAGE 1 of 3 1468 1200 A602 01EY6709



Account Number: 2251

Total Minimum Payment Due	Payment Due Date	New Balance
\$163.00	01/18/2017	\$4,190.11

Save a stamp, pay on-line.

\$

5213331205972251

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312

Make Payment to: SAM'S CLUB MC/SYNCH
P.O. BOX 960013
ORLANDO, FL 32896-0013



Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.
Payments: Send payments to the address listed on the remittance portion of this statement or pay online.
Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993, Atlanta, GA 30353-0993 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

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

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

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

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

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address; (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965003, Orlando, FL 32896-5003.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965005, Orlando, FL 32896-5005. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

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*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.



Add an authorized user to your account at no additional cost.*

Share the benefits of your Sam's Club® MasterCard® and watch your Cash Back** add up faster.

Call the 24-Hour Credit Service phone number on the back of your credit card to add an authorized user.



* The Primary Cardholder will be liable for all purchases made on the account including those made by an authorized user. Authorized users on the credit account must also be on the membership.
** See your "How to Earn Cash Back with your Sam's Club MasterCard" reward program terms and conditions for details. The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Transaction Summary (Continued)

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
FEES				
12/18	12/18		LATE FEE	\$3.00
			TOTAL FEES FOR THIS PERIOD	\$3.00
INTEREST CHARGED				
12/26	12/26		INTEREST CHARGE ON PURCHASES	\$83.85
12/26	12/26		INTEREST CHARGE ON CASH ADVANCES	\$0.00
			TOTAL INTEREST FOR THIS PERIOD	\$83.85
2016 Totals Year-To-Date				
Total Fees Charged in 2016			\$64.00	
Total Interest Charged in 2016			\$954.84	
Total Interest Paid in 2016			\$924.86	

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	23.15% (v)	\$4,264.23	\$83.85
Cash Advances	N/A	26.15% (v)	\$0.00	\$0.00
(v) = variable rate				

Cardholder News and Information

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 23.15%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

Member News and Information

Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.

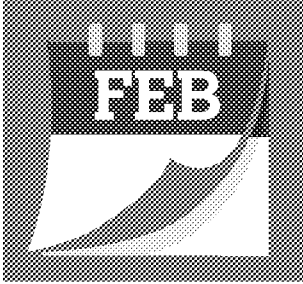
For more information about the Sam's Club® MasterCard® Reward Program terms, log on to www.SamsClubCredit.com or call the 24 Hour Credit Card Service phone number of the back of your card.

Interested in changing your due date for your Sam's Club® credit card account? Call the Credit Customer Service phone number, located on your billing statement and on the back of your Sam's Club® credit card, to determine eligibility and discuss available options.

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Countdown to your Cash Back check



Look for your Sam's Club® Mastercard®
Cash Back Check in February!*

If you earned less than \$5,
no check will be issued.



*You must have earned \$5 or more in rewards for 2016 to receive a Cash Back Check. See your Sam's Club® Mastercard® "Reward Program" terms for details. Subject to credit approval. The Sam's Club Mastercard is issued by Synchrony Bank pursuant to a license by Mastercard International Incorporated. Mastercard is a registered trademark of Mastercard International Incorporated.

Sam's Club® MasterCard®

MICHAEL HUDSON

Account Number: [REDACTED] 2251

Visit us at samsclub.com/credit
Member Service: 1-866-220-0854

Summary of Account Activity	
Previous Balance	\$4,190.11
- Payments	\$163.00
+ Purchases/Debits	\$58.72
+ Interest Charges	\$82.47
New Balance	\$4,168.30
Credit Limit	\$4,500.00
Available Credit	\$324.00
Cash Advance/Quick Cash Limit	\$900.00
Available Cash	\$324.00
Statement Closing Date	01/26/2017
Days in Billing Cycle	31

800-888-8888 COMMONWEALTH OF MASSACHUSETTS DEPARTMENT OF REVENUE & TAXATION CASE#2023 CP3400228

Payment Information		
New Balance		\$4,168.30
Total Minimum Payment Due		\$125.00
Payment Due Date		02/18/2017
Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$37.00.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	15 years	\$10,449.00
\$162.00	3 years	\$5,820.00 (Savings \$4,629.00)
If you would like information about credit counseling services , call 1-877-302-8775.		

Cash Earned Summary	
Previous Reward Balance	\$26.35
5% Earned on Gas	\$0.00
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$0.59
=Reward Balance	\$26.94

Cash Back News
Congratulations - you earned \$26.35 in Cash Back during 2016!
2016 Cash Back Checks will be in the mail, separate from your February billing statements.

PAYMENT DUE BY 5 P.M. (ET) ON THE DUE DATE.

NOTICE: We may convert your payment into an electronic debit. See Statement Disclosures link below for details, Billing Rights and other important information.

6709 LAH 1 7 23 170126 PAGE 1 of 3 1468 1200 A602 01EY6709



Account Number: [REDACTED] 2251

Total Minimum Payment Due	Payment Due Date	New Balance
\$125.00	02/18/2017	\$4,168.30

Save a stamp, pay on-line.

\$ [] [] [] [] [] [] [] []

5213331205972251

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312



Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013



Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.
Payments: Send payments to the address listed on the remittance portion of this statement or pay online.
Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993, Atlanta, GA 30353-0993 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

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

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

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

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

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address; (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965003, Orlando, FL 32896-5003.

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Your account is owned and serviced by Synchrony Bank.

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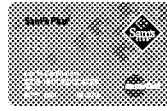
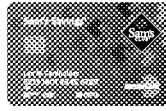
For changes of address, phone number and/or email, please check the box and print the changes below.

☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.



Travel for less with your
Sam's Club® MasterCard®!



No foreign transaction fees
on any purchases abroad with
your Sam's Club MasterCard.

*Purchases subject to credit approval. See the "How to Earn Cash Back with your Sam's Club® MasterCard®" rewards program for details.

The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
01/18	01/18	85213330J00XS6H13	ONLINE PAYMENT THANK YOU	(\$162.00)
01/21	01/21	75504990NS66M681A	FAMILY CYCLE SALES HAMLET NC	\$58.72
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
01/26	01/26		INTEREST CHARGE ON PURCHASES	\$82.47
01/26	01/26		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$82.47
2017 Totals Year-To-Date				
Total Fees Charged in 2017			\$0.00	
Total Interest Charged in 2017			\$82.47	
Total Interest Paid in 2017			\$83.85	

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	23.15% (v)	\$4,194.15	\$82.47
Cash Advances	N/A	26.15% (v)	\$0.00	\$0.00
(v) = variable rate				

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Interested in changing your due date for your Sam's Club® credit card account? Call the Credit Customer Service phone number, located on your billing statement and on the back of your Sam's Club® credit card, to determine eligibility and discuss available options.

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Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.
Payments: Send payments to the address listed on the remittance portion of this statement or pay online.
Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

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- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

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If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

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

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

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O1EY6709 - 1 - 03/10/14

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*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

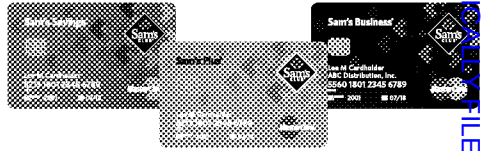
By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.



Travel for less with your Sam's Club® MasterCard®!

ELECTRONICALLY FILED - 2022 Apr 07 2:16 PM - MARBOR-16 - COMMON PLEAS - CLERK'S OFFICE

Earn **3%** cash back* on travel with your Sam's Club MasterCard.



No foreign transaction fees.



No foreign transaction fees on any purchases abroad with your Sam's Club MasterCard. It's the ultimate travel companion!



*Purchases subject to credit approval. See the "How to Earn Cash Back with your Sam's Club® MasterCard®" rewards program for details.

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Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
01/26	01/27	55308760VFXSH57N7	SHELL OIL 539562000QPS MARION SC	\$ 53.49
01/26	01/27	25536060V31TEFZRR	PEE DEE HARDEES 2 MARION SC	\$ 39.99
02/02	02/02	051404811LYK7E7YS	MCDONALD'S F7055 SURFSIDE BEAC SC	\$ 99.41
02/02	02/02	2553606122ZY0AV5A	BOULEVARD EXPRESS BENNETTSVILLE SC	\$ 41.99
02/09	02/09	554328618001WP8X7	INTUIT *TURBOTAX 800-446-8848 CA	\$169.99
02/09	02/09	2553606192Y38Y834	SPEEDWAY 04582 220 CONWAY SC	\$ 36.99
02/09	02/09	2553606192Y38ZV8Y	SPEEDWAY 04587 294 AYNOR SC	\$ 68.81
02/09	02/09	2553606192ZXZMDZK	BOULEVARD EXPRESS BENNETTSVILLE SC	\$ 81.99
02/11	02/11	25536061B2ZY5SXAY	WYLIE'S IGA MCCOLL SC	\$ 04.99
02/12	02/12	55308761QFY1L5DGF	SHELL OIL 575279768QPS MC COLL SC	\$100.99
02/13	02/13	05140481QLYK7N6AB	MCDONALD'S F7055 SURFSIDE BEAC SC	\$ 99.41
02/14	02/14	05436841EHSEHGH40	WALGREENS #9737 DARLINGTON SC	\$199.99
02/14	02/14	05140481DLYK8V6VZ	MCDONALD'S F27241 CONWAY SC	\$ 99.41
02/14	02/14	05140481ELM8Z23P6	MCDONALD'S F7648 MYRTLE BEACH SC	\$ 45.99
02/15	02/15	05140481ELYHYK0DS	SONIC DRIVE IN #5827 PAWLEYS ISL SC	\$ 33.99
02/15	02/15	25536061F2Y3QK43M	SPEEDWAY 04587 294 AYNOR SC	\$ 26.99
02/16	02/16	05140481FLYKPBFR	MCDONALD'S F19190 ANDREWS SC	\$ 53.49
02/16	02/16	25536061G2ZY0VVH2	BOULEVARD EXPRESS BENNETTSVILLE SC	\$ 41.99
02/16	02/16	85213331G00XS6H17	ONLINE PAYMENT THANK YOU	(\$200.00)
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
02/23	02/23		INTEREST CHARGE ON PURCHASES	\$77.59
02/23	02/23		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$77.59

2017 Totals Year-To-Date

Total Fees Charged in 2017	\$0.00
Total Interest Charged in 2017	\$160.06
Total Interest Paid in 2017	\$166.32

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	23.40% (v)	\$4,322.30	\$77.59
Cash Advances	N/A	26.40% (v)	\$0.00	\$0.00

(v) = variable rate

Cardholder News and Information

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 23.40%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account. For more information about the Sam's Club® MasterCard® Reward Program terms, log on to www.SamsClubCredit.com or call the 24 Hour Credit Card Service phone number of the back of your card.

Member News and Information

Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payment in Sam's Club® or Walmart®.

Interested in changing your due date for your Sam's Club ® credit card account? Call the Credit Customer Service phone number, located on your billing statement and on the back of your Sam's Club® credit card, to determine eligibility and discuss available options.

Travel for less with your
Sam's Club® MasterCard®!



No foreign transaction fees
on any purchases abroad with
your Sam's Club MasterCard.

*Purchases subject to credit approval. See the "How to Earn Cash Back with your Sam's Club® MasterCard®" rewards program for details.
The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Sam's Club® MasterCard®

MICHAEL HUDSON
Account Number: 2251

Visit us at samsclub.com/credit
Member Service: 1-866-220-0054

Summary of Account Activity	
Previous Balance	\$4,371.74
- Payments	\$200.00
+ Interest Charges	\$86.31
New Balance	\$4,258.05
Credit Limit	\$4,500.00
Available Credit	\$241.00
Cash Advance/Quick Cash Limit	\$900.00
Available Cash	\$241.00
Statement Closing Date	03/26/2017
Days in Billing Cycle	31

BOB O'BRIEN - COMMON PLEAS - CASE#2022CP3400228

Payment Information		
New Balance	\$4,258.05	
Total Minimum Payment Due	\$129.00	
Payment Due Date	04/18/2017	
Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$37.00.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	15 years	\$10,788.00
\$166.00	3 years	\$5,966.00 (Savings = \$4,822.00)
If you would like information about credit counseling services , call 1-877-302-8775.		

Cash Earned Summary	
Previous Reward Balance	\$8.64
5% Earned on Gas	\$0.00
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$0.00
=Reward Balance	\$8.64

Cash Back News



See how quickly your cash can add up!

Earn cash back on purchases throughout the year!

PAYMENT DUE BY 5 P.M. (ET) ON THE DUE DATE.

NOTICE: We may convert your payment into an electronic debit. See Statement Disclosures link below for details, Billing Rights and other important information.

6709 LAH 1 7 23 170326 PAGE 1 of 3 1468 1200 A602 01EY6709



Account Number: 2251

Total Minimum Payment Due	Payment Due Date	New Balance
\$129.00	04/18/2017	\$4,258.05

Save a stamp, pay on-line. \$

5213331205972251

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312

Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013

Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.

Payments: Send payments to the address listed on the remittance portion of this statement or pay online.

Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993, Atlanta, GA 30353-0993 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

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

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

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

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

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address; (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965003, Orlando, FL 32896-5003.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965005, Orlando, FL 32896-5005. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

Your account is owned and serviced by Synchrony Bank.

O1EY6709 - 1 - 03/10/14

This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

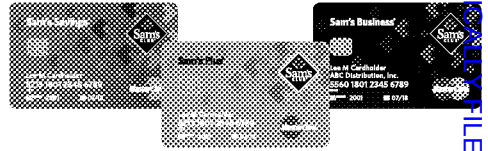
☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.



Travel for less with your Sam's Club® MasterCard®!

Earn **cash back*** on travel with your Sam's Club MasterCard.



No foreign transaction fees.



No foreign transaction fees on any purchases abroad with your Sam's Club MasterCard. It's the ultimate travel companion!



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The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
03/16	03/16	85213332Q00XS6H12	ONLINE PAYMENT THANK YOU	(\$200.00)
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
03/26	03/26		INTEREST CHARGE ON PURCHASES	\$86.31
03/26	03/26		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$86.31
2017 Totals Year-To-Date				
Total Fees Charged in 2017			\$0.00	
Total Interest Charged in 2017			\$246.37	
Total Interest Paid in 2017			\$243.91	

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	23.40% (v)	\$4,342.83	\$86.31
Cash Advances	N/A	26.40% (v)	\$0.00	\$0.00
(v) = variable rate				

Cardholder News and Information

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 23.40%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Please Note: The Privacy Policy for this account is available through the Privacy Policy link below. Please take a moment to read it, then keep it with other financial documents. If you have previously opted-out, you do not need to do so again.

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

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ELECTRONICALLY FILED - 2022 Apr 07 2:16 PM - MARBORO - COMMON PLEAS - CASE#2021CP3400228

Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.
Payments: Send payments to the address listed on the remittance portion of this statement or pay online.
Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

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• *Account information:* Your name and account number.
• *Dollar amount:* The dollar amount of the suspected error.
• *Description of Problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.
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1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (**Note:** Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
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Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

Your account is owned and serviced by Synchrony Bank.

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This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

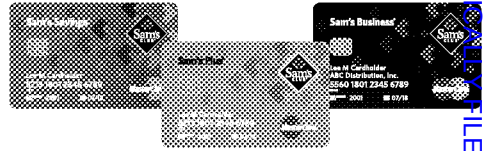
☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.



Travel for less with your Sam's Club® MasterCard®!

Earn **cash back*** on travel
with your Sam's Club MasterCard.



No foreign transaction fees.



No foreign transaction fees on any purchases abroad with your Sam's Club MasterCard. It's the ultimate travel companion!



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Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
04/01	04/01	05436842W2X69X2N2	DOLLAR GENERAL #6704 MCCOLL SC	\$85.85
04/06	04/06	552635231BLGXP8Q8	PIZZA HUT #400 BENNETTSVILLE SC	\$67.86
04/14	04/14	85213333800XS6H0Y	ONLINE PAYMENT THANK YOU	(\$150.00)
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
04/25	04/25		INTEREST CHARGE ON PURCHASES	\$1.98
04/25	04/25		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$1.98

2017 Totals Year-To-Date

Total Fees Charged in 2017	\$0.00
Total Interest Charged in 2017	\$328.35
Total Interest Paid in 2017	\$330.22

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	23.40% (v)	\$4,262.64	\$81.98
Cash Advances	N/A	26.40% (v)	\$0.00	\$0.00

(v) = variable rate

Cardholder News and Information

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 23.40%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

PLEASE READ THE IMPORTANT CHANGE-IN-TERMS NOTICE INCLUDED ON THIS BILLING STATEMENT. THIS NOTICE MAKES CHANGES TO THE CARDHOLDER AGREEMENT GOVERNING YOUR ACCOUNT.

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

Member News and Information

Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.

For more information about the Sam's Club® Mastercard® Reward Program terms, log on to www.SamsClubCredit.com or call the 24 Hour Credit Card Service phone number of the back of your card.

Interested in changing your due date for your Sam's Club® credit card account? Call the Credit Customer Service phone number, located on your billing statement and on the back of your Sam's Club® credit card, to determine eligibility and discuss available options.

ELECTRONICALLY FILED - 2022 Apr 07 2:16 PM - MARBORER-COMMON FEES CASE#2021CP3400228

Important Changes to Your Account Terms

The following is a summary of changes that are being made to your account terms.

Unless otherwise noted, these changes will take effect on 06/25/17.

Revised Terms	
Late Payment Fee	Up to \$38

Additional Information about the Late Payment Fee change

We are increasing the Late Payment Fee applicable to your account. The Late Payment Fee terms in your credit card agreement will be replaced with the Late Payment Fee terms shown below. Please keep this important document for your records.

"Late Payment Fee

We will charge this fee if we do not receive the total minimum payment due on your account by 5 p.m. (ET) on the due date. This fee is equal to:

1. \$27, if you have paid your total minimum payment due by the due date in each of the prior six billing cycles;

OR

2. \$38, if you have failed to pay your total minimum payment due by the due date in any one or more of the prior six billing cycles.

The late payment fee will never be more than the total minimum payment that was due."

Minimum Payment Calculation: We are changing the total minimum payment calculation on your account. The minimum payment calculation terms in your credit card agreement will be replaced with the minimum payment calculation shown below. Please keep this important document for your records.

"Your total minimum payment is calculated as follows. The greater of: (1) \$27, or \$38 (which includes any past due amounts) if you have failed to pay at least the total minimum payment due by the due date in any one or more of the prior six billing cycles or (2) The sum of: a. Any past due amounts; PLUS b. 1% of your new balance (excluding any balance in connection with a special promotional purchase with a unique payment calculation) shown on your billing statement; PLUS c. Any late payment fees charged to your account in the current billing cycle; PLUS d. All interest charged to your account in the current billing cycle; PLUS e. Any payment due in connection with a special promotional purchase with a unique payment calculation. We round up to the next highest whole dollar in figuring your total minimum payment. Your total minimum payment will never be more than your new balance."

ELECTRONICALLY FILED - 2022 Apr 07 2:16 PM - E-FILED BY CARL BOGGS - COMMON PLEAS - C/SE #2021CP3400228



Stock up for spring and summer

Sam's Club® has everything you need to stock up for your home and life needs, including:

- * Outdoor Furniture
- * Computers & Electronics
- * Grills & Smokers
- * And so much more!

Shop at **SamsClub.com**.

Use your Sam's Club® MasterCard® to earn cash back for the things you need and want.*

*See the "How to Earn Cash Back with Your Sam's Club® MasterCard® Reward Program" terms for details. Subject to credit approval.
The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Sam's Club® MasterCard®

MICHAEL HUDSON
Account Number: [REDACTED] 2251

Visit us at samsclub.com/credit
Member Service: 1-866-220-0854

Summary of Account Activity	
Previous Balance	\$4,223.55
- Payments	\$125.00
+ Purchases/Debits	\$388.45
+ Interest Charges	\$85.82
New Balance	\$4,572.82
Credit Limit	\$4,500.00
Available Credit	OVERLIMIT
Cash Advance/Quick Cash Limit	\$900.00
Available Cash	OVERLIMIT
Statement Closing Date	05/26/2017
Days in Billing Cycle	31

Payment Information		
New Balance		\$4,572.82
Total Minimum Payment Due		\$132.00
Overlimit Amount		\$72.82
Payment Due Date		06/18/2017
Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$37.00.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	16 years	\$11,785.00
\$179.00	3 years	\$6,429.00 (Savings \$5,356.00)
If you would like information about credit counseling services , call 1-877-302-8775.		

Cash Earned Summary	
Previous Reward Balance	\$9.35
5% Earned on Gas	\$0.00
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$3.88
=Reward Balance	\$13.23



You have earned \$13.23
Use the Sam's Club Mastercard everywhere Mastercard is accepted and earn cash back for the things you already do.

PAYMENT DUE BY 5 P.M. (ET) ON THE DUE DATE.

NOTICE: We may convert your payment into an electronic debit. See Statement Disclosures link below for details, Billing Rights and other important information.

6709 LAH 1 7 23 170526 0 PAGE 1 of 3 1468 1200 A602 01EY6709



Account Number: [REDACTED] 2251

Total Minimum Payment Due	Payment Due Date	Overlimit Amount	New Balance
\$132.00	06/18/2017	\$72.82	\$4,572.82

Save a stamp, pay on-line. \$

5213331205972251

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312

Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013



Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.
Payments: Send payments to the address listed on the remittance portion of this statement or pay online.
Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993, Atlanta, GA 30353-0993 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

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

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

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

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

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address; (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965003, Orlando, FL 32896-5003.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965005, Orlando, FL 32896-5005. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

Your account is owned and serviced by Synchrony Bank.

O1EY6709 - 1 - 03/10/14

This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

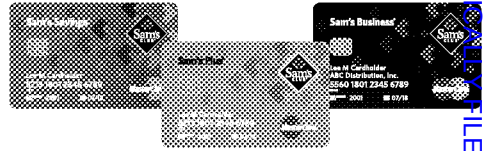
☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.



Travel for less with your Sam's Club® MasterCard®!

Earn **cash back*** on travel
with your Sam's Club MasterCard.



No foreign transaction fees.



No foreign transaction fees on any purchases abroad with your Sam's Club MasterCard. It's the ultimate travel companion!



*Purchases subject to credit approval. See the "How to Earn Cash Back with your Sam's Club® MasterCard®" rewards program for details.

The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
05/18	05/18	85213334A00XS6H0Y	ONLINE PAYMENT THANK YOU	(\$122.00)
05/21	05/21	85213334G01TX1W41	SAM'S CLUB 008218 FAYETTEVILLE NC HV RANCH DRESSING, BABYCAKE MINI DONUTS, LANCE CHEESE/PB, FRENCH BAGUETTE, MENS 10PK BL QUARTER, NESQUIK CHOC. DRINK, UNDER ARMOUR SOCKS, OS CRANGRAPE 96 OZ	\$321.31
05/24	05/24	55429504GS186ER2F	PAYPAL *CARID COM 4029357733 CA	\$321.14
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
05/26	05/26		INTEREST CHARGE ON PURCHASES	\$85.82
05/26	05/26		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$85.82

2017 Totals Year-To-Date

Total Fees Charged in 2017	\$0.00
Total Interest Charged in 2017	\$414.17
Total Interest Paid in 2017	\$412.20

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	23.65% (v)	\$4,272.21	\$85.82
Cash Advances	N/A	26.65% (v)	\$0.00	\$0.00

(v) = variable rate

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 23.65%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

Member News and Information

Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.

For more information about the Sam's Club® Mastercard® Reward Program terms, log on to www.SamsClubCredit.com or call the 24 Hour Credit Card Service phone number of the back of your card.

Interested in changing your due date for your Sam's Club® credit card account? Call the Credit Customer Service phone number, located on your billing statement and on the back of your Sam's Club® credit card, to determine eligibility and discuss available options.

ELECTRONICALLY FILED - 2022 Apr 07 2:16 PM - MARBORO - COMMON PLEAS - CASE#2021-03P3400228

ELECTRONICALLY FILED - 2022 Apr 07 2:16 PM - CARLBOO-COMMONPUEAS - C#SE#20221CP340228



Stock up for spring and summer

Sam's Club® has everything you need to stock up for your home and life needs, including:

- * Outdoor Furniture
- * Computers & Electronics
- * Grills & Smokers
- * And so much more!

Shop at **SamsClub.com**.

Use your Sam's Club® MasterCard® to earn cash back for the things you need and want.*

*See the "How to Earn Cash Back with Your Sam's Club® MasterCard® Reward Program" terms for details. Subject to credit approval.
The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Sam's Club® MasterCard®

MICHAEL HUDSON
Account Number: [REDACTED] 2251

Visit us at samsclub.com/credit
Member Service: 1-866-220-0854

Summary of Account Activity	
Previous Balance	\$4,572.82
- Payments	\$172.82
+ Interest Charges	\$88.47
New Balance	\$4,488.47
Credit Limit	\$4,500.00
Available Credit	\$11.00
Cash Advance/Quick Cash Limit	\$900.00
Available Cash	\$11.00
Statement Closing Date	06/25/2017
Days in Billing Cycle	30

Payment Information		
New Balance		\$4,488.47
Total Minimum Payment Due		\$134.00
Payment Due Date		07/18/2017
Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$38.00.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	17 years	\$11,859.00
\$175.00	3 years	\$6,310.00 (Savings \$5,549.00)
If you would like information about credit counseling services , call 1-877-302-8775.		

Cash Earned Summary	
Previous Reward Balance	\$13.23
5% Earned on Gas	\$0.00
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$0.00
=Reward Balance	\$13.23

You have earned \$13.23

Use the Sam's Club Mastercard everywhere Mastercard is accepted and earn cash back for the things you already do.

PAYMENT DUE BY 5 P.M. (ET) ON THE DUE DATE.

NOTICE: We may convert your payment into an electronic debit. See Statement Disclosures link below for details, Billing Rights and other important information.

6709 LAH 1 7 23 170625 PAGE 1 of 3 1468 1200 A602 01EY6709



Account Number: [REDACTED] 2251		
Total Minimum Payment Due	Payment Due Date	New Balance
\$134.00	07/18/2017	\$4,488.47

Save a stamp, pay on-line. \$

5213331205972251

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312



Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013



Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.

Payments: Send payments to the address listed on the remittance portion of this statement or pay online.

Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993, Atlanta, GA 30353-0993 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.

• **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

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

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (**Note:** Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)

2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.

3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

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

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address; (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965003, Orlando, FL 32896-5003.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965005, Orlando, FL 32896-5005. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

Your account is owned and serviced by Synchrony Bank.

O1EY6709 - 1 - 03/10/14

This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

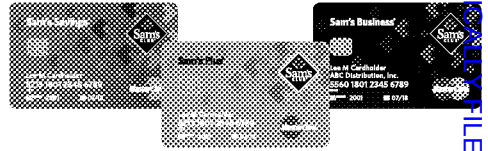
☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.



Travel for less with your Sam's Club® MasterCard®!

Earn **cash back*** on travel with your Sam's Club MasterCard.



No foreign transaction fees.



No foreign transaction fees on any purchases abroad with your Sam's Club MasterCard. It's the ultimate travel companion!



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The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
06/09	06/09	85213335000XS6H0Z	ONLINE PAYMENT THANK YOU	(\$3,000)
06/16	06/16	85213335700XS6H12	ONLINE PAYMENT THANK YOU	(\$14,082)
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
06/25	06/25		INTEREST CHARGE ON PURCHASES	\$88.47
06/25	06/25		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$88.47

2017 Totals Year-To-Date

Total Fees Charged in 2017	\$0.00
Total Interest Charged in 2017	\$502.64
Total Interest Paid in 2017	\$498.02

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	23.65% (v)	\$4,550.73	\$88.47
Cash Advances	N/A	26.65% (v)	\$0.00	\$0.00

(v) = variable rate

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 23.65%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

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Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

Member News and Information

Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.

For more information about the Sam's Club® Mastercard® Reward Program terms, log on to www.SamsClubCredit.com or call the 24 Hour Credit Card Service phone number of the back of your card.

Interested in changing your due date for your Sam's Club® credit card account? Call the Credit Customer Service phone number, located on your billing statement and on the back of your Sam's Club® credit card, to determine eligibility and discuss available options.

ELECTRONICALLY FILED - 2022 Apr 07 2:16 PM - MARBORO - CO SIMON PEEBLES - CASE#2021CP3400228

ELECTRONICALLY FILED - 2022 Apr 07 2:16 PM - BARBOUR COUNTY - COMMONWEALTH OF KENTUCKY - CASE#20221CP340228



Stock up for spring and summer

Sam's Club® has everything you need to stock up for your home and life needs, including:

- * Outdoor Furniture
- * Computers & Electronics
- * Grills & Smokers
- * And so much more!

Shop at **SamsClub.com**.

Use your Sam's Club® MasterCard® to earn cash back for the things you need and want.*

*See the "How to Earn Cash Back with Your Sam's Club® MasterCard® Reward Program" terms for details. Subject to credit approval.
The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Sam's Club® MasterCard®

MICHAEL HUDSON
Account Number: [REDACTED] 2251

Visit us at samsclub.com/credit
Member Service: 1-866-220-0854

Summary of Account Activity	
Previous Balance	\$4,488.47
- Payments	\$134.00
+ Purchases/Debits	\$9.42
+ Interest Charges	\$90.30
New Balance	\$4,454.19
Credit Limit	\$4,500.00
Available Credit	\$0.00
Cash Advance/Quick Cash Limit	\$900.00
Available Cash	\$0.00
Statement Closing Date	07/26/2017
Days in Billing Cycle	31

Payment Information		
New Balance		\$4,454.19
Total Minimum Payment Due		\$135.00
Payment Due Date		08/18/2017
Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$38.00.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	17 years	\$11,758.00
\$174.00	3 years	\$6,262.00 (Savings \$5,496.00)
If you would like information about credit counseling services , call 1-877-302-8775.		

Cash Earned Summary	
Previous Reward Balance	\$13.23
5% Earned on Gas	\$0.47
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$0.00
=Reward Balance	\$13.70

You have earned \$13.70

Use the Sam's Club Mastercard everywhere Mastercard is accepted and earn cash back for the things you already do.

PAYMENT DUE BY 5 P.M. (ET) ON THE DUE DATE.

NOTICE: We may convert your payment into an electronic debit. See Statement Disclosures link below for details, Billing Rights and other important information.

6709 LAH 1 7 23 170726 PAGE 1 of 3 1468 1200 A602 01EY6709



Account Number: [REDACTED] 2251		
Total Minimum Payment Due	Payment Due Date	New Balance
\$135.00	08/18/2017	\$4,454.19

Save a stamp, pay on-line. \$

5213331205972251

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312

Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013



Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.
Payments: Send payments to the address listed on the remittance portion of this statement or pay online.
Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993, Atlanta, GA 30353-0993 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

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

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

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

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

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address; (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965003, Orlando, FL 32896-5003.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965005, Orlando, FL 32896-5005. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

Your account is owned and serviced by Synchrony Bank.

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This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

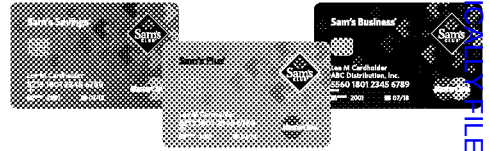
☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.



Travel for less with your Sam's Club® MasterCard®!

Earn **cash back*** on travel
with your Sam's Club MasterCard.



No foreign transaction fees.



No foreign transaction fees on any purchases abroad with your Sam's Club MasterCard. It's the ultimate travel companion!



*Purchases subject to credit approval. See the "How to Earn Cash Back with your Sam's Club® MasterCard®" rewards program for details.

The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
07/18	07/18	85213336700XS6H14	ONLINE PAYMENT THANK YOU	(\$13,000)
07/19	07/19	55541866903RRGVQ1	CITGO QUICK MART Q39 GEORGETOWN SC	\$9.18
07/25	07/25	55316586EMHBVMEPE	BP#8268799CIRCLE K QPS MURRELLS INLE SC	\$9.24
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
07/26	07/26		INTEREST CHARGE ON PURCHASES	\$9.30
07/26	07/26		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$9.30

2017 Totals Year-To-Date

Total Fees Charged in 2017	\$0.00
Total Interest Charged in 2017	\$592.94
Total Interest Paid in 2017	\$586.49

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	23.65% (v)	\$4,494.97	\$90.30
Cash Advances	N/A	26.65% (v)	\$0.00	\$0.00

(v) = variable rate

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 23.65%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

Member News and Information

Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.

For more information about the Sam's Club® Mastercard® Reward Program terms, log on to www.SamsClubCredit.com or call the 24 Hour Credit Card Service phone number of the back of your card.

Interested in changing your due date for your Sam's Club® credit card account? Call the Credit Customer Service phone number, located on your billing statement and on the back of your Sam's Club® credit card, to determine eligibility and discuss available options.

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Travel for less with your Sam's Club® MasterCard®!



No foreign transaction fees on any purchases abroad with your Sam's Club MasterCard.

*Purchases subject to credit approval. See the "How to Earn Cash Back with your Sam's Club® MasterCard®" rewards program for details.
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Sam's Club® MasterCard®

MICHAEL HUDSON

Account Number: [REDACTED] 2251

Visit us at samsclub.com/credit
Member Service: 1-866-220-0854

Summary of Account Activity	
Previous Balance	\$4,454.19
- Payments	\$4,454.19
+ Purchases/Debits	\$416.78
New Balance	\$416.78
Credit Limit	\$4,500.00
Available Credit	\$4,083.00
Cash Advance/Quick Cash Limit	\$900.00
Available Cash	\$900.00
Statement Closing Date	08/25/2017
Days in Billing Cycle	30

Payment Information		
New Balance		\$416.78
Total Minimum Payment Due		\$27.00
Payment Due Date		09/18/2017
Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$38.00.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	19 months	\$503.00
If you would like information about credit counseling services , call 1-877-302-8775.		

Cash Earned Summary	
Previous Reward Balance	\$13.70
5% Earned on Gas	\$0.99
3% Earned on Dining & Travel	\$1.51
1% Earned on other purchases	\$3.46
=Reward Balance	\$19.66

Cash Back News	
You have earned \$19.66	
Use the Sam's Club Mastercard everywhere Mastercard is accepted and earn cash back for the things you already do.	

Transaction Summary						
Tran Date	Post Date	Reference Number	Description of Transaction or Credit			Amount
07/25	07/27	55429506FS15905J9	PAYPAL *DFWBUSINESS	4029357733	CA	\$50.95
07/26	07/27	55308766GFXVBXQTM	SHELL OIL 539562000QPS MARION	SC		\$7.74
(Continued on next page)						

PAYMENT DUE BY 5 P.M. (ET) ON THE DUE DATE.

NOTICE: We may convert your payment into an electronic debit. See Statement Disclosures link below for details, Billing Rights and other important information.

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Account Number: [REDACTED] 2251

Total Minimum Payment Due	Payment Due Date	New Balance
\$27.00	09/18/2017	\$416.78

Save a stamp, pay on-line.

\$ [] [] [] [] [] [] [] [] [] []

5213331205972251

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312



Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013

Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.

Payments: Send payments to the address listed on the remittance portion of this statement or pay online.

Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993, Atlanta, GA 30353-0993 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

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

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

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

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

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address; (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965003, Orlando, FL 32896-5003.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965005, Orlando, FL 32896-5005. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

Your account is owned and serviced by Synchrony Bank.

O1EY6709 - 1 - 03/10/14

This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

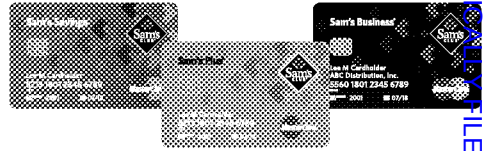
☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.



Travel for less with your Sam's Club® MasterCard®!

Earn **3%** cash back* on travel with your Sam's Club MasterCard.



No foreign transaction fees.



No foreign transaction fees on any purchases abroad with your Sam's Club MasterCard. It's the ultimate travel companion!



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Transaction Summary (Continued)

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
07/26	07/27	05486806GRBGP85SX	EXXONMOBIL 42255877 GEORGETOWN SC	\$10.08
08/10	08/10	85213336Y00XS6H15	ONLINE PAYMENT THANK YOU	(\$4,454.19)
08/15	08/15	25204677402G6AYVA	WADES HARDWARE STORE MCCOLL SC	\$120.48
08/20	08/20	054368479005XMDLP	STEAK N SHAKE 7604 MYRTLE BEACH SC	\$55.33
08/20	08/20	553102079BLJEBMMP	GANDER MOUNTAIN MYRTLE BEACH SC	\$198.20
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
08/25	08/25		INTEREST CHARGE ON PURCHASES	\$0.00
08/25	08/25		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$0.00

2017 Totals Year-To-Date

Total Fees Charged in 2017	\$0.00
Total Interest Charged in 2017	\$592.94
Total Interest Paid in 2017	\$676.79

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	23.90% (v)	\$0.00	\$0.00
Cash Advances	N/A	26.90% (v)	\$0.00	\$0.00

(v) = variable rate

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 23.90%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

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If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

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Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.

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Interested in changing your due date for your Sam's Club® credit card account? Call the Credit Customer Service phone number, located on your billing statement and on the back of your Sam's Club® credit card, to determine eligibility and discuss available options.

ELECTRONICALLY FILED - 2022 Apr 07 2:16 PM - MARBORO COMMON PLEAS - CASE#2021CP3400228



Travel for less with your Sam's Club® MasterCard®!



No foreign transaction fees on any purchases abroad with your Sam's Club MasterCard.

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The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Sam's Club® MasterCard®

MICHAEL HUDSON

Account Number: [REDACTED] 2251

Visit us at samsclub.com/credit
Member Service: 1-866-220-0854

Summary of Account Activity	
Previous Balance	\$416.78
- Payments	\$100.00
- Other Credits	\$4.00
+ Purchases/Debits	\$3,545.50
+ Interest Charges	\$37.32
New Balance	\$3,895.60
Credit Limit	\$4,500.00
Available Credit	\$604.00
Cash Advance/Quick Cash Limit	\$900.00
Available Cash	\$604.00
Statement Closing Date	09/25/2017
Days in Billing Cycle	31

Payment Information		
New Balance	\$3,895.60	
Total Minimum Payment Due	\$77.00	
Payment Due Date	10/18/2017	
Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$38.00.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	16 years	\$10,279.00
\$153.00	3 years	\$5,495.00 (Savings \$4,784.00)
If you would like information about credit counseling services , call 1-877-302-8775.		

Cash Earned Summary	
Previous Reward Balance	\$19.66
5% Earned on Gas	\$1.75
3% Earned on Dining & Travel	\$15.44
1% Earned on other purchases	\$29.92
=Reward Balance	\$66.77

Cash Back News	
You have earned \$66.77	
Use the Sam's Club Mastercard everywhere Mastercard is accepted and earn cash back for the things you already do.	

PAYMENT DUE BY 5 P.M. (ET) ON THE DUE DATE.

NOTICE: We may convert your payment into an electronic debit. See Statement Disclosures link below for details, Billing Rights and other important information.

6709 LAH 1 7 23 170925 PAGE 1 of 3 1468 1200 A602 01EY6709



Account Number: [REDACTED] 2251

Total Minimum Payment Due	Payment Due Date	New Balance
\$77.00	10/18/2017	\$3,895.60

Save a stamp, pay on-line.

\$ [] [] [] [] [] [] [] [] [] []

5213331205972251

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312



Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013

RECEIVED ELECTRONICALLY FILED - 2022 Apr 07 2:16 PM - CARL BOGGS - COMMON PLEAS - CASE# 2022 CPB340228

Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.

Payments: Send payments to the address listed on the remittance portion of this statement or pay online.

Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993, Atlanta, GA 30353-0993 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

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

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

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

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

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address; (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965003, Orlando, FL 32896-5003.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965005, Orlando, FL 32896-5005. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

Your account is owned and serviced by Synchrony Bank.

O1EY6709 - 1 - 03/10/14

This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

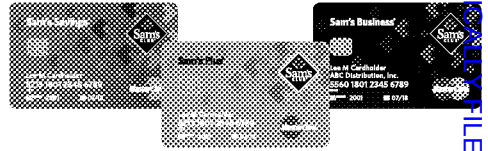
☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.



Travel for less with your Sam's Club® MasterCard®!

Earn **3%** cash back* on travel with your Sam's Club MasterCard.



No foreign transaction fees.



No foreign transaction fees on any purchases abroad with your Sam's Club MasterCard. It's the ultimate travel companion!



*Purchases subject to credit approval. See the "How to Earn Cash Back with your Sam's Club® MasterCard®" rewards program for details.

The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
08/31	08/31	55541867K03RSQDZB	CARNIVAL CRUISE TKT/RE MIAMI FL	\$200.00
08/31	08/31	55541867K03RSQDZJ	CARNIVAL CRUISE TKT/RE MIAMI FL	\$200.00
09/01	09/01	85213337P0143NEWH	WALMART 001255 LAURINBURG NC MOSS 12G AUTO SGUN, RAPTR SEMI-AUTO 12GA	\$931.93
09/03	09/03	55432867N2XG5R47Y	FANATICS NASCAR JACKSONVILLE FL	\$38.23
09/03	09/03	55432867N2XG5R57X	FANATICS NASCAR JACKSONVILLE FL	\$56.14
09/04	09/04	25204677P00K2BKM9	WADES HARDWARE STORE MCCOLL SC	\$100.99
09/04	09/04	85213337S01561X17	WALMART 004457 BENNETTSVILLE SC WIN SUPX BUCK 3.5", ALW INF SZ 3 SUP 14C	\$151.57
09/07	09/07	55308767VFY7SGFPN	SHELL OIL 575279768QPS MC COLL SC	\$35.00
09/09	09/09	85213337Z017179NY	WALMART 001255 LAURINBURG NC KNR CHKN NDL SCE, KNR CHKN RICE&SAUCE, GV PS WHT AMER 16OZ, CC 14LT PET BEDDING, KRFT M&C 5PK, OLROY KBCHKCHW 40LB, SF I WRAP CRN DOG 22, JNVL CKD BR BRT 14OZ	\$121.98
09/10	09/10	05410197Y42ZVXP3J	OLIVE GARDEN 100018119 SOUTHERN PINE NC	\$100.00
09/15	09/15	85213338400XS6H0Y	ONLINE PAYMENT THANK YOU	(\$100.00)
09/16	09/16	55431808361AYD16Z	BURGER KING #11816 Q07 HALIFAX NC	\$18.70
09/17	09/17	054368485HETKJB1N	BELK #565 LAURINBURG LAURINBURG NC	\$58.96
09/19	09/19	55541868603T01XBL	CARNIVAL CRUISE TKT/RE MIAMI FL	(\$2.00)
09/19	09/19	55541868603T01XB2	CARNIVAL CRUISE TKT/RE MIAMI FL	(\$2.00)
09/24	09/24	55432868B2XKBQTKW	PROGRESSIVE *INSURANCE 800-776-4737 OH	\$1,670.00
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
09/25	09/25		INTEREST CHARGE ON PURCHASES	\$37.32
09/25	09/25		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$37.32

2017 Totals Year-To-Date

Total Fees Charged in 2017	\$0.00
Total Interest Charged in 2017	\$630.26
Total Interest Paid in 2017	\$676.79

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	23.90% (v)	\$1,838.54	\$37.32
Cash Advances	N/A	26.90% (v)	\$0.00	\$0.00

(v) = variable rate

ELECTRONICALLY FILED - 2022 Apr 07 2:16 PM - MARBORO - COMMONWEALTH - CAS# R021CP3400228

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 23.90%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Eligible card purchases may be billed under one of the following promotions: No Interest for 6, 12, 18, 24 or 36 months. For each promotion, after the promotion ends, a 23.90% APR will apply. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

Member News and Information

Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payment in Sam's Club® or Walmart®.

For more information about the Sam's Club ® Mastercard ® Reward Program terms, log on to www.SamsClubCredit.com or call the 24 Hour Credit Card Service phone number of the back of your card.

Interested in changing your due date for your Sam's Club ® credit card account? Call the Credit Customer Service phone number, located on your billing statement and on the back of your Sam's Club® credit card, to determine eligibility and discuss available options.



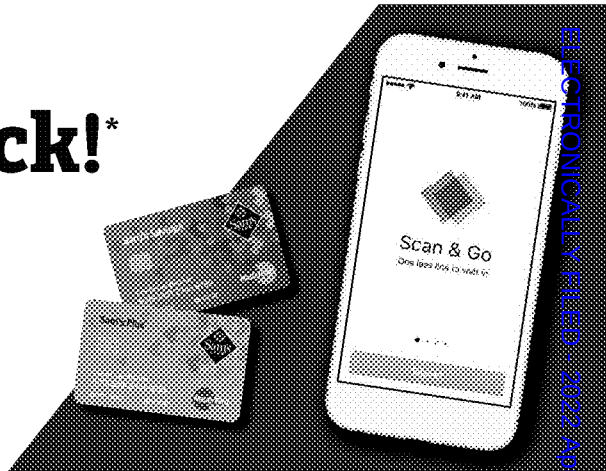
Earn 3% back!*

On Scan & Go purchases using your Sam's Club® Mastercard®.

3% added to cash back balance

Offer valid:
9/5/17 - 1/31/18

Learn how at SamsClub.com/scanandgo



*To qualify for this offer you must make qualifying Scan and Go purchases using your Sam's Club Consumer Mastercard in Sam's Club. 3% will be added to your Cash Back balance (1% from other category and 2% in Bonus category). This will appear on your statement in 1-2 billing cycles after the qualifying purchase(s) are made. Offer valid in Clubs where Scan & Go is available. Subject to credit approval. Scan and Go has a \$750 pre-tax, pre-instant savings, per transaction limit.

Sam's Club® MasterCard®

MICHAEL HUDSON

Account Number: [REDACTED] 2251

Visit us at samsclub.com/credit
Member Service: 1-866-220-0854

Summary of Account Activity	
Previous Balance	\$3,895.60
- Payments	\$130.00
+ Purchases/Debits	\$34.00
+ Interest Charges	\$79.07
New Balance	\$3,878.67
Credit Limit	\$4,500.00
Available Credit	\$621.00
Cash Advance/Quick Cash Limit	\$900.00
Available Cash	\$621.00
Statement Closing Date	10/26/2017
Days in Billing Cycle	31

Payment Information		
New Balance		\$3,878.67
Total Minimum Payment Due		\$118.00
Payment Due Date		11/18/2017
Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$38.00.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	16 years	\$10,143.00
\$152.00	3 years	\$5,471.00 (Savings) \$4,672.00
If you would like information about credit counseling services , call 1-877-302-8775.		

Cash Earned Summary	
Previous Reward Balance	\$66.77
5% Earned on Gas	\$0.00
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$0.34
=Reward Balance	\$67.11

Cash Back News	
You have earned \$67.11	
Use the Sam's Club Mastercard everywhere Mastercard is accepted and earn cash back for the things you already do.	

PAYMENT DUE BY 5 P.M. (ET) ON THE DUE DATE.

NOTICE: We may convert your payment into an electronic debit. See Statement Disclosures link below for details, Billing Rights and other important information.

6709 LAH 1 7 23 171026 PAGE 1 of 3 1468 1200 A602 01EY6709



Account Number: [REDACTED] 2251

Total Minimum Payment Due	Payment Due Date	New Balance
\$118.00	11/18/2017	\$3,878.67

Save a stamp, pay on-line.

\$ [] [] [] [] [] . [] []

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MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312



Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013

RECEIVED ELECTRONICALLY FILED - 2017 APR 07 16 PM - CARLBOURNE COMMONWEALTHS - CASE#2021CP340228

Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.

Payments: Send payments to the address listed on the remittance portion of this statement or pay online.

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Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

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

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

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

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

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Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965005, Orlando, FL 32896-5005. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

Your account is owned and serviced by Synchrony Bank.

O1EY6709 - 1 - 03/10/14

This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

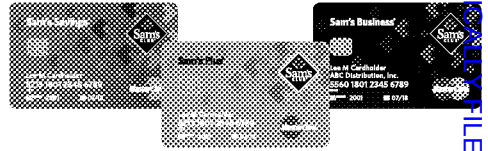
☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.



Travel for less with your Sam's Club® MasterCard®!

Earn **3%** cash back* on travel with your Sam's Club MasterCard.



No foreign transaction fees.



No foreign transaction fees on any purchases abroad with your Sam's Club MasterCard. It's the ultimate travel companion!



*Purchases subject to credit approval. See the "How to Earn Cash Back with your Sam's Club® MasterCard®" rewards program for details.

The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
10/05	10/05	55309598PRQEB4GAJ	OREILLY AUTO #4712 DARLINGTON SC	\$0.00
10/12	10/12	85213338Y00XS6H0Y	ONLINE PAYMENT THANK YOU	(\$130.00)
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
10/26	10/26		INTEREST CHARGE ON PURCHASES	\$79.07
10/26	10/26		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$79.07
2017 Totals Year-To-Date				
Total Fees Charged in 2017			\$0.00	
Total Interest Charged in 2017			\$709.33	
Total Interest Paid in 2017			\$714.11	

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	23.90% (v)	\$3,895.20	\$79.07
Cash Advances	N/A	26.90% (v)	\$0.00	\$0.00

(v) = variable rate

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 23.90%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Eligible card purchases may be billed under one of the following promotions: No Interest for 6, 12, 18, 24 or 36 months. For each promotion, after the promotion ends, a 23.90% APR will apply. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

Member News and Information

Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.

For more information about the Sam's Club® Mastercard® Reward Program terms, log on to www.SamsClubCredit.com or call the 24 Hour Credit Card Service phone number of the back of your card.

Interested in changing your due date for your Sam's Club® credit card account? Call the Credit Customer Service phone number, located on your billing statement and on the back of your Sam's Club® credit card, to determine eligibility and discuss available options.

ELECTRONICALLY FILED - 2022 Apr 07 2:16 PM - MARBORO - CO SIMON PEEPS - CASE#2021CP3400228



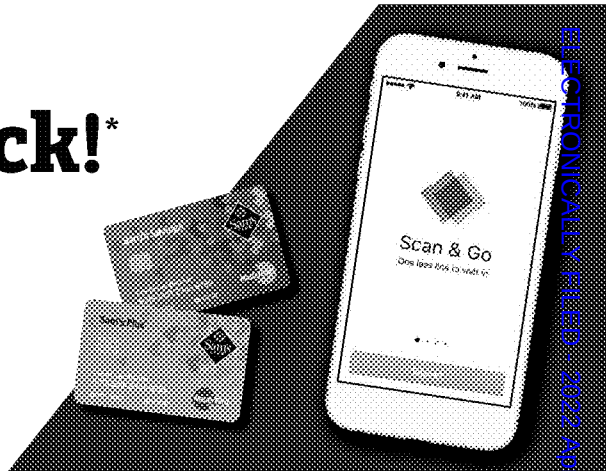
Earn 3% back!*

On Scan & Go purchases using your Sam's Club® Mastercard®.

3% added to cash back balance

Offer valid:
9/5/17 - 1/31/18

Learn how at SamsClub.com/scanandgo



*To qualify for this offer you must make qualifying Scan and Go purchases using your Sam's Club Consumer Mastercard in Sam's Club. 3% will be added to your Cash Back balance (1% from other category and 2% in Bonus category). This will appear on your statement in 1-2 billing cycles after the qualifying purchase(s) are made. Offer valid in Clubs where Scan & Go is available. Subject to credit approval. Scan and Go has a \$750 pre-tax, pre-instant savings, per transaction limit.

Sam's Club® MasterCard®

MICHAEL HUDSON

Account Number: [REDACTED] 2251

Visit us at samsclub.com/credit
Member Service: 1-866-220-0228

Summary of Account Activity	
Previous Balance	\$3,878.67
- Payments	\$128.67
+ Interest Charges	\$73.66
New Balance	\$3,823.66
Credit Limit	\$4,500.00
Available Credit	\$676.00
Cash Advance/Quick Cash Limit	\$900.00
Available Cash	\$676.00
Statement Closing Date	11/24/2017
Days in Billing Cycle	29

BOOK - COMMON WEALTH OF MASSACHUSETTS - CASE# 2021CP3400228

Payment Information		
New Balance		\$3,823.66
Total Minimum Payment Due		\$112.00
Payment Due Date		12/18/2017
Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$38.00.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	16 years	\$10,000.00
\$150.00	3 years	\$5,394.00 (Savings) \$4,606.00
If you would like information about credit counseling services , call 1-877-302-8775.		

Cash Earned Summary	
Previous Reward Balance	\$67.11
5% Earned on Gas	\$0.00
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$0.00
=Reward Balance	\$67.11

Cash Back News	
You have earned \$67.11	
Use the Sam's Club Mastercard everywhere Mastercard is accepted and earn cash back for the things you already do.	

PAYMENT DUE BY 5 P.M. (ET) ON THE DUE DATE.

NOTICE: We may convert your payment into an electronic debit. See Statement Disclosures link below for details, Billing Rights and other important information.

6709 LAH 1 7 23 171124 PAGE 1 of 3 1468 1200 A602 01EY6709



Account Number: [REDACTED] 2251

Total Minimum Payment Due	Payment Due Date	New Balance
\$112.00	12/18/2017	\$3,823.66

Save a stamp, pay on-line.

\$.

5213331205972251

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312



Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013

Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.

Payments: Send payments to the address listed on the remittance portion of this statement or pay online.

Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993, Atlanta, GA 30353-0993 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

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

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

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

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

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address; (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965003, Orlando, FL 32896-5003.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965005, Orlando, FL 32896-5005. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

Your account is owned and serviced by Synchrony Bank.

O1EY6709 - 1 - 03/10/14

This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

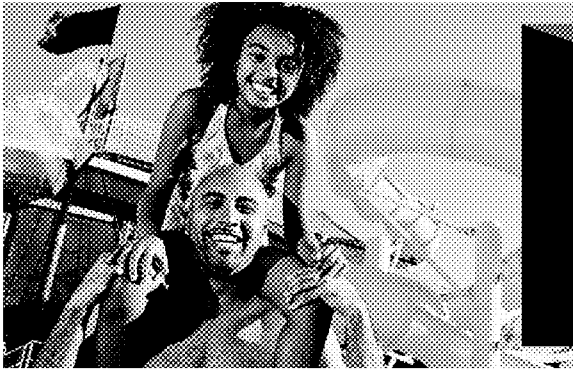
For changes of address, phone number and/or email, please check the box and print the changes below.

☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.



Use your Sam's Club® Mastercard®
to earn Cash Back both inside
and outside of Sam's Club®.*



everywhere

Earn cash back*
at Sam's Club
& wherever Mastercard®
is accepted

*Subject to credit approval. See the How to Earn Cash Back with your Sam's Club Mastercard Reward Program terms for details.
The Sam's Club Mastercard is issued by Synchrony Bank pursuant to a license by Mastercard International Incorporated.
Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
11/17	11/17	8521333A100XS6H15	ONLINE PAYMENT THANK YOU	(\$122.67)
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
11/24	11/24		INTEREST CHARGE ON PURCHASES	\$73.66
11/24	11/24		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$73.66

2017 Totals Year-To-Date

Total Fees Charged in 2017	\$0.00
Total Interest Charged in 2017	\$782.99
Total Interest Paid in 2017	\$793.18

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	23.90% (v)	\$3,878.85	\$73.66
Cash Advances	N/A	26.90% (v)	\$0.00	\$0.00
(v) = variable rate				

New Promotional Financing Plans

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Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.

For more information about the Sam's Club® Mastercard® Reward Program terms, log on to www.SamsClubCredit.com or call the 24 Hour Credit Card Service phone number of the back of your card.

Interested in changing your due date for your Sam's Club® credit card account? Call the Credit Customer Service phone number, located on your billing statement and on the back of your Sam's Club® credit card, to determine eligibility and discuss available options.

ELECTRONICALLY FILED - 2022 APR 07 2:16 PM - MARB, BRO - COMMON PLEAS - CASE#2021CP3400228



YOU'LL NEED A BIGGER SLEIGH

Earn Cash Back on your
Holiday shopping with your
Sam's Club® Mastercard®



Look for your
Cash Back Check
coming in February.*



*You must have earned \$5 or more in rewards for 2017 to receive a Cash Back Check. See your "Sam's Club Mastercard® Reward Program" terms for details. Subject to credit approval. The Sam's Club Mastercard is issued by Synchrony Bank pursuant to a license by Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

Sam's Club® MasterCard®

MICHAEL HUDSON

Account Number: 2251

Visit us at samsclub.com/credit
Member Service: 1-866-220-0228

Summary of Account Activity	
Previous Balance	\$3,823.66
- Payments	\$112.00
+ Interest Charges	\$80.06
New Balance	\$3,791.72
Credit Limit	\$4,500.00
Available Credit	\$708.00
Cash Advance/Quick Cash Limit	\$900.00
Available Cash	\$708.00
Statement Closing Date	12/26/2017
Days in Billing Cycle	32

Payment Information		
New Balance	\$3,791.72	
Total Minimum Payment Due	\$118.00	
Payment Due Date	01/18/2018	
Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$38.00.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	16 years	\$9,892.00
\$149.00	3 years	\$5,349.00 (Savings \$4,543.00)
If you would like information about credit counseling services , call 1-877-302-8775.		

Cash Earned Summary	
Previous Reward Balance	\$67.11
5% Earned on Gas	\$0.00
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$0.00
=Reward Balance	\$67.11

Cash Back News	
You have earned \$67.11	
Use the Sam's Club Mastercard everywhere Mastercard is accepted and earn cash back for the things you already do.	

PAYMENT DUE BY 5 P.M. (ET) ON THE DUE DATE.

NOTICE: We may convert your payment into an electronic debit. See Statement Disclosures link below for details, Billing Rights and other important information.

6709 LAH 1 7 23 171226 PAGE 1 of 5 1468 1200 A602 01EY6709



Account Number: 2251

Total Minimum Payment Due	Payment Due Date	New Balance
\$118.00	01/18/2018	\$3,791.72

Save a stamp, pay on-line.

\$

5213331205972251

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312



Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013

Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.

Payments: Send payments to the address listed on the remittance portion of this statement or pay online.

Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993, Atlanta, GA 30353-0993 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

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

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

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

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

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address; (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965003, Orlando, FL 32896-5003.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965005, Orlando, FL 32896-5005. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

Your account is owned and serviced by Synchrony Bank.

O1EY6709 - 1 - 03/10/14

This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.



Earn 3% back!*

On Scan & Go purchases using your Sam's Club® Mastercard®.

3% added to cash back balance

Offer valid:

9/5/17 - 1/31/18

Learn how at SamsClub.com/scanandgo



*To qualify for this offer you must make qualifying Scan and Go purchases using your Sam's Club Consumer Mastercard in Sam's Club. 3% will be added to your Cash Back balance (1% from other category and 2% in Bonus category). This will appear on your statement in 1-2 billing cycles after the qualifying purchase(s) are made. Offer valid in Clubs where Scan & Go is available. Subject to credit approval. Scan and Go has a \$750 pre-tax, pre-instant savings, per transaction limit.

Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
12/15	12/15	8521333AZ00XS6H0Y	ONLINE PAYMENT THANK YOU	(\$111.00)
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
12/26	12/26		INTEREST CHARGE ON PURCHASES	\$80.06
12/26	12/26		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$80.06

2017 Totals Year-To-Date

Total Fees Charged in 2017	\$0.00
Total Interest Charged in 2017	\$863.05
Total Interest Paid in 2017	\$866.84

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	23.90% (v)	\$3,820.56	\$80.06
Cash Advances	N/A	26.90% (v)	\$0.00	\$0.00

(v) = variable rate

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 23.90%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

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If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

Member News and Information

Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.

For more information about the Sam's Club® Mastercard® Reward Program terms, log on to www.SamsClubCredit.com or call the 24 Hour Credit Card Service phone number of the back of your card.

Interested in changing your due date for your Sam's Club® credit card account? Call the Credit Customer Service phone number, located on your billing statement and on the back of your Sam's Club® credit card, to determine eligibility and discuss available options.



Earn 3% back!*

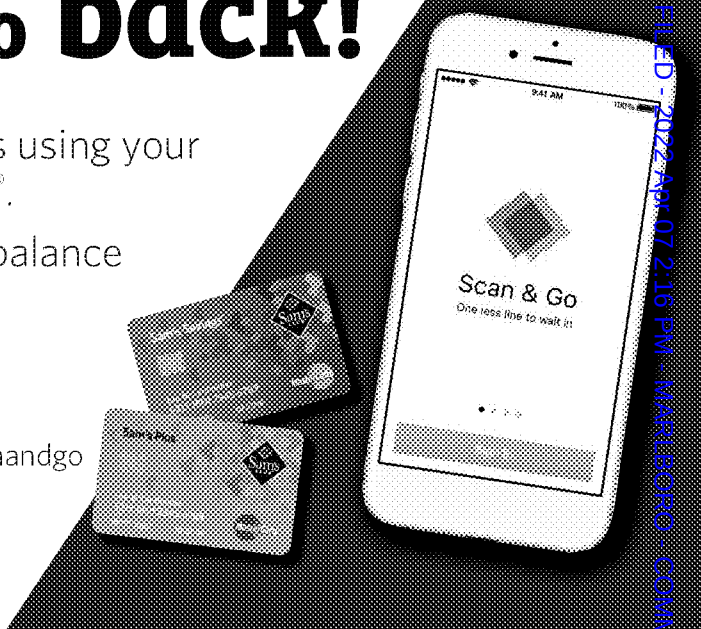
On Scan & Go purchases using your Sam's Club® Mastercard®.

3% added to cash back balance

Offer valid:

9/5/17 - 1/31/18

Learn how at SamsClub.com/scanandgo



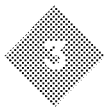
3 Steps to Earn 3% Back



Add your Sam's Club Mastercard as your default payment method in the Scan & Go app.



Shop & use the Scan & Go app to scan your purchases.



Pay with your card in the Scan & Go app.

Don't have the Scan & Go app? Download it now.



*To qualify for this offer you must make qualifying Scan and Go purchases using your Sam's Club Consumer Mastercard in Sam's Club. 3% will be added to your Cash Back balance (1% from other category and 2% in Bonus category). This will appear on your statement in 1-2 billing cycles after the qualifying purchase(s) are made. Offer valid in Clubs where Scan & Go is available. Offer not valid on the Sam's Club Business Mastercard, Sam's Club Business Credit or Direct Accounts. Subject to credit approval. Scan and Go has a \$750 pre-tax, pre-instant savings, per transaction limit.

The Sam's Club Mastercard is issued by Synchrony Bank pursuant to a license by Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc., registered in the U.S. and other countries.

Google Play and the Google Play logo are trademarks of Google Inc.

RECEIVED ELECTRONICALLY FILED - 2022 APR 07 2:16 PM - MAIL ROOM - COMMON PLEAS - CASE#2021CP3400228



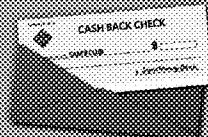
COUNTDOWN TO YOUR CASH BACK CHECK

ELECTRONICALLY FILED - 2022 APR 07 2:36 PM - CARLBOOCC-COMMONWEALTHS-CASE#20221CP340228



Look for your
Sam's Club® Mastercard® Cash Back Check
in the mail this February.*

You must have earned \$5 or more
for a check to be issued.



*You must have earned \$5 or more in rewards for 2017 to receive a Cash Back Check. See your "Sam's Club Mastercard® Reward Program" terms for details. Subject to credit approval. The Sam's Club Mastercard is issued by Synchrony Bank pursuant to a license by Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

Sam's Club® MasterCard®

MICHAEL HUDSON

Account Number: [REDACTED] 2251

Visit us at samsclub.com/credit
Member Service: 1-866-220-0251

Summary of Account Activity	
Previous Balance	\$3,791.72
- Payments	\$118.00
+ Interest Charges	\$77.03
New Balance	\$3,750.75
Credit Limit	\$4,500.00
Available Credit	\$749.00
Cash Advance/Quick Cash Limit	\$900.00
Available Cash	\$749.00
Statement Closing Date	01/26/2018
Days in Billing Cycle	31

BOOK-COMMONWEALTH-SEC#2021CPB3409228

Payment Information		
New Balance	\$3,750.75	
Total Minimum Payment Due	\$118.00	
Payment Due Date	02/18/2018	
Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$38.00.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	16 years	\$9,779.00
\$147.00	3 years	\$5,291.00 (Savings \$4,488.00)
If you would like information about credit counseling services , call 1-877-302-8775.		

Cash Earned Summary	
Previous Reward Balance	\$67.11
5% Earned on Gas	\$0.00
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$0.00
=Reward Balance	\$67.11

Cash Back News	
Congratulations - you earned \$67.11 in Cash Back during 2017!	
2017 Cash Back Checks will be in the mail, separate from your February billing statements.	

PAYMENT DUE BY 5 P.M. (ET) ON THE DUE DATE.

NOTICE: We may convert your payment into an electronic debit. See Statement Disclosures link below for details, Billing Rights and other important information.

6709 LAH 1 7 23 180126 PAGE 1 of 3 1468 1200 A602 01EY6709



Account Number: [REDACTED] 2251

Total Minimum Payment Due	Payment Due Date	New Balance
\$115.00	02/18/2018	\$3,750.75

Save a stamp, pay on-line.

\$ [] [] [] [] [] [] [] []

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312



Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013



Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.

Payments: Send payments to the address listed on the remittance portion of this statement or pay online.

Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993, Atlanta, GA 30353-0993 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

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

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

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

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

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address; (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965003, Orlando, FL 32896-5003.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965005, Orlando, FL 32896-5005. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

Your account is owned and serviced by Synchrony Bank.

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This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

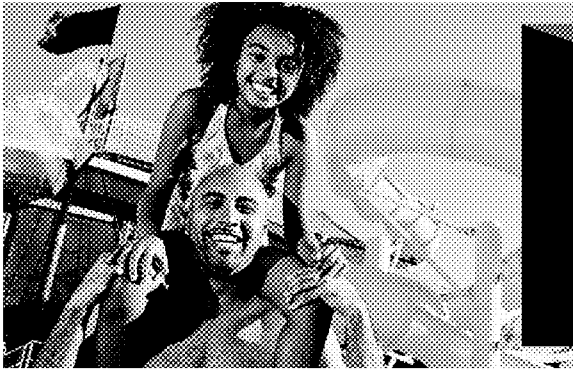
For changes of address, phone number and/or email, please check the box and print the changes below.

☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.



Use your Sam's Club® Mastercard®
to earn Cash Back both inside
and outside of Sam's Club®.*



everywhere

Earn cash back*
at Sam's Club
& wherever Mastercard®
is accepted

*Subject to credit approval. See the How to Earn Cash Back with your Sam's Club Mastercard Reward Program terms for details.
The Sam's Club Mastercard is issued by Synchrony Bank pursuant to a license by Mastercard International Incorporated.
Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
01/18	01/18	8521333D300XS6H10	ONLINE PAYMENT THANK YOU	(\$111.00)
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
01/26	01/26		INTEREST CHARGE ON PURCHASES	\$77.03
01/26	01/26		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$77.03

2018 Totals Year-To-Date

Total Fees Charged in 2018	\$0.00
Total Interest Charged in 2018	\$77.03
Total Interest Paid in 2018	\$80.06

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	23.90% (v)	\$3,794.84	\$77.03
Cash Advances	N/A	26.90% (v)	\$0.00	\$0.00
(v) = variable rate				

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 23.90%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Eligible card purchases may be billed under one of the following promotions: No Interest for 6, 12, 18, 24 or 36 months. For each promotion, after the promotion ends, a 23.90% APR will apply. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

Member News and Information

Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.

For more information about the Sam's Club® Mastercard® Reward Program terms, log on to www.SamsClubCredit.com or call the 24 Hour Credit Card Service phone number of the back of your card.

Interested in changing your due date for your Sam's Club® credit card account? Call the Credit Customer Service phone number, located on your billing statement and on the back of your Sam's Club® credit card, to determine eligibility and discuss available options.

ELECTRONICALLY FILED - 2022 APR 07 2:16 PM - MARBRO - COMMON PLEAS - CASE#2021CP3400228



CONGRATULATIONS!
YOU'VE EARNED IT!

ELECTRONICALLY FILED - 2022 APR 07 2:46 PM - CARLBOROUGH - COMMONWEALTH OF MASSACHUSETTS - CASE#20221CP340228



Your Sam's Club Mastercard
Cash Back Check is in the mail!

Look for your blue envelope, separate from your account statement.

*You must have earned \$5 or more in rewards for 2017 to receive a Cash Back Check. See your "Sam's Club Mastercard® Reward Program" terms for details. Subject to credit approval. The Sam's Club Mastercard is issued by Synchrony Bank pursuant to a license by Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

Sam's Club® MasterCard®

MICHAEL HUDSON

Account Number: [REDACTED] 2251

Visit us at samsclub.com/credit
Member Service: 1-866-220-0228

Summary of Account Activity	
Previous Balance	\$3,750.75
- Payments	\$200.75
+ Interest Charges	\$69.05
New Balance	\$3,619.05
Credit Limit	\$4,500.00
Available Credit	\$880.00
Cash Advance/Quick Cash Limit	\$900.00
Available Cash	\$880.00
Statement Closing Date	02/23/2018
Days in Billing Cycle	28

Payment Information		
New Balance		\$3,619.05
Total Minimum Payment Due		\$106.00
Payment Due Date		03/18/2018
Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$38.00.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	16 years	\$9,451.00
\$142.00	3 years	\$5,122.00 (Savings \$4,329.00)
If you would like information about credit counseling services , call 1-877-302-8775.		

Cash Earned Summary	
Previous Reward Balance	\$67.11
5% Earned on Gas	\$0.00
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$0.00
Redeemed	\$67.11
=Reward Balance	\$0.00

Cash Back News	
Congratulations! Your 2017 Cash Back Check will arrive in the mail soon, separate from your account statement.	

PAYMENT DUE BY 5 P.M. (ET) ON THE DUE DATE.

NOTICE: We may convert your payment into an electronic debit. See Statement Disclosures link below for details, Billing Rights and other important information.

6709 LAH 1 7 23 180223 PAGE 1 of 3 1468 1200 A602 01EY6709



Account Number: [REDACTED] 2251

Total Minimum Payment Due	Payment Due Date	New Balance
\$106.00	03/18/2018	\$3,619.05

Save a stamp, pay on-line.

\$.

5213331205972251

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312



Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013



Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.

Payments: Send payments to the address listed on the remittance portion of this statement or pay online.

Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993, Atlanta, GA 30353-0993 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

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

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

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

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

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address; (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965003, Orlando, FL 32896-5003.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965005, Orlando, FL 32896-5005. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

Your account is owned and serviced by Synchrony Bank.

O1EY6709 - 1 - 03/10/14

This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

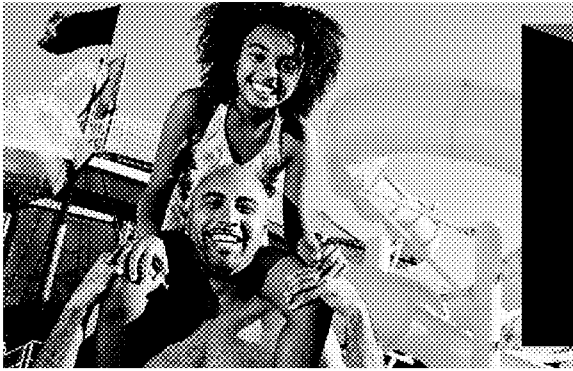
For changes of address, phone number and/or email, please check the box and print the changes below.

☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.



Use your Sam's Club® Mastercard®
to earn Cash Back both inside
and outside of Sam's Club®.*



everywhere

Earn cash back*
at Sam's Club
& wherever Mastercard®
is accepted

*Subject to credit approval. See the How to Earn Cash Back with your Sam's Club Mastercard Reward Program terms for details.
The Sam's Club Mastercard is issued by Synchrony Bank pursuant to a license by Mastercard International Incorporated.
Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
02/16	02/16	8521333DZ00XS6H16	ONLINE PAYMENT THANK YOU	(\$200.75)
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
02/23	02/23		INTEREST CHARGE ON PURCHASES	\$69.05
02/23	02/23		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$69.05

2018 Totals Year-To-Date

Total Fees Charged in 2018	\$0.00
Total Interest Charged in 2018	\$146.08
Total Interest Paid in 2018	\$157.09

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	24.15% (v)	\$3,726.95	\$69.05
Cash Advances	N/A	27.15% (v)	\$0.00	\$0.00
(v) = variable rate				

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 24.15%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Eligible card purchases may be billed under one of the following promotions: No Interest for 6, 12, 18, 24 or 36 months. For each promotion, after the promotion ends, a 24.15% APR will apply. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

Member News and Information

Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.

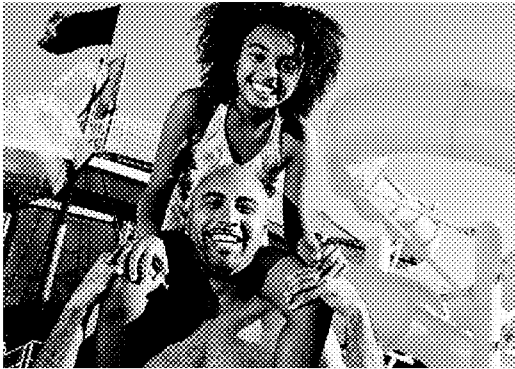
For more information about the Sam's Club® Mastercard® Reward Program terms, log on to www.SamsClubCredit.com or call the 24 Hour Credit Card Service phone number of the back of your card.

Interested in changing your due date for your Sam's Club® credit card account? Call the Credit Customer Service phone number, located on your billing statement and on the back of your Sam's Club® credit card, to determine eligibility and discuss available options.

ELECTRONICALLY FILED - 2022 APR 07 2:16 PM - MARBORO - COMMUNICATIONS - CASE#2021CP3400228



Use your Sam's Club® Mastercard®
to earn Cash Back both inside
and outside of Sam's Club.*



everywhere

Earn cash back*
at Sam's Club
& wherever Mastercard®
is accepted

*Subject to credit approval. See the How to Earn Cash Back with your Sam's Club Mastercard Reward Program terms for details.
The Sam's Club Mastercard is issued by Synchrony Bank pursuant to a license by Mastercard International Incorporated.
Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

Sam's Club® MasterCard®

MICHAEL HUDSON

Account Number: [REDACTED] 2251

Visit us at samsclub.com/credit
Member Service: 1-866-220-0228

Summary of Account Activity	
Previous Balance	\$3,619.05
- Payments	\$125.00
+ Interest Charges	\$73.98
New Balance	\$3,568.03
Credit Limit	\$4,500.00
Available Credit	\$931.00
Cash Advance/Quick Cash Limit	\$900.00
Available Cash	\$900.00
Statement Closing Date	03/26/2018
Days in Billing Cycle	31

Payment Information		
New Balance		\$3,568.03
Total Minimum Payment Due		\$110.00
Payment Due Date		04/18/2018
Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$38.00.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	16 years	\$9,306.00
\$140.00	3 years	\$5,050.00 (Savings \$4,256.00)
If you would like information about credit counseling services , call 1-877-302-8775.		

Cash Earned Summary	
Prior Cash Back Balance	\$0.00
5% Earned on Gas	\$0.00
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$0.00
=Current Cash Back Balance	\$0.00

Cash Back News



See how quickly your cash can add up!

Earn cash back on purchases throughout the year!

PAYMENT DUE BY 5 P.M. (ET) ON THE DUE DATE.

NOTICE: We may convert your payment into an electronic debit. See Statement Disclosures link below for details, Billing Rights and other important information.

6709 LAH 1 7 23 180326 PAGE 1 of 3 1468 1200 A602 01EY6709



Account Number: [REDACTED] 2251

Total Minimum Payment Due	Payment Due Date	New Balance
\$110.00	04/18/2018	\$3,568.03

Save a stamp, pay on-line.

\$

5213331205972251

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312



Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013

ELECTRONICALLY FILED - 2022 APR 07 2:16 PM
MARLBOROUGH COMMONWEALTH - CASE#2021CP340228

Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.

Payments: Send payments to the address listed on the remittance portion of this statement or pay online.

Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993, Atlanta, GA 30353-0993 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

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

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

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

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

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address; (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965003, Orlando, FL 32896-5003.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965005, Orlando, FL 32896-5005. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

Your account is owned and serviced by Synchrony Bank.

O1EY6709 - 1 - 03/10/14

This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.



LEAVE THE SHOPPING TO US

SAVE TIME WITH FREE CLUB PICKUP



Order online.

Shop ahead via mobile or PC

- * Access previous in-club orders from the past 12 months
- * Create and save multiple lists
- * See item availability as you order
- * Get recommendations for new items



Know when it's ready.

Get a text or email when your order is ready for pickup



Check in at kiosk.

Check in and pay at the Club Pickup area—your order will be ready when you are

Save time by shopping at [SamsClub.com/clubpickup](https://www.samsclub.com/clubpickup)

Visit [SamsClub.com/clubpickup](https://www.samsclub.com/clubpickup) or your local Sam's Club® for additional information on Sam's Club Pickup.

Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
03/15	03/15	8521333EV00XS6H11	ONLINE PAYMENT THANK YOU	(\$122.00)
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
03/26	03/26		INTEREST CHARGE ON PURCHASES	\$73.98
03/26	03/26		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$73.98

2018 Totals Year-To-Date

Total Fees Charged in 2018	\$0.00
Total Interest Charged in 2018	\$220.06
Total Interest Paid in 2018	\$226.14

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	24.15% (v)	\$3,606.63	\$73.98
Cash Advances	N/A	27.15% (v)	\$0.00	\$0.00
(v) = variable rate				

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 24.15%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Eligible card purchases may be billed under one of the following promotions: No Interest for 6, 12, 18, 24 or 36 months. For each promotion, after the promotion ends, a 24.15% APR will apply. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

Please Note: The Privacy Policy for this account is available through the Privacy Policy link below. Please take a moment to read it, then keep it with other financial documents. If you have previously opted-out, you do not need to do so again.

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

Member News and Information

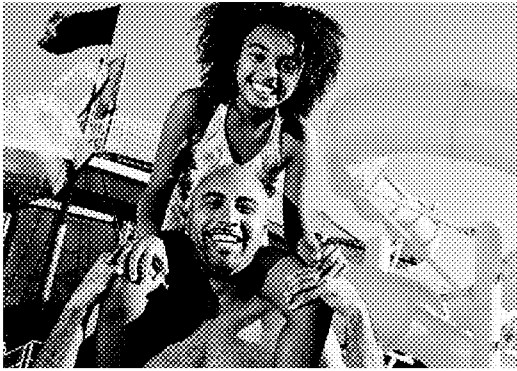
Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.

For more information about the Sam's Club ® Mastercard ® Reward Program terms, log on to [www.SamsClubCredit.com](https://www.samsclubcredit.com) or call the 24 Hour Credit Card Service phone number of the back of your card.

Interested in changing your due date for your Sam's Club ® credit card account? Call the Credit Customer Service phone number, located on your billing statement and on the back of your Sam's Club® credit card, to determine eligibility and discuss available options.



Use your Sam's Club® Mastercard®
to earn Cash Back both inside
and outside of Sam's Club.*



everywhere

**Earn cash back*
at Sam's Club**
& wherever Mastercard®
is accepted

*Subject to credit approval. See the How to Earn Cash Back with your Sam's Club Mastercard Reward Program terms for details.
The Sam's Club Mastercard is issued by Synchrony Bank pursuant to a license by Mastercard International Incorporated.
Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

Sam's Club® MasterCard®

MICHAEL HUDSON

Account Number: [REDACTED] 2251

Visit us at samsclub.com/credit
Member Service: 1-866-220-0228

Summary of Account Activity	
Previous Balance	\$3,568.03
- Payments	\$110.00
+ Interest Charges	\$70.49
New Balance	\$3,528.52
Credit Limit	\$4,500.00
Available Credit	\$971.00
Cash Advance/Quick Cash Limit	\$900.00
Available Cash	\$900.00
Statement Closing Date	04/25/2018
Days in Billing Cycle	30

Payment Information		
New Balance		\$3,528.52
Total Minimum Payment Due		\$106.00
Payment Due Date		05/18/2018
Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$38.00.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	16 years	\$9,202.00
\$139.00	3 years	\$4,994.00 (Savings) \$4,208.00
If you would like information about credit counseling services , call 1-877-302-8775.		

Cash Earned Summary	
Prior Cash Back Balance	\$0.00
5% Earned on Gas	\$0.00
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$0.00
=Current Cash Back Balance	\$0.00

Cash Back News



See how quickly your cash can add up!

Earn cash back on purchases throughout the year!

PAYMENT DUE BY 5 P.M. (ET) ON THE DUE DATE.

NOTICE: We may convert your payment into an electronic debit. See Statement Disclosures link below for details, Billing Rights and other important information.

6709 LAH 1 7 23 180425 PAGE 1 of 3 1468 1200 A602 01EY6709



Account Number: [REDACTED] 2251

Total Minimum Payment Due	Payment Due Date	New Balance
\$106.00	05/18/2018	\$3,528.52

Save a stamp, pay on-line.

\$

5213331205972251

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312



Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013

ELECTRONICALLY FILED - 2022 APR 07 2:16 PM
MARLBOROUGH COMMONWEALTHS
CASE#20221CPB340228

Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.

Payments: Send payments to the address listed on the remittance portion of this statement or pay online.

Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993, Atlanta, GA 30353-0993 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

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

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

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

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

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address; (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965003, Orlando, FL 32896-5003.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965005, Orlando, FL 32896-5005. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

Your account is owned and serviced by Synchrony Bank.

O1EY6709 - 1 - 03/10/14

This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.



LEAVE THE SHOPPING TO US

SAVE TIME WITH FREE CLUB PICKUP



Order online.

Shop ahead via mobile or PC

- * Access previous in-club orders from the past 12 months
- * Create and save multiple lists
- * See item availability as you order
- * Get recommendations for new items



Know when it's ready.

Get a text or email when your order is ready for pickup



Check in at kiosk.

Check in and pay at the Club Pickup area—your order will be ready when you are

Save time by shopping at [SamsClub.com/clubpickup](https://www.samsclub.com/clubpickup)

Visit [SamsClub.com/clubpickup](https://www.samsclub.com/clubpickup) or your local Sam's Club® for additional information on Sam's Club Pickup.

Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
04/12	04/12	8521333FP00XS6H17	ONLINE PAYMENT THANK YOU	(111.00)
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
04/25	04/25		INTEREST CHARGE ON PURCHASES	\$2.49
04/25	04/25		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$2.49

2018 Totals Year-To-Date

Total Fees Charged in 2018	\$0.00
Total Interest Charged in 2018	\$290.55
Total Interest Paid in 2018	\$300.12

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	24.15% (v)	\$3,550.91	\$70.49
Cash Advances	N/A	27.15% (v)	\$0.00	\$0.00
(v) = variable rate				

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 24.15%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Eligible card purchases may be billed under one of the following promotions: No Interest for 6, 12, 18, 24 or 36 months. For each promotion, after the promotion ends, a 24.15% APR will apply. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

Member News and Information

Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.

For more information about the Sam's Club ® Mastercard ® Reward Program terms, log on to www.samsclubcredit.com or call the 24 Hour Credit Card Service phone number of the back of your card.

Interested in changing your due date for your Sam's Club ® credit card account? Call the Credit Customer Service phone number, located on your billing statement and on the back of your Sam's Club® credit card, to determine eligibility and discuss available options.

RECEIVED ELECTRONICALLY FILED - 2022 Apr 07 2:13 PM - MARBORO - COMMON PLEAS - CASE#2021CP3400228



You've earned a credit line increase.

Enjoy extra buying power and earn cash back* on purchases everywhere that MasterCard® is accepted worldwide.



See your new credit line below in the "Summary of Account Activity" section under "Credit Limit."

*Subject to credit approval. See your "How to Earn Cash Back with your Sam's Club MasterCard" reward program terms and conditions for details. The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Sam's Club® MasterCard®

MICHAEL HUDSON

Account Number: [REDACTED] 2251

Visit us at samsclub.com/credit
Member Service: 1-866-220-0251

Summary of Account Activity	
Previous Balance	\$3,528.52
- Payments	\$160.00
+ Interest Charges	\$70.60
New Balance	\$3,439.12
Credit Limit	\$5,700.00
Available Credit	\$2,260.00
Cash Advance/Quick Cash Limit	\$1,140.00
Available Cash	\$1,140.00
Statement Closing Date	05/25/2018
Days in Billing Cycle	30

Payment Information	
New Balance	\$3,439.12
Total Minimum Payment Due	\$105.00
Payment Due Date	06/18/2018

Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$38.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	15 years	\$8,993.00
\$136.00	3 years	\$4,883.00 (Savings) \$4,110.00

If you would like information about **credit counseling services**, call 1-877-302-8775.

Cash Earned Summary	
Prior Cash Back Balance	\$0.00
5% Earned on Gas	\$0.00
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$0.00
= Current Cash Back Balance	\$0.00

See how quickly your cash can add up!

Earn cash back on purchases throughout the year!

PAYMENT DUE BY 5 P.M. (ET) ON THE DUE DATE.

NOTICE: We may convert your payment into an electronic debit. See Statement Disclosures link below for details, Billing Rights and other important information.

6709 LAH 1 7 23 180525 PAGE 1 of 3 1468 1200 A602 01EY6709



Account Number: [REDACTED] 2251

Total Minimum Payment Due	Payment Due Date	New Balance
\$105.00	06/18/2018	\$3,439.12

Save a stamp, pay on-line.

\$ [] [] [] [] [] . [] []

5213331205972251

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312



Make Payment to: SAM'S CLUB MC/SYNCR
P.O. BOX 960013
ORLANDO, FL 32896-0013

2022 APR 07 2:15 PM MAIL ROOM - COMMON PLEAS - CASE#2021CP340228

Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.

Payments: Send payments to the address listed on the remittance portion of this statement or pay online.

Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993, Atlanta, GA 30353-0993 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

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

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

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

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

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address; (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965003, Orlando, FL 32896-5003.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965005, Orlando, FL 32896-5005. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

Your account is owned and serviced by Synchrony Bank.

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This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.



LEAVE THE SHOPPING TO US

SAVE TIME WITH FREE CLUB PICKUP



Order online.

Shop ahead via mobile or PC

- * Access previous in-club orders from the past 12 months
- * Create and save multiple lists
- * See item availability as you order
- * Get recommendations for new items



Know when it's ready.

Get a text or email when your order is ready for pickup



Check in at kiosk.

Check in and pay at the Club Pickup area—your order will be ready when you are

Save time by shopping at [SamsClub.com/clubpickup](https://www.samsclub.com/clubpickup)

Visit [SamsClub.com/clubpickup](https://www.samsclub.com/clubpickup) or your local Sam's Club® for additional information on Sam's Club Pickup.

Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
05/18	05/18	8521333GS00XS6H16	ONLINE PAYMENT THANK YOU	(\$160.00)
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
05/25	05/25		INTEREST CHARGE ON PURCHASES	\$0.60
05/25	05/25		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$0.60

2018 Totals Year-To-Date

Total Fees Charged in 2018	\$0.00
Total Interest Charged in 2018	\$361.15
Total Interest Paid in 2018	\$370.61

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	24.40% (v)	\$3,520.16	\$70.60
Cash Advances	N/A	27.40% (v)	\$0.00	\$0.00

(v) = variable rate

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 24.40%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Eligible card purchases may be billed under one of the following promotions: No Interest for 6, 12, 18, 24 or 36 months. For each promotion, after the promotion ends, a 24.40% APR will apply. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

Congratulations! As a valued Member, we would like to thank you by increasing your credit line. Take advantage of your increased purchasing power today.

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

Member News and Information

Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.

For more information about the Sam's Club® Mastercard® Reward Program terms, log on to [www.SamsClubCredit.com](https://www.samsclubcredit.com) or call the 24 Hour Credit Card Service phone number of the back of your card.

Interested in changing your due date for your Sam's Club® credit card account? Call the Credit Customer Service phone number, located on your billing statement and on the back of your Sam's Club® credit card, to determine eligibility and discuss available options.



SAVE TIME WITH
Club Pickup

Order online, and we'll have everything ready for you when you arrive.



Shop anywhere, anytime
Order online via mobile or desktop



We'll fill your cart
Save time



Hassle-free mobile check-in
Check-in faster with Sam's Club® app



Visit [SamsClub.com/clubpickup](https://samsclub.com/clubpickup) or your local Sam's Club® for additional information on Sam's Club Pickup.

Sam's Club® MasterCard®

MICHAEL HUDSON
Account Number: [REDACTED] 5478

Visit us at samsclub.com/credit
Member Service: 1-866-220-0228

Summary of Account Activity	
Previous Balance	\$0.00
- Payments	\$129.00
+ Purchases/Debits	\$5,697.59
+ Interest Charges	\$106.60
New Balance	\$5,675.19
Credit Limit	\$5,700.00
Available Credit	\$24.00
Cash Advance/Quick Cash Limit	\$1,140.00
Available Cash	\$24.00
Statement Closing Date	06/25/2018
Days in Billing Cycle	31

Payment Information		
New Balance		\$5,675.19
Total Minimum Payment Due		\$164.00
Payment Due Date		07/18/2018
Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$38.00.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	19 years	\$15,628.00
\$224.00	3 years	\$8,058.00 (Savings \$7,570.00)
If you would like information about credit counseling services , call 1-877-302-8775.		

Cash Earned Summary	
Prior Cash Back Balance	\$0.00
5% Earned on Gas	\$0.38
3% Earned on Dining & Travel	\$0.17
1% Earned on other purchases	\$22.45
= Current Cash Back Balance	\$23.00

Cash Back News



You have earned \$23.00

Use the Sam's Club Mastercard everywhere Mastercard is accepted and earn cash back for the things you already do.

PAYMENT DUE BY 5 P.M. (ET) ON THE DUE DATE.

NOTICE: We may convert your payment into an electronic debit. See Statement Disclosures link below for details, Billing Rights and other important information.

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Account Number: [REDACTED] 5478

Total Minimum Payment Due	Payment Due Date	New Balance
\$164.00	07/18/2018	\$5,675.19

Save a stamp, pay on-line.

\$ [] [] [] [] [] [] [] []

5213331227595478

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312



Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013

ELECTRONICALLY FILED - 2022 Apr 07 2:16 PM CARLBOO-COMMON-PLEAS - CASE#2022CP340228

Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.

Payments: Send payments to the address listed on the remittance portion of this statement or pay online.

Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993, Atlanta, GA 30353-0993 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

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

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

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

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

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address; (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965003, Orlando, FL 32896-5003.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965005, Orlando, FL 32896-5005. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

Your account is owned and serviced by Synchrony Bank.

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This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.



Free Access to your FICO® Score



Sign in to SamsClub.com/credit



Select "Rewards & Offers"



Click on "Your FICO® Score"

* FICO® Scores are available by accessing the online account servicing site at SamsClub.com/credit. Scores are available online only to primary cardmembers with an open account. FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries.



ELECTRONICALLY FILED - 2022 APR 07 2:16 PM - MARB PRO - COMMON PLEAS CASE #2021CP38400228

Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
05/27	05/27	00000000000ATNEWA	BALANCE TRANSFER 5213 3312 0597 2251	\$3,439.12
06/02	06/02	5542950H9S0SLHHL	PAYPAL *CERVINISAUT 4029357733 CA	\$79.99
06/02	06/02	5542950H9S0SLHK74	PAYPAL *CWO INC 4029357733 CA	\$14.99
06/02	06/02	5542950H9S0SL9KM3	PAYPAL *CARPARTSSUP 4029357733 CA	\$85.12
06/02	06/02	5542950H9S0SL9M62	PAYPAL *SUMMIT EBAY 4029357733 CA	\$189.98
06/02	06/02	5542950H9S0SL9NE1	PAYPAL *SCORPIONPRO 4029357733 CA	\$139.95
06/02	06/02	5542950H9S0SL9PVY	PAYPAL *KMJ PER 4029357733 CA	\$86.38
06/02	06/02	5542950H9S0SL9T4M	PAYPAL *KMENTERPRIS 4029357733 CA	\$59.00
06/02	06/02	5542950H9S0SL9VA8	PAYPAL *CARPARTSSUP 4029357733 CA	\$559.60
06/08	06/08	5543286HF5SMRZA2L	SQ *SQ *HICKMANS PERFO LAURINBURG NC	\$194.28
06/15	06/15	8521333HN00XS6H11	ONLINE PAYMENT THANK YOU	(\$129.00)
06/20	06/20	0541019HW7DMQQLW4	SUBWAY 00060525 MURRELLS INLE SC	\$9.51
06/20	06/20	2553606HW2Y37GN2G	SPEEDWAY 04587 294 AYNOR SC	\$9.67
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
06/25	06/25		INTEREST CHARGE ON PURCHASES	\$106.60
06/25	06/25		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$106.60

2018 Totals Year-To-Date

Total Fees Charged in 2018	\$0.00
Total Interest Charged in 2018	\$467.75
Total Interest Paid in 2018	\$441.21

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	24.40% (v)	\$5,144.04	\$106.60
Cash Advances	N/A	27.40% (v)	\$0.00	\$0.00

(v) = variable rate

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 24.40%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Eligible card purchases may be billed under one of the following promotions: No Interest for 6, 12, 18, 24 or 36 months. For each promotion, after the promotion ends, a 24.40% APR will apply. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

(Continued on next page)

Cardholder News and Information (Continued)

Tobacco and Smoking related products that are purchased at Sam's Club® using your Sam's Club® Mastercard®, Sam's Club® World Mastercard® or your Sam's Club® Business Mastercard® are not eligible to earn Cash Back. Please note, your monthly credit card statement may not reflect the actual Cash Back earned, and may inadvertently include tobacco purchases for a period of time. If you have made tobacco related purchases that have earned Cash Back, you will see an adjustment to your Cash Back totals on a subsequent monthly statement.

Member News and Information

Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.

For more information about the Sam's Club ® Mastercard ® Reward Program terms, log on to www.SamsClubCredit.com or call the 24 Hour Credit Card Service phone number of the back of your card.

Interested in changing your due date for your Sam's Club ® credit card account? Call the Credit Customer Service phone number, located on your billing statement and on the back of your Sam's Club® credit card, to determine eligibility and discuss available options.



SAVE TIME WITH Club Pickup

Order online, and we'll have everything ready for you when you arrive.



Shop anywhere, anytime

Order online via mobile or desktop



We'll fill your cart

Save time



Hassle-free mobile check-in

Check-in faster with Sam's Club® app



Visit [SamsClub.com/clubpickup](https://samsclub.com/clubpickup) or your local Sam's Club® for additional information on Sam's Club Pickup.

Sam's Club® Mastercard®

MICHAEL HUDSON

Account Number: [REDACTED] 5478

Visit us at samsclub.com/credit
Member Service: 1-866-220-0228

Summary of Account Activity

Previous Balance	\$5,675.19
- Payments	\$200.00
+ Purchases/Debits	\$38.31
+ Interest Charges	\$116.89
New Balance	\$5,630.39
Credit Limit	\$5,700.00
Available Credit	\$57.00
Cash Advance/Quick Cash Limit	\$1,140.00
Available Cash	\$57.00
Statement Closing Date	07/26/2018
Days in Billing Cycle	31

Payment Information

New Balance	\$5,630.39
Total Minimum Payment Due	\$174.00
Payment Due Date	08/18/2018

Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$38.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	19 years	\$15,474.00
\$222.00	3 years	\$7,995.00 (Savings) \$7,479.00

If you would like information about **credit counseling services**, call 1-877-302-8775.

Cash Earned Summary

Prior Cash Back Balance	\$23.00
5% Earned on Gas	\$0.25
3% Earned on Dining & Travel	\$0.16
1% Earned on other purchases	\$0.28
= Current Cash Back Balance	\$23.69

Cash Back News



You have earned \$23.69

Use the Sam's Club Mastercard everywhere Mastercard is accepted and earn cash back for the things you already do.

PAYMENT DUE BY 5 P.M. (ET) ON THE DUE DATE.

NOTICE: We may convert your payment into an electronic debit. See Statement Disclosures link below for details, Billing Rights and other important information.

6709 LAH 1 7 23 180726

PAGE 1 of 3

1468 1200 A602 01EY6709



Account Number: [REDACTED] 5478

Total Minimum Payment Due	Payment Due Date	New Balance
\$174.00	08/18/2018	\$5,630.39

Save a stamp, pay on-line.

\$ [] [] [] [] [] . [] []

5213331227595478

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312



Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013



Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.

Payments: Send payments to the address listed on the remittance portion of this statement or pay online.

Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993, Atlanta, GA 30353-0993 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

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

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

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

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

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address; (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965003, Orlando, FL 32896-5003.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965005, Orlando, FL 32896-5005. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

Your account is owned and serviced by Synchrony Bank.

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This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.



Free Access to your FICO® Score



Sign in to SamsClub.com/credit



Select "Rewards & Offers"



Click on "Your FICO® Score"

* FICO® Scores are available by accessing the online account servicing site at SamsClub.com/credit. Scores are available online only to primary cardmembers with an open account. FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries.



Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
07/12	07/12	8521333JJ00XS6H17	ONLINE PAYMENT THANK YOU	(\$200.00)
07/21	07/21	5542950JSS0VYBWE3	PAYPAL *HWY66 4029357733 CA	\$0.95
07/23	07/23	0541019JX7DKL9QYY	SUBWAY 00153163 MARION SC	\$0.39
07/23	07/23	0543684JX2X5FVGMF	DOLLAR-GENERAL #8108 BENNETTSVILLE SC	\$0.88
07/23	07/23	5530876JXFXWJZTX0	SHELL OIL 539562000QPS MARION SC	\$0.09
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
07/26	07/26		INTEREST CHARGE ON PURCHASES	\$116.89
07/26	07/26		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$116.89

2018 Totals Year-To-Date

Total Fees Charged in 2018	\$0.00
Total Interest Charged in 2018	\$584.64
Total Interest Paid in 2018	\$547.81

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	24.40% (v)	\$5,640.48	\$116.89
Cash Advances	N/A	27.40% (v)	\$0.00	\$0.00
(v) = variable rate				

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 24.40%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Eligible card purchases may be billed under one of the following promotions: No Interest for 6, 12, 18, 24 or 36 months. For each promotion, after the promotion ends, a 24.40% APR will apply. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

Tobacco and Smoking related products that are purchased at Sam's Club® using your Sam's Club® Mastercard®, Sam's Club® World Mastercard® or your Sam's Club® Business Mastercard® are not eligible to earn Cash Back.

Please note, your monthly credit card statement may not reflect the actual Cash Back earned, and may inadvertently include tobacco purchases for a period of time. If you have made tobacco related purchases that have earned Cash Back, you will see an adjustment to your Cash Back totals on a subsequent monthly statement.

Member News and Information

Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.

For more information about the Sam's Club® Mastercard® Reward Program terms, log on to www.SamsClubCredit.com or call the 24 Hour Credit Card Service phone number of the back of your card.

ELECTRONICALLY FILED - 2022 APR 07 2:16 PM - MARB0989 - COMM - ON PLEAS - CASE# 2021CP3400228

Interested in changing your due date for your Sam's Club ® credit card account? Call the Credit Customer Service phone number, located on your billing statement and on the back of your Sam's Club® credit card, to determine eligibility and discuss available options.



SAVE TIME WITH
Club Pickup

Order online, and we'll have everything ready for you when you arrive.



Shop anywhere, anytime
Order online via mobile or desktop



We'll fill your cart
Save time



Hassle-free mobile check-in
Check-in faster with Sam's Club® app



Visit [SamsClub.com/clubpickup](https://samsclub.com/clubpickup) or your local Sam's Club® for additional information on Sam's Club Pickup.

Sam's Club® World Mastercard®

MICHAEL HUDSON

Account Number: [REDACTED] 5478

Visit us at samsclub.com/credit
Member Service: 1-844-335-5979

Summary of Account Activity

Previous Balance	\$5,630.39
- Payments	\$200.00
+ Purchases/Debits	\$63.72
+ Interest Charges	\$118.94
New Balance	\$5,613.05
Credit Limit	\$5,700.00
Available Credit	\$86.00
Cash Advance/Quick Cash Limit	\$1,140.00
Available Cash	\$86.00
Statement Closing Date	08/26/2018
Days in Billing Cycle	31

Payment Information

New Balance	\$5,613.05
Total Minimum Payment Due	\$176.00
Payment Due Date	09/18/2018

Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$38.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	19 years	\$15,538.00
\$222.00	3 years	\$7,997.00 (Savings) \$7,541.00

If you would like information about **credit counseling services**, call 1-877-302-8775.

Cash Earned Summary

Prior Cash Back Balance	\$23.69
5% Earned on Gas	\$1.94
3% Earned on Dining & Travel	\$0.23
1% Earned on other purchases	\$0.18
= Current Cash Back Balance	\$26.04

Cash Back News



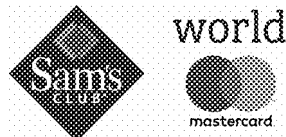
You have earned \$26.04

Use the Sam's Club Mastercard everywhere Mastercard is accepted and earn cash back for the things you already do.

PAYMENT DUE BY 5 P.M. (ET) ON THE DUE DATE.

NOTICE: We may convert your payment into an electronic debit. See Statement Disclosures link below for details, Billing Rights and other important information.

6709 LAH 1 7 23 180826 PAGE 1 of 3 1468 1200 A602 01EY6709



Account Number: [REDACTED] 5478

Total Minimum Payment Due	Payment Due Date	New Balance
\$176.00	09/18/2018	\$5,613.05

Save a stamp, pay on-line.

\$ [] [] [] [] [] . [] []

5213331227595478

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312



Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013



Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004**. Please include your account number on any correspondence you send to us.

Payments: Send payments to the address listed on the remittance portion of this statement or pay online.

Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993, Atlanta, GA 30353-0993 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

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Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

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

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

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

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

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address; (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965003, Orlando, FL 32896-5003.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965005, Orlando, FL 32896-5005. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

Your account is owned and serviced by Synchrony Bank.

O1EY6709 - 1 - 03/10/14

This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.



Free Access to your FICO® Score



Sign in to SamsClub.com/credit



Select "Rewards & Offers"



Click on "Your FICO® Score"

* FICO® Scores are available by accessing the online account servicing site at SamsClub.com/credit. Scores are available online only to primary cardmembers with an open account. FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries.



ELECTRONICALLY FILED - 2022 APR 07 2:16 PM - MARBORG - COMMON PLEAS - CASE 2021CP3400228

Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
07/26	07/27	0543684K02X5R8E1Q	DOLLAR GENERAL #15293 DARLINGTON SC	\$ 55
07/26	07/27	5550036JZRBGHR66P	WINYAH ONE STOP GEORGETOWN SC	\$ 04
07/26	07/27	7534533JZS66ETT52	V C GROCERY BENNETTSVILLE SC	\$ 10
07/31	07/31	5530876K5FY7D5FYB	SHELL OIL 575279768QPS MC COLL SC	\$ 80
08/01	08/01	0514048K6LM95G3QL	MCDONALD'S F7648 MYRTLE BEACH SC	\$ 51
08/01	08/01	7534533K5S66F91FD	V C GROCERY BENNETTSVILLE SC	\$ 72
08/17	08/17	8521333KM00XS6H16	ONLINE PAYMENT THANK YOU	(\$200.00)
FEES				
TOTAL FEES FOR THIS PERIOD				\$ 0.00
INTEREST CHARGED				
08/26	08/26		INTEREST CHARGE ON PURCHASES	\$118.94
08/26	08/26		INTEREST CHARGE ON CASH ADVANCES	\$ 0.00
TOTAL INTEREST FOR THIS PERIOD				\$118.94

2018 Totals Year-To-Date

Total Fees Charged in 2018	\$0.00
Total Interest Charged in 2018	\$703.58
Total Interest Paid in 2018	\$664.70

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	24.65% (v)	\$5,680.79	\$118.94
Cash Advances	N/A	27.65% (v)	\$0.00	\$0.00

(v) = variable rate

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 24.65%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Eligible card purchases may be billed under one of the following promotions: No Interest for 6, 12, 18, 24 or 36 months. For each promotion, after the promotion ends, a 24.65% APR will apply. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

Tobacco and Smoking related products that are purchased at Sam's Club® using your Sam's Club® Mastercard®, Sam's Club® World Mastercard® or your Sam's Club® Business Mastercard® are not eligible to earn Cash Back.

Please note, your monthly credit card statement may not reflect the actual Cash Back earned, and may inadvertently include tobacco purchases for a period of time. If you have made tobacco related purchases that have earned Cash Back, you will see an adjustment to your Cash Back totals on a subsequent monthly statement.

(Continued on next page)

Cardholder News and Information (Continued)

We heard you! We have streamlined your statement and made it easier to find all the key information you need to manage your account.

- More prominent key account information
- Easy to find payment amounts and due dates
- Prominent contact information

Coming Soon is your simplified statement.

Member News and Information

Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.

For more information about the Sam's Club ® Mastercard ® Reward Program terms, log on to www.SamsClubCredit.com or call the 24 Hour Credit Card Service phone number of the back of your card.

Interested in changing your due date for your Sam's Club ® credit card account? Call the Credit Customer Service phone number, located on your billing statement and on the back of your Sam's Club® credit card, to determine eligibility and discuss available options.



SAVE TIME WITH
Club Pickup

Order online, and we'll have everything ready for you when you arrive.



Shop anywhere, anytime
Order online via mobile or desktop



We'll fill your cart
Save time



Hassle-free mobile check-in
Check-in faster with Sam's Club® app



Visit [SamsClub.com/clubpickup](https://samsclub.com/clubpickup) or your local Sam's Club® for additional information on Sam's Club Pickup.

Sam's Club® World Mastercard®

MICHAEL HUDSON
Account Number: [REDACTED]

5478

Visit us at samsclub.com/credit
Member Service: 1-844-335-5979

Summary of Account Activity

Previous Balance	\$5,613.05
- Payments	\$313.05
+ Purchases/Debits	\$71.88
+ Interest Charges	\$109.28
New Balance	\$5,481.16
Credit Limit	\$5,700.00
Available Credit	\$218.00
Cash Advance/Quick Cash Limit	\$1,140.00
Available Cash	\$218.00
Statement Closing Date	09/25/2018
Days in Billing Cycle	30

Payment Information

New Balance	\$5,481.16
Total Minimum Payment Due	\$165.00
Payment Due Date	10/18/2018

Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$38.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	19 years	\$15,154.00
\$217.00	3 years	\$7,809.00 (Savings \$7,345.00)

If you would like information about **credit counseling services**, call 1-877-302-8775.

Cash Earned Summary

Prior Cash Back Balance	\$26.04
5% Earned on Gas	\$0.00
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$0.72
= Current Cash Back Balance	\$26.76

Cash Back News



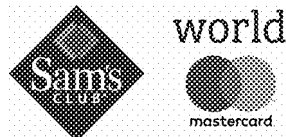
You have earned \$26.76

Use the Sam's Club Mastercard everywhere Mastercard is accepted and earn cash back for the things you already do.

PAYMENT DUE BY 5 P.M. (ET) ON THE DUE DATE.

NOTICE: We may convert your payment into an electronic debit. See Statement Disclosures link below for details, Billing Rights and other important information.

6709 LAH 1 7 23 180925 PAGE 1 of 5 1468 1200 A602 01EY6709



Account Number: [REDACTED] 5478

Total Minimum Payment Due	Payment Due Date	New Balance
\$165.00	10/18/2018	\$5,481.16

Save a stamp, pay on-line.

\$ [] [] [] [] [] [] [] []

5213331227595478

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312



Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013



Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.

Payments: Send payments to the address listed on the remittance portion of this statement or pay online.

Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993, Atlanta, GA 30353-0993 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

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

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

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

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

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address; (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965003, Orlando, FL 32896-5003.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965005, Orlando, FL 32896-5005. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

Your account is owned and serviced by Synchrony Bank.

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This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.



Go paperless

Sign up for paperless and eliminate paper statements



Save money

No stamps, no trips to the post office.



Prevent clutter

No paper to pile up or file.



Save trees

Less paper helps the environment.

To sign up for paperless, visit **SamsClub.com/credit**, log in to your Sam's Club® Consumer credit account (or register today as a first-time user), click the "Activity" tab, then "Statements," and then "Enroll in eStatements."

Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
08/27	08/27	8521333L000XS6H11	ONLINE PAYMENT THANK YOU	(\$312.05)
09/09	09/09	5542950LQS0NQYWAF	PAYPAL *DNAMOTORINC 4029357733 CA	\$788.88
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
09/25	09/25		INTEREST CHARGE ON PURCHASES	\$109.28
09/25	09/25		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$109.28
2018 Totals Year-To-Date				
Total Fees Charged in 2018				\$0.00
Total Interest Charged in 2018				\$812.86
Total Interest Paid in 2018				\$783.64

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	24.65% (v)	\$5,393.18	\$109.28
Cash Advances	N/A	27.65% (v)	\$0.00	\$0.00

(v) = variable rate

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 24.65%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Eligible card purchases may be billed under one of the following promotions: No Interest for 6, 12, 18, 24 or 36 months. For each promotion, after the promotion ends, a 24.65% APR will apply. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

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If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

Tobacco and Smoking related products that are purchased at Sam's Club® using your Sam's Club® Mastercard®, Sam's Club® World Mastercard® or your Sam's Club® Business Mastercard® are not eligible to earn Cash Back.

Please note, your monthly credit card statement may not reflect the actual Cash Back earned, and may inadvertently include tobacco purchases for a period of time. If you have made tobacco related purchases that have earned Cash Back, you will see an adjustment to your Cash Back totals on a subsequent monthly statement.

We heard you! We have streamlined your statement and made it easier to find all the key information you need to manage your account.

More prominent key account information
Easy to find payment amounts and due dates
Prominent contact information

Coming Soon is your simplified statement.

For more information about the Sam's Club® Mastercard® Reward Program terms, log on to www.SamsClubCredit.com or call the 24 Hour Credit Card Service phone number of the back of your card.

Member News and Information

Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payment in Sam's Club® or Walmart®.

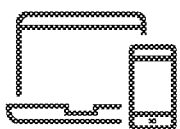
Interested in changing your due date for your Sam's Club ® credit card account? Call the Credit Customer Service phone number, located on your billing statement and on the back of your Sam's Club® credit card, to determine eligibility and discuss available options.



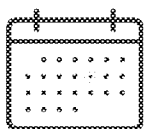
**We heard
you!**

**Your simplified statement
is coming soon.**

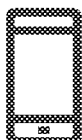
We have streamlined your statement and made it easier to find all the key information you need to manage your account:



**More prominent key account
information**



**Easy-to-find payment amounts
and due dates**

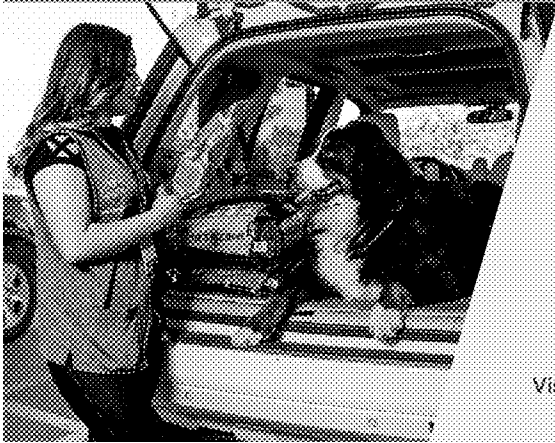


Prominent contact information



SAVE TIME WITH
Club Pickup

Order online, and we'll have everything ready for you when you arrive.



Shop anywhere, anytime

Order online via mobile or desktop



We'll fill your cart

Save time



Hassle-free mobile check-in

Check-in faster with Sam's Club® app



Visit [SamsClub.com/clubpickup](https://samsclub.com/clubpickup) or your local Sam's Club® for additional information on Sam's Club Pickup.

Sam's Club® World Mastercard®

MICHAEL HUDSON

Account Number ending in 5478

Statement Closing Date 10/26/2018

Payments must be received by 5pm ET on due date if mailed, or by 11:59pm ET on due date for online and phone payments.

Account Summary

Previous Balance as of 09/26/2018	\$5,481.16
Payments	-200.00
Purchases/Debits	+56.25
Interest Charges	+114.72

New Balance as of 10/26/2018 **\$5,452.13**

Credit Limit	\$5,700
Available Credit	\$247
Cash Advance/Quick Cash Limit	\$1,140
Available Cash	\$247
Statement Closing Date	10/26/2018
Days in Billing Cycle	31

Visit samsclub.com/credit or Call 1-844-335-5999

Payment Information

New Balance	\$5,452.13
Total Minimum	
Payment Due	\$170.00
Payment Due Date	11/18/2018

Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$38.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	19 years	\$15,064.00
\$216.00	3 years	\$7,767.00 (Savings = \$7,297.00)

If you would like information about **credit counseling services**, call 1-877-302-8775.

Cash Earned Summary

Prior Cash Back Balance	\$26.76
5% Earned on Gas	\$0.00
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$0.56
= Current Cash Back Balance	\$27.32



You have earned \$27.32

Use the Sam's Club Mastercard everywhere Mastercard is accepted and earn cash back for the things you already do.

NOTICE: We may convert your payment into an electronic debit. See Statement Disclosures link below for details, Billing Rights and other important information.

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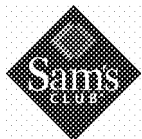
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PAGE 1 of 3

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Account Number: [REDACTED] 5478

Total Minimum Payment Due	Payment Due Date	New Balance
\$170.00	11/18/2018	\$5,452.13

Save a stamp, pay on-line.

\$ [] [] [] [] [] . [] []

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MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312



Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013



ELECTRONICALLY FILED - 2022 Apr 07 2:16 PM - MARLBOROUGH - COMMON PLEAS - CASE#2021-03400-228

Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.

Payments: Send payments to the address listed on the remittance portion of this statement or pay online.

Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993, Atlanta, GA 30353-0993 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

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

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

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

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

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address; (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965003, Orlando, FL 32896-5003.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965005, Orlando, FL 32896-5005. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

Your account is owned and serviced by Synchrony Bank.

O1EY6709 - 1 - 03/10/14

This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.



Go paperless

Sign up for paperless and eliminate paper statements



Save money

No stamps, no trips to the post office.



Prevent clutter

No paper to pile up or file.



Save trees

Less paper helps the environment.

To sign up for paperless, visit **SamsClub.com/credit**, log in to your Sam's Club® Consumer credit account (or register today as a first-time user), click the "Activity" tab, then "Statements," and then "Enroll in eStatements."

Sam's Club® World Mastercard®

MICHAEL HUDSON

Account Number ending in 5478

Statement Closing Date 10/26/2018

Visit samsclub.com/credit or Call 1-844-335-5990

Transaction Summary

Date		Transaction Reference #	Description	Amount
Tran	Post			
10/09	10/09	5542950MBS0RRGHQZ	PAYPAL *NTBTRANS 4029357733 CA	\$25.00
10/09	10/09	5542950MBS0RRGLHG	PAYPAL *DIFF PARTS 4029357733 CA	\$54.00
10/13	10/13	8521333MF00XS6H15	ONLINE PAYMENT THANK YOU	-\$200.00
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
10/26	10/26		INTEREST CHARGE ON PURCHASES	\$114.72
10/26	10/26		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$114.72

2018 Year-to-Date Fees and Interest

Total Fees Charged	\$0.00
Total Interest Charged	\$927.58
Total Interest Paid	\$892.92

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v) = variable rate				
Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	24.65% (v)	\$5,479.16	\$114.72
Cash Advances	N/A	27.65% (v)	\$0.00	\$0.00

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 24.65%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Eligible card purchases may be billed under one of the following promotions: No Interest for 6, 12, 18, 24 or 36 months. For each promotion, after the promotion ends, a 24.65% APR will apply. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

Tobacco and Smoking related products that are purchased at Sam's Club® using your Sam's Club® Mastercard®, Sam's Club® World Mastercard® or your Sam's Club® Business Mastercard® are not eligible to earn Cash Back.

Please note, your monthly credit card statement may not reflect the actual Cash Back earned, and may inadvertently include tobacco purchases for a period of time. If you have made tobacco related purchases that have earned Cash Back, you will see an adjustment to your Cash Back totals on a subsequent monthly statement.

Member News and Information

Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.

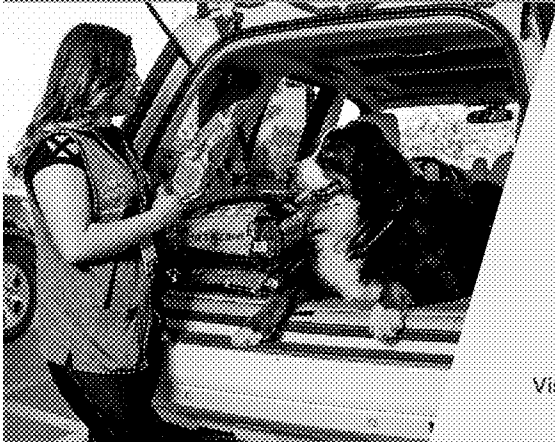
For more information about the Sam's Club® Mastercard® Reward Program terms, log on to www.SamsClubCredit.com or call the 24 Hour Credit Card Service phone number of the back of your card.

Interested in changing your due date for your Sam's Club ® credit card account? Call the Credit Customer Service phone number, located on your billing statement and on the back of your Sam's Club® credit card, to determine eligibility and discuss available options.



SAVE TIME WITH
Club Pickup

Order online, and we'll have everything ready for you when you arrive.



Shop anywhere, anytime

Order online via mobile or desktop



We'll fill your cart

Save time



Hassle-free mobile check-in

Check-in faster with Sam's Club® app



Visit [SamsClub.com/clubpickup](https://samsclub.com/clubpickup) or your local Sam's Club® for additional information on Sam's Club Pickup.

Sam's Club® World Mastercard®

MICHAEL HUDSON

Account Number ending in 5478

Statement Closing Date 11/25/2018

Visit samsclub.com/credit or Call 1-844-335-5999

Payments must be received by 5pm ET on due date if mailed, or by 11:59pm ET on due date for online and phone payments.

Account Summary

Previous Balance as of 10/27/2018	\$5,452.13
Payments	-200.00
Other Credits	-53.99
Purchases/Debits	+131.32
Interest Charges	+111.74

New Balance as of 11/25/2018 **\$5,441.20**

Credit Limit	\$5,700
Available Credit	\$258
Cash Advance/Quick Cash Limit	\$1,140
Available Cash	\$258
Statement Closing Date	11/25/2018
Days in Billing Cycle	30

Payment Information

New Balance	\$5,441.20
Total Minimum	
Payment Due	\$167.00
Payment Due Date	12/18/2018

Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$38.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	19 years	\$15,127.00
\$216.00	3 years	\$7,778.00 (Savings = \$7,349.00)

If you would like information about **credit counseling services**, call 1-877-302-8775.

Cash Earned Summary

Prior Cash Back Balance	\$27.32
5% Earned on Gas	\$0.00
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$0.78
= Current Cash Back Balance	\$28.10

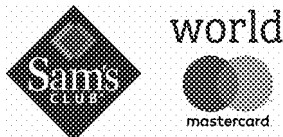


You have earned \$28.10

Use the Sam's Club Mastercard everywhere Mastercard is accepted and earn cash back for the things you already do.

NOTICE: We may convert your payment into an electronic debit. See Statement Disclosures link below for details, Billing Rights and other important information.

6709 LAH 1 7 23 181125 PAGE 1 of 3 1468 1200 A602 01EY6709



Account Number: [REDACTED] 5478

Total Minimum Payment Due	Payment Due Date	New Balance
\$167.00	12/18/2018	\$5,441.20

Save a stamp, pay on-line.

\$ [] [] [] [] [] . [] []

5213331227595478

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312



Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013



Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.
Payments: Send payments to the address listed on the remittance portion of this statement or pay online.
Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993, Atlanta, GA 30353-0993 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

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

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

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

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

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address; (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965003, Orlando, FL 32896-5003.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965005, Orlando, FL 32896-5005. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

Your account is owned and serviced by Synchrony Bank.

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This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.



Go paperless

Sign up for paperless and eliminate paper statements



Save money

No stamps, no trips to the post office.



Prevent clutter

No paper to pile up or file.



Save trees

Less paper helps the environment.

To sign up for paperless, visit **SamsClub.com/credit**, log in to your Sam's Club® Consumer credit account (or register today as a first-time user), click the "Activity" tab, then "Statements," and then "Enroll in eStatements."

Sam's Club® World Mastercard®

MICHAEL HUDSON
Account Number ending in 5478

Statement Closing Date 11/25/2018

Visit samsclub.com/credit or Call 1-844-335-5999

Transaction Summary

Date		Transaction Reference #	Description	Amount
Tran	Post			
11/16	11/16	8521333NG00XS6H14	ONLINE PAYMENT THANK YOU	-\$200.00
11/18	11/18	0543684NKHETPNXGX	KOHL'S #1431 SOUTHERN PINE NC	\$58.63
11/19	11/19	5542950NKS15EV054	PAYPAL *VENTURA9652 4029357733 CA	\$16.70
11/23	11/23	5542950NPS1AA2QL4	PAYPAL *RAPIDTECH 4029357733 CA	-\$29.99
11/23	11/23	5542950NPS1A8HFP4	PAYPAL *RAPIDTECH 4029357733 CA	\$53.99
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
11/25	11/25		INTEREST CHARGE ON PURCHASES	\$111.74
11/25	11/25		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$111.74

2018 Year-to-Date Fees and Interest

Total Fees Charged	\$0.00
Total Interest Charged	\$1,039.32
Total Interest Paid	\$1,007.64

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v) = variable rate

Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	24.90% (v)	\$5,459.57	\$111.74
Cash Advances	N/A	27.90% (v)	\$0.00	\$0.00

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 24.90%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Eligible card purchases may be billed under one of the following promotions: No Interest for 6, 12, 18, 24 or 36 months. For each promotion, after the promotion ends, a 24.90% APR will apply. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

Tobacco and Smoking related products that are purchased at Sam's Club® using your Sam's Club® Mastercard®, Sam's Club® World Mastercard® or your Sam's Club® Business Mastercard® are not eligible to earn Cash Back.

Please note, your monthly credit card statement may not reflect the actual Cash Back earned, and may inadvertently include tobacco purchases for a period of time. If you have made tobacco related purchases that have earned Cash Back, you will see an adjustment to your Cash Back totals on a subsequent monthly statement.

Member News and Information

Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.

For more information about the Sam's Club ® Mastercard ® Reward Program terms, log on to www.SamsClubCredit.com or call the 24 Hour Credit Card Service phone number of the back of your card.

Interested in changing your due date for your Sam's Club ® credit card account? Call the Credit Customer Service phone number, located on your billing statement and on the back of your Sam's Club® credit card, to determine eligibility and discuss available options.

ELECTRONICALLY FILED - 2022 Apr 07 2:16 PM - MARLBOROUGH - COMMON PLEAS - CASE#2021-003400228



Sam's Club® Mastercard®
**CASH BACK
REWARDS**

Use your Sam's Club Mastercard
for all your holiday shopping.
The more you shop.
The more you earn.*

*Subject to credit approval. See your Sam's Club® Mastercard® Reward Program terms for details.
The Sam's Club Mastercard is issued by Synchrony Bank pursuant to a license by Mastercard International Incorporated.
Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

Sam's Club® World Mastercard®

MICHAEL HUDSON
Account Number ending in 5478

Statement Closing Date 12/26/2018

Payments must be received by 5pm ET on due date if mailed, or by 11:59pm ET on due date for online and phone payments.

Account Summary

Previous Balance as of 11/26/2018	\$5,441.20
Payments	-200.00
Purchases/Debits	+99.90
Interest Charges	+116.76

New Balance as of 12/26/2018 \$5,457.86

Credit Limit	\$5,700
Available Credit	\$242
Cash Advance/Quick Cash Limit	\$1,140
Available Cash	\$242
Statement Closing Date	12/26/2018
Days in Billing Cycle	31

Visit samsclub.com/credit or Call 1-844-335-5999

Payment Information	
New Balance	\$5,457.86
Total Minimum	
Payment Due	\$172.00
Payment Due Date	01/18/2019

Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$38.00.
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	19 years	\$15,174.00
\$217.00	3 years	\$7,802.00 (Savings = \$7,372.00)

If you would like information about **credit counseling services**, call 1-877-302-8775.

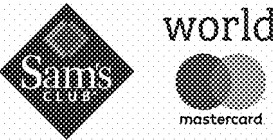
Cash Earned Summary

Prior Cash Back Balance	\$28.10
5% Earned on Gas	\$0.00
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$1.00
= Current Cash Back Balance	\$29.10

You have earned \$29.10
Use the Sam's Club Mastercard everywhere Mastercard is accepted and earn cash back for the things you already do.

NOTICE: We may convert your payment into an electronic debit. See Statement Disclosures link below for details, Billing Rights and other important information.

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Account Number: 5478		
Total Minimum Payment Due	Payment Due Date	New Balance
\$172.00	01/18/2019	\$5,457.86

Save a stamp, pay on-line. \$

5213331227595478

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312



Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013

Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.

Payments: Send payments to the address listed on the remittance portion of this statement or pay online.

Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993, Atlanta, GA 30353-0993 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

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

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

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

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

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address; (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965003, Orlando, FL 32896-5003.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965005, Orlando, FL 32896-5005. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

Your account is owned and serviced by Synchrony Bank.

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This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.



Go paperless

Sign up for paperless and eliminate paper statements



Save money

No stamps, no trips to the post office.



Prevent clutter

No paper to pile up or file.



Save trees

Less paper helps the environment.

To sign up for paperless, visit **SamsClub.com/credit**, log in to your Sam's Club® Consumer credit account (or register today as a first-time user), click the "Activity" tab, then "Statements," and then "Enroll in eStatements."

Sam's Club® World Mastercard®

MICHAEL HUDSON
Account Number ending in 5478

Statement Closing Date 12/26/2018

Visit samsclub.com/credit or Call 1-844-335-5999

Transaction Summary

Date					
Tran	Post	Transaction Reference #	Description	Amount	
11/27	11/27	5542950NWS1GKKY67	PAYPAL *HIRTS GREE 4029357733 CA	\$40.92	
12/01	12/01	5542950NZS0PH13ZM	PAYPAL *1MALBUNDY2 4029357733 CA	\$14.99	
12/04	12/04	5542950P2S0VZ76FV	PAYPAL *MVB VINYL 4029357733 CA	\$4.99	
12/07	12/07	5542950P6S10221ET	PAYPAL *FORSTRY SUP 4029357733 CA	\$38.00	
12/18	12/18	8521333PH00XS6H14	ONLINE PAYMENT THANK YOU	-\$200.00	
FEES					
TOTAL FEES FOR THIS PERIOD				\$0.00	
INTEREST CHARGED					
12/26	12/26		INTEREST CHARGE ON PURCHASES	\$116.76	
12/26	12/26		INTEREST CHARGE ON CASH ADVANCES	\$0.00	
TOTAL INTEREST FOR THIS PERIOD				\$116.76	

2018 Year-to-Date Fees and Interest

Total Fees Charged	\$0.00
Total Interest Charged	\$1,156.08
Total Interest Paid	\$1,119.38

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v) = variable rate

Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	24.90% (v)	\$5,521.06	\$116.76
Cash Advances	N/A	27.90% (v)	\$0.00	\$0.00

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 24.90%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Eligible card purchases may be billed under one of the following promotions: No Interest for 6, 12, 18, 24 or 36 months. For each promotion, after the promotion ends, a 24.90% APR will apply. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

Tobacco and Smoking related products that are purchased at Sam's Club® using your Sam's Club® Mastercard®, Sam's Club® World Mastercard® or your Sam's Club® Business Mastercard® are not eligible to earn Cash Back.

Please note, your monthly credit card statement may not reflect the actual Cash Back earned, and may inadvertently include tobacco purchases for a period of time. If you have made tobacco related purchases that have earned Cash Back, you will see an adjustment to your Cash Back totals on a subsequent monthly statement.

Member News and Information

Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.

For more information about the Sam's Club ® Mastercard ® Reward Program terms, log on to www.SamsClubCredit.com or call the 24 Hour Credit Card Service phone number of the back of your card.

Interested in changing your due date for your Sam's Club ® credit card account? Call the Credit Customer Service phone number, located on your billing statement and on the back of your Sam's Club® credit card, to determine eligibility and discuss available options.



SAM'S CLUB® WORLD MASTERCARD® CASH BACK REWARDS*

2018-2019

Look for the **blue envelope** with
your Rewards Notification Letter.



*You must have earned \$5 or more in rewards for 2018 to receive Cash Back Rewards. See your "Sam's Club® Mastercard® Rewards Program" terms for details.

Sam's Club® World Mastercard®

MICHAEL HUDSON
Account Number ending in 5478

Statement Closing Date 01/25/2019

Visit samsclub.com/credit or Call 1-844-335-5929

Payments must be received by 5pm ET on due date if mailed, or by 11:59pm ET on due date for online and phone payments.

Account Summary

Previous Balance as of 12/27/2018	\$5,457.86
Payments	-172.00
Purchases/Debits	+404.03
Interest Charges	+114.95

New Balance as of 01/25/2019 **\$5,804.84**

Credit Limit	\$5,700
Available Credit	OVERLIMIT
Cash Advance/Quick Cash Limit	\$1,140
Available Cash	OVERLIMIT
Statement Closing Date	01/25/2019
Days in Billing Cycle	30

Payment Information

New Balance	\$5,804.84
Total Minimum	
Payment Due	\$173.00
Overlimit Amount	\$104.84
Payment Due Date	02/18/2019

Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$38.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	20 years	\$16,257.00
\$230.00	3 years	\$8,298.00 (Savings = \$7,959.00)

If you would like information about **credit counseling services**, call 1-877-302-8775.

Cash Earned Summary

Prior Cash Back Balance	\$29.10
5% Earned on Gas	\$0.29
3% Earned on Dining & Travel	\$6.43
1% Earned on other purchases	\$1.84
= Current Cash Back Balance	\$37.66



Congratulations - you earned \$29.10 in Cash Back during 2018!

Your Cash Back Rewards will be automatically loaded onto your Sam's Club membership. Look for your rewards notification letter in the mail.

NOTICE: We may convert your payment into an electronic debit. See Statement Disclosures link below for details, Billing Rights and other important information.

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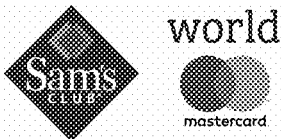
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Account Number: [REDACTED] 5478

Total Minimum Payment Due	Payment Due Date	Overlimit Amount	New Balance
\$173.00	02/18/2019	\$104.84	\$5,804.84

Save a stamp, pay on-line.

\$ [] [] [] [] [] [] [] []

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MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312



Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013



ELECTRONICALLY FILED - 2022 Apr 07 2:46 PM - MARLBOROUGH - COMMON PLEAS - CASE#2021-013400228

Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.

Payments: Send payments to the address listed on the remittance portion of this statement or pay online.

Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993, Atlanta, GA 30353-0993 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

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

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

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

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

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address; (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965003, Orlando, FL 32896-5003.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965005, Orlando, FL 32896-5005. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

Your account is owned and serviced by Synchrony Bank.

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This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.



Go paperless

Sign up for paperless and eliminate paper statements



Save money

No stamps, no trips to the post office.



Prevent clutter

No paper to pile up or file.



Save trees

Less paper helps the environment.

To sign up for paperless, visit **SamsClub.com/credit**, log in to your Sam's Club® Consumer credit account (or register today as a first-time user), click the "Activity" tab, then "Statements," and then "Enroll in eStatements."

Sam's Club® World Mastercard®

MICHAEL HUDSON

Account Number ending in 5478

Statement Closing Date 01/25/2019

Visit samsclub.com/credit or Call 1-844-335-5999

Transaction Summary

Date		Transaction Reference #	Description	Amount
Tran	Post			
01/01	01/01	554295002S0Y2JVQ0	PAYPAL *KPREMIUMALL 4029357733 CA	\$0.14
01/06	01/06	554295006S132Y554	PAYPAL *ADVANCEDTIR 4029357733 CA	\$40.91
01/10	01/10	55429500AS16S1WEL	PAYPAL *TRANS4HAUL 4029357733 CA	\$140.00
01/14	01/14	05140480FLM800WJZ	CHICK-FIL-A #01762 MYRTLE BEACH SC	\$10.92
01/16	01/16	05436840HEHR5FF8M	WENDYS202 MURRELLS INLE SC	\$7.72
01/16	01/16	52301860H0EWV1JOB	SUNOCO 0659873400 QPS BENNETTSVILLE SC	\$5.82
01/17	01/17	85213330J00XS6H0Z	ONLINE PAYMENT THANK YOU	-\$17.00
01/19	01/19	55432860K5SJ10MTB	HOTELS.COM155120893160 HOTELS.COM WA	\$8.82
01/20	01/20	55432860L5SL65JPL	HOTELS.COM155130102872 HOTELS.COM WA	\$100.70
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
01/25	01/25		INTEREST CHARGE ON PURCHASES	\$114.95
01/25	01/25		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$114.95

2019 Year-to-Date Fees and Interest

Total Fees Charged	\$0.00
Total Interest Charged	\$114.95
Total Interest Paid	\$116.76

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

(v) = variable rate

Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	24.90% (v)	\$5,616.64	\$114.95
Cash Advances	N/A	27.90% (v)	\$0.00	\$0.00

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 24.90%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Eligible card purchases may be billed under one of the following promotions: No Interest for 6, 12, 18, 24 or 36 months. For each promotion, after the promotion ends, a 24.90% APR will apply. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

(Continued on next page)

Cardholder News and Information (Continued)

Tobacco and Smoking related products that are purchased at Sam's Club® using your Sam's Club® Mastercard®, Sam's Club® World Mastercard® or your Sam's Club® Business Mastercard® are not eligible to earn Cash Back. Please note, your monthly credit card statement may not reflect the actual Cash Back earned, and may inadvertently include tobacco purchases for a period of time. If you have made tobacco related purchases that have earned Cash Back, you will see an adjustment to your Cash Back totals on a subsequent monthly statement.

We have made our process easier! For your convenience, starting in February the Sam's Club Mastercard Cash Back Rewards you earned in 2018 will be automatically loaded onto your Sam's Club membership.

We will no longer issue you a check. Look for the blue envelope with your Rewards Notification Letter to confirm when your Cash Back Rewards are loaded. Once loaded, you can redeem them at any U.S. or Puerto Rico Sam's Club. For more information on redeeming your rewards, visit MyCashBackInfo.com.

Member News and Information

Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.

For more information about the Sam's Club ® Mastercard ® Reward Program terms, log on to www.SamsClubCredit.com or call the 24 Hour Credit Card Service phone number of the back of your card.

Interested in changing your due date for your Sam's Club ® credit card account? Call the Credit Customer Service phone number, located on your billing statement and on the back of your Sam's Club® credit card, to determine eligibility and discuss available options.



SAM'S CLUB® WORLD MASTERCARD® CASH BACK REWARDS

REWARDS ARE AUTOMATICALLY LOADED ONTO YOUR CARD

Your Cash Back Rewards* will be automatically loaded onto your Sam's Club membership.
Look for the blue envelope with your Rewards Notification Letter in the mail.



Apply to One or More
Purchases In Club



Renew or Upgrade
Your Membership



Apply to Credit
Card Balance



Get Cash Back

Redeem your rewards over time on multiple purchases in club until your rewards expire or are fully redeemed.
Please visit MyCashBackInfo.com for more information.

*You must have earned \$5 or more in rewards for 2018 to receive Cash Back Rewards. See your "Sam's Club® Mastercard® Rewards Program" terms for details.

Sam's Club® World Mastercard®

MICHAEL HUDSON
Account Number ending in 5478

Statement Closing Date 02/22/2019

Visit samsclub.com/credit or Call 1-844-335-5929

Payments must be received by 5pm ET on due date if mailed, or by 11:59pm ET on due date for online and phone payments.

Account Summary

Previous Balance as of 01/26/2019	\$5,804.84
Payments	-200.00
Interest Charges	+111.95
New Balance as of 02/22/2019	\$5,716.79
Credit Limit	\$5,700
Available Credit	OVERLIMIT
Cash Advance/Quick Cash Limit	\$1,140
Available Cash	OVERLIMIT
Statement Closing Date	02/22/2019
Days in Billing Cycle	28

Payment Information

New Balance	\$5,716.79
Total Minimum	
Payment Due	\$170.00
Overlimit Amount	\$16.79
Payment Due Date	03/18/2019

Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$38.00.

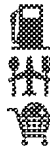
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	20 years	\$16,090.00
\$228.00	3 years	\$8,199.00 (Savings = \$7,891.00)

If you would like information about **credit counseling services**, call 1-877-302-8775.

Cash Earned Summary

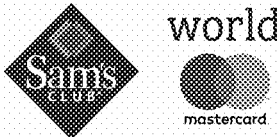
Prior Cash Back Balance	\$37.66
5% Earned on Gas	\$0.00
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$0.00
2018 Cash Back Rewards	\$29.10
=Current Cash Back Balance	\$8.56



Congratulations! Your 2018 Cash Back Rewards will be issued soon and will be automatically loaded onto your Sam's Club membership. Look for your rewards notification letter in the mail.

Notice: We may convert your payment into an electronic debit. See Statement Disclosures link on your eServices Statement Page for details, Billing Rights and other important information.

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Account Number: [REDACTED] 5478

Total Minimum Payment Due	Payment Due Date	Overlimit Amount	New Balance
\$170.00	03/18/2019	\$16.79	\$5,716.79

Save a stamp, pay on-line.

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MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312



Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013



ELECTRONICALLY FILED - 2022 Apr 07 2:05 PM - MARLBOROUGH - COMMON PLEAS - CASE#2021-013400228

Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.

Payments: Send payments to the address listed on the remittance portion of this statement or pay online.

Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993, Atlanta, GA 30353-0993 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

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

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

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

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

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address; (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965003, Orlando, FL 32896-5003.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965005, Orlando, FL 32896-5005. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

Your account is owned and serviced by Synchrony Bank.

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This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.



Go paperless

Sign up for paperless and eliminate paper statements



Save money

No stamps, no trips to the post office.



Prevent clutter

No paper to pile up or file.



Save trees

Less paper helps the environment.

To sign up for paperless, visit **SamsClub.com/credit**, log in to your Sam's Club® Consumer credit account (or register today as a first-time user), click the "Activity" tab, then "Statements," and then "Enroll in eStatements."

Sam's Club® World Mastercard®

MICHAEL HUDSON

Account Number ending in 5478

Statement Closing Date 02/22/2019

Visit samsclub.com/credit or Call 1-844-335-5999

Transaction Summary

Date		Transaction Reference #	Description	Amount
02/15	02/15	85213331E00XS6H15	ONLINE PAYMENT THANK YOU	-\$200.00
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
02/22	02/22		INTEREST CHARGE ON PURCHASES	\$111.95
02/22	02/22		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$111.95

2019 Year-to-Date Fees and Interest

Total Fees Charged	\$0.00
Total Interest Charged	\$226.90
Total Interest Paid	\$231.71

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

(v) = variable rate

Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	25.15% (v)	\$5,801.87	\$111.95
Cash Advances	N/A	28.15% (v)	\$0.00	\$0.00

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 25.15%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Eligible card purchases may be billed under one of the following promotions: No Interest for 6, 12, 18, 24 or 36 months. For each promotion, after the promotion ends, a 25.15% APR will apply. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

We have made our process easier! For your convenience, starting in February the Sam's Club Mastercard Cash Back Rewards you earned in 2018 will be automatically loaded onto your Sam's Club membership.

We will no longer issue you a check. Look for the blue envelope with your Rewards Notification Letter to confirm when your Cash Back Rewards are loaded. Once loaded, you can redeem them at any U.S. or Puerto Rico Sam's Club. For more information on redeeming your rewards, visit MyCashBackInfo.com.

Member News and Information

Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.

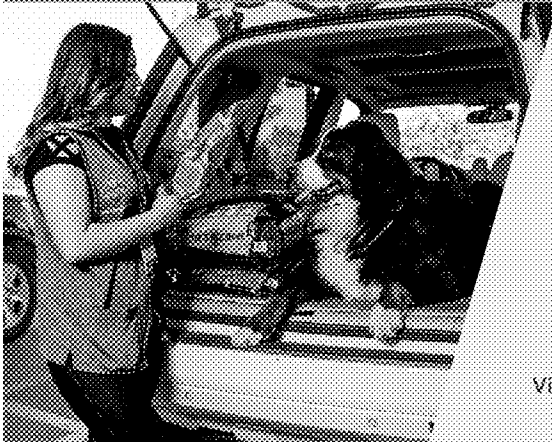
For more information about the Sam's Club® Mastercard® Reward Program terms, log on to www.SamsClubCredit.com or call the 24 Hour Credit Card Service phone number of the back of your card.

Interested in changing your due date for your Sam's Club® credit card account? Call the Credit Customer Service phone number, located on your billing statement and on the back of your Sam's Club® credit card, to determine eligibility and discuss available options.



SAVE TIME WITH Club Pickup

Order online, and we'll have everything ready for you when you arrive.



Shop anywhere, anytime

Order online via mobile or desktop



We'll fill your cart

Save time



Hassle-free mobile check-in

Check-in faster with Sam's Club® app



Visit [SamsClub.com/clubpickup](https://samsclub.com/clubpickup) or your local Sam's Club® for additional information on Sam's Club Pickup.

Sam's Club® World Mastercard®

MICHAEL HUDSON

Account Number ending in 5478

Statement Closing Date 03/26/2019

Visit samsclub.com/credit or Call 1-844-335-5929

Payments must be received by 5pm ET on due date if mailed, or by 11:59pm ET on due date for online and phone payments.

Account Summary

Previous Balance as of 02/23/2019	\$5,716.79
Payments	-183.00
Purchases/Debits	+104.05
Interest Charges	+126.21

New Balance as of 03/26/2019 **\$5,764.05**

Credit Limit	\$5,700
Available Credit	OVERLIMIT
Cash Advance/Quick Cash Limit	\$1,140
Available Cash	OVERLIMIT
Statement Closing Date	03/26/2019
Days in Billing Cycle	32

Payment Information

New Balance	\$5,764.05
Total Minimum	
Payment Due	\$184.00
Overlimit Amount	\$64.05
Payment Due Date	04/18/2019

Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$38.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	20 years	\$16,197.00
\$230.00	3 years	\$8,267.00 (Savings = \$7,930.00)

If you would like information about **credit counseling services**, call 1-877-302-8775.

Cash Earned Summary

Prior Cash Back Balance	\$8.56
5% Earned on Gas	\$2.69
3% Earned on Dining & Travel	\$0.49
1% Earned on other purchases	\$0.34
=Current Cash Back Balance	\$12.08



See how quickly your cash can add up!

Earn cash back on purchases throughout the year!

Notice: We may convert your payment into an electronic debit. See Statement Disclosures link on your eServices Statement Page for details, Billing Rights and other important information.

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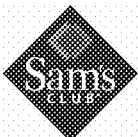
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Account Number: [REDACTED] 5478

Total Minimum Payment Due	Payment Due Date	Overlimit Amount	New Balance
\$184.00	04/18/2019	\$64.05	\$5,764.05

Save a stamp, pay on-line.

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MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312



Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013



Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.

Payments: Send payments to the address listed on the remittance portion of this statement or pay online.

Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993, Atlanta, GA 30353-0993 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

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

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

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

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

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address; (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965003, Orlando, FL 32896-5003.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965005, Orlando, FL 32896-5005. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

Your account is owned and serviced by Synchrony Bank.

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This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.



Go paperless

Sign up for paperless and eliminate paper statements



Save money

No stamps, no trips to the post office.



Prevent clutter

No paper to pile up or file.



Save trees

Less paper helps the environment.

To sign up for paperless, visit **SamsClub.com/credit**, log in to your Sam's Club® Consumer credit account (or register today as a first-time user), click the "Activity" tab, then "Statements," and then "Enroll in eStatements."

Sam's Club® World Mastercard®

MICHAEL HUDSON

Account Number ending in 5478

Statement Closing Date 03/26/2019

Visit samsclub.com/credit or Call 1-844-335-5999

Transaction Summary

Date		Transaction Reference #	Description	Amount
Tran	Post			
03/08	03/08	85213332300XS6H0Z	ONLINE PAYMENT THANK YOU	-\$16.00
03/08	03/08	85213332500XS6H17	ONLINE PAYMENT THANK YOU	-\$17.00
03/15	03/15	85213332A00XS6H10	ONLINE PAYMENT THANK YOU	-\$150.00
03/18	03/18	55308762EFY653Z1Y	SHELL OIL 575279768QPS MC COLL SC	\$47.31
03/19	03/19	05436842FEHPW1MYV	WENDY'S 237 FLORENCE SC	\$16.26
03/19	03/19	55500802ERDQBM4B4	MARKETTE #26 FLORENCE SC	\$9.56
03/25	03/25	05436842M0079XFHJ	BELK #565 LAURINBURG LAURINBURG NC	\$53.92
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
03/26	03/26		INTEREST CHARGE ON PURCHASES	\$126.21
03/26	03/26		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$126.21

2019 Year-to-Date Fees and Interest

Total Fees Charged	\$0.00
Total Interest Charged	\$353.11
Total Interest Paid	\$343.66

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v) = variable rate				
Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	25.15% (v)	\$5,723.27	\$126.21
Cash Advances	N/A	28.15% (v)	\$0.00	\$0.00

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 25.15%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Eligible card purchases may be billed under one of the following promotions: No Interest for 6, 12, 18, 24 or 36 months. For each promotion, after the promotion ends, a 25.15% APR will apply. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

Please Note: The Privacy Policy for this account is available through the Privacy Policy link below. Please take a moment to read it, then keep it with other financial documents. If you have previously opted-out, you do not need to do so again.

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

We have made our process easier! For your convenience, starting in February the Sam's Club Mastercard Cash Back Rewards you earned in 2018 will be automatically loaded onto your Sam's Club membership.

We will no longer issue you a check. Look for the blue envelope with your Rewards Notification Letter to confirm when your Cash Back Rewards are loaded. Once loaded, you can redeem them at any U.S. or Puerto Rico Sam's Club. For more information on redeeming your rewards, visit MyCashBackInfo.com.

Member News and Information

Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.

For more information about the Sam's Club ® Mastercard ® Reward Program terms, log on to www.SamsClubCredit.com or call the 24 Hour Credit Card Service phone number of the back of your card.

Interested in changing your due date for your Sam's Club ® credit card account? Call the Credit Customer Service phone number, located on your billing statement and on the back of your Sam's Club® credit card, to determine eligibility and discuss available options.



SAVE TIME WITH Club Pickup

Order online, and we'll have everything ready for you when you arrive.



Shop anywhere, anytime

Order online via mobile or desktop



We'll fill your cart

Save time



Hassle-free mobile check-in

Check-in faster with Sam's Club® app



Visit [SamsClub.com/clubpickup](https://samsclub.com/clubpickup) or your local Sam's Club® for additional information on Sam's Club Pickup.

Sam's Club® World Mastercard®

MICHAEL HUDSON

Account Number ending in 5478

Statement Closing Date 04/25/2019

Visit samsclub.com/credit or Call 1-844-335-5929

Payments must be received by 5pm ET on due date if mailed, or by 11:59pm ET on due date for online and phone payments.

Account Summary

Previous Balance as of 03/27/2019	\$5,764.05
Payments	-2,000.00
Purchases/Debits	+50.48
Interest Charges	+99.25

New Balance as of 04/25/2019 **\$3,913.78**

Credit Limit	\$5,700
Available Credit	\$1,786
Cash Advance/Quick Cash Limit	\$1,140
Available Cash	\$1,140
Statement Closing Date	04/25/2019
Days in Billing Cycle	30

Payment Information

New Balance	\$3,913.78
Total Minimum	
Payment Due	\$139.00
Payment Due Date	05/18/2019

Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$38.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	16 years	\$10,584.00
\$156.00	3 years	\$5,613.00 (Savings = \$4,971.00)

If you would like information about **credit counseling services**, call 1-877-302-8775.

Cash Earned Summary

Prior Cash Back Balance	\$12.08
5% Earned on Gas	\$0.00
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$0.50
=Current Cash Back Balance	\$12.58



See how quickly your cash can add up!

Earn cash back on purchases throughout the year!

Notice: We may convert your payment into an electronic debit. See Statement Disclosures link on your eServices Statement Page for details, Billing Rights and other important information.

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Account Number: [REDACTED] 5478

Total Minimum Payment Due	Payment Due Date	New Balance
\$139.00	05/18/2019	\$3,913.78

Save a stamp, pay on-line.

\$ [] [] [] [] [] . [] []

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MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312



Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013



Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.

Payments: Send payments to the address listed on the remittance portion of this statement or pay online.

Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993, Atlanta, GA 30353-0993 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

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

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

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:

Synchrony Bank

P.O. Box 965003, Orlando, FL 32896-5003

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

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address; (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965003, Orlando, FL 32896-5003.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965005, Orlando, FL 32896-5005. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

Your account is owned and serviced by Synchrony Bank.

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This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.



Manage your account online 24/7

Log in to your credit account at [SamsClub.com/credit](https://samsclub.com/credit).
Not registered? Register as a first-time user today.

Sign up for alerts

- Payment due date reminder
- Transactions made and more

View and manage your account

- Make payments
- View statements and recent activity
- Free access to your FICO® Score*

*FICO® Scores are available by accessing the online account servicing site at [SamsClub.com/credit](https://samsclub.com/credit). Scores are available online only to primary cardmembers with an open account. FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries.

Sam's Club® World Mastercard®

MICHAEL HUDSON
Account Number ending in 5478

Statement Closing Date 04/25/2019

Visit samsclub.com/credit or Call 1-844-335-5929

Transaction Summary					
Date					
Tran	Post	Transaction Reference #	Description		Amount
03/26	03/27	55429502MS11HMZ70	PAYPAL *BARNETTHARL 4029357733 CA		\$94.48
03/26	03/27	55429502NS11MFA1B	PAYPAL *ASHLEYMFULM 4029357733 CA		\$36.00
04/10	04/10	85213333500XS6H17	ONLINE PAYMENT THANK YOU		-\$2,000.00
FEES					
TOTAL FEES FOR THIS PERIOD					\$0.00
INTEREST CHARGED					
04/25	04/25		INTEREST CHARGE ON PURCHASES		\$99.25
04/25	04/25		INTEREST CHARGE ON CASH ADVANCES		\$0.00
TOTAL INTEREST FOR THIS PERIOD					\$99.25

2019 Year-to-Date Fees and Interest	
Total Fees Charged	\$0.00
Total Interest Charged	\$452.36
Total Interest Paid	\$469.87

Interest Charge Calculation				
Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v) = variable rate				
Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	25.15% (v)	\$4,800.79	\$99.25
Cash Advances	N/A	28.15% (v)	\$0.00	\$0.00

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 25.15%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Eligible card purchases may be billed under one of the following promotions: No Interest for 6, 12, 18, 24 or 36 months. For each promotion, after the promotion ends, a 25.15% APR will apply. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

PLEASE READ THE IMPORTANT CHANGE-IN-TERMS NOTICE INCLUDED ON THIS BILLING STATEMENT. THIS NOTICE MAKES CHANGES TO THE CARDHOLDER AGREEMENT GOVERNING YOUR ACCOUNT.

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

Member News and Information

Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.

For more information about the Sam's Club® Mastercard® Reward Program terms, log on to www.SamsClubCredit.com or call the 24 Hour Credit Card Service phone number of the back of your card.

Interested in changing your due date for your Sam's Club® credit card account? Call the Credit Customer Service phone number, located on your billing statement and on the back of your Sam's Club® credit card, to determine eligibility and discuss available options.

Important Changes to Your Account Terms

The following is a summary of changes that are being made to your account terms.

The changes described below are being made to allow us, in our sole discretion, to make balance transfer offers in the future.

Unless otherwise noted, these changes will take effect on 06/25/19.

You have the right to reject these changes, other than any changes to the Minimum Payment Due or Late Fee if applicable. However, if you reject the changes that you are allowed to reject, you will not be able to use your account for new transactions. You can reject these changes by calling us at 1-877-379-8135.

The APR for Balance Transfers below will impact your account as follows:

Transactions made after 06/25/19 : Any changes to APRs described below will apply to these transactions.

Transactions made on or before 06/25/19 : Current APRs will continue to apply to these transactions.

Revised Terms	
APR for Balance Transfers	The APR for balance transfers is the prime rate plus 19.65%. This APR will vary with the market based on the Prime Rate.
Paying Interest	Your due date is at least 23 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on balance transfers and cash advances on the transaction date.
Balance Transfer Fee	Either \$10 or 4% of each balance transfer, whichever is greater.
Late Payment Fee	Up to \$39

Additional Information about the Balance Transfer Feature
We are adding a Balance Transfer Feature to your account. This feature will only be available if we send you an offer to make a balance transfer and the changes described in this notice will only apply to those balance transfers. The following terms will replace the "Use of Your Account" provision of your existing agreement. Please keep this important document for your records.

"You may use your account only for lawful personal, family or household purposes. You may use your account for purchases from Sam's Club and Walmart locations, including online at SamsClub.com and www.walmart.com and from any merchant that accepts Mastercard credit cards or to obtain cash loans ("Quick Cash Advances") that we may offer at participating Sam's Club owned registers in Sam's Club locations. Each Quick Cash Advance may only be in the amount of \$20.00, \$40.00, \$60.00, \$80.00 or \$100.00 and may only be obtained if you are making an approved purchase with your card. No more than one cash advance may be obtained on your account each day.

Quick Cash Advances will be treated as purchases for the purpose of calculating interest. You may get cash advances. You may not use your account to pay amounts you owe us on this account or any other account you have with us. From time to time, in our sole discretion, we may offer you the chance to transfer balances from your other credit card accounts to this account. Details of the terms applicable to the balance transfer will be provided with the offer."

Additional Information about the APR for Balance Transfers The applicable sections of 'Your Interest Rate' terms in your existing agreement will be replaced with the 'Your Interest Rate' terms shown below. Please keep this important document for your records.

"We use a daily rate to calculate the interest on the balance on your account each day. The daily rate is the applicable APR times 1/365. Interest will be imposed in amounts or at rates not in excess of those permitted by applicable law.

The APR for purchases and quick cash advances is the prime rate plus 19.65%. As of January 1, 2019, the daily rate for purchases and quick cash advances was .06891% (APR 25.15%).
The APR for balance transfers is the prime rate plus 19.65%. As of January 1, 2019, the daily rate for balance transfers was .06891% (APR 25.15%).
The APR for cash advances is the prime rate plus 22.65%. As of January 1, 2019, the daily rate for cash advances was .07713% (APR 28.15%).

Daily Rates May Vary. The APRs and the daily rates on your account vary with the market based on the prime rate. The prime rate for a billing cycle is the highest bank prime loan rate published in The Wall Street Journal in its Money Rates section on the last business day of the calendar month

(Continued on next page)

Important Changes to Your Account Terms (Continued)

preceding the first day of the billing cycle.

If the prime rate increases, the daily rates and APRs will increase. As a result, interest, your total minimum payment and the number of payments it would take you to pay off your account balance may increase. We apply any change in rates because of a prime rate change to your entire account balance. A change in the prime rate will take effect on the first day of the first billing cycle after the change. We may select a new interest rate index if the prime rate is not available."

Additional Information about When We Charge Interest on Balance Transfers

We will charge interest on balance transfers from the transaction date. The following terms will replace the "When We Charge Interest" provision of your existing agreement. Please keep this important document for your records.

"**Purchases.** We charge interest on your purchases from the date you make the purchase until you pay the purchase in full. See exceptions below.

- We will not charge you interest during a billing cycle on any purchases if:
1. You had no balance at the start of the billing cycle; OR
 2. You had a balance at the start of the billing cycle and you paid that balance in full by the due date in that billing cycle.

We will credit, as of the start of the billing cycle, any payment you make by the due date that we allocate to purchases if:

1. You had no balance at the start of the previous billing cycle; OR
2. You had a balance at the start of the previous billing cycle and you paid that balance in full by the due date in the previous billing cycle.

Balance Transfer and Cash Advances. We charge interest on your balance transfers and cash advances, and their related fees from the date you make the transaction until you pay them in full. You cannot avoid paying interest on balance transfers or cash advances or their related fees."

Additional Information about How We Calculate Interest on your account

We will continue to use a method called "daily balance", however the balance subject to interest charges will now include balance transfer fees. The following terms will replace the "How We Calculate Interest" provision of your existing agreement. Please keep this important document for your records.

"We figure the interest charge on your account separately for each balance type. We do this by applying the daily rate to the daily balance for each day in the billing cycle. A separate daily balance is calculated for the following balance types, as applicable: purchases, balance transfers, cash advances and balances subject to different interest rates, plans or special promotions. See below for how this works.

1. How to get the daily balance. We take the starting balance each day, add any new charges and fees, and subtract any payments or credits. This gives us the daily balance.

We apply fees to balance types as follows:

- (a) late payment fees are treated as new purchases;
- (b) debt cancellation fees are added proportionately to each balance;
- (c) balance transfer fees are added to the balance transfer balance; and
- (d) cash advance fees are added to the cash advance balance.

2. How to get the daily interest amount. We multiply each daily balance by the daily rate that applies.

3. How to get the starting balance for the next day. We add the daily interest amount in step 2 to the daily balance from step 1.

4. How to get the interest charge for the billing cycle. We add all the daily interest amounts that were charged during the billing cycle.

We charge a minimum of \$2.00 of interest in any billing cycle in which you owe interest. This charge is added proportionately to each balance type."

Additional Information about the Balance Transfer Fee

We are adding a balance transfer fee to your account. The following Balance Transfer Fee provision is being added to your account. Please keep this important document for your records.

"**Balance Transfer Fee.** We will charge this fee for each balance transfer you make."

Additional Information about the Late Payment Fee change

We are increasing the Late Payment Fee applicable to your account. The Late Payment Fee terms in your credit card agreement will be replaced with the Late Payment Fee terms shown below. Please keep this important document for your records.

"Late Payment Fee

We will charge this fee if we do not receive the total minimum payment due on your account by 5 p.m. (ET) on the due date. This fee is equal to:

1. \$28, if you have paid your total minimum payment due by the due date in each of the prior six billing cycles.

OR

2. \$39, if you have failed to pay your total minimum payment due by the due date in any one or

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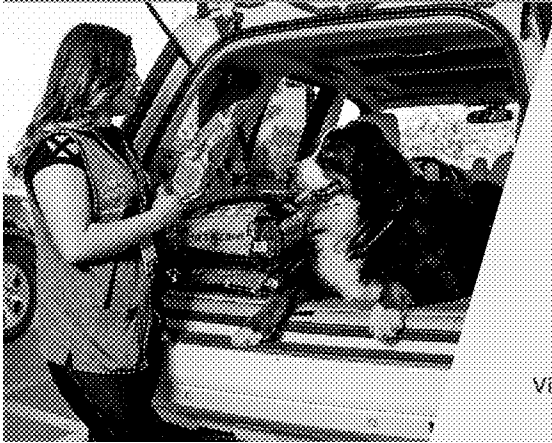
Important Changes to Your Account Terms (Continued)

more of the prior six billing cycles.
The late payment fee will not be more than the total minimum payment that was due."
Minimum Payment Calculation: We are changing the total minimum payment calculation on your account. The minimum payment calculation terms in your credit card agreement will be replaced with the minimum payment calculation terms shown below. Please keep this important document for your records.
"Minimum Payment Calculation
The greater of:
1. \$28, or \$39 (which includes any past due amounts) if you have failed to pay at least the total minimum payment due by the due date in any one or more of the prior six billing cycles.
OR
2. The sum of:
a. Any past due amounts; PLUS
b. 1% of your new balance (excluding any balance in connection with a special promotional purchase with a unique payment calculation) shown on your billing statement; PLUS
c. Any late payment fees charged to your account in the current billing cycle; PLUS
d. All interest charged to your account in the current billing cycle; PLUS
e. Any payment due in connection with a special promotional purchase with a unique payment calculation.
We round up to the next highest whole dollar in figuring your total minimum payment. Your total minimum payment will never be more than your new balance."



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Shop anywhere, anytime

Order online via mobile or desktop



We'll fill your cart

Save time



Hassle-free mobile check-in

Check-in faster with Sam's Club® app



Visit [SamsClub.com/clubpickup](https://samsclub.com/clubpickup) or your local Sam's Club® for additional information on Sam's Club Pickup.

Sam's Club® World Mastercard®

MICHAEL HUDSON

Account Number ending in 5478

Statement Closing Date 05/26/2019

Visit samsclub.com/credit or Call 1-844-335-5929

Payments must be received by 5pm ET on due date if mailed, or by 11:59pm ET on due date for online and phone payments.

Account Summary

Previous Balance as of 04/26/2019	\$3,913.78
Payments	-164.00
Interest Charges	+83.23
New Balance as of 05/26/2019	\$3,833.01

Credit Limit	\$5,700
Available Credit	\$1,866
Cash Advance/Quick Cash Limit	\$1,140
Available Cash	\$1,140
Statement Closing Date	05/26/2019
Days in Billing Cycle	31

Payment Information

New Balance	\$3,833.01
Total Minimum	
Payment Due	\$122.00
Payment Due Date	06/18/2019

Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$38.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	16 years	\$10,352.00
\$153.00	3 years	\$5,498.00 (Savings = \$4,854.00)

If you would like information about **credit counseling services**, call 1-877-302-8775.

Cash Earned Summary

Prior Cash Back Balance	\$12.58
5% Earned on Gas	\$0.00
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$0.00
= Current Cash Back Balance	\$12.58

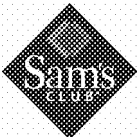


You have earned \$12.58

Use the Sam's Club Mastercard everywhere Mastercard is accepted and earn cash back for the things you already do.

Notice: We may convert your payment into an electronic debit. See Statement Disclosures link on your eServices Statement Page for details, Billing Rights and other important information.

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Account Number: [REDACTED] 5478

Total Minimum Payment Due	Payment Due Date	New Balance
\$122.00	06/18/2019	\$3,833.01

Save a stamp, pay on-line.

\$ [] [] [] [] [] . [] []

5213331227595478

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312



Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013



Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 965004, Orlando, FL 32896-5004.** Please include your account number on any correspondence you send to us.
Payments: Send payments to the address listed on the remittance portion of this statement or pay online.
Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965003, Orlando, FL 32896-5003.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993, Atlanta, GA 30353-0993 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:
Synchrony Bank
P.O. Box 965003, Orlando, FL 32896-5003
In your letter, give us the following information:
• *Account information:* Your name and account number.
• *Dollar amount:* The dollar amount of the suspected error.
• *Description of Problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.
You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.
While we investigate whether or not there has been an error, the following are true:
• We cannot try to collect the amount in question, or report you as delinquent on that amount.
• The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
• While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
• We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.
To use this right, all of the following must be true:
1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (**Note:** Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at:
Synchrony Bank
P.O. Box 965003, Orlando, FL 32896-5003
While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address; (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965003, Orlando, FL 32896-5003.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.
Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965005, Orlando, FL 32896-5005. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Balance Subject To Interest Charge Calculation

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060.

Your account is owned and serviced by Synchrony Bank.

O1EY6709 - 1 - 03/10/14

This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

☐	Street				
	Address				
	City, State				
	ZIP				
	Phone #				
	Email	Home Phone #	Business Phone #	*Cell # or other phone # we can use to contact you	Email Address

By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with Sam's Club.



Manage your account online 24/7

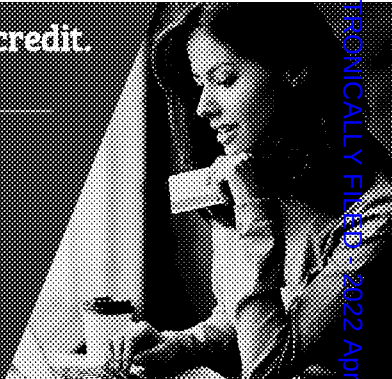
Log in to your credit account at [SamsClub.com/credit](https://samsclub.com/credit).
Not registered? Register as a first-time user today.

Sign up for alerts

- Payment due date reminder
- Transactions made and more

View and manage your account

- Make payments
- View statements and recent activity
- Free access to your FICO® Score*



*FICO® Scores are available by accessing the online account servicing site at [SamsClub.com/credit](https://samsclub.com/credit). Scores are available online only to primary cardmembers with an open account. FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries.

Sam's Club® World Mastercard®

MICHAEL HUDSON
Account Number ending in 5478

Statement Closing Date 05/26/2019

Visit samsclub.com/credit or Call 1-844-335-5999

Transaction Summary

Date		Transaction Reference #	Description	Amount
05/16	05/16	85213334900XS6H15	ONLINE PAYMENT THANK YOU	-\$162.00
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
05/26	05/26		INTEREST CHARGE ON PURCHASES	\$83.23
05/26	05/26		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$83.23

2019 Year-to-Date Fees and Interest	
Total Fees Charged	\$0.00
Total Interest Charged	\$535.59
Total Interest Paid	\$569.12

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v) = variable rate				
Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	25.15% (v)	\$3,896.10	\$83.23
Cash Advances	N/A	28.15% (v)	\$0.00	\$0.00

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 25.15%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Eligible card purchases may be billed under one of the following promotions: No Interest for 6, 12, 18, 24 or 36 months. For each promotion, after the promotion ends, a 25.15% APR will apply. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

Your Sam's Club Mastercard will no longer come with certain insurance benefits. The cancellation of your insurance benefits under the following policies will be effective July 1, 2019, at 12:00 am (EDT) ("Effective Date of Cancellation"):

(1) Extended Warranty - Policy No. 84161537-03/One Year Extended Warranty or 84161537-04/Two Year Extended Warranty and (2) Price Protection - Policy No. 84161539-02. Your coverage cancellation is due to changes in the Mastercard credit card program. If coverage under any of the above-referenced policies attaches to a purchase made with your Mastercard prior to the Effective Date of Cancellation, benefits will be provided for that purchase pursuant to the policy terms in effect at the time of coverage attachment, not withstanding your coverage cancellation. For more information about your coverage, please refer to your card's Guide to Benefits. To view your Guide to Benefits, please visit www.mycardbenefits.com. The policies are issued by New Hampshire Insurance Company, an AIG Company.

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

Member News and Information

Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.

For more information about the Sam's Club® Mastercard® Reward Program terms, log on to www.SamsClubCredit.com or call the 24 Hour Credit Card Service phone number of the back of your card.

ELECTRONICALLY FILED - 2022 APR 07 02:16 PM - MARLBOROUGH - COMMON PLEAS - CASE#2021CP3400228

Interested in changing your due date for your Sam's Club ® credit card account? Call the Credit Customer Service phone number, located on your billing statement and on the back of your Sam's Club® credit card, to determine eligibility and discuss available options.

MICHAEL HUDSON
Account Number ending in 5478

Statement Closing Date 06/25/2019

Visit samsclub.com/credit or Call 1-844-335-5916

Payments must be received by 5pm ET on due date if mailed, or by 11:59pm ET on due date for online and phone payments.

Account Summary	
Previous Balance as of 05/27/2019	\$3,833.01
Payments	-122.00
Purchases/Debits	+734.26
Interest Charges	+89.55

New Balance as of 06/25/2019	\$4,534.82
Credit Limit	\$5,700
Available Credit	\$1,149
Cash Advance/Quick Cash Limit	\$1,140
Available Cash	\$1,140
Statement Closing Date	06/25/2019
Days in Billing Cycle	30

Payment Information	
New Balance	\$4,534.82
Total Minimum Payment Due	\$135.00
Payment Due Date	07/18/2019

Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$39.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	17 years	\$12,448.00
\$181.00	3 years	\$6,504.00 (Savings = \$5,944.00)

If you would like information about **credit counseling services**, call 1-877-302-8775.

Cash Earned Summary		
Prior Cash Back Balance	\$12.58	You have earned \$29.58 Use the Sam's Club Mastercard everywhere Mastercard is accepted and earn cash back for the things you already do.
5% Earned on Gas	\$6.73	
3% Earned on Dining & Travel	\$6.41	
1% Earned on other purchases	\$3.86	
= Current Cash Back Balance	\$29.58	

Notice: We may convert your payment into an electronic debit. See Statement Disclosures link on your eServices Statement Page for details, Billing Rights and other important information.

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Account Number: 5478

Total Minimum Payment Due	Payment Due Date	New Balance
\$135.00	07/18/2019	\$4,534.82

Save a stamp, pay on-line.

\$

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312

Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013

MICHAEL HUDSON
Account Number ending in 5478

Statement Closing Date 06/25/2019 Visit samsclub.com/credit or Call 1-844-335-5916

Transaction Summary

Date		Transaction Reference #	Description	Amount
Tran	Post			
05/27	05/27	55429504KS1QYGNF6	PAYPAL *SUMMIT EBAY 4029357733 CA	\$342.39
06/12	06/12	5543286535SEJLKF7	HOTELS.COM159794368745 HOTELS.COM WA	\$155.68
06/12	06/12	55480775360T2JN53	GREEN MT MONOGRAM WELLS RIVER VT	\$23.54
06/12	06/12	252478054012GZB1D	RON LAHODYS STEAK HOUS MUNCIE IN	\$58.15
06/13	06/13	553087655FXZ6WZXV	SHELL OIL 574291154QPS CELINA OH	\$36.00
06/15	06/15	85213335700XS6H0Y	ONLINE PAYMENT THANK YOU	-\$123.00
06/16	06/16	5543286585SQ9Y3W8	CIRCLE K # 23708 WYTHEVILLE VA	\$39.00
06/16	06/16	553087658FY54MKF0	SHELL OIL 575279768QPS MC COLL SC	\$43.00
06/22	06/22	05436845E2X6R4TRY	DOLLAR GENERAL #18605 HARTSVILLE SC	\$13.48
06/22	06/22	55506295ERDQ7D8VL	FAMILY MART DARLINGTON SC	\$19.50
06/24	06/24	02305375G00BFDMYS	BI-LO GROCERY #5441 KINGSTREE SC	\$9.52
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
06/25	06/25		INTEREST CHARGE ON PURCHASES	\$89.55
06/25	06/25		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$89.55

2019 Year-to-Date Fees and Interest	
Total Fees Charged	\$0.00
Total Interest Charged	\$625.14
Total Interest Paid	\$652.35

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v) = variable rate				
Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	25.15% (v)	\$4,331.48	\$89.55
Cash Advances	N/A	28.15% (v)	\$0.00	\$0.00

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 25.15%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Eligible card purchases may be billed under one of the following promotions: No Interest for 6, 12, 18, 24 or 36 months. For each promotion, after the promotion ends, a 25.15% APR will apply. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

Your Sam's Club Mastercard will no longer come with certain insurance benefits. The cancellation of your insurance benefits under the following policies will be effective July 1, 2019, at 12:00 am (EDT) ("Effective Date of Cancellation"):
(Continued on next page)

Cardholder News and Information (Continued)

(1) Extended Warranty - Policy No. 84161537-03/One Year Extended Warranty or 84161537-04/Two Year Extended Warranty and (2) Price Protection - Policy No. 84161539-02. Your coverage cancellation is due to changes in the Mastercard credit card program. If coverage under any of the above-referenced policies attaches to a purchase made with your Mastercard prior to the Effective Date of Cancellation, benefits will be provided for that purchase pursuant to the policy terms in effect at the time of coverage attachment, not withstanding your coverage cancellation. For more information about your coverage, please refer to your card's Guide to Benefits. To view your Guide to Benefits, please visit www.mycardbenefits.com.The policies are issued by New Hampshire Insurance Company, an AIG Company.

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

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Member News and Information

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For more information about the Sam's Club ® Mastercard ® Reward Program terms, log on to [www. SamsClubCredit.com](http://www.SamsClubCredit.com) or call the 24 Hour Credit Card Service phone number of the back of your card.

Interested in changing your due date for your Sam's Club ® credit card account? Call the Credit Customer Service phone number, located on your billing statement and on the back of your Sam's Club® credit card, to determine eligibility and discuss available options.

MICHAEL HUDSON
Account Number ending in 5478

Statement Closing Date 07/26/2019

Payments must be received by 5pm ET on due date if mailed, or by 11:59pm ET on due date for online and phone payments.

Account Summary

Previous Balance	as of 06/26/2019	\$4,534.82
Payments		-135.00
Purchases/Debits		+1,045.50
Interest Charges		+111.56
New Balance	as of 07/26/2019	\$5,556.88

Credit Limit	\$5,700
Available Credit	\$143
Cash Advance/Quick Cash Limit	\$1,140
Available Cash	\$143
Statement Closing Date	07/26/2019
Days in Billing Cycle	31

Visit samsclub.com/credit or Call 1-844-335-5916

Payment Information	
New Balance	\$5,556.88
Total Minimum Payment Due	\$168.00
Payment Due Date	08/18/2019

Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$39.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	19 years	\$15,555.00
\$221.00	3 years	\$7,970.00 (Savings = \$7,585.00)

If you would like information about **credit counseling services**, call 1-877-302-8775.

Cash Earned Summary

Prior Cash Back Balance	\$29.58
5% Earned on Gas	\$2.78
3% Earned on Dining & Travel	\$0.30
1% Earned on other purchases	\$9.79
= Current Cash Back Balance	\$42.45

You have earned **\$42.45**

Use the Sam's Club Mastercard everywhere Mastercard is accepted and earn cash back for the things you already do.

Notice: We may convert your payment into an electronic debit. See Statement Disclosures link on your eServices Statement Page for details, Billing Rights and other important information.

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Account Number: 5478

Total Minimum Payment Due	Payment Due Date	New Balance
\$168.00	08/18/2019	\$5,556.88

Save a stamp, pay on-line.

\$

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312

Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013

MICHAEL HUDSON
Account Number ending in 5478

Statement Closing Date 07/26/2019 Visit samsclub.com/credit or Call 1-844-335-5916

Transaction Summary

Date		Transaction Reference #	Description	Amount
Tran	Post			
06/24	06/26	55308765GFXS6MSMS	SHELL OIL 12574127002 BLENHEIM SC	\$6.03
06/25	06/26	55432865J5SL41GM0	CIRCLE K # 23138 FLORENCE SC	\$15.09
07/03	07/03	05140485TLM99271R	TIGER MART #18 CLIO SC	\$45.69
07/03	07/03	55453705T173NQP4B	ADVANCE AUTO PARTS #55 DARLINGTON SC	\$17.03
07/05	07/05	55310205S0T1PW2RS	STATE FARM INSURANCE 8009566310 IL	\$592.34
07/08	07/08	55480775Y5V3387LW	PALMETTO DENTAL HEALTH 2175405186 SC	\$149.00
07/09	07/09	55429505ZS1245JF3	PAYPAL *DUYENNGOCTR 4029357733 CA	\$239.31
07/11	07/11	85213336100XS6H16	ONLINE PAYMENT THANK YOU	-\$135.00
07/16	07/16	054868066RBGZJFY5	EXXONMOBIL 99696270 FLORENCE SC	\$4.01

FEES

TOTAL FEES FOR THIS PERIOD \$0.00

INTEREST CHARGED

07/26	07/26	INTEREST CHARGE ON PURCHASES	\$111.56
07/26	07/26	INTEREST CHARGE ON CASH ADVANCES	\$0.00

TOTAL INTEREST FOR THIS PERIOD \$111.56

2019 Year-to-Date Fees and Interest	
Total Fees Charged	\$0.00
Total Interest Charged	\$736.70
Total Interest Paid	\$741.90

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v) = variable rate				
Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	25.15% (v)	\$5,222.41	\$111.56
Cash Advances	N/A	28.15% (v)	\$0.00	\$0.00

New Promotional Financing Plans

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Cardholder News and Information

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(Continued on next page)

Cardholder News and Information (Continued)

(1) Extended Warranty - Policy No. 84161537-03/One Year Extended Warranty or 84161537-04/Two Year Extended Warranty and (2) Price Protection - Policy No. 84161539-02. Your coverage cancellation is due to changes in the Mastercard credit card program. If coverage under any of the above-referenced policies attaches to a purchase made with your Mastercard prior to the Effective Date of Cancellation, benefits will be provided for that purchase pursuant to the policy terms in effect at the time of coverage attachment, not withstanding your coverage cancellation. For more information about your coverage, please refer to your card's Guide to Benefits. To view your Guide to Benefits, please visit www.mycardbenefits.com. The policies are issued by New Hampshire Insurance Company, an AIG Company.

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Member News and Information

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For more information about the Sam's Club ® Mastercard ® Reward Program terms, log on to www.SamsClubCredit.com or call the 24 Hour Credit Card Service phone number of the back of your card.

Interested in changing your due date for your Sam's Club ® credit card account? Call the Credit Customer Service phone number, located on your billing statement and on the back of your Sam's Club® credit card, to determine eligibility and discuss available options.

MICHAEL HUDSON
Account Number ending in 5478

Statement Closing Date 08/26/2019

Visit samsclub.com/credit or Call 1-844-335-5916

Payments must be received by 5pm ET on due date if mailed, or by 11:59pm ET on due date for online and phone payments.

Account Summary	
Previous Balance as of 07/27/2019	\$5,556.88
Payments	-324.00
Other Credits	-60.00
Purchases/Debits	+2,095.96
Interest Charges	+134.60
New Balance as of 08/26/2019	\$7,403.44

Credit Limit	\$7,600
Available Credit	\$196
Cash Advance/Quick Cash Limit	\$1,520
Available Cash	\$196
Statement Closing Date	08/26/2019
Days in Billing Cycle	31

Payment Information	
New Balance	\$7,403.44
Total Minimum Payment Due	\$209.00
Payment Due Date	09/18/2019

Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$39.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	21 years	\$21,198.00
\$295.00	3 years	\$10,619.00 (Savings = \$10,579.00)

If you would like information about **credit counseling services**, call 1-877-302-8775.

Cash Earned Summary

Prior Cash Back Balance	\$42.45
5% Earned on Gas	\$13.05
3% Earned on Dining & Travel	\$5.24
1% Earned on other purchases	\$16.00
= Current Cash Back Balance	\$76.74

You have earned \$76.74

Use the Sam's Club Mastercard everywhere Mastercard is accepted and earn cash back for the things you already do.

Notice: We may convert your payment into an electronic debit. See Statement Disclosures link on your eServices Statement Page for details, Billing Rights and other important information.

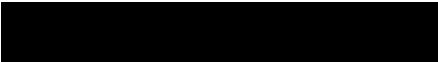
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Account Number: 5478

Total Minimum Payment Due	Payment Due Date	New Balance
\$209.00	09/18/2019	\$7,403.44

Save a stamp, pay on-line.

\$.



MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312

Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013

MICHAEL HUDSON
Account Number ending in 5478

Statement Closing Date 08/26/2019 Visit samsclub.com/credit or Call 1-844-335-5916

Transaction Summary

Date		Transaction Reference #	Description	Amount
Tran	Post			
08/02	08/02	05486806PB01S3RHW	EXXONMOBIL 48313191 SOCIETY HILL SC	\$42.00
08/03	08/03	25247806R00A4FWEY	SMOKEY BONES 7551 FAYETTEVILLE NC	\$143.11
08/04	08/04	25415756R00AQFTZ5	MARATHON PETRO93237 BENNETTSVILLE SC	\$50.01
08/08	08/08	85213336Z01M8E49H	WALMART 001255 LAURINBURG NC	\$324.00
			EDISTO DE, NL PLY COPPERTNE GRY, NLPLYZEISHDVTBRPFUV, MC TRT T103 GUN, CASH/CREDIT RECEIVED	
08/08	08/08	85213336Z01M8E490	WALMART 001255 LAURINBURG NC	\$58.54
			SL CLASSIC WHITE BRD, PUPPY CHOW T&C BB 36, OPP XL BOWL GREY, LD DOUBLE CHOC DONUT, DOGCHOW BEEF 50LB	
08/14	08/14	5531020720RK97TYN	STATE FARM INSURANCE 8009566310 IL	\$594.34
08/15	08/15	553087674FY9E02QK	SHELL OIL 575279768QPS MC COLL SC	\$33.00
08/16	08/16	554295075S1GM0SRA	PAYPAL *BOWAUTOPART 4029357733 CA	\$60.00
08/16	08/16	5230186750EWW3FLE	SUNOCO 0557749900 QPS HARTSVILLE SC	\$136.00
08/17	08/17	85213337600XS6H11	ONLINE PAYMENT THANK YOU	-\$324.00
08/19	08/19	554295077S0M865HX	PAYPAL *BOWAUTOPART 4029357733 CA	-\$60.00
08/22	08/22	55263527ARBGHVE9P	TEXAS ROADHOUSE #2067 GASTONIA NC	\$31.51
08/23	08/23	15270217B0032YG7L	EBAY 800-456-3229 SAN JOSE CA	\$177.98
08/25	08/25	55429507DS0WZS2FM	PAYPAL *MCCORMACK 4029357733 MI	\$449.47

FEES
TOTAL FEES FOR THIS PERIOD \$0.00

INTEREST CHARGED			
08/26	08/26	INTEREST CHARGE ON PURCHASES	\$134.60
08/26	08/26	INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD			\$134.60

2019 Year-to-Date Fees and Interest	
Total Fees Charged	\$0.00
Total Interest Charged	\$871.30
Total Interest Paid	\$853.46

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v) = variable rate				
Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	25.15% (v)	\$6,300.96	\$134.60
Cash Advances	N/A	28.15% (v)	\$0.00	\$0.00

New Promotional Financing Plans

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(Continued on next page)

New Promotional Financing Plans (Continued)

Eligible card purchases may be billed under one of the following promotions: No Interest for 6, 12, 18, 24 or 36 months. For each promotion, after the promotion ends, a 25.15% APR will apply. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

Did you know your World Mastercard offers Mastercard ID Theft Protection. For more information about this benefit or to view the current benefits offered by Mastercard, please visit: www.mastercard.com/corecredit-GTB

Congratulations! As a valued Member, we would like to thank you by increasing your credit line. Take advantage of your increased purchasing power today.

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

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MICHAEL HUDSON
Account Number ending in 5478

Statement Closing Date 09/25/2019

Visit samsclub.com/credit or Call 1-844-335-5919

Payments must be received by 5pm ET on due date if mailed, or by 11:59pm ET on due date for online and phone payments.

Account Summary

Previous Balance as of 08/27/2019	\$7,403.44
Payments	-209.00
Purchases/Debits	+240.01
Fees Charged	+28.00
Interest Charges	+155.53
New Balance as of 09/25/2019	\$7,617.98
Credit Limit	\$7,600
Available Credit	OVERLIMIT
Cash Advance/Quick Cash Limit	\$1,520
Available Cash	OVERLIMIT
Statement Closing Date	09/25/2019
Days in Billing Cycle	30

Payment Information	
New Balance	\$7,617.98
Total Minimum	
Payment Due	\$260.00
Overlimit Amount	\$17.98
Payment Due Date	10/18/2019

Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$39.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	19 years	\$21,297.06
\$304.00	3 years	\$10,926.00 (Savings) \$10,371.00

If you would like information about **credit counseling services**, call 1-877-302-8775.

Cash Earned Summary

Prior Cash Back Balance	\$76.74	You have earned \$85.14
5% Earned on Gas	\$7.50	
3% Earned on Dining & Travel	\$0.00	
1% Earned on other purchases	\$0.90	
= Current Cash Back Balance	\$85.14	Use the Sam's Club Mastercard everywhere Mastercard is accepted and earn cash back for the things you already do.

Transaction Summary

Date		Transaction Reference #	Description	Amount
Tran	Post			
08/31	08/31	55432867K5V0L4XE7	SQU*SQ *ROCKINGHAM DRA ROCKINGHAM NC	\$45.00
09/18	09/18	553165886MLWYSDMQ	BP#8290926CIRCLE K QPS SANFORD NC	\$150.01
09/19	09/19	85213338700XS6H11	ONLINE PAYMENT THANK YOU	-\$209.00
09/21	09/21	5543286885SYG7G4S	SQU*SQ *ROCKINGHAM DRA ROCKINGHAM NC	\$45.00
FEES				
09/18	09/18		LATE FEE	\$28.00
TOTAL FEES FOR THIS PERIOD				\$28.00
INTEREST CHARGED				
09/25	09/25		INTEREST CHARGE ON PURCHASES	\$155.53

(Continued on next page)

Notice: We may convert your payment into an electronic debit. See Statement Disclosures link on your eServices Statement Page for details, Billing Rights and other important information.

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Account Number: 5478

Total Minimum Payment Due	Payment Due Date	Overlimit Amount	New Balance
\$260.00	10/18/2019	\$17.98	\$7,617.98

Save a stamp, pay on-line.

\$

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312

Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013

ELECTRONICALLY FILED - 2022 Apr 07 2:16 PM - MARLBORO - COMMON PLEAS - CASE#2021-03402-08

MICHAEL HUDSON
Account Number ending in 5478

Statement Closing Date 09/25/2019 Visit samsclub.com/credit or Call 1-844-335-5916

Transaction Summary (Continued)

Date				
Tran	Post	Transaction Reference #	Description	Amount
09/25	09/25		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$155.53

2019 Year-to-Date Fees and Interest	
Total Fees Charged	\$28.00
Total Interest Charged	\$1,026.83
Total Interest Paid	\$988.06

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v) = variable rate				
Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	25.15% (v)	\$7,523.45	\$155.53
Cash Advances	N/A	28.15% (v)	\$0.00	\$0.00

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 25.15%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Eligible card purchases may be billed under one of the following promotions: No Interest for 6, 12, 18, 24 or 36 months. For each promotion, after the promotion ends, a 25.15% APR will apply. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

Did you know your World Mastercard offers Mastercard ID Theft Protection. For more information about this benefit or to view the current benefits offered by Mastercard, please visit: www.mastercard.com/corecredit-GTB

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

Member News and Information

Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.

For more information about the Sam's Club ® Mastercard ® Reward Program terms, log on to [www. SamsClubCredit.com](https://www.SamsClubCredit.com) or call the 24 Hour Credit Card Service phone number of the back of your card.

Interested in changing your due date for your Sam's Club ® credit card account? Call the Credit Customer Service phone number, located on your billing statement and on the back of your Sam's Club® credit card, to determine eligibility and discuss available options.

MICHAEL HUDSON
Account Number ending in 5478

Statement Closing Date 10/25/2019

Payments must be received by 5pm ET on due date if mailed, or by 11:59pm ET on due date for online and phone payments.

Account Summary

Previous Balance	as of 09/26/2019	\$7,617.98
Payments		-260.00
Purchases/Debits		+39.35
Interest Charges		+156.11

New Balance as of 10/25/2019 \$7,553.44

Credit Limit	\$7,600
Available Credit	\$0.00
Cash Advance/Quick Cash Limit	\$1,520
Available Cash	\$0.00
Statement Closing Date	10/25/2019
Days in Billing Cycle	30

Visit samsclub.com/credit or Call 1-844-335-5919

Payment Information	
New Balance	\$7,553.44
Total Minimum	
Payment Due	\$232.00
Payment Due Date	11/18/2019

Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$39.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay ...	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	19 years	\$21,014.00
\$300.00	3 years	\$10,797.00 (Savings = \$10,217.00)

If you would like information about **credit counseling services**, call 1-877-302-8775.

Cash Earned Summary

Prior Cash Back Balance	\$85.14
5% Earned on Gas	\$0.00
3% Earned on Dining & Travel	\$0.26
1% Earned on other purchases	\$0.31
= Current Cash Back Balance	\$85.71

You have earned **\$85.71**

Use the Sam's Club Mastercard everywhere Mastercard is accepted and earn cash back for the things you already do.

Transaction Summary

Date		Transaction Reference #	Description	Amount
10/18	10/18	85213339500XS6H15	ONLINE PAYMENT THANK YOU	-\$260.00
10/23	10/23	0543684992X59K5BT	DOLLAR GENERAL #14065 CLIO SC	\$30.56
10/24	10/24	55432869A5SVLHFK6	ARBY'S 371 DILLON SC	\$0.79

FEES

TOTAL FEES FOR THIS PERIOD \$0.00

INTEREST CHARGED

10/25	10/25	INTEREST CHARGE ON PURCHASES	\$156.11
10/25	10/25	INTEREST CHARGE ON CASH ADVANCES	\$0.00

TOTAL INTEREST FOR THIS PERIOD \$156.11

2019 Year-to-Date Fees and Interest	
Total Fees Charged	\$28.00
Total Interest Charged	\$1,182.94
Total Interest Paid	\$1,143.59

Notice: We may convert your payment into an electronic debit. See Statement Disclosures link on your eServices Statement Page for details, Billing Rights and other important information.

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Account Number: 5478

Total Minimum Payment Due	Payment Due Date	New Balance
\$232.00	11/18/2019	\$7,553.44

Save a stamp, pay on-line.

\$.

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312

Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013

MICHAEL HUDSON
Account Number ending in 5478

Statement Closing Date 10/25/2019 Visit samsclub.com/credit or Call 1-844-335-5916

Interest Charge Calculation				
Your Annual Percentage Rate (APR) is the annual interest rate on your account.				(v) = variable rate
Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	24.90% (v)	\$7,627.95	\$156.11
Cash Advances	N/A	27.90% (v)	\$0.00	\$0.00

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 24.90%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Eligible card purchases may be billed under one of the following promotions: No Interest for 6, 12, 18, 24 or 36 months. For each promotion, after the promotion ends, a 24.90% APR will apply. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

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If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

Member News and Information

Payments for your Sam's Club® credit account can be made in Sam's Club or Walmart® locations using a personal check, cash or debit card. Payments can also be made online, over the phone or through the mail.

Payroll checks, balance transfer checks, money orders and other forms of payment which cannot be processed electronically are not accepted forms of payment.

Additionally, Walmart Credit Card accountholders will no longer be able to make payments on their Walmart credit card account in Sam's Club.

For more information about the Sam's Club ® Mastercard ® Reward Program terms, log on to [www. SamsClubCredit.com](https://www.SamsClubCredit.com) or call the 24 Hour Credit Card Service phone number of the back of your card.

Interested in changing your due date for your Sam's Club ® credit card account? Call the Credit Customer Service phone number, located on your billing statement and on the back of your Sam's Club® credit card, to determine eligibility and discuss available options.

MICHAEL HUDSON
Account Number ending in 5478

Statement Closing Date 11/25/2019

Visit samsclub.com/credit or Call 1-844-335-5916

Payments must be received by 5pm ET on due date if mailed, or by 11:59pm ET on due date for online and phone payments.

Account Summary		
Previous Balance	as of 10/26/2019	\$7,553.44
Other Credits		-29.10
Purchases/Debits		+200.00
Fees Charged		+39.00
Interest Charges		+163.65

New Balance as of 11/25/2019 \$7,926.99

Credit Limit	\$7,600
Available Credit	OVERLIMIT
Cash Advance/Quick Cash Limit	\$1,520
Available Cash	OVERLIMIT
Statement Closing Date	11/25/2019
Days in Billing Cycle	31

Payment Information	
New Balance	\$7,926.99
Amount Past Due	\$232.00
Total Minimum	
Payment Due	\$514.00
Overlimit Amount	\$326.99
Payment Due Date	12/18/2019

Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$39.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	19 years	\$21,427.00

If you would like information about **credit counseling services**, call 1-877-302-8775.

Cash Earned Summary

Prior Cash Back Balance	\$85.71
5% Earned on Gas	\$0.00
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$2.00
= Current Cash Back Balance	\$87.71

You have earned \$87.71

Use the Sam's Club Mastercard everywhere Mastercard is accepted and earn cash back for the things you already do.

Notice: We may convert your payment into an electronic debit. See Statement Disclosures link on your eServices Statement Page for details, Billing Rights and other important information.

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Account Number: 5478

Total Minimum Payment Due	Amount Past Due	Payment Due Date	Overlimit Amount	New Balance
\$514.00	\$232.00	12/18/2019	\$326.99	\$7,926.99

Save a stamp, pay on-line.

\$

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312

Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013

MICHAEL HUDSON
Account Number ending in 5478

Statement Closing Date 11/25/2019 Visit samsclub.com/credit or Call 1-844-335-5916

Transaction Summary

Date		Transaction Reference #	Description	Amount
Tran	Post			
10/25	10/26	05230979B000038J2	X WAY RD ANIMAL HOSPIT LAURINBURG NC	\$200.00
10/29	10/29	F1468009E000AM302	STATEMENT CREDIT	-\$29.10
FEES				
11/18	11/18		LATE FEE	\$39.00
TOTAL FEES FOR THIS PERIOD				\$39.00
INTEREST CHARGED				
11/25	11/25		INTEREST CHARGE ON PURCHASES	\$163.65
11/25	11/25		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$163.65

2019 Year-to-Date Fees and Interest	
Total Fees Charged	\$67.00
Total Interest Charged	\$1,346.59
Total Interest Paid	\$1,143.59

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v) = variable rate				
Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	24.65% (v)	\$7,816.06	\$163.65
Cash Advances	N/A	27.65% (v)	\$0.00	\$0.00

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12,18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 24.65%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Eligible card purchases may be billed under one of the following promotions: No Interest for 6, 12, 18, 24 or 36 months. For each promotion, after the promotion ends, a 24.65% APR will apply. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

YOUR ACCOUNT IS PAST DUE. PLEASE PAY THE MINIMUM PAYMENT DUE OR CONTACT THIS OFFICE AT THE PHONE NUMBER LISTED ON YOUR STATEMENT.

Did you know your World Mastercard offers Mastercard ID Theft Protection. For more information about this benefit or to view the current benefits offered by Mastercard, please visit: www.mastercard.com/corecredit-GTB

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

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Member News and Information

Payments for your Sam's Club® credit account can be made in Sam's Club or Walmart® locations using a personal check, cash or debit card. Payments can also be made online, over the phone or through the mail.

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Additionally, Walmart Credit Card accountholders will no longer be able to make payments on their Walmart credit card account in Sam's Club.

For more information about the Sam's Club ® Mastercard ® Reward Program terms, log on to www.SamsClubCredit.com.
call the 24 Hour Credit Card Service phone number of the back of your card.

SamsClubCredit.com

MICHAEL HUDSON
Account Number ending in 5478

Statement Closing Date 12/26/2019

Visit samsclub.com/credit or Call 1-844-335-5916

Payments must be received by 5pm ET on due date if mailed, or by 11:59pm ET on due date for online and phone payments.

Account Summary	
Previous Balance as of 11/26/2019	\$7,926.99
Payments	-10.00
Fees Charged	+39.00
Interest Charges	+166.07
New Balance as of 12/26/2019	\$8,122.06

Credit Limit	\$7,600
Available Credit	OVERLIMIT
Cash Advance/Quick Cash Limit	\$1,520
Available Cash	OVERLIMIT
Statement Closing Date	12/26/2019
Days in Billing Cycle	31

Payment Information	
New Balance	\$8,122.06
Amount Past Due	\$504.00
Total Minimum	
Payment Due	\$791.00
Overlimit Amount	\$522.06
Payment Due Date	01/18/2020

Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$39.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	19 years	\$21,329.00

If you would like information about **credit counseling services**, call 1-877-302-8775.

Cash Earned Summary

Prior Cash Back Balance	\$87.71	See how quickly your cash can add up!
5% Earned on Gas	\$0.00	
3% Earned on Dining & Travel	\$0.00	Earn cash back on purchases throughout the year!
1% Earned on other purchases	\$0.00	
= Current Cash Back Balance	\$0.00	

NOTICE: We may convert your payment into an electronic debit. See reverse side for details, Billing Rights and other important information.

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Detach and mail this portion with your check. Do not include any correspondence with your check.

Account Number: 5478

Total Minimum Payment Due	Amount Past Due	Payment Due Date	Overlimit Amount	New Balance
\$791.00	\$504.00	01/18/2020	\$522.06	\$8,122.06

Payment Enclosed: Please use blue or black ink.

\$

New address or email? Print changes on back.

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312

Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013

MICHAEL HUDSON
Account Number ending in 5478

Statement Closing Date 12/26/2019 Visit samsclub.com/credit or Call 1-844-335-5916

Transaction Summary

Date		Transaction Reference #	Description	Amount
Tran	Post			
12/12	12/12	8521333AV00XS6H11	ONLINE PAYMENT THANK YOU	-\$19.00
FEES				
12/18	12/18		LATE FEE	\$39.00
TOTAL FEES FOR THIS PERIOD				\$39.00
INTEREST CHARGED				
12/26	12/26		INTEREST CHARGE ON PURCHASES	\$166.07
12/26	12/26		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$166.07

2019 Year-to-Date Fees and Interest	
Total Fees Charged	\$106.00
Total Interest Charged	\$1,512.66
Total Interest Paid	\$1,143.59

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v) = variable rate				
Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	24.40% (v)	\$8,013.48	\$166.07
Cash Advances	N/A	27.40% (v)	\$0.00	\$0.00

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 24.40%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Eligible card purchases may be billed under one of the following promotions: No Interest for 6, 12, 18, 24 or 36 months. For each promotion, after the promotion ends, a 24.40% APR will apply. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

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Did you know your World Mastercard offers Mastercard ID Theft Protection. For more information about this benefit or to view the current benefits offered by Mastercard, please visit: www.mastercard.com/corecredit-GTB

This is a duplicate courtesy copy of your most recent billing statement. You can still view and pay your electronic statement online.

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

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Member News and Information

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Additionally, Walmart Credit Card accountholders will no longer be able to make payments on their Walmart credit card account in Sam's Club.

For more information about the Sam's Club ® Mastercard ® Reward Program terms, log on to [www.](http://www.SamsClubCredit.com) call the 24 Hour Credit Card Service phone number of the back of your card.

SamsClubCredit.com

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MICHAEL HUDSON
Account Number ending in 5478

Statement Closing Date 01/26/2020

Visit samsclub.com/credit or Call 1-844-335-5916

Payments must be received by 5pm ET on due date if mailed, or by 11:59pm ET on due date for online and phone payments.		
Account Summary		
Previous Balance as of 12/27/2019		\$8,122.06
Fees Charged		+39.00
Interest Charges		+170.25
New Balance as of 01/26/2020		\$8,331.31
Credit Limit		\$7,600
Available Credit		\$0.00
Cash Advance/Quick Cash Limit		\$1,520
Available Cash		\$0.00
Statement Closing Date	01/26/2020	
Days in Billing Cycle	31	

Payment Information	
New Balance	\$8,331.31
Amount Past Due	\$791.00
Total Minimum	
Payment Due	\$1,084.00
Overlimit Amount	\$731.31
Payment Due Date	02/18/2020

Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$39.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	19 years	\$21,383.00

If you would like information about **credit counseling services**, call 1-877-302-8775.

Cash Earned Summary		
Prior Cash Back Balance	\$0.00	See how quickly your rewards can add up!
5% Earned on Gas	\$0.00	
3% Earned on Dining & Travel	\$0.00	Earn cash back on purchases throughout the year!
1% Earned on other purchases	\$0.00	
= Current Cash Back Balance	\$0.00	

NOTICE: We may convert your payment into an electronic debit. See reverse side for details, Billing Rights and other important information.

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Detach and mail this portion with your check. Do not include any correspondence with your check.

Account Number: 5478

Total Minimum Payment Due	Amount Past Due	Payment Due Date	Overlimit Amount	New Balance
\$1,084.00	\$791.00	02/18/2020	\$731.31	\$8,331.31

Payment Enclosed: Please use blue or black ink.

\$

New address or email? Print changes on back.

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312

Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013

MICHAEL HUDSON
Account Number ending in 5478

Statement Closing Date 01/26/2020 Visit samsclub.com/credit or Call 1-844-335-5916

Transaction Summary

Date		Transaction Reference #	Description	Amount
Tran	Post			
FEES				
01/18	01/18		LATE FEE	\$39.00
TOTAL FEES FOR THIS PERIOD				\$39.00
INTEREST CHARGED				
01/26	01/26		INTEREST CHARGE ON PURCHASES	\$170.25
01/26	01/26		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$170.25

2020 Year-to-Date Fees and Interest	
Total Fees Charged	\$39.00
Total Interest Charged	\$170.25
Total Interest Paid	\$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v) = variable rate				
Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	24.40% (v)	\$8,215.38	\$170.25
Cash Advances	N/A	27.40% (v)	\$0.00	\$0.00

Cardholder News and Information

YOUR ACCOUNT IS PAST DUE. PLEASE PAY THE MINIMUM PAYMENT DUE OR CONTACT THIS OFFICE AT THE PHONE NUMBER LISTED ON YOUR STATEMENT.

Did you know your World Mastercard offers Mastercard ID Theft Protection. For more information about this benefit or to view the current benefits offered by Mastercard, please visit: www.mastercard.com/corecredit-GTB

This is a duplicate courtesy copy of your most recent billing statement. You can still view and pay your electronic statement online.

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

Member News and Information

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MICHAEL HUDSON
Account Number ending in 5478

Statement Closing Date 02/24/2020

Visit samsclub.com/credit or Call 1-866-743-854

Payments must be received by 5pm ET on due date if mailed, or by 11:59pm ET on due date for online and phone payments.

Account Summary		
Previous Balance	as of 01/27/2020	\$8,331.31
Fees Charged		+39.00
Interest Charges		+163.22
New Balance	as of 02/24/2020	\$8,533.53
Credit Limit		\$7,600
Available Credit		\$0.00
Cash Advance/Quick Cash Limit		\$1,520
Available Cash		\$0.00
Statement Closing Date	02/24/2020	
Days in Billing Cycle		29

Payment Information	
New Balance	\$8,533.53
Amount Past Due	\$1,084.00
Total Minimum	
Payment Due	\$1,372.00
Overlimit Amount	\$933.53
Payment Due Date	03/18/2020

Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$39.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	19 years	\$21,396.00

If you would like information about **credit counseling services**, call 1-877-302-8775.

Cash Earned Summary

Prior Cash Back Balance	\$0.00	Didn't receive Cash Back Rewards?
5% Earned on Gas	\$0.00	
3% Earned on Dining & Travel	\$0.00	To receive Cash Back Rewards you must have earned more than \$5.00 in Rewards during 2019 and your account must be in good standing.
1% Earned on other purchases	\$0.00	
=Current Cash Back Balance	\$0.00	

NOTICE: We may convert your payment into an electronic debit. See reverse side for details, Billing Rights and other important information.

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Detach and mail this portion with your check. Do not include any correspondence with your check.

Account Number: 5478

Total Minimum Payment Due	Amount Past Due	Payment Due Date	Overlimit Amount	New Balance
\$1,372.00	\$1,084.00	03/18/2020	\$933.53	\$8,533.53

Payment Enclosed: Please use blue or black ink.

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New address or email? Print changes on back.

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312

Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013

MICHAEL HUDSON
Account Number ending in 5478

Statement Closing Date 02/24/2020 Visit samsclub.com/credit or Call 1-866-743-8543

Transaction Summary

Date		Transaction Reference #	Description	Amount
Tran	Post			
FEES				
02/18	02/18		LATE FEE	\$39.00
TOTAL FEES FOR THIS PERIOD				\$39.00
INTEREST CHARGED				
02/24	02/24		INTEREST CHARGE ON PURCHASES	\$163.22
02/24	02/24		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$163.22

2020 Year-to-Date Fees and Interest	
Total Fees Charged	\$78.00
Total Interest Charged	\$333.47
Total Interest Paid	\$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v) = variable rate				
Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	24.40% (v)	\$8,419.18	\$163.22
Cash Advances	N/A	27.40% (v)	\$0.00	\$0.00

Cardholder News and Information

YOUR ACCOUNT IS PAST DUE. PLEASE PAY THE MINIMUM PAYMENT DUE OR CONTACT THIS OFFICE AT THE PHONE NUMBER LISTED ON YOUR STATEMENT.

Did you know your World Mastercard offers Mastercard ID Theft Protection. For more information about this benefit or to view the current benefits offered by Mastercard, please visit: www.mastercard.com/corecredit-GTB

You have recently been unenrolled from electronic statement delivery. You may have opted to stop receiving electronic statements, or this may have occurred because of changes in your account or failure to comply with the Terms and Conditions of the electronic statement service. Please feel free to reenroll at any time.

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

You can pay your bill online or over the phone. We noticed you've been enjoying our easy paperless payment options, so we will no longer be including return envelopes. You can make things even easier by selecting the paperless statement option on your account online.

Member News and Information

For more information about the Sam's Club ® Mastercard ® Reward Program terms, log on to [www. SamsClubCredit.com](https://www.SamsClubCredit.com) or call the 24 Hour Credit Card Service phone number of the back of your card.

Go green and support the environment with paperless statements! All you have to do is visit [SamsClubcredit.com](https://www.SamsClubcredit.com) to sign up. Register today to start receiving your statements online.

MICHAEL HUDSON
Account Number ending in 5478

Statement Closing Date 03/26/2020

Visit samsclub.com/credit or Call 1-866-743-854

Payments must be received by 5pm ET on due date if mailed, or by 11:59pm ET on due date for online and phone payments.		
Account Summary		
Previous Balance as of 02/25/2020		\$8,533.53
Fees Charged		+39.00
Interest Charges		+178.86
New Balance as of 03/26/2020		\$8,751.39
Credit Limit		\$7,600
Available Credit		\$0.00
Cash Advance/Quick Cash Limit		\$1,520
Available Cash		\$0.00
Statement Closing Date	03/26/2020	
Days in Billing Cycle	31	

Payment Information	
New Balance	\$8,751.39
Amount Past Due	\$1,372.00
Total Minimum	
Payment Due	\$1,678.00
Overlimit Amount	\$1,151.39
Payment Due Date	04/18/2020

Late Payment Warning:If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$39.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	18 years	\$21,434.00

If you would like information about **credit counseling services**, call 1-877-302-8775.

Cash Earned Summary		
Prior Cash Back Balance	\$0.00	See how quickly your rewards can add up!
5% Earned on Gas	\$0.00	
3% Earned on Dining & Travel	\$0.00	Earn cash back on purchases throughout the year!
1% Earned on other purchases	\$0.00	
=Current Cash Back Balance	\$0.00	

NOTICE: We may convert your payment into an electronic debit. See reverse side for details, Billing Rights and other important information.

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Detach and mail this portion with your check. Do not include any correspondence with your check.

Account Number: 5478

Total Minimum Payment Due	Amount Past Due	Payment Due Date	Overlimit Amount	New Balance
\$1,678.00	\$1,372.00	04/18/2020	\$1,151.39	\$8,751.39

Payment Enclosed:Please use blue or black ink.

\$

New address or email? Print changes on back.

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312

Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013

MICHAEL HUDSON
Account Number ending in 5478

Statement Closing Date 03/26/2020 Visit samsclub.com/credit or Call 1-866-743-8543

Transaction Summary

Date		Transaction Reference #	Description	Amount
Tran	Post			
FEES				
03/18	03/18		LATE FEE	\$39.00
TOTAL FEES FOR THIS PERIOD				\$39.00
INTEREST CHARGED				
03/26	03/26		INTEREST CHARGE ON PURCHASES	\$178.86
03/26	03/26		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$178.86

2020 Year-to-Date Fees and Interest	
Total Fees Charged	\$117.00
Total Interest Charged	\$512.33
Total Interest Paid	\$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v) = variable rate				
Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	24.40% (v)	\$8,631.00	\$178.86
Cash Advances	N/A	27.40% (v)	\$0.00	\$0.00

Cardholder News and Information

We are here to support you and are working hard to ensure our Synchrony team members can continue to provide you with uninterrupted, dependable service. We encourage you to use our online and mobile servicing tools.

As COVID-19 and its impact continue to evolve and develop, we remain focused on the health and safety of our employees and our communities, as well as our commitment to you, our customers.

We are also aware that some of our customers may experience financial hardship as a result of COVID-19. If you are impacted, please contact us to discuss how we can help.

Did you know your World Mastercard offers Mastercard ID Theft Protection. For more information about this benefit or to view the current benefits offered by Mastercard, please visit: www.mastercard.com/corecredit-GTB

Please Note: Enclosed is the Privacy Policy for this account. Please take a moment to read it, then keep it with other financial documents. If you have previously opted-out, you do not need to do so again.

You have recently been unenrolled from electronic statement delivery. You may have opted to stop receiving electronic statements, or this may have occurred because of changes in your account or failure to comply with the Terms and Conditions of the electronic statement service. Please feel free to reenroll at any time.

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

You can pay your bill online or over the phone. We noticed you've been enjoying our easy paperless payment options, so we will no longer be including return envelopes. You can make things even easier by selecting the paperless statement option on your account online.

Member News and Information

For more information about the Sam's Club ® Mastercard ® Reward Program terms, log on to [www. SamsClubCredit.com](https://www.SamsClubCredit.com) or call the 24 Hour Credit Card Service phone number of the back of your card.

Go green and support the environment with paperless statements! All you have to do is visit [SamsClubcredit.com](https://www.SamsClubcredit.com) to sign up. Register today to start receiving your statements online.

MICHAEL HUDSON
Account Number ending in 5478

Statement Closing Date 04/24/2020

Visit samsclub.com/credit or Call 1-866-743-854

Payments must be received by 5pm ET on due date if mailed, or by 11:59pm ET on due date for online and phone payments.		
Account Summary		
Previous Balance as of 03/27/2020		\$8,751.39
Fees Charged		+39.00
Interest Charges		+171.44
New Balance as of 04/24/2020		\$8,961.83
Credit Limit		\$7,600
Available Credit		\$0.00
Cash Advance/Quick Cash Limit		\$1,520
Available Cash		\$0.00
Statement Closing Date	04/24/2020	
Days in Billing Cycle	29	

Payment Information	
New Balance	\$8,961.83
Amount Past Due	\$1,678.00
Total Minimum	
Payment Due	\$1,979.00
Overlimit Amount	\$1,361.83
Payment Due Date	05/18/2020

Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$39.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	18 years	\$21,469.00

If you would like information about **credit counseling services**, call 1-877-302-8775.

Cash Earned Summary		
Prior Cash Back Balance	\$0.00	See how quickly your rewards can add up!
5% Earned on Gas	\$0.00	
3% Earned on Dining & Travel	\$0.00	Earn cash back on purchases throughout the year!
1% Earned on other purchases	\$0.00	
=Current Cash Back Balance	\$0.00	

NOTICE: We may convert your payment into an electronic debit. See reverse side for details, Billing Rights and other important information.

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Detach and mail this portion with your check. Do not include any correspondence with your check.

Account Number: 5478

Total Minimum Payment Due	Amount Past Due	Payment Due Date	Overlimit Amount	New Balance
\$1,979.00	\$1,678.00	05/18/2020	\$1,361.83	\$8,961.83

Payment Enclosed: Please use blue or black ink.

\$

New address or email? Print changes on back.

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312

Make Payment to: SAM'S CLUB MC/SYNCB
P.O. BOX 960013
ORLANDO, FL 32896-0013

MICHAEL HUDSON
Account Number ending in 5478

Statement Closing Date 04/24/2020 Visit samsclub.com/credit or Call 1-866-743-854

Transaction Summary

Date		Transaction Reference #	Description	Amount
Tran	Post			
FEES				
04/18	04/18		LATE FEE	\$39.00
TOTAL FEES FOR THIS PERIOD				\$39.00
INTEREST CHARGED				
04/24	04/24		INTEREST CHARGE ON PURCHASES	\$171.44
04/24	04/24		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$171.44

2020 Year-to-Date Fees and Interest	
Total Fees Charged	\$156.00
Total Interest Charged	\$683.77
Total Interest Paid	\$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v) = variable rate				
Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	24.40% (v)	\$8,843.21	\$171.44
Cash Advances	N/A	27.40% (v)	\$0.00	\$0.00

Cardholder News and Information

YOUR ACCOUNT IS PAST DUE. PLEASE PAY THE MINIMUM PAYMENT DUE OR CONTACT THIS OFFICE AT THE PHONE NUMBER LISTED ON YOUR STATEMENT.

As the impact of COVID-19 continues to evolve, we remain focused on the health and safety of our employees and our communities, as well as our commitment to you, our members. In an effort to further reduce the number of member touchpoints with devices, and to exercise caution during this public health crisis, we are temporarily disabling the cash-back-with-purchase functionality for the Sam's Club® Mastercard® at Sam's Club and Walmart registers. You can still use your Sam's Club Mastercard to get access to cash through ATMs or at bank branches wherever our card is accepted.

We are also aware that some of our members may experience financial hardship as a result of COVID-19. If you are impacted, please contact us to discuss how we can help.

Did you know your World Mastercard offers Mastercard ID Theft Protection. For more information about this benefit or to view the current benefits offered by Mastercard, please visit: www.mastercard.com/corecredit-GTB

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

You can pay your bill online or over the phone. We noticed you've been enjoying our easy paperless payment options, so we will no longer be including return envelopes. You can make things even easier by selecting the paperless statement option on your account online.

Member News and Information

For more information about the Sam's Club ® Mastercard ® Reward Program terms, log on to [www. SamsClubCredit.com](https://www.SamsClubCredit.com) or call the 24 Hour Credit Card Service phone number of the back of your card.

Go green and support the environment with paperless statements! All you have to do is visit [SamsClubcredit.com](https://www.SamsClubcredit.com) to sign up. Register today to start receiving your statements online.

SECTION I: RATES AND FEES TABLE
SAM'S CLUB® MASTERCARD® ACCOUNT AGREEMENT

Information from Section I of the Sam's Club Mastercard® Account Agreement is provided in the accompanying Pricing Information Addendum.

SECTION II: RATES, FEES AND PAYMENT INFORMATION
SAM'S CLUB® MASTERCARD® ACCOUNT AGREEMENT

How Interest is Calculated	
Your Interest Rate	We use a daily rate to calculate the interest on the balance on your account each day. The daily rate is the applicable APR times 1/365. Interest will be imposed in amounts or at rates not in excess of those permitted by applicable law. See accompanying Pricing Information Addendum about your specific APRs for purchases, balance transfers and Quick Cash Advances.
When We Charge Interest	Purchases. We charge interest on your purchases from the date you make the purchase until you pay the purchase in full. See exceptions below. - We will not charge you interest during a billing cycle on any purchases if: - You had no balance at the start of the billing cycle; OR - You had a balance at the start of the billing cycle and you paid that balance in full by the due date in that billing cycle. - We will credit, as of the start of the billing cycle, any payment you make by the due date that we allocate to purchases if: - You had no balance at the start of the previous billing cycle; OR - You had a balance at the start of the previous billing cycle and you paid that balance in full by the due date in the previous billing cycle. Balance Transfers and Cash Advances. We charge interest on your balance transfers and cash advances, and their related fees, from the date you make the transaction until you pay them in full. You cannot avoid paying interest on balance transfers or cash advances or their related fees.
How We Calculate Interest	We figure the interest charge on your account separately for each balance type. We do this by applying the daily rate to the daily balance for each day in the billing cycle. A separate daily balance is calculated for the following balance types, as applicable: purchases, balance transfers, cash advances and balances subject to different interest rates, plans or special promotions. See below for how this works. - How to get the daily balance: We take the starting balance each day, add any new charges and fees, and subtract any payments or credits. This gives us the daily balance. We apply fees to balance types as follows: - late payment fees are treated as new purchases; - debt cancellation fees are added proportionately to each balance; - balance transfer fees are added to the balance transfer balance; and - cash advance fees are added to the cash advance balance. - How to get the daily interest amount: We multiply each daily balance by the daily rate that applies. - How to get the starting balance for the next day: We add the daily interest amount in step 2 to the daily balance from step 1. - How to get the interest charge for the billing cycle: We add all the daily interest amounts that were charged during the billing cycle. We charge a minimum interest charge in any billing cycle in which you owe interest. This charge is added proportionately to each balance type. See accompanying Pricing Information Addendum for the amount of your minimum interest charge.
How Fees Work	
Balance Transfer Fee	We will charge this fee for each balance transfer you make.
Cash Advance Fee	We will charge this fee for each cash advance you make. For ATM cash advances this fee is in addition to any fee the ATM owner may charge you for use of the ATM.
Late Payment Fee	We will charge this fee if we do not receive the total minimum payment due on your account by 5 p.m. (ET) on the due date. See the accompanying Pricing Information Addendum for the amount of the fee.

Minimum Payment Calculation

See the accompanying Variable Terms Addendum for how the total minimum payment is calculated.



Special Promotional Financing Offer Information

At times, we may offer you special financing promotions for certain transactions ("special promotions"). The terms of this Agreement apply to any special promotion. However, any special promotional terms that are different than the terms in this Agreement will be explained on promotional advertising. Below is a description of certain special promotions that may be offered:

• No Interest if Paid in Full Within 6 Months	For each promotion, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at the APR that applies to your account when the promotional purchase is made. This APR may vary with the market based on the prime rate. See the accompanying Pricing Information Addendum for your Purchase APR.
• No Interest if Paid in Full Within 12 Months	
• No Interest if Paid in Full Within 18 Months	
• No Interest if Paid in Full Within 24 Months	

When you make a qualifying purchase under one of these promotions, no interest will be assessed on the purchase if you pay the following (the "promotional balance") in full within the applicable promotional period: (1) the promotional purchase amount, and (2) any related optional credit insurance/debt cancellation charges. If you do not, interest will be assessed on the promotional balance from the date of the purchase. Minimum monthly payments are required. Regular account terms apply to non-promotional purchases and, after promotion ends, to promotional purchases. Offers are subject to credit approval. These promotional offers may not be available at all times for all purchases. Please see any special promotion advertising or other disclosures provided to you for the full terms of any special promotion offered.

SECTION III: STANDARD PROVISIONS

SAM'S CLUB® MASTERCARD® ACCOUNT AGREEMENT

ABOUT THE CREDIT CARD AGREEMENT

This Agreement. This is an Agreement between you and Synchrony Bank, 170 Election Road, Suite 125, Draper, UT 84020, for your credit card account shown above. By opening or using your account, you agree to the terms of the entire Agreement. The entire Agreement includes the four sections of this document and the application you submitted to us in connection with the account. These documents replace any other agreement relating to your account that you or we made earlier or at the same time.

Parties To This Agreement. This Agreement applies to each accountholder approved on the account and each of you is responsible for paying the full amount due, no matter which one uses the account. We may treat each of you as one accountholder and may refer to each of you as "you" or "your." Synchrony Bank may be referred to as "we," "us" or "our."

Changes To This Agreement. We may change, add or delete terms of this Agreement, including interest rates, fees and charges.

Special Promotions. The terms of this Agreement apply to any special promotion. However, any special promotional terms that are different than the terms in this Agreement will be explained on promotional advertising.

HOW TO USE YOUR ACCOUNT/CARD

Use Of Your Account. You may use your account only for lawful personal, family or household purposes. You may use your account for purchases from Sam's Club and Walmart locations, including online at SamsClub.com and www.walmart.com and from any merchant that accepts Mastercard credit cards or to obtain cash loans ("Quick Cash Advances") that we may offer at participating Sam's Club owned registers in Sam's Club locations. Each Quick Cash Advance may only be in the amount of \$20.00, \$40.00, \$60.00, \$80.00 or \$100.00 and may only be obtained if you are making an approved purchase with your card. No more than one cash advance may be obtained on your account each day. Quick Cash Advances will be treated as purchases for the purpose of calculating interest. You may get cash advances. You may not use your account to pay amounts you owe us on this account or any other account you have with us. From time to time, in our sole discretion, we may offer you the chance to transfer balances from your other credit card accounts to this account. Details of the terms applicable to the balance transfer will be provided with the offer.

Cash Advances. We may offer you the opportunity to get a cash advance with convenience checks that we send you. We may not honor a convenience check for any reason stated on the check. You can also get cash or make a withdrawal from any institution or ATM that accepts the card or the account. In addition, we will treat any purchase of certain cash like items as cash advances. Cash like items include for example, money order, cashier's checks, traveler's checks, electronic or wire transfers, foreign currency or other in bank transactions, tax payments, lottery tickets or other legalized gambling transactions, court costs, bail bonds and fines.

You Promise To Pay. You promise to pay us for all amounts owed to us under this Agreement.

Your Responsibility. Each accountholder will receive a card. You may not allow anyone else to use your account. If you do, or if you ask us to send a card to someone else, you will be responsible for paying for all charges resulting from their transactions.

Transaction Limits. To prevent fraud, we may limit the number or dollar amount of any type of transactions you can make in any particular amount of time. We also may decline any particular charge on your account for any reason.

Credit Limit. You will be assigned a credit limit and cash advance limit on your account that we may increase or decrease from time to time. If we approve a transaction that makes you go over your credit limit or your cash advance limit, we do not give up any rights under this Agreement and we do not treat it as an increase in either limit.

HOW AND WHEN TO MAKE PAYMENTS

When Payments Are Due. You must pay at least the total minimum payment due on your account by 5 p.m. (ET) on the due date of each billing cycle. Payments received after 5 p.m. (ET) will be credited as of the next day. You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. If you have a balance subject to interest, earlier payment may reduce the amount of interest you will pay. We may delay making credit available on your account in the amount of your payment even though we will credit your payment when we receive it.

Payment Options. You can pay by mail, online or at a Sam's Club or Walmart store. We may allow you to make payments over the phone but we will charge you a fee to make expedited phone payments. Your payment must be made in U.S. dollars by physical or electronic check, money order or a similar instrument from a bank located in the United States.

How To Make A Payment. You must follow the instructions for making payments provided on your billing statement. If you do not, credit of your payment may be delayed up to five days. Your billing statement also explains how information on your check is used.

Payment Allocation. We will apply the required total minimum payment to balances on your account using any method we choose. Any payment you make in excess of the required total minimum payment will be applied to higher APR balances before lower APR balances. Applicable law may require or permit us to apply excess payments in a different manner in certain situations, such as when your account has a certain type of special promotion.

INFORMATION ABOUT YOU

Using And Sharing Your Information. We will share information about you with Sam's Club (and its affiliates). Sam's Club will use the information in connection with the credit program and for things like creating and updating its records and offering you special benefits. More information about how we use and share information is set forth in the privacy policy for your account.

Address/Phone Change. You agree to tell us right away if you change your address or phone number(s). We will contact you at the address or phone number in our records until we update our records with your new address or phone number.

Consent To Communications. You consent to us contacting you using all channels of communication and for all purposes. We will use the contact information you provide to us. You also consent to us and any other owner or servicer of your account contacting you using any communication channel. This may include text messages, automatic telephone dialing systems and/or an artificial or prerecorded voice. This consent applies even if you are charged for the call under your phone plan. You are responsible for any charges that may be billed to you by your communications carriers when we contact you.

Telephone Monitoring. For quality control, you allow us to listen to and/or record telephone calls between you and us.

IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Membership Billing/Cancellation. Your Sam's Club Membership ("Membership") fees will be charged annually to your account on or before your Membership renewal date. Your acceptance of the card constitutes your agreement to such billing. You are not required to apply and/or have an account in order to have a Membership, but you must be a member in order to apply and/or have an account. If your Membership is suspended or canceled for any reason, including but not limited to, a breach of any of the terms of the Advantage Membership Conditions and Rules of Operation, then you understand that you will not be able to use this account. In addition, if your account is 90 days or more past due, then your Membership may be suspended or canceled at Sam's Club's sole discretion.

Closing Your Account. You may close your account at any time by sending a letter to the address shown on your billing statement or calling customer service. We may close your account at any time, for any reason. If your account is closed, you must stop using it. You must still pay the full amount you owe and this Agreement will remain in effect until you do.

Collection Costs. If we ask an attorney who is not our salaried employee to collect your account, we may charge you our collection costs. These include court costs and reasonable attorneys' fees.

Credit Bureau Reporting. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be shown in your credit report. Tell us if you think we reported wrong information about you to a credit bureau. Write to us at P.O. Box 965005, Orlando, FL 32896-5005. Tell us what information is wrong and why you think it is wrong. If you have a copy of the credit report that includes the wrong information, send us a copy.

Default. You are in default if you make a late payment, do not follow any other term of this Agreement or become bankrupt or insolvent. If you default or upon your death, we may (a) request payment of the full amount due right away, (b) take legal action to collect the amounts owed, and/or (c) take any other action allowed.

Disputed Amounts. The billing rights summary in section IV of this Agreement describes what to do if you think there is a mistake on your bill. If you send us correspondence about a disputed amount or payment, you must send it to the address for billing inquiries. We do not give up any rights under this Agreement if we accept a payment marked "payment in full" or given with any other conditions or limitations.

Unauthorized Use. If your card is lost, stolen or used without your consent, call us immediately at 1-866-220-0254. You will not be liable for unauthorized use on your account, but you will be responsible for all use by anyone you give your card to or allow to use your account.

IMPORTANT INFORMATION ABOUT THIS AGREEMENT

Assignment. We may sell, assign or transfer any or all of our rights or duties under this Agreement or your account, including our rights to payments. We do not have to give you prior notice of such action. You may not sell, assign or transfer any of your rights or duties under this Agreement or your account.

Enforceability. If any part of this Agreement is found to be void or unenforceable, all other parts of this Agreement will still apply.

Governing Law. Except as provided in the Resolving a Dispute with Arbitration section, this Agreement and your account are governed by federal law and, to the extent state law applies, the laws of Utah without regard to its conflicts of law principles. This Agreement has been accepted by us in Utah.

Waiver. We may give up some of our rights under this Agreement. If we give up any of our rights in one situation, we do not give up the same right in another situation.

RESOLVING A DISPUTE WITH ARBITRATION

PLEASE READ THIS SECTION CAREFULLY. IF YOU DO NOT REJECT IT, THIS SECTION WILL APPLY TO YOUR ACCOUNT, AND MOST DISPUTES BETWEEN YOU AND US WILL BE SUBJECT TO INDIVIDUAL ARBITRATION. THIS MEANS THAT: (1) NEITHER A COURT NOR A JURY WILL RESOLVE ANY SUCH DISPUTE; (2) YOU WILL NOT BE ABLE TO PARTICIPATE IN A CLASS ACTION OR SIMILAR PROCEEDING; (3) LESS INFORMATION WILL BE AVAILABLE; AND (4) APPEAL RIGHTS WILL BE LIMITED.

• What claims are subject to arbitration

1. If either you or we make a demand for arbitration, you and we must arbitrate any dispute or claim between you or any other user of your account, and us, our affiliates, agents and/or Sam's Club if it relates to your account, except as noted below.
2. We will not require you to arbitrate: (1) any individual case in small claims court or your state's equivalent court, so long as it remains an individual case in that court; or (2) a case we file to collect money you owe us. However, if you respond to the collection lawsuit by claiming any wrongdoing, we may require you to arbitrate.
3. Notwithstanding any other language in this section, only a court, not an arbitrator, will decide disputes about the validity, enforceability, coverage or scope of this section or any part thereof (including, without limitation, the next paragraph of this section and/or this sentence). However, any dispute or argument that concerns the validity or enforceability of the Agreement as a whole is for the arbitrator, not a court, to decide.

• **No Class Actions**

YOU AGREE NOT TO PARTICIPATE IN A CLASS, REPRESENTATIVE OR PRIVATE ATTORNEY GENERAL ACTION AGAINST US IN COURT OR ARBITRATION. ALSO, YOU MAY NOT BRING CLAIMS AGAINST US ON BEHALF OF ANY ACCOUNTHOLDER WHO IS NOT AN ACCOUNTHOLDER ON YOUR ACCOUNT, AND YOU AGREE THAT ONLY ACCOUNTHOLDERS ON YOUR ACCOUNT MAY BE JOINED IN A SINGLE ARBITRATION WITH ANY CLAIM YOU HAVE.

If a court determines that this paragraph is not fully enforceable, only this sentence will remain in force and the remainder will be null and void, and the court's determination shall be subject to appeal. This paragraph does not apply to any lawsuit or administrative proceeding filed against us by a state or federal government agency even when such agency is seeking relief on behalf of a class of borrowers, including you. This means that we will not have the right to compel arbitration of any claim brought by such an agency.

• **How to start an arbitration, and the arbitration process**

1. The party who wants to arbitrate must notify the other party in writing. This notice can be given after the beginning of a lawsuit or in papers filed in the lawsuit. Otherwise, your notice must be sent to Synchrony Bank, Legal Operation, P.O. Box 29110, Shawnee Mission, KS 66201-5320, ATTN: ARBITRATION DEMAND. The party seeking arbitration must select an arbitration administrator, which can be either the American Arbitration Association (AAA), 120 Broadway, Floor 21, New York, NY 10271, www.adr.org, 1-800-778-7879, or JAMS, 620 Eighth Avenue, 34th Floor, New York, NY 10018, www.jamsadr.com, 1-800-352-5267. If neither administrator is able or willing to handle the dispute, then the court will appoint an arbitrator.
2. If a party files a lawsuit in court asserting claim(s) that are subject to arbitration and the other party files a motion with the court to compel arbitration, which is granted, it will be the responsibility of the party asserting the claim(s) to commence the arbitration proceeding.
3. The arbitration administrator will appoint the arbitrator and will tell the parties what to do next. The arbitrator must be a lawyer with at least ten years of legal experience. Once appointed, the arbitrator must apply the same law and legal principles, consistent with the FAA, that would apply in court, but may use different procedural rules. If the administrator's rules conflict with this Agreement, this Agreement will control.
4. The arbitration will take place by phone or at a reasonably convenient location. If you ask us to, we will pay all the fees the administrator or arbitrator charges, as long as we believe you are acting in good faith. We will always pay arbitration costs, as well as your legal fees and costs, to the extent you prevail on claims you assert against us in an arbitration proceeding which you have commenced.

• **Governing Law for Arbitration**

This Arbitration section of your Agreement is governed by the Federal Arbitration Act (FAA). Utah law shall apply to the extent state law is relevant under the FAA. The arbitrator's decision will be final and binding, except for any appeal right under the FAA. Any court with jurisdiction may enter judgment upon the arbitrator's award.

• **How to reject this section**

You may reject this Arbitration section of your Agreement. If you do that, only a court may be used to resolve any dispute or claim. To reject this section, you must send us a notice within 60 days after you open your account or we first provided you with your right to reject this section. The notice must include your name, address and account number, and must be mailed to Synchrony Bank, P.O. Box 965012, Orlando, FL 32896-5012. This is the only way you can reject this section.

SECTION IV: OTHER IMPORTANT INFORMATION SAM'S CLUB® MASTERCARD® ACCOUNT AGREEMENT

This section of the agreement includes state notices, billing rights summary and rewards terms (if applicable) and is not required to be provided as part of the request for customer agreement.

SAM'S CLUB
[RTWF825104AH]
ORG RT20984 (3577K)
T&C DC
1/1/1900 - 10/2/2017

SYNCHRONY BANK
VARIABLE TERMS ADDENDUM
FOR YOUR SAM 'S CLUB MASTERCARD

Total Minimum Payment.

Your total minimum payment will be calculated as shown below. We round up to the next highest whole dollar in figuring your total minimum payment. If your new balance on your billing statement is less than the amount in section 1 below, then your total minimum payment will be equal to the new balance. Your total minimum payment will be the greater of:

1. \$28, or \$39 if you have failed to pay at least the total minimum payment due by the due date in any one or more of the prior six billing cycles, or
2. the sum of any past due amounts, 1% of the new balance shown on your billing statement, any late payment fees charged to your account in the current billing cycle, all interest charged to your account in the current billing cycle and any payment due in connection with a specific promotional purchase.

SAMS
[\$28/\$39_VTA]
Dual Card_\$28/\$39_VTA

**SYNCHRONY BANK
PRICING INFORMATION ADDENDUM
FOR YOUR SAMS CLUB® MASTERCARD® CARD ACCOUNT ENDING IN 5478**

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	The APR for your purchases is the Prime Rate plus 19.65%. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	The APR for your balance transfers is the Prime Rate plus 19.65%. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	The APR for your cash advances is the Prime Rate plus 22.65%. The daily rate for cash advances is the Prime Rate plus 22.65%, times 1/365. This APR will vary with the market based on the Prime Rate.
Paying Interest	Your due date is at least 23 days after the close of each billing period. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers on the transaction date.
Minimum Finance Charge	If you are charged interest, the Finance Charge will be no less than \$2.00.

SEE NEXT PAGE for more important information about your Account.

Fees	
Transaction Fees • Balance Transfer • Cash Advance • Foreign Transaction	Either \$10 or 4% of the amount of each balance transfer, whichever is greater (maximum fee Not Applicable). Either \$5 or 3% of the amount of each cash advance, whichever is greater (maximum fee \$75). Not Applicable.
Penalty Fees • Late Payment	Up to \$39 The amount of the late payment fee will be equal to: (1) \$28 if you have paid at least your total minimum payment due by the due date in each of the prior six billing cycles or (2) \$39 if you have failed to pay at least the total minimum payment due by the due date in any one or more of the prior six billing cycles. However, if the late payment fee would exceed the total minimum payment for which the late payment fee is assessed, the amount of the late payment fee will instead be equal to the amount of the total minimum payment that was due.

How We Will Calculate Your Balance: We use a method called "daily balance".

Variable Rate Information

The Prime Rate for a billing period is the highest bank prime loan rate as published in *The Wall Street Journal* in its Money Rates section on the last business day of the calendar month preceding the first day of the billing period.

The Periodic Rate and corresponding APRs may vary. If the Prime Rate increases, the Periodic Rates and corresponding APRs may increase, and as a result the periodic Finance Charge, Total Minimum Payment, and number of payments also may increase. Any change in the Periodic Rates will apply to your entire Account balance (unless otherwise specified in any applicable promotional offer that provides for different terms for that promotion). A change in the Prime Rate will take effect on the first day of the billing period after the change. We may select a new interest rate index if the Prime Rate is not available.

STATE OF SOUTH CAROLINA
COUNTY OF MARLBORO

IN THE COURT OF COMMON PLEAS
FOURTH JUDICIAL CIRCUIT
CIVIL ACTION NO. 2021CP3400228

Synchrony Bank,

Plaintiff,

vs.

Michael Hudson,

Defendant

CERTIFICATE OF MAILING

This is to certify that, pursuant to Rule 5 of South Carolina Civil Procedure, a copy of the Plaintiff's Motion for Summary Judgment was this day served upon the Defendant in this action by mailing a copy thereof, postage prepaid, to the Defendant's attorney, as follows:

Jason Scott Luck
Attorney at Law
P.O. 47
Bennettsville, South Carolina 29512

Dated: April 7, 2022

SESSOMS & ROGERS, P.A.

By: s/Wesley D. Dail

S.C. Bar No. 100355
Attorney for Plaintiff
P.O. Box 110564
Durham, North Carolina 27709
Telephone: (919) 688-1000
Facsimile: (919) 688-9000
Email: consumerinquiries@sessomslaw.com



RECORD ON APPEAL

THE STATE OF SOUTH CAROLINA
In The Court of
Appeals

APPEAL FROM MARLBORO
COUNTY
Court of Common Pleas

Michael S. Holt, Circuit Court
Judge

Appellate Case No. 2024-000280

Synchrony Bank,

Appellant,

v.

Michael Hudson,

Respondent.

RECORD ON APPEAL

TAB 4

STATE OF SOUTH CAROLINA	)	IN THE COURT OF COMMON PLEAS
	)	
COUNTY OF MARLBORO	)	FOURTH JUDICIAL CIRCUIT
	)	
Synchrony Bank,	)	No 2021-CP-34-00228
	)	
Plaintiff,	)	Affidavit of Michael Hudson
	)	
v.	)	
	)	
Michael Hudson,	)	
	)	
Defendant.	)	

I, Michael Hudson, appearing before the undersigned notary and being duly sworn (or affirmed), states:

1. My name is Michael Hudson I am 53 years of age and competent to execute this affidavit, which I make based on my personal experience and observation, except for statements made upon information and belief, which I believe to be true.
2. I am the defendant in this case.
3. I have reviewed Exhibit 3 to Plaintiff's Motion for Summary Judgment, and I do not recognize these documents. Therefore, I deny receiving them and deny they are relevant to this action.
4. I also notice many of the documents in Exhibit 3 reference an account ending in 2251, which is a different account number than the one referenced in the Complaint, which ends in 5478.
5. I have reviewed Exhibit 4 to Plaintiff's Motion for Summary Judgment, and I do not recognize this document, I do not see my signature anywhere on it, and I do not see any "application...submitted...in connection with the account" (p. 2). I deny this document is a contract between me and Plaintiff and I deny opening an account under it.
6. While my attorney prepared this affidavit, I have read it, understand it, and adopt its words as my own.

Further affiant sayeth naught.


Michael Hudson

SWORN TO AND SUBSCRIBED BEFORE ME
This 1st Day of September, 2022

 (SEAL)
PRINT NAME: Jason S. Luck
NOTARY PUBLIC FOR: South Carolina
My Commission Expires: 12/7/25

