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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

TAB 5

STATE OF SOUTH CAROLINA
COUNTY OF MARLBORO

IN THE COURT OF COMMON PLEAS
FOURTH JUDICIAL CIRCUIT
2021-CP-34-00228

Synchrony Bank,

Plaintiff,
vs.
Michael Hudson,

Defendant

MEMORANDUM IN SUPPORT
OF
PLAINTIFF'S MOTION FOR
SUMMARY JUDGMENT

NOW COMES Synchrony Bank, the Plaintiff herein, by and through its undersigned counsel, and submits unto the Court, pursuant to Rule 56 of the South Carolina Rules of Civil Procedure, the Plaintiff's Memorandum in Support of the Plaintiff's Motion for Summary Judgment on the grounds that there are no genuine issues of material fact with regards to the Defendant's liability for the debt underlying the Plaintiff's action, and shows unto the Court as follows:

STATEMENT OF FACTS

On or about November 20, 2014, 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 of XXXX-XXXX-XXXX-5478, also known as the account number XXXX-XXXX-XXXX-2251 (hereinafter, the "Defendant's Account").

The Defendant accepted and used the credit extended to him by the Plaintiff for the acquisition of goods, services, balance transfers or cash advances and thereby incurred balances due and owing on the Defendant's Account that the Defendant agreed to repay to the Plaintiff. The Defendant made payments towards the balances set forth as due and owing on the Defendant's Account until December 12, 2019. Thereafter, the Defendant defaulted on his obligation to repay to the Plaintiff the full balance incurred on the Defendant's Account.



The Defendant's acceptance and use of the credit extended to him by the Plaintiff, as well as the Defendant's payments towards the balances set forth as due on the subject account, are shown by the monthly periodic account statements dated November 24, 2014 through April 24, 2020. These account statements generated on the Defendant's Account by the Plaintiff were provided to the Defendant, at the Defendant's address(es) of record of 701 North Main Street, MC Coll, South Carolina 29570 and 3155 Mack Circle, MC Coll, South Carolina 29570. Copies of these account statements have been submitted to the Court as Exhibit "3" of the Plaintiff's Motion for Summary Judgment and are incorporated herein by this reference.

On or about May 24, 2020, as a result of the Defendant's default on his obligation to the Plaintiff, the Defendant's Account was charged-off as an overdue and delinquent account in the amount of \$9,000.83.

The Plaintiff's lawsuit in this action was filed with the Court on August 23, 2021, and the Defendant was properly served with copies of the Plaintiff's Summons and Complaint on September 27, 2021. Thereafter, the Defendant's Answer was filed with the Court on November 10, 2021.

On or about February 15, 2022, the Plaintiff served upon the Defendant certain written discovery requests consisting of the Plaintiff's First Requests for Admissions (hereinafter, the "Admissions Request"), the Plaintiff's First Interrogatories, and the Plaintiff's First Request for Production of Documents (hereinafter the "Production Requests").

On or about March 14, 2022, the Defendant served on the Plaintiff his response to the Plaintiff's first set of discovery requests is attached hereto as Exhibit "1" and incorporated herein by this reference (the Plaintiff has attached the Defendant's response, which is incomplete and does not exhibit responses to all of the Plaintiff's discovery requests, as the Plaintiff received it).

On April 7, 2022, the Plaintiff filed with the Court its Motion for Summary Judgment in this action.

LEGAL STANDARD FOR MOTION FOR SUMMARY JUDGMENT

Under Rule 56 of the South Carolina Rules of Civil Procedure, summary judgment is properly granted when there is no genuine issue of material fact and where the moving party is entitled to summary judgment as a matter of law. See *Laurens Emergency Med. Specialists v. M.S. Baily and Sons Bankers*, 355 S.C. 104, 584 S.E.2d 375 (2003); *Fleming v. Rose*, 350 S.C. 488, 567 S.E.2d 857 (2002); *Regions Bank v. Schmauch*, 354 S.C. 648, 582 S.E.2d 432 (CT App. 2003). In determining whether any triable issue of fact exists, the evidence and all inferences which can reasonably be drawn therefrom must be viewed in the light most favorable to the non-moving party. See *Sauner v. Public Serv. Auth.*, 354 S.C. 397, 581 S.E.2d 161 (2003); *Hendricks v. Clemson Univ.*, 353 S.C. 449, 578 S.E.2d 711 (2003).

Additionally, summary judgment is appropriately granted where the pleadings, depositions, answer to interrogatories, and admissions on file, together with any affidavits that might have been filed with the court, show that there is no genuine issues as to any material fact and that the moving party is entitled to judgment as a matter of law. See *Russell v. Wachovia Bank, N.A.*, 353 S.C. 208, 578 S.E.2d 329 (2003).

Under Rule 56(c), the party seeking summary judgment has the initial burden of demonstrating an absence of a genuine issue of material fact. See *Regions Bank*, 354 S.C. at 659, 582 S.E.2d at 438; *Trivelax v. South Carolina Dept. of Transp.*, 348 S.C. 125, 558 S.E.2d 271 (St. App. 2001). However, once the party moving summary judgment meets the initial burden of showing an absence of evidentiary support for the opponent's case, the opponent cannot simply rest on mere allegations or denials contained in the pleadings. See *Regions Bank*, 354 S.C. at 660, 582 S.E.2d at 438. Rather, the non-moving party must come forward with specific facts showing that there is a genuine issue for trial. See *SSI Med Servis., Inc. V. Cos*, 301 S.C. 493, 392 S.E.2d 789 (1990); *Peterson v. West American Ins., Co.*, 336 S.C. 89, 518 S.E.2d 608 (Ct. App. 1999).

ARGUMENT

1. Did the Defendant enter into a Credit Agreement with the Plaintiff.

The Defendant contends in his Affidavit dated September 1, 2022, that because he does not see his signature on the exemplar of the Sam's Club MasterCard Account Agreement (filed with the Court as Exhibit "4" of the Plaintiff's Motion for Summary Judgment), he denies that there is a contract between the Defendant and the Plaintiff and that he opened an account under that agreement.

The Defendant cannot overcome summary judgment by simply denying that he entered into an agreement with the Plaintiff (See the Defendant's Response to the Plaintiff's Request for Admission Number 1, which, despite the Defendant's ludicrous objection, like the Plaintiff's other Requests for Admissions, was compliant with Rule 36 of the South Carolina Rules of Civil Procedure). When the Plaintiff attempted to obtain documentation from the Defendant that would tend to support the Defendant's position that he did not enter into an agreement with the Plaintiff, the Defendant responded by admitting that he did not have any documents responsive to the Plaintiff's request, other than those provided by the Plaintiff through discovery (See the Defendant's responses to the Plaintiff's Requests for Production Number 3 and Number 4). The Court should note that the documents that the Defendant references are the Account Statements and Account Agreement that the Plaintiff has submitted to the Court with the Plaintiff's Motion for Summary Judgment. In particular, the Defendant is unable to provide any documentation showing that he ever disputed the charges assessed to his account during the period of November 20, 2014 through October 26, 2019, as shown by the Account Statements (See the Defendant's Response to the Plaintiff's Request for Production Number 2).

As set forth above, the Defendant contends that the Account Agreement presented to the Court by the Plaintiff does not bear the Defendant's signature and therefore, the Defendant contends that he could not have entered into an agreement with the Plaintiff. This claim does not bear scrutiny. The Plaintiff does not and never has contended that the Defendant signed any contract with the Plaintiff to enter into the agreement underlying the Plaintiff's action or that the

Account Agreement submitted to the Court would ever have reflected the Defendant's signature. Rather, the Plaintiff asserts that the Defendant's acceptance and use of the credit extended to him by the Plaintiff, as well as the Defendant's payments towards the balances set forth as due and owing on the subject account created the agreement between the Defendant and the Plaintiff requiring the Defendant to make payment in full of the balance due and owing on the Defendant's Account.

The Defendant's use of a credit card associated with a credit account "creates an enforceable contract," and "each time a cardholder uses his credit card, he accepts the offer by tendering his promise to perform (i.e. to repay the debt upon the terms set forth in the credit card agreement)." *Bank of America v. Jarczyk*, 268 B.R. 17, 22 (Bankr. W.D.N.Y. 2001) (citing Corbin on Contracts, Revised Ed., § 2.33). Numerous courts have found that the credit card "contract" is created when the consumer uses the card. See, e.g., *Heiges v. JP Morgan Chase Bank, N.A.*, 521 F. Supp. 2d 641, 647 (N.D. Ohio 2007) (noting that "issuance and use of a credit card creates a legally binding agreement"); *Chase Manhattan Bank (N.A.), Bank Americard Div. v. Hobbs*, 405 N.Y.S.2d 967 (N.Y. Civ. Ct 1978) (stating that "[t]he defendant's use of the credit card in and of itself constituted proof of an underlying agreement between the account holder and account issuer. The acceptance of a paper which purports to be a contract may be indicated by conduct or acquiescence.") *Read v. Gulf Oil Corp.*, 150 S.E.2d 319, 320 (Ga. Ct. App. 1966) (stating that "[t]he issuance of the card to the [debtor] amounted to a mere offer on plaintiff's part, and the contract became entire when defendant retained the card and thereafter made use of it.") see also *In re Simos*, 209 B.R. 188 (Bankr. M.D.N.C. 1997) (by using a credit card, the debtor impliedly represents that he has the intention of paying the charges purchased with the card).

Despite the Defendant's claim that he does not recognize the Account Statements provided to him by the Plaintiff, which were provided to him by the Plaintiff at the Defendant's address(es) of record, those same Account Statements show that the Defendant repeatedly accepted and used the credit extended to him by the Plaintiff over a period of several years. This

acceptance and use included the Defendant's payment to the US Treasury for taxes assessed to the Defendant and/or the Defendant's household (See the Account Statement dated April 24, 2015), and the Defendant's payment on an insurance policy with Progressive Insurance (See the Account Statement dated September 25, 2017), as well as payment towards two (2) cruises with Carnival Cruise Line (See Account Statements dated January 26, 2016 and September 25, 2017).

Additionally, while the Defendant denies making payments towards the balances set forth as due on this account, those same Account Statements show that payments were made towards the balances set forth as due on the Defendant's Account beginning on December 12, 2014 and continuing through December 12, 2019.

It would seem easy enough for the Defendant to support his claim that he did not make payments towards the balances due on this account by providing copies of his own banking records. However, the Defendant has again failed to provide any documents supporting the Defendant's claim (See the Defendant's Response to the Plaintiff's Discovery wherein Defendant did not actually provide any response or objection to the Plaintiff's Request for Production Number 12 for the Plaintiff to present to the Court).

The documentary evidence provided by the Plaintiff, as well as lack of any countervailing evidence from the Defendant, would argue against the Defendant's claims. Therefore, the Defendant's denials that he does not recognize the account that is the subject of this action and did not enter into an agreement with the Plaintiff, which are contradicted by the evidence before the Court, do not create a genuine issue of fact sufficient to defeat summary judgment. See *Scott v. Harris*, 550 U.S. 372, 127 S. Ct. 1769, 167 L. Ed. 2d 686 (2007) (holding that "[w]hen opposing parties tell two different stories, one of which is blatantly contradicted by the record, so that no reasonable jury could believe it, a court should not adopt that version of the facts for purposes of ruling on a motion for summary judgment").

2. Does the Defendant owe the Plaintiff the Credit Card Debt in the Amount of \$9,000.83.

The evidence presented to the Court proves that the Defendant owes the sum of

\$9,000.83. However, the Defendant would argue that, because the Defendant does not “recognize” the Account Statements provided to him, at his address(es) of record, by the Plaintiff, that those statements are somehow not relevant to this action. This is manifestly incorrect. The Account Statements provided by the Plaintiff are part of the Plaintiff’s business records pertaining to the Defendant’s Account and cannot be discarded as irrelevant because the Defendant claims that he does not recognize them.

Credit card issuers, such as Synchrony Bank, the Plaintiff herein, operate under a federal regulatory scheme that provides uniformity in credit card reporting and disclosures. See 15 U.S.C. § 1601 *et. seq.* Card issuers are required by law to issue periodic statements to cardholders. Each periodic account statement includes an itemization of the outstanding balance at the beginning of the statement period, the amount and date of each charge, payment and credit, and any finance charge added to the account during the statement period. See 15 U.S.C. § 1637(b) (prescribing information to be included on each statement).

Moreover, each periodic account statement contains the same information, so that the outstanding balance owed at the end of one billing period will be reflected on the next account statement as the previous balance. Each statement issued on a given credit account includes the same information, pursuant to federal law, and the uniformity of the account statements required by law, creates a presumption that the balance owed by a cardholder for any given billing period, as reflected on an account statement, is accurate and is an accurate reflection of the accrued balance due on the card holder’s account.

The accuracy of the amounts set forth as due and owing on the cardholder’s account is further insured by the cardholder’s ability to contest the charge(s) assessed to the credit card account. Federal law allows a cardholder to report and dispute any entry on a given credit card account statement within sixty (60) days of the receipt of the statement. See 15 U.S.C. § 1666 and C.F.R. § 226.13. In the absence of any dispute by the cardholder, a card issuer may presume that entries on an account statement are correct.

Additionally, the use of a credit card associated with a credit account “creates an

enforceable contract,” and “each time a cardholder uses his credit card, he accepts the offer by tendering his promise to perform (i.e. to repay the debt upon the terms and conditions set forth in the credit card agreement).” *Bank of America v. Jarczyk*, 268 B.R. 17, 22 (Bankr. W.D.N.Y. 2001). The account statements show that the Defendant repeatedly used the credit extended to him through the subject account, and continued to make payments on the subject account until the Defendant’s default, without disputing any balances set forth as due on the Defendant’s Account.

As of October 2019, the Defendant was still using the credit extended to him by the Plaintiff to make purchases of goods and/or services, thus tendering his promise to repay the debt, and in doing so, the Defendant had accrued a balance; as of November 25, 2019, the closing date of the monthly account statement for that billing period, due and owing on the Defendant’s Account in the amount of \$7,926.99.

Subsequent to November 25, 2019, the Defendant made a payment towards the balance due on the Defendant’s Account that was posted to the subject account on December 12, 2019. This payment again indicates that the Defendant intended to repay to the Plaintiff, his obligation resulting from his use of the credit extended to him by the Plaintiff.

As of May 24, 2020, the date of charge-off of the Defendant’s Account, the Defendant’s obligation to Citibank was in the amount of \$9,000.83. The Account Statement dated April 24, 2020, shows a balance due 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 \$39.00 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.

The Account Statements, which were mailed to the Defendant by the Plaintiff, list purchase(s) made using the Defendant’s Account, as well as payments, fees and finance charges assessed to the subject account. There is no indication that the Defendant disputed his Account Statements, questioned the charges assessed to the subject account, or disputed to Citibank, the balances accruing on the Defendant’s Account on or before May 24, 2020.

The Defendant has not provided any information or documentation to dispute the balance

set forth, in the amount of \$9,000.83, by the Plaintiff's records, or to show that this balance is not the correct balance due on the Defendant's Account. Simply asserting that he disputes this debt does not create an issue of material fact regarding the balance due on the Defendant's Account. See *Regions Bank*, 354 S.C. at 660, 582 S.E.2d at 438.

CONCLUSIONS

As demonstrated by the Plaintiff, there are no genuine issues of material fact remaining in this matter. The Defendant accepted and used the credit extended to him by the Plaintiff, failed to pay and is now indebted to the Plaintiff in the amount of \$9,000.83. In addition, the Defendant has failed to provide any facts or evidence supporting the claims set forth in the Defendant's Answer or his Affidavit. Accordingly, the Plaintiff respectfully requests that the Court enter summary judgment in its favor on the amount set forth as due in the Plaintiff's Complaint.

June 13, 2023.

SESSOMS & ROGERS, P.A.

By: s/Wesley D. Dail
S.C. Bar 100355
Attorney for Plaintiff
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Durham, North Carolina 27709
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STATE OF SOUTH CAROLINA
COUNTY OF MARLBORO

Synchrony Bank,

Plaintiff,

v.

Michael Hudson,

Defendant.

) IN THE COURT OF COMMON PLEAS
)
) FOURTH JUDICIAL CIRCUIT

) No 2021-CP-34-00228

) **Defendant's Answers to Plaintiff's First Set**
) **of Requests for Admission, Interrogatories,**
) **and Requests for Production of Documents**

Requests to Admit

1. You entered into a credit agreement with Synchrony Bank, the Plaintiff herein, pursuant to which, credit was extended to you, 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 (hereinafter, the "Account").

Answer: Defendant objects to this request as an oppressive and improper use of Rule 36, SCRPC. To the extent a response is needed in light of this objection, this request is denied.

2. The redacted copies of the Account Statements dated June 25, 2019 through April 24, 2020, which are attached to these discovery requests as the Plaintiff's Exhibit "A," are copies of the respective genuine Account Statements issued to you on the Account by the Plaintiff.

Answer: Defendant objects to this request as an oppressive and improper use of Rule 36, SCRPC. To the extent a response is needed in light of this objection, this request is denied.

3. The attached Plaintiff's Exhibit "B" is an exemplar of the Sam's Club MasterCard Account Agreement containing the terms and conditions governing the Account, including the terms and conditions governing your promise to pay (page 2 of the Account Agreement), as well as the requirement that you pay at least the minimum payment due by the payment due date (page 2 of the Account Agreement).

Answer: Defendant objects to this request as an oppressive and improper use of Rule 36, SCRPC. To the extent a response is needed in light of this objection, this request is denied.

4. You accepted and used the credit extended to you, in the form of the Account, by the Plaintiff, for the acquisition of goods, services, balance transfers or cash advances.

Answer: Defendant objects to this request as an oppressive and improper use of Rule 36, SCRPC. To the extent a response is needed in light of this objection, this request is denied.

5. The Account Statements set forth a running itemization of all amounts owed on the Account,



13. You have no factual basis for your claim that you did not, in failing to make all of the payments required on the subject account when they became due, default on your obligation to repay the full balance of the debt incurred on the Account that is the subject of this action.

Answer: Defendant objects to this request as an oppressive and improper use of Rule 36, SCRCP. To the extent a response is needed in light of this objection, this request is denied.

14. The Account Statement dated December 26, 2019, shows a payment in the amount of \$10.00 that was posted to the Account on or about December 12, 2019.

Answer: Without admitting its authenticity, relevance, or admissibility, Defendant admits said document speaks for itself.

15. As the date of August 23, 2021, the date of filing of the Plaintiffs Complaint in this action, is less than three (3) years after the date of December 12, 2019, you have no factual basis for your claim that the Plaintiff is barred from proceeding in this action by any applicable statute of limitations.

Answer: Defendant objects to this request as an oppressive and improper use of Rule 36, SCRCP. To the extent a response is needed in light of this objection, this request is denied.

16. On May 24, 2020, as a result of your failure to make the payments required on the Account, the Plaintiff declared all sums due and owing on the Account, due and payable in the amount of \$9,000.83.

Answer: Defendant objects to this request as an oppressive and improper use of Rule 36, SCRCP. To the extent a response is needed in light of this objection, this request is denied.

17. You have no factual basis for your claim that the balance set forth as due on the Account in the amount of \$9,000.83, is not a valid debt owed by you to the Plaintiff.

Answer: Defendant objects to this request as an oppressive and improper use of Rule 36, SCRCP. To the extent a response is needed in light of this objection, this request is denied.

18. You have no factual basis for your claim that the Plaintiff lacks the standing to bring and maintain this action.

Answer: Defendant objects to this request as an oppressive and improper use of Rule 36, SCRCP. To the extent a response is needed in light of this objection, this request is denied.

19. During the time period of November 25, 2019 through April 24, 2020, the Plaintiff properly provided Notice of Right to Cure to you on a monthly basis regarding the Account that is the subject of this action.

Answer: Defendant objects to this request as an oppressive and improper use of Rule 36, SCRCP. To the extent a response is needed in light of this objection, this request is denied.

20. You are indebted to the Plaintiff for the amount owed on the Account in the principal sum of \$9,000.83, as prayed for in the Plaintiff's Complaint.

account number ending in the last four digits of XXXX-XXXX-XXXX-5478 (hereinafter, the "Account"), or disputing to the Plaintiff the balance, or any portion thereof, owed on the Account that is the subject of this action.

Answer: Defendant has no documents responsive to this request, other than those provided by Plaintiff through discovery.

3. Copies of all documents that you contend support your claim that you did not enter into a credit agreement with the Plaintiff, pursuant to which, the Plaintiff extended credit to you, in the form of the Account that is the subject of this action.

Answer: Defendant has no documents responsive to this request, other than those provided by Plaintiff through discovery.

4. Copies of all documents that you contend support your claim that you did not accept and use the credit extended to you, in the form of the Account, by the Plaintiff for the acquisition of goods, services, balance transfers or cash advances.

Answer: Defendant has no documents responsive to this request, other than those provided by Plaintiff through discovery.

5. Copies of all documents that you contend support your claim that you did not, in failing to make all of the payments required on the subject account when they became due, default on your obligation to repay the full balance of the debt incurred on the Account that is the subject of this action.

Answer: Defendant has no documents responsive to this request, other than those provided by Plaintiff through discovery.

6. Copies of all documents that you contend support your claim that the balance claimed as due and owing on the subject account in the amount of \$9,000.83, is not the correct amount due and owing on the Account that is the subject of this action.

Answer: Defendant has no documents responsive to this request, other than those provided by Plaintiff through discovery.

7. Copies of all documents that you contend support your claim that the balance claimed as due on the Account in the amount of \$9,000.83, is not a valid debt owed by you to the Plaintiff.

Answer: Defendant has no documents responsive to this request, other than those provided by Plaintiff through discovery.

8. Copies of all documents that you contend support your claim that the Plaintiff is barred from proceeding in this action by any applicable statute of limitations.

Answer: Defendant has no documents responsive to this request, other than those provided by Plaintiff through discovery.

9. Copies of all documents that you contend support your claim that the Plaintiff lacks the standing to bring and maintain this action.

Answer: Defendant has no documents responsive to this request, other than those provided by Plaintiff through discovery.

STATE OF SOUTH CAROLINA
COUNTY OF MARLBORO

) IN THE COURT OF COMMON PLEAS
)
) FOURTH JUDICIAL CIRCUIT

Synchrony Bank,

Plaintiff,

v.

Michael Hudson,

Defendant.

No 2021-CP-34-00228

Affidavit of Service

I certify that I have served **Defendant's Answers to Plaintiff's First Set of Requests for Admission, Interrogatories, and Requests for Production of Documents** and a copy of **Defendant's Discovery Requests to Plaintiff** by depositing them in the United States Mail, First Class, postage prepaid, on the date below to the following person(s):

Wesley D. Dail, Esq.
Sessoms & Rogers, P.A.
P.O. Box 110564
Durham, NC 27709

Dated: 03/14/2022


Jason Scott Luck

Sworn to and subscribed before me
This 14th day of March, 2022

Wanda F. Davis (SEAL)
Notary's Name: Wanda F. Davis
Notary Public for: South Carolina
My Commission Expires: 11-25-2030



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 Memorandum in Support of 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:

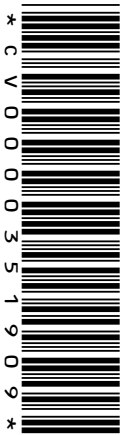
Jason Scott Luck
Attorney at Law
P.O. 47
Bennettsville, South Carolina 29512

Dated: June 13, 2023

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 6

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

Synchrony Bank,

Plaintiff,

v.

Michael Hudson,

Defendant.

No. 2021-CP-34-00228

Defendant's Motion for a Continuance

Defendant moves to continue the non-jury trial of this matter to the next available term.

Defendant would show the following in support of his motion:

1. Defendant's counsel is arguing before the South Carolina Supreme Court on November 14, 2023, in *Jeffcoat v. Williams*, 2021-001296. *See* Rule 601, SCACR. Defendant's counsel will be in Columbia, South Carolina, on November 12-13, 2023, preparing for oral arguments and will be unavailable to appear in Bennettsville.
2. This case has not been mediated. *See* Rule 3(a), SCADR; Rule 5(f), SCADR; Rule 10(a), SCADR.
3. Pursuant to Rule 11, SCRCP, Defendant's counsel has consulted with Plaintiff's counsel, who consents to the requested relief.

Dated: 10/11/2023

/s/ Jason Scott Luck
Jason Scott Luck (#73676)
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Bennettsville, SC 29512
843.479.6863 (o)
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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,

Appellant,

v.

Michael Hudson,

Respondent.

RECORD ON APPEAL

TAB 7

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.	)	Order
	)	
Michael Hudson,	)	
	)	
Defendant.	)	

This matter comes before this Court on Defendant's motion for a continuance. Seeing good cause exists for this continuance and the Plaintiff consents, trial of this matter is continued to the next available non-jury term.

It is so ordered.

[signature page follows]



Marlboro Common Pleas

Case Caption: Synchrony Bank VS Michael Hudson

Case Number: 2021CP3400228

Type: Order/Continuance

So Ordered

s/Paul M. Burch, Judge #2048

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 8

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**

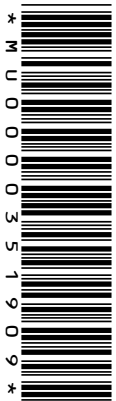
NOW COMES the Plaintiff herein, Synchrony Bank, by and through the undersigned counsel, and moves the Court, pursuant to Rule 56 of the South Carolina Rules of Civil Procedure, for summary judgment against the Defendant herein, Michael Hudson, on grounds that there are no genuine issues as to any material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

2. The Plaintiff's Motion for Summary Judgment was filed with the Court on April 7, 2023, and was subsequently set for a hearing on June 20, 2023.

3. The Plaintiff's Motion for Summary Judgment was denied by the Court on June 20, 2023, with the Court finding an issue of material fact as to whether the two account numbers issued to the Defendant's Account by the Plaintiff were in fact the same account.

4. 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 MasterCard affiliate credit card credit account initially bearing the account number ending in the last four digits XXXX-XXXX-XXXX-2251, which was subsequently transferred to and became the Defendant's Sam's Club MasterCard affiliate credit card credit account bearing the



account number ending in the last four digits XXXX-XXXX-XXXX-5478 (hereinafter, the “Defendant’s Account”).

5. 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 “1” and are incorporated herein by this reference.

6. Furthermore, the Defendant repeatedly accepted and used the credit extended to him under the account number XXXX-XXXX-XXXX-2251, as shown by the account statements dated November 24, 2014 through May 25, 2018, thus tendering his promise to repay to the Plaintiff the balance incurred on the subject account. Additionally, those statements show that the Defendant made payments towards the balances that the Defendant incurred on the Defendant’s Account.

7. The account statement dated May 25, 2018, shows an ending balance due and owing on the Defendant’s Account in the amount of \$3,439.12, with a previous balance due in the amount of \$3,528.52. Said statement also shows that the Defendant made a payment in the amount of \$150.00 towards the previous balance thus demonstrating that the Defendant intended to repay to the Plaintiff, his obligation resulting from his use of the credit extended to him by the Plaintiff.

8. The account statement dated June 25, 2018, which is the first account statement bearing the account number ending in the last four digits of XXXX-XXXX-XXXX-5478, shows a previous balance due on the subject account in the amount of \$0.00. Additionally, said statement shows a balance transfer in the amount of \$3,43.12 from the account number XXXX-XXXX-XXXX-2251 to the account number XXXX-XXXX-XXXX-5478 occurring on May 27, 2018.

9. The account statement dated June 25, 2018, also shows that the Defendant used the subject account now bearing the account number XXXX-XXXX-XXXX-5478 multiple times between June 2, 2018 and June 20, 2018. The Defendant also made a payment in the amount of

\$129.00, that was posted to the Defendant's Account on June 15, 2023.

10. During the time period of May 27, 2018 through October 26, 2018, the Defendant again repeatedly accepted and used the credit extended to him by the Plaintiff in the form of the Defendant's Account bearing the account number XXXX-XXXX-XXXX-5478. Moreover, the Defendant made payments towards the balances incurred on the Defendant's Account through December 12, 2019, without disputing any of the charges or fees, payments or transactions posted to the subject account.

11. 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 credit account number XXXX-XXXX-XXXX-2251.

12. On June 20, 2023, the Plaintiff brought its initial Motion for Summary Judgment, which was denied by this Court. At that time, it appeared to the Court that there were genuine issues of material fact as previously set forth herein.

13. The Plaintiff now brings this Motion for Summary Judgment having addressed the Court's concerns pertaining to the account numbers issued to the Defendant's Account. This information, when combined with the information and documentation previously presented to the Court by the Plaintiff and when viewed in their totality, illustrates that there are no genuine issues of material fact remaining and that the Plaintiff is entitled to judgment as a matter of law. (See *Dorrell v. S.C. Dep't of Transp.*, 361 S.C. 312, 605 S.E.2d 12, 18 (2004) holding that the fact that a different circuit court judge previously denied a Motion for Summary Judgment did not preclude the defendant from renewing its motion "once new evidence came to light." And *Hill v. York Cty. Sheriff's Dep't*, 313 S.C. 303, 437 S.E.2d 179, 180 (Ct. App. 1993) holding an earlier denial of a summary judgment by another circuit court did not dispose of the issue so as to preclude summary judgment.)

14. The Plaintiff has clearly demonstrated to the Court the exact date upon which the Defendant's Account was transferred from the account number XXXX-XXXX-XXXX-2251 to

the account number XXXX-XXXX-XXXX-5478. Moreover, the Plaintiff has demonstrated that the Defendant repeatedly accepted and used the credit extended to him by the Plaintiff during the time the Defendant's Account was assigned the account number XXXX-XXXX-XXXX-2251, as well as the time the subject account was assigned the account number XXXX-XXXX-XXXX-5478. Furthermore, the Defendant made payments towards the balances incurred on the Defendant's Account regardless of the account number assigned at the time of those payments.

15. The documentation and information presented to the Court by the Plaintiff shows by a preponderance of the evidence that, pursuant to Rule 56 of the South Carolina Rules of Civil Procedure, there is no remaining 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.

16. 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.

October 16, 2023

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



There's still time to earn even more!

5% cash back* on gas at U.S. and Puerto Rico gas stations**	3% cash back* on dining and travel	1% cash back* on other purchases
---	---	---

Your rewards for this year accumulate until December 31, 2014.*

When you earn \$5 or more in rewards, you will receive a rewards check in your February 2015 statement.

*See your "How to Earn Cash Back with your Sam's Club MasterCard" reward program terms and conditions for details. Subject to credit approval. **On first \$6,000 per year in purchases, then 1% on purchases after. 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	\$0.00
+ Purchases/Debits	\$1,347.55
New Balance	\$1,347.55
Credit Limit	\$3,500.00
Available Credit	\$2,152.00
Cash Advance/Quick Cash Limit	\$700.00
Available Cash	\$700.00
Statement Closing Date	11/24/2014
Days in Billing Cycle	5

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	\$13.48
=Reward Balance	\$13.48

Payment Information		
New Balance		\$1,347.55
Total Minimum Payment Due		\$25.00
Payment Due Date		12/18/2014
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	8 years	\$2,799.00
\$52.00	3 years	\$1,875.00 (Savings = \$924.00)
If you would like information about credit counseling services, call 1-877-302-8775.		

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.	

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

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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PAGE 1 of 3

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



Account Number: [REDACTED] 2251	
Total Minimum Payment Due	Payment Due Date
\$25.00	12/18/2014
New Balance	
\$1,347.55	

Payment Enclosed: Please use blue or black ink.

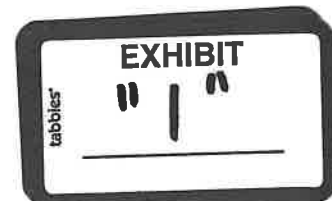
\$

New address or email? Print changes on back.

6521473105972251

MICHAEL HUDSON
701 N MAIN ST
MC COLL SC 29570-2521

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



ELECTRONICALLY FILED - 2023 Oct 16 2:54 PM - MARLBORO - 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.

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 # _____ Email Address _____
 we can use to contact you

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	\$1,347.55
			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: 2251

Visit us at samsclub.com/credit

Member Service: 1-866-220-0254

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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Account Number: 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/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.

01EY6709-1- 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 # _____ Email Address _____
 we can use to contact you

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.

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	06/24/2016

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 IGI certified and styles with a .50TW stone or larger will receive an estimated retail replacement value.




Your Cash Back check is enclosed!



Redeem your Cash Back check at any U.S. or Puerto Rico Sam's Club®. The Redemption Instructions and additional information on your Cash Back are 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.



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	\$900.00
- Payments	\$100.00
New Balance	\$800.00
Credit Limit	\$3,500.00
Available Credit	\$2,700.00
Cash Advance/Quick Cash Limit	\$700.00
Available Cash	\$700.00
Statement Closing Date	02/23/2015
Days in Billing Cycle	28

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.		

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.

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

1468 1200 A602 01EY6709



Account Number: [REDACTED] 2251

Total Minimum Payment Due	Payment Due Date	New Balance
\$25.00	03/18/2015	\$800.00

Save a stamp, pay on-line.

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

6213331205972251

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.

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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
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	06/24/2016

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.

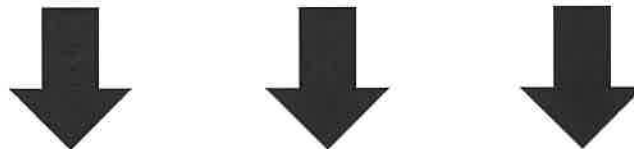
*U.S. and Puerto Rico Sam's Club locations only. Your Cash Back Check must be redeemed by the expiration date, located in the top right-hand corner of the Cash Back Check.

**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
MICHAEL HUDSON 3155 MACK CIR MC COLL SC 29570-6312			Issued: February 23, 2015 Expires: August 22, 2015
			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			
	Authorized Signature:		

<2601471946< *011900445* 68452<

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?

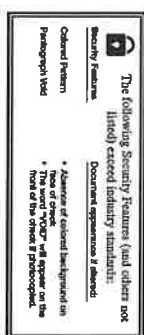
If you believe that your Cash Back amount is incorrect, please review the CASH EARNED SUMMARY on your previous billing statements to confirm the proper amount of Cash Back earned. If you still believe your Cash Back amount is incorrect, please contact Cardholder Services. Sam's Savings™ Members should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

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE

PLEASE ENDORSE HERE
X

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 # _____ Email Address _____
we can use to contact you

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*

Plus, earn...

3%
on dining and travel*

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®

Plus, earn...

3% on dining and travel*

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: 1-866-220-0254

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		Cash Back News	
Previous Reward Balance	\$0.00		
5% Earned on Gas	\$1.42	See how quickly your cash can add up!	
3% Earned on Dining & Travel	\$0.00	Earn cash back on purchases throughout the year!	
1% Earned on other purchases	\$22.33		
=Reward Balance	\$23.75		

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
\$28.00	05/18/2015	\$2,721.25

Save a stamp, pay on-line. \$

821333100972251

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 538993, 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.

01EY6709-1- 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 _____
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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	\$73.45
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

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.



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: 1-866-220-0254

Summary of Account Activity		Payment Information		
Previous Balance	\$2,721.25	New Balance	\$3,295.14	
- Payments	\$50.00	Total Minimum Payment Due	\$81.00	
+ Purchases/Debits	\$576.38	Payment Due Date	06/18/2015	
+ Interest Charges	\$47.51	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.		
New Balance	\$3,295.14	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:		
Credit Limit	\$3,500.00	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 ...
Available Credit	\$204.00	Only the minimum payment	16 years	\$8,922.00
Cash Advance/Quick Cash Limit	\$700.00	\$131.00	3 years	\$4,724.00 (Savings = \$4,198.00)
Available Cash	\$204.00	If you would like information about credit counseling services , call 1-877-302-8775.		
Statement Closing Date	05/26/2015			
Days in Billing Cycle	32			
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.

\$

• 821438123507291 •

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312

[illegible]

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

[illegible]

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.

01EY6709 - 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	\$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: 1-866-220-0254

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.

\$

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5713331204872261

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

[illegible]

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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Purchases, returns, and payments made prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us 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:

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- 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.

01EY6709 - 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

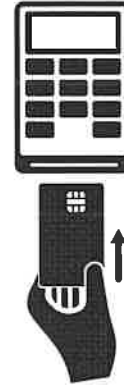
Home Phone # Business Phone # *Cell # or other phone # we can use to contact you Email Address

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.

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	06/24/2016

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	55308764RFXA5WW5	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	(\$99.89)
			ALPHARETTA GA	
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



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: [REDACTED] 2251

Visit us at samsclub.com/credit

Member Service: 1-866-220-0254

Summary of Account Activity		Payment Information		
Previous Balance	\$3,354.33	New Balance	\$3,351.54	
- Payments	\$150.00	Total Minimum Payment Due	\$91.00	
+ Purchases/Debits	\$90.00	Payment Due Date	08/18/2015	
+ Interest Charges	\$57.21	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.		
New Balance	\$3,351.54	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:		
Credit Limit	\$3,500.00	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 ...
Available Credit	\$128.00			
Cash Advance/Quick Cash Limit	\$700.00			
Available Cash	\$128.00			
Statement Closing Date	07/26/2015	Only the minimum payment	16 years	\$9,084.00
Days in Billing Cycle	31	\$134.00	3 years	\$4,831.00 (Savings = \$4,253.00)
		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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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.

\$

⑈021333120887021⑈

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.

01EY6708 - 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	06/24/2016

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.

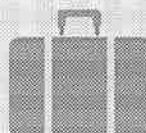


Last-minute summer deals are in!

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: [REDACTED] 2251

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

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

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: [REDACTED] 2251

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

Save a stamp, pay on-line.

\$ [REDACTED]

013391305897236

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

[REDACTED]

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.



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.



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	\$25.00
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: 2251

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

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.

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PAGE 1 of 3

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Account Number: 2251

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

Save a stamp, pay on-line.

\$

*HEL3331296*7201*

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.

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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 _____

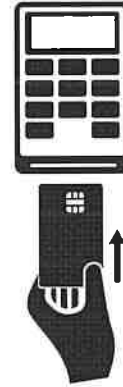
Home Phone # _____ Business Phone # _____ *Cell # or other phone # _____ Email Address _____
 we can use to contact you

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	(\$91.00)
09/20	09/20	553087688FY1QGT8W	SHELL OIL 575279768QPS MC COLL SC	\$15.25
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				

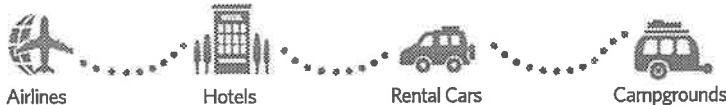
Cardholder News and Information

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: 1-866-220-0254

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		Cash Back News	
Previous Reward Balance	\$46.49		
5% Earned on Gas	\$0.00	You have earned \$46.49	
3% Earned on Dining & Travel	\$0.00	Use the Sam's Club MasterCard everywhere MasterCard is accepted and earn cash back for the things you already do.	
1% Earned on other purchases	\$0.00		
=Reward Balance	\$46.49		

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
\$90.00	11/18/2015
New Balance	\$3,301.21

Save a stamp, pay on-line. \$

15213332200702051

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.

01EY6709-1- 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
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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.



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: 1-866-220-0254

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.

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

⑈215312265972251⑈

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 965006, Orlando, FL 32896-5006. 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.

01EY6709-1- 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 _____
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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

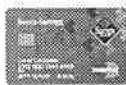
(v) = variable rate

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.



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: 1-866-220-0254

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

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.

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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
\$86.00	01/18/2016	\$3,174.78

Save a stamp, pay on-line.

\$

[REDACTED]

001391200972291

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.

01EY6709 - 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 # _____ Email Address _____
we can use to contact you

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				
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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.



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: 1-866-220-0254

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		Cash Back News	
Previous Reward Balance	\$46.49		
5% Earned on Gas	\$0.00	Congratulations - you earned \$57.84	
3% Earned on Dining & Travel	\$11.72	In Cash Back during 2015!	
1% Earned on other purchases	\$4.00	2015 Cash Back Checks will be sent along with February billing statements.	
=Reward Balance	\$62.21		

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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Total Minimum Payment Due		Payment Due Date	New Balance
\$107.00		02/18/2016	\$3,943.22

Save a stamp, pay on-line.

\$ [REDACTED]

S2L1391205972251

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 (j) 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.

01EY6709 - 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
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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	\$25.00
01/09	01/09	0543684QSEHNFBKWK	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	\$65.43
			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

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.



*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: [REDACTED] 2251

 Visit us at samsclub.com/credit

Member Service: 1-866-220-0254

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

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: [REDACTED] 2251
Total Minimum Payment Due	Payment Due Date	New Balance
\$118.00	03/18/2016	\$4,357.64

Save a stamp, pay on-line.

\$ [REDACTED]

8213301105872051

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.



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

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.

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.

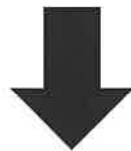
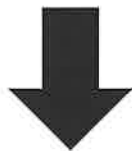
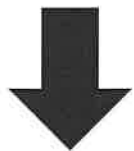
*U.S. and Puerto Rico Sam's Club locations only. Your Cash Back Check must be redeemed by the expiration date, located in the top right-hand corner of the Cash Back Check.

**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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Synchrony Bank	CASH BACK CHECK	5144 119 CT	Check No: 2603754408 Issued: February 24, 2016 Expires: August 22, 2016
MICHAEL HUDSON 3155 MACK CIR MC COLL SC 29570-6312			
			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.			
	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?

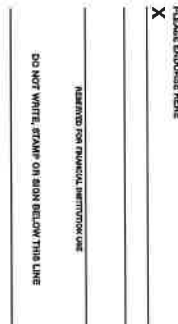
If you believe that your Cash Back amount is incorrect, please review the CASH EARNED SUMMARY on your previous billing statements to confirm the proper amount of Cash Back earned. If you still believe your Cash Back amount is incorrect, please contact Cardholder Services. Sam's Savings™ Members should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





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: 2251

Visit us at samsclub.com/credit

Member Service: 1-866-220-0254

Summary of Account Activity		Payment Information		
Previous Balance	\$4,357.64	New Balance	\$4,377.46	
- Payments	\$169.47	Total Minimum Payment Due	\$122.00	
+ Purchases/Debits	\$111.83	Payment Due Date	04/18/2016	
+ Interest Charges	\$77.46	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.		
New Balance	\$4,377.46	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:		
Credit Limit	\$4,500.00	If you make no additional charges using this card and each month you pay ... Only the minimum payment \$178.00	You will pay off the balance shown on this statement in about ... 18 years 3 years	And you will end up paying an estimated total of ... \$12,166.00 \$6,398.00 (Savings = \$5,768.00)
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	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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Account Number: 2251

Total Minimum Payment Due	Payment Due Date	New Balance
\$122.00	04/18/2016	\$4,377.46

Save a stamp, pay on-line.

\$

#21333220972252

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.

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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	\$111.83
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.

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: 1-866-220-0254

Summary of Account Activity		Payment Information											
Previous Balance	\$4,377.46	New Balance	\$4,278.84										
- Payments	\$177.46	Total Minimum Payment Due	\$122.00										
+ Interest Charges	\$78.84	Payment Due Date	05/18/2016										
New Balance	\$4,278.84	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.											
Credit Limit	\$4,500.00	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:											
Available Credit	\$221.00	<table><tr><th>If you make no additional charges using this card and each month you pay</th><th>You will pay off the balance shown on this statement in about ...</th><th>And you will end up paying an estimated total of ...</th></tr><tr><td>Only the minimum payment</td><td>18 years</td><td>\$11,862.00</td></tr><tr><td>\$174.00</td><td>3 years</td><td>\$6,276.00 (Savings = \$5,586.00)</td></tr></table>			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 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)								
Cash Advance/Quick Cash Limit	\$900.00												
Available Cash	\$221.00												
Statement Closing Date	04/25/2016												
Days in Billing Cycle	31												
		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.

\$ [REDACTED]

92133131205972251

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.

01EY6709 - 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 # _____ Email Address _____
 we can use to contact you

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.



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

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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.

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.**

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Synchrony Bank

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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.

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.

01EY6709 - 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 # _____ Email Address _____
 we can use to contact you

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.



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	\$77.25
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/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.
 † 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/samsclubsweps 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.

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 # _____ Email Address _____
 we can use to contact you

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.



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: [REDACTED]

2251

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

Summary of Account Activity		Payment Information	
Previous Balance	\$3,857.38	New Balance	\$4,483.82
- Payments	\$111.94	Total Minimum Payment Due	\$129.00
+ Purchases/Debits	\$654.58	Payment Due Date	08/18/2016
+ Interest Charges	\$83.80	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.	
New Balance	\$4,483.82	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:	
Credit Limit	\$4,500.00	If you make no additional charges using this card and each month you pay...	
Available Credit	\$16.00	You will pay off the balance shown on this statement in about...	
Cash Advance/Quick Cash Limit	\$900.00	And you will end up paying an estimated total of...	
Available Cash	\$16.00	Only the minimum payment	18 years
Statement Closing Date	07/26/2016	\$174.00	3 years
Days in Billing Cycle	32		\$6,261.00 (Savings = \$5,490.00)
		If you would like information about credit counseling services, call 1-877-302-8775.	
Cash Earned Summary		Cash Back News	
Previous Reward Balance	\$10.17	You have earned \$26.35	
5% Earned on Gas	\$3.08	Use the Sam's Club MasterCard everywhere MasterCard is accepted and earn cash back for the things you already do.	
3% Earned on Dining & Travel	\$10.77		
1% Earned on other purchases	\$2.35		
=Reward Balance	\$26.35		

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
\$129.00	08/18/2016	\$4,483.82

Save a stamp, pay on-line.

\$ [REDACTED]

502339120872295

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

[REDACTED]

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 # _____ Email Address _____
 we can use to contact you

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

Transaction Summary				
Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
07/09	07/09	7545667JGDT5QAL06	JABS FIREWORKS DILLON SC	\$54.56
07/12	07/12	0543684JKEHN0VAS3	TGI FRIDAY'S #1581 MYRTLE BEACH SC	\$133.85
07/12	07/12	5530876JKFY5G5FY3	SHELL OIL 575416873QPS LATTA SC	\$30.00
07/12	07/12	5548077JK613RF7GX	TSUNAMI 2 MYRTLE BEACH SC	\$79.90
07/12	07/12	7550499JKS66DQ06D	PLANTATION RESORT SURFSIDE BEAC SC	\$100.00
07/12	07/12	7526586JKS33S2YFH	MARGARITAVILLE LANDSHA MYRTLE BEACH SC	\$85.08
07/13	07/13	0541019JLFEHKX0K5	BURGER KING WV11412004 BECKLEY WV	\$9.85
07/13	07/13	2553606JL2Z0ET468	SPEEDWAY 04618 110 WYTHEVILLE VA	\$31.25
07/15	07/15	8521333JM00XS6H0Y	ONLINE PAYMENT THANK YOU ALPHARETTA GA	(\$111.94)
07/21	07/21	5541734JVTQ4LMPAX	SPIRIT A 48701331248100 MIRAMAR FL	\$130.09
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: 2251

Visit us at samsclub.com/credit

Member Service: 1-866-220-0254

Summary of Account Activity		Payment Information	
Previous Balance	\$4,483.82	New Balance	\$4,470.49
- Payments	\$129.00	Total Minimum Payment Due	\$161.00
+ Fees Charged	\$27.00	Payment Due Date	09/18/2016
+ Interest Charges	\$88.67	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.	
New Balance	\$4,470.49	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:	
Credit Limit	\$4,500.00	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 ...
Available Credit	\$29.00	Only the minimum payment	15 years
Cash Advance/Quick Cash Limit	\$900.00	\$173.00	3 years
Available Cash	\$29.00		\$6,242.00 (Savings = \$5,017.00)
Statement Closing Date	08/26/2016	If you would like information about credit counseling services , call 1-877-302-8775.	
Days in Billing Cycle	31	Cash Back News 	
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.	

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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1

7

23

160826

PAGE 1 of 3

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A602

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Account Number: 2251

Total Minimum Payment Due	Payment Due Date	New Balance
\$161.00	09/18/2016	\$4,470.49

Save a stamp, pay on-line.

\$

0113331208702031

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.

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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.

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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 # _____ Email Address _____
 we can use to contact you

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	(\$129.00)
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.

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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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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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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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	(\$161.00)
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 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.



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: 1-866-220-0254

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

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

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 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.

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LAH

1

7

23

161026

PAGE 1 OF 3

1468 1200 A602 01EY6709



Account Number: 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/SYNCRB
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 530393, Atlanta, GA 30353-0993 and not the Payment Address.**

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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.
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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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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.

01EY6709-1-03/10/14

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 # _____ Email Address _____
 we can use to contact you

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	(\$129.00)
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
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.

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.

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01EY6709 - 1 - 03/10/14

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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 # _____ Email Address _____
we can use to contact you

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.



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- Unemployment
- Hospitalization
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- 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.*



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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

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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.

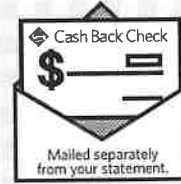
Interested in changing your due date for your Sam's Club® credit card account? Call the Credit Customer Service phone number, located on your billing statement and on the back of your Sam's Club® credit card, to determine eligibility and discuss available options.



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: [REDACTED]

2251

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

Summary of Account Activity		Payment Information	
Previous Balance	\$4,234.26	New Balance	\$4,190.11
- Payments	\$165.00	Total Minimum Payment Due	\$163.00
+ Fees Charged	\$37.00	Payment Due Date	01/18/2017
+ Interest Charges	\$83.85	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.	
New Balance	\$4,190.11	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:	
Credit Limit	\$4,500.00	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 ...
Available Credit	\$309.00	Only the minimum payment	15 years
Cash Advance/Quick Cash Limit	\$900.00	And you will end up paying an estimated total of ...	\$10,440.00
Available Cash	\$309.00	If you would like information about credit counseling services, call 1-877-302-8775.	
Statement Closing Date	12/26/2016	Cash Back News	
Days in Billing Cycle	31	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.	

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			

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: [REDACTED] 2251

Total Minimum Payment Due	Payment Due Date	New Balance
\$163.00	01/18/2017	\$4,190.11

Save a stamp, pay on-line.

\$ [REDACTED]

#0213331105972251

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.

01EY6709 - 1 - 03/10/14

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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.



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	\$37.00
			TOTAL FEES FOR THIS PERIOD	\$37.00
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.

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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.

