

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 When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.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.



No foreign transaction fees
on any purchases abroad with
your Sam's Club MasterCard.

*Purchases subject to credit approval. See the "How to Earn Cash Back with your Sam's Club® MasterCard®" rewards program for details.
The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Transaction Summary				
Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
01/18	01/18	85213330J00XS6H13	ONLINE PAYMENT THANK YOU	(\$163.00)
01/21	01/21	75504990NS66M681A	FAMILY CYCLE SALES HAMLET NC	\$58.72
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
01/26	01/26		INTEREST CHARGE ON PURCHASES	\$82.47
01/26	01/26		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$82.47
2017 Totals Year-To-Date				
Total Fees Charged in 2017				\$0.00
Total Interest Charged in 2017				\$82.47
Total Interest Paid in 2017				\$83.85

Interest Charge Calculation				
Your Annual Percentage Rate (APR) is the annual interest rate on your account.				
Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	23.15% (v)	\$4,194.15	\$82.47
Cash Advances	N/A	26.15% (v)	\$0.00	\$0.00
(v) = variable rate				

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.



**Congratulations! You've earned
a Cash Back Check.**

Your Cash Back Check* is in the mail!

Look for your **blue** envelope in the mail,
separate from your statement.



*You must have earned \$5 or more in rewards for 2016 to receive a Cash Back Check. See your Sam's Club® Mastercard® Reward Program™ terms for details. Subject to credit approval. The Sam's Club Mastercard is issued by Synchrony Bank pursuant to a license by Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

Sam's Club® MasterCard®

MICHAEL HUDSON

Account Number: [REDACTED] 2251

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

Summary of Account Activity	
Previous Balance	\$4,168.30
- Payments	\$200.00
+ Purchases/Debits	\$325.85
+ Interest Charges	\$77.59
New Balance	\$4,371.74
Credit Limit	\$4,500.00
Available Credit	\$128.00
Cash Advance/Quick Cash Limit	\$900.00
Available Cash	\$128.00
Statement Closing Date	02/23/2017
Days in Billing Cycle	28

Payment Information		
New Balance		\$4,371.74
Total Minimum Payment Due		\$122.00
Payment Due Date		03/18/2017
Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$37.00.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	15 years	\$11,123.00
\$170.00	3 years	\$6,125.00 (Savings = \$4,998.00)
If you would like information about credit counseling services , call 1-877-302-8775.		

Cash Earned Summary	
Previous Reward Balance	\$26.94
5% Earned on Gas	\$4.72
3% Earned on Dining & Travel	\$1.52
1% Earned on other purchases	\$1.81
Redeemed	\$26.35
=Reward Balance	\$8.64

Cash Back News	
Congratulations! Your 2016 Cash Back Check will arrive in the mail soon, separate from your account statement.	

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

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

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Account Number: [REDACTED] 2251

Total Minimum Payment Due	Payment Due Date	New Balance
\$122.00	03/18/2017	\$4,371.74

Save a stamp, pay on-line.

\$

6213331208972251

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

|||||

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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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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

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Balance Subject To Interest Charge Calculation

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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 # _____ 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.



Travel for less with your Sam's Club® MasterCard®!

Earn **3%** cash back* on travel with your Sam's Club MasterCard.



No foreign transaction fees.



No foreign transaction fees on any purchases abroad with your Sam's Club MasterCard. It's the ultimate travel companion!



*Purchases subject to credit approval. See the "How to Earn Cash Back with your Sam's Club® MasterCard®" rewards program for details.
The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Transaction Summary				
Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
01/26	01/27	55308760VFXSH57N7	SHELL OIL 539562000QPS MARION SC	\$7.53
01/26	01/27	25536060V31TEFZRR	PEE DEE HARDEES 2 MARION SC	\$5.39
02/02	02/02	051404811LYK7E7YS	MCDONALD'S F7055 SURFSIDE BEAC SC	\$7.99
02/02	02/02	2553606122ZY0AV5A	BOULEVARD EXPRESS BENNETTSTVILLE SC	\$41.41
02/09	02/09	554328618001WP8X7	INTUIT *TURBOTAX 800-446-8848 CA	\$117.69
02/09	02/09	2553606192Y38Y834	SPEEDWAY 04582 220 CONWAY SC	\$5.36
02/09	02/09	2553606192Y38ZV8Y	SPEEDWAY 04587 294 AYNOR SC	\$7.68
02/09	02/09	2553606192ZXZMDZK	BOULEVARD EXPRESS BENNETTSTVILLE SC	\$5.81
02/11	02/11	25536061B2ZY5SXAY	WYLIE'S IGA MCCOLL SC	\$39.04
02/12	02/12	55308761QFY1L5DGF	SHELL OIL 575279768QPS MC COLL SC	\$13.00
02/13	02/13	05140481QLYK7N6AB	MCDONALD'S F7055 SURFSIDE BEAC SC	\$7.99
02/14	02/14	05436841EHSEHG40	WALGREENS #9737 DARLINGTON SC	\$23.99
02/14	02/14	05140481DLYK8V6VZ	MCDONALD'S F27241 CONWAY SC	\$7.99
02/14	02/14	05140481ELM8Z23P6	MCDONALD'S F7648 MYRTLE BEACH SC	\$6.45
02/15	02/15	05140481ELYHYK0DS	SONIC DRIVE IN #5827 PAWLEYS ISL SC	\$8.33
02/15	02/15	25536061F2Y3QK43M	SPEEDWAY 04587 294 AYNOR SC	\$7.26
02/16	02/16	05140481FLYKJPBFR	MCDONALD'S F19190 ANDREWS SC	\$6.53
02/16	02/16	25536061G2ZY0WVH2	BOULEVARD EXPRESS BENNETTSTVILLE SC	\$6.41
02/16	02/16	85213331G00XS6H17	ONLINE PAYMENT THANK YOU	(\$200.00)
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
02/23	02/23		INTEREST CHARGE ON PURCHASES	\$77.59
02/23	02/23		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$77.59
2017 Totals Year-To-Date				
Total Fees Charged in 2017				\$0.00
Total Interest Charged in 2017				\$160.06
Total Interest Paid in 2017				\$166.32

Interest Charge Calculation

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

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	23.40% (v)	\$4,322.30	\$77.59
Cash Advances	N/A	26.40% (v)	\$0.00	\$0.00

(v) = variable rate

Cardholder News and Information

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 23.40%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

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

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account. For more information about the Sam's Club® MasterCard® Reward Program terms, log on to www.SamsClubCredit.com or call the 24 Hour Credit Card Service phone number of the back of your card.

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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.



No foreign transaction fees
on any purchases abroad with
your Sam's Club MasterCard.

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Sam's Club® MasterCard®

MICHAEL HUDSON
Account Number: [REDACTED] 2251

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

Previous Balance	\$4,371.74
- Payments	\$200.00
+ Interest Charges	\$86.31
New Balance	\$4,258.05
Credit Limit	\$4,500.00
Available Credit	\$241.00
Cash Advance/Quick Cash Limit	\$900.00
Available Cash	\$241.00
Statement Closing Date	03/26/2017
Days in Billing Cycle	31

Payment Information		
New Balance		\$4,258.05
Total Minimum Payment Due		\$129.00
Payment Due Date		04/18/2017
Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$37.00. Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay ...	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	15 years	\$10,788.00
\$166.00	3 years	\$5,966.00 (Savings = \$4,822.00)
If you would like information about credit counseling services, call 1-877-302-8775.		

Cash Earned Summary	
Previous Reward Balance	\$8.64
5% Earned on Gas	\$0.00
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$0.00
=Reward Balance	\$8.64

Cash Back News



See how quickly your cash can add up!

Earn cash back on purchases throughout the year!

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

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

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Account Number: [REDACTED] 225		
Total Minimum Payment Due	Payment Due Date	New Balance
\$129.00	04/18/2017	\$4,258.05

Save a stamp, pay on-line.



45223120872751*

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312



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



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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.



Travel for less with your Sam's Club® MasterCard®!

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



No foreign transaction fees.



No foreign transaction fees on any purchases abroad with your Sam's Club MasterCard. It's the ultimate travel companion!



*Purchases subject to credit approval. See the "How to Earn Cash Back with your Sam's Club® MasterCard®" rewards program for details.

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

Transaction Summary												
Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount								
03/16	03/16	85213332Q00XS6H12	ONLINE PAYMENT THANK YOU	(\$200.00)								
			FEES									
			TOTAL FEES FOR THIS PERIOD	\$0.00								
			INTEREST CHARGED									
03/26	03/26		INTEREST CHARGE ON PURCHASES	\$86.31								
03/26	03/26		INTEREST CHARGE ON CASH ADVANCES	\$0.00								
			TOTAL INTEREST FOR THIS PERIOD	\$86.31								
<table><tr><th colspan="2">2017 Totals Year-To-Date</th></tr><tr><td>Total Fees Charged in 2017</td><td>\$0.00</td></tr><tr><td>Total Interest Charged in 2017</td><td>\$246.37</td></tr><tr><td>Total Interest Paid in 2017</td><td>\$243.91</td></tr></table>					2017 Totals Year-To-Date		Total Fees Charged in 2017	\$0.00	Total Interest Charged in 2017	\$246.37	Total Interest Paid in 2017	\$243.91
2017 Totals Year-To-Date												
Total Fees Charged in 2017	\$0.00											
Total Interest Charged in 2017	\$246.37											
Total Interest Paid in 2017	\$243.91											

Interest Charge Calculation				
Your Annual Percentage Rate (APR) is the annual interest rate on your account.				
Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	23.40% (v)	\$4,342.83	\$86.31
Cash Advances	N/A	26.40% (v)	\$0.00	\$0.00
(v) = variable rate				

Cardholder News and Information

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 23.40%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

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

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

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.



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: XXXXXXXXXXXX 2251

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

Summary of Account Activity	
Previous Balance	\$4,258.05
- Payments	\$150.00
+ Purchases/Debits	\$33.52
+ Interest Charges	\$81.98
New Balance	\$4,223.55
Credit Limit	\$4,500.00
Available Credit	\$276.00
Cash Advance/Quick Cash Limit	\$900.00
Available Cash	\$276.00
Statement Closing Date	04/25/2017
Days in Billing Cycle	30

Cash Earned Summary	
Previous Reward Balance	\$8.64
5% Earned on Gas	\$0.00
3% Earned on Dining & Travel	\$0.56
1% Earned on other purchases	\$0.15
=Reward Balance	\$9.35

Payment Information	
New Balance	\$4,223.55
Total Minimum Payment Due	\$125.00
Payment Due Date	05/18/2017
Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$37.00.	
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:	
If you make no additional charges using this card and each month you pay ...	You will pay off the balance shown on this statement in about ...
Only the minimum payment	15 years
\$164.00	3 years
	\$5,917.00 (Savings = \$4,770.00)
If you would like information about credit counseling services, call 1-877-302-8775.	

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 LAR 1 7 23 170425 PAGE 1 OF 4 1468 1200 A602 01EY6709



Account Number: XXXXXXXXXXXX 2251		
Total Minimum Payment Due	Payment Due Date	New Balance
\$125.00	05/18/2017	\$4,223.55

Save a stamp, pay on-line.

\$

5213332205972251

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 _____
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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.



Travel for less with your Sam's Club® MasterCard®!

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



No foreign transaction fees.



No foreign transaction fees on any purchases abroad with your Sam's Club MasterCard. It's the ultimate travel companion!



*Purchases subject to credit approval. See the "How to Earn Cash Back with your Sam's Club® MasterCard®" rewards program for details.
The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Transaction Summary				
Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
04/01	04/01	05436842W2X69X2N2	DOLLAR GENERAL #6704 MCCOLL SC	\$14.85
04/06	04/06	552635231BLGXP8Q8	PIZZA HUT #400 BENNETTSVILLE SC	\$18.67
04/14	04/14	85213333800XS6H0Y	ONLINE PAYMENT THANK YOU	(\$150.00)
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
04/25	04/25		INTEREST CHARGE ON PURCHASES	\$81.98
04/25	04/25		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$81.98
2017 Totals Year-To-Date				
Total Fees Charged in 2017				\$0.00
Total Interest Charged in 2017				\$328.35
Total Interest Paid in 2017				\$330.22

Interest Charge Calculation

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

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	23.40% (v)	\$4,262.64	\$81.98
Cash Advances	N/A	26.40% (v)	\$0.00	\$0.00

(v) = variable rate

Cardholder News and Information

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 23.40%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

PLEASE READ THE IMPORTANT CHANGE-IN-TERMS NOTICE INCLUDED ON THIS BILLING STATEMENT. THIS NOTICE MAKES CHANGES TO THE CARDHOLDER AGREEMENT GOVERNING YOUR ACCOUNT.

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

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

Member News and Information

Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.

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

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

Important Changes to Your Account Terms

The following is a summary of changes that are being made to your account terms.

Unless otherwise noted, these changes will take effect on 06/25/17.

Revised Terms

Late Payment Fee	Up to \$38
-------------------------	-------------------

Additional Information about the Late Payment Fee change

We are increasing the Late Payment Fee applicable to your account. The Late Payment Fee terms in your credit card agreement will be replaced with the Late Payment Fee terms shown below. Please keep this important document for your records.

"Late Payment Fee

We will charge this fee if we do not receive the total minimum payment due on your account by 5 p.m. (ET) on the due date. This fee is equal to:

1. \$27, if you have paid your total minimum payment due by the due date in each of the prior six billing cycles;

OR

2. \$38, if you have failed to pay your total minimum payment due by the due date in any one or more of the prior six billing cycles.

The late payment fee will never be more than the total minimum payment that was due."

Minimum Payment Calculation: We are changing the total minimum payment calculation on your account. The minimum payment calculation terms in your credit card agreement will be replaced with the minimum payment calculation shown below. Please keep this important document for your records.

"Your total minimum payment is calculated as follows. The greater of: (1) \$27, or \$38 (which includes any past due amounts) if you have failed to pay at least the total minimum payment due by the due date in any one or more of the prior six billing cycles or (2) The sum of: a. Any past due amounts; PLUS b. 1% of your new balance (excluding any balance in connection with a special promotional purchase with a unique payment calculation) shown on your billing statement; PLUS c. Any late payment fees charged to your account in the current billing cycle; PLUS d. All interest charged to your account in the current billing cycle; PLUS e. Any payment due in connection with a special promotional purchase with a unique payment calculation. We round up to the next highest whole dollar in figuring your total minimum payment. Your total minimum payment will never be more than your new balance."



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	
Previous Balance	\$4,223.55
- Payments	\$125.00
+ Purchases/Debits	\$388.45
+ Interest Charges	\$85.82
New Balance	\$4,572.82
Credit Limit	\$4,500.00
Available Credit	OVERLIMIT
Cash Advance/Quick Cash Limit	\$900.00
Available Cash	OVERLIMIT
Statement Closing Date	05/26/2017
Days in Billing Cycle	31

Cash Earned Summary	
Previous Reward Balance	\$9.35
5% Earned on Gas	\$0.00
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$3.88
=Reward Balance	\$13.23

Payment Information	
New Balance	\$4,572.82
Total Minimum Payment Due	\$132.00
Overlimit Amount	\$72.82
Payment Due Date	06/18/2017

Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$37.00.

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

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	16 years	\$11,785.00
\$179.00	3 years	\$6,429.00 (Savings = \$5,356.00)

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

Cash Back News	
	You have earned \$13.23
Use the Sam's Club Mastercard everywhere Mastercard is accepted and earn cash back for the things you already do.	

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

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

6709 LAR 1 7 23 170526 0 PAGE 1 of 3 1468 1200 A602 01EY6709



Account Number: [REDACTED] 2251			
Total Minimum Payment Due	Payment Due Date	Overlimit Amount	New Balance
\$132.00	06/18/2017	\$72.82	\$4,572.82

Save a stamp, pay on-line.

\$

001333201572281

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312



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

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

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

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

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

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

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

Synchrony Bank

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

Synchrony Bank

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

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

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

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

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

Balance Subject To Interest Charge Calculation

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

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

Your account is owned and serviced by Synchrony Bank.

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

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

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

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

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



Travel for less with your Sam's Club® MasterCard®!

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



No foreign transaction fees.



No foreign transaction fees on any purchases abroad with your Sam's Club MasterCard. It's the ultimate travel companion!



*Purchases subject to credit approval. See the "How to Earn Cash Back with your Sam's Club® MasterCard®" rewards program for details.

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

Transaction Summary				
Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
05/18	05/18	85213334A00XS6H0Y	ONLINE PAYMENT THANK YOU	(\$125.00)
05/21	05/21	85213334G01TX1W41	SAM'S CLUB 008218 FAYETTEVILLE NC HV RANCH DRESSING, BABYCAKE MINI DONUTS, LANCE CHEESE/PB, FRENCH BAGUETTE, MENS 10PK BL QUARTER, NESQUIK CHOC. DRINK, UNDER ARMOUR SOCKS, OS CRANGRAPE 96 OZ	\$63.31
05/24	05/24	55429504GS186ER2F	PAYPAL *CARID COM 4029357733 CA	\$325.14
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
05/26	05/26		INTEREST CHARGE ON PURCHASES	\$85.82
05/26	05/26		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$85.82
2017 Totals Year-To-Date				
Total Fees Charged in 2017				\$0.00
Total Interest Charged in 2017				\$414.17
Total Interest Paid in 2017				\$412.20

Interest Charge Calculation

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

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	23.65% (v)	\$4,272.21	\$85.82
Cash Advances	N/A	26.65% (v)	\$0.00	\$0.00

(v) = variable rate

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 23.65%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

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

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

Member News and Information

Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.

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

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



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	
Previous Balance	\$4,572.82
- Payments	\$172.82
+ Interest Charges	\$88.47
New Balance	\$4,488.47
Credit Limit	\$4,500.00
Available Credit	\$11.00
Cash Advance/Quick Cash Limit	\$900.00
Available Cash	\$11.00
Statement Closing Date	06/25/2017
Days in Billing Cycle	30

Payment Information		
New Balance		\$4,488.47
Total Minimum Payment Due		\$134.00
Payment Due Date		07/18/2017
Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$38.00.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about	And you will end up paying an estimated total of ...
Only the minimum payment	17 years	\$11,859.00
\$175.00	3 years	\$6,310.00 (Savings = \$5,549.00)
If you would like information about credit counseling services, call 1-877-302-8775.		

Cash Earned Summary	
Previous Reward Balance	\$13.23
5% Earned on Gas	\$0.00
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$0.00
=Reward Balance	\$13.23

Cash Back News

You have earned \$13.23

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

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

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

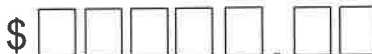
6709 LAH 1 7 23 170625 PAGE 1 of 3 1468 1200 A602 01EY6709



Account Number: [REDACTED] 2251

Total Minimum Payment Due	Payment Due Date	New Balance
\$134.00	07/18/2017	\$4,488.47

Save a stamp, pay on-line.



•822.23.316.25477763•

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.

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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

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

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- **Account information:** Your name and account number.
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- **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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- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights if You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

Synchrony Bank

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

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

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

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

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

Balance Subject To Interest Charge Calculation

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

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

Your account is owned and serviced by Synchrony Bank.

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

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

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

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

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



Travel for less with your Sam's Club® MasterCard®!

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



No foreign transaction fees.



No foreign transaction fees on any purchases abroad with your Sam's Club MasterCard. It's the ultimate travel companion!



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

Transaction Summary				
Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
06/09	06/09	85213335000XS6H0Z	ONLINE PAYMENT THANK YOU	(\$32.00)
06/16	06/16	85213335700XS6H12	ONLINE PAYMENT THANK YOU	(\$140.82)
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
06/25	06/25		INTEREST CHARGE ON PURCHASES	\$88.47
06/25	06/25		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$88.47
2017 Totals Year-To-Date				
Total Fees Charged in 2017				\$0.00
Total Interest Charged in 2017				\$502.64
Total Interest Paid in 2017				\$498.02

Interest Charge Calculation

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

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	23.65% (v)	\$4,550.73	\$88.47
Cash Advances	N/A	26.65% (v)	\$0.00	\$0.00
(v) = variable rate				

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 23.65%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

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If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.
Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

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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.



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.*

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Sam's Club® MasterCard®

MICHAEL HUDSON

Account Number: [REDACTED] 2251

Visit us at samsclub.com/credit

Member Service: 1-866-220-0254

Summary of Account Activity

Previous Balance	\$4,488.47
- Payments	\$134.00
+ Purchases/Debits	\$9.42
+ Interest Charges	\$90.30

New Balance **\$4,454.19**

Credit Limit	\$4,500.00
Available Credit	\$0.00
Cash Advance/Quick Cash Limit	\$900.00
Available Cash	\$0.00
Statement Closing Date	07/26/2017
Days in Billing Cycle	31

Payment Information

New Balance	\$4,454.19
Total Minimum Payment Due	\$135.00
Payment Due Date	08/18/2017

Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$38.00.

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

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	17 years	\$11,758.00
\$174.00	3 years	\$6,262.00 (Savings = \$5,496.00)

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

Cash Earned Summary

Previous Reward Balance	\$13.23
5% Earned on Gas	\$0.47
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$0.00
=Reward Balance	\$13.70

Cash Back News



You have earned \$13.70

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

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

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

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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
\$135.00	08/18/2017	\$4,454.19

Save a stamp, pay on-line.

\$ [REDACTED]

HEL13332205072205

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



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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.



Travel for less with your Sam's Club® MasterCard®!

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



No foreign transaction fees.



No foreign transaction fees on any purchases abroad with your Sam's Club MasterCard. It's the ultimate travel companion!



*Purchases subject to credit approval. See the "How to Earn Cash Back with your Sam's Club® MasterCard®" rewards program for details.
The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Transaction Summary				
Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
07/18	07/18	85213336700XS6H14	ONLINE PAYMENT THANK YOU	(\$134.00)
07/19	07/19	55541866903RRGVQ1	CITGO QUICK MART Q39 GEORGETOWN SC	\$5.18
07/25	07/25	55316586EMHBVMEPE	BP#8268799CIRCLE K QPS MURRELLS INLE SC	\$4.24
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
07/26	07/26		INTEREST CHARGE ON PURCHASES	\$90.30
07/26	07/26		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$90.30
2017 Totals Year-To-Date				
Total Fees Charged in 2017				\$0.00
Total Interest Charged in 2017				\$592.94
Total Interest Paid in 2017				\$586.49

Interest Charge Calculation

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

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash				
Over	N/A	23.65% (v)	\$4,494.97	\$90.30
Cash Advances	N/A	26.65% (v)	\$0.00	\$0.00
(v) = variable rate				

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 23.65%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

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

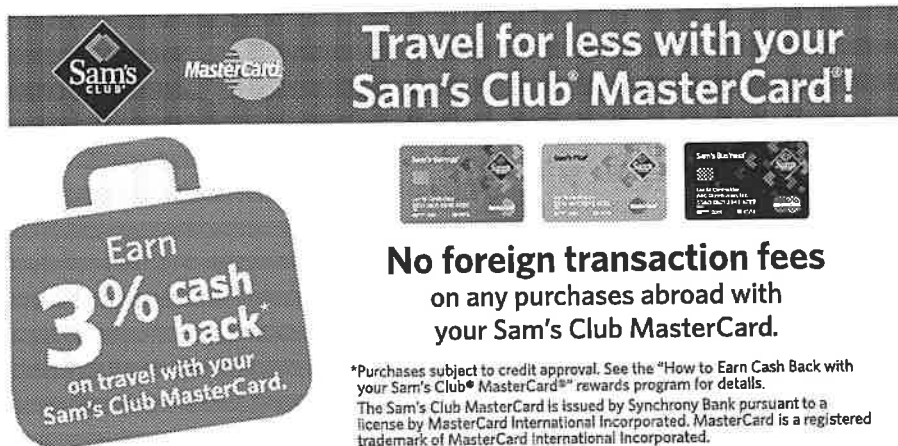
Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

Member News and Information

Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.

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

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



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	\$4,454.19
- Payments	\$4,454.19
+ Purchases/Debits	\$416.78
New Balance	\$416.78
Credit Limit	\$4,500.00
Available Credit	\$4,083.00
Cash Advance/Quick Cash Limit	\$900.00
Available Cash	\$900.00
Statement Closing Date	08/25/2017
Days in Billing Cycle	30

Payment Information		
New Balance		\$416.78
Total Minimum Payment Due		\$27.00
Payment Due Date		09/18/2017
Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$38.00. Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	19 months	\$503.00
If you would like information about credit counseling services, call 1-877-302-8775.		

Cash Earned Summary	
Previous Reward Balance	\$13.70
5% Earned on Gas	\$0.99
3% Earned on Dining & Travel	\$1.51
1% Earned on other purchases	\$3.46
=Reward Balance	\$19.66

Cash Back News



You have earned \$19.66

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

Transaction Summary				
Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
07/25	07/27	55429506FS15905J9	PAYPAL *DFWBUSINESS 4029357733 CA	\$50.95
07/26	07/27	55308766GFXVBXQTM	SHELL OIL 539562000QPS MARION SC	\$7.74

(Continued on next page)

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

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

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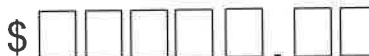
PAGE 1 of 3

1468 1200 A602 01EY6709



Account Number: 2251		
Total Minimum Payment Due	Payment Due Date	New Balance
\$27.00	09/18/2017	\$416.78

Save a stamp, pay on-line.



521002105070251

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312



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



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

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

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

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

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

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

Synchrony Bank

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

In your letter, give us the following information:

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

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

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

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

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

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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.
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

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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.



Travel for less with your Sam's Club® MasterCard®!

Earn **3%** cash back* on travel with your Sam's Club MasterCard.



No foreign transaction fees.



No foreign transaction fees on any purchases abroad with your Sam's Club MasterCard. It's the ultimate travel companion!



*Purchases subject to credit approval. See the "How to Earn Cash Back with your Sam's Club® MasterCard®" rewards program for details.

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

Transaction Summary (Continued)				
Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
07/26	07/27	05486806GRBGP85SX	EXXONMOBIL 42255877 GEORGETOWN SC	\$12.08
08/10	08/10	85213336Y00XS6H15	ONLINE PAYMENT THANK YOU	(\$4,454.19)
08/15	08/15	25204677402G6AYVA	WADES HARDWARE STORE MCCOLL SC	\$102.48
08/20	08/20	054368479005XMDLP	STEAK N SHAKE 7604 MYRTLE BEACH SC	\$50.33
08/20	08/20	553102079BLJEBMMP	GANDER MOUNTAIN MYRTLE BEACH SC	\$193.20
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
08/25	08/25		INTEREST CHARGE ON PURCHASES	\$0.00
08/25	08/25		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$0.00
2017 Totals Year-To-Date				
Total Fees Charged in 2017				\$0.00
Total Interest Charged in 2017				\$592.94
Total Interest Paid in 2017				\$676.79

Interest Charge Calculation

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

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	23.90% (v)	\$0.00	\$0.00
Cash Advances	N/A	26.90% (v)	\$0.00	\$0.00
(v) = variable rate				

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 23.90%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

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

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

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Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.

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

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

Abstract

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.

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

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

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

☐ Street _____
 Address _____
 City, State _____
 ZIP _____
 Phone # _____
 Email _____

Home Phone # _____ Business Phone # _____ *Cell # or other phone # _____ 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.



Travel for less with your Sam's Club MasterCard!

Earn **3%** cash back* on travel with your Sam's Club MasterCard.



No foreign transaction fees.



No foreign transaction fees on any purchases abroad with your Sam's Club MasterCard. It's the ultimate travel companion!



*Purchases subject to credit approval. See the "How to Earn Cash Back with your Sam's Club® MasterCard®" rewards program for details.
The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Transaction Summary				
Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
08/31	08/31	55541867K03RSQDZB	CARNIVAL CRUISE TKT/RE MIAMI FL	\$200.00
08/31	08/31	55541867K03RSQDZJ	CARNIVAL CRUISE TKT/RE MIAMI FL	\$200.00
09/01	09/01	85213337P0143NEWH	WALMART 001255 LAURINBURG NC	\$931.93
			MOSS 12G AUTO SGUN, RAPTR	
			SEMI-AUTO 12GA	
09/03	09/03	55432867N2XG5R47Y	FANATICS NASCAR JACKSONVILLE FL	\$30.23
09/03	09/03	55432867N2XG5R57X	FANATICS NASCAR JACKSONVILLE FL	\$56.14
09/04	09/04	25204677P00K2BKM9	WADES HARDWARE STORE MCCOLL SC	\$105.99
09/04	09/04	85213337S01561X17	WALMART 004457 BENNETTSVILLE SC	\$16.57
			WIN SUPX BUCK 3.5", ALW INF SZ 3	
			SUP 14C	
09/07	09/07	55308767V7FY7SGFPN	SHELL OIL 575279768QPS MC COLL SC	\$35.00
09/09	09/09	85213337Z017179NY	WALMART 001255 LAURINBURG NC	\$121.98
			KNR CHKN NDL SCE, KNR CHKN	
			RICE&SAUCE, GV PS WHT AMER 16OZ,	
			CC 14LT PET BEDDING, KRFT M&C 5PK,	
			OLROY KBCHKCHW 40LB, SF I WRAP CRN	
			DOG 22, JNVL CKD BR BRT 14OZ	
09/10	09/10	05410197Y42ZVXP3J	OLIVE GARDEN 100018119 SOUTHERN PINE NC	\$100.00
09/15	09/15	85213338400XS6H0Y	ONLINE PAYMENT THANK YOU	(\$100.00)
09/16	09/16	55431808361AYD16Z	BURGER KING #11816 Q07 HALIFAX NC	\$18.70
09/17	09/17	054368485HETKJB1N	BELK #565 LAURINBURG LAURINBURG NC	\$58.96
09/19	09/19	55541868603T01XBL	CARNIVAL CRUISE TKT/RE MIAMI FL	(\$2.00)
09/19	09/19	55541868603T01XB2	CARNIVAL CRUISE TKT/RE MIAMI FL	(\$2.00)
09/24	09/24	55432868B2XKBQTKW	PROGRESSIVE *INSURANCE 800-776-4737 OH	\$1,670.00
			FEES	
			TOTAL FEES FOR THIS PERIOD	\$0.00
			INTEREST CHARGED	
09/25	09/25		INTEREST CHARGE ON PURCHASES	\$37.32
09/25	09/25		INTEREST CHARGE ON CASH ADVANCES	\$0.00
			TOTAL INTEREST FOR THIS PERIOD	\$37.32
2017 Totals Year-To-Date				
Total Fees Charged in 2017			\$0.00	
Total Interest Charged in 2017			\$630.26	
Total Interest Paid in 2017			\$676.79	

Interest Charge Calculation

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

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	23.90% (v)	\$1,838.54	\$37.32
Cash Advances	N/A	26.90% (v)	\$0.00	\$0.00
(v) = variable rate				

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 23.90%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Eligible card purchases may be billed under one of the following promotions: No Interest for 6, 12, 18, 24 or 36 months. For each promotion, after the promotion ends, a 23.90% APR will apply. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

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

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

Member News and Information

Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.

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

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



Earn 3% back!*

On Scan & Go purchases using your Sam's Club® Mastercard®.

3% added to cash back balance

Offer valid:
9/5/17 - 1/31/18

Learn how at SamsClub.com/scanandgo



*To qualify for this offer you must make qualifying Scan and Go purchases using your Sam's Club Consumer Mastercard in Sam's Club. 3% will be added to your Cash Back balance (1% from other category and 2% in Bonus category). This will appear on your statement in 1-2 billing cycles after the qualifying purchase(s) are made. Offer valid in Clubs where Scan & Go is available. Subject to credit approval. Scan and Go has a \$750 pre-tax, pre-instant savings, per transaction limit.

Sam's Club® MasterCard®

MICHAEL HUDSON
Account Number: [REDACTED]

2251

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

Summary of Account Activity	
Previous Balance	\$3,895.60
- Payments	\$130.00
+ Purchases/Debits	\$34.00
+ Interest Charges	\$79.07
New Balance	\$3,878.67
Credit Limit	\$4,500.00
Available Credit	\$621.00
Cash Advance/Quick Cash Limit	\$900.00
Available Cash	\$621.00
Statement Closing Date	10/26/2017
Days in Billing Cycle	31

Payment Information	
New Balance	\$3,878.67
Total Minimum Payment Due	\$118.00
Payment Due Date	11/18/2017
Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$38.00.	
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:	
If you make no additional charges using this card and each month you pay ...	You will pay off the balance shown on this statement in about ...
Only the minimum payment	16 years
\$152.00	3 years
	\$5,471.00 (Savings = \$4,672.00)

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

Cash Earned Summary	
Previous Reward Balance	\$66.77
5% Earned on Gas	\$0.00
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$0.34
=Reward Balance	\$67.11

Cash Back News	
You have earned \$67.11 Use the Sam's Club Mastercard everywhere Mastercard is accepted and earn cash back for the things you already do.	

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

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

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1468 1200 A602 01EY6709



Account Number: [REDACTED] 2251

Total Minimum Payment Due	Payment Due Date	New Balance
\$118.00	11/18/2017	\$3,878.67

Save a stamp, pay on-line.



071333110597001

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.



Travel for less with your Sam's Club MasterCard®!

Earn **3%** cash back* on travel with your Sam's Club MasterCard.



No foreign transaction fees.



No foreign transaction fees on any purchases abroad with your Sam's Club MasterCard. It's the ultimate travel companion!



*Purchases subject to credit approval. See the "How to Earn Cash Back with your Sam's Club® MasterCard®" rewards program for details.
The Sam's Club MasterCard is issued by Synchrony Bank pursuant to a license by MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated.

Transaction Summary				
Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
10/05	10/05	55309598PRQEB4GAJ	OREILLY AUTO #4712 DARLINGTON SC	\$34.00
10/12	10/12	85213338Y00XS6H0Y	ONLINE PAYMENT THANK YOU	(\$130.00)
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
10/26	10/26		INTEREST CHARGE ON PURCHASES	\$79.07
10/26	10/26		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$79.07
2017 Totals Year-To-Date				
Total Fees Charged in 2017				\$0.00
Total Interest Charged in 2017				\$709.33
Total Interest Paid in 2017				\$714.11

Interest Charge Calculation

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

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	23.90% (v)	\$3,895.20	\$79.07
Cash Advances	N/A	26.90% (v)	\$0.00	\$0.00

(v) = variable rate

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 23.90%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Eligible card purchases may be billed under one of the following promotions: No Interest for 6, 12, 18, 24 or 36 months. For each promotion, after the promotion ends, a 23.90% APR will apply. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

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

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

Member News and Information

Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.

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

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



Earn 3% back!*

On Scan & Go purchases using your Sam's Club® Mastercard®.

3% added to cash back balance

Offer valid:
9/5/17 - 1/31/18

Learn how at SamsClub.com/scanandgo



*To qualify for this offer you must make qualifying Scan and Go purchases using your Sam's Club Consumer Mastercard in Sam's Club. 3% will be added to your Cash Back balance (1% from other category and 2% in Bonus category). This will appear on your statement in 1-2 billing cycles after the qualifying purchase(s) are made. Offer valid in Clubs where Scan & Go is available. Subject to credit approval. Scan and Go has a \$750 pre-tax, pre-instant savings, per transaction limit.

Sam's Club® MasterCard®

MICHAEL HUDSON
Account Number: [REDACTED]

2251

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

Summary of Account Activity	
Previous Balance	\$3,878.67
- Payments	\$128.67
+ Interest Charges	\$73.66
New Balance	\$3,823.66
Credit Limit	\$4,500.00
Available Credit	\$676.00
Cash Advance/Quick Cash Limit	\$900.00
Available Cash	\$676.00
Statement Closing Date	11/24/2017
Days in Billing Cycle	29

Cash Earned Summary	
Previous Reward Balance	\$67.11
5% Earned on Gas	\$0.00
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$0.00
=Reward Balance	\$67.11

Payment Information	
New Balance	\$3,823.66
Total Minimum Payment Due	\$112.00
Payment Due Date	12/18/2017
Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$38.00.	
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:	
If you make no additional charges, using this card and each month you pay	You will pay off the balance shown on this statement in about ...
Only the minimum payment	16 years
\$150.00	3 years
	\$5,394.00 (Savings = \$4,606.00)
If you would like information about credit counseling services , call 1-877-302-8775.	

Cash Back News	
You have earned \$67.11 Use the Sam's Club Mastercard everywhere Mastercard is accepted and earn cash back for the things you already do.	

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

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

6709 LAH 1 7 23 171124 PAGE 1 of 3 1468 1200 A602 01EY6709



Account Number: [REDACTED] 2251

Total Minimum Payment Due	Payment Due Date	New Balance
\$112.00	12/18/2017	\$3,823.66

Save a stamp, pay on-line.

\$ [REDACTED]

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.

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 # _____ 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.



Use your Sam's Club® Mastercard®
to earn Cash Back both inside
and outside of Sam's Club®.



everywhere

Earn cash back®
at Sam's Club

& wherever Mastercard®
is accepted

*Subject to credit approval. See the How to Earn Cash Back with your Sam's Club Mastercard Reward Program terms for details. The Sam's Club Mastercard is issued by Synchrony Bank pursuant to a license by Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

Transaction Summary				
Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
11/17	11/17	8521333A100XS6H15	ONLINE PAYMENT THANK YOU	(\$128.67)
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
11/24	11/24		INTEREST CHARGE ON PURCHASES	\$73.66
11/24	11/24		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$73.66
2017 Totals Year-To-Date				
Total Fees Charged in 2017				\$0.00
Total Interest Charged in 2017				\$782.99
Total Interest Paid in 2017				\$793.18

Interest Charge Calculation				
Your Annual Percentage Rate (APR) is the annual interest rate on your account.				
Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	23.90% (v)	\$3,878.85	\$73.66
Cash Advances	N/A	26.90% (v)	\$0.00	\$0.00
(v) = variable rate				

New Promotional Financing Plans				
Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 23.90%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.				
Eligible card purchases may be billed under one of the following promotions: No Interest for 6, 12, 18, 24 or 36 months. For each promotion, after the promotion ends, a 23.90% APR will apply. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.				

Cardholder News and Information				
If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.				
Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.				

Member News and Information				
Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.				
For more information about the Sam's Club® Mastercard® Reward Program terms, log on to www.SamsClubCredit.com or call the 24 Hour Credit Card Service phone number of the back of your card.				
Interested in changing your due date for your Sam's Club® credit card account? Call the Credit Customer Service phone number, located on your billing statement and on the back of your Sam's Club® credit card, to determine eligibility and discuss available options.				

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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*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 3% back!*

On Scan & Go purchases using your Sam's Club® Mastercard®.

3% added to cash back balance

Offer valid:

9/5/17 - 1/31/18

Learn how at SamsClub.com/scanandgo



*To qualify for this offer you must make qualifying Scan and Go purchases using your Sam's Club Consumer Mastercard in Sam's Club. 3% will be added to your Cash Back balance (1% from other category and 2% in Bonus category). This will appear on your statement in 1-2 billing cycles after the qualifying purchase(s) are made. Offer valid in Clubs where Scan & Go is available. Subject to credit approval. Scan and Go has a \$750 pre-tax, pre-instant savings, per transaction limit.

Transaction Summary				
Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
12/15	12/15	8521333AZ00XS6H0Y	ONLINE PAYMENT THANK YOU	(\$112.00)
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
12/26	12/26		INTEREST CHARGE ON PURCHASES	\$80.06
12/26	12/26		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$80.06
2017 Totals Year-To-Date				
Total Fees Charged in 2017				\$0.00
Total Interest Charged in 2017				\$863.05
Total Interest Paid in 2017				\$866.84

Interest Charge Calculation				
Your Annual Percentage Rate (APR) is the annual interest rate on your account.				
Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	23.90% (v)	\$3,820.56	\$80.06
Cash Advances	N/A	26.90% (v)	\$0.00	\$0.00
(v) = variable rate				

New Promotional Financing Plans				
Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 23.90%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.				
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Cardholder News and Information				
If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.				
Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.				

Member News and Information				
Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.				
For more information about the Sam's Club® Mastercard® Reward Program terms, log on to www.SamsClubCredit.com or call the 24 Hour Credit Card Service phone number of the back of your card.				
Interested in changing your due date for your Sam's Club® credit card account? Call the Credit Customer Service phone number, located on your billing statement and on the back of your Sam's Club® credit card, to determine eligibility and discuss available options.				



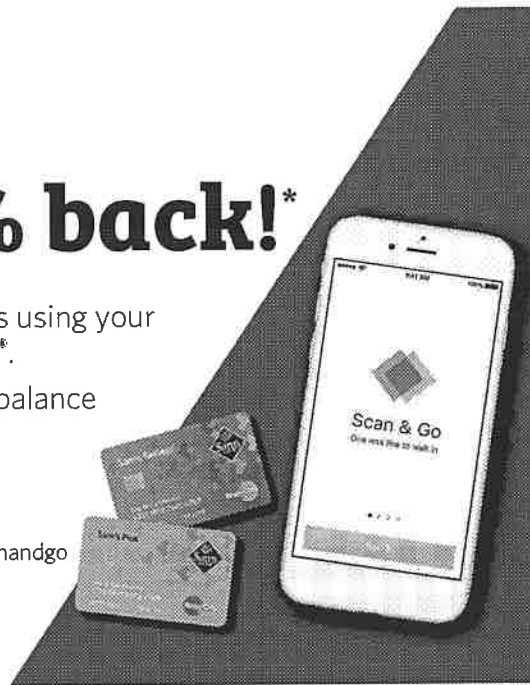
Earn 3% back!*

On Scan & Go purchases using your Sam's Club® Mastercard®.

3% added to cash back balance

Offer valid:
9/5/17 - 1/31/18

Learn how at SamsClub.com/scanandgo



3 Steps to Earn 3% Back

- 1 Add your Sam's Club Mastercard as your default payment method in the Scan & Go app.
- 2 Shop & use the Scan & Go app to scan your purchases.
- 3 Pay with your card in the Scan & Go app.

Don't have the Scan & Go app? Download it now.



*To qualify for this offer you must make qualifying Scan and Go purchases using your Sam's Club Consumer Mastercard in Sam's Club. 3% will be added to your Cash Back balance (1% from other category and 2% in Bonus category). This will appear on your statement in 1-2 billing cycles after the qualifying purchase(s) are made. Offer valid in Clubs where Scan & Go is available. Offer not valid on the Sam's Club Business Mastercard, Sam's Club Business Credit or Direct Accounts. Subject to credit approval. Scan and Go has a \$750 pre-tax, pre-instant savings, per transaction limit.

The Sam's Club Mastercard is issued by Synchrony Bank pursuant to a license by Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc., registered in the U.S. and other countries.

Google Play and the Google Play logo are trademarks of Google Inc.



COUNTDOWN TO YOUR CASH BACK CHECK.



*You must have earned \$5 or more in rewards for 2017 to receive a Cash Back Check. See your 'Sam's Club® Mastercard® Reward Program' terms for details. Subject to credit approval. The Sam's Club Mastercard is issued by Synchrony Bank pursuant to a license by Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

Sam's Club® MasterCard®

MICHAEL HUDSON

Account Number: 2251

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

Summary of Account Activity	
Previous Balance	\$3,791.72
- Payments	\$118.00
+ Interest Charges	\$77.03
New Balance	\$3,750.75
Credit Limit	\$4,500.00
Available Credit	\$749.00
Cash Advance/Quick Cash Limit	\$900.00
Available Cash	\$749.00
Statement Closing Date	01/26/2018
Days in Billing Cycle	31

Cash Earned Summary	
Previous Reward Balance	\$67.11
5% Earned on Gas	\$0.00
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$0.00
=Reward Balance	\$67.11

Payment Information		
New Balance		\$3,750.75
Total Minimum Payment Due		\$115.00
Payment Due Date		02/18/2018
Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$38.00.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	16 years	\$9,779.00
\$147.00	3 years	\$5,291.00 (Savings = \$4,488.00)
If you would like information about credit counseling services , call 1-877-302-8775.		

Cash Back News	
Congratulations - you earned \$67.11 in Cash Back during 2017!	
2017 Cash Back Checks will be in the mail, separate from your February billing statements.	

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

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

6709 LAH 1 7 23 180126 PAGE 1 of 3 1468 1200 A602 01EY6709



Account Number: 2251

Total Minimum Payment Due	Payment Due Date	New Balance
\$115.00	02/18/2018	\$3,750.75

Save a stamp, pay on-line. \$

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312



Make Payment to: SAM'S CLUB MC/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.



Use your Sam's Club® Mastercard®
to earn Cash Back both inside
and outside of Sam's Club®.



everywhere

**Earn cash back^{*}
at Sam's Club**
& wherever Mastercard[®]
is accepted

*Subject to credit approval. See the How to Earn Cash Back with your Sam's Club Mastercard Reward Program terms for details. The Sam's Club Mastercard is issued by Synchrony Bank pursuant to a license by Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

Transaction Summary				
Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
01/18	01/18	8521333D300XS6H10	ONLINE PAYMENT THANK YOU	(\$118.00)
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
01/26	01/26		INTEREST CHARGE ON PURCHASES	\$77.03
01/26	01/26		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$77.03
2018 Totals Year-To-Date				
Total Fees Charged in 2018				\$0.00
Total Interest Charged in 2018				\$77.03
Total Interest Paid in 2018				\$80.06

Interest Charge Calculation				
Your Annual Percentage Rate (APR) is the annual interest rate on your account.				
Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash				
Over	N/A	23.90% (v)	\$3,794.84	\$77.03
Cash Advances	N/A	26.90% (v)	\$0.00	\$0.00
(v) = variable rate				

New Promotional Financing Plans				
Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 23.90%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.				
Eligible card purchases may be billed under one of the following promotions: No Interest for 6, 12, 18, 24 or 36 months. For each promotion, after the promotion ends, a 23.90% APR will apply. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.				

Cardholder News and Information				
If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.				
Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.				

Member News and Information				
Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.				
For more information about the Sam's Club® Mastercard® Reward Program terms, log on to www.SamsClubCredit.com or call the 24 Hour Credit Card Service phone number of the back of your card.				
Interested in changing your due date for your Sam's Club® credit card account? Call the Credit Customer Service phone number, located on your billing statement and on the back of your Sam's Club® credit card, to determine eligibility and discuss available options.				



CONGRATULATIONS! YOU'VE EARNED IT.



*You must have earned \$5 or more in rewards for 2017 to receive a Cash Back Check. See your "Sam's Club® Mastercard® Reward Program" terms for details. Subject to credit approval. The Sam's Club Mastercard is issued by Synchrony Bank pursuant to a license by Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

Sam's Club® MasterCard®

MICHAEL HUDSON

Account Number: 2251

Visit us at samsclub.com/credit

Member Service: 1-866-220-0254

Summary of Account Activity	
Previous Balance	\$3,750.75
- Payments	\$200.75
+ Interest Charges	\$69.05
New Balance	\$3,619.05
Credit Limit	\$4,500.00
Available Credit	\$880.00
Cash Advance/Quick Cash Limit	\$900.00
Available Cash	\$880.00
Statement Closing Date	02/23/2018
Days in Billing Cycle	28

Payment Information		
New Balance		\$3,619.05
Total Minimum Payment Due		\$106.00
Payment Due Date		03/18/2018
Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$36.00.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	16 years	\$9,451.00
\$142.00	3 years	\$5,122.00 (Savings = \$4,329.00)
If you would like information about credit counseling services , call 1-877-302-8775.		

Cash Earned Summary	
Previous Reward Balance	\$67.11
5% Earned on Gas	\$0.00
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$0.00
Redeemed	\$67.11
=Reward Balance	\$0.00

Cash Back News	
Congratulations! Your 2017 Cash Back Check will arrive in the mail soon, separate from your account statement.	

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

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

6709 LAH 1 7 23 180223 PAGE 1 of 3 1468 1200 A602 01EY6709



Account Number: 2251

Total Minimum Payment Due	Payment Due Date	New Balance
\$106.00	03/18/2018	\$3,619.05

Save a stamp, pay on-line. \$

401133312008702251

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312

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

|||||

ELECTRONICALLY FILED - 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 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 # _____ 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.



Use your Sam's Club® Mastercard®
to earn Cash Back both inside
and outside of Sam's Club®.



*Subject to credit approval. See the How to Earn Cash Back with your Sam's Club Mastercard Reward Program terms for details. The Sam's Club Mastercard is issued by Synchrony Bank pursuant to a license by Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

Transaction Summary				
Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
02/16	02/16	8521333DZ00XS6H16	ONLINE PAYMENT THANK YOU	(\$200.75)
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
02/23	02/23		INTEREST CHARGE ON PURCHASES	\$69.05
02/23	02/23		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$69.05
2018 Totals Year-To-Date				
Total Fees Charged in 2018				\$0.00
Total Interest Charged in 2018				\$146.08
Total Interest Paid in 2018				\$157.09

Interest Charge Calculation				
Your Annual Percentage Rate (APR) is the annual interest rate on your account.				
Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	24.15% (v)	\$3,726.95	\$69.05
Cash Advances	N/A	27.15% (v)	\$0.00	\$0.00
(v) = variable rate				

New Promotional Financing Plans				
Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 24.15%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.				
Eligible card purchases may be billed under one of the following promotions: No Interest for 6, 12, 18, 24 or 36 months. For each promotion, after the promotion ends, a 24.15% APR will apply. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.				

Cardholder News and Information				
If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.				
Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.				

Member News and Information				
Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.				
For more information about the Sam's Club® Mastercard® Reward Program terms, log on to www.SamsClubCredit.com or call the 24 Hour Credit Card Service phone number of the back of your card.				
Interested in changing your due date for your Sam's Club® credit card account? Call the Credit Customer Service phone number, located on your billing statement and on the back of your Sam's Club® credit card, to determine eligibility and discuss available options.				

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 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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- **Dollar amount:** The dollar amount of the suspected error.

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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.
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.



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](https://www.samsclub.com/clubpickup)

Visit [SamsClub.com/clubpickup](https://www.samsclub.com/clubpickup) or your local Sam's Club® for additional information on Sam's Club Pickup.

Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
03/15	03/15	8521333EV00XS6H11	ONLINE PAYMENT THANK YOU	(\$125.00)
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
03/26	03/26		INTEREST CHARGE ON PURCHASES	\$73.98
03/26	03/26		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$73.98
2018 Totals Year-To-Date				
Total Fees Charged in 2018				\$0.00
Total Interest Charged in 2018				\$220.06
Total Interest Paid in 2018				\$226.14

Interest Charge Calculation

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

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	24.15% (v)	\$3,606.63	\$73.98
Cash Advances	N/A	27.15% (v)	\$0.00	\$0.00
(v) = variable rate				

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 24.15%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

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Cardholder News and Information

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

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

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

Member News and Information

Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.

For more information about the Sam's Club® Mastercard® Reward Program terms, log on to www.samsclubcredit.com 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.



& wherever Mastercard[®]
is accepted

Member Service: 1-866-220-0254

Cash Back News



See how quickly your cash can add up!

Earn cash back on purchases throughout the year!

5709



Total Minimum Payment Due	Payment Due Date	New Balance
\$106.00	05/18/2018	\$3,528.52

\$

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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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.



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.

Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
04/12	04/12	8521333FP00XS6H17	ONLINE PAYMENT THANK YOU	(\$110.00)
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
04/25	04/25		INTEREST CHARGE ON PURCHASES	\$70.49
04/25	04/25		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$70.49

2018 Totals Year-To-Date

Total Fees Charged in 2018	\$0.00
Total Interest Charged in 2018	\$290.55
Total Interest Paid in 2018	\$300.12

Interest Charge Calculation

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

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash				
Over	N/A	24.15% (v)	\$3,550.91	\$70.49
Cash Advances	N/A	27.15% (v)	\$0.00	\$0.00

(v) = variable rate

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 24.15%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Eligible card purchases may be billed under one of the following promotions: No Interest for 6, 12, 18, 24 or 36 months. For each promotion, after the promotion ends, a 24.15% APR will apply. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

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

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

Member News and Information

Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.

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

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

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

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

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

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

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

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

Synchrony Bank

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

Synchrony Bank

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

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

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

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Balance Subject To Interest Charge Calculation

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

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

Your account is owned and serviced by Synchrony Bank.

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

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

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

☐ Street _____
 Address _____
 City, State _____
 ZIP _____
 Phone # _____
 Email _____

Home Phone # _____ Business Phone # _____ *Cell # or other phone # _____ 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.



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.

Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
05/18	05/18	8521333GS00XS6H16	ONLINE PAYMENT THANK YOU	(\$160.00)
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
05/25	05/25		INTEREST CHARGE ON PURCHASES	\$70.60
05/25	05/25		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$70.60
2018 Totals Year-To-Date				
Total Fees Charged in 2018				\$0.00
Total Interest Charged in 2018				\$361.15
Total Interest Paid in 2018				\$370.61

Interest Charge Calculation

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

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	24.40% (v)	\$3,520.16	\$70.60
Cash Advances	N/A	27.40% (v)	\$0.00	\$0.00

(v) = variable rate

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 24.40%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Eligible card purchases may be billed under one of the following promotions: No Interest for 6, 12, 18, 24 or 36 months. For each promotion, after the promotion ends, a 24.40% APR will apply. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

Congratulations! As a valued Member, we would like to thank you by increasing your credit line. Take advantage of your increased purchasing power today.

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

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

Member News and Information

Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.

For more information about the Sam's Club® Mastercard® Reward Program terms, log on to www.SamsClubCredit.com 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.

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

Previous Balance	\$0.00
- Payments	\$129.00
+ Purchases/Debits	\$5,697.59
+ Interest Charges	\$106.60
New Balance	\$5,675.19
Credit Limit	\$5,700.00
Available Credit	\$24.00
Cash Advance/Quick Cash Limit	\$1,140.00
Available Cash	\$24.00
Statement Closing Date	06/25/2018
Days in Billing Cycle	31

Payment Information		
New Balance		\$5,675.19
Total Minimum Payment Due		\$164.00
Payment Due Date		07/18/2018
Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$38.00. Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay ...	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	19 years	\$15,628.00
\$224.00	3 years	\$8,058.00 (Savings = \$7,570.00)
If you would like information about credit counseling services, call 1-877-302-8775.		

Cash Earned Summary	
Prior Cash Back Balance	\$0.00
5% Earned on Gas	\$0.38
3% Earned on Dining & Travel	\$0.17
1% Earned on other purchases	\$22.45
= Current Cash Back Balance	\$23.00

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

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

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Account Number: [REDACTED] 5478

Total Minimum Payment Due	Payment Due Date	New Balance
\$164.00	07/18/2018	\$5,675.19

Save a stamp, pay on-line.

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MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312

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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.

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Synchrony Bank

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

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

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

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

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- 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:

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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.



Free Access to your FICO® Score*



Sign in to SamsClub.com/credit

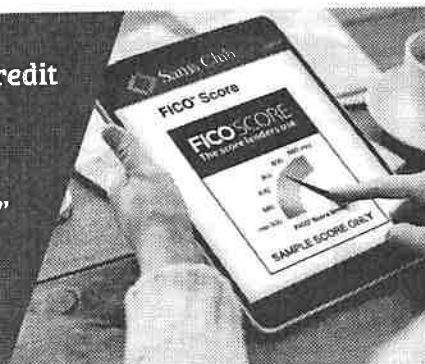


Select "Rewards & Offers"



Click on "Your FICO® Score"

* FICO® Scores are available by accessing the online account servicing site at SamsClub.com/credit. Scores are available online only to primary cardmembers with an open account. FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries.



Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
05/27	05/27	00000000000ATNEWA	BALANCE TRANSFER ██████████ 2251	\$3,439.12
06/02	06/02	5542950H9S0SLHHLD	PAYPAL *CERVINISAUT 4029357733 CA	\$799.99
06/02	06/02	5542950H9S0SLHK74	PAYPAL *CWO INC 4029357733 CA	\$147.99
06/02	06/02	5542950H9S0SL9KM3	PAYPAL *CARPARTSSUP 4029357733 CA	\$85.12
06/02	06/02	5542950H9S0SL9M62	PAYPAL *SUMMIT EBAY 4029357733 CA	\$185.98
06/02	06/02	5542950H9S0SL9NE1	PAYPAL *SCORPIONPRO 4029357733 CA	\$132.95
06/02	06/02	5542950H9S0SL9PVY	PAYPAL *KMJ PER 4029357733 CA	\$88.38
06/02	06/02	5542950H9S0SL9T4M	PAYPAL *KMENTERPRIS 4029357733 CA	\$59.00
06/02	06/02	5542950H9S0SL9VA8	PAYPAL *CARPARTSSUP 4029357733 CA	\$551.60
06/08	06/08	5543286HF5SMRZA2L	SQ *SQ *HICKMANS PERFO LAURINBURG NC	\$194.28
06/15	06/15	8521333HN00XS6H11	ONLINE PAYMENT THANK YOU	(\$129.00)
06/20	06/20	0541019HW7DMQ0LW4	SUBWAY 00060525 MURRELLS INLE SC	\$5.51
06/20	06/20	2553606HW2Y37GN2G	SPEEDWAY 04587 294 AYNOR SC	\$7.67
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
06/25	06/25		INTEREST CHARGE ON PURCHASES	\$106.60
06/25	06/25		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$106.60

2018 Totals Year-To-Date

Total Fees Charged in 2018	\$0.00
Total Interest Charged in 2018	\$467.75
Total Interest Paid in 2018	\$441.21

Interest Charge Calculation

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

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	24.40% (v)	\$5,144.04	\$106.60
Cash Advances	N/A	27.40% (v)	\$0.00	\$0.00

(v) = variable rate

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 24.40%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Eligible card purchases may be billed under one of the following promotions: No Interest for 6, 12, 18, 24 or 36 months. For each promotion, after the promotion ends, a 24.40% APR will apply. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

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

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

(Continued on next page)

Cardholder News and Information (Continued)

Tobacco and Smoking related products that are purchased at Sam's Club® using your Sam's Club® Mastercard®, Sam's Club® World Mastercard® or your Sam's Club® Business Mastercard® are not eligible to earn Cash Back. Please note, your monthly credit card statement may not reflect the actual Cash Back earned, and may inadvertently include tobacco purchases for a period of time. If you have made tobacco related purchases that have earned Cash Back, you will see an adjustment to your Cash Back totals on a subsequent monthly statement.

Member News and Information

Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.

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

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



SAVE TIME WITH Club Pickup

Order online, and we'll have everything ready for you when you arrive.



Shop anywhere, anytime
Order online via mobile or desktop 

We'll fill your cart
Save time 

Hassle-free mobile check-in
Check-in faster with Sam's Club® app 

Visit SamsClub.com/clubpickup or your local Sam's Club® for additional information on Sam's Club Pickup.

Sam's Club® Mastercard®

MICHAEL HUDSON
Account Number: [REDACTED]

5478

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

Summary of Account Activity	
Previous Balance	\$5,675.19
- Payments	\$200.00
+ Purchases/Debits	\$38.31
+ Interest Charges	\$116.89
New Balance	\$5,630.39
Credit Limit	\$5,700.00
Available Credit	\$57.00
Cash Advance/Quick Cash Limit	\$1,140.00
Available Cash	\$57.00
Statement Closing Date	07/26/2018
Days in Billing Cycle	31

Cash Earned Summary	
Prior Cash Back Balance	\$23.00
5% Earned on Gas	\$0.25
3% Earned on Dining & Travel	\$0.16
1% Earned on other purchases	\$0.28
= Current Cash Back Balance	\$23.69

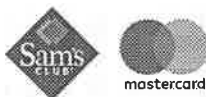
Payment Information				
New Balance	\$5,630.39			
Total Minimum Payment Due	\$174.00			
Payment Due Date	08/18/2018			
Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$38.00.				
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:				
If you make no additional charges using this card and each month you pay ...	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...		
Only the minimum payment	19 years	\$15,474.00		
\$222.00	3 years	\$7,995.00 (Savings = \$7,479.00)		
If you would like information about credit counseling services, call 1-877-302-8775.				

Cash Back News	
	
You have earned \$23.69	
Use the Sam's Club Mastercard everywhere Mastercard is accepted and earn cash back for the things you already do.	

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

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

6709 LAH 1 7 23 180726 PAGE 1 of 3 1468 1200 A602 01EY6709



Account Number: [REDACTED] 5478

Total Minimum Payment Due	Payment Due Date	New Balance
\$174.00	08/18/2018	\$5,630.39

Save a stamp, pay on-line. \$

#E133121T69678

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312

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

|||||

ELECTRONICALLY FILED - 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.

Q1EY6709 - 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.



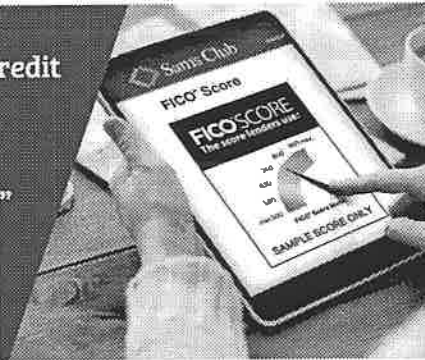
Free Access to your FICO® Score*

✓ Sign in to SamsClub.com/credit

✓ Select "Rewards & Offers"

✓ Click on "Your FICO® Score"

* FICO® Scores are available by accessing the online account servicing site at SamsClub.com/credit. Scores are available online only to primary cardmembers with an open account. FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries.



Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
07/12	07/12	8521333JJ00XS6H17	ONLINE PAYMENT THANK YOU	(\$200.00)
07/21	07/21	5542950JSS0VYBWE3	PAYPAL *HWY66 4029357733 CA	\$4.95
07/23	07/23	0541019JX7DKL9QYY	SUBWAY 00153163 MARION SC	\$5.39
07/23	07/23	0543684JX2X5FVGMF	DOLLAR-GENERAL #8108 BENNETTSVILLE SC	\$22.88
07/23	07/23	5530876JXFXWJZTX0	SHELL OIL 539562000QPS MARION SC	\$5.09
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
07/26	07/26		INTEREST CHARGE ON PURCHASES	\$116.89
07/26	07/26		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$116.89

2018 Totals Year-To-Date

Total Fees Charged in 2018	\$0.00
Total Interest Charged in 2018	\$584.64
Total Interest Paid in 2018	\$547.81

Interest Charge Calculation

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

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	24.40% (v)	\$5,640.48	\$116.89
Cash Advances	N/A	27.40% (v)	\$0.00	\$0.00

(v) = variable rate

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 24.40%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Eligible card purchases may be billed under one of the following promotions: No Interest for 6, 12, 18, 24 or 36 months. For each promotion, after the promotion ends, a 24.40% APR will apply. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

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

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

Tobacco and Smoking related products that are purchased at Sam's Club® using your Sam's Club® Mastercard®, Sam's Club® World Mastercard® or your Sam's Club® Business Mastercard® are not eligible to earn Cash Back.

Please note, your monthly credit card statement may not reflect the actual Cash Back earned, and may inadvertently include tobacco purchases for a period of time. If you have made tobacco related purchases that have earned Cash Back, you will see an adjustment to your Cash Back totals on a subsequent monthly statement.

Member News and Information

Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.

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

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



SAVE TIME WITH Club Pickup

Order online, and we'll have everything ready for you when you arrive.



Shop anywhere, anytime
Order online via mobile or desktop 

We'll fill your cart
Save time 

Hassle-free mobile check-in
Check-in faster with Sam's Club® app 

Visit SamsClub.com/clubpickup or your local Sam's Club® for additional information on Sam's Club Pickup.

Sam's Club® World Mastercard®

MICHAEL HUDSON
Account Number: [REDACTED]

5478

Visit us at samsclub.com/credit
Member Service: 1-844-335-5919

Summary of Account Activity	
Previous Balance	\$5,630.39
- Payments	\$200.00
+ Purchases/Debits	\$63.72
+ Interest Charges	\$118.94
New Balance	\$5,613.05
Credit Limit	\$5,700.00
Available Credit	\$86.00
Cash Advance/Quick Cash Limit	\$1,140.00
Available Cash	\$86.00
Statement Closing Date	08/26/2018
Days in Billing Cycle	31

Payment Information		
New Balance		\$5,613.05
Total Minimum Payment Due		\$176.00
Payment Due Date		09/18/2018
Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$38.00.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay ...	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	19 years	\$15,538.00
\$222.00	3 years	\$7,997.00 (Savings = \$7,541.00)
If you would like information about credit counseling services , call 1-877-302-8775.		

Cash Earned Summary	
Prior Cash Back Balance	\$23.69
5% Earned on Gas	\$1.94
3% Earned on Dining & Travel	\$0.23
1% Earned on other purchases	\$0.18
= Current Cash Back Balance	\$26.04

Cash Back News	
	
You have earned \$26.04 Use the Sam's Club Mastercard everywhere Mastercard is accepted and earn cash back for the things you already do.	

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

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

6709 LAH 1 7 23 180826 PAGE 1 OF 3 1468 1200 A602 01EY6709



Account Number: [REDACTED] 5478

Total Minimum Payment Due	Payment Due Date	New Balance
\$176.00	09/18/2018	\$5,613.05

Save a stamp, pay on-line.

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

1213331227688478

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312


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



ELECTRONICALLY FILED - 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 # 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.



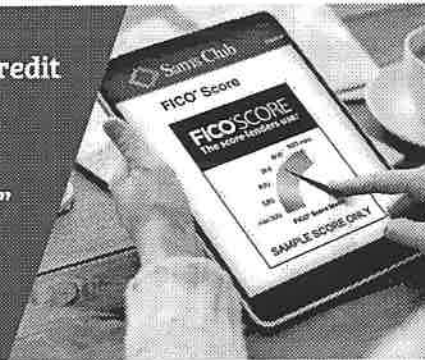
Free Access to your FICO® Score*

✓ Sign in to SamsClub.com/credit

✓ Select "Rewards & Offers"

✓ Click on "Your FICO® Score"

* FICO® Scores are available by accessing the online account servicing site at SamsClub.com/credit. Scores are available online only to primary cardmembers with an open account. FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries.



Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
07/26	07/27	0543684K02X5R8E1Q	DOLLAR GENERAL #15293 DARLINGTON SC	\$4.55
07/26	07/27	5550036JZRBGHR66P	WINYAH ONE STOP GEORGETOWN SC	\$6.04
07/26	07/27	7534533JZS66ETT52	V C GROCERY BENNETTSVILLE SC	\$6.10
07/31	07/31	5530876K5FY7D5FYB	SHELL OIL 575279768QPS MC COLL SC	\$32.80
08/01	08/01	0514048K6LM95G3QL	MCDONALD'S F7648 MYRTLE BEACH SC	\$7.51
08/01	08/01	7534533K5S66F91FD	V C GROCERY BENNETTSVILLE SC	\$6.72
08/17	08/17	8521333KM00XS6H16	ONLINE PAYMENT THANK YOU	(\$200.00)
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
08/26	08/26		INTEREST CHARGE ON PURCHASES	\$118.94
08/26	08/26		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$118.94

2018 Totals Year-To-Date

Total Fees Charged in 2018	\$0.00
Total Interest Charged in 2018	\$703.58
Total Interest Paid in 2018	\$664.70

Interest Charge Calculation

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

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	24.65% (v)	\$5,680.79	\$118.94
Cash Advances	N/A	27.65% (v)	\$0.00	\$0.00

(v) = variable rate

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 24.65%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Eligible card purchases may be billed under one of the following promotions: No Interest for 6, 12, 18, 24 or 36 months. For each promotion, after the promotion ends, a 24.65% APR will apply. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

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

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

Tobacco and Smoking related products that are purchased at Sam's Club® using your Sam's Club® Mastercard®, Sam's Club® World Mastercard® or your Sam's Club® Business Mastercard® are not eligible to earn Cash Back.

Please note, your monthly credit card statement may not reflect the actual Cash Back earned, and may inadvertently include tobacco purchases for a period of time. If you have made tobacco related purchases that have earned Cash Back, you will see an adjustment to your Cash Back totals on a subsequent monthly statement.

(Continued on next page)

Cardholder News and Information (Continued)

We heard you! We have streamlined your statement and made it easier to find all the key information you need to manage your account.

More prominent key account information
Easy to find payment amounts and due dates
Prominent contact information

Coming Soon is your simplified statement.

Member News and Information

Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.

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

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



SAVE TIME WITH Club Pickup

Order online, and we'll have everything ready for you when you arrive.



Shop anywhere, anytime
Order online via mobile or desktop 

We'll fill your cart
Save time 

Hassle-free mobile check-in
Check-in faster with Sam's Club® app 

Visit SamsClub.com/clubpickup or your local Sam's Club® for additional information on Sam's Club Pickup.

Sam's Club® World Mastercard®

MICHAEL HUDSON
Account Number: [REDACTED]

5478

Visit us at samsclub.com/credit
Member Service: 1-844-335-5919

Summary of Account Activity	
Previous Balance	\$5,613.05
- Payments	\$313.05
+ Purchases/Debits	\$71.88
+ Interest Charges	\$109.28
New Balance	\$5,481.16
Credit Limit	\$5,700.00
Available Credit	\$218.00
Cash Advance/Quick Cash Limit	\$1,140.00
Available Cash	\$218.00
Statement Closing Date	09/25/2018
Days in Billing Cycle	30
Cash Earned Summary	
Prior Cash Back Balance	\$26.04
5% Earned on Gas	\$0.00
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$0.72
= Current Cash Back Balance	\$26.76

Payment Information		
New Balance	\$5,481.16	
Total Minimum Payment Due	\$165.00	
Payment Due Date	10/18/2018	
Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$38.00.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay ...	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	19 years	\$15,154.00
\$217.00	3 years	\$7,809.00 (Savings = \$7,345.00)
If you would like information about credit counseling services , call 1-877-302-8775.		
Cash Back News		
		
You have earned \$26.76		
Use the Sam's Club Mastercard everywhere Mastercard is accepted and earn cash back for the things you already do.		

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

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

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Account Number: [REDACTED] 5478

Total Minimum Payment Due	Payment Due Date	New Balance
\$165.00	10/18/2018	\$5,481.16

Save a stamp, pay on-line. \$

#E1339121759878

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
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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.



Go paperless

Sign up for paperless and eliminate paper statements.



Save money

No stamps, no trips to the post office.



Prevent clutter

No paper to pile up or file.



Save trees

Less paper helps the environment.

To sign up for paperless, visit SamsClub.com/credit, log in to your Sam's Club® Consumer credit account (or register today as a first-time user), click the "Activity" tab, then "Statements," and then "Enroll in eStatements."

Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
08/27	08/27	852133L000XS6H11	ONLINE PAYMENT THANK YOU	(\$313.05)
09/09	09/09	5542950LQS0NQYWAF	PAYPAL *DNAMOTORINC 4029357733 CA	\$71.88
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
09/25	09/25		INTEREST CHARGE ON PURCHASES	\$109.28
09/25	09/25		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$109.28

2018 Totals Year-To-Date

Total Fees Charged in 2018	\$0.00
Total Interest Charged in 2018	\$812.86
Total Interest Paid in 2018	\$783.64

Interest Charge Calculation

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

Type of Balance	Expiration Date	ANNUAL PERCENTAGE RATE	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	24.65% (v)	\$5,393.18	\$109.28
Cash Advances	N/A	27.65% (v)	\$0.00	\$0.00

(v) = variable rate

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 24.65%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Eligible card purchases may be billed under one of the following promotions: No Interest for 6, 12, 18, 24 or 36 months. For each promotion, after the promotion ends, a 24.65% APR will apply. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

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

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

Tobacco and Smoking related products that are purchased at Sam's Club® using your Sam's Club® Mastercard®, Sam's Club® World Mastercard® or your Sam's Club® Business Mastercard® are not eligible to earn Cash Back.

Please note, your monthly credit card statement may not reflect the actual Cash Back earned, and may inadvertently include tobacco purchases for a period of time. If you have made tobacco related purchases that have earned Cash Back, you will see an adjustment to your Cash Back totals on a subsequent monthly statement.

We heard you! We have streamlined your statement and made it easier to find all the key information you need to manage your account.

More prominent key account information
Easy to find payment amounts and due dates
Prominent contact information

Coming Soon is your simplified statement.

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

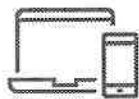
Member News and Information

Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.

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



We have streamlined your statement and made it easier to find all the key information you need to manage your account:



More prominent key account information



Easy-to-find payment amounts and due dates



Prominent contact information

SAVE TIME WITH
Club Pickup
 Order online, and we'll have everything ready for you when you arrive.



Shop anywhere, anytime
 Order online via mobile or desktop

We'll fill your cart
 Save time

Hassle-free mobile check-in
 Check-in faster with Sam's Club® app

Visit samsclub.com/clubpickup or your local Sam's Club® for additional information on Sam's Club Pickup.

Sam's Club® World Mastercard®

MICHAEL HUDSON

Account Number ending in 5478

Statement Closing Date 10/26/2018

Visit samsclub.com/credit or Call 1-844-335-5919

Payments must be received by 8pm ET on due date if mailed, or by 11:59pm ET on due date for online and phone payments.

Account Summary

Previous Balance as of 09/26/2018	\$5,481.16
Payments	-200.00
Purchases/Debits	+56.25
Interest Charges	+114.72
New Balance as of 10/26/2018	\$5,452.13
Credit Limit	\$5,700
Available Credit	\$247
Cash Advance/Quick Cash Limit	\$1,140
Available Cash	\$247
Statement Closing Date	10/26/2018
Days in Billing Cycle	31

Payment Information

New Balance	\$5,452.13
Total Minimum Payment Due	\$170.00
Payment Due Date	11/18/2018

Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$38.00.

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

If you make no additional charges using this card and each month you pay ...	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	19 years	\$15,064.00
\$216.00	3 years	\$7,767.00 (Savings = \$7,297.00)

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

Cash Earned Summary

Prior Cash Back Balance	\$26.76
5% Earned on Gas	\$0.00
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$0.56
= Current Cash Back Balance	\$27.32



You have earned \$27.32

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

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

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PAGE 1 of 3

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world



Account Number: 5478

Total Minimum Payment Due	Payment Due Date	New Balance
\$170.00	11/18/2018	\$5,452.13

Save a stamp, pay on-line.

\$

0213931227505678

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 # we can use to contact you	Email Address

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



Go paperless

Sign up for paperless and eliminate paper statements.



Save money
No stamps, no trips
to the post office.



Prevent clutter
No paper to
pile up or file.



Save trees
Less paper helps
the environment.

To sign up for paperless, visit SamsClub.com/credit, log in to your Sam's Club® Consumer credit account (or register today as a first-time user), click the "Activity" tab, then "Statements," and then "Enroll in eStatements."

Sam's Club® World Mastercard®

MICHAEL HUDSON

Account Number ending in 5478

Statement Closing Date 10/26/2018

Visit samsclub.com/credit or Call 1-844-335-5919

Transaction Summary

Date		Transaction Reference #	Description	Amount
Tran	Post			
10/09	10/09	5542950MBS0RRGHQZ	PAYPAL *NTBTRANS 4029357733 CA	\$2.25
10/09	10/09	5542950MBS0RRGLHG	PAYPAL *DIFF PARTS 4029357733 CA	\$54.00
10/13	10/13	8521333MF00XS6H15	ONLINE PAYMENT THANK YOU	-\$200.00
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
10/26	10/26		INTEREST CHARGE ON PURCHASES	\$114.72
10/26	10/26		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$114.72

2018 Year-to-Date Fees and Interest

Total Fees Charged	\$0.00
Total Interest Charged	\$927.58
Total Interest Paid	\$892.92

Interest Charge Calculation

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

Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	24.65% (v)	\$5,479.16	\$114.72
Cash Advances	N/A	27.65% (v)	\$0.00	\$0.00

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 24.65%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Eligible card purchases may be billed under one of the following promotions: No Interest for 6, 12, 18, 24 or 36 months. For each promotion, after the promotion ends, a 24.65% APR will apply. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

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

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

Tobacco and Smoking related products that are purchased at Sam's Club® using your Sam's Club® Mastercard®, Sam's Club® World Mastercard® or your Sam's Club® Business Mastercard® are not eligible to earn Cash Back.

Please note, your monthly credit card statement may not reflect the actual Cash Back earned, and may inadvertently include tobacco purchases for a period of time. If you have made tobacco related purchases that have earned Cash Back, you will see an adjustment to your Cash Back totals on a subsequent monthly statement.

Member News and Information

Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.

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

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

SAVE TIME WITH
Club Pickup
 Order online, and we'll have everything ready for you when you arrive.

Shop anywhere, anytime
 Order online via mobile or desktop

We'll fill your cart
 Save time

Hassle-free mobile check-in
 Check-in faster with Sam's Club* app

Visit samsclub.com/clubpickup or your local Sam's Club* for additional information on Sam's Club Pickup.

Sam's Club* World Mastercard*

MICHAEL HUDSON
 Account Number ending in 5478

Visit samsclub.com/credit or Call 1-844-335-5919

Statement Closing Date 11/25/2018

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

Account Summary

Previous Balance as of 10/27/2018 **\$5,452.13**
 Payments -200.00
 Other Credits -53.99
 Purchases/Debits +131.32
 Interest Charges +111.74

New Balance as of 11/25/2018 **\$5,441.20**

Credit Limit \$5,700
 Available Credit \$258
 Cash Advance/Quick Cash Limit \$1,140
 Available Cash \$258
 Statement Closing Date 11/25/2018
 Days in Billing Cycle 30

Payment Information

New Balance	\$5,441.20
Total Minimum Payment Due	\$167.00
Payment Due Date	12/18/2018

Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$38.00.

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

If you make no additional charges using this card and each month you pay ...	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	19 years	\$15,127.00
\$216.00	3 years	\$7,778.00 (Savings = \$7,349.00)

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

Cash Earned Summary

Prior Cash Back Balance \$27.32
 5% Earned on Gas \$0.00
 3% Earned on Dining & Travel \$0.00
 1% Earned on other purchases \$0.78
 = Current Cash Back Balance \$28.10

**You have earned \$28.10**

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

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

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PAGE 1 of 3

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Account Number: 5478

Total Minimum Payment Due	Payment Due Date	New Balance
\$167.00	12/18/2018	\$5,441.20

Save a stamp, pay on-line.

\$

52133122755478

MICHAEL HUDSON
 3155 MACK CIR
 MC COLL SC 29570-6312



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

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

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

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

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

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

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Synchrony Bank

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

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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.)
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Synchrony Bank

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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.



Go paperless

Sign up for paperless and eliminate paper statements.



Save money

No stamps, no trips to the post office.



Prevent clutter

No paper to pile up or file.



Save trees

Less paper helps the environment.

To sign up for paperless, visit [SamsClub.com/credit](https://samsclub.com/credit), log in to your Sam's Club® Consumer credit account (or register today as a first-time user), click the "Activity" tab, then "Statements," and then "Enroll in eStatements."

Sam's Club® World Mastercard®

MICHAEL HUDSON

Account Number ending in 5478

Statement Closing Date 11/25/2018

Visit samsclub.com/credit or Call 1-844-335-5919

Transaction Summary

Tran	Date	Post	Transaction Reference #	Description	Amount
11/16	11/16		8521333NG00XS6H14	ONLINE PAYMENT THANK YOU	-\$200.00
11/18	11/18		0543684NKHETPNXGX	KOHL'S #1431 SOUTHERN PINE NC	\$58.63
11/19	11/19		5542950NKS15EV054	PAYPAL *VENTURA9652 4029357733 CA	\$18.70
11/23	11/23		5542950NPS1AA2QL4	PAYPAL *RAPIDTECH 4029357733 CA	-\$53.99
11/23	11/23		5542950NPS1A8HFP4	PAYPAL *RAPIDTECH 4029357733 CA	\$53.99
FEES					
TOTAL FEES FOR THIS PERIOD					\$0.00
INTEREST CHARGED					
11/25	11/25			INTEREST CHARGE ON PURCHASES	\$111.74
11/25	11/25			INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD					\$111.74

2018 Year-to-Date Fees and Interest

Total Fees Charged	\$0.00
Total Interest Charged	\$1,039.32
Total Interest Paid	\$1,007.64

Interest Charge Calculation

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

(v) = variable rate

Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	24.90% (v)	\$5,459.57	\$111.74
Cash Advances	N/A	27.90% (v)	\$0.00	\$0.00

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 24.90%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Eligible card purchases may be billed under one of the following promotions: No Interest for 6, 12, 18, 24 or 36 months. For each promotion, after the promotion ends, a 24.90% APR will apply. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

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

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

Tobacco and Smoking related products that are purchased at Sam's Club® using your Sam's Club® Mastercard®, Sam's Club® World Mastercard® or your Sam's Club® Business Mastercard® are not eligible to earn Cash Back.

Please note, your monthly credit card statement may not reflect the actual Cash Back earned, and may inadvertently include tobacco purchases for a period of time. If you have made tobacco related purchases that have earned Cash Back, you will see an adjustment to your Cash Back totals on a subsequent monthly statement.

Member News and Information

Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.

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

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



Sam's Club[®]
Mastercard[®]
**CASH BACK
REWARDS**

Use your Sam's Club Mastercard
for all your holiday shopping

The more you shop.
The more you earn.*

*Subject to credit approval. See your Sam's Club® Mastercard® Reward Program terms for details. The Sam's Club Mastercard is issued by Synchrony Bank pursuant to a license by Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

Sam's Club® World Mastercard®

MICHAEL HUDSON
Account Number ending in 5478

Visit samsclub.com/credit or Call 1-844-335-5919

Statement Closing Date 12/26/2018

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

Account Summary

Previous Balance as of 11/26/2018	\$5,441.20
Payments	-200.00
Purchases/Debits	+99.90
Interest Charges	+116.76

New Balance as of 12/26/2018	\$5,457.86
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Credit Limit	\$5,700
Available Credit	\$242
Cash Advance/Quick Cash Limit	\$1,140
Available Cash	\$242
Statement Closing Date	12/26/2018
Days in Billing Cycle	31

Payment Information

Payment Information		
New Balance	\$5,457.86	
Total Minimum		
Payment Due	\$172.00	
Payment Due Date	01/18/2019	

Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$38.00.

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

If you make no additional charges using this card and each month you pay ...	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	19 years	\$15,174.00
\$217.00	3 years	\$7,802.00 (Savings = \$7,372.00)

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

Cash Earned Summary

Prior Cash Back Balance	\$28.10
5% Earned on Gas	\$0.00
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$1.00
= Current Cash Back Balance	\$29.10



You have earned \$29.10

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

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

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Account Number: [REDACTED] 5478

Total Minimum Payment Due	Payment Due Date	New Balance
\$122.00	01/18/2019	\$5,457.66

Save a stamp, pay on-line.

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

• 921.953.1275/95478 •

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312



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



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

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

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

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

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

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

Synchrony Bank

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

In your letter, give us the following information:

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

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

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

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

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

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

Synchrony Bank

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

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

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

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

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

Balance Subject To Interest Charge Calculation

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

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

Your account is owned and serviced by Synchrony Bank.

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

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

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

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

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



Go paperless

Sign up for paperless and eliminate paper statements.



Save money

No stamps, no trips to the post office.



Prevent clutter

No paper to pile up or file.



Save trees

Less paper helps the environment.

To sign up for paperless, visit SamsClub.com/credit, log in to your Sam's Club® Consumer credit account (or register today as a first-time user), click the "Activity" tab, then "Statements," and then "Enroll in eStatements."

Sam's Club® World Mastercard®

MICHAEL HUDSON

Account Number ending in 5478

Statement Closing Date 12/26/2018

Visit samsclub.com/credit or Call 1-844-335-5919

Transaction Summary

Tran	Date	Post	Transaction Reference #	Description	Amount
11/27	11/27		5542950NWS1GKKY67	PAYPAL *HIRTS GREE 4029357733 CA	\$41.92
12/01	12/01		5542950NZS0PH13ZM	PAYPAL *IMLBUNDY2 4029357733 CA	\$14.99
12/04	12/04		5542950P2S0VZ76FV	PAYPAL *MVB VINYL 4029357733 CA	\$4.99
12/07	12/07		5542950P6S10221ET	PAYPAL *FORSTRY SUP 4029357733 CA	\$38.00
12/18	12/18		8521333PH00XS6H14	ONLINE PAYMENT THANK YOU	-\$200.00
FEES					
TOTAL FEES FOR THIS PERIOD					\$0.00
INTEREST CHARGED					
12/26	12/26			INTEREST CHARGE ON PURCHASES	\$116.76
12/26	12/26			INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD					\$116.76

2018 Year-to-Date Fees and Interest

Total Fees Charged	\$0.00
Total Interest Charged	\$1,156.08
Total Interest Paid	\$1,119.38

Interest Charge Calculation

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

(v) = variable rate

Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	24.90% (v)	\$5,521.06	\$116.76
Cash Advances	N/A	27.90% (v)	\$0.00	\$0.00

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 24.90%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Eligible card purchases may be billed under one of the following promotions: No Interest for 6, 12, 18, 24 or 36 months. For each promotion, after the promotion ends, a 24.90% APR will apply. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

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

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

Tobacco and Smoking related products that are purchased at Sam's Club® using your Sam's Club® Mastercard®, Sam's Club® World Mastercard® or your Sam's Club® Business Mastercard® are not eligible to earn Cash Back.

Please note, your monthly credit card statement may not reflect the actual Cash Back earned, and may inadvertently include tobacco purchases for a period of time. If you have made tobacco related purchases that have earned Cash Back, you will see an adjustment to your Cash Back totals on a subsequent monthly statement.

Member News and Information

Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.

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

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



world

SAM'S CLUB® WORLD MASTERCARD®
CASH BACK REWARDS*

COMING SOON

Look for the **blue envelope** with
your Rewards Notification Letter.

*You must have earned \$5 or more in rewards for 2018 to receive Cash Back Rewards. See your "Sam's Club® Mastercard® Reward Program" terms for details.

Sam's Club® World Mastercard®

MICHAEL HUDSON

Account Number ending in 5478

Statement Closing Date 01/25/2019

Visit samsclub.com/credit or Call 1-844-335-5919

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

Account Summary

Previous Balance as of 12/27/2018	\$5,457.86
Payments	-172.00
Purchases/Debits	+404.03
Interest Charges	+114.95
New Balance as of 01/25/2019	\$5,804.84

Credit Limit	\$5,700
Available Credit	OVERLIMIT
Cash Advance/Quick Cash Limit	\$1,140
Available Cash	OVERLIMIT
Statement Closing Date	01/25/2019
Days in Billing Cycle	30

Payment Information	
New Balance	\$5,804.84
Total Minimum Payment Due	\$173.00
Overlimit Amount	\$104.84
Payment Due Date	02/18/2019

Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$38.00.

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

If you make no additional charges using this card and each month you pay ...	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	20 years	\$16,257.00
\$230.00	3 years	\$8,298.00 (Savings = \$7,959.00)

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

Cash Earned Summary

Prior Cash Back Balance	\$29.10
5% Earned on Gas	\$0.29
3% Earned on Dining & Travel	\$6.43
1% Earned on other purchases	\$1.84
= Current Cash Back Balance	\$37.66



Congratulations - you earned \$29.10 in Cash Back during 2018!

Your Cash Back Rewards will be automatically loaded onto your Sam's Club membership. Look for your rewards notification letter in the mail.

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

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Account Number: 5478

Total Minimum Payment Due	Payment Due Date	Overlimit Amount	New Balance
\$173.00	02/18/2019	\$104.84	\$5,804.84

Save a stamp, pay on-line.

\$

8213381227895478

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 # _____ 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.



Go paperless

Sign up for paperless and eliminate paper statements.



Save money

No stamps, no trips
to the post office.



Prevent clutter

No paper to
pile up or file.



Save trees

Less paper helps
the environment.

To sign up for paperless, visit SamsClub.com/credit, log in to your Sam's Club® Consumer credit account (or register today as a first-time user), click the "Activity" tab, then "Statements," and then "Enroll in eStatements."

Sam's Club® World Mastercard®

MICHAEL HUDSON

Account Number ending in 5478

Statement Closing Date 01/25/2019

Visit samsclub.com/credit or Call 1-844-335-5919

Transaction Summary

Tran	Date	Post	Transaction Reference #	Description	Amount
01/01	01/01		554295002S0Y2JVQ0	PAYPAL *KPREMIUMALL 4029357733 CA	\$3.14
01/06	01/06		554295006S132Y554	PAYPAL *ADVANCEDTIR 4029357733 CA	\$40.91
01/10	01/10		55429500AS16S1WEL	PAYPAL *TRANS4HAUL 4029357733 CA	\$140.00
01/14	01/14		05140480FLM800WJZ	CHICK-FIL-A #01762 MYRTLE BEACH SC	\$10.92
01/16	01/16		05436840HEHR5FF8M	WENDYS202 MURRELLS INLE SC	\$7.72
01/16	01/16		52301860H0EWW1J0B	SUNOCO 0659873400 QPS BENNETTSVILLE SC	\$5.82
01/17	01/17		85213330J00XS6H0Z	ONLINE PAYMENT THANK YOU	-\$172.00
01/19	01/19		55432860K5SJ10MTB	HOTELS.COM155120893160 HOTELS.COM WA	\$88.82
01/20	01/20		55432860L5SL65JPL	HOTELS.COM155130102872 HOTELS.COM WA	\$106.70
FEES					
TOTAL FEES FOR THIS PERIOD					\$0.00
INTEREST CHARGED					
01/25	01/25			INTEREST CHARGE ON PURCHASES	\$114.95
01/25	01/25			INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD					\$114.95

2019 Year-to-Date Fees and Interest

Total Fees Charged	\$0.00
Total Interest Charged	\$114.95
Total Interest Paid	\$114.96

Interest Charge Calculation

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

(v) = variable rate

Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	24.90% (v)	\$5,616.64	\$114.95
Cash Advances	N/A	27.90% (v)	\$0.00	\$0.00

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 24.90%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Eligible card purchases may be billed under one of the following promotions: No Interest for 6, 12, 18, 24 or 36 months. For each promotion, after the promotion ends, a 24.90% APR will apply. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

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

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

(Continued on next page)

Cardholder News and Information (Continued)

Tobacco and Smoking related products that are purchased at Sam's Club® using your Sam's Club® Mastercard®, Sam's Club® World Mastercard® or your Sam's Club® Business Mastercard® are not eligible to earn Cash Back. Please note, your monthly credit card statement may not reflect the actual Cash Back earned, and may inadvertently include tobacco purchases for a period of time. If you have made tobacco related purchases that have earned Cash Back, you will see an adjustment to your Cash Back totals on a subsequent monthly statement.

We have made our process easier! For your convenience, starting in February the Sam's Club Mastercard Cash Back Rewards you earned in 2018 will be automatically loaded onto your Sam's Club membership.

We will no longer issue you a check. Look for the blue envelope with your Rewards Notification Letter to confirm when your Cash Back Rewards are loaded. Once loaded, you can redeem them at any U.S. or Puerto Rico Sam's Club. For more information on redeeming your rewards, visit MyCashBackInfo.com.

Member News and Information

Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.

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

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



SAM'S CLUB® WORLD MASTERCARD® CASH BACK REWARDS

Redeem your rewards your way in club.

Your Cash Back Rewards® will be automatically loaded onto your Sam's Club membership.
Look for the blue envelope with your Rewards Notification Letter in the mail.



Apply to One or More
Purchases In Club



Renew or Upgrade
Your Membership



Apply to Credit
Card Balance



Get Cash Back

Redeem your rewards over time on multiple purchases in club until your rewards expire or are fully redeemed.
Please visit MyCashBackInfo.com for more information.

*You must have earned \$5 or more in rewards for 2018 to receive Cash Back Rewards. See your *Sam's Club® Mastercard® Reward Program* terms for details.

Sam's Club® World Mastercard®

MICHAEL HUDSON

Account Number ending in 5478

Statement Closing Date 02/22/2019

Visit samsclub.com/credit or Call 1-844-335-5919

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

Account Summary

Previous Balance as of 01/26/2019 \$5,804.84
Payments -200.00
Interest Charges +111.95
New Balance as of 02/22/2019 \$5,716.79

Credit Limit \$5,700
Available Credit OVERLIMIT
Cash Advance/Quick Cash Limit \$1,140
Available Cash OVERLIMIT
Statement Closing Date 02/22/2019
Days in Billing Cycle 28

Payment Information	
New Balance	\$5,716.79
Total Minimum	
Payment Due	\$170.00
Overlimit Amount	\$16.79
Payment Due Date	03/18/2019

Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$38.00.

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

If you make no additional charges using this card and each month you pay ...	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	20 years	\$16,090.00
\$228.00	3 years	\$8,199.00 (Savings = \$7,891.00)

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

Cash Earned Summary

Prior Cash Back Balance \$37.66
5% Earned on Gas \$0.00
3% Earned on Dining & Travel \$0.00
1% Earned on other purchases \$0.00
2018 Cash Back Rewards \$29.10
=Current Cash Back Balance \$8.56



Congratulations! Your 2018 Cash Back Rewards will be issued soon and will be automatically loaded onto your Sam's Club membership. Look for your rewards notification letter in the mail.

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

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Account Number: 5478

Total Minimum Payment Due	Payment Due Date	Overlimit Amount	New Balance
\$170.00	03/18/2019	\$16.79	\$5,716.79

Save a stamp, pay on-line.

\$

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MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312

Make Payment to: SAM'S CLUB MC/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.



Go paperless

Sign up for paperless and eliminate paper statements.



Save money

No stamps, no trips to the post office.



Prevent clutter

No paper to pile up or file.



Save trees

Less paper helps the environment.

To sign up for paperless, visit SamsClub.com/credit, log in to your Sam's Club® Consumer credit account (or register today as a first-time user), click the "Activity" tab, then "Statements," and then "Enroll in eStatements."

Sam's Club® World Mastercard®

MICHAEL HUDSON

Account Number ending in 5478

Statement Closing Date 02/22/2019

Visit samsclub.com/credit or Call 1-844-335-5919

Transaction Summary

Tran	Date	Post	Transaction Reference #	Description	Amount
02/15	02/15		85213331E00XS6H15	ONLINE PAYMENT THANK YOU	-\$200.00
FEES					
TOTAL FEES FOR THIS PERIOD					\$0.00
INTEREST CHARGED					
02/22	02/22			INTEREST CHARGE ON PURCHASES	\$111.95
02/22	02/22			INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD					\$111.95

2019 Year-to-Date Fees and Interest

Total Fees Charged	\$0.00
Total Interest Charged	\$226.90
Total Interest Paid	\$231.71

Interest Charge Calculation

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

(v) = variable rate

Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	25.15% (v)	\$5,801.87	\$111.95
Cash Advances	N/A	28.15% (v)	\$0.00	\$0.00

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 25.15%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Eligible card purchases may be billed under one of the following promotions: No Interest for 6, 12, 18, 24 or 36 months. For each promotion, after the promotion ends, a 25.15% APR will apply. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

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

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

We have made our process easier! For your convenience, starting in February the Sam's Club Mastercard Cash Back Rewards you earned in 2018 will be automatically loaded onto your Sam's Club membership.

We will no longer issue you a check. Look for the blue envelope with your Rewards Notification Letter to confirm when your Cash Back Rewards are loaded. Once loaded, you can redeem them at any U.S. or Puerto Rico Sam's Club. For more information on redeeming your rewards, visit MyCashBackInfo.com.

Member News and Information

Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.

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

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

SAVE TIME WITH
Club Pickup
 Order online, and we'll have everything ready for you when you arrive.

Shop anywhere, anytime
 Order online via mobile or desktop

We'll fill your cart
 Save time

Hassle-free mobile check-in
 Check-in faster with Sam's Club® app

Visit samsclub.com/clubpickup or your local Sam's Club® for additional information on Sam's Club Pickup.

Sam's Club® World Mastercard®

MICHAEL HUDSON

Account Number ending in 5478

Statement Closing Date 03/26/2019

Visit samsclub.com/credit or Call 1-844-335-5919

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

Account Summary

Previous Balance as of 02/23/2019 **\$5,716.79**
 Payments -183.00
 Purchases/Debits +104.05
 Interest Charges +126.21
New Balance as of 03/26/2019 **\$5,764.05**

Credit Limit \$5,700
 Available Credit OVERLIMIT
 Cash Advance/Quick Cash Limit \$1,140
 Available Cash OVERLIMIT
 Statement Closing Date 03/26/2019
 Days in Billing Cycle 32

Payment Information

New Balance	\$5,764.05
Total Minimum	
Payment Due	\$184.00
Overlimit Amount	\$64.05
Payment Due Date	04/18/2019

Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$38.00.

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

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	20 years	\$16,197.00
\$230.00	3 years	\$8,267.00 (Savings = \$7,930.00)

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

Cash Earned Summary

Prior Cash Back Balance	\$8.56
5% Earned on Gas	\$2.69
3% Earned on Dining & Travel	\$0.49
1% Earned on other purchases	\$0.34
=Current Cash Back Balance	\$12.08



See how quickly your cash can add up!

Earn cash back on purchases throughout the year!

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

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Account Number: 5478

Total Minimum Payment Due	Payment Due Date	Overlimit Amount	New Balance
\$184.00	04/18/2019	\$64.05	\$5,764.05

Save a stamp, pay on-line.

\$

0213351227605478

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.



Go paperless

Sign up for paperless and eliminate paper statements.



Save money

No stamps, no trips to the post office.



Prevent clutter

No paper to pile up or file.



Save trees

Less paper helps the environment.

To sign up for paperless, visit [SamsClub.com/credit](https://samsclub.com/credit), log in to your Sam's Club® Consumer credit account (or register today as a first-time user), click the "Activity" tab, then "Statements," and then "Enroll in eStatements."

Sam's Club® World Mastercard®

MICHAEL HUDSON

Account Number ending in 5478

Statement Closing Date 03/26/2019

Visit samsclub.com/credit or Call 1-844-335-5919

Transaction Summary

Tran	Date	Post	Transaction Reference #	Description	Amount
03/08	03/08		85213332300XS6H0Z	ONLINE PAYMENT THANK YOU	-\$16.00
03/08	03/08		85213332500XS6H17	ONLINE PAYMENT THANK YOU	-\$17.00
03/15	03/15		85213332A00XS6H10	ONLINE PAYMENT THANK YOU	-\$150.00
03/18	03/18		55308762EFY653Z1Y	SHELL OIL 575279768QPS MC COLL SC	\$47.31
03/19	03/19		05436842FEHPW1MYV	WENDY'S 237 FLORENCE SC	\$16.26
03/19	03/19		55500802ERDQBM4B4	MARKETTE #26 FLORENCE SC	\$6.56
03/25	03/25		05436842M0079XFHJ	BELK #565 LAURINBURG LAURINBURG NC	\$33.92
FEES					
TOTAL FEES FOR THIS PERIOD					\$0.00
INTEREST CHARGED					
03/26	03/26			INTEREST CHARGE ON PURCHASES	\$126.21
03/26	03/26			INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD					\$126.21

2019 Year-to-Date Fees and Interest

Total Fees Charged	\$0.00
Total Interest Charged	\$353.11
Total Interest Paid	\$343.68

Interest Charge Calculation

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

Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	25.15% (v)	\$5,723.27	\$126.21
Cash Advances	N/A	28.15% (v)	\$0.00	\$0.00

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 25.15%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Eligible card purchases may be billed under one of the following promotions: No Interest for 6, 12, 18, 24 or 36 months. For each promotion, after the promotion ends, a 25.15% APR will apply. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

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

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

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

We have made our process easier! For your convenience, starting in February the Sam's Club Mastercard Cash Back Rewards you earned in 2018 will be automatically loaded onto your Sam's Club membership.

We will no longer issue you a check. Look for the blue envelope with your Rewards Notification Letter to confirm when your Cash Back Rewards are loaded. Once loaded, you can redeem them at any U.S. or Puerto Rico Sam's Club. For more information on redeeming your rewards, visit MyCashBackInfo.com.

Member News and Information

Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.

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

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



SAVE TIME WITH Club Pickup

Order online, and we'll have everything ready for you when you arrive.



Shop anywhere, anytime
Order online via mobile or desktop 

We'll fill your cart
Save time 

Hassle-free mobile check-in
Check-in faster with Sam's Club® app 

Visit SamsClub.com/clubpickup or your local Sam's Club® for additional information on Sam's Club Pickup.

Sam's Club® World Mastercard®

MICHAEL HUDSON
Account Number ending in 5478

Statement Closing Date 04/25/2019

Visit samsclub.com/credit or Call 1-844-335-5919

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

Account Summary

Previous Balance as of 03/27/2019	\$5,764.05
Payments	-2,000.00
Purchases/Debits	+50.48
Interest Charges	+99.25
New Balance as of 04/25/2019	\$3,913.78
Credit Limit	\$5,700
Available Credit	\$1,786
Cash Advance/Quick Cash Limit	\$1,140
Available Cash	\$1,140
Statement Closing Date	04/25/2019
Days in Billing Cycle	30

Payment Information	
New Balance	\$3,913.78
Total Minimum	
Payment Due	\$139.00
Payment Due Date	05/18/2019

Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$38.00.

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

If you make no additional charges using this card and each month you pay ...	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	16 years	\$10,584.00
\$156.00	3 years	\$5,613.00 (Savings = \$4,971.00)

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

Cash Earned Summary

Prior Cash Back Balance	\$12.08
5% Earned on Gas	\$0.00
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$0.50
=Current Cash Back Balance	\$12.58



See how quickly your cash can add up!

Earn cash back on purchases throughout the year!

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

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Account Number: 5478

Total Minimum Payment Due	Payment Due Date	New Balance
\$139.00	05/18/2019	\$3,913.78

Save a stamp, pay on-line. \$

62133322788476

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312



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



ELECTRONICALLY FILED - 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 # we can use to contact you	Email Address

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



Manage your account online 24/7

Log in to your credit account at SamsClub.com/credit.
Not registered? Register as a first-time user today.

Sign up for alerts

- Payment due date reminder
- Transactions made and more

View and manage your account

- Make payments
- View statements and recent activity
- Free access to your FICO® Score*

*FICO® Scores are available by accessing the online account servicing site at SamsClub.com/credit. Scores are available online only to primary cardmembers with an open account. FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries.

Sam's Club® World Mastercard®

MICHAEL HUDSON

Account Number ending in 5478

Statement Closing Date 04/25/2019

Visit samsclub.com/credit or Call 1-844-335-5919

Transaction Summary

Tran	Date	Post	Transaction Reference #	Description	Amount
03/26	03/27		55429502MS11HMZ70	PAYPAL *BARNETTHARL 4029357733 CA	\$14.48
03/26	03/27		55429502NS11MFA1B	PAYPAL *ASHLEYMFULM 4029357733 CA	\$36.00
04/10	04/10		85213333500XS6H17	ONLINE PAYMENT THANK YOU	-\$2,000.00
FEES					
TOTAL FEES FOR THIS PERIOD					\$0.00
INTEREST CHARGED					
04/25	04/25			INTEREST CHARGE ON PURCHASES	\$99.25
04/25	04/25			INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD					\$99.25

2019 Year-to-Date Fees and Interest	
Total Fees Charged	\$0.00
Total Interest Charged	\$452.36
Total Interest Paid	\$469.87

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v) = variable rate				
Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	25.15% (v)	\$4,800.79	\$99.25
Cash Advances	N/A	28.15% (v)	\$0.00	\$0.00

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 25.15%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Eligible card purchases may be billed under one of the following promotions: No Interest for 6, 12, 18, 24 or 36 months. For each promotion, after the promotion ends, a 25.15% APR will apply. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

PLEASE READ THE IMPORTANT CHANGE-IN-TERMS NOTICE INCLUDED ON THIS BILLING STATEMENT. THIS NOTICE MAKES CHANGES TO THE CARDHOLDER AGREEMENT GOVERNING YOUR ACCOUNT.

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

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

Member News and Information

Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.

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

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

Important Changes to Your Account Terms

The following is a summary of changes that are being made to your account terms.

The changes described below are being made to allow us, in our sole discretion, to make balance transfer offers in the future.

Unless otherwise noted, these changes will take effect on 06/25/19.

You have the right to reject these changes, other than any changes to the Minimum Payment Due or Late Fee if applicable. However, if you reject the changes that you are allowed to reject, you will not be able to use your account for new transactions. You can reject these changes by calling us at 1-877-379-8135.

The APR for Balance Transfers below will impact your account as follows:

Transactions made after 06/25/19 : Any changes to APRs described below will apply to these transactions.

Transactions made on or before 06/25/19 : Current APRs will continue to apply to these transactions.

Revised Terms	
APR for Balance Transfers	The APR for balance transfers is the prime rate plus 19.65%. This APR will vary with the market based on the Prime Rate.
Paying Interest	Your due date is at least 23 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on balance transfers and cash advances on the transaction date.
Balance Transfer Fee	Either \$10 or 4% of each balance transfer, whichever is greater.
Late Payment Fee	Up to \$39

Additional Information about the Balance Transfer Feature

We are adding a Balance Transfer Feature to your account. This feature will only be available if we send you an offer to make a balance transfer and the changes described in this notice will only apply to those balance transfers. The following terms will replace the "Use of Your Account" provision of your existing agreement. Please keep this important document for your records.

"You may use your account only for lawful personal, family or household purposes. You may use your account for purchases from Sam's Club and Walmart locations, including online at SamsClub.com and www.walmart.com and from any merchant that accepts Mastercard credit cards or to obtain cash loans ("Quick Cash Advances") that we may offer at participating Sam's Club owned registers in Sam's Club locations. Each Quick Cash Advance may only be in the amount of \$20.00, \$40.00, \$60.00, \$80.00 or \$100.00 and may only be obtained if you are making an approved purchase with your card. No more than one cash advance may be obtained on your account each day.

Quick Cash Advances will be treated as purchases for the purpose of calculating interest. You may get cash advances. You may not use your account to pay amounts you owe us on this account or any other account you have with us. From time to time, in our sole discretion, we may offer you the chance to transfer balances from your other credit card accounts to this account. Details of the terms applicable to the balance transfer will be provided with the offer."

Additional Information about the APR for Balance Transfers The applicable sections of 'Your Interest Rate' terms in your existing agreement will be replaced with the 'Your Interest Rate' terms shown below. Please keep this important document for your records.

"We use a daily rate to calculate the interest on the balance on your account each day. The daily rate is the applicable APR times 1/365. Interest will be imposed in amounts or at rates not in excess of those permitted by applicable law.

The APR for purchases and quick cash advances is the prime rate plus 19.65%. As of January 1, 2019, the daily rate for purchases and quick cash advances was .06891% (APR 25.15%).

The APR for balance transfers is the prime rate plus 19.65%. As of January 1, 2019, the daily rate for balance transfers was .06891% (APR 25.15%).

The APR for cash advances is the prime rate plus 22.65%. As of January 1, 2019, the daily rate for cash advances was .07713% (APR 28.15%).

Daily Rates May Vary. The APRs and the daily rates on your account vary with the market based on the prime rate. The prime rate for a billing cycle is the highest bank prime loan rate published in The Wall Street Journal in its Money Rates section on the last business day of the calendar month

(Continued on next page)

Important Changes to Your Account Terms (Continued)

preceding the first day of the billing cycle.

If the prime rate increases, the daily rates and APRs will increase. As a result, interest, your total minimum payment and the number of payments it would take you to pay off your account balance may increase. We apply any change in rates because of a prime rate change to your entire account balance. A change in the prime rate will take effect on the first day of the first billing cycle after the change. We may select a new interest rate index if the prime rate is not available."

Additional Information about When We Charge Interest on Balance Transfers

We will charge interest on balance transfers from the transaction date. The following terms will replace the "When We Charge Interest" provision of your existing agreement. Please keep this important document for your records.

"Purchases. We charge interest on your purchases from the date you make the purchase until you pay the purchase in full. See exceptions below.

We will not charge you interest during a billing cycle on any purchases if:

1. You had no balance at the start of the billing cycle; OR
2. You had a balance at the start of the billing cycle and you paid that balance in full by the due date in that billing cycle.

We will credit, as of the start of the billing cycle, any payment you make by the due date that we allocate to purchases if:

1. You had no balance at the start of the previous billing cycle; OR
2. You had a balance at the start of the previous billing cycle and you paid that balance in full by the due date in the previous billing cycle.

Balance Transfer and Cash Advances. We charge interest on your balance transfers and cash advances, and their related fees from the date you make the transaction until you pay them in full. You cannot avoid paying interest on balance transfers or cash advances or their related fees."

Additional Information about How We Calculate Interest on your account

We will continue to use a method called "daily balance", however the balance subject to interest charges will now include balance transfer fees. The following terms will replace the "How We Calculate Interest" provision of your existing agreement. Please keep this important document for your records.

"We figure the interest charge on your account separately for each balance type. We do this by applying the daily rate to the daily balance for each day in the billing cycle. A separate daily balance is calculated for the following balance types, as applicable: purchases, balance transfers, cash advances and balances subject to different interest rates, plans or special promotions. See below for how this works.

1. How to get the daily balance. We take the starting balance each day, add any new charges and fees, and subtract any payments or credits. This gives us the daily balance.

We apply fees to balance types as follows:

- (a) late payment fees are treated as new purchases;
- (b) debt cancellation fees are added proportionately to each balance;
- (c) balance transfer fees are added to the balance transfer balance; and
- (d) cash advance fees are added to the cash advance balance.

2. How to get the daily interest amount. We multiply each daily balance by the daily rate that applies.

3. How to get the starting balance for the next day. We add the daily interest amount in step 2 to the daily balance from step 1.

4. How to get the interest charge for the billing cycle. We add all the daily interest amounts that were charged during the billing cycle.

We charge a minimum of \$2.00 of interest in any billing cycle in which you owe interest. This charge is added proportionately to each balance type."

Additional Information about the Balance Transfer Fee

We are adding a balance transfer fee to your account. The following Balance Transfer Fee provision is being added to your account. Please keep this important document for your records.

"Balance Transfer Fee. We will charge this fee for each balance transfer you make."

Additional Information about the Late Payment Fee change

We are increasing the Late Payment Fee applicable to your account. The Late Payment Fee terms in your credit card agreement will be replaced with the Late Payment Fee terms shown below. Please keep this important document for your records.

"Late Payment Fee

We will charge this fee if we do not receive the total minimum payment due on your account by 5 p.m. (ET) on the due date. This fee is equal to:

1. \$28, if you have paid your total minimum payment due by the due date in each of the prior six billing cycles.

OR

2. \$39, if you have failed to pay your total minimum payment due by the due date in any one or

(Continued on next page)

Important Changes to Your Account Terms (Continued)

more of the prior six billing cycles.

The late payment fee will not be more than the total minimum payment that was due."

Minimum Payment Calculation: We are changing the total minimum payment calculation on your account. The minimum payment calculation terms in your credit card agreement will be replaced with the minimum payment calculation terms shown below. Please keep this important document for your records.

"Minimum Payment Calculation

The greater of:

1. \$28, or \$39 (which includes any past due amounts) if you have failed to pay at least the total minimum payment due by the due date in any one or more of the prior six billing cycles.

OR

2. The sum of:

- a. Any past due amounts; PLUS
- b. 1% of your new balance (excluding any balance in connection with a special promotional purchase with a unique payment calculation) shown on your billing statement; PLUS
- c. Any late payment fees charged to your account in the current billing cycle; PLUS
- d. All interest charged to your account in the current billing cycle; PLUS
- e. Any payment due in connection with a special promotional purchase with a unique payment calculation.

We round up to the next highest whole dollar in figuring your total minimum payment. Your total minimum payment will never be more than your new balance."

SAVE TIME WITH
Club Pickup
 Order online, and we'll have everything ready for you when you arrive.



Shop anywhere, anytime
 Order online via mobile or desktop

We'll fill your cart
 Save time

Hassle-free mobile check-in
 Check-in faster with Sam's Club* app

Visit SamsClub.com/clubpickup or your local Sam's Club* for additional information on Sam's Club Pickup.

Sam's Club* World Mastercard*

MICHAEL HUDSON

Account Number ending in 5478

Statement Closing Date 05/26/2019

Visit samsclub.com/credit or Call 1-844-335-5919

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

Account Summary

Previous Balance as of 04/26/2019 **\$3,913.78**
 Payments -164.00
 Interest Charges +83.23
New Balance as of 05/26/2019 **\$3,833.01**

Credit Limit \$5,700
 Available Credit \$1,866
 Cash Advance/Quick Cash Limit \$1,140
 Available Cash \$1,140
 Statement Closing Date 05/26/2019
 Days in Billing Cycle 31

Payment Information

New Balance \$3,833.01
Total Minimum
Payment Due \$122.00
Payment Due Date 06/18/2019

Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$38.00.

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

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	16 years	\$10,352.00
\$153.00	3 years	\$5,498.00 (Savings = \$4,854.00)

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

Cash Earned Summary

Prior Cash Back Balance \$12.58
 5% Earned on Gas \$0.00
 3% Earned on Dining & Travel \$0.00
 1% Earned on other purchases \$0.00
 = Current Cash Back Balance \$12.58

**You have earned \$12.58**

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

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

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world



Account Number: 5478

Total Minimum Payment Due	Payment Due Date	New Balance
\$122.00	06/18/2019	\$3,833.01

Save a stamp, pay on-line.

\$

021333121705478

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 # _____ 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.



Manage your account online 24/7

Log in to your credit account at SamsClub.com/credit.
Not registered? Register as a first-time user today.

Sign up for alerts

- Payment due date reminder
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View and manage your account

- Make payments
- View statements and recent activity
- Free access to your FICO® Score*



*FICO® Scores are available by accessing the online account servicing site at SamsClub.com/credit. Scores are available online only to primary cardmembers with an open account. FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries.

Sam's Club® World Mastercard®

MICHAEL HUDSON

Account Number ending in 5478

Statement Closing Date 05/26/2019

Visit samsclub.com/credit or Call 1-844-335-5919

Transaction Summary

Tran	Date	Post	Transaction Reference #	Description	Amount
05/16	05/16		85213334900XS6H15	ONLINE PAYMENT THANK YOU	-\$164.00
				FEES	
				TOTAL FEES FOR THIS PERIOD	\$0.00
				INTEREST CHARGED	
05/26	05/26			INTEREST CHARGE ON PURCHASES	\$83.23
05/26	05/26			INTEREST CHARGE ON CASH ADVANCES	\$0.00
				TOTAL INTEREST FOR THIS PERIOD	\$83.23

2019 Year-to-Date Fees and Interest	
Total Fees Charged	\$0.00
Total Interest Charged	\$535.59
Total Interest Paid	\$569.12

Interest Charge Calculation

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

Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	25.15% (v)	\$3,896.10	\$83.23
Cash Advances	N/A	28.15% (v)	\$0.00	\$0.00

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 25.15%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Eligible card purchases may be billed under one of the following promotions: No Interest for 6, 12, 18, 24 or 36 months. For each promotion, after the promotion ends, a 25.15% APR will apply. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

Your Sam's Club Mastercard will no longer come with certain insurance benefits. The cancellation of your insurance benefits under the following policies will be effective July 1, 2019, at 12:00 am (EDT) ("Effective Date of Cancellation"):

(1) Extended Warranty - Policy No. 84161537-03/One Year Extended Warranty or 84161537-04/Two Year Extended Warranty and (2) Price Protection - Policy No. 84161539-02. Your coverage cancellation is due to changes in the Mastercard credit card program. If coverage under any of the above-referenced policies attaches to a purchase made with your Mastercard prior to the Effective Date of Cancellation, benefits will be provided for that purchase pursuant to the policy terms in effect at the time of coverage attachment, notwithstanding your coverage cancellation. For more information about your coverage, please refer to your card's Guide to Benefits. To view your Guide to Benefits, please visit www.mycardbenefits.com. The policies are issued by New Hampshire Insurance Company, an AIG Company.

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

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

Member News and Information

Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.

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

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

MICHAEL HUDSON
Account Number ending in 5478

Visit samsclub.com/credit or Call 1-844-335-5919

Statement Closing Date 06/25/2019

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

Account Summary

Previous Balance as of 05/27/2019 **\$3,833.01**
 Payments -122.00
 Purchases/Debits +734.26
 Interest Charges +89.55

New Balance as of 06/25/2019 **\$4,534.82**

Credit Limit \$5,700
 Available Credit \$1,149
 Cash Advance/Quick Cash Limit \$1,140
 Available Cash \$1,140
 Statement Closing Date 06/25/2019
 Days in Billing Cycle 30

Payment Information	
New Balance	\$4,534.82
Total Minimum Payment Due	\$135.00
Payment Due Date	07/18/2019

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

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

If you make no additional charges using this card and each month you pay ...	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	17 years	\$12,448.00
\$181.00	3 years	\$6,504.00 (Savings = \$5,944.00)

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

Cash Earned Summary

Prior Cash Back Balance \$12.58
 5% Earned on Gas \$6.73
 3% Earned on Dining & Travel \$6.41
 1% Earned on other purchases \$3.86
 = Current Cash Back Balance \$29.58

You have earned \$29.58

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

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

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Account Number: [REDACTED] 5478

Total Minimum Payment Due	Payment Due Date	New Balance
\$135.00	07/18/2019	\$4,534.82

Save a stamp, pay on-line.

\$

MICHAEL HUDSON
 3155 MACK CIR
 MC COLL SC 29570-6312

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

MICHAEL HUDSON

Account Number ending in 5478

Statement Closing Date 06/25/2019

Visit samsclub.com/credit or Call 1-844-335-5919**Transaction Summary**

Tran	Date	Post	Transaction Reference #	Description	Amount
05/27	05/27		55429504KS1QYGNF6	PAYPAL *SUMMIT EBAY 4029357733 CA	\$342.39
06/12	06/12		5543286535SEJLKF7	HOTELS.COM159794368745 HOTELS.COM WA	\$155.68
06/12	06/12		55480775360T2JN53	GREEN MT MONOGRAM WELLS RIVER VT	\$23.54
06/12	06/12		252478054012GZB1D	RON LAHODYS STEAK HOUS MUNCIE IN	\$58.15
06/13	06/13		553087655FXZ6WZXV	SHELL OIL 574291154QPS CELINA OH	\$36.00
06/15	06/15		85213335700XS6H0Y	ONLINE PAYMENT THANK YOU	-\$122.00
06/16	06/16		5543286585SQ9Y3W8	CIRCLE K # 23708 WYTHEVILLE VA	\$39.00
06/16	06/16		553087658FY54MKF0	SHELL OIL 575279768QPS MC COLL SC	\$44.00
06/22	06/22		05436845E2X6R4TRY	DOLLAR GENERAL #18605 HARTSVILLE SC	\$13.48
06/22	06/22		55506295ERDQ7D8VL	FAMILY MART DARLINGTON SC	\$15.50
06/24	06/24		02305375G00BFD MYS	BI-LO GROCERY #5441 KINGSTREE SC	\$6.52
FEES					
TOTAL FEES FOR THIS PERIOD					\$0.00
INTEREST CHARGED					
06/25	06/25			INTEREST CHARGE ON PURCHASES	\$89.55
06/25	06/25			INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD					\$89.55

2019 Year-to-Date Fees and Interest	
Total Fees Charged	\$0.00
Total Interest Charged	\$625.14
Total Interest Paid	\$652.35

Interest Charge Calculation

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

Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	25.15% (v)	\$4,331.48	\$89.55
Cash Advances	N/A	28.15% (v)	\$0.00	\$0.00

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 25.15%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Eligible card purchases may be billed under one of the following promotions: No Interest for 6, 12, 18, 24 or 36 months. For each promotion, after the promotion ends, a 25.15% APR will apply. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

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(Continued on next page)

Cardholder News and Information (Continued)

(1) Extended Warranty - Policy No. 84161537-03/One Year Extended Warranty or 84161537-04/Two Year Extended Warranty and (2) Price Protection - Policy No. 84161539-02. Your coverage cancellation is due to changes in the Mastercard credit card program. If coverage under any of the above-referenced policies attaches to a purchase made with your Mastercard prior to the Effective Date of Cancellation, benefits will be provided for that purchase pursuant to the policy terms in effect at the time of coverage attachment, not withstanding your coverage cancellation. For more information about your coverage, please refer to your card's Guide to Benefits. To view your Guide to Benefits, please visit www.mycardbenefits.com. The policies are issued by New Hampshire Insurance Company, an AIG Company.

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Member News and Information

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

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

MICHAEL HUDSON

Account Number ending in 5478

Statement Closing Date 07/26/2019

Visit samsclub.com/credit or Call 1-844-335-5919

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

Account Summary

Previous Balance as of 06/26/2019 **\$4,534.82**
 Payments -135.00
 Purchases/Debits +1,045.50
 Interest Charges +111.56

New Balance as of 07/26/2019 **\$5,556.88**

Credit Limit \$5,700
 Available Credit \$143
 Cash Advance/Quick Cash Limit \$1,140
 Available Cash \$143
 Statement Closing Date 07/26/2019
 Days in Billing Cycle 31

Payment Information	
New Balance	\$5,556.88
Total Minimum Payment Due	\$168.00
Payment Due Date	08/18/2019

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

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

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	19 years	\$15,555.00
\$221.00	3 years	\$7,970.00 (Savings = \$7,585.00)

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

Cash Earned Summary

Prior Cash Back Balance \$29.58
 5% Earned on Gas \$2.78
 3% Earned on Dining & Travel \$0.30
 1% Earned on other purchases \$9.79
 = Current Cash Back Balance \$42.45

You have earned \$42.45

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

Notice: We may convert your payment into an electronic debit. See Statement Disclosures link on your eServices Statement Page for details, Billing Rights and other Important Information.

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Account Number: 5478

Total Minimum Payment Due	Payment Due Date	New Balance
\$168.00	08/18/2019	\$5,556.88

Save a stamp, pay on-line.

\$

MICHAEL HUDSON
 3155 MACK CIR
 MC COLL SC 29570-6312

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

MICHAEL HUDSON
Account Number ending in 5478

Statement Closing Date 07/26/2019

Visit samsclub.com/credit or Call 1-844-335-5919

Transaction Summary

Tran	Date	Post	Transaction Reference #	Description	Amount
06/24	06/26		55308765GFXS6MSMS	SHELL OIL 12574127002 BLENHEIM SC	\$6.03
06/25	06/26		55432865J5SL41GM0	CIRCLE K # 23138 FLORENCE SC	\$10.09
07/03	07/03		05140485TLM99271R	TIGER MART #18 CLIO SC	\$45.69
07/03	07/03		55453705T173NQP4B	ADVANCE AUTO PARTS #55 DARLINGTON SC	\$14.03
07/05	07/05		55310205S0T1PW2RS	STATE FARM INSURANCE 8009566310 IL	\$592.34
07/08	07/08		55480775Y5V3387LW	PALMETTO DENTAL HEALTH 2175405186 SC	\$143.00
07/09	07/09		55429505ZS1245JF3	PAYPAL *DUYENNGOCTR 4029357733 CA	\$230.31
07/11	07/11		85213336100XS6H16	ONLINE PAYMENT THANK YOU	-\$135.00
07/16	07/16		054868066RBGZJFY5	EXXONMOBIL 99696270 FLORENCE SC	\$4.01
FEES					
TOTAL FEES FOR THIS PERIOD					\$0.00
INTEREST CHARGED					
07/26	07/26			INTEREST CHARGE ON PURCHASES	\$111.56
07/26	07/26			INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD					\$111.56

2019 Year-to-Date Fees and Interest	
Total Fees Charged	\$0.00
Total Interest Charged	\$736.70
Total Interest Paid	\$741.90

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v) = variable rate				
Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	25.15% (v)	\$5,222.41	\$111.56
Cash Advances	N/A	28.15% (v)	\$0.00	\$0.00

New Promotional Financing Plans

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Cardholder News and Information

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(Continued on next page)

Cardholder News and Information (Continued)

(1) Extended Warranty - Policy No. 84161537-03/One Year Extended Warranty or 84161537-04/Two Year Extended Warranty and (2) Price Protection - Policy No. 84161539-02. Your coverage cancellation is due to changes in the Mastercard credit card program. If coverage under any of the above-referenced policies attaches to a purchase made with your Mastercard prior to the Effective Date of Cancellation, benefits will be provided for that purchase pursuant to the policy terms in effect at the time of coverage attachment, not withstanding your coverage cancellation. For more information about your coverage, please refer to your card's Guide to Benefits. To view your Guide to Benefits, please visit www.mycardbenefits.com. The policies are issued by New Hampshire Insurance Company, an AIG Company.

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

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Member News and Information

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

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

MICHAEL HUDSON
Account Number ending in 5478

Visit samsclub.com/credit or Call 1-844-335-5919

Statement Closing Date 08/26/2019

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

Account Summary

Previous Balance as of 07/27/2019 **\$5,556.88**
 Payments -324.00
 Other Credits -60.00
 Purchases/Debits +2,095.96
 Interest Charges +134.60
New Balance as of 08/26/2019 **\$7,403.44**

Credit Limit \$7,600
 Available Credit \$196
 Cash Advance/Quick Cash Limit \$1,520
 Available Cash \$196
 Statement Closing Date 08/26/2019
 Days in Billing Cycle 31

Payment Information	
New Balance	\$7,403.44
Total Minimum Payment Due	\$209.00
Payment Due Date	09/18/2019

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

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

If you make no additional charges using this card and each month you pay ...	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	21 years	\$21,198.00
\$295.00	3 years	\$10,619.00 (Savings = \$10,579.00)

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

Cash Earned Summary

Prior Cash Back Balance \$42.45
 5% Earned on Gas \$13.05
 3% Earned on Dining & Travel \$5.24
 1% Earned on other purchases \$16.00
 = Current Cash Back Balance \$76.74

You have earned \$76.74

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

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

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Account Number: [REDACTED] 5478

Total Minimum Payment Due	Payment Due Date	New Balance
\$209.00	09/18/2019	\$7,403.44

Save a stamp, pay on-line.

\$ [REDACTED]

MICHAEL HUDSON
 3155 MACK CIR
 MC COLL SC 29570-6312

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

MICHAEL HUDSON
Account Number ending in 5478

Statement Closing Date 08/26/2019

Visit samsclub.com/credit or Call 1-844-335-5919

Transaction Summary

Date		Transaction Reference #	Description	Amount
Tran	Post			
08/02	08/02	05486806PB01S3RHW	EXXONMOBIL 48313191 SOCIETY HILL SC	\$42.00
08/03	08/03	25247806R00A4FWEY	SMOKEY BONES 7551 FAYETTEVILLE NC	\$143.11
08/04	08/04	25415756R00AQFTZ5	MARATHON PETRO93237 BENNETTSVILLE SC	\$50.01
08/08	08/08	85213336Z01M8E49H	WALMART 001255 LAURINBURG NC EDISTO DE, NL PLY COPPERTNE GRY, NLPLYZEISHDVTBRPFUV, MC TRT T103 GUN, CASH/CREDIT RECEIVED	\$324.00
08/08	08/08	85213336Z01M8E490	WALMART 001255 LAURINBURG NC SL CLASSIC WHITE BRD, PUPPY CHOW T&C BB 36, OPP XL BOWL GREY, LD DOUBLE CHOC DONUT, DOGCHOW BEEF 50LB	\$54.54
08/14	08/14	5531020720RK97TYN	STATE FARM INSURANCE 8009566310 IL	\$594.34
08/15	08/15	553087674FY9E02QK	SHELL OIL 575279768QPS MC COLL SC	\$33.00
08/16	08/16	554295075S1GM0SRA	PAYPAL *BOWAUTOPART 4029357733 CA	\$60.00
08/16	08/16	5230186750EWW3FLE	SUNOCO 0557749900 QPS HARTSVILLE SC	\$136.00
08/17	08/17	85213337600XS6H11	ONLINE PAYMENT THANK YOU	-\$324.00
08/19	08/19	554295077S0M865HX	PAYPAL *BOWAUTOPART 4029357733 CA	-\$60.00
08/22	08/22	55263527ARBGHVE9P	TEXAS ROADHOUSE #2067 GASTONIA NC	\$31.51
08/23	08/23	15270217B0032YG7L	EBAY 800-456-3229 SAN JOSE CA	\$177.98
08/25	08/25	55429507DS0WZS2FM	PAYPAL *MCCORMACK 4029357733 MI	\$449.47
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00
INTEREST CHARGED				
08/26	08/26		INTEREST CHARGE ON PURCHASES	\$134.60
08/26	08/26		INTEREST CHARGE ON CASH ADVANCES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$134.60

2019 Year-to-Date Fees and Interest	
Total Fees Charged	\$0.00
Total Interest Charged	\$871.30
Total Interest Paid	\$853.46

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v) = variable rate				
Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	25.15% (v)	\$6,300.96	\$134.60
Cash Advances	N/A	28.15% (v)	\$0.00	\$0.00

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 25.15%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

(Continued on next page)

New Promotional Financing Plans (Continued)

Eligible card purchases may be billed under one of the following promotions: No Interest for 6, 12, 18, 24 or 36 months. For each promotion, after the promotion ends, a 25.15% APR will apply. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

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

Congratulations! As a valued Member, we would like to thank you by increasing your credit line. Take advantage of your increased purchasing power today.

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

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

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MICHAEL HUDSON
Account Number ending in 5478

Statement Closing Date 09/25/2019

Visit samsclub.com/credit or Call 1-844-335-5919

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

Account Summary

Previous Balance as of 08/27/2019	\$7,403.44
Payments	-209.00
Purchases/Debits	+240.01
Fees Charged	+28.00
Interest Charges	+155.53
New Balance as of 09/25/2019	\$7,617.98

Credit Limit	\$7,600
Available Credit	OVERLIMIT
Cash Advance/Quick Cash Limit	\$1,520
Available Cash	OVERLIMIT
Statement Closing Date	09/25/2019
Days in Billing Cycle	30

Payment Information

New Balance	\$7,617.98
Total Minimum	
Payment Due	\$260.00
Overlimit Amount	\$17.98
Payment Due Date	10/18/2019

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

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

If you make no additional charges using this card and each month you pay ...	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	19 years	\$21,297.00
\$304.00	3 years	\$10,926.00 (Savings = \$10,371.00)

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

Cash Earned Summary

Prior Cash Back Balance	\$76.74
5% Earned on Gas	\$7.50
3% Earned on Dining & Travel	\$0.00
1% Earned on other purchases	\$0.90
= Current Cash Back Balance	\$85.14

You have earned \$85.14

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

Transaction Summary

Tran	Date	Post	Transaction Reference #	Description	Amount
08/31	08/31		55432867K5V0L4XE7	SQU*SQ *ROCKINGHAM DRA ROCKINGHAM NC	\$45.00
09/18	09/18		553165886MLWYSMDQ	BP#8290926CIRCLE K QPS SANFORD NC	\$150.01
09/19	09/19		85213338700XS6H11	ONLINE PAYMENT THANK YOU	-\$209.00
09/21	09/21		5543286885SYG7G4S	SQU*SQ *ROCKINGHAM DRA ROCKINGHAM NC	\$45.00
				FEES	
09/18	09/18			LATE FEE	\$28.00
				TOTAL FEES FOR THIS PERIOD	\$28.00
				INTEREST CHARGED	
09/25	09/25			INTEREST CHARGE ON PURCHASES	\$155.53

(Continued on next page)

Notice: We may convert your payment into an electronic debit. See Statement Disclosures link on your eServices Statement Page for details, Billing Rights and other Important Information.

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Account Number: 5478

Total Minimum Payment Due	Payment Due Date	Overlimit Amount	New Balance
\$260.00	10/18/2019	\$17.98	\$7,617.98

Save a stamp, pay on-line.

\$

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312

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

ELECTRONICALLY FILED - 2023 Oct 16 2:54 PM - MARLBORO - COMMON PLEAS - CASE#2021CP3400228

MICHAEL HUDSON**Account Number ending in 5478****Statement Closing Date 09/25/2019****Visit samsclub.com/credit or Call 1-844-335-5919****Transaction Summary (Continued)**

Tran	Date	Post	Transaction Reference #	Description	Amount
09/25	09/25			INTEREST CHARGE ON CASH ADVANCES	\$0.00
				TOTAL INTEREST FOR THIS PERIOD	\$155.53

2019 Year-to-Date Fees and Interest	
Total Fees Charged	\$28.00
Total Interest Charged	\$1,026.83
Total Interest Paid	\$988.06

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

(v) = variable rate

Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	25.15% (v)	\$7,523.45	\$155.53
Cash Advances	N/A	28.15% (v)	\$0.00	\$0.00

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 25.15%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Eligible card purchases may be billed under one of the following promotions: No Interest for 6, 12, 18, 24 or 36 months. For each promotion, after the promotion ends, a 25.15% APR will apply. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

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

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

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

Member News and Information

Please note that Cashier Checks and Loan Transfer Checks are not acceptable forms of tender when making your payments in Sam's Club® or Walmart®.

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

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

MICHAEL HUDSON
Account Number ending in 5478

Statement Closing Date 10/25/2019

Visit samsclub.com/credit or Call 1-844-335-5919

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

Account Summary

Previous Balance as of 09/26/2019 \$7,617.98
Payments -260.00
Purchases/Debits +39.35
Interest Charges +156.11

New Balance as of 10/25/2019 \$7,553.44

Credit Limit \$7,600
Available Credit \$0.00
Cash Advance/Quick Cash Limit \$1,520
Available Cash \$0.00
Statement Closing Date 10/25/2019
Days in Billing Cycle 30

Payment Information	
New Balance	\$7,553.44
Total Minimum	
Payment Due	\$232.00
Payment Due Date	11/18/2019

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

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

If you make no additional charges using this card and each month you pay ...	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	19 years	\$21,014.00
\$300.00	3 years	\$10,797.00 (Savings = \$10,217.00)

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

Cash Earned Summary

Prior Cash Back Balance \$85.14
5% Earned on Gas \$0.00
3% Earned on Dining & Travel \$0.26
1% Earned on other purchases \$0.31
= Current Cash Back Balance \$85.71

You have earned \$85.71

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

Transaction Summary

Tran	Date	Post	Transaction Reference #	Description	Amount
10/18	10/18		85213339500XS6H15	ONLINE PAYMENT THANK YOU	-\$260.00
10/23	10/23		0543684992X59K5BT	DOLLAR GENERAL #14065 CLIO SC	\$30.56
10/24	10/24		55432869A5SVLHFK6	ARBY'S 371 DILLON SC	\$8.79
				FEES	
				TOTAL FEES FOR THIS PERIOD	\$0.00
				INTEREST CHARGED	
10/25	10/25			INTEREST CHARGE ON PURCHASES	\$156.11
10/25	10/25			INTEREST CHARGE ON CASH ADVANCES	\$0.00
				TOTAL INTEREST FOR THIS PERIOD	\$156.11

2019 Year-to-Date Fees and Interest

Total Fees Charged	\$28.00
Total Interest Charged	\$1,182.94
Total Interest Paid	\$1,143.59

Notice: We may convert your payment into an electronic debit. See Statement Disclosures link on your eServices Statement Page for details, Billing Rights and other Important Information.

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Account Number: 5478

Total Minimum Payment Due	Payment Due Date	New Balance
\$232.00	11/18/2019	\$7,553.44

Save a stamp, pay on-line.

\$

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312

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

MICHAEL HUDSON
Account Number ending in 5478

Statement Closing Date 10/25/2019

Visit samsclub.com/credit or Call 1-844-335-5919

Interest Charge Calculation				
Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v) = variable rate				
Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	24.90% (v)	\$7,627.95	\$156.11
Cash Advances	N/A	27.90% (v)	\$0.00	\$0.00

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 24.90%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Eligible card purchases may be billed under one of the following promotions: No Interest for 6, 12, 18, 24 or 36 months. For each promotion, after the promotion ends, a 24.90% APR will apply. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

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

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

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

Member News and Information

Payments for your Sam's Club® credit account can be made in Sam's Club or Walmart® locations using a personal check, cash or debit card. Payments can also be made online, over the phone or through the mail.

Payroll checks, balance transfer checks, money orders and other forms of payment which cannot be processed electronically are not accepted forms of payment.

Additionally, Walmart Credit Card accountholders will no longer be able to make payments on their Walmart credit card account in Sam's Club.

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

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

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MICHAEL HUDSON
Account Number ending in 5478

Statement Closing Date 11/25/2019

Visit samsclub.com/credit or Call 1-844-335-5919

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

Account Summary

Previous Balance as of 10/26/2019 **\$7,553.44**
 Other Credits -29.10
 Purchases/Debits +200.00
 Fees Charged +39.00
 Interest Charges +163.65

New Balance as of 11/25/2019 **\$7,926.99**

Credit Limit \$7,600
 Available Credit OVERLIMIT
 Cash Advance/Quick Cash Limit \$1,520
 Available Cash OVERLIMIT
 Statement Closing Date 11/25/2019
 Days in Billing Cycle 31

Payment Information	
New Balance	\$7,926.99
Amount Past Due	\$232.00
Total Minimum	
Payment Due	\$514.00
Overlimit Amount	\$326.99
Payment Due Date	12/18/2019

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

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

If you make no additional charges using this card and each month you pay ...	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	19 years	\$21,427.00

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

Cash Earned Summary

Prior Cash Back Balance \$85.71
 5% Earned on Gas \$0.00
 3% Earned on Dining & Travel \$0.00
 1% Earned on other purchases \$2.00
 = Current Cash Back Balance \$87.71

You have earned \$87.71

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

Notice: We may convert your payment into an electronic debit. See Statement Disclosures link on your eServices Statement Page for details, Billing Rights and other Important Information.

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Account Number: [REDACTED] 5478

Total Minimum Payment Due	Amount Past Due	Payment Due Date	Overlimit Amount	New Balance
\$514.00	\$232.00	12/18/2019	\$326.99	\$7,926.99

Save a stamp, pay on-line.

\$ [REDACTED]

MICHAEL HUDSON
 3155 MACK CIR
 MC COLL SC 29570-6312

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

MICHAEL HUDSON
Account Number ending in 5478

Statement Closing Date 11/25/2019

Visit samsclub.com/credit or Call 1-844-335-5919

Transaction Summary

Tran	Date	Post	Transaction Reference #	Description	Amount
10/25	10/26		05230979B000038J2	X WAY RD ANIMAL HOSPIT LAURINBURG NC	\$200.00
10/29	10/29		F1468009E000AM302	STATEMENT CREDIT	-\$29.10
				FEES	
11/18	11/18			LATE FEE	\$39.00
				TOTAL FEES FOR THIS PERIOD	\$39.00
				INTEREST CHARGED	
11/25	11/25			INTEREST CHARGE ON PURCHASES	\$163.65
11/25	11/25			INTEREST CHARGE ON CASH ADVANCES	\$0.00
				TOTAL INTEREST FOR THIS PERIOD	\$163.65

2019 Year-to-Date Fees and Interest	
Total Fees Charged	\$67.00
Total Interest Charged	\$1,346.59
Total Interest Paid	\$1,143.59

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v) = variable rate				
Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	24.65% (v)	\$7,816.06	\$163.65
Cash Advances	N/A	27.65% (v)	\$0.00	\$0.00

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 24.65%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Eligible card purchases may be billed under one of the following promotions: No Interest for 6, 12, 18, 24 or 36 months. For each promotion, after the promotion ends, a 24.65% APR will apply. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

YOUR ACCOUNT IS PAST DUE. PLEASE PAY THE MINIMUM PAYMENT DUE OR CONTACT THIS OFFICE AT THE PHONE NUMBER LISTED ON YOUR STATEMENT.

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

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

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Member News and Information

Payments for your Sam's Club® credit account can be made in Sam's Club or Walmart® locations using a personal check, cash or debit card. Payments can also be made online, over the phone or through the mail. Payroll checks, balance transfer checks, money orders and other forms of payment which cannot be processed electronically are not accepted forms of payment.

Additionally, Walmart Credit Card accountholders will no longer be able to make payments on their Walmart credit card account in Sam's Club.

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

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MICHAEL HUDSON

Account Number ending in 5478

Statement Closing Date 12/26/2019

Visit samsclub.com/credit or Call 1-844-335-5919

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

Account Summary

Previous Balance as of 11/26/2019 **\$7,926.99**
Payments -10.00
Fees Charged +39.00
Interest Charges +166.07

New Balance as of 12/26/2019 **\$8,122.06**

Credit Limit \$7,600
Available Credit OVERLIMIT
Cash Advance/Quick Cash Limit \$1,520
Available Cash OVERLIMIT
Statement Closing Date 12/26/2019
Days in Billing Cycle 31

Payment Information	
New Balance	\$8,122.06
Amount Past Due	\$504.00
Total Minimum	
Payment Due	\$791.00
Overlimit Amount	\$522.06
Payment Due Date	01/18/2020

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

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

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	19 years	\$21,329.00

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

Cash Earned Summary

Prior Cash Back Balance \$87.71
5% Earned on Gas \$0.00
3% Earned on Dining & Travel \$0.00
1% Earned on other purchases \$0.00
= Current Cash Back Balance \$0.00

See how quickly your cash can add up!

Earn cash back on purchases throughout the year!

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

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

Account Number: 5478

Total Minimum Payment Due	Amount Past Due	Payment Due Date	Overlimit Amount	New Balance
\$791.00	\$504.00	01/18/2020	\$522.06	\$8,122.06

Payment Enclosed: Please use blue or black ink.

\$

New address or email? Print changes on back.

MICHAEL HUDSON
 3155 MACK CIR
 MC COLL SC 29570-6312

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

MICHAEL HUDSON
Account Number ending in 5478

Statement Closing Date 12/26/2019

Visit samsclub.com/credit or Call 1-844-335-5919

Transaction Summary

Tran	Date	Post	Transaction Reference #	Description	Amount
12/12	12/12		8521333AV00XS6H11	ONLINE PAYMENT THANK YOU	-\$10.00
				FEES	
12/18	12/18			LATE FEE	\$39.00
				TOTAL FEES FOR THIS PERIOD	\$39.00
				INTEREST CHARGED	
12/26	12/26			INTEREST CHARGE ON PURCHASES	\$166.07
12/26	12/26			INTEREST CHARGE ON CASH ADVANCES	\$0.00
				TOTAL INTEREST FOR THIS PERIOD	\$166.07

2019 Year-to-Date Fees and Interest	
Total Fees Charged	\$106.00
Total Interest Charged	\$1,512.66
Total Interest Paid	\$1,143.59

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v) = variable rate				
Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	24.40% (v)	\$8,013.48	\$166.07
Cash Advances	N/A	27.40% (v)	\$0.00	\$0.00

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 24.40%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Eligible card purchases may be billed under one of the following promotions: No Interest for 6, 12, 18, 24 or 36 months. For each promotion, after the promotion ends, a 24.40% APR will apply. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

YOUR ACCOUNT IS PAST DUE. PLEASE PAY THE MINIMUM PAYMENT DUE OR CONTACT THIS OFFICE AT THE PHONE NUMBER LISTED ON YOUR STATEMENT.

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

This is a duplicate courtesy copy of your most recent billing statement. You can still view and pay your electronic statement online.

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

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.

Other News and Information

Payments for your Sam's Club® credit account can be made in Sam's Club or Walmart® locations using a personal check, cash or debit card. Payments can also be made online, over the phone or through the mail. Payroll checks, balance transfer checks, money orders and other forms of payment which cannot be processed electronically are not accepted forms of payment.

Additionally, Walmart Credit Card accountholders will no longer be able to make payments on their Walmart credit card account in Sam's Club.

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

MICHAEL HUDSON

Account Number ending in 5478

Statement Closing Date 01/26/2020

Visit samsclub.com/credit or Call 1-844-335-5919

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

Account Summary

Previous Balance as of 12/27/2019 **\$8,122.06**
Fees Charged +39.00
Interest Charges +170.25
New Balance as of 01/26/2020 **\$8,331.31**

Credit Limit \$7,600
Available Credit \$0.00
Cash Advance/Quick Cash Limit \$1,520
Available Cash \$0.00
Statement Closing Date 01/26/2020
Days in Billing Cycle 31

Payment Information

New Balance \$8,331.31
Amount Past Due \$791.00
Total Minimum
Payment Due \$1,084.00
Overlimit Amount \$731.31
Payment Due Date 02/18/2020

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

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

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	19 years	\$21,383.00

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

Cash Earned Summary

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

See how quickly your rewards can add up!

Earn cash back on purchases throughout the year!

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

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

Account Number: 5478

Total Minimum Payment Due	Amount Past Due	Payment Due Date	Overlimit Amount	New Balance
\$1,084.00	\$791.00	02/18/2020	\$731.31	\$8,331.31

Payment Enclosed: Please use blue or black ink.

\$

New address or email? Print changes on back.

MICHAEL HUDSON
 3155 MACK CIR
 MC COLL SC 29570-6312

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

MICHAEL HUDSON
Account Number ending in 5478

Statement Closing Date 01/26/2020

Visit samsclub.com/credit or Call 1-844-335-5919

Transaction Summary

Tran	Date	Post	Transaction Reference #	Description	Amount
				FEEs	
01/18	01/18			LATE FEE	\$39.00
				TOTAL FEES FOR THIS PERIOD	\$39.00
				INTEREST CHARGED	
01/26	01/26			INTEREST CHARGE ON PURCHASES	\$170.25
01/26	01/26			INTEREST CHARGE ON CASH ADVANCES	\$0.00
				TOTAL INTEREST FOR THIS PERIOD	\$170.25

2020 Year-to-Date Fees and Interest	
Total Fees Charged	\$39.00
Total Interest Charged	\$170.25
Total Interest Paid	\$0.00

Interest Charge Calculation

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

(v) = variable rate

Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	24.40% (v)	\$8,215.38	\$170.25
Cash Advances	N/A	27.40% (v)	\$0.00	\$0.00

Cardholder News and Information

YOUR ACCOUNT IS PAST DUE. PLEASE PAY THE MINIMUM PAYMENT DUE OR CONTACT THIS OFFICE AT THE PHONE NUMBER LISTED ON YOUR STATEMENT.

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

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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.

Member News and Information

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.

MICHAEL HUDSON
Account Number ending in 5478

Statement Closing Date 02/24/2020

Visit samsclub.com/credit or Call 1-866-743-8547

Transaction Summary

Tran	Date	Post	Transaction Reference #	Description	Amount
				FEES	
02/18	02/18			LATE FEE	\$39.00
				TOTAL FEES FOR THIS PERIOD	\$39.00
				INTEREST CHARGED	
02/24	02/24			INTEREST CHARGE ON PURCHASES	\$163.22
02/24	02/24			INTEREST CHARGE ON CASH ADVANCES	\$0.00
				TOTAL INTEREST FOR THIS PERIOD	\$163.22

2020 Year-to-Date Fees and Interest	
Total Fees Charged	\$78.00
Total Interest Charged	\$333.47
Total Interest Paid	\$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v) = variable rate				
Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	24.40% (v)	\$8,419.18	\$163.22
Cash Advances	N/A	27.40% (v)	\$0.00	\$0.00

Cardholder News and Information

YOUR ACCOUNT IS PAST DUE. PLEASE PAY THE MINIMUM PAYMENT DUE OR CONTACT THIS OFFICE AT THE PHONE NUMBER LISTED ON YOUR STATEMENT.

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

You have recently been unenrolled from electronic statement delivery. You may have opted to stop receiving electronic statements, or this may have occurred because of changes in your account or failure to comply with the Terms and Conditions of the electronic statement service. Please feel free to reenroll at any time.

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

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

Member News and Information

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

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

MICHAEL HUDSON
Account Number ending in 5478

Visit samsclub.com/credit or Call 1-866-743-8547

Statement Closing Date 03/26/2020

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

Account Summary

Previous Balance as of 02/25/2020	\$8,533.53
Fees Charged	+39.00
Interest Charges	+178.86

New Balance as of 03/26/2020	\$8,751.39
-------------------------------------	-------------------

Credit Limit	\$7,600
Available Credit	\$0.00
Cash Advance/Quick Cash Limit	\$1,520
Available Cash	\$0.00
Statement Closing Date	03/26/2020
Days in Billing Cycle	31

Payment Information

New Balance	\$8,751.39
Amount Past Due	\$1,372.00
Total Minimum	
Payment Due	\$1,678.00
Overlimit Amount	\$1,151.39
Payment Due Date	04/18/2020

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

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

If you make no additional charges using this card and each month you pay ...	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	18 years	\$21,434.00

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

Cash Earned Summary

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

See how quickly your rewards can add up!

Earn cash back on purchases throughout the year!

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

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

Account Number: [REDACTED] 5478

Total Minimum Payment Due	Amount Past Due	Payment Due Date	Overlimit Amount	New Balance
\$1,678.00	\$1,372.00	04/18/2020	\$1,151.39	\$8,751.39

Payment Enclosed:Please use blue or black ink.

[illegible]

New address or email? Print changes on back.

MICHAEL HUDSON
3155 MACK CIR
MC COLL SC 29570-6312

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

MICHAEL HUDSON
Account Number ending in 5478

Statement Closing Date 03/26/2020

Visit samsclub.com/credit or Call 1-866-743-8547

Transaction Summary

Tran	Date	Post	Transaction Reference #	Description	Amount
				FEES	
03/18	03/18			LATE FEE	\$39.00
				TOTAL FEES FOR THIS PERIOD	\$39.00
				INTEREST CHARGED	
03/26	03/26			INTEREST CHARGE ON PURCHASES	\$178.86
03/26	03/26			INTEREST CHARGE ON CASH ADVANCES	\$0.00
				TOTAL INTEREST FOR THIS PERIOD	\$178.86

2020 Year-to-Date Fees and Interest	
Total Fees Charged	\$117.00
Total Interest Charged	\$512.33
Total Interest Paid	\$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v) = variable rate				
Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	24.40% (v)	\$8,631.00	\$178.86
Cash Advances	N/A	27.40% (v)	\$0.00	\$0.00

Cardholder News and Information

We are here to support you and are working hard to ensure our Synchrony team members can continue to provide you with uninterrupted, dependable service. We encourage you to use our online and mobile servicing tools.

As COVID-19 and its impact continue to evolve and develop, we remain focused on the health and safety of our employees and our communities, as well as our commitment to you, our customers.

We are also aware that some of our customers may experience financial hardship as a result of COVID-19. If you are impacted, please contact us to discuss how we can help.

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

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

You have recently been unenrolled from electronic statement delivery. You may have opted to stop receiving electronic statements, or this may have occurred because of changes in your account or failure to comply with the Terms and Conditions of the electronic statement service. Please feel free to reenroll at any time.

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

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

Member News and Information

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MICHAEL HUDSON

Account Number ending in 5478

Statement Closing Date 04/24/2020

Visit samsclub.com/credit or Call 1-866-743-8547

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

Account Summary

Previous Balance as of 03/27/2020 **\$8,751.39**
Fees Charged +39.00
Interest Charges +171.44
New Balance as of 04/24/2020 **\$8,961.83**

Credit Limit \$7,600
Available Credit \$0.00
Cash Advance/Quick Cash Limit \$1,520
Available Cash \$0.00
Statement Closing Date 04/24/2020
Days in Billing Cycle 29

Payment Information	
New Balance	\$8,961.83
Amount Past Due	\$1,678.00
Total Minimum	
Payment Due	\$1,979.00
Overlimit Amount	\$1,361.83
Payment Due Date	05/18/2020

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

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

If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	18 years	\$21,469.00

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

Cash Earned Summary

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

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

Account Number: 5478

Total Minimum Payment Due	Amount Past Due	Payment Due Date	Overlimit Amount	New Balance
\$1,979.00	\$1,678.00	05/18/2020	\$1,361.83	\$8,961.83

Payment Enclosed: Please use blue or black ink.

\$

New address or email? Print changes on back.

MICHAEL HUDSON
 3155 MACK CIR
 MC COLL SC 29570-8312

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

MICHAEL HUDSON
Account Number ending in 5478

Statement Closing Date 04/24/2020

Visit samsclub.com/credit or Call 1-866-743-8547

Transaction Summary				
Tran	Date	Post	Transaction Reference #	Description
				FEES
04/18	04/18			LATE FEE
				\$39.00
				TOTAL FEES FOR THIS PERIOD
				\$39.00
				INTEREST CHARGED
04/24	04/24			INTEREST CHARGE ON PURCHASES
				\$171.44
04/24	04/24			INTEREST CHARGE ON CASH ADVANCES
				\$0.00
				TOTAL INTEREST FOR THIS PERIOD
				\$171.44

2020 Year-to-Date Fees and Interest	
Total Fees Charged	\$156.00
Total Interest Charged	\$683.77
Total Interest Paid	\$0.00

Interest Charge Calculation				
Your Annual Percentage Rate (APR) is the annual interest rate on your account.				(v) = variable rate
Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Regular Purchases and Cash Over	N/A	24.40% (v)	\$8,843.21	\$171.44
Cash Advances	N/A	27.40% (v)	\$0.00	\$0.00

Cardholder News and Information

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As the impact of COVID-19 continues to evolve, we remain focused on the health and safety of our employees and our communities, as well as our commitment to you, our members. In an effort to further reduce the number of member touchpoints with devices, and to exercise caution during this public health crisis, we are temporarily disabling the cash-back-with-purchase functionality for the Sam's Club® Mastercard® at Sam's Club and Walmart registers. You can still use your Sam's Club Mastercard to get access to cash through ATMs or at bank branches wherever our card is accepted.

We are also aware that some of our members may experience financial hardship as a result of COVID-19. If you are impacted, please contact us to discuss how we can help.

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STATE OF SOUTH CAROLINA
COUNTY OF MARLBORO

IN THE COURT OF COMMON PLEAS
FOURTH JUDICIAL CIRCUIT
CIVIL ACTION NO. 2021CP3400228

Synchrony Bank,

Plaintiff,

vs.

Michael Hudson,

Defendant

CERTIFICATE OF MAILING

This is to certify that, pursuant to Rule 5 of South Carolina Civil Procedure, a copy of the Plaintiff's Motion for Summary Judgment was this day served upon the Defendant in this action by mailing a copy thereof, postage prepaid, to the Defendant's attorney, as follows:

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

Dated: 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

