

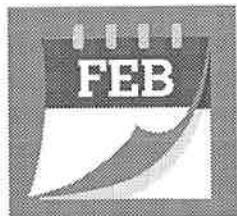


# Countdown to your Cash Back check

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SC Court of Appeals



Look for your Sam's Club® Mastercard®  
Cash Back Check in February!

If you earned less than \$5,  
no check will be issued.



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

## Sam's Club® MasterCard®

MICHAEL HUDSON  
Account Number: 2251

Visit us at [samsclub.com/credit](http://samsclub.com/credit)  
Member Service: 1-866-220-0254

### Summary of Account Activity

|                               |                   |
|-------------------------------|-------------------|
| Previous Balance              | \$4,190.11        |
| - Payments                    | \$163.00          |
| + Purchases/Debits            | \$58.72           |
| + Interest Charges            | \$82.47           |
| <b>New Balance</b>            | <b>\$4,168.30</b> |
| Credit Limit                  | \$4,500.00        |
| Available Credit              | \$324.00          |
| Cash Advance/Quick Cash Limit | \$900.00          |
| Available Cash                | \$324.00          |
| Statement Closing Date        | 01/26/2017        |
| Days in Billing Cycle         | 31                |

### Payment Information

|                           |            |
|---------------------------|------------|
| New Balance               | \$4,168.30 |
| Total Minimum Payment Due | \$125.00   |
| Payment Due Date          | 02/18/2017 |

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

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

| If you make no additional charges using this card and each month you pay .... | You will pay off the balance shown on this statement in about ... | And you will end up paying an estimated total of ... |
|-------------------------------------------------------------------------------|-------------------------------------------------------------------|------------------------------------------------------|
| Only the minimum payment                                                      | 15 years                                                          | \$10,449.00                                          |
| \$162.00                                                                      | 3 years                                                           | \$5,820.00<br>(Savings = \$4,629.00)                 |

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

### Cash Earned Summary

|                              |                |
|------------------------------|----------------|
| Previous Reward Balance      | \$26.35        |
| 5% Earned on Gas             | \$0.00         |
| 3% Earned on Dining & Travel | \$0.00         |
| 1% Earned on other purchases | \$0.59         |
| <b>=Reward Balance</b>       | <b>\$26.94</b> |

### Cash Back News



**Congratulations - you earned \$26.35  
in Cash Back during 2016!**

2016 Cash Back Checks will be in the mail, separate from your February billing statements.

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

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

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Account Number: 2251

| Total Minimum Payment Due | Payment Due Date | New Balance |
|---------------------------|------------------|-------------|
| \$125.00                  | 02/18/2017       | \$4,168.30  |

Save a stamp, pay on-line.



\*0213331205977251\*

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.



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

\*Purchases subject to credit approval. See the "How to Earn Cash Back with your Sam's Club® MasterCard®" rewards program for details.  
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| 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        |
| <b>FEES</b>                           |           |                   |                                      |                |
| <b>TOTAL FEES FOR THIS PERIOD</b>     |           |                   |                                      | <b>\$0.00</b>  |
| <b>INTEREST CHARGED</b>               |           |                   |                                      |                |
| 01/26                                 | 01/26     |                   | INTEREST CHARGE ON PURCHASES         | \$82.47        |
| 01/26                                 | 01/26     |                   | INTEREST CHARGE ON CASH ADVANCES     | \$0.00         |
| <b>TOTAL INTEREST FOR THIS PERIOD</b> |           |                   |                                      | <b>\$82.47</b> |
| <b>2017 Totals Year-To-Date</b>       |           |                   |                                      |                |
| 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 <a href="http://www.SamsClubCredit.com">www.SamsClubCredit.com</a> 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](http://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           |
| <b>New Balance</b>            | <b>\$4,371.74</b> |
| 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                                           |
| <b>Late Payment Warning:</b> 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.              |                                                                   |                                                      |
| <b>Minimum Payment Warning:</b> 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<br>(Savings = \$4,998.00)                 |
| If you would like information about <b>credit counseling services</b> , 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                                                                                                        |  |
|-----------------------------------------------------------------------------------------------------------------------|--|
|                                                                                                                       |  |
| <b>Congratulations! Your 2016 Cash Back Check will arrive in the mail soon, separate from your account statement.</b> |  |

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

|||||

469



# 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)     |
| <b>FEES</b>                           |           |                   |                                      |                |
| <b>TOTAL FEES FOR THIS PERIOD</b>     |           |                   |                                      | <b>\$0.00</b>  |
| <b>INTEREST CHARGED</b>               |           |                   |                                      |                |
| 02/23                                 | 02/23     |                   | INTEREST CHARGE ON PURCHASES         | \$77.59        |
| 02/23                                 | 02/23     |                   | INTEREST CHARGE ON CASH ADVANCES     | \$0.00         |
| <b>TOTAL INTEREST FOR THIS PERIOD</b> |           |                   |                                      | <b>\$77.59</b> |
| <b>2017 Totals Year-To-Date</b>       |           |                   |                                      |                |
| 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](http://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.



## 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: 2251

Visit us at [samsclub.com/credit](http://samsclub.com/credit)  
Member Service: 1-866-220-0254

| Summary of Account Activity   |                   |
|-------------------------------|-------------------|
| Previous Balance              | \$4,371.74        |
| - Payments                    | \$200.00          |
| + Interest Charges            | \$86.31           |
| <b>New Balance</b>            | <b>\$4,258.05</b> |
| 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                                          |
| <b>Late Payment Warning:</b> 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.              |                                                                  |                                                     |
| <b>Minimum Payment Warning:</b> 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<br>(Savings = \$4,822.00)                |
| If you would like information about credit counseling services, call 1-877-302-8775.                                                                                              |                                                                  |                                                     |

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

| Cash Back News                                   |  |
|--------------------------------------------------|--|
|                                                  |  |
| See how quickly your cash can add up!            |  |
| Earn cash back on purchases throughout the year! |  |

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

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

6709 LAH 1 7 23 170326 PAGE 1 OF 3 1468 1200 A602 01EY6709



| Account Number: 2251      |                  |             |
|---------------------------|------------------|-------------|
| Total Minimum Payment Due | Payment Due Date | New Balance |
| \$129.00                  | 04/18/2017       | \$4,258.05  |

Save a stamp, pay on-line.



#0113331208872251\*

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.

|                          |             |              |                  |                                                       |               |
|--------------------------|-------------|--------------|------------------|-------------------------------------------------------|---------------|
| <input type="checkbox"/> | Street      | _____        |                  |                                                       |               |
|                          | Address     | _____        |                  |                                                       |               |
|                          | City, State | _____        |                  |                                                       |               |
|                          | ZIP         | _____        |                  |                                                       |               |
|                          | Phone #     | _____        |                  |                                                       |               |
|                          | Email       | Home Phone # | Business Phone # | *Cell # or other phone #<br>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     |                          |  |                            |        |                                |          |                             |          |
| 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](http://www.SamsClubCredit.com) or call the 24 Hour Credit Card Service phone number of the back of your card.

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





# 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: 2251

Visit us at [samsclub.com/credit](http://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           |
| <b>New Balance</b>            | <b>\$4,223.55</b> |
| 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.

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| Account Number: 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



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

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

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

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

Synchrony Bank

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

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

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#### 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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| 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)     |
| <b>FEES</b>                           |           |                   |                                      |                |
| <b>TOTAL FEES FOR THIS PERIOD</b>     |           |                   |                                      | <b>\$0.00</b>  |
| <b>INTEREST CHARGED</b>               |           |                   |                                      |                |
| 04/25                                 | 04/25     |                   | INTEREST CHARGE ON PURCHASES         | \$81.98        |
| 04/25                                 | 04/25     |                   | INTEREST CHARGE ON CASH ADVANCES     | \$0.00         |
| <b>TOTAL INTEREST FOR THIS PERIOD</b> |           |                   |                                      | <b>\$81.98</b> |
| <b>2017 Totals Year-To-Date</b>       |           |                   |                                      |                |
| 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](http://www.SamsClubCredit.com) or call the 24 Hour Credit Card Service phone number of the back of your card.

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



**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**

|                         |                   |
|-------------------------|-------------------|
| <b>Late Payment Fee</b> | <b>Up to \$38</b> |
|-------------------------|-------------------|

**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: 2251

Visit us at [samsclub.com/credit](http://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           |
| <b>New Balance</b>            | <b>\$4,572.82</b> |
| 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<br>(Savings = \$5,356.00)                 |

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

| Cash Back News                                                                                                    |                                |
|-------------------------------------------------------------------------------------------------------------------|--------------------------------|
|                                                                                                                   | <b>You have earned \$13.23</b> |
| 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 O PAGE 1 of 3 1468 1200 A602 01EY6709



| Account Number: 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.

|                                                                       |                                           |                                           |                                                    |
|-----------------------------------------------------------------------|-------------------------------------------|-------------------------------------------|----------------------------------------------------|
| <input type="checkbox"/> Street Address City, State ZIP Phone # Email | _____<br>_____<br>_____<br>_____<br>_____ | _____<br>_____<br>_____<br>_____<br>_____ | _____<br>_____<br>_____<br>_____<br>_____          |
|                                                                       | 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<br>HV RANCH DRESSING, BABYCAKE MINI<br>DONUTS, LANCE CHEESE/PB, FRENCH<br>BAGUETTE, MENS 10PK BL QUARTER,<br>NESQUIK CHOC. DRINK, UNDER ARMOUR<br>SOCKS, OS CRANGRAPE 96 OZ | \$63.31        |
| 05/24                                 | 05/24     | 55429504GS186ER2F | PAYPAL *CARID COM 4029357733 CA                                                                                                                                                                               | \$325.14       |
| <b>FEES</b>                           |           |                   |                                                                                                                                                                                                               |                |
| <b>TOTAL FEES FOR THIS PERIOD</b>     |           |                   |                                                                                                                                                                                                               | <b>\$0.00</b>  |
| <b>INTEREST CHARGED</b>               |           |                   |                                                                                                                                                                                                               |                |
| 05/26                                 | 05/26     |                   | INTEREST CHARGE ON PURCHASES                                                                                                                                                                                  | \$85.82        |
| 05/26                                 | 05/26     |                   | INTEREST CHARGE ON CASH ADVANCES                                                                                                                                                                              | \$0.00         |
| <b>TOTAL INTEREST FOR THIS PERIOD</b> |           |                   |                                                                                                                                                                                                               | <b>\$85.82</b> |
| <b>2017 Totals Year-To-Date</b>       |           |                   |                                                                                                                                                                                                               |                |
| 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](http://www.SamsClubCredit.com) or call the 24 Hour Credit Card Service phone number of the back of your card.

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





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

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

Visit us at [samsclub.com/credit](http://samsclub.com/credit)  
Member Service: 1-866-220-0254

**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.

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

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

**Notice:** See below for 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.

|                          |                                                             |                                                    |              |                  |                                                       |               |
|--------------------------|-------------------------------------------------------------|----------------------------------------------------|--------------|------------------|-------------------------------------------------------|---------------|
| <input type="checkbox"/> | Street<br>Address<br>City, State<br>ZIP<br>Phone #<br>Email | _____<br>_____<br>_____<br>_____<br>_____<br>_____ | Home Phone # | Business Phone # | *Cell # or other phone #<br>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         |
| 06/09                                 | 06/09     | 85213335000XS6H0Z | ONLINE PAYMENT THANK YOU             | (\$32.00)      |
| 06/16                                 | 06/16     | 85213335700XS6H12 | ONLINE PAYMENT THANK YOU             | (\$140.82)     |
| <b>FEES</b>                           |           |                   |                                      |                |
| <b>TOTAL FEES FOR THIS PERIOD</b>     |           |                   |                                      | <b>\$0.00</b>  |
| <b>INTEREST CHARGED</b>               |           |                   |                                      |                |
| 06/25                                 | 06/25     |                   | INTEREST CHARGE ON PURCHASES         | \$88.47        |
| 06/25                                 | 06/25     |                   | INTEREST CHARGE ON CASH ADVANCES     | \$0.00         |
| <b>TOTAL INTEREST FOR THIS PERIOD</b> |           |                   |                                      | <b>\$88.47</b> |
| <b>2017 Totals Year-To-Date</b>       |           |                   |                                      |                |
| 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.

### 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](http://www.SamsClubCredit.com) or call the 24 Hour Credit Card Service phone number on 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](http://samsclub.com/credit)

Member Service: 1-866-220-0254

| Summary of Account Activity   |                   | Payment Information                                                                                                                                                               |                                                                   |
|-------------------------------|-------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|
| Previous Balance              | \$4,488.47        | New Balance                                                                                                                                                                       | \$4,454.19                                                        |
| - Payments                    | \$134.00          | Total Minimum Payment Due                                                                                                                                                         | \$135.00                                                          |
| + Purchases/Debits            | \$9.42            | Payment Due Date                                                                                                                                                                  | 08/18/2017                                                        |
| + Interest Charges            | \$90.30           | <b>Late Payment Warning:</b> 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.              |                                                                   |
| <b>New Balance</b>            | <b>\$4,454.19</b> | <b>Minimum Payment Warning:</b> If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example: |                                                                   |
| Credit Limit                  | \$4,500.00        | If you make no additional charges using this card and each month you pay...                                                                                                       | You will pay off the balance shown on this statement in about ... |
| Available Credit              | \$0.00            | Only the minimum payment                                                                                                                                                          | 17 years                                                          |
| Cash Advance/Quick Cash Limit | \$900.00          | \$174.00                                                                                                                                                                          | 3 years                                                           |
| Available Cash                | \$0.00            |                                                                                                                                                                                   | \$6,262.00 (Savings = \$5,496.00)                                 |
| Statement Closing Date        | 07/26/2017        | If you would like information about credit counseling services, call 1-877-302-8775.                                                                                              |                                                                   |
| Days in Billing Cycle         | 31                | <b>Cash Back News</b>                                                                                                                                                             |                                                                   |
| <b>Cash Earned Summary</b>    |                   | <p><b>You have earned \$13.70</b></p> <p>Use the Sam's Club Mastercard everywhere Mastercard is accepted and earn cash back for the things you already do.</p>                    |                                                                   |
| 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           |                                                                                                                                                                                   |                                                                   |

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

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

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PAGE 1 of 3

1468 1200 A602 01EY6709



Account Number: [REDACTED] 2251

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

Save a stamp, pay on-line.

\$ [REDACTED]

\*KEL13332205072205\*

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.

|                                                                                      |                                                                                           |               |
|--------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|---------------|
| <input type="checkbox"/> Street<br>Address<br>City, State<br>ZIP<br>Phone #<br>Email | Home Phone #<br>Business Phone #<br>*Cell # or other phone #<br>we can use to contact you | Email Address |
|--------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|---------------|

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



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

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



## No foreign transaction fees.



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



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

| Transaction Summary            |           |                   |                                         |            |
|--------------------------------|-----------|-------------------|-----------------------------------------|------------|
| Tran Date                      | Post Date | Reference Number  | Description of Transaction or Credit    | Amount     |
| 07/18                          | 07/18     | 85213336700XS6H14 | ONLINE PAYMENT THANK YOU                | (\$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.

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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.





**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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**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.

|                          |                                                             |                                                    |              |                  |                                                       |               |
|--------------------------|-------------------------------------------------------------|----------------------------------------------------|--------------|------------------|-------------------------------------------------------|---------------|
| <input type="checkbox"/> | Street<br>Address<br>City, State<br>ZIP<br>Phone #<br>Email | _____<br>_____<br>_____<br>_____<br>_____<br>_____ | Home Phone # | Business Phone # | *Cell # or other phone #<br>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      |
| <b>FEES</b>                           |           |                   |                                      |               |
| <b>TOTAL FEES FOR THIS PERIOD</b>     |           |                   |                                      | <b>\$0.00</b> |
| <b>INTEREST CHARGED</b>               |           |                   |                                      |               |
| 08/25                                 | 08/25     |                   | INTEREST CHARGE ON PURCHASES         | \$0.00        |
| 08/25                                 | 08/25     |                   | INTEREST CHARGE ON CASH ADVANCES     | \$0.00        |
| <b>TOTAL INTEREST FOR THIS PERIOD</b> |           |                   |                                      | <b>\$0.00</b> |
| <b>2017 Totals Year-To-Date</b>       |           |                   |                                      |               |
| 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.

### 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](http://www.SamsClubCredit.com) or call the 24 Hour Credit Card Service phone number of the back of your card.

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





## No foreign transaction fees

on any purchases abroad with your Sam's Club MasterCard.

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

### Sam's Club® MasterCard®

MICHAEL HUDSON  
Account Number: 2251

Visit us at [samsclub.com/credit](http://samsclub.com/credit)  
Member Service: 1-866-220-0254

| Summary of Account Activity   |                   |
|-------------------------------|-------------------|
| Previous Balance              | \$416.78          |
| - Payments                    | \$100.00          |
| - Other Credits               | \$4.00            |
| + Purchases/Debits            | \$3,545.50        |
| + Interest Charges            | \$37.32           |
| <b>New Balance</b>            | <b>\$3,895.60</b> |
| Credit Limit                  | \$4,500.00        |
| Available Credit              | \$604.00          |
| Cash Advance/Quick Cash Limit | \$900.00          |
| Available Cash                | \$604.00          |
| Statement Closing Date        | 09/25/2017        |
| Days in Billing Cycle         | 31                |

| Cash Earned Summary          |                |
|------------------------------|----------------|
| Previous Reward Balance      | \$19.66        |
| 5% Earned on Gas             | \$1.75         |
| 3% Earned on Dining & Travel | \$15.44        |
| 1% Earned on other purchases | \$29.92        |
| <b>=Reward Balance</b>       | <b>\$66.77</b> |

| Payment Information       |            |
|---------------------------|------------|
| New Balance               | \$3,895.60 |
| Total Minimum Payment Due | \$77.00    |
| Payment Due Date          | 10/18/2017 |

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

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

| If you make no additional charges using this card and each month you pay ... | You will pay off the balance shown on this statement in about ... | And you will end up paying an estimated total of ... |
|------------------------------------------------------------------------------|-------------------------------------------------------------------|------------------------------------------------------|
| Only the minimum payment                                                     | 16 years                                                          | \$10,279.00                                          |
| \$153.00                                                                     | 3 years                                                           | \$5,495.00<br>(Savings = \$4,784.00)                 |

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

| Cash Back News                                                                                                    |  |
|-------------------------------------------------------------------------------------------------------------------|--|
|                                                                                                                   |  |
| <b>You have earned \$66.77</b>                                                                                    |  |
| 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: 2251      |                  |             |
|---------------------------|------------------|-------------|
| Total Minimum Payment Due | Payment Due Date | New Balance |
| \$77.00                   | 10/18/2017       | \$3,895.60  |

Save a stamp, pay on-line.

\$

\*151333120597225\*

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         |
| 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     | 55308767VFY7SGFPN | 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     |
|                                 |           |                   | <b>FEES</b>                             |                |
|                                 |           |                   | <b>TOTAL FEES FOR THIS PERIOD</b>       | <b>\$0.00</b>  |
|                                 |           |                   | <b>INTEREST CHARGED</b>                 |                |
| 09/25                           | 09/25     |                   | INTEREST CHARGE ON PURCHASES            | \$37.32        |
| 09/25                           | 09/25     |                   | INTEREST CHARGE ON CASH ADVANCES        | \$0.00         |
|                                 |           |                   | <b>TOTAL INTEREST FOR THIS PERIOD</b>   | <b>\$37.32</b> |
| <b>2017 Totals Year-To-Date</b> |           |                   |                                         |                |
| 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](http://www.SamsClubCredit.com) or call the 24 Hour Credit Card Service phone number of the back of your card.

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



# 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](http://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](http://samsclub.com/credit)  
Member Service: 1-866-220-0254

| Summary of Account Activity   |                   | Payment Information                                                                                                                                                               |                                                                  |
|-------------------------------|-------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------|
| Previous Balance              | \$3,895.60        | New Balance                                                                                                                                                                       | \$3,878.67                                                       |
| - Payments                    | \$130.00          | Total Minimum Payment Due                                                                                                                                                         | \$118.00                                                         |
| + Purchases/Debits            | \$34.00           | Payment Due Date                                                                                                                                                                  | 11/18/2017                                                       |
| + Interest Charges            | \$79.07           | <b>Late Payment Warning:</b> 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.              |                                                                  |
| <b>New Balance</b>            | <b>\$3,878.67</b> | <b>Minimum Payment Warning:</b> If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example: |                                                                  |
| Credit Limit                  | \$4,500.00        | If you make no additional charges using this card and each month you pay...                                                                                                       | You will pay off the balance shown on this statement in about... |
| Available Credit              | \$621.00          | Only the minimum payment                                                                                                                                                          | 16 years                                                         |
| Cash Advance/Quick Cash Limit | \$900.00          | \$152.00                                                                                                                                                                          | 3 years                                                          |
| Available Cash                | \$621.00          |                                                                                                                                                                                   | \$5,471.00 (Savings = \$4,672.00)                                |
| Statement Closing Date        | 10/26/2017        | And you will end up paying an estimated total of...                                                                                                                               |                                                                  |
| Days in Billing Cycle         | 31                | If you would like information about credit counseling services, call 1-877-302-8775.                                                                                              |                                                                  |
| <b>Cash Earned Summary</b>    |                   | <b>Cash Back News</b>                                                                                                                                                             |                                                                  |
| Previous Reward Balance       | \$66.77           |                                                                                                                                                                                   |                                                                  |
| 5% Earned on Gas              | \$0.00            | <b>You have earned \$67.11</b>                                                                                                                                                    |                                                                  |
| 3% Earned on Dining & Travel  | \$0.00            | Use the Sam's Club Mastercard everywhere Mastercard is accepted and earn cash back for the things you already do.                                                                 |                                                                  |
| 1% Earned on other purchases  | \$0.34            |                                                                                                                                                                                   |                                                                  |
| =Reward Balance               | \$67.11           |                                                                                                                                                                                   |                                                                  |

### 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.

\$ [REDACTED]

\*012333110597001\*

MICHAEL HUDSON  
3155 MACK CIR  
MC COLL SC 29570-6312

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

[REDACTED]

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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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**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.



# 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)     |
| <b>FEES</b>                           |           |                   |                                      |                |
| <b>TOTAL FEES FOR THIS PERIOD</b>     |           |                   |                                      | <b>\$0.00</b>  |
| <b>INTEREST CHARGED</b>               |           |                   |                                      |                |
| 10/26                                 | 10/26     |                   | INTEREST CHARGE ON PURCHASES         | \$79.07        |
| 10/26                                 | 10/26     |                   | INTEREST CHARGE ON CASH ADVANCES     | \$0.00         |
| <b>TOTAL INTEREST FOR THIS PERIOD</b> |           |                   |                                      | <b>\$79.07</b> |
| <b>2017 Totals Year-To-Date</b>       |           |                   |                                      |                |
| 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](http://www.SamsClubCredit.com) or call the 24 Hour Credit Card Service phone number of the back of your card.

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





# 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](http://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: 2251

Visit us at [samsclub.com/credit](http://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           |
| <b>New Balance</b>            | <b>\$3,823.66</b> |
| 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                                           |
| <b>Late Payment Warning:</b> 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.              |                                                                   |                                                      |
| <b>Minimum Payment Warning:</b> If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example: |                                                                   |                                                      |
| If you make no additional charges using this card and each month you pay ...                                                                                                      | You will pay off the balance shown on this statement in about ... | And you will end up paying an estimated total of ... |
| Only the minimum payment                                                                                                                                                          | 16 years                                                          | \$10,000.00                                          |
| \$150.00                                                                                                                                                                          | 3 years                                                           | \$5,394.00<br>(Savings = \$4,606.00)                 |
| If you would like information about <b>credit counseling services</b> , call 1-877-302-8775.                                                                                      |                                                                   |                                                      |

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

### 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: 2251

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

Save a stamp, pay on-line.

\$

\*5213331205972251\*

MICHAEL HUDSON  
3155 MACK CIR  
MC COLL SC 29570-6312

Make Payment to: SAM'S CLUB MC/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.

|                          |              |                  |                                                       |               |  |
|--------------------------|--------------|------------------|-------------------------------------------------------|---------------|--|
| <input type="checkbox"/> | Street       |                  |                                                       |               |  |
|                          | Address      |                  |                                                       |               |  |
|                          | City, State  |                  |                                                       |               |  |
|                          | ZIP          |                  |                                                       |               |  |
|                          | Phone #      |                  |                                                       |               |  |
| Email                    | Home Phone # | Business Phone # | *Cell # or other phone #<br>we can use to contact you | Email Address |  |

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



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



\*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)     |
| <b>FEES</b>                           |           |                   |                                      |                |
| <b>TOTAL FEES FOR THIS PERIOD</b>     |           |                   |                                      | <b>\$0.00</b>  |
| <b>INTEREST CHARGED</b>               |           |                   |                                      |                |
| 11/24                                 | 11/24     |                   | INTEREST CHARGE ON PURCHASES         | \$73.66        |
| 11/24                                 | 11/24     |                   | INTEREST CHARGE ON CASH ADVANCES     | \$0.00         |
| <b>TOTAL INTEREST FOR THIS PERIOD</b> |           |                   |                                      | <b>\$73.66</b> |
| <b>2017 Totals Year-To-Date</b>       |           |                   |                                      |                |
| 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 <a href="http://www.SamsClubCredit.com">www.SamsClubCredit.com</a> 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. |  |  |  |  |





**YOU'LL NEED A BIGGER SLEIGH.**



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

**Sam's Club® MasterCard®**

MICHAEL HUDSON

Account Number: [REDACTED] 2251

Visit us at [samsclub.com/credit](http://samsclub.com/credit)

Member Service: 1-866-220-0254

| Summary of Account Activity   |                   |
|-------------------------------|-------------------|
| Previous Balance              | \$3,823.66        |
| - Payments                    | \$112.00          |
| + Interest Charges            | \$80.06           |
| <b>New Balance</b>            | <b>\$3,791.72</b> |
| Credit Limit                  | \$4,500.00        |
| Available Credit              | \$708.00          |
| Cash Advance/Quick Cash Limit | \$900.00          |
| Available Cash                | \$708.00          |
| Statement Closing Date        | 12/26/2017        |
| Days in Billing Cycle         | 32                |

|                                                                                                                                                                                                                                                                                                                                                                      |                                                                    |                                                      |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|------------------------------------------------------|
| <b>Payment Information</b>                                                                                                                                                                                                                                                                                                                                           |                                                                    |                                                      |
| New Balance                                                                                                                                                                                                                                                                                                                                                          |                                                                    | \$3,791.72                                           |
| Total Minimum Payment Due                                                                                                                                                                                                                                                                                                                                            |                                                                    | \$118.00                                             |
| Payment Due Date                                                                                                                                                                                                                                                                                                                                                     |                                                                    | 01/18/2018                                           |
| <p><b>Late Payment Warning:</b> 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.</p> <p><b>Minimum Payment Warning:</b> 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:</p> |                                                                    |                                                      |
| If you make no additional charges using this card and each month you pay ....                                                                                                                                                                                                                                                                                        | You will pay off the balance shown on this statement in about .... | And you will end up paying an estimated total of ... |
| Only the minimum payment                                                                                                                                                                                                                                                                                                                                             | 16 years                                                           | \$9,892.00                                           |
| \$149.00                                                                                                                                                                                                                                                                                                                                                             | 3 years                                                            | \$5,349.00<br>(Savings = \$4,543.00)                 |
| <p>If you would like information about <b>credit counseling services</b>, call 1-877-302-8775.</p>                                                                                                                                                                                                                                                                   |                                                                    |                                                      |

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



**Cash Back News**



**You have earned \$67.11**

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

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

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

6709

LAH

1

7

23

71

6

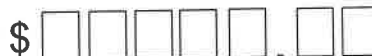
PAGE 1 of 5

1468 1200 A602 01EY6709



| Account Number: 225       |                  |             |
|---------------------------|------------------|-------------|
| Total Minimum Payment Due | Payment Due Date | New Balance |
| \$118.00                  | 01/18/2018       | \$3,791.72  |

Save a stamp, pay on-line.



• 831.9331205872872 •

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.



## 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](http://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)     |
| <b>FEES</b>                           |           |                   |                                      |                |
| <b>TOTAL FEES FOR THIS PERIOD</b>     |           |                   |                                      | <b>\$0.00</b>  |
| <b>INTEREST CHARGED</b>               |           |                   |                                      |                |
| 12/26                                 | 12/26     |                   | INTEREST CHARGE ON PURCHASES         | \$80.06        |
| 12/26                                 | 12/26     |                   | INTEREST CHARGE ON CASH ADVANCES     | \$0.00         |
| <b>TOTAL INTEREST FOR THIS PERIOD</b> |           |                   |                                      | <b>\$80.06</b> |
| <b>2017 Totals Year-To-Date</b>       |           |                   |                                      |                |
| 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. |  |  |  |  |
| 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 <a href="http://www.SamsClubCredit.com">www.SamsClubCredit.com</a> 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!\*

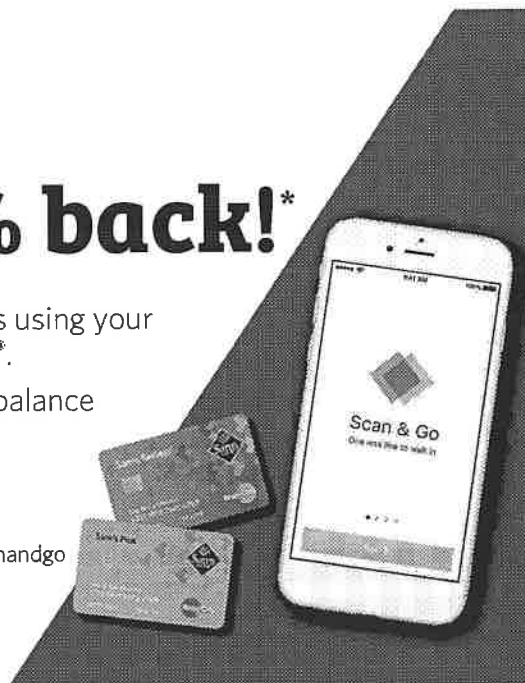
On Scan & Go purchases using your Sam's Club® Mastercard®.

3% added to cash back balance

Offer valid:

9/5/17 - 1/31/18

Learn how at [SamsClub.com/scanandgo](http://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: [REDACTED] 2251

Visit us at [samsclub.com/credit](http://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           |
| <b>New Balance</b>            | <b>\$3,750.75</b> |
| 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                                          |
| <b>Late Payment Warning:</b> 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.              |                                                                  |                                                     |
| <b>Minimum Payment Warning:</b> 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<br>(Savings = \$4,488.00)                |
| If you would like information about <b>credit counseling services</b> , call 1-877-302-8775.                                                                                      |                                                                  |                                                     |

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

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

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

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



Account Number: [REDACTED] 2251

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

Save a stamp, pay on-line.

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

MICHAEL HUDSON  
3155 MACK CIR  
MC COLL SC 29570-6312

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

[MICROPRINTED SECURITY LINE]

**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

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

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

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

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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.

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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.



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         |
| 01/18                                 | 01/18     | 8521333D300XS6H10 | ONLINE PAYMENT THANK YOU             | (\$118.00)     |
| <b>FEES</b>                           |           |                   |                                      |                |
| <b>TOTAL FEES FOR THIS PERIOD</b>     |           |                   |                                      | <b>\$0.00</b>  |
| <b>INTEREST CHARGED</b>               |           |                   |                                      |                |
| 01/26                                 | 01/26     |                   | INTEREST CHARGE ON PURCHASES         | \$77.03        |
| 01/26                                 | 01/26     |                   | INTEREST CHARGE ON CASH ADVANCES     | \$0.00         |
| <b>TOTAL INTEREST FOR THIS PERIOD</b> |           |                   |                                      | <b>\$77.03</b> |
| <b>2018 Totals Year-To-Date</b>       |           |                   |                                      |                |
| 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. |  |  |  |  |
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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 <a href="http://www.SamsClubCredit.com">www.SamsClubCredit.com</a> 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: [REDACTED] 2251

 Visit us at [samsclub.com/credit](http://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           |
| <b>New Balance</b>            | <b>\$3,619.05</b> |
| 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                                                       |                                                     |
| <b>Late Payment Warning:</b> 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.              |                                                                  |                                                     |
| <b>Minimum Payment Warning:</b> 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<br>(Savings = \$4,329.00)                |
| If you would like information about <b>credit counseling services</b> , 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                                                                      |                                                                                                                       |
|-------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|
|  | <b>Congratulations! Your 2017 Cash Back Check will arrive in the mail soon, separate from your account statement.</b> |

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

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

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



Account Number: [REDACTED] 2251

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

Save a stamp, pay on-line.

\$ [REDACTED]

\*01120312008702251\*

 MICHAEL HUDSON  
3155 MACK CIR  
MC COLL SC 29570-6312



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

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

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

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

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

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

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

Synchrony Bank

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

In your letter, give us the following information:

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

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

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

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

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

#### Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

Synchrony Bank

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

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

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

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

**Credit Reports And Account Information:** If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 965006, Orlando, FL 32896-5006. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

#### Balance Subject To Interest Charge Calculation

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

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

Your account is owned and serviced by Synchrony Bank.

01EY6709-1 - 03/10/14

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

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

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

|                          |                    |                        |                                                             |                     |
|--------------------------|--------------------|------------------------|-------------------------------------------------------------|---------------------|
| <input type="checkbox"/> | Street _____       |                        |                                                             |                     |
|                          | Address _____      |                        |                                                             |                     |
|                          | City, State _____  |                        |                                                             |                     |
|                          | ZIP _____          |                        |                                                             |                     |
|                          | Phone # _____      |                        |                                                             |                     |
| Email _____              | Home Phone # _____ | Business Phone # _____ | *Cell # or other phone # _____<br>we can use to contact you | Email Address _____ |

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



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



\*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)     |                          |  |                            |        |                                |          |                             |          |
|                                                                                                                                                                                                                                                                 |           |                   | <b>FEES</b>                           |                |                          |  |                            |        |                                |          |                             |          |
|                                                                                                                                                                                                                                                                 |           |                   | <b>TOTAL FEES FOR THIS PERIOD</b>     | <b>\$0.00</b>  |                          |  |                            |        |                                |          |                             |          |
|                                                                                                                                                                                                                                                                 |           |                   | <b>INTEREST CHARGED</b>               |                |                          |  |                            |        |                                |          |                             |          |
| 02/23                                                                                                                                                                                                                                                           | 02/23     |                   | INTEREST CHARGE ON PURCHASES          | \$69.05        |                          |  |                            |        |                                |          |                             |          |
| 02/23                                                                                                                                                                                                                                                           | 02/23     |                   | INTEREST CHARGE ON CASH ADVANCES      | \$0.00         |                          |  |                            |        |                                |          |                             |          |
|                                                                                                                                                                                                                                                                 |           |                   | <b>TOTAL INTEREST FOR THIS PERIOD</b> | <b>\$69.05</b> |                          |  |                            |        |                                |          |                             |          |
| <table><tr><th colspan="2">2018 Totals Year-To-Date</th></tr><tr><td>Total Fees Charged in 2018</td><td>\$0.00</td></tr><tr><td>Total Interest Charged in 2018</td><td>\$146.08</td></tr><tr><td>Total Interest Paid in 2018</td><td>\$157.09</td></tr></table> |           |                   |                                       |                | 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 |
| 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 <a href="http://www.SamsClubCredit.com">www.SamsClubCredit.com</a> or call the 24 Hour Credit Card Service phone number of the back of your card.                                 |  |  |  |  |
| Interested in changing your due date for your Sam's Club® credit card account? Call the Credit Customer Service phone number, located on your billing statement and on the back of your Sam's Club® credit card, to determine eligibility and discuss available options. |  |  |  |  |





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



everywhere

**Earn cash back\*  
at Sam's Club**

& wherever Mastercard<sup>®</sup>  
is accepted

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

**Sam's Club® MasterCard®**

MICHAEL HUDSON

Account Number: [REDACTED] 2251

Visit us at [samsclub.com/credit](http://samsclub.com/credit)

Member Service: 1-866-220-0254

| Summary of Account Activity   |                   |
|-------------------------------|-------------------|
| Previous Balance              | \$3,619.05        |
| - Payments                    | \$125.00          |
| + Interest Charges            | \$73.98           |
| <b>New Balance</b>            | <b>\$3,568.03</b> |
| Credit Limit                  | \$4,500.00        |
| Available Credit              | \$931.00          |
| Cash Advance/Quick Cash Limit | \$900.00          |
| Available Cash                | \$900.00          |
| Statement Closing Date        | 03/26/2018        |
| Days in Billing Cycle         | 31                |

|                                                                                                                                                                                   |                                                                   |                                                      |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|------------------------------------------------------|
| <b>Payment Information</b>                                                                                                                                                        |                                                                   |                                                      |
| New Balance                                                                                                                                                                       |                                                                   | \$3,568.03                                           |
| Total Minimum Payment Due                                                                                                                                                         |                                                                   | \$110.00                                             |
| Payment Due Date                                                                                                                                                                  |                                                                   | 04/18/2018                                           |
| <b>Late Payment Warning:</b> 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.              |                                                                   |                                                      |
| <b>Minimum Payment Warning:</b> If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example: |                                                                   |                                                      |
| If you make no additional charges using this card and each month you pay ...                                                                                                      | You will pay off the balance shown on this statement in about ... | And you will end up paying an estimated total of ... |
| Only the minimum payment                                                                                                                                                          | 16 years                                                          | \$9,306.00                                           |
| \$140.00                                                                                                                                                                          | 3 years                                                           | \$5,050.00<br>(Savings = \$4,256.00)                 |
| <b>If you would like information about credit counseling services, call 1-877-302-8775.</b>                                                                                       |                                                                   |                                                      |

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

**Cash Back News**

See how quickly your cash can add up!

Earn cash back on purchases throughout the year!

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

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

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PAGE 1 of 3

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5709



Account Number: [REDACTED] 2251

| Total Minimum Payment Due | Payment Due Date | New Balance |
|---------------------------|------------------|-------------|
| \$110.00                  | 04/18/2018       | \$3,568.03  |

**Save a stamp, pay on-line.**

\$

\*5213331205972251\*

MICHAEL HUDSON  
3155 MACK CIR  
MC COLL SC 29570-6312



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



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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.

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

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

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

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

Synchrony Bank

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

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

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

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

#### Balance Subject To Interest Charge Calculation

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

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

Your account is owned and serviced by Synchrony Bank.

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)     |
| <b>FEES</b>                           |           |                   |                                      |                |
| <b>TOTAL FEES FOR THIS PERIOD</b>     |           |                   |                                      | <b>\$0.00</b>  |
| <b>INTEREST CHARGED</b>               |           |                   |                                      |                |
| 03/26                                 | 03/26     |                   | INTEREST CHARGE ON PURCHASES         | \$73.98        |
| 03/26                                 | 03/26     |                   | INTEREST CHARGE ON CASH ADVANCES     | \$0.00         |
| <b>TOTAL INTEREST FOR THIS PERIOD</b> |           |                   |                                      | <b>\$73.98</b> |
| <b>2018 Totals Year-To-Date</b>       |           |                   |                                      |                |
| Total Fees Charged in 2018            |           |                   |                                      | \$0.00         |
| Total Interest Charged in 2018        |           |                   |                                      | \$220.06       |
| Total Interest Paid in 2018           |           |                   |                                      | \$226.14       |

#### Interest Charge Calculation

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

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

(v) = variable rate

#### New Promotional Financing Plans

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

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

#### Cardholder News and Information

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

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

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

#### Member News and Information

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

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

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





**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.

|                          |                                                             |              |                  |                                                       |               |
|--------------------------|-------------------------------------------------------------|--------------|------------------|-------------------------------------------------------|---------------|
| <input type="checkbox"/> | Street<br>Address<br>City, State<br>ZIP<br>Phone #<br>Email | Home Phone # | Business Phone # | *Cell # or other phone #<br>we can use to contact you | Email Address |
|--------------------------|-------------------------------------------------------------|--------------|------------------|-------------------------------------------------------|---------------|

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



## LEAVE THE SHOPPING TO US SAVE TIME WITH FREE CLUB PICKUP

### 1 Order online.

Shop ahead via mobile or PC.

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

### 2 Know when it's ready.

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

### 3 Check in at kiosk.

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

Save time by shopping at [SamsClub.com/clubpickup](https://www.samsclub.com/clubpickup)

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

#### Transaction Summary

| Tran Date                             | Post Date | Reference Number  | Description of Transaction or Credit | Amount         |
|---------------------------------------|-----------|-------------------|--------------------------------------|----------------|
| 04/12                                 | 04/12     | 8521333FP00XS6H17 | ONLINE PAYMENT THANK YOU             | (\$110.00)     |
| <b>FEES</b>                           |           |                   |                                      |                |
| <b>TOTAL FEES FOR THIS PERIOD</b>     |           |                   |                                      | <b>\$0.00</b>  |
| <b>INTEREST CHARGED</b>               |           |                   |                                      |                |
| 04/25                                 | 04/25     |                   | INTEREST CHARGE ON PURCHASES         | \$70.49        |
| 04/25                                 | 04/25     |                   | INTEREST CHARGE ON CASH ADVANCES     | \$0.00         |
| <b>TOTAL INTEREST FOR THIS PERIOD</b> |           |                   |                                      | <b>\$70.49</b> |
| <b>2018 Totals Year-To-Date</b>       |           |                   |                                      |                |
| 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](https://www.samsclubcredit.com) or call the 24 Hour Credit Card Service phone number of the back of your card.

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





**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.



## 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](http://SamsClub.com/clubpickup)

Visit [SamsClub.com/clubpickup](http://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)     |
| <b>FEES</b>                           |           |                   |                                      |                |
| <b>TOTAL FEES FOR THIS PERIOD</b>     |           |                   |                                      | <b>\$0.00</b>  |
| <b>INTEREST CHARGED</b>               |           |                   |                                      |                |
| 05/25                                 | 05/25     |                   | INTEREST CHARGE ON PURCHASES         | \$70.60        |
| 05/25                                 | 05/25     |                   | INTEREST CHARGE ON CASH ADVANCES     | \$0.00         |
| <b>TOTAL INTEREST FOR THIS PERIOD</b> |           |                   |                                      | <b>\$70.60</b> |

#### 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](http://www.SamsClubCredit.com) or call the 24 Hour Credit Card Service phone number of the back of your card.

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



**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](http://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: 5478

 Visit us at [samsclub.com/credit](http://samsclub.com/credit)

Member Service: 1-866-220-0254

| Summary of Account Activity   |                   |
|-------------------------------|-------------------|
| Previous Balance              | \$0.00            |
| - Payments                    | \$129.00          |
| + Purchases/Debits            | \$5,697.59        |
| + Interest Charges            | \$106.60          |
| <b>New Balance</b>            | <b>\$5,675.19</b> |
| 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                |

| 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 Information                                                                                                                                                               |                                                                   |                                                      |  |  |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|------------------------------------------------------|--|--|
| New Balance                                                                                                                                                                       | \$5,675.19                                                        |                                                      |  |  |
| Total Minimum Payment Due                                                                                                                                                         | \$164.00                                                          |                                                      |  |  |
| Payment Due Date                                                                                                                                                                  | 07/18/2018                                                        |                                                      |  |  |
| <b>Late Payment Warning:</b> 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.              |                                                                   |                                                      |  |  |
| <b>Minimum Payment Warning:</b> 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<br>(Savings = \$7,570.00)                 |  |  |
| If you would like information about <b>credit counseling services</b> , call 1-877-302-8775.                                                                                      |                                                                   |                                                      |  |  |

| Cash Back News                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <div>     </div> <p><b>You have earned \$23.00</b></p> <p>Use the Sam's Club Mastercard everywhere Mastercard is accepted and earn cash back for the things you already do.</p> |

**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 180625 PAGE 1 of 3 1468 1200 A602 01EY6709

**Account Number:** 5478

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

Save a stamp, pay on-line. \$

\*6213331227695478\*

 MICHAEL HUDSON  
 3155 MACK CIR  
 MC COLL SC 29570-6312

MICHAEL HUDSON

MICHAEL HUDSON

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

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

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

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

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 538993, Atlanta, GA 30353-0993 and not the Payment Address.**

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

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

Synchrony Bank

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

In your letter, give us the following information:

- **Account information:** Your name and account number.
  - **Dollar amount:** The dollar amount of the suspected error.
  - **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.
- You must contact us within 60 days after the error appeared on your statement.

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

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

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

#### Your Rights If You Are Dissatisfied With Your Credit Card Purchases

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

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

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

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

Synchrony Bank

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

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

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

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

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

#### Balance Subject To Interest Charge Calculation

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

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

**Your account is owned and serviced by Synchrony Bank.**

01EY6709 - 1 - 03/10/14

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

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

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

☐ Street Address City, State ZIP Phone # Email

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

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

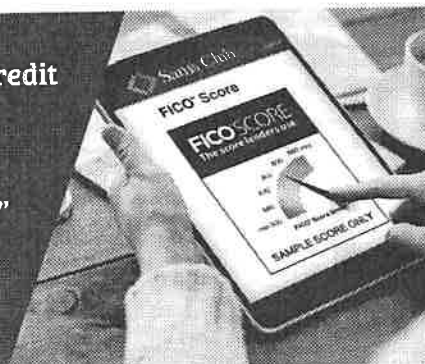


Select "Rewards & Offers"



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          |
| <b>FEES</b>                           |           |                   |                                      |                 |
| <b>TOTAL FEES FOR THIS PERIOD</b>     |           |                   |                                      | <b>\$0.00</b>   |
| <b>INTEREST CHARGED</b>               |           |                   |                                      |                 |
| 06/25                                 | 06/25     |                   | INTEREST CHARGE ON PURCHASES         | \$106.60        |
| 06/25                                 | 06/25     |                   | INTEREST CHARGE ON CASH ADVANCES     | \$0.00          |
| <b>TOTAL INTEREST FOR THIS PERIOD</b> |           |                   |                                      | <b>\$106.60</b> |

### 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](http://www.SamsClubCredit.com) or call the 24 Hour Credit Card Service phone number of the back of your card.

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

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



**Shop anywhere, anytime**  
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 Check-in faster with Sam's Club® app

Visit [SamsClub.com/clubpickup](http://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: 5478

Visit us at [samsclub.com/credit](http://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          |
| <b>New Balance</b>            | <b>\$5,630.39</b> |
| Credit Limit                  | \$5,700.00        |
| Available Credit              | \$57.00           |
| Cash Advance/Quick Cash Limit | \$1,140.00        |
| Available Cash                | \$57.00           |
| Statement Closing Date        | 07/26/2018        |
| Days in Billing Cycle         | 31                |

| Payment Information                                                                                                                                                               |                                                                   |                                                      |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|------------------------------------------------------|
| New Balance                                                                                                                                                                       | \$5,630.39                                                        |                                                      |
| Total Minimum Payment Due                                                                                                                                                         | \$174.00                                                          |                                                      |
| Payment Due Date                                                                                                                                                                  | 08/18/2018                                                        |                                                      |
| <b>Late Payment Warning:</b> 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.              |                                                                   |                                                      |
| <b>Minimum Payment Warning:</b> 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<br>(Savings = \$7,479.00)                 |
| If you would like information about <b>credit counseling services</b> , call 1-877-302-8775.                                                                                      |                                                                   |                                                      |

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

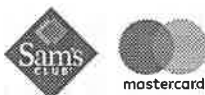
| Cash Back News                                                                                                    |  |
|-------------------------------------------------------------------------------------------------------------------|--|
|                                |  |
| <b>You have earned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

| Cash Earned Summary          |         | Cash Back News                                                                                                                                                                                                                                     |  |
|------------------------------|---------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| Prior Cash Back Balance      | \$23.00 |  <p><b>You have earned \$23.69</b></p> <p>Use the Sam's Club Mastercard everywhere Mastercard is accepted and earn cash back for the things you already do.</p> |  |
| 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 DUE BY 5 P.M. (ET) ON THE DUE DATE.**

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



Account Number: 5478

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

Save a stamp, pay on-line.

\$

\*RE133121769678\*

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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- **Dollar amount:** The dollar amount of the suspected error.
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- We cannot try to collect the amount in question, or report you as delinquent on that amount.
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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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3. You must not yet have fully paid for the purchase.

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Synchrony Bank

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**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.

|                          |              |                  |                                                       |               |  |
|--------------------------|--------------|------------------|-------------------------------------------------------|---------------|--|
| <input type="checkbox"/> | Street       |                  |                                                       |               |  |
|                          | Address      |                  |                                                       |               |  |
|                          | City, State  |                  |                                                       |               |  |
|                          | ZIP          |                  |                                                       |               |  |
|                          | Phone #      |                  |                                                       |               |  |
| Email                    | Home Phone # | Business Phone # | *Cell # or other phone #<br>we can use to contact you | Email Address |  |

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



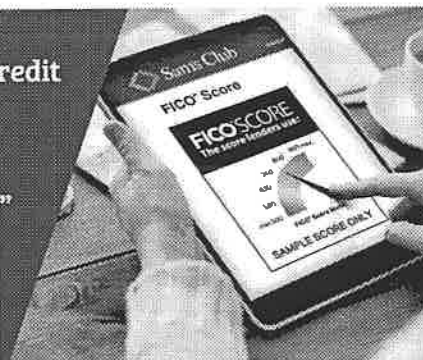
# Free Access to your FICO® Score\*

✓ Sign in to [SamsClub.com/credit](https://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](https://SamsClub.com/credit). Scores are available online only to primary cardmembers with an open account. FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries.



| 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   |                            |        |                                |          |                             |          |
| <div>2018 Totals Year-To-Date</div> <table><tr><td>Total Fees Charged in 2018</td><td>\$0.00</td></tr><tr><td>Total Interest Charged in 2018</td><td>\$584.64</td></tr><tr><td>Total Interest Paid in 2018</td><td>\$547.81</td></tr></table> |           |                   |                                       |            | Total Fees Charged in 2018 | \$0.00 | Total Interest Charged in 2018 | \$584.64 | Total Interest Paid in 2018 | \$547.81 |
| 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](https://www.SamsClubCredit.com) or call the 24 Hour Credit Card Service phone number of the back of your card.

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

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



**Shop anywhere, anytime**  
 Order online via mobile or desktop

**We'll fill your cart**  
 Save time

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

Visit [SamsClub.com/clubpickup](http://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: 5478

Visit us at [samsclub.com/credit](http://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<br>(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.

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PAGE 1 OF 3

1468 1200 A602 01EY6709

**world**

Account Number: 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



**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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**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.

|                          |                                                             |              |                  |                                                       |               |
|--------------------------|-------------------------------------------------------------|--------------|------------------|-------------------------------------------------------|---------------|
| <input type="checkbox"/> | Street<br>Address<br>City, State<br>ZIP<br>Phone #<br>Email | Home Phone # | Business Phone # | *Cell # or other phone #<br>we can use to contact you | Email Address |
|--------------------------|-------------------------------------------------------------|--------------|------------------|-------------------------------------------------------|---------------|

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



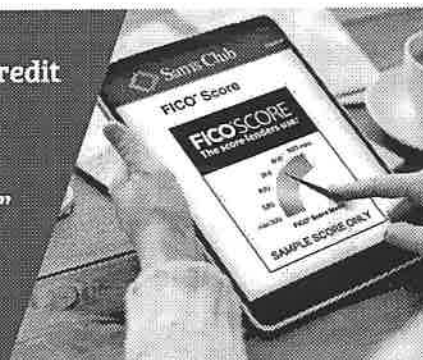
# Free Access to your FICO® Score\*

✓ Sign in to [SamsClub.com/credit](https://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](https://SamsClub.com/credit). Scores are available online only to primary cardmembers with an open account. FICO is a registered trademark of Fair Isaac Corporation in the United States and other countries.



| 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.

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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](http://www.SamsClubCredit.com) or call the 24 Hour Credit Card Service phone number of the back of your card.

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

**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](http://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: 5478

Visit us at [samsclub.com/credit](http://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           |
| <b>+ Interest Charges</b>     | <b>\$109.28</b>   |
| <b>New Balance</b>            | <b>\$5,481.16</b> |
| 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                                           |
| <b>Late Payment Warning:</b> 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.              |                                                                   |                                                      |
| <b>Minimum Payment Warning:</b> 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<br>(Savings = \$7,345.00)                 |
| If you would like information about <b>credit counseling services</b> , call 1-877-302-8775.                                                                                      |                                                                   |                                                      |

| Cash Back News                                                                                                                                                 |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                             |
| <p><b>You have earned \$26.76</b></p> <p>Use the Sam's Club Mastercard everywhere Mastercard is accepted and earn cash back for the things you already do.</p> |

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

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

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PAGE 1 of 5

1468 1200 A602 01EY6709



Account Number: 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.

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.

|                          |                                                             |                                                    |                       |                           |                                                                |                        |
|--------------------------|-------------------------------------------------------------|----------------------------------------------------|-----------------------|---------------------------|----------------------------------------------------------------|------------------------|
| <input type="checkbox"/> | Street<br>Address<br>City, State<br>ZIP<br>Phone #<br>Email | _____<br>_____<br>_____<br>_____<br>_____<br>_____ | Home Phone #<br>_____ | Business Phone #<br>_____ | *Cell # or other phone #<br>we can use to contact you<br>_____ | Email Address<br>_____ |
|--------------------------|-------------------------------------------------------------|----------------------------------------------------|-----------------------|---------------------------|----------------------------------------------------------------|------------------------|

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

#### Transaction Summary

| Tran Date                             | Post Date | Reference Number  | Description of Transaction or Credit | Amount          |
|---------------------------------------|-----------|-------------------|--------------------------------------|-----------------|
| 08/27                                 | 08/27     | 8521333L000XS6H11 | ONLINE PAYMENT THANK YOU             | (\$313.05)      |
| 09/09                                 | 09/09     | 5542950LQS0NQYWAF | PAYPAL *DNAMOTORINC 4029357733 CA    | \$71.88         |
| <b>FEES</b>                           |           |                   |                                      |                 |
| <b>TOTAL FEES FOR THIS PERIOD</b>     |           |                   |                                      | <b>\$0.00</b>   |
| <b>INTEREST CHARGED</b>               |           |                   |                                      |                 |
| 09/25                                 | 09/25     |                   | INTEREST CHARGE ON PURCHASES         | \$109.28        |
| 09/25                                 | 09/25     |                   | INTEREST CHARGE ON CASH ADVANCES     | \$0.00          |
| <b>TOTAL INTEREST FOR THIS PERIOD</b> |           |                   |                                      | <b>\$109.28</b> |

#### 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](http://www.SamsClubCredit.com) or call the 24 Hour Credit Card Service phone number of the back of your card.

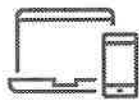
**Member News and Information**

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](http://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](http://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<br>(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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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.

|                          |             |              |                  |                                                       |               |
|--------------------------|-------------|--------------|------------------|-------------------------------------------------------|---------------|
| <input type="checkbox"/> | Street      |              |                  |                                                       |               |
|                          | Address     |              |                  |                                                       |               |
|                          | City, State |              |                  |                                                       |               |
|                          | ZIP         |              |                  |                                                       |               |
|                          | Phone #     |              |                  |                                                       |               |
|                          | Email       | Home Phone # | Business Phone # | *Cell # or other phone #<br>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](http://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](http://samsclub.com/credit) or Call 1-844-335-5919

#### Transaction Summary

| Tran                                  | Date  | Post | Transaction Reference # | Description                      | Amount          |
|---------------------------------------|-------|------|-------------------------|----------------------------------|-----------------|
| 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       |
| <b>FEES</b>                           |       |      |                         |                                  |                 |
| <b>TOTAL FEES FOR THIS PERIOD</b>     |       |      |                         |                                  | <b>\$0.00</b>   |
| <b>INTEREST CHARGED</b>               |       |      |                         |                                  |                 |
| 10/26                                 | 10/26 |      |                         | INTEREST CHARGE ON PURCHASES     | \$114.72        |
| 10/26                                 | 10/26 |      |                         | INTEREST CHARGE ON CASH ADVANCES | \$0.00          |
| <b>TOTAL INTEREST FOR THIS PERIOD</b> |       |      |                         |                                  | <b>\$114.72</b> |

| 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](http://www.SamsClubCredit.com) or call the 24 Hour Credit Card Service phone number of the back of your card.

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

**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](http://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](http://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<br>(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.

\$

\*521331227555478\*

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.

|                          |                                                             |                                                    |                                                    |                                                       |                                                    |
|--------------------------|-------------------------------------------------------------|----------------------------------------------------|----------------------------------------------------|-------------------------------------------------------|----------------------------------------------------|
| <input type="checkbox"/> | Street<br>Address<br>City, State<br>ZIP<br>Phone #<br>Email | _____<br>_____<br>_____<br>_____<br>_____<br>_____ | _____<br>_____<br>_____<br>_____<br>_____<br>_____ | _____<br>_____<br>_____<br>_____<br>_____<br>_____    | _____<br>_____<br>_____<br>_____<br>_____<br>_____ |
|                          |                                                             | Home Phone #                                       | Business Phone #                                   | *Cell # or other phone #<br>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](https://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.

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

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

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

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

#### 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](http://www.SamsClubCredit.com) or call the 24 Hour Credit Card Service phone number of the back of your card.

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



'TIS THE SEASON FOR  
*More Rewards*

*Sam's Club*  
*Mastercard*  
**CASH BACK REWARDS**

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

The more you shop.  
The more you earn.

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

**Sam's Club® World Mastercard®**

**MICHAEL HUDSON**  
Account Number ending in 5478

Statement Closing Date 12/26/2018

Visit [samsclub.com/credit](http://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 11/26/2018 **\$5,441.20**  
Payments -200.00  
Purchases/Debits +99.90  
Interest Charges +116.76

**New Balance** as of 12/26/2018 **\$5,457.86**

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

| 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<br>(Savings = \$7,372.00)                 |

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

**Cash Earned Summary**

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



**You have earned \$29.10**

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

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

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Account Number: 5478

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

Save a stamp, pay on-line.

\$

\*0213331227095478\*

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 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.

|                                                                       |                                           |                                           |                                                    |
|-----------------------------------------------------------------------|-------------------------------------------|-------------------------------------------|----------------------------------------------------|
| <input type="checkbox"/> Street Address City, State ZIP Phone # Email | _____<br>_____<br>_____<br>_____<br>_____ | _____<br>_____<br>_____<br>_____<br>_____ | _____<br>_____<br>_____<br>_____<br>_____          |
|                                                                       | 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](http://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](http://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       |
| <b>FEES</b>                           |       |      |                         |                                   |                 |
| <b>TOTAL FEES FOR THIS PERIOD</b>     |       |      |                         |                                   | <b>\$0.00</b>   |
| <b>INTEREST CHARGED</b>               |       |      |                         |                                   |                 |
| 12/26                                 | 12/26 |      |                         | INTEREST CHARGE ON PURCHASES      | \$116.76        |
| 12/26                                 | 12/26 |      |                         | INTEREST CHARGE ON CASH ADVANCES  | \$0.00          |
| <b>TOTAL INTEREST FOR THIS PERIOD</b> |       |      |                         |                                   | <b>\$116.76</b> |

#### 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](http://www.SamsClubCredit.com) or call the 24 Hour Credit Card Service phone number of the back of your card.

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



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](http://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**

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

|                               |            |
|-------------------------------|------------|
| 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<br>(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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PAGE 1 of 3

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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.

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.

|                          |                                                             |                                     |              |                  |                                                       |               |
|--------------------------|-------------------------------------------------------------|-------------------------------------|--------------|------------------|-------------------------------------------------------|---------------|
| <input type="checkbox"/> | Street<br>Address<br>City, State<br>ZIP<br>Phone #<br>Email | <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> | Home Phone # | Business Phone # | *Cell # or other phone #<br>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](http://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](http://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        |
| <b>FEES</b>                           |       |      |                         |                                        |                 |
| <b>TOTAL FEES FOR THIS PERIOD</b>     |       |      |                         |                                        | <b>\$0.00</b>   |
| <b>INTEREST CHARGED</b>               |       |      |                         |                                        |                 |
| 01/25                                 | 01/25 |      |                         | INTEREST CHARGE ON PURCHASES           | \$114.95        |
| 01/25                                 | 01/25 |      |                         | INTEREST CHARGE ON CASH ADVANCES       | \$0.00          |
| <b>TOTAL INTEREST FOR THIS PERIOD</b> |       |      |                         |                                        | <b>\$114.95</b> |

#### 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](http://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](http://www.SamsClubCredit.com) or call the 24 Hour Credit Card Service phone number of the back of your card.

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



# 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](http://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](http://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<br>(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.

\$

\*021331227555478\*

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.

|                                                                                                                                                                                       |                                                                                                                                                                   |                                        |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|
| <input type="checkbox"/> Street Address<br><input type="checkbox"/> City, State<br><input type="checkbox"/> ZIP<br><input type="checkbox"/> Phone #<br><input type="checkbox"/> Email | <input type="checkbox"/> Home Phone #<br><input type="checkbox"/> Business Phone #<br><input type="checkbox"/> *Cell # or other phone # we can use to contact you | <input type="checkbox"/> 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](http://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](http://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       |
|       |       |      |                         | <b>FEES</b>                           |                 |
|       |       |      |                         | <b>TOTAL FEES FOR THIS PERIOD</b>     | <b>\$0.00</b>   |
|       |       |      |                         | <b>INTEREST CHARGED</b>               |                 |
| 02/22 | 02/22 |      |                         | INTEREST CHARGE ON PURCHASES          | \$111.95        |
| 02/22 | 02/22 |      |                         | INTEREST CHARGE ON CASH ADVANCES      | \$0.00          |
|       |       |      |                         | <b>TOTAL INTEREST FOR THIS PERIOD</b> | <b>\$111.95</b> |

| 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](http://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](http://www.SamsClubCredit.com) or call the 24 Hour Credit Card Service phone number of the back of your card.

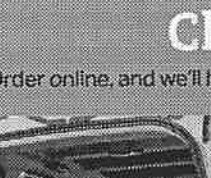
Interested in changing your due date for your Sam's Club® credit card account? Call the Credit Customer Service phone number, located on your billing statement and on the back of your Sam's Club® credit card, to determine eligibility and discuss available options.





# 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](http://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](http://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

|                                          |                   |
|------------------------------------------|-------------------|
| <b>Previous Balance as of 02/23/2019</b> | <b>\$5,716.79</b> |
| 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<br>(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.

6709 LAH 1 7 23 190326 O PAGE 1 of 3 1468 1200 A602 01EY6709



Account Number: [REDACTED] 5478

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

Save a stamp, pay on-line.

\$

•921031827895478•

MICHAEL HUDSON  
3155 MACK CIR  
MC COLL SC 29570-6312

[illegible]

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

[illegible]

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

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

|                                                                                                                                                                                                                   |                                                                                                                                                                   |                                        |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|
| <input type="checkbox"/> Street<br><input type="checkbox"/> Address<br><input type="checkbox"/> City, State<br><input type="checkbox"/> ZIP<br><input type="checkbox"/> Phone #<br><input type="checkbox"/> Email | <input type="checkbox"/> Home Phone #<br><input type="checkbox"/> Business Phone #<br><input type="checkbox"/> *Cell # or other phone # we can use to contact you | <input type="checkbox"/> 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

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### 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](https://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         |
| <b>FEES</b>                           |       |      |                         |                                    |                 |
| <b>TOTAL FEES FOR THIS PERIOD</b>     |       |      |                         |                                    | <b>\$0.00</b>   |
| <b>INTEREST CHARGED</b>               |       |      |                         |                                    |                 |
| 03/26                                 | 03/26 |      |                         | INTEREST CHARGE ON PURCHASES       | \$126.21        |
| 03/26                                 | 03/26 |      |                         | INTEREST CHARGE ON CASH ADVANCES   | \$0.00          |
| <b>TOTAL INTEREST FOR THIS PERIOD</b> |       |      |                         |                                    | <b>\$126.21</b> |

#### 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.

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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.

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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](https://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](http://www.SamsClubCredit.com) or call the 24 Hour Credit Card Service phone number of the back of your card.

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

**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](http://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](http://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**

|                                          |                   |
|------------------------------------------|-------------------|
| <b>Previous Balance as of 03/27/2019</b> | <b>\$5,764.05</b> |
| Payments                                 | -2,000.00         |
| Purchases/Debits                         | +50.48            |
| Interest Charges                         | +99.25            |
| <b>New Balance as of 04/25/2019</b>      | <b>\$3,913.78</b> |
| 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<br>(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.

\$        

\*62133322788470\*

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.

|                                                                                                                                                                                                                   |                                                                                                                                                                   |                                        |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|
| <input type="checkbox"/> Street<br><input type="checkbox"/> Address<br><input type="checkbox"/> City, State<br><input type="checkbox"/> ZIP<br><input type="checkbox"/> Phone #<br><input type="checkbox"/> Email | <input type="checkbox"/> Home Phone #<br><input type="checkbox"/> Business Phone #<br><input type="checkbox"/> *Cell # or other phone # we can use to contact you | <input type="checkbox"/> Email Address |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|

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



# Manage your account online 24/7

Log in to your credit account at [SamsClub.com/credit](https://samsclub.com/credit).  
Not registered? Register as a first-time user today.

## Sign up for alerts

- Payment due date reminder
- Transactions made and more

## View and manage your account

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

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

Sam's Club® World Mastercard®

MICHAEL HUDSON

Account Number ending in 5478

Statement Closing Date 04/25/2019

Visit [samsclub.com/credit](https://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    |
| <b>FEES</b>                           |       |      |                         |                                   |                |
| <b>TOTAL FEES FOR THIS PERIOD</b>     |       |      |                         |                                   | <b>\$0.00</b>  |
| <b>INTEREST CHARGED</b>               |       |      |                         |                                   |                |
| 04/25                                 | 04/25 |      |                         | INTEREST CHARGE ON PURCHASES      | \$99.25        |
| 04/25                                 | 04/25 |      |                         | INTEREST CHARGE ON CASH ADVANCES  | \$0.00         |
| <b>TOTAL INTEREST FOR THIS PERIOD</b> |       |      |                         |                                   | <b>\$99.25</b> |

| 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](https://www.SamsClubCredit.com) or call the 24 Hour Credit Card Service phone number of the back of your card.

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



**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                    |                                                                                                                                                                                                                                                                                      |
|----------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>APR for Balance Transfers</b> | The APR for balance transfers is the prime rate plus 19.65%. This APR will vary with the market based on the Prime Rate.                                                                                                                                                             |
| <b>Paying Interest</b>           | 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. |
| <b>Balance Transfer Fee</b>      | Either \$10 or 4% of each balance transfer, whichever is greater.                                                                                                                                                                                                                    |
| <b>Late Payment Fee</b>          | 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](http://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](http://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<br>(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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PAGE 1 OF 3

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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.**

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.



## Manage your account online 24/7

Log in to your credit account at [SamsClub.com/credit](http://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](http://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](http://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      |
|       |       |      |                         | <b>FEES</b>                           |                |
|       |       |      |                         | <b>TOTAL FEES FOR THIS PERIOD</b>     | <b>\$0.00</b>  |
|       |       |      |                         | <b>INTEREST CHARGED</b>               |                |
| 05/26 | 05/26 |      |                         | INTEREST CHARGE ON PURCHASES          | \$83.23        |
| 05/26 | 05/26 |      |                         | INTEREST CHARGE ON CASH ADVANCES      | \$0.00         |
|       |       |      |                         | <b>TOTAL INTEREST FOR THIS PERIOD</b> | <b>\$83.23</b> |

| 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](http://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](http://www.SamsClubCredit.com) or call the 24 Hour Credit Card Service phone number of the back of your card.

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

**MICHAEL HUDSON**  
**Account Number ending in 5478**

Visit [samsclub.com/credit](http://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<br>(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.**

6709 LAH 1 7 23 190625 PAGE 1 of 3 1468 1200 A602 01EY6709

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.

\$

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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

**MICHAEL HUDSON**  
**Account Number ending in 5478**

**Statement Closing Date 06/25/2019**

**Visit [samsclub.com/credit](http://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         |
| <b>FEES</b>                           |       |      |                         |                                      |                |
| <b>TOTAL FEES FOR THIS PERIOD</b>     |       |      |                         |                                      | <b>\$0.00</b>  |
| <b>INTEREST CHARGED</b>               |       |      |                         |                                      |                |
| 06/25                                 | 06/25 |      |                         | INTEREST CHARGE ON PURCHASES         | \$89.55        |
| 06/25                                 | 06/25 |      |                         | INTEREST CHARGE ON CASH ADVANCES     | \$0.00         |
| <b>TOTAL INTEREST FOR THIS PERIOD</b> |       |      |                         |                                      | <b>\$89.55</b> |

| 2019 Year-to-Date Fees and Interest |          |
|-------------------------------------|----------|
| Total Fees Charged                  | \$0.00   |
| Total Interest Charged              | \$625.14 |
| Total Interest Paid                 | \$652.35 |

**Interest Charge Calculation**

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

| Type of Balance                 | Expiration Date | Annual Percentage Rate | Balance Subject to Interest Rate | Interest Charge |
|---------------------------------|-----------------|------------------------|----------------------------------|-----------------|
| Regular Purchases and Cash Over | N/A             | 25.15% (v)             | \$4,331.48                       | \$89.55         |
| Cash Advances                   | N/A             | 28.15% (v)             | \$0.00                           | \$0.00          |

**New Promotional Financing Plans**

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

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

**Cardholder News and Information**

Your Sam's Club Mastercard will no longer come with certain insurance benefits. The cancellation of your insurance benefits under the following policies will be effective July 1, 2019, at 12:00 am (EDT) ("Effective Date of Cancellation"):

(Continued on next page)

#### Cardholder News and Information (Continued)

(1) Extended Warranty - Policy No. 84161537-03/One Year Extended Warranty or 84161537-04/Two Year Extended Warranty and (2) Price Protection - Policy No. 84161539-02. Your coverage cancellation is due to changes in the Mastercard credit card program. If coverage under any of the above-referenced policies attaches to a purchase made with your Mastercard prior to the Effective Date of Cancellation, benefits will be provided for that purchase pursuant to the policy terms in effect at the time of coverage attachment, not withstanding your coverage cancellation. For more information about your coverage, please refer to your card's Guide to Benefits. To view your Guide to Benefits, please visit [www.mycardbenefits.com](http://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](http://www.SamsClubCredit.com) or call the 24 Hour Credit Card Service phone number of the back of your card.

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

**MICHAEL HUDSON**  
**Account Number ending in 5478**

Visit [samsclub.com/credit](http://samsclub.com/credit) or Call 1-844-335-5919

**Statement Closing Date 07/26/2019**

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

**Account Summary**

**Previous Balance** as of 06/26/2019 **\$4,534.82**  
 Payments -135.00  
 Purchases/Debits +1,045.50  
 Interest Charges +111.56

**New Balance** as of 07/26/2019 **\$5,556.88**

Credit Limit \$5,700  
 Available Credit \$143  
 Cash Advance/Quick Cash Limit \$1,140  
 Available Cash \$143  
 Statement Closing Date 07/26/2019  
 Days in Billing Cycle 31

| 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<br>(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](http://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          |
| <b>FEES</b>                           |       |      |                         |                                      |                 |
| <b>TOTAL FEES FOR THIS PERIOD</b>     |       |      |                         |                                      | <b>\$0.00</b>   |
| <b>INTEREST CHARGED</b>               |       |      |                         |                                      |                 |
| 07/26                                 | 07/26 |      |                         | INTEREST CHARGE ON PURCHASES         | \$111.56        |
| 07/26                                 | 07/26 |      |                         | INTEREST CHARGE ON CASH ADVANCES     | \$0.00          |
| <b>TOTAL INTEREST FOR THIS PERIOD</b> |       |      |                         |                                      | <b>\$111.56</b> |

| 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**

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

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

**Cardholder News and Information**

Your Sam's Club Mastercard will no longer come with certain insurance benefits. The cancellation of your insurance benefits under the following policies will be effective July 1, 2019, at 12:00 am (EDT) ("Effective Date of Cancellation"):

(Continued on next page)

#### Cardholder News and Information (Continued)

(1) Extended Warranty - Policy No. 84161537-03/One Year Extended Warranty or 84161537-04/Two Year Extended Warranty and (2) Price Protection - Policy No. 84161539-02. Your coverage cancellation is due to changes in the Mastercard credit card program. If coverage under any of the above-referenced policies attaches to a purchase made with your Mastercard prior to the Effective Date of Cancellation, benefits will be provided for that purchase pursuant to the policy terms in effect at the time of coverage attachment, not withstanding your coverage cancellation. For more information about your coverage, please refer to your card's Guide to Benefits. To view your Guide to Benefits, please visit [www.mycardbenefits.com](http://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](http://www.SamsClubCredit.com) or call the 24 Hour Credit Card Service phone number of the back of your card.

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



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**MICHAEL HUDSON**  
**Account Number ending in 5478**

Statement Closing Date 08/26/2019

Visit [samsclub.com/credit](https://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<br>EDISTO DE, NL PLY COPPERTNE GRY,<br>NLPLYZEISHDVTBRPFUV, MC TRT T103<br>GUN, CASH/CREDIT RECEIVED              | \$324.00        |
| 08/08                                 | 08/08 | 85213336Z01M8E490       | WALMART 001255 LAURINBURG NC<br>SL CLASSIC WHITE BRD, PUPPY CHOW<br>T&C BB 36, OPP XL BOWL GREY, LD<br>DOUBLE CHOC DONUT, DOGCHOW BEEF<br>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        |
| <b>FEES</b>                           |       |                         |                                                                                                                                                |                 |
| <b>TOTAL FEES FOR THIS PERIOD</b>     |       |                         |                                                                                                                                                | <b>\$0.00</b>   |
| <b>INTEREST CHARGED</b>               |       |                         |                                                                                                                                                |                 |
| 08/26                                 | 08/26 |                         | INTEREST CHARGE ON PURCHASES                                                                                                                   | \$134.60        |
| 08/26                                 | 08/26 |                         | INTEREST CHARGE ON CASH ADVANCES                                                                                                               | \$0.00          |
| <b>TOTAL INTEREST FOR THIS PERIOD</b> |       |                         |                                                                                                                                                | <b>\$134.60</b> |

| 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](http://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.

**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](http://www.SamsClubCredit.com) or call the 24 Hour Credit Card Service phone number of the back of your card.

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

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MICHAEL HUDSON  
Account Number ending in 5478

Statement Closing Date 09/25/2019

Visit [samsclub.com/credit](http://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**

|                                          |                   |
|------------------------------------------|-------------------|
| <b>Previous Balance</b> as of 08/27/2019 | <b>\$7,403.44</b> |
| Payments                                 | -209.00           |
| Purchases/Debits                         | +240.01           |
| Fees Charged                             | +28.00            |
| Interest Charges                         | +155.53           |
| <b>New Balance</b> as of 09/25/2019      | <b>\$7,617.98</b> |

|                               |            |
|-------------------------------|------------|
| 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**

|                         |                   |
|-------------------------|-------------------|
| <b>New Balance</b>      | <b>\$7,617.98</b> |
| <b>Total Minimum</b>    |                   |
| <b>Payment Due</b>      | <b>\$260.00</b>   |
| <b>Overlimit Amount</b> | <b>\$17.98</b>    |
| <b>Payment Due Date</b> | <b>10/18/2019</b> |

**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<br>(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**

| Date                    |       | Transaction Reference # | Description                          | Amount         |
|-------------------------|-------|-------------------------|--------------------------------------|----------------|
| Tran                    | Post  |                         |                                      |                |
| 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        |
| <b>FEES</b>             |       |                         |                                      |                |
| 09/18                   | 09/18 |                         | LATE FEE                             | \$28.00        |
|                         |       |                         | <b>TOTAL FEES FOR THIS PERIOD</b>    | <b>\$28.00</b> |
| <b>INTEREST CHARGED</b> |       |                         |                                      |                |
| 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

**MICHAEL HUDSON**  
**Account Number ending in 5478**

**Statement Closing Date 09/25/2019**

**Visit [samsclub.com/credit](http://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          |
|       |       |      |                         | <b>TOTAL INTEREST FOR THIS PERIOD</b> | <b>\$155.53</b> |

| 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          |

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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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**MICHAEL HUDSON**  
Account Number ending in 5478

ELECTRONICALLY FILED - 2023 Oct 16 2:54 PM - MARLBORO - COMMON PLEAS - CASE#2021CP3400228

Statement Closing Date 10/25/2019

Visit [samsclub.com/credit](http://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<br>(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          |
|       |       |      |                         | <b>FEES</b>                           |                 |
|       |       |      |                         | <b>TOTAL FEES FOR THIS PERIOD</b>     | <b>\$0.00</b>   |
|       |       |      |                         | <b>INTEREST CHARGED</b>               |                 |
| 10/25 | 10/25 |      |                         | INTEREST CHARGE ON PURCHASES          | \$156.11        |
| 10/25 | 10/25 |      |                         | INTEREST CHARGE ON CASH ADVANCES      | \$0.00          |
|       |       |      |                         | <b>TOTAL INTEREST FOR THIS PERIOD</b> | <b>\$156.11</b> |

**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](http://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          |

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

**Member News and Information**

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](http://www.SamsClubCredit.com) or call the 24 Hour Credit Card Service phone number of the back of your card.

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







**MICHAEL HUDSON**  
**Account Number ending in 5478**

**Statement Closing Date 11/25/2019**

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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**

|                         |                   |
|-------------------------|-------------------|
| <b>New Balance</b>      | <b>\$7,926.99</b> |
| <b>Amount Past Due</b>  | <b>\$232.00</b>   |
| <b>Total Minimum</b>    |                   |
| <b>Payment Due</b>      | <b>\$514.00</b>   |
| <b>Overlimit Amount</b> | <b>\$326.99</b>   |
| <b>Payment Due Date</b> | <b>12/18/2019</b> |

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| 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**

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6709 LAH 1 7 23 191125 X PAGE 1 of 5 1468 1200 A602 01EY6709

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](https://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        |
| <b>FEES</b>             |       |      |                         |                                       |                 |
| 11/18                   | 11/18 |      |                         | LATE FEE                              | \$39.00         |
|                         |       |      |                         | <b>TOTAL FEES FOR THIS PERIOD</b>     | <b>\$39.00</b>  |
| <b>INTEREST CHARGED</b> |       |      |                         |                                       |                 |
| 11/25                   | 11/25 |      |                         | INTEREST CHARGE ON PURCHASES          | \$163.65        |
| 11/25                   | 11/25 |      |                         | INTEREST CHARGE ON CASH ADVANCES      | \$0.00          |
|                         |       |      |                         | <b>TOTAL INTEREST FOR THIS PERIOD</b> | <b>\$163.65</b> |

| 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](https://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](http://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**

Visit [samsclub.com/credit](http://samsclub.com/credit) or Call 1-844-335-5919

**Statement Closing Date 12/26/2019**

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 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.**

6709 LAH 1 7 23 191226 X PAGE 1 of 3 1468 1200 A602 01EY6709

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

| Account Number: 5478      |                 |                  |                  |             |
|---------------------------|-----------------|------------------|------------------|-------------|
| Total Minimum Payment Due | Amount Past Due | Payment Due Date | Overlimit Amount | New Balance |
| \$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](http://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        |
|       |       |      |                         | <b>FEES</b>                           |                 |
| 12/18 | 12/18 |      |                         | LATE FEE                              | \$39.00         |
|       |       |      |                         | <b>TOTAL FEES FOR THIS PERIOD</b>     | <b>\$39.00</b>  |
|       |       |      |                         | <b>INTEREST CHARGED</b>               |                 |
| 12/26 | 12/26 |      |                         | INTEREST CHARGE ON PURCHASES          | \$166.07        |
| 12/26 | 12/26 |      |                         | INTEREST CHARGE ON CASH ADVANCES      | \$0.00          |
|       |       |      |                         | <b>TOTAL INTEREST FOR THIS PERIOD</b> | <b>\$166.07</b> |

| 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](http://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](http://www.SamsClubCredit.com) or call the 24 Hour Credit Card Service phone number of the back of your card.

**Visit [samsclub.com/credit](http://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.

|                                   |            |
|-----------------------------------|------------|
| Previous Balance as of 12/27/2019 | \$8,122.06 |
| Fees Charged                      | +39.00     |
| Interest Charges                  | +170.25    |

|                               |            |
|-------------------------------|------------|
| 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         |

|                  |            |
|------------------|------------|
| 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 |

**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 ... |
| <b>Only the minimum payment</b>                                              | <b>19 years</b>                                                   | <b>\$21,383.00</b>                                   |

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

|                              |        |
|------------------------------|--------|
| 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 |

**Earn cash back on purchases throughout the year!**

6709 LAH 1 7 23 200126 EX PAGE 1 of 3 1468 1200 A602 01EY6709

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

Account Number: [REDACTED] 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.

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 01/26/2020

Visit [samsclub.com/credit](http://samsclub.com/credit) or Call 1-844-335-5919

**Transaction Summary**

| Tran  | Date  | Post | Transaction Reference # | Description                           | Amount          |
|-------|-------|------|-------------------------|---------------------------------------|-----------------|
|       |       |      |                         | <b>FEEs</b>                           |                 |
| 01/18 | 01/18 |      |                         | LATE FEE                              | \$39.00         |
|       |       |      |                         | <b>TOTAL FEES FOR THIS PERIOD</b>     | <b>\$39.00</b>  |
|       |       |      |                         | <b>INTEREST CHARGED</b>               |                 |
| 01/26 | 01/26 |      |                         | INTEREST CHARGE ON PURCHASES          | \$170.25        |
| 01/26 | 01/26 |      |                         | INTEREST CHARGE ON CASH ADVANCES      | \$0.00          |
|       |       |      |                         | <b>TOTAL INTEREST FOR THIS PERIOD</b> | <b>\$170.25</b> |

| 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](http://www.mastercard.com/corecredit-GTB)

This is a duplicate courtesy copy of your most recent billing statement. You can still view and pay your electronic statement online.

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

**Member News and Information**

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





**MICHAEL HUDSON**  
**Account Number ending in 5478**

**Statement Closing Date 02/24/2020**

**Visit [samsclub.com/credit](http://samsclub.com/credit) or Call 1-866-743-8547**

**Transaction Summary**

| Tran  | Date  | Post | Transaction Reference # | Description                           | Amount          |
|-------|-------|------|-------------------------|---------------------------------------|-----------------|
|       |       |      |                         | <b>FEES</b>                           |                 |
| 02/18 | 02/18 |      |                         | LATE FEE                              | \$39.00         |
|       |       |      |                         | <b>TOTAL FEES FOR THIS PERIOD</b>     | <b>\$39.00</b>  |
|       |       |      |                         | <b>INTEREST CHARGED</b>               |                 |
| 02/24 | 02/24 |      |                         | INTEREST CHARGE ON PURCHASES          | \$163.22        |
| 02/24 | 02/24 |      |                         | INTEREST CHARGE ON CASH ADVANCES      | \$0.00          |
|       |       |      |                         | <b>TOTAL INTEREST FOR THIS PERIOD</b> | <b>\$163.22</b> |

| 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](http://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](http://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](http://SamsClubCredit.com) to sign up. Register today to start receiving your statements online.



625

**MICHAEL HUDSON**  
**Account Number ending in 5478**

**Statement Closing Date 03/26/2020**

**Visit [samsclub.com/credit](http://samsclub.com/credit) or Call 1-866-743-8547**

**Transaction Summary**

| Tran  | Date  | Post | Transaction Reference # | Description                           | Amount          |
|-------|-------|------|-------------------------|---------------------------------------|-----------------|
|       |       |      |                         | <b>FEES</b>                           |                 |
| 03/18 | 03/18 |      |                         | LATE FEE                              | \$39.00         |
|       |       |      |                         | <b>TOTAL FEES FOR THIS PERIOD</b>     | <b>\$39.00</b>  |
|       |       |      |                         | <b>INTEREST CHARGED</b>               |                 |
| 03/26 | 03/26 |      |                         | INTEREST CHARGE ON PURCHASES          | \$178.86        |
| 03/26 | 03/26 |      |                         | INTEREST CHARGE ON CASH ADVANCES      | \$0.00          |
|       |       |      |                         | <b>TOTAL INTEREST FOR THIS PERIOD</b> | <b>\$178.86</b> |

| 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](http://www.mastercard.com/corecredit-GTB)

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

You have recently been unenrolled from electronic statement delivery. You may have opted to stop receiving electronic statements, or this may have occurred because of changes in your account or failure to comply with the Terms and Conditions of the electronic statement service. Please feel free to reenroll at any time.

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

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

**Member News and Information**

For more information about the Sam's Club® Mastercard® Reward Program terms, log on to [www.SamsClubCredit.com](http://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](http://SamsClubcredit.com) to sign up. Register today to start receiving your statements online.



**MICHAEL HUDSON****Account Number ending in 5478****Statement Closing Date 04/24/2020****Visit [samsclub.com/credit](http://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 ... |
|-------------------------------------------------------------------------------|-------------------------------------------------------------------|------------------------------------------------------|
| <b>Only the minimum payment</b>                                               | <b>18 years</b>                                                   | <b>\$21,469.00</b>                                   |

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.**

6709 LAH 1 7 23 200424 EX PAGE 1 of 3 1468 1200 A602 01EY6709

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

**Account Number:** 5478

| Total Minimum Payment Due | Amount Past Due | Payment Due Date | Overlimit Amount | New Balance |
|---------------------------|-----------------|------------------|------------------|-------------|
| \$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](https://samsclub.com/credit) or Call 1-866-743-8547

**Transaction Summary**

| Tran  | Date  | Post | Transaction Reference # | Description                           | Amount          |
|-------|-------|------|-------------------------|---------------------------------------|-----------------|
|       |       |      |                         | <b>FEES</b>                           |                 |
| 04/18 | 04/18 |      |                         | LATE FEE                              | \$39.00         |
|       |       |      |                         | <b>TOTAL FEES FOR THIS PERIOD</b>     | <b>\$39.00</b>  |
|       |       |      |                         | <b>INTEREST CHARGED</b>               |                 |
| 04/24 | 04/24 |      |                         | INTEREST CHARGE ON PURCHASES          | \$171.44        |
| 04/24 | 04/24 |      |                         | INTEREST CHARGE ON CASH ADVANCES      | \$0.00          |
|       |       |      |                         | <b>TOTAL INTEREST FOR THIS PERIOD</b> | <b>\$171.44</b> |

| 2020 Year-to-Date Fees and Interest |          |
|-------------------------------------|----------|
| Total Fees Charged                  | \$156.00 |
| Total Interest Charged              | \$683.77 |
| Total Interest Paid                 | \$0.00   |

**Interest Charge Calculation**

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

| Type of Balance                 | Expiration Date | Annual Percentage Rate | Balance Subject to Interest Rate | Interest Charge |
|---------------------------------|-----------------|------------------------|----------------------------------|-----------------|
| Regular Purchases and Cash Over | N/A             | 24.40% (v)             | \$8,843.21                       | \$171.44        |
| Cash Advances                   | N/A             | 27.40% (v)             | \$0.00                           | \$0.00          |

**Cardholder News and Information**

YOUR ACCOUNT IS PAST DUE. PLEASE PAY THE MINIMUM PAYMENT DUE OR CONTACT THIS OFFICE AT THE PHONE NUMBER LISTED ON YOUR STATEMENT.

As the impact of COVID-19 continues to evolve, we remain focused on the health and safety of our employees and our communities, as well as our commitment to you, our members. In an effort to further reduce the number of member touchpoints with devices, and to exercise caution during this public health crisis, we are temporarily disabling the cash-back-with-purchase functionality for the Sam's Club® Mastercard® at Sam's Club and Walmart registers. You can still use your Sam's Club Mastercard to get access to cash through ATMs or at bank branches wherever our card is accepted.

We are also aware that some of our members may experience financial hardship as a result of COVID-19. If you are impacted, please contact us to discuss how we can help.

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

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

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

**Member News and Information**

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

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



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

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