

- 2014 -

Summary of Account Activity	
Previous Balance	\$2,292.15
+ Interest Charged	\$51.40
New Balance	\$2,343.55
Credit Limit	\$2,030.00
Available Credit	None
Statement Closing Date	01/03/2014
Days in Billing Cycle	30

Payment Information								
New Balance	\$2,343.55							
Amount Past Due	\$485.00							
Total Minimum Payment Due	\$560.00							
Payment Due Date	01/27/2014							
<p>Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.00.</p> <p>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:</p> <table border="1" style="width: 100%;"> <thead> <tr> <th>If you make no additional charges using this card and each month you pay</th> <th>You will pay off the balance shown on this statement in about ...</th> <th>And you will end up paying an estimated total of ...</th> </tr> </thead> <tbody> <tr> <td>Only the Minimum payment</td> <td style="text-align: center;">9 years</td> <td style="text-align: right;">\$4,758.00</td> </tr> </tbody> </table>			If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...	Only the Minimum payment	9 years	\$4,758.00
If you make no additional charges using this card and each month you pay	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...						
Only the Minimum payment	9 years	\$4,758.00						
<p>If you would like information about credit counseling services, call 1-877-302-8775.</p>								

Transaction Summary				
Tran Date	Reference Number	Balance Type	Description of Transaction or Credit	Amount
FEES				
TOTAL FEES FOR THIS PERIOD				\$0.00

(Continued on next page)

PLEASE NOTE YOUR MAILED PAYMENT MUST BE RECEIVED BY 5 P.M. (ET) OR YOUR IN-STORE PAYMENT MUST BE RECEIVED DURING STORE HOURS ON THE DUE DATE.

NOTICE: Your payment may be converted into an electronic debit. See reverse for details, Billing Rights Information and other important information.

PLEASE DETACH AND RETURN THIS STUB WITH YOUR CHECK PAYABLE TO GEGRB.

Good news! Gold & Platinum upgrade status levels are back.

See details on back.

Account Ending: *** ** 075 91

Total Minimum Payment Due	Amount Past Due	Payment Due Date	New Balance
\$560.00	\$485.00	01/27/2014	\$2,343.55



JOSEPHINE VASQUEZ
2932 S A ST
OXNARD CA 93033-5215

136195
K101



FILL IN TOTAL PAID \$

New address or email? Print changes on the back.



GEGRB / jcp
P.O. Box 960090
Orlando FL 32896-0090

00560000006500 0056000000234355 000600889 6710760 75910

Transaction Summary (Continued)

Tran Date	Reference Number	Balance Type	Description of Transaction or Credit	Amount
01/03			INTEREST CHARGED	
			INTEREST CHARGE ON PURCHASES	\$51.40
			TOTAL INTEREST FOR THIS PERIOD	\$51.40

2014 Totals Year-to-Date	
Total Fees Charged in 2014	\$0.00
Total Interest Charged in 2014	\$51.40
Total Interest Paid in 2014	\$0.00

Interest Charge Calculation

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

Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject To Interest Rate	Interest Charged	Balance Method
Regular	NA	26.99%	\$2,316.89	\$51.40	E

Cardmember News & Information

Your account is past due. If you are having difficulty making your payments, we have many options available to help you bring your account current including Lowering Payments, Payment Matching and Interest Waivers. Call 1-800-527-3369 today to determine if you are eligible for one of our payment options.

Good news - Gold and Platinum upgrade status levels are back! Cardmembers who have spent \$500 on their JCPenney Credit Card this calendar year over 2 or more shopping days will be automatically upgraded to JCPenney Gold Card Status, and cardholders who have spent \$1,000 on their JCPenney Credit Card this calendar year over 2 or more shopping days will be automatically upgraded to JCPenney Platinum Card Status. Certain conditions and limitations apply. See back of statement for additional information.

Cardmember Benefits & Information


Monitor your Account 24/7. Enroll in free eServicing at jcp.com/credit and take advantage of the easy way to: view recent transactions, check your balance, update personal information and much more.

Good news! Now you can earn up to \$100 in jcp rewards each month when you use your JCPenney Credit Card to make qualifying purchases. See a JCPenney Associate member or visit jcpwards.com/credit for details.

JCPenney | optical

\$15 OFF*

ANY COMPLETE PAIR OF EYEGLASSES through February 14

 Schedule an annual eye exam¹ online at www.jcpennyoptical.com
  Call 1-877-jcpeyes for a store near you.



We accept thousands of vision care plans. *Complete pair purchase required. Not valid on kids or contact lenses. Some exclusions may apply. See optician for details. Cannot be combined with vision care plan or prior orders. Void where prohibited by law. ¹Eye exams performed by independent state licensed Doctors of Optometry. Scheduling appointments online is not valid in California or states where prohibited by law. Offer ends February 15, 2014.