



| Summary of Account Activity |                   |
|-----------------------------|-------------------|
| Previous Balance            | \$1,922.51        |
| - Payments                  | \$60.00           |
| + Purchases/Debits          | \$136.27          |
| <b>+ Interest Charged</b>   | <b>\$44.68</b>    |
| <b>New Balance</b>          | <b>\$2,043.46</b> |
| Credit Limit                | \$3,800.00        |
| Available Credit            | \$1,756.00        |
| Statement Closing Date      | 04/04/2013        |
| Days in Billing Cycle       | 31                |

| Payment Information       |  |            |
|---------------------------|--|------------|
| New Balance               |  | \$2,043.46 |
| Total Minimum Payment Due |  | \$66.00    |
| Payment Due Date          |  | 04/27/2013 |

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

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

| If you make no additional charges using this card and each month you pay .... | You will pay off the balance shown on this statement in about ... | And you will end up paying an estimated total of ... |
|---|---|--|
| Only the Minimum payment  | 10 years  | \$4,878.00   |
| \$83.00   | 3 years   | \$3,003.00<br>(Savings = \$1,875.00)                 |

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

| Transaction Summary |                   |              |   |           |
|---------------------|-------------------|--------------|---|-----------|
| Tran Date           | Reference Number  | Balance Type | Description of Transaction or Credit  | Amount    |
| 03/25               | P9119002L00XTPHLQ |              | PAYMENT - THANK YOU   | (\$60.00) |
| 03/30               | P9119002S00Z4RZQF | R            | VALLEY PLAZA BAKERSFIELD CA<br>BIG/TALL SPTSWR, NB BOTTOMS<br>GIRLS AZ TOPS, TG APPAREL | \$61.27   |

(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 GECRB.

Good news! Now you can earn up to \$100 in jcp rewards each month when you use your jcp card! See details on back.



JOSEPHINE VASQUEZ  
2932 S A ST  
OXNARD CA 93033-5215

109543  
I109



Account Ending: \*\*\* \*\* 075 91

| Total Minimum Payment Due | Payment Due Date | New Balance |
|---------------------------|------------------|-------------|
| \$66.00                   | 04/27/2013       | \$2,043.46  |

FILL IN TOTAL PAID

\$

New address or email? Print changes on the back.

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

00066000006000 000660000204346 000600889 6710760 75910

0-2345  
1-4

**Transaction Summary (Continued)**

| Tran Date | Reference Number  | Balance Type | Description of Transaction or Credit   | Amount         |
|-----------|-------------------|--------------|--|----------------|
| 03/30     | P9119002S00Z4RZQ7 | R            | VALLEY PLAZA BAKERSFIELD CA<br>LEVI BOTTOMS, GIRLS AZ BOTTOM<br>BIG/TALL SPTSWR, GIRLS NB TOPS<br>GIRLS AZ TOPS, CHARITY 1<br>FEES | \$75.00        |
|           |                   |              | <b>TOTAL FEES FOR THIS PERIOD</b>  | <b>\$0.00</b>  |
| 04/04     |                   |              | <b>INTEREST CHARGED</b><br>INTEREST CHARGE ON PURCHASES  | \$44.68        |
|           |                   |              | <b>TOTAL INTEREST FOR THIS PERIOD</b>  | <b>\$44.68</b> |

| 2013 Totals Year-to-Date       |          |
|--------------------------------|----------|
| Total Fees Charged in 2013     | \$35.00  |
| Total Interest Charged in 2013 | \$176.44 |
| Total Interest Paid in 2013    | \$173.47 |

**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%                 | \$1,949.04                       | \$44.68          | E              |

**Cardmember News & Information**

The following special promotions may be offered at jcpenny stores and online at jcp.com: No Interest for 6, 12, 18 or 24 months. For each promotion, after the promotion ends, a 26.99% APR will apply.

The following special promotions may be offered at jcpenny stores and online at jcp.com: No Interest if Paid in Full Within 6, 12, 18, or 24 Months. For each promotion, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at the APR that applies to your account when the promotional purchase is made. For each promotion, after the promotion ends, a 26.99% APR will apply.

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

**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.



**MEET  
WILLIAM RAST**  
HE MAKES HIS  
OWN RULES  
NEW@JCP

Introducing William Rast, a collection that's anything but mainstream. Founded by Justin Timberlake in 2005, William Rast mixes unexpected fabrics, textures and premium washes but stays true to the heritage of American denim. Each tailored look is as effortless as it is adventurous.

