



Summary of Account Activity	
Previous Balance	\$2,043.46
- Payments	\$66.00
<b>+ Interest Charged</b>	<b>\$43.74</b>
<b>New Balance</b>	<b>\$2,021.20</b>
Credit Limit	\$3,800.00
Available Credit	\$1,778.00
Statement Closing Date	05/03/2013
Days in Billing Cycle	29

Payment Information		
New Balance		\$2,021.20
Total Minimum Payment Due		\$64.00
Payment Due Date		05/27/2013

**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	9 years	\$4,814.00
\$83.00	3 years	\$2,970.00 (Savings = \$1,844.00)

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
04/23	P9119003H00XTRQ9M		PAYMENT - THANK YOU FEES	(\$66.00)
			<b>TOTAL FEES FOR THIS PERIOD</b>	<b>\$0.00</b>

(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! 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

98963  
1109



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

Total Minimum Payment Due	Payment Due Date	New Balance
\$64.00	05/27/2013	\$2,021.20

FILL IN TOTAL PAID

\$

New address or email? Print changes on the back.



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

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**Transaction Summary (Continued)**

Tran Date	Reference Number	Balance Type	Description of Transaction or Credit	Amount
05/03			INTEREST CHARGED	
			INTEREST CHARGE ON PURCHASES	\$43.74
			TOTAL INTEREST FOR THIS PERIOD	\$43.74

  

2013 Totals Year-to-Date	
Total Fees Charged in 2013	\$35.00
Total Interest Charged in 2013	\$220.18
Total Interest Paid in 2013	\$218.15

**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%	\$2,039.63	\$43.74	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.

# GIVE MOM A FREE PORTRAIT

**FREE 8X10 WITH ONE FREE SITTING FEE  
PLUS, 20% OFF PORTRAIT COLLECTIONS  
& TRADITIONAL PORTRAIT SHEETS \$4 EACH**

schedule appointments at [jcpportraits.com](http://jcpportraits.com)  
or for studio locations call 1.800.59.SMILE



One free traditional 8x10 per sitting, per day. One free sitting fee or apply \$9 towards the purchase of a portrait membership. \$9 sitting fee per additional person. Not valid on reorders, enhanced portraits, studio events, merchandise, add-ons, previous orders, with other offers or online orders. Valid through 7/11/13. PC1813232

