



Summary of Account Activity	
Previous Balance	\$1,980.95
- Payments	\$65.00
+ Interest Charged	\$45.34
New Balance	\$1,961.29
Credit Limit	\$2,030.00
Available Credit	\$68.00
Statement Closing Date	08/04/2013
Days in Billing Cycle	31

Payment Information		
New Balance		\$1,961.29
Total Minimum Payment Due		\$65.00
Payment Due Date		08/27/2013

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	\$4,619.00
\$80.00	3 years	\$2,882.00 (Savings = \$1,737.00)

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
07/24	P9119006D00XTPMVA		PAYMENT - THANK YOU	(\$65.00)
			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 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.

Account Ending: *** ** 075 91

Total Minimum Payment Due	Payment Due Date	New Balance
\$65.00	08/27/2013	\$1,961.29

FILL IN TOTAL PAID

\$

New address or email? Print changes on the back.



JOSEPHINE VASQUEZ
2932 S A ST
OXNARD CA 93033-5215

119915
K101



GECRB / 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
08/04			INTEREST CHARGED	
			INTEREST CHARGE ON PURCHASES	\$45.34
			TOTAL INTEREST FOR THIS PERIOD	\$45.34

2013 Totals Year-to-Date	
Total Fees Charged in 2013	\$70.00
Total Interest Charged in 2013	\$358.27
Total Interest Paid in 2013	\$354.64

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 Charged	Balance Method
Regular	NA	26.99%	\$1,977.81	\$45.34	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 - Gold and Platinum upgrade status levels are back! As of October 15, 2013, cardmembers who have spent \$500 on their jcpenny credit card this calendar year over 2 or more shopping days will be automatically upgraded to jcpenny Gold card status, and cardholders who have spent \$1,000 on their jcpenny credit card this calendar year over 2 or more shopping days will be automatically upgraded to jcpenny Platinum card status. Certain conditions and limitations apply. See back of statement for additional information.

Important Note: Effective October 1, the terms of the jcp Rewards program are changing. Key changes are: certificates will be earned based on the accumulation of points (amount required for earning a certificate does not change); if you provide an email address on your jcpenny credit card application or in-store at the time of purchase, jcpenny will deliver earned certificates to that email address; and abuse of the program may result in being disqualified from participation. For full terms, see www.jcpwards.com.

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 jcp credit card to make qualifying purchases. See a team member or visit jcpwards.com/credit for details.



25% OFF
SELECT
LIZ CLAIBORNE
FOR WOMEN

You deserve to feel as good as you look.
 Save on fashion that's as effortless as it is affordable—only at jcpenny.
 Available in misses, petites, tall & plus.



Prices are effective through August 24, 2013, unless otherwise noted. Items are subject to availability and may not be available in all jcpenny stores or at jcp.com. "Regular" and "original" prices are offering prices that may not have resulted in sales, and intermediate markdowns may have been taken. "Original" prices may not have been in effect during the past 90 days or in all trade areas. jcpenny reserves the right to limit returns or exchanges without a valid receipt. Percentages off regular or original prices. Actual savings may exceed stated percentage off. Select items available in petite & plus sizes, also in stores.