



Summary of Account Activity	
Previous Balance	\$1,961.29
+ Fees Charged	\$35.00
+ Interest Charged	\$45.70
New Balance	\$2,041.99
Credit Limit	\$2,030.00
Available Credit	None
Statement Closing Date	09/04/2013
Days in Billing Cycle	31

Payment Information	
New Balance	\$2,041.99
Amount Past Due	\$65.00
Total Minimum Payment Due	\$167.00
Payment Due Date	09/27/2013

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	\$4,650.00

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	
08/27			FEES LATE FEE	\$35.00	
			TOTAL FEES FOR THIS PERIOD	\$35.00	

(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! Gold & Platinum upgrade status levels are back.

Account Ending: *** ** 075 91

Total Minimum Payment Due	Amount Past Due	Payment Due Date	New Balance
\$167.00	\$65.00	09/27/2013	\$2,041.99

See details on back.



JOSEPHINE VASQUEZ
2932 S A ST
OXNARD CA 93033-5215

FILL IN TOTAL PAID

\$

New address or email? Print changes on the back.

121948
K101



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



00167000006500 001670000204199 000600889 6710760 75910

Transaction Summary (Continued)

Tran Date	Reference Number	Balance Type	Description of Transaction or Credit	Amount
09/04			INTEREST CHARGED	
			INTEREST CHARGE ON PURCHASES	\$45.70
			TOTAL INTEREST FOR THIS PERIOD	\$45.70

2013 Totals Year-to-Date	
Total Fees Charged in 2013	\$105.00
Total Interest Charged in 2013	\$403.97
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%	\$1,993.39	\$45.70	E

Cardmember News & Information

Your account reflects an amount past due. If you are having difficulty making this payment, we have several temporary repayment options available to help make things easier for you. Call 1-800-527-3369 today to find out if you are eligible for one of our payment options.

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.