



Summary of Account Activity	
Previous Balance	\$2,041.99
+ Fees Charged	\$35.00
+ Interest Charged	\$46.00
New Balance	\$2,122.99
Credit Limit	\$2,030.00
Available Credit	None
Statement Closing Date	10/04/2013
Days in Billing Cycle	30

Payment Information	
New Balance	\$2,122.99
Amount Past Due	\$167.00
Total Minimum Payment Due	\$270.00
Payment Due Date	10/27/2013
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 \$4,681.00
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
09/27			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 GEGRB.

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

See details on back.



JOSEPHINE VASQUEZ
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K101



GEGRB / jcp
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Transaction Summary (Continued)

Tran Date	Reference Number	Balance Type	Description of Transaction or Credit	Amount
10/04			INTEREST CHARGED	
			INTEREST CHARGE ON PURCHASES	\$46.00
			TOTAL INTEREST FOR THIS PERIOD	\$46.00

2013 Totals Year-to-Date	
Total Fees Charged in 2013	\$140.00
Total Interest Charged in 2013	\$449.97
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%	\$2,073.39	\$46.00	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.

The following special promotions may be offered at JCPenney 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 JCPenney 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 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.

Until further notification, reward certificates earned in the [jcp](http://jcp.com) rewards program will only be delivered by email if you have registered your email address on jcp.com. All other rewards certificates will be delivered via U.S. mail.

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](http://jcp.com) rewards each month when you use your JCPenney Credit Card to make qualifying purchases. See a JCPenney Associate member or visit jcp.com for details.