



Summary of Account Activity	
Previous Balance	\$2,122.99
+ Fees Charged	\$35.00
+ Interest Charged	\$49.45
New Balance	\$2,207.44
Credit Limit	\$2,030.00
Available Credit	None
Statement Closing Date	11/04/2013
Days in Billing Cycle	31

Payment Information	
New Balance	\$2,207.44
Amount Past Due	\$270.00
Total Minimum Payment Due	\$377.00
Payment Due Date	11/27/2013
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 ...
Only the Minimum payment	9 years
	\$4,718.00
And you will end up paying an estimated total of ...	
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
10/27			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
\$377.00	\$270.00	11/27/2013	\$2,207.44

See details on back.

FILL IN TOTAL PAID

\$

New address or email? Print changes on the back.



JOSEPHINE VASQUEZ
2932 S A ST
OXNARD CA 93033-5215

120034
K101



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



00377000006500 003770000220744 000600889 6710760 75910

Transaction Summary (Continued)

Transaction Date	Reference Number	Balance Type	Description of Transaction or Credit	Amount
11/04			INTEREST CHARGED INTEREST CHARGE ON PURCHASES	\$49.45
			TOTAL INTEREST FOR THIS PERIOD	\$49.45

2013 Totals Year-to-Date

Total Fees Charged in 2013	\$175.00
Total Interest Charged in 2013	\$499.42
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%	\$2,156.89	\$49.45	E

Cardmember News & Information

YOUR ACCOUNT HAS 4 PAYMENTS DUE. PLEASE PAY THE MINIMUM PAYMENT DUE OR CONTACT THIS OFFICE AT THE NUMBER LISTED ON YOUR STATEMENT.

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! 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.



2 FOR \$99 EYEGLASSES

through December 15*

No-line bifocals \$35 more per pair.
Single vision, clear scratch-resistant
lens and any frame up to \$120.



Call 1-877-JCPEYES
or visit jcpennyoptical.com



We accept thousands of vision care plans. Call today for your annual eye exam or bring in your Rx. *Complete pair purchase required. Both pair must be for same prescription and customer. Instructive no-line bifocals or standard bifocals \$35 per pair. Some exclusions may apply. Additional charge may be applied for strong Rx. Bifocals and/or progressives, specialty lenses, and lens options are additional. See optician for details. Frame selection may vary by store location. Cannot be combined with any other offer, vision care plan, package pricing or prior orders. Void where prohibited by law. Eye exams performed by independent state-licensed Doctors of Optometry. Valid through 12/15/13.