

0-2345
1-2



EUGENE VASQUEZ SR
JOSEPHINE VASQUEZ
Account Number: 671 076 075 91

Visit us at jcp.com/credit
Customer Service: 1-800-527-7717
PO Box 965009 Orlando FL 32896-5009

Summary of Account Activity	
Previous Balance	\$1,875.62
- Payments	\$93.00
+ Interest Charged	\$41.51
New Balance	\$1,824.13
Credit Limit	\$3,800.00
Available Credit	\$1,975.00
Statement Closing Date	02/03/2012
Days in Billing Cycle	30

Payment Information		
New Balance		\$1,824.13
Total Minimum Payment Due		\$91.00
Payment Due Date		02/27/2012
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	5 years	\$2,997.00
If you would like information about credit counseling services , call 1-877-302-8775.		

JCPenney Rewards Credit Card Status	
current status: jcp rewards platinum	
total year to date spend	\$0.00
additional spend needed to reach/maintain:	
-jcp rewards gold status	\$500.00
-jcp rewards platinum status	\$1,000.00

JCPenney Rewards Credit Card Benefits
keep it up! earn jcp rewards platinum status again this year and continue to enjoy these benefits next year:
- \$15 birthday earned jcp reward
- earn up to \$30 in jcp rewards each month!*
*go to jcpwards.com/credit & click on "how it works"

Transaction Summary				
Tran Date	Reference Number	Balance Type	Description of Transaction or Credit	Amount
01/27	P911900DB00XTRAB6		PAYMENT - THANK YOU	(\$93.00)
(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 GEORB.



Account Number: 671 076 075 91

Total Minimum Payment Due	Payment Due Date	New Balance
\$91.00	02/27/2012	\$1,824.13

FILL IN TOTAL PAID

\$

New address or email? Print changes on the back.



EUGENE VASQUEZ SR
JOSEPHINE VASQUEZ
2932 S A ST
OXNARD CA 93033-5215

129773
1122



P.O. Box 960090
Orlando FL 32896-0090



00091000009300 000910000182413 000600889 6710760 75910

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Transaction Summary (Continued)

Tran Date	Reference Number	Balance Type	Description of Transaction or Credit	Amount
			FEES	
			TOTAL FEES FOR THIS PERIOD	\$0.00
			INTEREST CHARGED	
02/03			INTEREST CHARGE ON PURCHASES	\$41.51
			TOTAL INTEREST FOR THIS PERIOD	\$41.51
2012 Totals Year-to-Date				
			Total Fees Charged in 2012	\$0.00
			Total Interest Charged in 2012	\$83.79
			Total Interest Paid in 2012	\$42.28

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%	\$1,871.00	\$41.51	E

Cardmember News & Information

The following special promotions may be offered at jcpenny stores in the U.S. and online at jcp.com: No Interest for 6, 12, 18 or 24 months or no interest until January 1, 2013 or June 1, 2013. For each promotion, after the promotion ends, a rate of 26.99% will apply.

jcp rewards program update notice

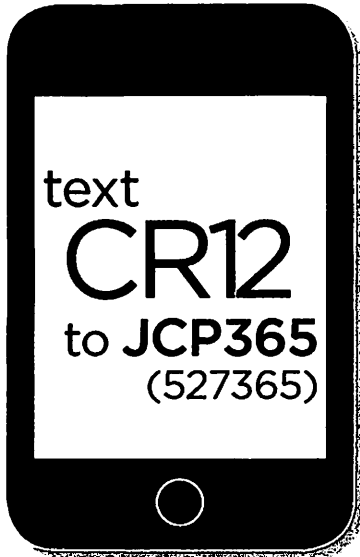
As a jcpenny rewards credit card member, you are automatically enrolled in jcp rewards, our loyalty program.

Exciting changes and new benefits to enhance your jcp rewards program are being developed throughout the year. As the program is being updated, you will continue to earn up to \$30 in jcp rewards each month and earn 25% bonus points when you use your jcpenny rewards credit card. The exclusive savings events and special \$15 jcp perks for jcpenny rewards gold and platinum cardmembers are being phased out.

Cardmember Benefits & Information

jcp rewards - as a jcpenny rewards credit cardmember, you are automatically enrolled in jcp rewards, our loyalty program! earn 25% bonus points when you use your jcpenny rewards credit card. go to jcprewards.com/credit for more 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.



get offers sent to your phone.
quick. easy. paperless.

message and data rates may apply. you will not be automatically opted in to receive text alerts. for text alerts, reply Y to 527365 (8 msgs/month). mobile terms & conditions www.jcp.com/TC. text HELP for help and STOP to cancel.