

0-1245



EUGENE VASQUEZ SR  
JOSEPHINE VASQUEZ  
Account Ending: \*\*\*\* \*\* 075 91

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

Summary of Account Activity	
Previous Balance	\$1,849.08
- Payments	\$188.00
+ Fees Charged	\$35.00
+ Interest Charged	\$39.33
<b>New Balance</b>	<b>\$1,735.41</b>
Credit Limit	\$3,800.00
Available Credit	\$2,064.00
Statement Closing Date	05/04/2012
Days in Billing Cycle	30

Payment Information		
New Balance		\$1,735.41
Total Minimum Payment Due		\$86.00
Payment Due Date		05/27/2012

**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	\$2,834.00

If you would like information about **credit counseling services**, call 1-877-302-8775.

JCPenney Rewards Credit Card Status	
<b>current status: jcp rewards platinum</b>	
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](http://jcpwards.com/credit) & click on "how it works"

**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.



Total Minimum Payment Due	Payment Due Date	New Balance
\$86.00	05/27/2012	\$1,735.41

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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

114404  
1104



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



00086000010000 000860000173541 000600889 6710760 75910

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**Transaction Summary**

Tran Date	Reference Number	Balance Type	Description of Transaction or Credit	Amount
04/05	P911900FG00XTRL9Q		PAYMENT - THANK YOU	(\$88.00)
04/30	P911900G900XTNW1M		PAYMENT - THANK YOU	(\$100.00)
			<b>FEEs</b>	
04/27			LATE FEE	\$35.00
			<b>TOTAL FEES FOR THIS PERIOD</b>	<b>\$35.00</b>
			<b>INTEREST CHARGED</b>	
05/04			INTEREST CHARGE ON PURCHASES	\$39.33
			<b>TOTAL INTEREST FOR THIS PERIOD</b>	<b>\$39.33</b>

2012 Totals Year-to-Date	
Total Fees Charged in 2012	\$70.00
Total Interest Charged in 2012	\$204.07
Total Interest Paid in 2012	\$164.74

**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%	\$1,772.76	\$39.33	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.

**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.

# get it all

sign up and every month, get updates sent right to your mobile phone, email inbox - or both!

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](http://www.jcp.com/TC). text **HELP** for help and **STOP** to cancel text.

