



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

Visit us at [jcp.com/credit](http://jcp.com/credit)  
Customer Service: 1-800-527-3369  
PO Box 965009 Orlando FL 32896-5009

Summary of Account Activity	
Previous Balance	\$1,724.81
+ Purchases/Debits	\$215.58
+ Fees Charged	\$35.00
+ Interest Charged	\$42.69
<b>New Balance</b>	<b>\$2,018.08</b>
Credit Limit	\$3,800.00
Available Credit	\$1,781.00
Statement Closing Date	07/04/2012
Days in Billing Cycle	30

Payment Information		
New Balance		\$2,018.08
<b>Amount Past Due</b>		<b>\$86.00</b>
Total Minimum Payment Due		\$186.00
Payment Due Date		07/27/2012
<b>Late Payment Warning:</b> 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.		
<b>Minimum Payment Warning:</b> 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	\$3,280.00
If you would like information about <b>credit counseling services</b> , call 1-877-302-8775.		

JCPenney Rewards Credit Card Status	
<b>current status: jcp rewards platinum</b>	
total year to date spend	\$215.58
additional spend needed to reach/maintain:	
-jcp rewards gold status	\$284.42
-jcp rewards platinum status	\$784.42

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 <a href="http://jcpwards.com/credit">jcpwards.com/credit</a> & 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.



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Total Minimum Payment Due	Amount Past Due	Payment Due Date	New Balance
\$186.00	\$86.00	07/27/2012	\$2,018.08

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

113139

1104



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



00186000008600 001860000201808 000600889 6710760 75910

Transaction Summary

Tran. Date	Reference Number	Balance Type	Description of Transaction or Credit	Amount
06/06	P911900HF00Z04HZG	R	PACIFIC VIEW MALL VENTURA CA MODERN DRESSES, BISOU BISOU LEVIS, AZ TOPS&ACT	\$93.31
06/15	P911900HT00Y2JP07	R	PACIFIC VIEW MALL VENTURA CA LEE, XERSON AZ TOPS&ACT, SIMPLY FOR SPORT	\$67.57
06/16	P911900HT00Z12JHM	R	PACIFIC VIEW MALL VENTURA CA WT WOSENS, LIZ CLAIBORNE J FERRAR	\$54.70
06/27			FEES LATE FEE	\$35.00
			<b>TOTAL FEES FOR THIS PERIOD</b>	<b>\$35.00</b>
07/04			INTEREST CHARGED INTEREST CHARGE ON PURCHASES	\$42.69
			<b>TOTAL INTEREST FOR THIS PERIOD</b>	<b>\$42.69</b>

2012 Totals Year-to-Date	
Total Fees Charged in 2012	\$140.00
Total Interest Charged in 2012	\$287.16
Total Interest Paid in 2012	\$204.07

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%	\$1,924.16	\$42.69	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.

**Please see the Important Changes To Your Account Terms section for any changes being made to your account that are not described in this section.**

**INFORMATION ABOUT CERTAIN PROVISIONS OF THE ENCLOSED JCPENNEY REWARDS CREDIT CARD ACCOUNT AGREEMENT**

Please carefully review the enclosed JCPenney Rewards Credit Card account agreement. It is an important legal document and should be kept for future reference.

The enclosed agreement has been simplified to make it easier to understand. It also reflects GE Money Bank's name change as of October 1, 2011 to GE Capital Retail Bank. The key differences between your existing agreement and the enclosed agreement are summarized in the bullet points below (although some or all of these may already apply to your account) and, if applicable, in the "Important Changes to Your Account Terms" section of this billing statement. There are additional differences in terminology from your existing agreement.

The enclosed agreement will apply to your account immediately, except for any changes shown in the "Important Changes to Your Account Terms" section of this billing statement. Those changes will take effect on the dates as indicated. If you reject any changes shown in the "Important Changes to Your Account Terms" section of this billing statement, the enclosed agreement will still apply to your account immediately and will replace your existing agreement, but the terms you reject will not apply.

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