

1-2



EUGENE VASQUEZ SR
JOSEPHINE VASQUEZ
Account Ending: *** ** 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	\$1,799.30
- Payments	\$60.00
+ Purchases/Debits	\$134.60
+ Fees Charged	\$35.00
+ Interest Charged	\$41.71
New Balance	\$1,950.61
Credit Limit	\$3,800.00
Available Credit	\$1,849.00
Statement Closing Date	12/04/2012
Days in Billing Cycle	30

Payment Information		
New Balance		\$1,950.61
Total Minimum Payment Due		\$97.00
Payment Due Date		12/27/2012

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	9 years	\$4,507.00

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
11/23	P911900NS00YBSN47	R	PACIFIC VIEW MALL VENTURA CA MEN'S UNDERWEAR, HAGGAR NATL BRAND TOPS, ARIZONA BOTTOMS MEN'S SLEEPWEAR, WOMENS SOCKS	\$134.60
12/04	P911900P300XTRXWD		PAYMENT - THANK YOU	(\$60.00)
11/27			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! Now you can earn up to \$100 in jcp rewards each month when you use your jcp card!
See details on back.

Account Ending: *** ** 075 91

Total Minimum Payment Due	Payment Due Date	New Balance
\$97.00	12/27/2012	\$1,950.61

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

116180
1109



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



00097000006000 000970000195061 000600889 6710760 75910

Transaction Summary (Continued)

Tran Date	Reference Number	Balance Type	Description of Transaction or Credit	Amount
12/04			INTEREST CHARGED	
			INTEREST CHARGE ON PURCHASES	\$41.71
			TOTAL INTEREST FOR THIS PERIOD	\$41.71

2012 Totals Year-to-Date

Total Fees Charged in 2012	\$175.00
Total Interest Charged in 2012	\$498.07
Total Interest Paid in 2012	\$456.36

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%	\$1,880.14	\$41.71	E

Cardmember News & Information

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

Good news! Now you can earn up to \$100 in jcp rewards each month when you use your jcp credit card to make qualifying purchases. See a team member or visit jcpwards.com/credit for details. Please also note: as of 1/1/2013, no new gold or platinum upgrades will be made on jcp credit cards. Cardmembers who have earned gold or platinum status by 12/31/12 will continue to receive certain gold or platinum benefits in 2013. There will no longer be a gold or platinum program or unique toll free number after 2013.

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.



Insomniax

new at jcp

Introducing Insomniax.

We're thrilled to bring you a fun new brand of loungewear featuring pajama separates for her. They're cute, comfy and priced great every day.