

0-23456789
1-3



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

Visit us at jcp.com/credit
Customer Service: 1-800-527-0881
PO Box 965009 Orlando FL 32896-5009

Summary of Account Activity	
Previous Balance	\$1,260.73
- Payments	\$70.00
+ Interest Charged	\$27.92
New Balance	\$1,218.65
Credit Limit	\$3,600.00
Available Credit	\$2,381.00
Statement Closing Date	08/04/2011
Days in Billing Cycle	31

-2011-

Payment Information		
New Balance		\$1,218.65
Total Minimum Payment Due		\$60.00
Payment Due Date		08/27/2011

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	\$1,985.00

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

JCPenney Rewards Credit Card Status	
Current Status: JCP Rewards Gold	
total year to date spend	\$523.75
additional spend needed to reach/maintain:	
-jcp rewards gold status	\$0.00
-jcp rewards platinum status	\$476.25

JCPenney Rewards Credit Card Benefits	
earn jcp rewards platinum status and enjoy these extra benefits:	
-\$15 birthday earned jcp reward	
-special \$15 jcp perks	
-earn up to \$30 in jcp rewards each month!	
*go to 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 GEMB.

Account Number: 671 076 075 91

Total Minimum Payment Due	Payment Due Date	New Balance
\$60.00	08/27/2011	\$1,218.65

FILL IN TOTAL PAID

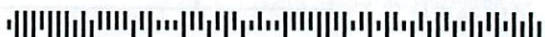
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New address or email? Print changes on the back.



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

144342
L106



P.O. Box 960090
Orlando FL 32896-0090



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Transaction Summary

Transaction Date	Reference Number	Balance Type	Description of Transaction or Credit	Amount
07/13	P9119006200XTR9NR		PAYMENT - THANK YOU FEES	(\$70.00)
			TOTAL FEES FOR THIS PERIOD	\$0.00
08/04			INTEREST CHARGED INTEREST CHARGE ON PURCHASES	\$27.92
			TOTAL INTEREST FOR THIS PERIOD	\$27.92

2011 Totals Year-to-Date	
Total Fees Charged in 2011	\$0.00
Total Interest Charged in 2011	\$181.36

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
Current Transactions					
Regular	NA	26.99%	\$1,183.58	\$27.13	E
Transactions on or before 10/20/2010					
Regular Purchases	NA	23.99%	\$38.80	\$0.79	E

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 jcp rewards.com 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.

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august 7 - 23, 2011
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