

0-123589
1-03



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	\$1,394.71
- Payments	\$129.00
+ Interest Charged	\$31.50
New Balance	\$1,297.21
Credit Limit	\$3,600.00
Available Credit	\$2,302.00
Statement Closing Date	10/04/2011
Days in Billing Cycle	32

Payment Information		
New Balance		\$1,297.21
Total Minimum Payment Due		\$64.00
Payment Due Date		10/27/2011

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	4 years	\$2,035.00

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

JCPenny Rewards Credit Card Status	
current status:	jcp rewards gold
total year to date spend	\$645.96
additional spend needed to reach/maintain:	
-jcp rewards gold status	\$0.00
-jcp rewards platinum status	\$354.04

JCPenny 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 GEGRB.



Account Number: 671 076 075 91		
Total Minimum Payment Due	Payment Due Date	New Balance
\$64.00	10/27/2011	\$1,297.21

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

150617
 L106



P.O. Box 960090
 Orlando FL 32896-0090



00064000006900 000640000129721 000600889 6710760 75910

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Transaction Summary		Balance			
Tran Date	Reference Number	Type	Description of Transaction or Credit		Amount
09/08	P9119007V00XTTMVA		PAYMENT - THANK YOU		(\$60.00)
09/22	P9119008900XTP8TN		PAYMENT - THANK YOU		(\$69.00)
			FEEES		
			TOTAL FEES FOR THIS PERIOD		\$0.00
			INTEREST CHARGED		
10/04			INTEREST CHARGE ON PURCHASES		\$31.50
			TOTAL INTEREST FOR THIS PERIOD		\$31.50

2011 Totals Year-to-Date	
Total Fees Charged in 2011	\$25.00
Total Interest Charged in 2011	\$241.71

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%	\$1,327.83	\$31.42	E
Transactions on or before 10/20/2010					
Regular Purchases	NA	23.99%	\$3.70	\$0.08	E

Cardmember News & Information
 Effective October 1, 2011, GE Money Bank ("GEMB") changed its name to GE Capital Retail Bank ("GECRB"). During the next few months you may see either name on documents you receive while we complete the transition.

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.



apply in store or online at jcpennycareers.com

- jcpenny offers:**
- career growth opportunities
 - flexible hours
 - competitive benefits
 - generous merchandise discount