

0-1245789
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 | \$1,297.21 |
| - Payments | \$70.00 |
| + Purchases/Debits | \$90.91 |
| + Interest Charged | \$29.73 |
| New Balance | \$1,347.85 |
| Credit Limit | \$3,800.00 |
| Available Credit | \$2,452.00 |
| Statement Closing Date | 11/04/2011 |
| Days in Billing Cycle | 31 |

| Payment Information | | |
|---------------------------|--|------------|
| New Balance | | \$1,347.85 |
| Total Minimum Payment Due | | \$67.00 |
| Payment Due Date | | 11/27/2011 |

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 | \$2,127.00 |

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 | \$736.87 |
| additional spend needed to reach/maintain: | |
| -jcp rewards gold status | \$0.00 |
| -jcp rewards platinum status | \$263.13 |

| 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 GECRB.



Account Number: 671 076 075 91

| Total Minimum Payment Due | Payment Due Date | New Balance |
|---------------------------|------------------|-------------|
| \$67.00 | 11/27/2011 | \$1,347.85 |

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

152528
L106



P.O. Box 960090
Orlando FL 32896-0090



00067000007000 000670000134785 000600889 6710760 75910

0-1245789
1-3

Transaction Summary

| Tran Date | Reference Number | Balance Type | Description of Transaction or Credit | Amount |
|-----------|-------------------|--------------|---|----------------|
| 10/14 | P9119008Z00XTTKVJ | | PAYMENT - THANK YOU | (\$70.00) |
| 10/24 | P9119009A00YX0WN9 | R | PACIFIC VIEW MALL VENTURA CA MENS FOOTWEAR | \$34.31 |
| 10/24 | P9119009A00Z11YHQ | R | PACIFIC VIEW MALL VENTURA CA MISSES DENIM FEES | \$56.60 |
| | | | TOTAL FEES FOR THIS PERIOD | \$0.00 |
| 11/04 | | | INTEREST CHARGED INTEREST CHARGE ON PURCHASES | \$29.73 |
| | | | TOTAL INTEREST FOR THIS PERIOD | \$29.73 |

| 2011 Totals Year-to-Date | |
|--------------------------------|----------|
| Total Fees Charged in 2011 | \$25.00 |
| Total Interest Charged in 2011 | \$271.44 |

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% | \$1,296.94 | \$29.73 | E |

Cardmember News & Information

YOUR CREDIT LINE HAS BEEN INCREASED. WE APPRECIATE YOU AS A CUSTOMER, AND HOPE THAT YOU WILL CONTINUE TO ENJOY SHOPPING AT JCPENNEY.

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.



now hiring
for the holiday season

apply in store or online at jcpennycareers.com

jcpenny offers:

- career growth opportunities
- flexible hours
- competitive benefits
- generous merchandise discount