

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	\$1,347.85
- Payments	\$67.00
+ Purchases/Debits	\$436.52
+ Fees Charged	\$35.00
+ Interest Charged	\$34.89
New Balance	\$1,787.26
Credit Limit	\$3,800.00
Available Credit	\$2,012.00
Statement Closing Date	12/04/2011
Days in Billing Cycle	30

Payment Information		
New Balance		\$1,787.26
Total Minimum Payment Due		\$89.00
Payment Due Date		12/27/2011
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	\$2,928.00
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	\$1,173.39
additional spend needed to reach/maintain:	
-jcp rewards gold status	\$0.00
-jcp rewards platinum status	\$0.00

JCPenny Rewards Credit Card Benefits	
almost there! 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 GEORB.



Account Number: 671 076 075 91

Total Minimum Payment Due	Payment Due Date	New Balance
\$89.00	12/27/2011	\$1,787.26

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

165127
 L106



P.O. Box 960090
 Orlando FL 32896-0090



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Transaction Summary		Balance		
Tran Date	Reference Number	Type	Description of Transaction or Credit	Amount
11/15	P911900A000YX2F1Q	R	PACIFIC VIEW MALL VENTURA CA MENS FOOTWEAR, MENS FOOTWEAR	\$46.11
11/15	P911900A000Z13BB6	R	PACIFIC VIEW MALL VENTURA CA WOMENS SPORTSWR, WMS ACTIVEWEAR JR KNITS, SLEEPWEAR/ROBES	\$104.84
11/16	P911900A100YBZR4W	R	PACIFIC VIEW MALL VENTURA CA MS ACTIVEWEAR, CASUAL KNIT TOPS	\$24.65
11/22	P911900A700XXGG1H	R	PACIFIC VIEW MALL VENTURA CA MISSES SLEEPWEAR, WMNS SLIPPERS	\$21.44
11/22	P911900A700XXGG1T	R	PACIFIC VIEW MALL VENTURA CA WMNS SLEEPWEAR	\$19.29
11/22	P911900A700XXGG2K	R	PACIFIC VIEW MALL VENTURA CA CONTEMPORARY	\$21.44
11/22	P911900A700XXGG2V	R	PACIFIC VIEW MALL VENTURA CA CONTEMPORARY, WOMEN LINGERIE	\$60.27
11/25	P911900AB00Y3JXTW	R	PACIFIC VIEW MALL VENTURA CA WOVENS SWEATERS, CAREER SEPARATES JR BOTTOMS, MEN'S UNDERWEAR MEN'S SLEEPWEAR, JR KNITS	\$138.48
11/28	P911900AQ00XTPD7Z		PAYMENT - THANK YOU	(\$67.00)
11/27			FEES	
			LATE FEE	\$35.00
			TOTAL FEES FOR THIS PERIOD	\$35.00
			INTEREST CHARGED	
12/04			INTEREST CHARGE ON PURCHASES	\$34.89
			TOTAL INTEREST FOR THIS PERIOD	\$34.89

2011 Totals Year-to-Date	
Total Fees Charged in 2011	\$60.00
Total Interest Charged in 2011	\$306.33

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%	\$1,572.75	\$34.89	E

Cardmember News & Information

One day only! Exclusive special financing event only for jcpenny rewards gold credit cardmembers. Shop in-store on 12/15/2011 and receive no interest for 6 months on each individual sales receipt purchase that day of \$150 or more of in-stock merchandise when you use your jcpenny rewards gold credit card account (excludes jcp.com, phone orders, delayed delivery merchandise and special order merchandise). Minimum monthly payments required. After the promotion ends, an APR of 26.99% will apply to any remaining promotional balance. Subject to credit approval. Regular account terms apply to non-promotional purchases and, after promotion ends, to promotional purchases. This will be your last chance to take advantage of this offer. Effective 12/31/2011, this earned benefit will no longer be offered as part of the jcpenny rewards credit card program. So don't miss out on this one day only special financing event.

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 jcpwards.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.