

0-2678  
1-2

*2013*

Summary of Account Activity	
Previous Balance	\$1,052.97
- Payments	\$100.00
+ Purchases/Debits	\$153.51
+ Interest Charges	\$20.65
<b>New Balance</b>	<b>\$1,127.13</b>
Credit Limit	\$1,200.00
Available Credit	\$72.00
Cash Advance/Quick Cash Limit	\$250.00
Available Cash	\$72.00
Statement Closing Date	01/09/2013
Days in Billing Cycle	31

Payment Information		
New Balance		\$1,127.13
Total Minimum Payment Due		\$35.00
Payment Due Date		02/01/2013
<b>Late Payment Warning:</b> 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.		
<b>Minimum Payment Warning:</b> 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	\$1,764.00
\$44.00	3 years	\$1,569.00 (Savings = \$195.00)
If you would like information about <b>credit counseling services</b> , call 1-877-302-8775.		

Transaction Summary				
Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
12/10	12/10	P927700PA00XTMJHR	PYMNT IN CLUB THANK YOU OXNARD CA	(\$100.00)
12/21	12/21	P927700PP01V3BDDH	N ROSE AVE OXNARD CA SIDES/CONDIMENTS OIL/RICE/FRUITS/VEGETABLES	\$153.51

(Continued on next page)

PAYMENT DUE BY 5 P.M. (ET) ON THE DUE DATE.

**NOTICE:** We may convert your payment into an electronic debit. See reverse side for details, **Billing Rights and other important information.**

6709 0008 A8H 1 7 6 130109 PAGE 1 of 3 9277 4000 V093 01EC6709 95708

Detach and mail this portion with your check. Do not include any correspondence with your check.



Account Number: 7714 1003 0859 9224

Total Minimum Payment Due	Payment Due Date	New Balance
\$35.00	02/01/2013	\$1,127.13

Payment Enclosed: Please use blue or black ink.

\$

New address or email? Print changes on back.



JOSEPHINE VASQUEZ  
2932 S A ST  
OXNARD CA 93033-5215

95708  
1109



Make Payment to: SAM'S CLUB/GECRB  
PO BOX 530942  
ATLANTA, GA 30353-0942



00035000010000 000350000112713 000771410 0308599 22403

0-2678  
1-2

**Transaction Summary (Continued)**

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
			JUICE/WATER/SPORTS DRINKS	
			WINE PAPER GOODS	
			SEASONAL FOODS SPIRITS	
			<b>FEEES</b>	
			<b>TOTAL FEES FOR THIS PERIOD</b>	<b>\$0.00</b>
			<b>INTEREST CHARGED</b>	
01/09	01/09		INTEREST CHARGE ON PURCHASES	\$20.65
01/09	01/09		INTEREST CHARGE ON CASH ADVANCES	\$0.00
			<b>TOTAL INTEREST FOR THIS PERIOD</b>	<b>\$20.65</b>

2013 Totals Year-To-Date	
Total Fees Charged in 2013	\$0.00
Total Interest Charged in 2013	\$20.65
Total Interest Paid in 2013	\$0.00

**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 Charge	Balance Method
Regular Purchases	N/A	22.90% (v)	\$1,061.62	\$20.65	2D
Cash Advances / Quick Cash	N/A	22.90% (v)	\$0.00	\$0.00	2D

(v) = variable rate

**Cardholder News and Information**

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, 18, 24 or 36 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a variable rate of 22.90%. APR will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

You have recently been unenrolled from electronic statement delivery. You may have opted to stop receiving electronic statements, or this may have occurred because of changes in your account or failure to comply with the Terms and Conditions of the electronic statement service. Please feel free to reenroll at any time.

If your account has a deferred interest promotion and you would like us to apply a payment on your account to a specific balance, please call Customer Service to discuss options that may be available.

**Member News and Information**

2013 is here! This year, enjoy exclusive credit benefits with your Sam's Club® Personal Credit account including online account management at [SamsClub.com/credit](http://SamsClub.com/credit) and one-card convenience...your Membership card is your Credit card!

Start the new year off right and go green! Sign up for paperless statements at [SamsClub.com/credit](http://SamsClub.com/credit).

Your Sam's Club® Personal Credit account offers peace of mind with zero fraud liability. Fraudulent charges are refunded quickly and unlike debit cards your cash is not tied up if a fraudulent charge occurs. Make your Sam's Club Credit account your secure way to shop.