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Sam's Club® Credit

JOSEPHINE VASQUEZ
Account Number: 7714 1003 0859 9224

Visit us at samsclub.com/credit
Member Service: 1-800-964-1917

Summary of Account Activity	
Previous Balance	\$429.43
- Payments	\$35.00
+ Purchases/Debits	\$785.35
+ Fees Charged	\$35.00
+ Interest Charges	\$23.25
New Balance	\$1,238.03
Credit Limit	\$1,200.00
Available Credit	OVERLIMIT
Cash Advance/Quick Cash Limit	\$250.00
Available Cash	OVERLIMIT
Statement Closing Date	01/09/2012
Days in Billing Cycle	31

Payment Information		
New Balance		\$1,238.03
Total Minimum Payment Due		\$48.00
Overlimit Amount		\$38.03
Payment Due Date		02/01/2012
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	\$1,903.00
If you would like information about credit counseling services , call 1-877-302-8775.		

Transaction Summary				
Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
12/11	12/11	P927700AW01T11SX6	N ROSE AVE OXNARD CA BAKING/SPICES SNACKS SIDES/CONDIMENTS FROZEN FOODS OIL/RICE/FRUITS/VEGETABLES DAIRY/COOLER	\$785.35
01/06	01/06	P927700QN00XSXD2Y	PAYMENT - THANK YOU	(\$35.00)
(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.

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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	Overlimit Amount	New Balance
\$48.00	02/01/2012	\$38.03	\$1,238.03



Savings Made Simple

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

55980
B113



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



00048000003500 000480000123803 000771410 0308599 22403

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Transaction Summary (Continued)

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
FEE'S				
01/01	01/01		LATE FEE	\$35.00
				TOTAL FEES FOR THIS PERIOD
				\$35.00
INTEREST CHARGED				
01/09	01/09		INTEREST CHARGE ON PURCHASES	\$23.25
01/09	01/09		INTEREST CHARGE ON CASH ADVANCES	\$0.00
				TOTAL INTEREST FOR THIS PERIOD
				\$23.25

2012 Totals Year-To-Date	
Total Fees Charged in 2012	\$35.00
Total Interest Charged in 2012	\$23.25

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
Current Transactions					
Regular Purchases	N/A	22.90% (v)	\$880.67	\$17.13	2D
Cash Advances / Quick Cash	N/A	22.90%(v)	\$0.00	\$0.00	2D
Transactions on or before 12/25/2010					
Regular Purchases	N/A	22.15% (v)	\$325.35	\$6.12	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.

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

2012 is here! This year, enjoy exclusive credit benefits with your Sam's Club® Personal Credit account including online account management at 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.

Did you know that your Sam's Club® Personal Credit Account can be used at Walmart® Stores as well as Sam's Club locations? Take advantage of the convenience of using your Sam's Club Personal Credit accounts at Walmart®!

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.

Take advantage of Early Shopping hours for Sam's Club® Plus® Members. 7-10 a.m. Monday through Friday and 7-9 a.m. on Saturday. Not already a Plus Member? Upgrade at the Members Services Desk in your local Club today!