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# Sam's Club® Credit

JOSEPHINE VASQUEZ  
Account Number: 7714 1003 0859 9224

Visit us at [samsclub.com/credit](http://samsclub.com/credit)  
Member Service: 1-800-964-1917

**- 2011 -**

Summary of Account Activity	
Previous Balance	\$543.61
- Payments	\$100.00
<b>+ Interest Charges</b>	<b>\$9.16</b>
<b>New Balance</b>	<b>\$452.77</b>
Credit Limit	\$800.00
Available Credit	\$347.00
Cash Advance/Quick Cash Limit	\$160.00
Available Cash	\$160.00
Statement Closing Date	08/09/2011
Days in Billing Cycle	32

Payment Information		
New Balance		\$452.77
Total Minimum Payment Due		\$25.00
Payment Due Date		09/01/2011
<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	23 months	\$556.00
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
07/13	07/13	P9277006200XS84WZ	PAYMENT - THANK YOU	(\$50.00)
07/20	07/20	P9277006900XSE11P	PAYMENT - THANK YOU	(\$50.00)
<b>FEES</b>				
<b>TOTAL FEES FOR THIS PERIOD</b>				<b>\$0.00</b>
<b>INTEREST CHARGED</b>				
08/09	08/09		INTEREST CHARGE ON PURCHASES	\$9.16
(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 0006 ABH 1 7 6 110809 PAGE 1 of 3 9277 4000 V093 01DZ6709 116984

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
\$25.00	09/01/2011	\$452.77



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

116984  
L106



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



00025000005000 000250000045277 000771410 0308599 22403

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**Transaction Summary (Continued)**

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
08/09	08/09		INTEREST CHARGE ON CASH ADVANCES	\$0.00
<b>TOTAL INTEREST FOR THIS PERIOD</b>				<b>\$9.16</b>

2011 Totals Year-To-Date	
Total Fees Charged in 2011	\$45.00
Total Interest Charged in 2011	\$84.47

**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
<b>Current Transactions</b>					
Regular Purchases	N/A	22.90% (v)	\$5.02	\$0.10	2D
Cash Advances / Quick Cash	N/A	22.90%(v)	\$0.00	\$0.00	2D
<b>Transactions on or before 12/25/2010</b>					
Regular Purchases	N/A	22.15% (v)	\$466.61	\$9.06	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.

Recently you received a message about an increase to the total minimum payment on your account. Due to a system error, section 1 of the restated terms, explaining how the payment is calculated, contained "1/24th" instead of "1/26th". We did not intend to change this in your terms. Corrected section 1 is shown below. The remaining changes to the total minimum payment provided in the message previously sent remain in effect.

Your total minimum payment will be:

1. The greater of: (a) \$25, or \$35 if you have failed to pay at least the total minimum payment due by the due date in any one or more of the prior six billing cycles, or (b) the sum of any past due amounts, 1/26th of the new balance shown on your billing statement and any payment due in connection with a specific promotional purchase.

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**

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®!

Taking a road trip this summer? Stop by your local Sam's Club gas station and fill up your tank! Use your Sam's Club Personal Credit account for all your Sam's Club gas purchases!

Start getting ready for back to college! Sam's Club has the items you need to decorate your dorm room in style. Get a mini refrigerator and stock it with drinks and snacks.

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!