

1-2358

Summary of Account Activity	
Previous Balance	\$409.09
- Payments	\$35.00
+ Interest Charges	\$7.34
<b>New Balance</b>	<b>\$381.43</b>
Credit Limit	\$1,200.00
Available Credit	\$818.00
Cash Advance/Quick Cash Limit	\$250.00
Available Cash	\$250.00
Statement Closing Date	11/08/2011
Days in Billing Cycle	30

Payment Information		
New Balance		\$381.43
Total Minimum Payment Due		\$35.00
Payment Due Date		12/01/2011
<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	13 months	\$430.00
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
10/31	10/31	P9277009G00XS645Q	PAYMENT - THANK YOU	(\$35.00)
			<b>FEE'S</b>	
			<b>TOTAL FEES FOR THIS PERIOD</b>	<b>\$0.00</b>
			<b>INTEREST CHARGED</b>	
11/08	11/08		INTEREST CHARGE ON PURCHASES	\$7.34
(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	New Balance
\$35.00	12/01/2011	\$381.43

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

188871  
L106



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



00035000003500 000350000038143 000771410 0308599 22403

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**Transaction Summary (Continued)**

Trans Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
11/08	11/08		INTEREST CHARGE ON CASH ADVANCES	\$0.00
<b>TOTAL INTEREST FOR THIS PERIOD</b>				<b>\$7.34</b>

<b>2011 Totals Year-To-Date</b>	
Total Fees Charged in 2011	\$70.00
Total Interest Charged in 2011	\$108.13

**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)	\$25.86	\$0.49	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)	\$376.32	\$6.85	2D

(v) = variable rate

**Cardholder News and Information**

Please see the Important Changes To Your Account Terms section for any changes being made to your account that are not described in this section.

**INFORMATION ABOUT CERTAIN PROVISIONS OF THE ENCLOSED SAM'S CLUB CREDIT CARD ACCOUNT AGREEMENT**

Please carefully review the enclosed Sam's Club credit card account agreement. It is an important legal document and should be kept for future reference.

The enclosed agreement has been simplified to make it easier to understand. It also reflects GE Money Bank's name change as of October 1, 2011 to GE Capital Retail Bank. The key differences between your existing agreement and the enclosed agreement are summarized in the bullet points below (although some or all of these may already apply to your account) and, if applicable, in the "Important Changes to Your Account Terms" section of this billing statement. There are additional differences in terminology from your existing agreement; however, any rates and fees applicable to your account not revised in the "Important Changes to Your Account Terms" section of this billing statement, such as your interest rate and minimum interest charge, are not being changed at this time.

The enclosed agreement will apply to your account immediately, except for any changes shown in the "Important Changes to Your Account Terms" section of this billing statement. Those changes will take effect on the dates as indicated. If you reject any changes shown in the "Important Changes to Your Account Terms" section of this billing statement, the enclosed agreement will still apply to your account immediately and will replace your existing agreement, but the terms you reject will not apply.

- **RESOLVING A DISPUTE WITH ARBITRATION.** This provision supersedes any arbitration provision in your existing agreement. You have the right to reject this new provision, in which event neither you nor we will have the right to require arbitration of any claim. See the Resolving A Dispute With Arbitration terms in Section III of the enclosed agreement.
- **CONSENT TO COMMUNICATIONS.** This provision allows us to contact you using all channels of communication. See the Consent To Communications terms in Section III of the enclosed agreement.
- **GOVERNING LAW.** This provision explains that your account will be governed by federal law and, to the extent state law applies, the laws of Utah without regard to its conflicts of law principles. It supersedes any governing law provision in your existing agreement. See the Governing Law terms in Section III of the enclosed agreement.

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.