



EUGENE VASQUEZ SR
JOSEPHINE VASQUEZ
Account Ending: *** ** 075 91

Visit us at jcp.com/credit
Customer Service: 1-800-527-7717
PO Box 965009 Orlando FL 32896-5009

Summary of Account Activity	
Previous Balance	\$1,846.84
- Payments	\$70.00
+ Interest Charged	\$40.90
New Balance	\$1,817.74
Credit Limit	\$3,800.00
Available Credit	\$1,982.00
Statement Closing Date	10/04/2012
Days in Billing Cycle	30

Payment Information		
New Balance	\$1,817.74	
Total Minimum Payment Due	\$60.00	
Payment Due Date	10/27/2012	
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	9 years	\$4,160.00
\$74.00	3 years	\$2,671.00 (Savings = \$1,489.00)
If you would like information about credit counseling services , call 1-877-302-8775.		

jcp credit card status	
current status: jcp rewards platinum	
total year to date spend	\$237.60
additional spend needed to reach/maintain:	
-jcp gold card status	\$262.40
-jcp platinum card status	\$762.40

jcp credit card benefits	
keep it up! earn jcp platinum card status again this year and continue to enjoy these benefits next year:	
-\$15 birthday earned jcp reward	
-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 GECRB.



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Total Minimum Payment Due	Payment Due Date	New Balance
\$60.00	10/27/2012	\$1,817.74

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

105954
1109



GECRB / jcp
P.O. Box 960090
Orlando FL 32896-0090



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Transaction Summary

Tran Date	Reference Number	Balance Type	Description of Transaction or Credit	Amount
09/25	P911900LX00XTR10G		PAYMENT - THANK YOU FEES	(\$70.00)
			TOTAL FEES FOR THIS PERIOD	\$0.00
10/04			INTEREST CHARGED	\$40.90
			INTEREST CHARGE ON PURCHASES	\$40.90
			TOTAL INTEREST FOR THIS PERIOD	\$40.90

2012 Totals Year-to-Date	
Total Fees Charged in 2012	\$140.00
Total Interest Charged in 2012	\$414.80
Total Interest Paid in 2012	\$373.90

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%	\$1,843.36	\$40.90	E

Cardmember News & Information

The following special promotions may be offered at jcpenny stores and online at jcp.com: No Interest for 6, 12, 18 or 24 months or no interest until January 1, 2013, June 1, 2013, or November 1, 2013. For each promotion, after the promotion ends, a rate of 26.99% will apply.

Cardmember Benefits & 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.



introducing our new jcp shop

Introducing the new jcp shop—a brand that defines jcp in a new way. You'll find practical, well-designed pieces with quality you can feel in every stitch. All at great prices every day. That's **jcp**.