

Payment Information

AUTOPAY OF \$20.09 SET FOR 05/14/24

<div>\$</div>	<div>New Balance:</div>	<div>\$20.09</div>	<div>Payments must be received by 5pm ET on 05/14/2024 if mailed, or by 11:59pm ET on 05/14/2024 for online and phone payments.</div>
	<div>Total Minimum Payment Due:</div>	<div>\$20.09</div>	
	<div>Payment Due Date:</div>	<div>05/14/2024</div>	

Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$40.00.

Notice: We may convert your payment into an electronic debit. See Statement Disclosures link on your eServices Statement Page for details, Billing Rights and other important information.

Account Summary

<div>Previous Balance as of 03/23/2024</div>	<div>\$366.04</div>	<div>Credit Limit</div>	<div>\$2,500</div>
<div>Payments</div>	<div>- 808.51</div>	<div>Available Credit</div>	<div>\$2,479</div>
<div>Purchases/Debits</div>	<div>+ 462.23</div>	<div>Cash Limit</div>	<div>\$500</div>
<div>Fees Charged</div>	<div>+ 0.33</div>	<div>Available Cash</div>	<div>\$500</div>
<div>New Balance as of 04/21/2024</div>	<div>\$20.09</div>		
<div>30 Day Billing Cycle from 03/23/2024 to 04/21/2024</div>			

Earn **3%** Walgreens Cash rewards*

on grocery and **health & wellness** purchases outside of Walgreens!



Use your card for your **health & wellness** purchases, including:

- Doctor and dentist visits

Veterinarians and pet stores

Sporting good stores and bike shops

Health & beauty spas

So much more!

*Must be a myWalgreens[®] member. Walgreens Cash rewards are not legal tender. No cash back. Walgreens Cash rewards good on future purchases. Exclusions apply. Complete details, including Walgreens Cash rewards expiration dates, at myWalgreens[®] Terms and Conditions. Purchases with a myWalgreens credit card are subject to credit approval. See credit card reward program terms for program details. The myWalgreens[®] Mastercard[®] is issued by Synchrony Bank pursuant to a license by Mastercard International Incorporated. Mastercard and the circles design are registered trademarks of Mastercard International Incorporated.

myWalgreens[®]

CREDIT CARD

AUTOPAY OF \$20.09 SET FOR 05/14/24

Account Number

XXXX XXXX XXXX 5365

New Balance

\$20.09

Total Minimum Payment Due

\$20.09

Payment Due Date

05/14/2024

Amount Enclosed

\$

View and pay your bill online!

walgreens.syf.com

Customer Service: For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TRS. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: **P.O. Box 71726, Philadelphia, PA 19176-1726.** Please include your account number on any correspondence you send to us.
Payments: Send payments to the address listed on the remit portion of this statement or pay online.
Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 71725, Philadelphia, PA 19176-1725.

Purchases, returns, and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 669826, Dallas, TX 75266-0783 and not the Payment Address.**

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at the Billing Inquiries Address of: Synchrony Bank, P.O. Box 71725, Philadelphia, PA 19176-1725

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (**Note:** Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at: Synchrony Bank, P.O. Box 71725, Philadelphia, PA 19176-1725

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that

point, if we think you owe an amount and you do not pay we may report you as delinquent.

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment.

Payments received after 5:00 p.m. (ET) on any day will be credited as of the next day. Credit to your Account may be delayed up to five days if payment (a) is not received at the Payment Address, (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, or (e) includes staples, paper clips, tape, a folded check, or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount; or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 71725, Philadelphia, PA 19176-1725.

Credits To Your Account: An amount shown in parentheses or preceded by a minus (-) sign is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports And Account Information: If you believe that we have reported inaccurate information about you to a consumer reporting agency, please contact us at P.O. Box 71727, Philadelphia, PA 19176-1727. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

How We Calculate Interest

Daily Balance Method: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges, and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

We will not charge you any interest on purchases if you pay your entire balance by the due date each month. Please refer to the due date shown on the front of your statement. We will begin charging interest on cash advances on the transaction date.

Your Account is owned and serviced by Synchrony Bank.

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Bankruptcy Notice: If you file bankruptcy, you must send us notice, including account number and all information related to the proceeding to the following address: Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 71783, Philadelphia, PA 19176-1783.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

*By providing a telephone number on your account, you consent to Synchrony Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below.

<input type="checkbox"/>	Street Address City, State ZIP Phone # Email	_____	_____	_____	_____
		*Home Phone #	*Business Phone #	*Cell # or other phone # we can use to contact you	**Email Address

**By providing your email address, you agree to receive email communications about your account and also give permission for us to share your email address with the named retailer on this account.

your

Account at Your Fingertips

Make a payment, manage your preferences and more.
Enroll in online account management at walgreens.syf.com.

Transaction Detail

Date	Reference #	Description	Amount
Payments			- \$808.51
03/23	8524008F400XS6H17	ONLINE PAYMENT THANK YOU	-\$366.04
04/01	8524008FD00XS6H16	ONLINE PAYMENT THANK YOU	-\$253.01
04/18	8524008FY00XS6H15	ONLINE PAYMENT THANK YOU	-\$189.46
Purchases and Other Debits			\$462.23
03/26	8524008F7015X924E	WALGREENS 02593 EDISON NJ	\$14.40
03/26	8524008F8015XQ3TM	WALGREENS 06385 ORANGE PARK FL	\$14.38
03/26	8524008F7015X924E	WALGREENS 06779 BALTIMORE MD	\$18.18
03/26	8524008F7015X924E	WALGREENS 11621 SEAFORD DE	\$14.40
03/26	8524008F7015X924E	WALGREENS 13705 VAUXHALL NJ	\$36.36
03/27	8524008F8015XQ3TM	WALGREENS 09503 BARNEGAT NJ	\$14.40
03/27	8524008F8015XQ3TM	WALGREENS 09872 WEBSTER NY	\$41.36
03/27	8524008F8015XQ3TM	WALGREENS 10750 CICERO NY	\$46.36
03/27	8524008F8015XQ37K	WALGREENS 17917 LAUREL MD	\$38.77
03/29	8524008FB015XM8RK	WALGREENS 06779 BALTIMORE MD	\$14.40
04/10	8524008FP015YWY9J	WALGREENS 03683 MIDLOTHIAN VA	\$37.97
04/11	8524008FP015YWY9J	WALGREENS 06740 VIRGINIA BEAC VA	\$37.97
04/11	8524008FP015YWY9J	WALGREENS 11333 RIVERSIDE NJ	\$37.97
04/11	8524008FP015YWY9J	WALGREENS 15649 WHITING NJ	\$37.97
04/12	8524008FT015YZZYE	WALGREENS 11763 CHESTERTOWN MD	\$37.58
04/17	8211755FX00015ZWP	THANH PHAM ROCKVILLE MD	\$19.76
Total Fees Charged This Period			\$0.33
04/21		PAYMENT SECURITY 800-815-4051	\$0.33
Total Interest Charged This Period			\$0.00
04/21		INTEREST CHARGE ON PURCHASES	\$0.00
04/21		INTEREST CHARGE ON CASH ADVANCES	\$0.00

2024 Year-to-Date Fees and Interest		
Total Fees Charged		\$10.10
Total Interest Charged		\$0.00
Total Interest Paid		\$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account. (v) = Variable Rate

Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Purchases	N/A	32.24% (v)	\$0.00	\$0.00
Cash Advances	N/A	29.99%	\$0.00	\$0.00

Cardholder News and Information

PLEASE READ THE IMPORTANT CHANGE-IN-TERMS NOTICE INCLUDED ON THIS BILLING STATEMENT. THIS NOTICE MAKES CHANGES TO THE CARDHOLDER AGREEMENT GOVERNING YOUR ACCOUNT. You can find more information about these changes at www.synchrony.com/faq.

If you need to contact Synchrony about the loss of a Synchrony cardholder, you can submit a deceased notification form located at www.syf.com under the 'Contact Us' page.

Synchrony Bank may continue to obtain information, including employment and income information from others about you (including requesting reports from consumer reporting agencies and other sources) to review, maintain or collect your account.

Celebrating

you

We're glad you're part of the myWalgreens family. Here's to another great year of staying well with Walgreens.

Important Changes to Your Account Terms

The following is a summary of changes that are being made to your account terms. Please keep this important document for your records. Unless otherwise noted, these changes will take effect on 06/21/24.

You have the right to reject the changes other than any changes to the APR(s), if shown in the table below. However, if you do reject the changes that you are allowed to reject, you will not be able to use your account for new transactions. You can reject the changes by calling us at 855-498-0956.

For additional information about these changes, please see below.

Revised Terms	
Returned Payment Fee	Up to \$41.

Information about the Paper Statement Fee

We are adding a \$1.99 monthly Paper Statement Fee to your account. We will charge this fee as described below. If you have any questions, please call us at the number on the back of your credit card. The following Paper Statement Fee terms will be added to the How Fees Work provision of your existing agreement. In addition, we are revising our Consent to Electronic Communication to confirm that we will charge this fee if you withdraw such consent.

"Paper Statement Fee. We will charge a \$1.99 monthly Paper Statement Fee to your account. We will charge this fee in any billing cycle in which your balance is greater than \$2.50 and you are sent a monthly billing statement in paper form, even if you also are provided it in electronic form. You can avoid the fee each billing cycle you are provided your monthly billing statement only in electronic form. To make an election regarding the form of your monthly billing statement, please log in to our servicing site."

Change to Consent to Electronic Communications

You may have previously provided your consent to receive account communications (e.g., billing statements, account agreement, etc.) in electronic form. If you withdraw or have withdrawn such consent, we will charge you a fee to provide you with a paper copy of your billing statement (i.e., a Paper Statement Fee), even if your prior consent did not disclose a fee or charge.

Additional Information about the Returned Payment Fee change

We are adding a provision to your agreement for the Returned Payment Fee. We will charge this fee as described below. The amount of the Returned Payment Fee may be higher if you have a returned payment fee in any one or more of the prior 6 billing cycles, including if one of those cycles was prior to the effective date of this notice. The following terms will be added to your existing agreement and will replace any prior provision regarding a Returned Payment Fee.

"Returned Payment Fee. We will charge this fee for any returned payment, such as if any check, other instrument, or electronic payment authorization you provide us in payment on your account is not honored, returned unpaid or cannot be processed for any reason. This fee is equal to:

1. \$30, if you have not had a returned payment fee in each of the prior six billing cycles.

OR

2. \$41, if you have had a returned payment fee in any one or more of the prior six billing cycles.

The returned payment fee will not be more than the amount permitted by applicable law. We may represent any returned payment. A returned payment fee may be charged even if your payment is honored on a subsequent representment."

Changes to How We Calculate Interest. With the addition of a Paper Statement Fee, we are modifying how we calculate the interest charged on your account. The following terms will replace the How We Calculate Interest provision of your existing agreement.

"How We Calculate Interest. We figure the interest charge on your account separately for each balance type. We do this by applying the daily rate to the daily balance for each day in the billing cycle. A separate daily balance is calculated for the following balance types, as applicable: purchases, cash advances and balances subject to different interest rates, plans or special promotions. See below for how this works.

1. How to get the daily balance: We take the starting balance each day, add any new charges and fees, and subtract any payments or credits. This gives us the daily balance.

We apply fees to balance types as follows:

- a. paper statement fees are treated as new purchases;
- b. late payment fees or returned payment fees are treated as new purchases;
- c. debt cancellation fees are added proportionately to each balance;
- d. cash advance fees are added to the cash advance balance; and
- e. foreign transaction fees are added to the purchase balance.

2. How to get the daily interest amount: We multiply each daily balance by the daily rate that applies.

3. How to get the starting balance for the next day: We add the daily interest amount in step 2 to the daily balance from step 1.

4. How to get the interest charge for the billing cycle: We add all the daily interest amounts that were charged during the billing cycle.

We charge a minimum of \$2.00 of interest in any billing cycle in which you owe interest. This charge is added proportionately to each balance type."

(continued on next page)

Important Changes to Your Account Terms (Continued)

Changes to When We Charge Interest. We are changing the method by which we will calculate interest in some billing cycles. Please see below for more information on how interest will now be calculated. The following terms will replace the When We Charge Interest provision of your existing agreement.

"When We Charge Interest. Purchases. We charge interest on your purchases from the date you make the purchase until you pay the purchase in full. See exceptions below.

- We will not charge you interest during a billing cycle on any new purchases if:
 - 1. You had no balance at the start of the billing cycle; OR
 - 2. You had a balance at the start of the billing cycle and you paid that balance in full by the due date in that billing cycle.
- We will credit, as of the start of the billing cycle, any payment you make by the due date that we allocate to purchases if:
 - 1. You had no balance at the start of the previous billing cycle; OR
 - 2. You had a balance at the start of the previous billing cycle and you paid that balance in full by the due date in the previous billing cycle.

If you did not pay your balance in full in the prior billing cycle, interest will be calculated on your balance from the first day of the current billing cycle until we receive your payment in full, even if you pay your balance in full and on time and make no new charges in the current billing cycle. This interest, plus interest on that interest, will be reflected on your next billing statement.

Cash Advances. We charge interest on your cash advances, and their related fees, from the date you make the transaction until you pay them in full. You cannot avoid paying interest on cash advances or their related fees."