



Payment Information

AUTOPAY OF \$227.70 SET FOR 03/09/22

	New Balance:	\$227.70
	Total Minimum Payment Due:	\$28.00
	Payment Due Date:	03/09/2022

Payments must be received by 5pm ET on 03/09/2022 if mailed, or by 11:59pm ET on 03/09/2022 for online and phone payments.

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.

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 \$39.00.

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	10 months	\$254.00

If you would like information about **credit counseling services**, call 1-877-302-8775.

Account Summary

Previous Balance as of 01/18/2022	\$302.04	Credit Limit	\$2,100
Payments	- 302.04	Available Credit	\$1,872
Other Credits	- 0.15	Cash Limit	\$420
Purchases/Debits	+ 227.85	Available Cash	\$420
New Balance as of 02/14/2022	\$227.70		
28 Day Billing Cycle from 01/18/2022 to 02/14/2022			

Rewards Details

Gallons Purchased during Period	74.60	Congratulations you have earned Rewards. \$0.15 has been credited to your statement, and the remaining credits were rewarded at the pump as instant rewards.
Statement Credit Gallons	5.03	
Statement Credit Earned this Period	\$0.15	
Annual Statement Credits Paid	\$0.15	
Instant Rewards Gallons	69.57	
Annual Instant Rewards Paid	\$2.08	

5302

GZJ

1

7 14 220214

PAGE 1 of 5

6395 1400 P66A 01FF5302



AUTOPAY OF \$227.70 SET FOR 03/09/22

Account Number	xxxx xxxx xxxx 1991
New Balance	\$227.70
Total Minimum Payment Due	\$28.00
Payment Due Date	03/09/2022
Amount Enclosed	\$

VIEW AND PAY YOUR BILL ONLINE!
My76Card.com

ALEXANDER S HWANG
13072 STANTON
SANTA ANA CA 92705-2248

Make PHILLIPS 66 CO./SYNCB
Payment PO BOX 530942
to: ATLANTA, GA 30353-0942



Earn extra savings with the My 76[®] Mobile App

Save even more per gallon when you use your 76[®] Credit Card with Mobile Pay.

SCAN THE QR CODE TO LEARN MORE & DOWNLOAD THE APP.
(Data fees may apply)



© 2021 Phillips 66 Company. All rights reserved. 76[®], Phillips 66[®], Conoco[®] and related logos are registered trademarks owned by Phillips 66 Company.

Transaction Detail

Date	Reference #	Description	Amount
Payments			-\$302.04
02/09	F639500DR00CHGDDA	AUTOMATIC PAYMENT - THANK YOU	-\$302.04
Other Credits			-\$0.15
02/14		REWARDS STATEMENT CREDIT	-\$0.15
Purchases and Other Debits			\$227.85
Account Number ending 2007			
01/28	7601100DF01ZZ5TZJ	UNION 76 ORANGE CA	\$85.48
02/09	7601100DS026DL3YK	UNION 76 ORANGE CA	\$53.48
TOTAL 2007			\$138.96
Account Number ending 2015			
02/01	7601100DK0227Q51R	UNION 76 ANAHEIM CA	\$88.89
TOTAL 2015			\$88.89
Total Fees Charged This Period			\$0.00
Total Interest Charged This Period			\$0.00
02/14		INTEREST CHARGE ON PURCHASES	\$0.00
02/14		INTEREST CHARGE ON CASH ADVANCES	\$0.00

2022 Year-to-Date Fees and Interest	
Total Fees Charged	\$0.00
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	Balance Method
Purchases	N/A	26.99% (v)	\$0.00	\$0.00	2D
Cash Advances	N/A	29.99%	\$0.00	\$0.00	2D

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 9, 12, 15, 18 or 24 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 rate of 26.99% or a rate of 29.99% if your purchase will be subject to this rate, as described in the enclosed change in terms notice. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

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.

Effective 2/1/19, Split tender payments (i.e., when partial payment for a Fuel Purchase is made on the Card Account, and the remainder is paid in cash or some other tender) are not eligible for Fuel Statement Credits.

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.

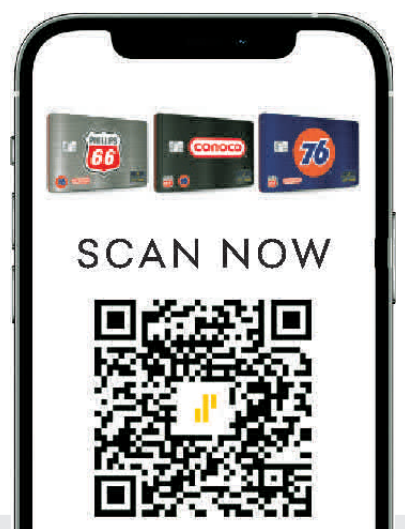
(Continued on next page)

PAY YOUR BILL,
AT THE SPEED OF
NOW

SKIP THE LOG IN!

Scan this QR code with your smartphone camera* to make a quick payment now.

*Data fees may apply.



Cardholder News and Information (Continued)

You can pay your bill online or over the phone. We noticed you've been enjoying our easy paperless payment options, so we will no longer be including return envelopes. You can make things even easier by selecting the paperless statement option on your account online.

Looking for your earned Rewards? Please note that it may take 2-3 billing cycles for them to appear on your Statement.

Looking for a more convenient payment due date? Call customer service at the phone number on your statement to determine if you are eligible and to discuss available options.

For information about the 76® Credit Card, log on to [My76Card.com](https://www.My76Card.com) or call (855)513-1176.

Important Changes to Your Account Terms

The following is a summary of changes that are being made to your account terms.

Unless otherwise noted, these changes will take effect on 04/15/22.

For more information about the changes being made to your account, please see below.

You have the right to reject the addition of a returned payment fee. However, if you do reject this change you will not be able to use your account for new transactions. You can reject this change by calling us at 1-855-296-6036.

These changes are being made due to changes in market conditions. APR changes, if any, will take effect on the day after 04/15/22.

The increase in the APR for Purchases in the table below will impact your account as follows:

Transactions made after 04/15/22 : Any change to the APR described below will apply to these transactions.

Transactions made on or before 04/15/22 : Current APR will continue to apply to these transactions.

Revised Terms	
Annual Percentage Rate (APR) for Purchases	29 . 99%
Late Payment Fee	Up to \$40.
Returned Payment Fee	\$29

Additional Information about the APR for Purchases change

We are changing the daily rate and APR for purchases applicable to your account. The rates applicable to your account will be calculated on a daily basis and will not vary with the market based on the Prime Rate or any other index, which may be a change as to how your existing rates are calculated. The "Your Interest Rate" terms in your credit card agreement will be replaced with the "Your Interest Rate" terms shown below. Please keep this important document for your records.

"We use a daily rate to calculate the interest on the balance on your account each day. The daily rate is the applicable APR times 1/365. Interest will be imposed in amounts or at rates not in excess of those permitted by applicable law.

The daily rate for purchases is .08217% (APR 29.99%).

The daily rate for cash advances is .08217% (APR 29.99%)."

How We Calculate Interest:

We are changing how we calculate interest on your account. In the calculation of interest, we will now include returned payment fees as new purchases which will be added to your daily balance that will be subject to interest. The "How We Calculate Interest" terms in your credit card agreement will be replaced with the "How We Calculate Interest" terms shown below.

"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. Debt cancellation fees, if any, are not included in the daily balance. Late payment or returned payment fees are treated as new purchases. Cash advance fees are added to the cash advance 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."

Additional Information about the Late Payment Fee change

We are increasing the Late Payment Fee applicable to your account. The "Late Payment Fee" terms in your credit card agreement will be replaced with the "Late Payment Fee" terms shown below. Please keep this important document for your records.

"We will charge this fee if we do not receive the total minimum payment due on your account by 5 p.m. (ET) on the due date. This fee is equal to:

1. \$29, if you have paid your total minimum payment due by the due date in each of the prior six billing cycles.

OR

2. \$40, if you have failed to pay your total minimum payment due by the due date in any one or more of the prior six billing cycles.

The late payment fee will not be more than the total minimum payment that was due."

(continued on next page)

Additional Information about the Returned Payment Fee change

We are adding a Returned Payment Fee to your account. We will charge this fee 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. The following terms will be added to your existing agreement.

"We will charge this fee 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 \$29. The returned payment fee will not be more than the amount permitted by applicable law."

Minimum Payment Calculation: We are increasing the total minimum payment on your account. The "Minimum Payment Calculation" terms in your credit card agreement will be replaced with the "Minimum Payment Calculation" terms shown below. Please keep this important document for your records.

"Your total minimum payment is calculated as follows.

A. The greater of:

1. \$29 or \$40 (which includes any past due amounts) if you have failed to pay the total minimum payment due by the due date in any one or more of the prior six billing cycles;

OR

2. The sum of the following amounts, rounded up to the next highest whole dollar:

- a. Any past due amounts; PLUS
- b. 1% of your new balance shown on your billing statement (excluding any balance in connection with a special promotional purchase with a unique payment calculation); PLUS
- c. Any late payment fees charged in the current billing cycle; PLUS
- d. All interest charged in the current billing cycle; PLUS
- e. Any payment due in connection with a special promotional purchase with a unique payment calculation.

PLUS

B. The monthly charges for any optional debt cancellation product you have elected to purchase for your account.

Your total minimum payment will never be more than your new balance."