



AUBRIE RAMIREZ
Account Number ending in 2658
ScoreCard Rewards 675751620014



Payment Information

| | | |
|--|----------------------------|------------|
| | New Balance: | \$259.99 |
| | Total Minimum Payment Due: | \$30.00 |
| | Payment Due Date: | 08/12/2025 |

Payments must be received by 5pm ET on 08/12/2025 if mailed, or by 11:59pm ET on 08/12/2025 for online and phone payments.

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 \$41.00.

NOTICE: We may convert your payment into an electronic debit. See reverse for details, Billing Rights and other important information.

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 | \$298.00 |

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

Account Summary

| | | | |
|--|----------|------------------|---------|
| Previous Balance as of 06/20/2025 | \$282.63 | Credit Limit | \$1,000 |
| Payments | - 30.00 | Available Credit | \$740 |
| Interest Charged | + 7.36 | | |
| New Balance as of 07/20/2025 | \$259.99 | | |
| 31 Day Billing Cycle from 06/20/2025 to 07/20/2025 | | | |

ScoreCard Points Earned This Period

| | | |
|-------------------------------------|---|---|
| Extra ScoreCard Points | | Earn 2X points/\$1 spent at our family of brands with your ScoreRewards credit card.* |
| At Our Stores | 0 | |
| Bonus Points | 0 | |
| Total Extra Credit ScoreCard Points | 0 | |
| | | For your latest ScoreCard account points balance and terms call our ScoreCard Customer Service at 1-800-440-4002 or visit DSG.com/ScoreCard . |
| | | *See your ScoreRewards credit card Program Terms for details. |

LIMITED TIME!

ALL CARDHOLDERS EARN

10% BACK*

ON QUALIFIED PURCHASES AT OUR BRANDS.

(3 Points/\$1 Spent)

NOW - 8/9/25

See Cardholder News and Information on Page 2 for additional details.



| | | |
|----------------------------|---------------------------|---------------------|
| Save a stamp, pay on-line. | Account Number | XXXX XXXX XXXX 2658 |
| | New Balance | \$259.99 |
| | Total Minimum Payment Due | \$30.00 |
| | Payment Due Date | 08/12/2025 |
| | Amount Enclosed | \$ |

VIEW AND PAY YOUR BILL ONLINE!
[DSG.SYF.COM](https://www.DSG.SYF.COM)

AUBRIE RAMIREZ
5986 REDSTONE RIM DR
EL PASO TX 79934-3316

Make SYNCHRONY BANK/SR
Payment PO BOX 669808
to: DALLAS, TX 75266-0752

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 by phone or pay online.

Pay by Phone: We may allow you to make payments over the phone but we may charge you a fee to make expedited phone payments. You will need to have your checking account information available. Please contact the Customer Service number on the front of this statement to utilize this payment option.

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 71720, Philadelphia, PA 19176-1720 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 by mail after 5:00 p.m. (CT) on any day will be credited as of the next day. If you make a payment by phone or online before 11:59 p.m. (ET), we will credit it as of the date the payment is made. 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.

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.



Transaction Detail

| Date | Reference # | Description | Amount |
|------------------------------------|-------------------|------------------------------|-----------------|
| Payments | | | -\$30.00 |
| 07/12 | P9269006200XS6H0Y | ONLINE PAYMENT THANK YOU | -\$30.00 |
| Total Fees Charged This Period | | | \$0.00 |
| Total Interest Charged This Period | | | \$7.36 |
| 07/20 | | INTEREST CHARGE ON PURCHASES | \$7.36 |

| 2025 Year-to-Date Fees and Interest | |
|-------------------------------------|---------|
| Total Fees Charged | \$0.00 |
| Total Interest Charged | \$34.11 |
| Total Interest Paid | \$26.75 |

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 | 31.24% (v) | \$277.54 | \$7.36 |

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 12, 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 31.24%. 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

If you are charged interest, the charge will never be less than the minimum interest charge disclosed in your terms and conditions. If you incurred interest less than this amount (please see above in the Interest Charge Calculation section) we will increase this charge to this amount.

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.

*Subject to credit approval. Must have a valid ScoreCard account to earn points. Offer valid 6/1/25 - 8/9/25. 10% back in points is equal to 3x points per \$1 spent. After offer ends, starting on 8/10/25, standard earning rate of 6% back in points (2x points per \$1 spent) will apply to purchases. Unconverted points expire one year from date earned. For details and exclusions, see DICKS.com/Credit or ask a Store Associate.

