

Account Statement

Send Notice of Billing Errors and Customer Service Inquiries to:
SEARS CREDIT CARDS
PO Box 6282, Sioux Falls, SD 57117-6282



sears®
Mastercard®

Customer Service:
searscard.com

Account Inquiries:
1-800-669-8488

Account Number: xxxx xxxx xxxx 1653

Summary of Account Activity

Previous Balance	\$1,104.80
Payments	-\$27.00
Other Credits	-\$0.00
Purchases	+\$150.63
Cash Advances	+\$0.00
Fees Charged	+\$0.00
Interest Charged	+\$0.00
New Balance	\$1,228.43
Past Due Amount	\$0.00

Credit Limit	\$5,000.00
Available Credit	\$3,771.00
Cash Advance Limit	\$250.00
Available Cash Limit	\$250.00
Amount Over Credit Limit	\$0.00
Statement Closing Date	04/17/2018
Next Statement Closing Date	05/18/2018
Days in Billing Cycle	30

Payment Information

New Balance	\$1,228.43
Minimum Payment Due	\$27.00
Payment Due Date	May 14, 2018

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay late fee up to \$37.

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 years	\$3,782
\$54	3 years	\$1,962 (Savings=\$1,820)

If you would like information about credit counseling services, call 1-877-337-8187.

Ready to save?
Let's go!

Check your points balance at shopyourway.com.
Redeem them for savings at Sears® and Kmart®!

You must pay your promotional balance of **\$1,104.80** in full by **01/14/20** to avoid paying deferred interest charges.

You have the option of receiving your billing statement, account servicing materials and card agreement from us in Spanish. If you would like to receive these communications in Spanish, please contact us at 1-800-669-8488. You may also update your language preference on Account Online by updating your Contact Information in the Profile section.

Please update your phone number, including cell phone number on the back of the payment coupon.

5% in points
on eligible purchases at
gas stations
on the first \$10,000 of combined gas, grocery,
and restaurant purchases and 1% thereafter

3% in points
on eligible purchases at
grocery stores & restaurants

2% in points
on eligible purchases at
Sears & Kmart

1% in points
on all other
eligible purchases

Earn more points on everyday purchases!
For 12 months from date of
account opening.
*See full page for details.

PLEASE SEE IMPORTANT INFORMATION ON PAGE 2.

Page 1 of 8

This Account is Issued by Citibank, N.A.

↓ Please detach and return lower portion with your payment to insure proper credit. Retain upper portion for your records. ↓

sears®

PO BOX 6286
SIOUX FALLS, SD 57117-6286

Statement Enclosed

Your Account Number is xxxx xxxx xxxx 1653

Your account is enrolled in AutoPay.
You have requested to have your
minimum payment due drafted
on May 14, 2018.

Payment Due Date	May 14, 2018
New Balance	\$1,228.43
Past Due Amount	\$0.00
Minimum Payment Due	\$27.00

Amount Enclosed: \$

Please print address changes on the reverse side.
Make Checks Payable to▼

ZHENFENG ZHAO
4523 LONGVIEW TER
FREMONT, CA 94538-4051

SEARS CREDIT CARDS
PO BOX 78051
PHOENIX, AZ 85062-8051

Information About Your Account.

How to Avoid Paying Interest on Purchases. Your payment due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your New Balance by the payment due date each month. This is called a grace period on purchases. To get a grace period on purchases, you must pay the New Balance by the payment due date every billing cycle. We will begin charging interest on cash advances and balance transfers (if available on your account) on the transaction date.

If you have a balance subject to a deferred interest promotion and that promotion does not expire before the payment due date, that balance (an "excluded balance") is excluded from the amount you must pay in full to get a grace period on a purchase balance other than an excluded balance. In addition, if you have a major purchase plan balance, that balance (an "excluded balance") is excluded from the amount you must pay in full to get a grace period on a purchase balance other than an excluded balance. However, you must still pay any separately required payment on the excluded balance. In billing cycles in which payments are allocated to deferred interest balances first, the deferred interest balance will be reduced before any other balance on the account. However, you will continue to get a grace period on purchases, other than an excluded balance, so long as you pay the New Balance (less any excluded balance, plus any separately required payment on an excluded balance) in full by the payment due date each billing cycle.

In addition, certain promotional offers may take away the grace period on purchases. Other promotional offers not described above may also allow you to have a grace period on purchases without having to pay all or a portion of the promotional balance by the payment due date. If either is the case, the promotional offer will describe what happens.

How We Calculate Your Balance Subject to Interest Rate. We use a daily balance method (including current transactions) to calculate interest charges. To find out more information about the balance computation method and how the resulting interest charges were determined, contact us at the Account Inquiries number on the front.

Balance Transfers. Balance transfer amounts are included in the "Purchases" line in the Summary of Account Activity (if balance transfers are available on your account).

Other Account and Payment Information.

Payment Amount. You may pay all or part of your account balance at any time. However, you must pay, by the payment due date, at least the minimum payment due.

When Your Payment Will Be Credited. If we receive your payment in proper form at our processing facility by 5 p.m. local time there, it will be credited as of that day. A payment received there in proper form after that time will be credited as of the next day. Allow 5 to 7 days for payments by regular mail to reach us. There may be a delay of up to 5 days in crediting a payment we receive that is not in proper form or is not sent to the correct address. The correct address for regular mail is the address on the front of the payment coupon. The correct address for courier or express mail is the Express Mail Address shown below.

Proper Form. For a payment sent by mail or courier to be in proper form, you must:

- **Enclose** a valid check or money order. No cash, gift cards, or foreign currency please.
- **Include** your name and the last four digits of your account number.

Payment Other Than By Mail.

- **In-Store (Where Available).** Any payment in proper form accepted in-store will be credited as of that day. However, credit availability may be subject to verification of funds. Not all stores accept payments. Contact your local store to see if in-store payments are accepted at that location.
- **Online.** Go to the URL on Page 1 of your statement to make a payment. When you enroll in Online Bill Pay you can schedule your payments up to 45 days in advance using the "Other " payment option. For security reasons, you may not be able to pay your entire New Balance the first time you make a payment online.
- **AutoPay.** Go to the URL on Page 1 of your statement to to enroll in AutoPay and have your payment amount automatically deducted each month on your due date from the payment account you choose.
- **Phone.** Call the phone number on Page 1 of your statement to make a payment. There is no fee for this service.

- **Express Mail.** Send payment by courier or express mail to: Consumer Payment Dept. 6716 Grade Lane, Building 9, Suite 910, Louisville, KY 40213.
- **Crediting Payments other than by Mail.** The payment cutoff time for Online bill payments, Phone payments, and Express Mail payments is midnight Eastern time. This means that we will credit your account as of the calendar day, based on Eastern time, that we receive your payment request.

If you send an eligible check with this payment coupon, you authorize us to complete your payment by electronic debit. If we do, the checking account will be debited in the amount on the check. We may do this as soon as the day we receive the check. Also, the check will be destroyed.

Credit Reporting Disputes. We may report information about your account to credit bureaus. If you think we reported inaccurate information, please write us at the Customer Service address shown on Page 1.

Report a Lost or Stolen Card Immediately. Call the Account Inquiries number shown on Page 1.

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 address for billing errors and customer service inquiries shown on Page 1 of your statement.

In your letter, give us the following information:

1. Account information: Your name and account number.
2. Dollar amount: The dollar amount of the suspected error.
3. 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 the address for billing errors and customer service inquiries shown on Page 1 of your statement.

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.

SMC/TGI/SCC/SCP/HIPs NOV17

/A/- ME - 1238-5300-0041 -B/- EM - 9 - RAPDCH15 - - -/C/- - 0 - - 31 -/D/- P - E - Y - 0 - Y -/E/- 0 - - - 0 - 0 - 0 -
/F/- 01/19/18 - 12/01/17 - 4 - March 18, 2018 -/G/- N - - - -/H/- 0 - - G50B -V -/I/- V - - 0 - M - - -/J/- - - -

Page 2 of 8

Please provide change of address and update/add your phone numbers' here: (Use blue or black ink.)

.....
.....
.....
*Cell: *Home:

***Phone:** By giving us a cell number or a number later converted to a cell number, you agree that we or our service providers can contact you at that number by autodialer, recorded or artificial voice, or a text. Your phone plan charges may apply.

Account: **** * 1653

TRANSACTIONS

Trans Date	Description	Reference #	Amount
03/31	DAISO BA16 FMT FREMONT CA	5541734FB4QHJL58E	\$ 24.04
04/01	IKEA EAST PALO ALTO PALO ALTO CA	5544641FQN45E2E34	\$ 126.59
04/14	AUTOPAY PAYMENT THANK YOU IL	8512106FTEJ49VTLZ	\$ 27.00-

FEES

TOTAL FEES FOR THIS PERIOD \$ 0.00

INTEREST CHARGED

TOTAL INTEREST FOR THIS PERIOD \$ 0.00

2018 Totals Year-to-Date	
Total Fees Charged in 2018	\$0.00
Total Interest Charged in 2018	\$0.00

ACTIVITY AND PROMOTIONS DETAIL

Original Promotion Trans Amount	Promo Trans Date	Previous Balance	Payments & Other Credits	Purchases, Cash Adv, Fees & Other Debits	Interest Charged	New Balance	Promotion Minimum Payment Due	Deferred Interest Charges	Promotion Expiration Date
PURCHASES									
REGULAR									
-	-	-	\$27.00-	\$150.63	-	\$123.63	-	-	-
DEFERRED INT W/PMTS									
\$2,493.00	12/17/17	\$1,104.80	-	-	-	\$1,104.80	-	\$110.97	01/14/20
CASH ADVANCES									
REGULAR									
-	-	-	-	-	-	-	-	-	-
TOTAL		\$1,104.80	\$27.00-	\$150.63	\$0.00	\$1,228.43	\$0.00	\$110.97	

INTEREST CHARGE CALCULATION

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

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES			
REGULAR	26.74% (D)(V)	\$0.00	\$0.00
DEFERRED INT W/PMTS	26.74% (D)(V)	-	-
CASH ADVANCES			
REGULAR	28.65% (D)(V)	\$0.00	\$0.00

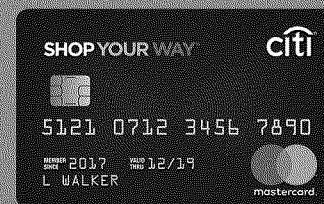
(V) = Variable Rate (D) = Daily

Account: **** * 1653

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EXCLUSIVE MEMBERS-ONLY OFFER!

Get more Shop Your Way® points
on your everyday purchases with
your Sears Mastercard®.



For 12 months from date
of account opening.

5%
in
points*

on eligible
purchases at
gas stations

on the first \$10,000 of combined
gas, grocery, and restaurant
purchases and 1% thereafter

3%
in
points*

on eligible
purchases at
**grocery stores
& restaurants**

2%
in
points*

on eligible
purchases at
Sears & Kmart

1%
in
points*

on all
**other eligible
purchases**



*SHOP YOUR WAY® ADDITIONAL CATEGORY EARN PROMOTION

This promotion is not transferable; is subject to credit approval and the Shop Your Way terms and conditions located at www.shopyourway.com/terms. You have the opportunity to receive Shop Your Way points for eligible purchases which are made and post to your account for 12 months from date of account opening. These extra points are inclusive of any base points earned. When extra point offers are combined, total points earned will be less than the combined point totals for each individual offer. Base points mean the 1% back in points that you currently receive on purchases that are made outside of Sears®, Kmart or other Program Stores or are described below as "certain non-eligible purchases". Sears base points mean those points awarded as part of the standard Shop Your Way program.

You may only earn 5% back on eligible gas station purchases and 3% back in points on eligible restaurant and grocery store purchases on the first combined purchases of \$10,000 during the promotional period and then 1% thereafter.

5% back in points on eligible gas station purchases, for the first \$10,000 (which includes the eligible restaurant and grocery store purchases) during the promotional period and then 1% thereafter. (5% back in points equals 4% in extra points and 1% in base points.) **Certain Non-Eligible Purchases.** You will only earn 1% back in base points, not 5%, for gas purchased at superstores, supermarkets, convenience stores and warehouse clubs or for fuel used for non-automobile purposes.

3% back in points on eligible restaurant, (including cafes, bars, lounges and fast food restaurants) and eligible grocery store purchases for the first \$10,000 (which includes the eligible gas station purchases) during the promotional period and then 1% in base points thereafter. (3% back in points equals 2% in extra points and 1% in base points.) **Certain Non-Eligible Purchases.** You will only earn 1% in base points, not 3%, for restaurant purchases made at bakeries and certain restaurants/cafes inside department stores, grocery or warehouse clubs. You will only earn 1% in base points, not 3%, for grocery purchases made at superstores, convenience stores, gas stations, warehouse clubs, and discount stores.

2% back in points on purchases at Sears (Full Line Stores, Sears Grand, Sears Dealer Stores (Sears Hometown Stores, Sears Home Appliance Showrooms, and Sears Hardware)), Kmart, mygofer and for Lands' End merchandise within Sears stores that are "qualifying purchases" under the Shop Your Way program. (2% back in points equals 1% in extra points and 1% in Sears base points.)

You will continue to receive 1% back in points on purchases that are made outside of Sears, Kmart or other Program Stores or are described above as "certain non-eligible purchases".

No points are awarded for balance transfers, cash advance transactions, cash advance transactions designated as purchases, convenience checks, returned purchases, disputed or unauthorized purchases/fraudulent transactions, annual credit card membership fees, money orders, wire transfers, bets, lottery tickets, or casino gaming chips, credit insurance premiums, AccountCare fees, interest charges and credit card fees.

Points will post to your Shop Your Way account within approximately one week after the eligible purchase is made. Merchants must submit charges under the appropriate merchant code or industry code for you to receive the additional Shop Your Way points. We do not determine whether merchants appropriately identify all transactions you make on your account but we do reserve the right to determine which purchases qualify for points. **By accepting Shop Your Way member benefits and offers, you agree to the Shop Your Way terms and conditions, available at www.shopyourway.com/terms.** The Shop Your Way program is offered by Sears Holdings Management Corporation. Citibank is not responsible for products or services offered by other companies.

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TOP BRANDS
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Milwaukee Tool • Kate Spade New York • Nike • and more

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Download the Shop Your Way app and upgrade your shopping.

Use the Shop Your Way app to access important account information, check your points balance, load digital coupons, browse deals and more.

Learn more at shopyourway.com/mobile
Earn more!




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EARN SHOP YOUR WAY POINTS EVERYWHERE YOU SHOP. REDEEM POINTS AT SEARS® AND K MART®.






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SAVING A LIFE
EVERY 11 MINUTES!*

I'm never alone.

Life Alert® is always here for me, even when I'm out of my home.



BATTERIES NEVER
NEED CHARGING.**



One touch of a button sends help fast, 24/7, for:
medical • fall • shower • home invasion emergencies,
even when you can't reach a phone *at home or on-the-go.*



AS SEEN ON
TV

001

Life Alert® 
I've fallen and I can't get up!®

*Life Alert defines a life saved, where a subscriber activated the system, had an actual emergency, was home alone, was unable to get to the phone for help, and Life Alert dispatched help. **Batteries never need charging and last up to 10 years.

For a **FREE** brochure call:
1-800-517-8196

CIN259

FREE GIFT

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anywhere with **Life Alert**®

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002

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I've fallen and I can't get up!®

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Industry Leader**

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1-800-517-8196

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