



Summary of Account Activity		Payment Information		
Previous Balance	\$3,300.24	New Balance \$3,144.50		
+ New Purchases	\$0.00	Total Minimum Payment Due \$103.00		
- Payments	\$225.00	Payment Due Date 10/23/2016		
+/- Credits, Fees & Adjustments (net)	\$0.00	PAYMENT DUE BY 5 P.M. EASTERN ON THE DUE DATE.		
+/- Interest Charge (net)	\$69.26	We may convert your payment into an electronic debit. See reverse side.		
New Balance	\$3,144.50			
Credit Limit	\$8,600.00	Late Payment Warning: If we do not receive your Total		
Available Credit	\$5,455.00	Minimum Payment Due by the Payment Due Date listed above,		
Days in Billing Period	30	you may have to pay a late fee up to \$37.00.		
Pay online for free at: mysynchrony.com		Minimum Payment Warning: Making only the Total Minimum		
For Synchrony Bank customer service or to report your card lost or stolen, call 1-866-893-7864.		Payment Due will increase the amount of interest you pay and the time it takes to repay your balance. For example:		
Best times to call are Wednesday - Friday.		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	16 years	\$8,779.00
		\$128.00	3 years	\$4,621.00 (Savings = \$4,158.00)
		If you would like information about credit counseling services, call 1-877-302-8797.		

Transaction Summary				
Tran Date	Post Date	Reference Number	Description	Amount
09/03/2016	09/03/2016	8534812L801NLLB7W	PAYMENT - THANK YOU	\$225.00 CR
			FEEs	
			TOTAL FEEs FOR THIS PERIOD	\$0.00
			INTEREST CHARGED	
09/30/2016	09/30/2016		INTEREST CHARGE ON PURCHASES	\$69.26
			TOTAL INTEREST FOR THIS PERIOD	\$69.26
			2016 Totals Year-to-Date	
			Total Fees Charged in 2016	\$0.00
			Total Interest Charged in 2016	\$1,471.76
			Total Interest Paid in 2016	\$715.26

Interest Charge Calculation				
Type of Balance	Expiration Date	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	NA	26.99%	\$3,121.71	\$69.26

* NOTICE: See reverse side and additional pages (if any) for important information concerning your account.

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Pay online at mysynchrony.com or enclose this coupon with your check. Please use blue or black ink.



Total Minimum Payment Due	Payment Due Date	New Balance	Account Number
\$103.00	10/23/2016	\$3,144.50	xxxx xxxx xxxx 0997

Payment Enclosed : \$

☐ **New address or e-mail?**
Check the box at left and
print changes on back

SCOTT N WEBER
26 CAMBRIDGE DR
SMITHTOWN NY 11787-4833

Make Payment to: SYNCHRONY BANK
PO BOX 960061
ORLANDO, FL 32896-0061

A special savings rate for CareCredit cardholders.

Synchrony Bank **High Yield Savings Account**

1.10%

APY¹

= 8x

THE NATIONAL AVERAGE²

no minimum balance

As a CareCredit cardholder, you've earned a special rate—one that tops the already great rates on High Yield Savings accounts from Synchrony Bank. Visit **synchronybank.com/members** or call **1-800-901-2965**. Be sure to enter or mention member code **SYNCHRONY80**.

^{1,2}See disclosures on back.

Member FDIC

Cardholder Name: SCOTT N WEBER

Account Number: xxxx xxxx xxxx 0997
Statement Closing Date: 09/30/2016

New Promotional Financing Plans

This notice is to let you know about some promotional financing plans that may be available for you when you use your card for **future** purchases. This is only a summary of key terms. At times, we may offer you other promotional financing plans for certain purchases. Details of available promotions will be provided to you at the time of your transactions. Not all plans or all plan periods will be available at every retailer. For purposes of this notification, your **Purchase Annual Percentage Rate ("APR") is 26.99%**. See the Interest Charge Calculation section of this billing statement to determine if this APR is variable. If a (v) is shown next to your APR, this APR will vary with the market based on the prime rate. Subject to credit approval. Regular account terms apply to non-promotional purchases and, after promotion ends, to promotional purchase.

No Interest if Paid Within Promotional Period
(These can be advertised as Deferred Interest promotions)
Under this promotion, no Interest Charges will be assessed if the promotional purchase balance is paid in full within the promotional period. If the promotional purchase balance is not paid in full by the end of the promotional period, interest will be imposed from the date of purchase at the **Purchase APR** stated above. Minimum or fixed monthly payments are required. This promotion may be offered for periods of **6, 12, 18, or 24 months**.

Please keep this for your records. If you have any questions, please call us at the Customer Service number shown on your statement.

Cardholder News & Information

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.

In order to protect your account privacy, we are unable to provide account information to anyone other than the cardholder(s) or an authorized party. If you wish to permit us to speak to an authorized party such as a spouse about your account, please send written authorization to the General Inquiries address.

\$103.00 WILL BE DEDUCTED FROM YOUR BANK ACCOUNT AND CREDITED AS YOUR AUTOMATIC PAYMENT ON 10/23/16. THE AUTOMATIC PAYMENT AMOUNT MAY BE REDUCED BY PAYMENTS, CREDITS AND/OR RETURNS POSTED ON OR BEFORE THIS DATE.

¹Annual Percentage Yield (APY) is accurate as of 6/1/16 and subject to change at any time without notice. Rates are variable and subject to change at any time without notice after the account is opened. No minimum balance required. Visit synchronybank.com/members for current rates, terms, and account requirements. Offer applies to personal accounts only.

²National Average APYs based on specific product types of top 50 U.S. banks (ranked by total deposits) provided by Informa Research Services, Inc. as of 6/1/16. High Yield Savings Rates: Average APYs are based on High Yield Savings accounts of \$10,000. Although the information provided by Informa Research Services, Inc. has been obtained from the various institutions, accuracy cannot be guaranteed.

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