



Need More Information?

Statement Closing Date: 05/21/20
Days in Billing Period: 31
Account Number: 6044 7777 8888 9999
Customer Name: TESTING HAMENOO

View your account online at paypal.com Or
call 1-999-373-4961 8 AM ET to 11 PM ET
Mon-Fri and 9 AM ET to 9 PM ET Sat-Sun

ACCOUNT SUMMARY

Previous Balance	\$1,672.26
- Payments & Credits	\$276.59
+ Purchases & Adjustments	\$235.91
+ Fees	\$0.00
+ INTEREST CHARGES	\$0.00
= New Balance	\$1,631.58
Credit Limit	\$6,970.00
Available Credit	\$5,338.00

Buy what you need when you need it. PayPal Credit is available everywhere PayPal is accepted.

NEW YORK RESIDENTS MAY CONTACT THE NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES BY TELEPHONE OR VISIT ITS WEBSITE FOR FREE INFORMATION ON COMPARATIVE CREDIT CARD RATES, FEES, AND GRACE PERIODS. NY STATE DEPT OF FINANCIAL SERVICES: 1-800-342-3736
<http://www.dfs.ny.gov/consumer/creditdebt.htm>

PAYMENT INFORMATION

New Balance	\$1,631.58
Minimum Payment Due	\$28.00
Payment Due Date	06/15/20
Amount to avoid Standard and Deferred Interest on your next statement:	\$235.91
See Reverse	

Late Payment Warning: If we do not receive your minimum payment by 06/15/20, you may have to pay a late fee of 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 more charges using this account 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	11 Years	\$4,275.00
\$70.00	3 Years	\$2,526.00 (Savings = \$1,749.00)

If you would like information about credit counseling services, call 1-877-302-1111.

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<http://www.dfs.ny.gov/consumer/creditdebt.htm>

PROMOTIONAL EXPIRATION NOTIFICATION

YOU HAVE A DEFERRED INTEREST PROMOTION(S) EXPIRING. YOU MUST PAY EACH DEFERRED INTEREST PROMOTIONAL BALANCE IN FULL BY ITS EXPIRATION DATE TO AVOID PAYING ACCRUED INTEREST CHARGES. PLEASE SEE THE DEFERRED INTEREST CALCULATION SECTION ON THIS STATEMENT FOR FURTHER DETAILS.

CURRENT ACTIVITY					
PAYMENTS & CREDITS					
Tran Date	Posting Date	Reference Number	Description		Amount
05/15/20	05/15/20	P928300GS01DXNVTM	Online Payment Thank You Alpharetta Ga		-\$276.59
Total Payments & Credits					-\$276.59
PURCHASES & ADJUSTMENTS					
Tran Date	Posting Date	Reference Number	Type	Description	Amount
04/30/20	04/30/20	P928300GAEHM6YX6A	Standard	KEEPCALLING	\$7.65
04/30/20	04/30/20	P928300GAEHM6YX62	Standard	KEEPCALLING	\$7.65
05/06/20	05/06/20	P928300GGEHM6WW9D	Standard	WALMART COM	\$50.00
05/07/20	05/07/20	P928300GHEHM6VBPB	Standard	KEEPCALLING	\$22.13
05/08/20	05/08/20	P928300GKEHM6VJ1M	Standard	KEEPCALLING	\$22.13
05/08/20	05/08/20	P928300GKEHM6VJ13	Standard	KEEPCALLING	\$22.13
05/09/20	05/09/20	P928300GKEHM6MZYQ	Standard	FACEBOOK FACEBOOK AD	\$55.96
05/10/20	05/10/20	P928300GLEHM6KDSR	Standard	WALMART COM	\$25.00
05/11/20	05/11/20	P928300GMEHM6VP47	Standard	KEEPCALLING	\$11.63
05/15/20	05/15/20	P928300GSEHM6T47D	Standard	KEEPCALLING	\$11.63
Current Activity Continued On Next Page					
NOTICE: We may convert your payment into an electronic debit. See reverse for details, Billing Rights Information and other important information					



Make Check Payable to **PayPal Credit**

Return this portion with your payment.
Write your account number on your check.

To receive electronic statements or make online payments visit **paypal.com**.

Account Number: 6044 7777 8888
New Balance: 9999\$1,631.58
Payment Due Date: 06/15/20
Minimum Payment Due: \$28.00

Amount Enclosed: \$

PAYPAL CREDIT/SYNCB
PO BOX 961111
ORLANDO, FL 11111-0000

TESTING HAMENOO
2 TEST LN
PAINTED POST NY 11110-1111

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 965004, Orlando, FL 32896-5004. 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 at www.paypal.com.

Notice: See below for your Billing Rights and other important information.

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 check collected electronically by sending your check (with the payment stub), in your own envelope – not the enclosed window envelope, addressed to: P.O. Box 530993, Atlanta, GA 30353-0993 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:

Synchrony Bank
P.O. Box 965003
Orlando, FL 32896-5003
Or call customer service at 1-844-373-4961.

If you write to us, 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 or by calling customer service at 1-844-373-4961.

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 965003
Orlando, FL 32896-5003
Or call customer service at 1-844-373-4961.

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 made by mail or made using a third-party bill pay service provider:

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, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check, or correspondence of any type.

Payments made by phone or online: If you make a payment by phone or online before 11:59 p.m. Eastern Time, we will credit it as of the date the payment is made.

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 965003, Orlando, FL 32896-5003.

Credits To Your Account: An amount shown in parenthesis 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 965005, Orlando, FL 32896-5005. 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.

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: P.O. Box 965064, Orlando, FL 32896-5064.

Paying Interest:

Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on non-promotional transactions if you pay your entire balance by the due date each month. We will begin charging interest on promotional purchases on the purchase date.

How We Calculate the Balance on Which the Interest is Computed:

We calculate interest on your account for each billing cycle separately for each balance type. A separate average daily balance is calculated for the following balance types, as applicable: standard purchases, cash advances and promotional purchases. To get the average daily balance, we take the starting balance each day, including billed interest and billed fees, add any new charges and adjustments posted that day and subtract any payments or credits (treating any net credit balance as zero). This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. The result is the average daily balance. The average daily balance is referred to as the Balance Subject to Interest Rate on your statement.

Amount to Avoid Standard and Deferred Interest on your next statement:

(see PAYMENT INFORMATION box on front page).

This amount includes:

Standard Purchases and Cash Advances

Purchases without any promotional offer and Cash Advances.

Deferred Interest Purchases Expiring This Billing Cycle

Purchases made with 'No Payments + No Interest if paid in full' and 'No Interest if paid in full' promotions that are about to expire.

Easy Payments Purchases Monthly Plan Payments

Although unrelated to avoiding Standard and Deferred Interest, we include Monthly Plan Payments to help you avoid late fees. If you have a Financed Easy Payments Purchase balance, you will continue to be assessed interest on the Easy Payments Purchase balance until it is paid in full.

Your Account is owned and serviced by Synchrony Bank.

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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. These changes will be applied to PayPal Credit but not to your PayPal Account.

<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 PayPal Credit.

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Mon-Fri and 9 AM ET to 9 PM ET Sat-Sun

CURRENT ACTIVITY (continued)

Tran Date	Posting Date	Reference Number	Type	Description	Amount
Total Purchases & Adjustments					\$235.91

2020 Totals Year-To-Date	
Total Fees Charged in 2020: \$0.00	Total Interest Charged in 2020: \$0.00

INTEREST DETAILS

INTEREST CHARGE CALCULATION		Your Annual Percentage Rate (APR) is the annual interest rate on your account.		
Balance Type	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charged	Current Balance
Standard Purchases (v)=Variable Rate	23.99% (v)	\$0.00	\$0.00	\$235.91

DEFERRED INTEREST CALCULATION						
Promotion Type	Posting Date	Annual Percentage Rate (APR)	Expiration Date	Monthly Accrued Deferred Interest	Total Accrued Deferred Interest	Deferred Interest Balance
No Interest If Paid In Full (v)=Variable Rate	12/11/19	23.99% (v)	07/15/20*	\$28.43	\$157.08	\$1,395.67*

*You must pay your deferred interest balance in full by the expiration date above to avoid paying accrued deferred interest charges

ACCOUNTHOLDER NOTICES

We are here to support you and are working hard to ensure our Synchrony team members can continue to provide you with uninterrupted, dependable service. We encourage you to use our online and mobile servicing tools.

As COVID-19 and its impact continue to evolve and develop, we remain focused on the health and safety of our employees and our communities, as well as our commitment to you, our customers.

We are also aware that some of our customers may experience financial hardship as a result of COVID-19. If you are impacted, please contact us to discuss how we can help.

Promotional Purchases: No Interest if Paid in Full in 6 Months Information
Certain purchases may qualify for a No Interest if Paid in Full in 6 Months promotion. Under this promotion, if the promotional balance is not paid in full by the Expiration Date, interest will be imposed from the purchase date at a rate of 23.99%. If a (v) is shown after your APR in the Interest Details 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.

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.