

Customer News

REMEMBER...YOU ALREADY SCHEDULED YOUR PAYMENT

This month your Statement Balance of \$ 46.05 is scheduled to be paid on November 20, 2014. Thank you for taking advantage of our Repeat Payment feature; it's an easy way to make sure your account stays current and reduce interest expenses.

This payment information is accurate as of your statement closing date. If you need to make changes to your payment you can do so until 7 p.m. ET on November 20, 2014.

IMPORTANT INFORMATION FOR RESIDENTS OF NEW YORK

If you have questions about the terms of your account call Barclaycard at 1-866-558-1107. New York residents may contact the New York State Department of Financial Services by telephone (800) 342-3736, or visit its website, www.dfs.ny.gov, for free information on comparative credit card rates, fees and grace periods.



Payment Due Date	November 20, 2014
Minimum Payment Due	\$20.00
Previous Balance	\$50.44
Statement Balance	\$46.05

Barclaycard Arrival™ World MasterCard® Statement

Primary Account Number Ending in: 1980
Statement Billing Period: 09/24/14 - 10/23/14

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Questions? Call 1-866-558-1107
www.BarclaycardUS.com

Account Summary

Minimum Payment Due	\$20.00
Payment Due Date	11/20/14
Statement End Date	10/23/14
Revolving Line	\$3,500.00
Available Revolving Line	\$3,453.95
Cash Credit Line	\$1,400.00
Available Cash Line	\$1,400.00
Past Due Amount	\$0.00
Overlimit Amount	\$0.00

Activity Summary

Previous Balance	\$50.44
- Payments	\$517.57
+ Purchases	\$515.18
- Other Credits	\$2.00
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
Statement Balance	\$46.05

Payment Information

Statement Balance	\$46.05
Minimum Payment Due	\$20.00
Payment Due Date	11/20/2014

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APRs may be increased up to the Penalty APR of 27.24%.

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	3 months	\$46.00

If you would like information about credit counseling services, please call 800-570-1403.

* Repayment information is based on your account activity and the APRs on your account as of the closing date of this statement. Account activity after the closing date is not reflected. To view your most recent transaction activity online, go to www.BarclaycardUS.com.



Detach here. Please make checks payable to "Card Services" and include this payment coupon in the enclosed envelope. Please allow 7-10 days for U.S. Postal Service delivery.



Payment Coupon

Make payments online at
www.BarclaycardUS.com

☐ Check for address change.
Complete form on the back.

Amount Enclosed: \$

Account Number 5593-0950-0053-1980
Minimum Payment Due \$20.00
Statement Balance \$46.05
Payment Due Date November 20, 2014



Card Services
P.O. Box 13337
Philadelphia, PA 19101-3337



----- manifest line -----

BRIDGET E COHEN
17 BLEEKER AVE
TROY NY 12180-3706



559309500053198000002000000046057



REPEAT PAYMENT PROCESS CHANGES

Beginning on October 29, 2014, several improvements will be made to our Repeat Payment process. If your Current Balance is less than your scheduled Repeat Payment at the time we process your payment, we'll reduce your payment or cancel it if you have a zero statement balance.

We'll use the Current Balance on your account the day before your Payment Due Date to determine the amount we'll withdraw.

Your Repeat Payments will still be processed even if you make additional payments on your account between the Statement Date and Payment Due Date.

If you have questions, call us toll free at 1-866-558-1107 or email us through secure email at www.BarclaycardUS.com.

Barclaycard Arrival™ Rewards Summary

Beginning Miles Balance	4,723
Miles Earned This Period on Net Travel Purchases	0
Miles Earned This Period on Net Dining Purchases	65
Miles Earned This Period Everywhere Else	512
Bonus Miles	0
Miles Redeemed this Period	0
10% Travel Redemption Bonus	0
Barclaycard Rewards Boost	0
Participation Miles	0
Adjustments	0
Miles Ending Balance	5,300

Get the most from your Barclaycard Arrival Rewards Program

Remember, redeeming miles for travel statement credits offers the best value and you get 10% of your miles back to use toward your next redemption. So, if you redeem 25,000 miles for a travel statement credit, you'll get 2,500 miles back.

Activity for BRIDGET E COHEN - card ending in 1980

Payments						
Trans Date	Posting Date	Transaction Description			Amount	
09/25	09/25	Payment Received	THEBANCORP.CO		-\$48.44	
09/28	09/29	Payment Received	THEBANCORP.CO		-\$36.71	
10/03	10/03	Payment Received	THEBANCORP.CO		-\$67.00	
10/06	10/06	Payment Received	THEBANCORP.CO		-\$80.54	
10/10	10/10	Payment Received	THEBANCORP.CO		-\$112.27	
10/16	10/16	Payment Received	THEBANCORP.CO		-\$24.93	
10/20	10/20	Payment Received	THEBANCORP.CO		-\$50.44	
10/21	10/21	Payment Received	THEBANCORP.CO		-\$97.24	
Total Payment Activity					-\$517.57	
Purchases						
09/24	09/25	WM SUPERCENTER#2370	TROY	NY	\$36.71	
09/28	09/29	SQ *STACKS ESPRESSO	ALBANY	NY	\$2.97	
09/27	09/29	HESS 32591	TROY	NY	\$17.60	
09/28	09/29	BOMBERS BURRITO BAR, I	ALBANY	NY	\$13.00	
09/29	10/01	RPI COMMONS 24053050	TROY	NY	\$2.26	
09/29	10/01	PRICE CHOPPER #3	TROY	NY	\$31.17	
10/02	10/03	WM SUPERCENTER#2370	TROY	NY	\$70.07	
10/02	10/03	EXXONMOBIL 99514358	TROY	NY	\$10.47	
10/02	10/06	RPI COMMONS 24053050	TROY	NY	\$2.47	
10/03	10/06	WM SUPERCENTER#2370	TROY	NY	\$43.54	
10/05	10/06	TRADER JOE'S #535 QPS	COLONIE	NY	\$20.45	
10/06	10/08	RPI JAZZMANS 24052276	TROY	NY	\$2.69	
10/08	10/09	STARBUCKS #13452 LATHA	Latham	NY	\$5.02	
10/08	10/09	SAMSLUB #6440	LATHAM	NY	\$38.10	
10/08	10/10	HESS 32591	TROY	NY	\$12.13	
10/09	10/13	RPI COMMONS 24053050	TROY	NY	\$2.47	
10/10	10/13	RPI COMMONS 24053050	TROY	NY	\$8.40	
10/11	10/13	EXXONMOBIL 99514358	TROY	NY	\$24.31	
10/13	10/15	PRICE CHOPPER #3	TROY	NY	\$66.31	
10/14	10/15	EXXONMOBIL 96026992	TROY	NY	\$12.03	
10/16	10/17	RITE AID STORE 1561Q05	TROY	NY	\$1.44	
10/18	10/20	A EAGLE OUTFT	R00007427	ALBANY	NY	\$11.60
10/17	10/20	RPI COMMONS 24053050	TROY	NY	\$6.46	
10/18	10/20	EXXONMOBIL 99514358	TROY	NY	\$19.98	
10/18	10/20	GOODWILL IND #702	TROY	NY	\$6.23	
10/19	10/20	CMSVEND*PRESTIGESERVI	CLIFTON PARK NY		\$1.25	


Activity for BRIDGET E COHEN - card ending in 1980 (continued)

Purchases						
10/18	10/21	PRICE CHOPPER #3	TROY	NY		\$22.17
10/20	10/22	RPI COMMONS 24053050	TROY	NY		\$3.88
10/21	10/23	BROWN'S TAP ROOM	TROY	NY		\$20.00
Total Purchase Activity						\$515.18
Balance Transfers and Cash						
Trans Date	Posting Date	Transaction Description				Amount
09/23	09/24	CASH INTEREST CHARGE				-\$2.00
Total Balance Transfer & Cash Activity						-\$2.00

Summary of Fees and Interest

Fees Charged				
Trans Date	Posting Date	Transaction Description		Amount
		Total Fees for this Period		\$0.00
Interest Charged				
Trans Date	Posting Date	Transaction Description		Amount
		Total Interest for this Period		\$0.00

Year-to-Date Summary of Fees and Interest Charged*

Total Fees charged in 2014	\$41.99	Total Interest charged in 2014	\$0.00
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*This Year-to-Date Summary reflects the Fees and Interest charged on billing statements with closing dates in 2014. The Summary does not reflect any fees or interest adjustments and/or credits that have been made.

Interest Charge Calculation - 30 Days in Billing Cycle

	Promotional Rate End Date	Balance Subject to Interest Rate	ANNUAL PERCENTAGE RATE (APR)	Interest Charge
Purchases				
Current Purchases	---	\$0.00	0.00%	\$0.00
Balance Transfers				
Current Balance Transfers/Checks	---	\$0.00	0.00%	\$0.00
Cash Advances				
Current Cash Advance	---	\$0.00	25.24%(v)	\$0.00
Total				\$0.00

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

Important Information

Lost or Stolen Card: Your credit card is issued by Barclays Bank Delaware. If your card is lost or stolen, please contact us immediately at 1-866-558-1107 at any time.

Payment Information: Each billing cycle, you must pay at least the Minimum Payment Due shown on your monthly statement by its Payment Due Date. Both the Minimum Payment Due and Payment Due Date are noted on your statement and on the Accounts page when you login to www.BarclaycardUS.com. At any time you may pay more than the Minimum Payment Due up to the full amount you owe us, however you cannot "pay ahead". This means that if you pay more than the required Minimum Payment Due in any billing cycle or if you make more than one payment in a billing cycle, you will still need to pay the next month's required Minimum Payment Due by your next Payment Due Date. Remember to make all checks payable to Card Services. **Please allow 7 days for the U.S. Postal Service to deliver your payment to us. Upon our receipt, your available credit may not be increased by the payment amount for up to 7 days to ensure the funds from the bank on which your payment is drawn are collected and not returned.** When you provide a check as payment on this Account, you authorize us to either use the 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. For inquiries, or to opt out of one-time electronic fund transfers, please call 1-866-558-1107.

Mailed Payments: A conforming payment received by us by 5 p.m. ET will be credited to your account the day of receipt. A "conforming payment" is a payment that: 1) is mailed using the enclosed envelope and payment coupon included with this statement or mailed with a payment coupon printed from www.BarclaycardUS.com to Card Services, P.O. Box 13337 Philadelphia, PA 19101-3337; and 2) is in the form of a single, non-folded check or money order made payable in U.S. dollars from a U.S. based institution. Any payment that does not meet these requirements, or any payment with multiple checks or money orders, additional correspondence, staples, paperclips, etc. will be

considered a "non-conforming payment" which may delay the crediting of the payment for up to 5 days.

Other Payment Options:

Online: Visit www.BarclaycardUS.com to sign up for Pay Credit Card to pay your account online. Payments made on our website by 7:00 P.M. ET will be credited to your account that same day.

Pay by phone: To make a payment by phone please call 1-866-558-1107. Payments made by phone by 7:00 P.M. ET will be credited to your account that same day.

Overnight Payments: Send overnight courier service or U.S.P.S. Priority Mail payments to REMITCO, Card Services, Lock Box 913337, 2080 Cabot Boulevard West, Langhorne, PA 19047. A payment received at this address by 5:00 P.M. E.T. that otherwise meets the requirements of a conforming payment will be credited to your account that same day.

How We Will Calculate Interest.

We use a method called "daily balance (including new purchases)." We calculate interest separately for each "Balance Subject to Interest Rate." These include for example, Purchases at the current rate, Balance Transfers at the current rate, Cash Advances at the current rate, and different promotional balances. Your monthly billing statement shows each "Balance Subject to Interest Rate."

To calculate interest, we first calculate a daily balance for each Balance Subject to Interest Rate. We start with the balance, for that Balance Subject to Interest Rate, as of the end of the previous day. We add any interest calculated on the previous day's balance. (This means interest is compounded daily). We add any new Purchases, Balance Transfers or Cash Advances to the appropriate balance, subtract any new payments or credits from the appropriate balance, and make other adjustments. A credit balance is treated as a balance of zero. We then multiply each daily balance by the applicable daily periodic rate. We do this for each day in the billing period. That gives us the daily interest. We add up all the daily interest for all of the daily balances to get the total interest for the billing period.

Accrual of Interest and How to Avoid Paying Interest on Purchases.

Your due date is at least 23 days after the close of each billing cycle. On Purchases, interest begins to accrue as of the transaction date. However, you can avoid paying interest on Purchases in any given

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Make changes to your contact information below.

Name

Address

City

State

Zip

Home Phone

Work Phone

E-mail Address

Important Information

billing cycle if you pay your Statement Balance in full by the Payment Due Date. You may also avoid paying interest on Purchases if either Paragraph A or Paragraph B of this section applies to your account.

A. If you have Purchase balances with a 0% promotional APR, you can avoid paying interest on those Purchase balances during the promotional period, and the following Paragraph B will not apply to your account. (However, to avoid a late fee, pay at least your Minimum Payment Due.)

B. If you have Purchase balances with an APR that is greater than 0%, and you also have other types of promotional balances on your account, you still may be able to avoid paying interest on those balances without paying your Statement Balance in full. If this applies to your Account, you will see a Paragraph titled "Avoiding Interest on Purchases (Grace Period)" appearing directly below the Interest Charge Calculation section on the front of this Statement. This will show the amount you can pay by the Payment Due Date and still avoid interest charges on your Purchase balances. This amount may differ from your Statement Balance. It may differ because you currently have certain promotional APR balances, and the nonpayment of these balances will not affect your grace period on Purchases, provided you pay all other balances on your account. (However, to avoid a late fee, pay at least your Minimum Payment Due.)

For Balance Transfers, interest will accrue from the transaction date which generally will be the day the payee accepts the Check. For Cash Advances, interest will accrue from the transaction date which generally will be the day you take the Cash Advance. Please note that purchases of Cash Equivalents, which include money orders, travelers checks, foreign currency, lottery tickets, gambling chips and wire transfers, are treated as Cash Advances and do not have a grace period. See your Cardmember Agreement for more information.

Minimum Interest Charge: This fee, if imposed, appears in the Summary of Fees as a "Minimum Interest Charge" or "Minimum Charge."

No Pre-Set Spending Limit:

"No Pre-Set Spending Limit" does not mean unlimited spending, it means we may permit you from time to time at our discretion to make certain charges that will cause your outstanding balance to exceed your revolving credit line. Any such charge will be considered on an individual basis and such evaluation will be based on your account spending and payment history as well as your experience with other creditors. If you exceed your revolving credit line, then you must pay, with your Minimum Payment Due, the amount by which your balance exceeds your revolving credit line, including amounts due to Purchases, Cash Advances, Interest charges, Fees, or other charges.

Credit Bureau Disputes: If you believe that an entry we have made on your credit bureau report is inaccurate or incomplete, please contact the reporting agency directly or contact us at Card Services, P.O. Box 8803 Wilmington, DE 19899-8801. Please include your name; your account number; the credit reporting agency where you received the bureau report; a description of the error; and why you believe it is an error. We will promptly investigate, notify you of our findings, and send an update to the credit bureaus if warranted within 30 days.

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:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

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:

Card Services
P.O. Box 8802
Wilmington, DE 19899-8802.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you

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our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Please refer to your Cardmember Agreement for additional information about the terms of your Account.

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