

# EXHIBIT B

 **synchrony**  
965 Keller Rd  
Altamonte Springs, FL 32714

## BILL of SALE

### Midland (S3FLMTRS) – PLCC 180 MP – December 2024

**Transfer Date:** 12/14/2024

For value received and in further consideration of the mutual covenants and conditions set forth in the Master Account Sale Agreement (the "Agreement"), dated as of this 13<sup>th</sup> day of February, 2023 by and between Synchrony Bank formerly known as GE Capital Retail Bank; RFS Holding, L.L.C., Synchrony Card Funding, LLC, and Retail Finance Credit Services, LLC (collectively "Seller") and Midland Credit Management, Inc. ("Buyer"), Seller hereby transfers, sells, conveys, grants, and delivers to Buyer, its successors and assigns, without recourse except as set forth in the Agreement, the Accounts as set forth in the Notification File (as defined in the Agreement and Account Addendum dated 8/6/2024) named IC\_S3FLMTRS\_DMPLA\_DebtManager-20241215044502798376000-465121-PLCMNT-EXPORT.xml.zip, delivered by Seller to Buyer on or about the 14<sup>th</sup> of December, 2024, and as further described in the Agreement.

Capitalized terms not defined herein shall have the definition ascribed in the Agreement.

With respect to information for the Accounts summarized in the Notification Files, the Seller represents and warrants to Buyer that (i) the Account information constitutes the Seller's own business records and accurately reflects in all material respects the information in the Seller's database; (ii) the Account information was kept in the regular course of business; (iii) the Account information was made at or near the time by, or from information transmitted by, a person with knowledge of the data entered into and maintained in the Account's database; and (iv) it is the regular practice of the Seller's business to maintain and compile such data.

#### Synchrony Bank

By: Lynne Fisher 1/2/2025  
Lynne Fisher  
SVP Recovery Operations

#### RFS Holding, LLC

By: Lynne Fisher 1/2/2025  
Lynne Fisher  
Duly Authorized Signatory

#### Midland Credit Management, Inc.

By: Danielle Wohlfahrt 1/2/2025  
Danielle Wohlfahrt  
Managing Vice President,  
Business Development & Strategic Partnerships

#### Synchrony Card Funding, LLC

By: Lynne Fisher 1/2/2025  
Lynne Fisher  
Duly Authorized Signatory

#### Retail Finance Credit Services, LLC

By: Lynne Fisher 1/2/2025  
Lynne Fisher  
Vice President

**QC APPROVED**

By: Abhijeet Manna

Date: 12/18/2024

Purchase Price Reconciliation/Funding Instructions

December 16, 2024

To: Midland

THIS ACCOUNT SALE ADDENDUM (the "Addendum") is entered into this 6th day of August, 2024 by and among Synchrony Bank formerly known as GE Capital Retail Bank; RFS Holding, LLC, Synchrony Card Funding, LLC and Retail Finance Credit Services, LLC, ("Seller") and Midland Credit Management, Inc. ("Buyer"). Hereinafter Seller and Buyer are each referred to as a "party" and collectively, as the "parties", for themselves and their respective successors and permitted assigns

Portfolio	Debt Manager
Agcy_Atty Code	S3FLMTRS
Total Number of Accounts	
Outstanding Balances on Transfer Date:	
Cut-Off Date	December 14, 2024
Transfer Date	December 14, 2024
Purchase Price Factor	
Purchase Price	
0% Holdout	
Amount of Wire transfer	
Date of Funding (no later than):	December 20, 2024
Wire Date:	December 20, 2024
Bank:	
ABA No.	
Account No:	
Account Holder:	
Location:	

AFFIDAVIT OF SALE  
OF ACCOUNT  
BY ORIGINAL CREDITOR

State of Florida County of Seminole

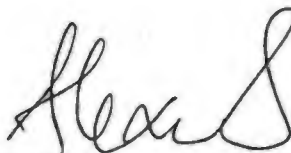
Alexa Stubbs being duly sworn, deposes and says:

I am over 18 and not a party of this action. I am a Media Representative of Synchrony Bank formerly known as GE Capital Retail Bank. In that position I have access to creditor's books and records, and am aware of the process of the sale and assignment of electronically stored business records.

On or about 12/14/2024 Synchrony Bank formerly known as GE Capital Retail Bank sold a pool of charge-off accounts (the Accounts) by a Purchase and Sale Agreement and a Bill of Sale to Midland Credit Management, Inc.. As part of the sale of the Accounts, electronic records and other records were transferred on individual Accounts to the debt buyer. These records were kept in the ordinary course of business of Synchrony Bank formerly known as GE Capital Retail Bank.

The Creditor has a process to detect and correct errors on these accounts. The above statements are true to the best of my knowledge.

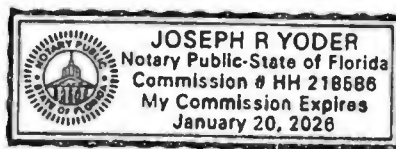
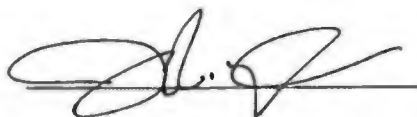
Signed this 7th day of January, 2025



Alexa Stubbs

Signed and sworn to before me this 7th day of January, 2025

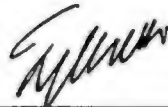
(Notary Stamp)



**NY CoC CERTIFICATE OF CONFORMITY UNDER  
NYS CLS CPLR § 2309(c) AND NYS CLS RPL § 299-a**

The undersigned does hereby certify that he/she is an attorney-at-law duly admitted to practice in the State of Florida and residing in the State of Florida; that he/she is a person duly qualified to make this certificate of conformity pursuant to Section 299-a of the Real Property Law of the State of New York; that he/she is fully acquainted with the laws of the State of Florida pertaining to the acknowledgment or proof of affidavits; that the acknowledgement or proof upon the foregoing Affidavit of **Alexa Stubbs** was taken by **Joe Yoder**, a notary public in the State of Florida, in the manner prescribed by the laws of the State of Florida, being the state in which the Affidavit was taken; and, based on his/her review thereof, that the notarized Affidavit conforms to the laws of the State of Florida in all respects.

Witness my signature this 7th day of January, 2025



---

**Tyler Burich**

Attorney-at-law, State of Florida.



STEPHANIE PURYEAR HELLING  
Account Number ending in 1003



PAGE 1 of 3

Visit us at [lowes.com/service](http://lowes.com/service) or Call: 1-800-568-0156

### Payment Information

AUTOPAY OF \$551.00 SET FOR 10/13/23



New Balance: \$1,608.05  
Amount Past Due: \$459.00  
Total Minimum Payment Due: \$551.00  
Payment Due Date: 10/13/2023

Payments must be received by 5pm ET on 10/13/2023 if mailed, or by 11:59pm ET on 10/13/2023 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.

**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	4 years	\$2,227.00

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

### Account Summary

Previous Balance as of 08/22/2023	\$1,532.44	Credit Limit	\$8,500
Payments	- 459.00	Available Credit	\$0
Purchases/Debits	+ 459.00		
Fees Charged	+ 41.00		
Interest Charges	+ 34.61		
New Balance as of 09/20/2023	\$1,608.05		
30 Day Billing Cycle from 08/22/2023 to 09/20/2023			



## Your Card. Your Advantage.

5% OFF\*

OR

6 MONTHS  
Special financing\*\*

OR

84  
FIXED MONTHLY  
PAYMENTS  
with reduced  
APR financing\*\*\*

Exclusions apply. \$299 minimum purchase required. \$2,000 minimum purchase required.

\*,\*\*,\*\*\*Offers subject to credit approval and cannot be combined. Minimum monthly payments required for Special Financing. If your purchase or order is over the minimum required, you will be asked to select the offer you would like.

7009

A2J

1

7 10 230920

END PAGE 1 of 3

9294 0010 8010 01FK7009



AUTOPAY OF \$551.00 SET FOR  
10/13/23

Account Number XXXXXXXXXX 1003  
New Balance \$1,608.05  
Total Minimum Payment Due \$551.00  
Payment Due Date 10/13/2023

Amount  
Past Due  
\$459.00

Amount  
Enclosed \$

No other correspondence please.  
Print new address or email changes on back.

STEPHANIE PURYEAR HELLING  
11608 ARBOR DOWNS RD  
AUSTIN TX 78748-2808

Make LOWE'S/SYNCHRONY BANK  
Payment PO BOX 669807  
to: DALLAS, TX 75266-0759

**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 71725, Philadelphia, PA 19176-1725. 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.

**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 a one-time 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 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, 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**

**Method 2D (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.

**Method 2M (Average Daily Balance Including current transactions):** We figure the interest charge on your account by applying the periodic rate to the "average daily balance" of your account. To get the "average daily balance" we take the beginning balance of your account each day, which includes any unpaid interest charges from the previous billing cycle, add any new charges, and applicable fees and subtract any payments or credits. 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. This gives us the "average daily balance," which is the balance shown in the Interest Charges section of this statement. Any average daily balance of less than zero will be treated as zero. A separate average daily balance will be calculated for each balance type on your account.

**Method 3D (Daily Balance excluding current transactions):** 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. To get the "daily balance" we take the beginning balance of your account each day, add any interest and applicable fees and subtract any payments or credits. We do not add in any new charges. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. 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. A separate daily balance will be calculated for each balance type on your account.

**Method 5 (Average Daily Balance excluding current transactions and unpaid interest charges):** We figure the interest charge on your account by applying the periodic rate to the "average daily balance" of your account. To get the "average daily balance" we take the beginning balance of your account each day, add applicable fees and subtract any payments, credits and unpaid interest charges from the previous billing cycle. We do not add in any new charges. 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. This gives us the "average daily balance," which is the balance shown in the Interest Charges section of this statement. Any average daily balance of less than zero will be treated as zero. A separate average daily balance will be calculated for each balance type on your account.

**Method 6 (Average Daily Balance Including current transactions and excluding unpaid interest charges):** We figure the interest charge on your account by applying the periodic rate to the "average daily balance" of your account. To get the "average daily balance" we take the beginning balance of your account each day, add any new charges and applicable fees, and subtract any payments, credits and unpaid interest charges from the previous billing cycle. 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. This gives us the "average daily balance," which is the balance shown in the Interest Charges section of this statement. Any average daily balance of less than zero will be treated as zero. A separate average daily balance will be calculated for each balance type on your account.

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.

[MF6456521KL]

01FH7009-0405/23

**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 Lowe's.



STEPHANIE PURYEAR HELLING  
Account Number ending in 1003

FINANCING BY  
**synchrony**

PAGE 2 of 3 Visit us at [lowes.com/service](http://lowes.com/service) or Call: 1-800-568-0156



## Get even more from Lowe's

Sign up for texts and emails from Lowe's to learn more about special offers, promotions, events and more.



### Account Balance Summary

Balance Type	Purchase Date/Amount	Previous Balance	Payments & Other Credits (-)	Purchases, Fees & Other Debits (+)	Interest Charged (+)	Expired Promotion Balances* (-/+)	New Statement Balance
Regular		\$1,532.44		\$41.00	\$34.61		\$1,608.05
Total		\$1,532.44		\$41.00	\$34.61		\$1,608.05

If you have promotional balances, additional promotional details can be found below in the Promotional Purchase Summary.  
\* Expired promotional balances will display in both the promotional and regular purchases balance row during the month of expiration.

### Transaction Detail

Date	Reference Number/ Invoice Number	Description	Amount
<b>Payments</b>			<b>- \$459.00</b>
09/13		AUTOMATIC PAYMENT - THANK YOU	- \$459.00
<b>Purchases and Other Debits</b>			<b>\$459.00</b>
09/13		ADJUSTMENT-PAYMENTS	\$459.00
<b>Total Fees Charged This Period</b>			<b>\$41.00</b>
09/13		LATE FEE	\$41.00
<b>Total Interest Charged This Period</b>			<b>\$34.61</b>
09/20		INTEREST CHARGE ON PURCHASES	\$34.61

2023 Year-to-Date Fees and Interest:	
Total Fees Charged	\$235.00
Total Interest Charged	\$267.37
Total Interest Paid	\$119.00

### Interest Charge Calculation

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

Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge	Balance Method
Regular Purchases	N/A	26.99%	\$1,559.94	\$34.61	2D

### Important Account Information

If your account has a Deferred Interest promotional balance and you would like a payment to be applied to a specific promotional or non-promotional balance, call Customer Service at 1-800-444-1408, no later than 60 days after the transaction date of your payment as shown on your statement, to learn what options may be available.

If you need to contact Synchrony about the loss of a Synchrony cardholder, you can submit a deceased notification form located at [www.syl.com](http://www.syl.com) under the 'Contact Us' page.

**NOTICE:** We may convert your payment into an electronic debit. See back of page one for details, Billing Rights and other important information.

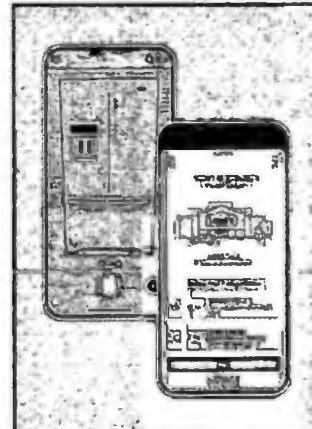
You can pay your bill online or over the phone. We noticed you've been enjoying our easy paperless payment options, so we will no longer be including return envelopes. You can make things even easier by selecting the paperless statement option on your account online.

## Make home improvement easier with the Lowe's App.

- In-store mode**  
Quickly find products in store and pin the location on the store map.
- View in your space**  
Use augmented reality to see a product in your space before you buy.
- Mobile check-in for store pickup**  
Track your pickup order in real time on the home screen.



Download the  
**Lowe's App today.**









STEPHANIE PURYEAR HELLING  
Account Number ending in 1003



PAGE 1 of 3

Visit us at [lowes.com/eservice](http://lowes.com/eservice) or Call: 1-800-568-0156

### Payment Information



New Balance: \$0.00  
Amount Past Due: \$0.00  
Total Minimum Payment Due: \$609.00  
Payment Due Date: 10/20/2023

Payments must be received by 5pm ET on 10/20/2023 if mailed, or by 11:59pm ET on 10/20/2023 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.

### Account Summary

Previous Balance as of 09/21/2023	\$1,608.05	Credit Limit	\$8,500
Payments	- 551.00	Available Credit	\$0
Other Credits	- 1,649.05		
Purchases/Debits	+ 551.00		
Fees Charged	+ 41.00		
New Balance as of 10/18/2023	\$0.00		

28 Day Billing Cycle from 09/21/2023 to 10/18/2023

TEXT  
LOOKUP  
TO 84215  
Private  
Secure

## Forgot Your Card? No Problem.

Being a Lowe's® Advantage cardholder, you never have to miss out on these exclusive **EVERYDAY** offers.

**5% OFF\***

OR

**6 MONTHS**  
Special Financing

OR

**84**  
FIXED MONTHLY  
PAYMENTS  
with reduced  
APR financing\*\*

Exclusions apply. \$299 minimum purchase required. \$2,000 minimum purchase required.

\*,\*\*,\*\*\*Offers subject to credit approval and cannot be combined. Minimum monthly payments required for Special Financing. If your purchase or order is over the minimum required you will be asked to select the offer you would like. See the Lowe's Advantage Card Disclosure Document in store or [Lowe's.com](http://Lowe's.com) for details.

7009

A2J

3

3

18

231018

2 D PAGE 1 of 3

9294 0010 6010 01FK7009



Use blue or black ink,  
detach & mail with your  
check.

Amount  
Past Due  
\$0.00

Account Number XXXXXXXXXX 1003  
New Balance \$0.00  
Total Minimum Payment Due \$609.00  
Payment Due Date 10/20/2023

Amount  
Enclosed \$

No other correspondence please.  
Print new address or email changes on back.

STEPHANIE PURYEAR HELLING  
11608 ARBOR DOWNS RD  
AUSTIN TX 78748-2808

Make LOWE'S/SYNCHRONY BANK  
Payment PO BOX 669807  
to: DALLAS, TX 75266-0759

**Customer Service:** For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TTS. 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 online.

**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 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, 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**

**Method 2D (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.

**Method 2N (Average Daily Balance Including current transactions):** We figure the interest charge on your account by applying the periodic rate to the "average daily balance" of your account. To get the "average daily balance" we take the beginning balance of your account each day, which includes any unpaid interest charges from the previous billing cycle, add any new charges, and applicable fees and subtract any payments or credits. 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. This gives us the "average daily balance," which is the balance shown in the Interest Charges section of this statement. Any average daily balance of less than zero will be treated as zero. A separate average daily balance will be calculated for each balance type on your account.

**Method 3D (Daily Balance excluding current transactions):** 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. To get the "daily balance" we take the beginning balance of your account each day, add any interest and applicable fees and subtract any payments or credits. We do not add in any new charges. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. 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. A separate daily balance will be calculated for each balance type on your account.

**Method 5 (Average Daily Balance excluding current transactions and unpaid interest charges):** We figure the interest charge on your account by applying the periodic rate to the "average daily balance" of your account. To get the "average daily balance" we take the beginning balance of your account each day, add applicable fees and subtract any payments, credits and unpaid interest charges from the previous billing cycle. We do not add in any new charges. 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. This gives us the "average daily balance," which is the balance shown in the Interest Charges section of this statement. Any average daily balance of less than zero will be treated as zero. A separate average daily balance will be calculated for each balance type on your account.

**Method 6 (Average Daily Balance including current transactions and excluding unpaid interest charges):** We figure the interest charge on your account by applying the periodic rate to the "average daily balance" of your account. To get the "average daily balance" we take the beginning balance of your account each day, add any new charges and applicable fees, and subtract any payments, credits and unpaid interest charges from the previous billing cycle. 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. This gives us the "average daily balance," which is the balance shown in the Interest Charges section of this statement. Any average daily balance of less than zero will be treated as zero. A separate average daily balance will be calculated for each balance type on your account.

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.

[MF6455521K1]

01FH7009-04/05/23

**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 71780, 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.

☐ 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 Lowe's.



STEPHANIE PURYEAR HELLING  
Account Number ending in 1003



PAGE 2 of 3

Visit us at [lowes.com/eservice](http://lowes.com/eservice) or Call: 1-800-568-0156



## Get even more from Lowe's

Sign up for texts and emails from Lowe's to learn more about special offers, promotions, events and more.

Sign up



### Account Balance Summary

Balance Type	Purchase Date/Amount	Previous Balance	Payments & Other Credits (-)	Purchases Fees & Other Debits (+)	Interest Charged (+)	Expired Promotion Balance (+/-)	New Statement Balance
Regular		\$1,608.05	\$1,649.05	\$41.00			
Total		\$1,608.05	\$1,649.05	\$41.00			

If you have promotional balances, additional promotional details can be found below in the Promotional Purchase Summary.  
\* Expired promotional balances will display in both the promotional and regular purchases balance row during the month of expiration.

### Transaction Detail

Date	Reference Number/ Invoice Number	Description	Amount
<b>Payments</b>			<b>- \$551.00</b>
10/13		AUTOMATIC PAYMENT - THANK YOU	- \$551.00
<b>Other Credits</b>			<b>- \$1,649.05</b>
10/18		CHARGE OFF ACCOUNT-PRINCIPALS	- \$461.06
10/18		CHARGE OFF ACCOUNT-INTEREST CHARGE	- \$911.99
10/18		CHARGE OFF ACCOUNT - FEES	- \$276.00
<b>Purchases and Other Debits</b>			<b>\$551.00</b>
10/13		ADJUSTMENT-PAYMENTS	\$551.00
<b>Total Fees Charged This Period</b>			<b>\$41.00</b>
10/13		LATE FEE	\$41.00
<b>Total Interest Charged This Period</b>			<b>\$0.00</b>
10/18		INTEREST CHARGE ON PURCHASES	\$0.00

<b>2023 Year-to-Date Fees and Interest:</b>	
Total Fees Charged	\$276.00
Total Interest Charged	\$267.37
Total Interest Paid	\$119.00

### Interest Charge Calculation

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

Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge	Balance Method
Regular Purchases	N/A	26.99%	\$0.00	\$0.00	2D

### Important Account Information

If your account has a Deferred Interest promotional balance and you would like a payment to be applied to a specific promotional or non-promotional balance, call Customer Service at 1-800-444-1408, no later than 60 days after the transaction date of your payment as shown on your statement, to learn what options may be available.

If you need to contact Synchrony about the loss of a Synchrony cardholder, you can submit a deceased notification form located at [www.syl.com](http://www.syl.com) under the "Contact Us" page.

Statement not provided to customer.

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

You can pay your bill online or over the phone. We noticed you've been enjoying our easy paperless payment options, so we will no longer be including return envelopes. You can make things even easier by selecting the paperless statement option on your account online.

**Sign Up  
And Get  
Started  
Today.**

Manage your account anytime,  
anywhere through [Lowe's.com/eService](http://Lowe's.com/eService).



Online account management from your mobile device.



Receive and pay your bill securely.



Get account alerts via email or text.\*



Go paperless. View and manage your purchases online.



Download the Lowe's Mobile App.

\*Standard text message rates apply.

©2023 Lowe's. LOWE'S and the Gable Mansard Design are registered trademarks of LF, LLC.

