

11DC2601198

CAUSE NO. \_\_\_\_\_

MIDLAND CREDIT MANAGEMENT, INC.  
Plaintiff,

vs.

CYNTHIA MALDONADO  
Defendant

IN THE JUSTICE COURT  
PRECINCT 1 PLACE 1  
BEXAR COUNTY, TEXAS

**PLAINTIFF'S ORIGINAL PETITION**

**TO THE HONORABLE COURT:**

MIDLAND CREDIT MANAGEMENT, INC., the Plaintiff, complains of CYNTHIA MALDONADO, the Defendant, and for cause of action shows:

**Discovery Level**

1. Plaintiff reserves the right to petition this Court to engage in pretrial discovery pursuant to Rule 500.9 of the Texas Rules of Civil Procedure.

**Parties and Service of Citation**

2. The Plaintiff is a foreign limited liability company duly authorized to conduct business in the State of Texas.

3. The Defendant resides within the venue of the above referenced court and may be served at the following address, or wherever the Defendant may be found:

CYNTHIA MALDONADO  
2114 ABACO WAY  
SAN ANTONIO, TX 78251-1932

**Venue and Jurisdiction; Relief Sought**

4. Venue is proper in this county because Defendant, a natural person, resides in this county. The amount in controversy is within the jurisdictional limit of this court. The Plaintiff seeks only monetary relief of \$20,000.00 or less, including damages of any kind, penalties, cost, expenses if any. Plaintiff does not seek pre-judgment interest or attorney's fees.

**Plaintiffs Efforts To Resolve  
The Underlying Obligation**

5. Plaintiff, MIDLAND CREDIT MANAGEMENT, INC., owns portfolios of consumer receivables, which it attempts to collect. When working with individual consumers, Plaintiff, MIDLAND CREDIT MANAGEMENT, INC., and its affiliates (collectively, "Plaintiff") generally attempt to contact consumers like Defendant through several means, all in an effort to establish contact and to resolve the underlying

obligation. In doing so, Plaintiff attempts to assess each consumer's willingness to pay, through phone calls, letters or other means. Plaintiff attempts to exclude consumers from its collection efforts, where Plaintiff believes those consumers are facing extenuating circumstances or hardships that would prevent them from making any payments.

6. When Plaintiff contacts consumers, it strives to treat consumers with respect, compassion and integrity. Plaintiff works with consumers in an effort to find mutually-beneficial solutions, often offering discounts, hardship plans, and payment options. Plaintiff's efforts are aimed at working with consumers to repay their obligations and to attain financial recovery. Plaintiff strives to engage in dialogue that is honorable and constructive, and to play a positive role in consumers' lives.

7. Despite Plaintiff's efforts to reach consumers and resolve the consumer's obligations, only a percentage of consumers choose to engage with Plaintiff. Those who do are often offered discounts or payment plans that are intended to suit their needs. Plaintiff would prefer to work with consumers to establish voluntary payment arrangements resulting in the resolution of any underlying obligations. However, the majority of Plaintiff's consumers ignore calls or letters, and some simply refuse to repay their obligations despite an apparent ability to do so. When this happens, Plaintiff must decide then whether to pursue collection through legal channels, including litigation like the present action against Defendant. Although the account is now in litigation, Plaintiff remains willing to explore a mutually-beneficial solution through voluntary payment arrangements, if possible.

### **Count I**

8. Defendant had an account with SYNCHRONY BANK. Plaintiff purchased Defendant's debt on or about December 17, 2024. Plaintiff has been assigned the debt, and Plaintiff is now owed money from Defendant. MIDLAND CREDIT MANAGEMENT, INC. is the current owner of the debt, and any prior holders of the debt are listed in the attached Affidavit Relating to Damages and Business Records and are incorporated by reference.

Relevant information related to the account is as follows:

ORIGINAL CREDITOR:	SYNCHRONY BANK
ACCOUNT NO.:	XXXXXXXXXXXX-0552
DATE OF CHARGE-OFF:	November 15, 2024
CHARGE-OFF BALANCE:	\$2,915.11
DATE OF ORIGINATION:	February 14, 2021

Account Stated

9. Plaintiff is the owner and beneficiary of all claims related to the account opened by Defendant with Plaintiff's predecessor-in-interest. Thus, Plaintiff is entitled to relief under the common law cause of action account stated because (i) transactions between the parties or their predecessors-in-interest gave rise to indebtedness of the Defendant to the Plaintiff (ii) there existed an agreement, express or implied, between the parties establishing a fixed amount due, and (iii) the Defendant made a promise, express or implied, to pay the indebtedness, but has failed to do so.

10. Demand for payment has been made by Plaintiff, and as of December 10, 2025, Defendant has refused and failed to remit the remaining principal amount of \$2,915.11. No interest (0%) is accruing on the account.

#### **Damages**

11. Plaintiff seeks liquidated damages in the amount of \$2,915.11 along with post judgment interest at the statutory rate provided by applicable law.

#### **Conditions Precedent**

12. All conditions precedent have been performed, have occurred, or should be excused.

#### **Prayer**

For these reasons, Plaintiff asks that Defendant be cited to appear and answer, and that Plaintiff have judgment against Defendant for the following:

- a. Actual damages in the amount of \$2,915.11;
- b. All costs of suit; and
- c. All other relief, in law and equity, to which Plaintiff may be entitled.

Respectfully submitted  
MIDLAND CREDIT MANAGEMENT, INC.

*Eliel Escobedo Jr.*

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Brian Staley, Texas Bar No. 00797483  
Michael Young, Texas Bar No. 24037759  
Peter Newman, Texas Bar No. 24106928  
Juan Goenaga, Texas Bar No. 00797868  
Cynthia Stevens, Texas Bar No. 24129749  
Genail Logan, Texas Bar No. 24117754  
Sunny Park, Texas Bar No. 24149285  
John Gillespie, Texas Bar No. 07926300  
Amanda Okoli, Texas Bar No. 24140904  
Eliel Escobedo Jr., Texas Bar No. 24124860  
David D. Backer, Texas Bar No. 24128895  
Kristy Gabrielova, Texas Bar No. 24042929  
Attorneys for MIDLAND CREDIT MANAGEMENT,  
INC.  
P.O. Box 460568  
Houston, TX 77056  
Tel: (866) 300-8750  
Fax: 877-232-9721  
Email: InternalLegal-TexasFax@MCMCG.COM

PLEASE UNDERSTAND THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

You can view documents related to your account by visiting our website at [www.midlandcredit.com](http://www.midlandcredit.com) and logging into your account.

# **EXHIBIT A**

 synchrony  
965 Keller Rd  
Altamonte Springs, FL 32714

## BILL of SALE

### Midland (SFFLMPFS) – PLCC PayPal Fresh – December 2024

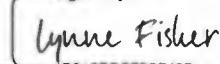
Transfer Date: 12/09/2024

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\_SFFLMPFS\_DMPLA\_DebtManager-2024121005442510326000-461777-PLCMNT-EXPORT.xml.gz, delivered by Seller to Buyer on or about the 9<sup>th</sup> day of December, 2024, and as further described in the Agreement.

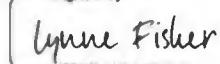
Capitalized terms not defined herein shall have the definition ascribed in the Agreement.

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.

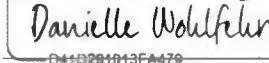
**Synchrony Bank**

Signed by \_\_\_\_\_  
By:  1/2/2025  
\_\_\_\_\_  
Lynne Fisher  
SVP Recovery Operations

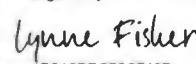
**RFS Holding, LLC**

Signed by \_\_\_\_\_  
By:  1/2/2025  
\_\_\_\_\_  
Lynne Fisher  
Duly Authorized Signatory

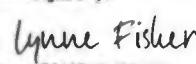
**Midland Credit Management, Inc.**

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

**Synchrony Card Funding, LLC**

Signed by \_\_\_\_\_  
By:  1/2/2025  
\_\_\_\_\_  
Lynne Fisher  
Duly Authorized Signatory

**Retail Finance Credit Services, LLC**

Signed by \_\_\_\_\_  
By:  1/2/2025  
\_\_\_\_\_  
Lynne Fisher  
Vice President

**QC APPROVED**

By: Sushila Pradhan

Date: 12/18/2024

Purchase Price Reconciliation/Funding Instructions

December 11, 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	SFFLMPFS
Total Number of Accounts	[REDACTED]
Outstanding Balances on Transfer Date:	[REDACTED]
Cut-Off Date	December 9, 2024
Transfer Date	December 9, 2024
Purchase Price Factor	[REDACTED]
Purchase Price	[REDACTED]
0% Holdout	[REDACTED]
Amount of Wire transfer	[REDACTED]
Date of Funding (no later than):	December 17, 2024
Wire Date:	December 17, 2024
Bank:	[REDACTED]
ABA No.	[REDACTED]
Account No:	[REDACTED]
Account Holder:	[REDACTED]
Location:	[REDACTED]

**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 12/9/2024 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.

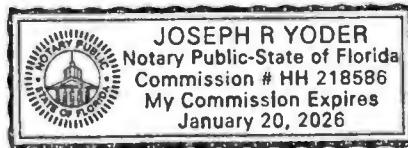
Signed this 7th day of January, 2025

  
**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



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**Tyler Burich**

Attorney-at-law, State of Florida.

Field	Field Data
Account Number	[REDACTED] 0552
First Name	CYNTHIA
Last Name	MALDONADO
SSN	XXX-XX-4797
Date of Birth	[REDACTED]
Address 1	2114 ABACO WAY
City	SAN ANTONIO
State	TX
Zip	78251
Open Date	02/14/2021
Last Purchase Date	01/18/2024
Last Purchase Amount	\$107.97
Last Payment Date	04/22/2024
Last Payment Amount	\$10.69
Sale Amount	\$2,915.11
Charge Off Date	11/15/2024
Charge off Balance	\$2,915.11
Post Charge Off Interest	\$0.00
Post Charge off Fee	\$0.00
Post Charge off Payments	\$0.00
Post Charge off Payments and Credits	\$0.00
Post Charge off Credits	\$0.00
Affinity	PAYPAL CREDIT

Account information provided by Synchrony Bank formerly known as GE Capital Retail Bank pursuant to the Bill of Sale/Assignment of Accounts transferred on or about 12/17/2024 in connection with the sale of accounts from Synchrony Bank formerly known as GE Capital Retail Bank to Midland Credit Management, Inc.

# **EXHIBIT B**

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

## BILL of SALE

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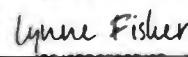
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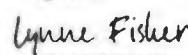
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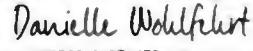
**Synchrony Bank**

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

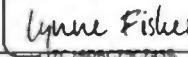
**RFS Holding, LLC**

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

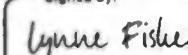
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Managing Vice President,  
Business Development & Strategic Partnerships

**Synchrony Card Funding, LLC**

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

**Retail Finance Credit Services, LLC**

By:  1/2/2025  
Lynne Fisher  
Vice President

**QC APPROVED**

By:  \_\_\_\_\_  
Sushila Pradhan  
Date:  12/18/2024

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ABA No.	[REDACTED]
Account No:	[REDACTED]
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Location:	[REDACTED]

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OF ACCOUNT  
BY ORIGINAL CREDITOR**

State of Florida County of Seminole

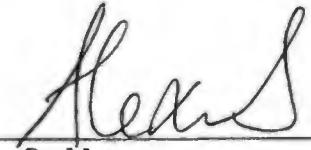
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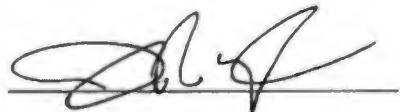
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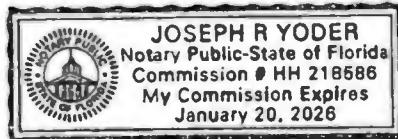
Signed this 7th day of January, 2025

  
**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.



## Need More Information?

Statement Closing Date: 10/18/24  
 Days in Billing Period: 31  
 Account Number: [REDACTED] 0552  
 Customer Name: CYNTHIA MALDONADO

View your account online at [paypal.com](https://paypal.com)  
 Or call 1-844-377-4136 8 AM ET to 11 PM ET  
 Mon-Fri and 9 AM ET to 9 PM ET Sat-Sun

### ACCOUNT SUMMARY

Previous Balance	\$2,763.36
- Payments & Credits	\$0.00
+ Purchases & Adjustments	\$0.00
+ Fees	\$41.00
+ INTEREST CHARGES	\$69.75
= New Balance	\$2,874.11
Credit Limit	\$2,200.00
Available Credit	OVERLIMIT

### PAYMENT INFORMATION

New Balance	\$2,874.11
Amount Past Due	\$739.00
Minimum Payment Due	\$877.00
Payment Due Date	11/10/24
Amount to avoid Standard and Deferred Interest on your next statement:	\$2,874.11
See Reverse	

Late Payment Warning: If we do not receive your minimum payment by 11/10/24, you may have to pay a late fee of 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 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	9 Years	\$6,013.00

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

### CURRENT ACTIVITY

#### FEES

Tran Date	Posting Date	Description	Amount
10/10/24	10/10/24	Late Fee	\$41.00
			Total Fees
			\$41.00

#### INTEREST CHARGED

Tran Date	Posting Date	Description	Amount
10/18/24	10/18/24	Interest Charge on Purchases	\$60.41
10/18/24	10/18/24	Interest Charge on Cash Advances	\$9.34
			Total Interest
			\$69.75

#### 2024 Totals Year-To-Date

Total Fees Charged in 2024: \$328.00 Total Interest Charged in 2024: \$598.47

### INTEREST DETAILS

#### INTEREST CHARGE CALCULATION

Balance Type	Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
	Annual Percentage Rate(APR)	Balance Subject to Interest Rate	Interest Charged	Current Balance
Standard Purchases	29.24% (v)	\$2,432.53	\$60.41	\$2,493.07
PayPal Send Money Cash Advances	29.24% (v)	\$376.20	\$9.34	\$381.04

(v)=Variable Rate

NOTICE: We may convert your payment into an electronic debit. See reverse for details, Billing Rights Information and other important information.

6128 ABJ 001 7 15 241818 0 EXP PAGE 1 of 3 10 9283 1000 FF05 OINA6128

Detach and mail this portion with your check. Do not include any correspondence with your check.

Account Number: [REDACTED] 0552  
 New Balance: \$2,874.11  
 Payment Due Date: 11/10/24  
 Minimum Payment Due: \$877.00

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](https://paypal.com)

PAYPAL CREDIT/SYNCB  
 PO BOX 71707  
 PHILADELPHIA, PA 19176-1707

CYNTHIA MALDONADO  
 2114 ABACO WAY  
 SAN ANTONIO TX 78251-1932

Amount Enclosed: \$ [REDACTED]

**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 at [www.paypal.com](http://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 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 669126, Dallas, TX 75266-0783 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 71725, Philadelphia, PA 19176-1725.

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 71725, Philadelphia, PA 19176-1725.

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, or (e) 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 71725, Philadelphia, PA 19176-1725.

**Credit To Your Account:** An amount shown in parentheses is 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 details on your account may be reflected in your credit report.

**Paying Interest:** We will not charge you any interest on non-promotional transactions 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. We will begin charging interest on promotional purchases on the purchase date.

**How We Calculate Interest**

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, if 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 the daily interest amount from the previous day, 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. We multiply the average daily balance by the applicable daily rate to get the daily interest amount. Then we multiply the daily interest amount by the number of days in the billing cycle to determine the interest charges.

**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**

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

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.

Statement Closing Date: 10/18/24  
Days in Billing Period: 31  
Account Number: [REDACTED] 0552  
Customer Name: CYNTHIA MALDONADO

View your account online at [paypal.com](https://paypal.com)  
Or call 1-844-377-4136 8 AM ET to 11 PM ET  
Mon-Fri and 9 AM ET to 9 PM ET Sat-Sun

#### **ACCOUNTHOLDER NOTICES**

Changes to the Minimum Payment Calculation Section of your PayPal Credit account agreement. We are modifying how we calculate the minimum payment due on your account. Effective immediately, we will no longer add any returned payment fees charged in the applicable billing cycle to the minimum payment calculation of 1% of the new balance plus interest billed in the applicable billing cycle and late payment fees. The rest of the calculation will remain unchanged. Please see your account agreement for more information.

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

This is a duplicate courtesy copy of your most recent billing statement. You can still view and pay your electronic statement online.

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## Need More Information?

Statement Closing Date: 11/15/24  
 Days in Billing Period: 29  
 Account Number: [REDACTED] 0552  
 Customer Name: CYNTHIA MALDONADO

View your account online at [paypal.com](https://paypal.com)  
 Or call 1-844-377-4136 8 AM ET to 11 PM ET  
 Mon-Fri and 9 AM ET to 9 PM ET Sat-Sun

### ACCOUNT SUMMARY

Previous Balance	\$2,874.11
- Payments & Credits	\$2,915.11
+ Purchases & Adjustments	\$0.00
+ Fees	\$41.00
+ INTEREST CHARGES	\$0.00
= New Balance	\$0.00
Credit Limit	\$2,200.00
Available Credit	\$0.00

### PAYMENT INFORMATION

New Balance	\$0.00
Minimum Payment Due	\$947.00
Payment Due Date	11/17/24
Amount to avoid Standard and Deferred Interest on your next statement:	\$2,915.11

See Reverse  
 Late Payment Warning: If we do not receive your minimum payment by 11/17/24, you may have to pay a late fee of up to \$41.00.

### CURRENT ACTIVITY

#### PAYMENTS & CREDITS

Tran Date	Posting Date	Reference Number	Description	Amount
11/15/24	11/15/24	F928300NG00999990	Charge Off Account-Principals	-\$2,082.58
11/15/24	11/15/24	F928300NG00999990	Charge Off Account-Interest	-\$504.53
11/15/24	11/15/24	F928300NG00999990	Charge	
			Charge Off Account - Fee	-\$328.00
Total Payments & Credits				-\$2,915.11

#### FEES

Tran Date	Posting Date	Description	Amount
11/10/24	11/10/24	Late Fee	\$41.00
Total Fees			\$41.00

#### 2024 Totals Year-To-Date

Total Fees Charged in 2024: \$369.00

Total Interest Charged in 2024: \$598.47

### INTEREST DETAILS

#### INTEREST CHARGE CALCULATION

Balance Type	Annual Percentage Rate(APR)	Balance Subject to Interest Rate	Interest Charged	Current Balance
Standard Purchases	28.74% (v)	\$0.00	\$0.00	-\$381.04
PayPal Send Money Cash Advances	28.74% (v)	\$0.00	\$0.00	\$381.04

#### (v)=Variable Rate

Changes to the Minimum Payment Calculation Section of your PayPal Credit account agreement. We are modifying how we calculate the minimum payment due on your account. Effective immediately, we will no longer add any returned payment fees charged in the applicable billing cycle to the minimum payment calculation of 1% of the new balance plus interest billed in the applicable billing cycle and late payment fees. The rest of the calculation will remain unchanged. Please see your account agreement for more information.

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

Statement not provided to customer.

This is a duplicate courtesy copy of your most recent billing statement. You can still view and pay your electronic statement online.

NOTICE: We may convert your payment into an electronic debit. See reverse for details, Billing Rights Information and other important information.

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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](https://paypal.com).

Detach and mail this portion with your check. Do not include any correspondence with your check.

Account Number: [REDACTED] 0552  
 New Balance: \$0.00  
 Payment Due Date: 11/17/24  
 Minimum Payment Due: \$947.00

Amount Enclosed: \$ [REDACTED]

PAYPAL CREDIT/SYNCB  
 PO BOX 71707  
 PHILADELPHIA, PA 19176-1707

CYNTHIA MALDONADO  
 2114 ABACO WAY  
 SAN ANTONIO TX 78251-1932

**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 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 at [www.paypal.com](http://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 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 669826, Dallas, TX 75266-0783 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 71726, Philadelphia, PA 19176-1725.

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 appears 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.

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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 is 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 71726, Philadelphia, PA 19176-1725. 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, or (e) 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 11:58 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 71726, Philadelphia, PA 19176-1726.

**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 details on your account may be reflected in your credit report.

**Paying Interest:** We will not charge you any interest on non-promotional transactions 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. We will begin charging interest on promotional purchases on the purchase date.

**How We Calculate Interest**

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 billing interest and billed fees, add the daily interest amount from the previous day, add any new charges and adjustments posted that day and subtract any payments or credits (leaving 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. We multiply the average daily balance by the applicable daily rate to get the daily interest amount. Then we multiply the daily interest amount by the number of days in the billing cycle to determine the interest charged.

**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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O1HA6128-03/09/23

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

Street  
Address  
City, State  
ZIP  
Phone #  
Email

*Home Phone #	*Business Phone #	*Cell # or other phone # we can use to contact you	**Email Address
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\*\* 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.

Statement Closing Date: 11/15/24  
Days in Billing Period: 29  
Account Number: [REDACTED] 0552  
Customer Name: CYNTHIA MALDONADO

View your account online at [paypal.com](https://paypal.com)  
Or call 1-844-377-4136 8 AM ET to 11 PM ET  
Mon-Fri and 9 AM ET to 9 PM ET Sat-Sun

**ACCOUNTHOLDER NOTICES (continued)**

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.



Statement Closing Date: 05/17/24  
 Days in Billing Period: 30  
 Account Number: [REDACTED] 0552  
 Customer Name: CYNTHIA MALDONADO

## Need More Information?

View your account online at [paypal.com](http://paypal.com)  
 Or call 1-844-373-4961 8 AM ET to 11 PM ET  
 Mon-Fri and 9 AM ET to 9 PM ET Sat-Sun

### ACCOUNT SUMMARY

Previous Balance	\$2,278.16
- Payments & Credits	\$60.69
+ Purchases & Adjustments	\$0.00
+ Fees	\$41.00
+ INTEREST CHARGES	\$80.71
= New Balance	\$2,339.18
Credit Limit	\$2,200.00
Available Credit	OVERLIMIT

### PAYMENT INFORMATION

New Balance	\$2,339.18
Amount Past Due	\$116.31
Minimum Payment Due	\$231.00
Payment Due Date	06/10/24
Amount to avoid Standard and Deferred Interest on your next statement: See Reverse	\$2,231.21

Late Payment Warning: If we do not receive your minimum payment by 06/10/24, you may have to pay a late fee of 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 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	10 Years	\$5,803.00

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

### 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
04/22/24	04/22/24	P928300G1014WGGES	Online Payment Thank You Alpharetta Ga	-\$50.00
04/22/24	04/22/24	P928300G1014WGN0Y	Online Payment Thank You Alpharetta Ga	-\$10.69
Total Payments & Credits				-\$60.69

#### FEES

Tran Date	Posting Date	Description	Amount
05/10/24	05/10/24	Late Fee	\$41.00
Total Fees			\$41.00

#### INTEREST CHARGED

Tran Date	Posting Date	Description	Amount
05/17/24	05/17/24	Interest Charge on Purchases	\$72.71
05/17/24	05/17/24	Interest Charge on Cash Advances	\$8.00
Total Interest			\$80.71

NOTICE: We may convert your payment into an electronic debit. See reverse for details, Billing Rights Information and other important information.

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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](http://paypal.com)

Account Number: [REDACTED] 0552  
 New Balance: \$2,339.18  
 Payment Due Date: 06/10/24  
 Minimum Payment Due: \$231.00

Amount Enclosed: \$ [REDACTED]

PAYPAL CREDIT/SYNCB  
 PO BOX 71707  
 PHILADELPHIA, PA 19176-1707

CYNTHIA MALDONADO  
 2114 ABACO WAY  
 SAN ANTONIO TX 78251-1932

**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 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 at [www.paypal.com](http://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 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 669826, Dallas, TX 75266-0783 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 71726, Philadelphia, PA 19176-1725. 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.
- Date amount: The date and 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. 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.
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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 you 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 71726, Philadelphia, PA 19176-1725. 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, or (e) 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 71726, Philadelphia, PA 19176-1725.

**Credit 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 71726, 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.

**Paying Interest:** We will not charge you any interest on non-promotional transactions 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. We will begin charging interest on promotional purchases on the purchase date.

**How We Calculate Interest**

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 brief fees, add the daily interest amount from the previous day, add any new charges and adjustments posted that day and subtract any payments or credits (leaving 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. We multiply the average daily balance by the applicable daily rate to get the daily interest amount. Then we multiply the daily interest amount by the number of days in the billing cycle to determine the interest charges.

**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 if promotions that are about to expire.

**Easy Payments Purchases Monthly Plan Payments**

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

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.

Statement Closing Date: 05/17/24  
Days in Billing Period: 30  
Account Number: 0552  
Customer Name: CYNTHIA MALDONADO

View your account online at [paypal.com](https://paypal.com)  
Or call 1-844-373-4961 8 AM ET to 11 PM ET  
Mon-Fri and 9 AM ET to 9 PM ET Sat-Sun

2024 Totals Year-To-Date	Total Fees Charged in 2024: \$123.00	Total Interest Charged in 2024: \$268.54
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#### IMPORTANT ACCOUNT INFORMATION

YOUR ACCOUNT IS PAST DUE. PLEASE PAY THE MINIMUM PAYMENT DUE OR  
CONTACT THIS OFFICE AT THE PHONE NUMBER LISTED ON YOUR STATEMENT.

#### INTEREST DETAILS

INTEREST CHARGE CALCULATION		Your Annual Percentage Rate (APR)s the annual interest rate on your account.			
Balance Type	Annual Percentage Rate(APR)	Balance Subject to Interest Rate	Interest Charged	Current Balance	
Standard Purchases	29.24% (v)	\$1,665.76	\$40.03	\$1,716.70	
PayPal Send Money Cash Advances	29.24% (v)	\$332.67	\$8.00	\$336.83	
No Interest If Paid In Full (v)=Variable Rate	29.24% (v)	\$154.96	\$32.68	\$177.68	

#### 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	01/17/24	29.24% (v)	08/10/24*	\$2.62	\$10.65	\$107.97

(v)=Variable Rate

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

#### ACCOUNTHOLDER NOTICES

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

Promotional Purchases: No Interest If Paid In Full in 6 Months Information  
Purchases and Send Money transactions that are used in connection with a purchase of goods and services that are \$99 or more 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 29.24%. 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.

Your account is over its credit limit. Please pay the amount by which your balance exceeds the credit limit plus the minimum payment due. If you have already sent us this payment, thank you.