

# EXHIBIT A

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

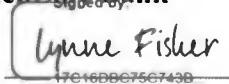
**BILL of SALE****Midland (S2FSMIDS) – PSCC 180 MP – December 2024****Transfer Date:** 12/14/2024

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\_S2FSMIDS\_DMPLA\_DebtManager-20241215041955687804000-465095-PLCMNT-EXPORT.xml.gzip, delivered by Seller to Buyer on or about the 14<sup>th</sup> of December, 2024, and as further described in the Agreement.

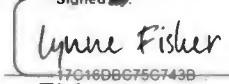
Capitalized terms not defined herein shall have the definition ascribed in the Agreement.

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.

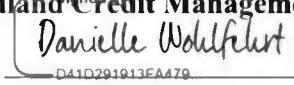
**Synchrony Bank**

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

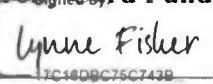
**RFS Holding, LLC**

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

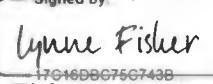
**Midland Credit Management, Inc.**

By:  1/2/2025  
Danielle Wohlfahrt  
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:   
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 1 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	<u>Debt Manager</u>
Agcy_Atty Code	<u>S2FSMIDS</u>
Total Number of Accounts	[REDACTED]
Outstanding Balances on Transfer Date:	[REDACTED]
Cut-Off Date	<u>December 14, 2024</u>
Transfer Date	<u>December 14, 2024</u>
Purchase Price Factor	[REDACTED]
Purchase Price	[REDACTED]
0% Holdout	[REDACTED]
Amount of Wire transfer	[REDACTED]
Date of Funding (no later than):	<u>December 20, 2024</u>
Wire Date:	<u>December 20, 2024</u>
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 12/14/2024 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.

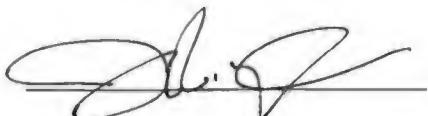
Signed this 7th day of January, 2025



**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.

Field	Field Data
Account Number	[REDACTED] 5561
First Name	WALTER
Last Name	VILLALOBOS
SSN	XXX-XX-5958
Date of Birth	[REDACTED]
Address 1	9903 DEER TRAIL DR TRLR 25
City	HOUSTON
State	TX
Zip	77038
Open Date	04/21/2021
Last Purchase Date	10/26/2021
Last Purchase Amount	\$500.00
Last Payment Date	04/22/2023
Last Payment Amount	\$100.00
Sale Amount	\$5,173.50
Charge Off Date	10/17/2023
Charge off Balance	\$5,173.50
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	CARECREDIT

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 12/20/2024 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

### Midland (S2FSMIDS) – PSCC 180 MP – December 2024

Transfer Date: 12/14/2024

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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

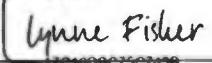
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By:  1/2/2025  
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Managing Vice President,  
Business Development & Strategic Partnerships

**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:  \_\_\_\_\_  
Date: 12/18/2024

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Outstanding Balances on Transfer Date:	[REDACTED]
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Transfer Date	<u>December 14, 2024</u>
Purchase Price Factor	[REDACTED]
Purchase Price	[REDACTED]
0% Holdout	[REDACTED]
Amount of Wire transfer	[REDACTED]
Date of Funding (no later than):	<u>December 20, 2024</u>
Wire Date:	<u>December 20, 2024</u>
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

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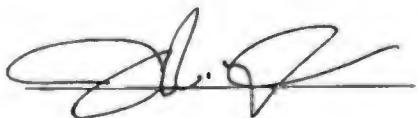
Signed this 7th day of January, 2025



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**

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Witness my signature this 7th day of January, 2025



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**Tyler Burich**

Attorney-at-law, State of Florida.



CARECREDIT/SYNCHRONY BANK

WALTER VILLALOBOS  
Account Number: [REDACTED] 5561  
Statement Closing Date: 09/16/2023

synchrony

Summary of Account Activity	
Previous Balance	\$4,975.91
+ New Purchases	\$0.00
- Payments	\$0.00
+/- Credits, Fees & Adjustments (net)	\$41.00
+/- Interest Charge (net)	\$115.59
New Balance	\$5,132.50
Credit Limit	\$2,520.00
Available Credit	\$0.00
Overlimit Amount	\$2,612.50
Days in Billing Period	31
Pay online for free at: <a href="http://mysynchrony.com">mysynchrony.com</a> For Synchrony Bank customer service or to report your card lost or stolen, call (1-866-893-7864).	
Best times to call are Wednesday - Friday.	

Payment Information		
New Balance	\$5,132.50	
Minimum Payment This Period	\$208.00	
Amount Past Due	\$914.00	
Total Minimum Payment Due	\$1,122.00	
Payment Due Date	10/11/2023	
PAYMENT DUE BY 5 P.M. EASTERN ON THE DUE DATE. We may convert your payment into an electronic debit. See reverse side.		
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: Making only the Total Minimum Payment Due will increase the amount of interest you pay and the time it takes to repay your balance. For example:		
If you make no additional charges using this card and each month you pay...  Only the minimum payment	You will pay off the balance shown on this statement in about...  16 years	And you will end up paying an estimated total of...  \$12,731.00
If you would like information about credit counseling services, call 1-877-302-6797.		

Transaction Summary				
Tran Date	Post Date	Reference Number	Description	Amount
09/11/2023	09/11/2023		FEES	
			LATE FEE	\$41.00
			TOTAL FEES FOR THIS PERIOD	\$41.00

Continued on next page

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

9302 DPH 1 7 16 238918 EXP PAGE 1 of 3 9072 3800 C657 01PFS302

Pay online at [mysynchrony.com](http://mysynchrony.com) or enclose this coupon with your check. Please use blue or black ink.



Total Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
\$1,122.00	\$914.00	10/11/2023	\$5,132.50	[REDACTED] 5561

Payment Enclosed: \$

New address or e-mail? Payment due includes \$ 914.00 past due. Please pay the past due amount PROMPTLY.  
Check the box at left and print changes on back

WALTER VILLALOBOS  
9903 DEER TRAIL DR TRLR 25  
HOUSTON TX 77038-3100

Make Payment to: SYNCHRONY BANK  
PO BOX 71715  
PHILADELPHIA, PA 19176-1715

**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 71754, Philadelphia, PA 19176-1754. Please include your account number on any correspondence you send to us.  
**Payments:** Send payments to the address listed on the remit coupon portion of this statement or pay online at [www.mysynchrony.com](http://www.mysynchrony.com).  
**Oversight Payments:** Payments cannot be made in person; mail payments to Synchrony Bank, 400 White Clay Center Drive, Newark, NJ 19711.  
**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 71756, Philadelphia, PA 19176-1756.

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 669423, Dallas, TX 75266-0779 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 71756, Philadelphia, PA 19176-1756. 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 sells you the goods or services.)
  2. You must have used your credit card for the purchase.
  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 71756, Philadelphia, PA 19176-1756.

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 71756, Philadelphia, PA 19176-1756.

**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 71757, Philadelphia, PA 19176-1757. In doing so, please identify the inaccurate information and let 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**

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

Your Account is owned and serviced by Synchrony Bank.

**Use of Information About You and Your Account: Our Privacy Policy** describes our collection and disclosure of information about you and your Account. If you would like another copy of the Privacy Policy, please call us at the customer service telephone number indicated on the front of this statement.

[WF6455521CU]

01FSS302 - 03/06/23

**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.



Street  
Address  
City, State  
ZIP  
Phone #  
Email

\_\_\_\_\_

\*Home Phone #

\*Business Phone #

\*Cell # or other phone #  
we can use to contact you

\*\*Email Address

\*\* Remember, you can update the above information as well as your email address online at [www.mysynchrony.com](http://www.mysynchrony.com).

Transaction Summary (Continued)				
Tran Date	Post Date	Reference Number	Description	Amount
<b>INTEREST CHARGED</b>				
09/18/2023	09/18/2023		INTEREST CHARGE ON PURCHASES	\$115.59
			<b>TOTAL INTEREST FOR THIS PERIOD</b>	<b>\$115.59</b>
<b>2023 Totals Year-to-Date</b>				
			Total Fees Charged in 2023	\$371.00
			Total Interest Charged in 2023	\$2,597.48
			Total Interest Paid in 2023	\$2.00

Interest Charge Calculation				
Type of Balance	Expiration Date	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	NA	26.99%	\$5,042.09	\$115.59

Cardholder News & Information				
In order to protect your account privacy, we are unable to provide account information to anyone other than the cardholder(s) or an authorized party. If you wish to permit us to speak to an authorized party such as a spouse about your account, please send written authorization to the General Inquiries address.				
If you need to contact Synchrony about the loss of a Synchrony cardholder, you can submit a deceased notification form located at <a href="http://www.syl.com">www.syl.com</a> under the 'Contact Us' page.				
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.				
YOUR ACCOUNT IS PAST DUE. PLEASE PAY THE MINIMUM PAYMENT DUE OR CONTACT THIS OFFICE AT THE PHONE NUMBER LISTED ON YOUR STATEMENT.				





CARECREDIT/SYNCHRONY BANK

WALTER VILLALOBOS  
Account Number : [REDACTED] 5561  
Statement Closing Date: 10/17/2023

synchrony

Summary of Account Activity		Payment Information			
Previous Balance	\$5,132.50	New Balance	\$0.00		
+ New Purchases	\$0.00	Total Minimum Payment Due	\$1,291.00		
- Payments	\$0.00	Payment Due Date	10/19/2023		
+/− Credits, Fees & Adjustments (net)	(\$5,132.50)	PAYMENT DUE BY 5 P.M. EASTERN ON THE DUE DATE. We may convert your payment into an electronic debit. See reverse side.			
+/− Interest Charge (net)	\$0.00	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.			
New Balance	\$0.00				
Credit Limit	\$2,520.00				
Available Credit	\$0.00				
Days in Billing Period	29				
Pay online for free at: <a href="http://mysynchrony.com">mysynchrony.com</a> For Synchrony Bank customer service or to report your card lost or stolen, call (1-866-893-7864).					
Best times to call are Wednesday - Friday.					

Promotional Purchase Summary					
Promotional Expiration Date	Promotional Balance	Deferred Interest Charge	Tran Date	Description	Initial Purchase Amount
EXPIRED	\$4,916.86	WAIVED	05/14/2021	Deferred Interest/No Interest If Paid In Full	\$4,318.00
A summary of your promotional purchase is provided above. If you have a DEFERRED INTEREST/NO INTEREST IF PAID IN FULL promotion: To avoid paying Deferred Interest Charges on these promotion(s), you must pay the entire applicable Promotional Balance by the Promotional Expiration Date. On a Fixed Payment (Extended Payment Plan) promotional purchase, the Interest Charge is billed monthly and included as part of the Minimum Payment due.					
To make more than one payment see Make Payment To address or pay online at <a href="http://mysynchrony.com">mysynchrony.com</a> .					

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

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Pay online at [mysynchrony.com](http://mysynchrony.com) or enclose this coupon with your check. Please use blue or black ink.



Total Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
\$1,291.00	\$0.00	10/19/2023	\$0.00	[REDACTED] 5561

Payment Enclosed : \$

New address or e-mail? Payment due includes \$ 0.00 past due. Please pay the past due amount PROMPTLY.  
Check the box at left and print changes on back

WALTER VILLALOBOS  
9903 DEER TRAIL DR TRLR 25  
HOUSTON TX 77038-3100

Make Payment to: SYNCHRONY BANK  
PO BOX 71715  
PHILADELPHIA, PA 19176-1715

**Customer Service:** For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use a TTY. 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 71754, Philadelphia, PA 19176-1754. Please include your account number on any correspondence you send to us.  
**Payments:** Send payments to the address listed on the remit coupon portion of this statement or pay online at [www.mysynchrony.com](http://www.mysynchrony.com).  
**Overnight Payments:** Payments cannot be made in person; mail payments to Synchrony Bank, 400 White Clay Center Drive, Newark, NJ 19711.  
**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 71756, Philadelphia, PA 19176-1756.

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 669823, Dallas, TX 75266-0779 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 71756, Philadelphia, PA 19176-1756 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.
  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 71756, Philadelphia, PA 19176-1756.

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. **Confidential 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 71756, Philadelphia, PA 19176-1756.

**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 71757, Philadelphia, PA 19176-1757. 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**

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

Your Account is owned and serviced by Synchrony Bank.

**Use of Information About You and Your Account:** Our Privacy Policy describes our collection and disclosure of information about you and your Account. If you would like another copy of the Privacy Policy, please call us at the customer service telephone number indicated on the front of this statement.

[WF6455621CU]

01FSS302 - 03/06/23

**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.



Street  
Address  
City, State  
ZIP  
Phone #  
Email

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

Transaction Summary					
Tran Date	Post Date	Reference Number	Description	Amount	
10/17/2023	10/17/2023	F9072009200999990	CHARGE OFF ACCOUNT-PRINCIPALS	(\$2,330.02)	
10/17/2023	10/17/2023	F9072009200999990	CHARGE OFF ACCOUNT-INTEREST	(\$2,597.48)	
			CHARGE		
10/17/2023	10/17/2023	F9072009200999990	CHARGE OFF ACCOUNTS - FEES	(\$246.00)	
			FEES		
10/11/2023	10/11/2023		LATE FEE	\$41.00	
			TOTAL FEES FOR THIS PERIOD	\$41.00	
			INTEREST CHARGED		
10/17/2023	10/17/2023		INTEREST CHARGE ON PURCHASES	\$0.00	
			TOTAL INTEREST FOR THIS PERIOD	\$0.00	
2023 Totals Year-to-Date					
Total Fees Charged in 2023				\$412.00	
Total Interest Charged in 2023				\$2,597.48	
Total Interest Paid in 2023				\$2.00	

Interest Charge Calculation				
Type of Balance	Expiration Date	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	NA	26.99%	\$0.00	\$0.00
Deferred Interest/No Interest If Paid In Full	EXPIRED	26.99%	\$0.00	\$0.00

Cardholder News & Information				
In order to protect your account privacy, we are unable to provide account information to anyone other than the cardholder(s) or an authorized party. If you wish to permit us to speak to an authorized party such as a spouse about your account, please send written authorization to the General Inquiries address.				
If you need to contact Synchrony about the loss of a Synchrony cardholder, you can submit a deceased notification form located at <a href="http://www.syl.com">www.syl.com</a> under the 'Contact Us' page.				
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 not provided to customer.				

RECEIVED OR FILED  
JUSTICE OF THE PEACE 1-1  
HARRIS COUNTY, TEXAS  
2/4/2026 2:25 PM



CARECREDIT/SYNCHRONY BANK

WALTER VILLALOBOS  
Account Number : [REDACTED] 5561  
Statement Closing Date: 05/19/2023

synchrony

Summary of Account Activity		Payment Information							
Previous Balance	\$2,430.02	New Balance	\$4,533.85						
+ New Purchases	\$0.00	Minimum Payment This Period	\$189.00						
- Payments	\$100.00	Amount Past Due	\$137.00						
+/- Credits, Fees & Adjustments (net)	\$41.00	Total Minimum Payment Due	\$326.00						
+/- Interest Charge (net)	\$2,162.83	Payment Due Date	06/11/2023						
New Balance	\$4,533.85	PAYMENT DUE BY 5 P.M. EASTERN ON THE DUE DATE.							
Credit Limit	\$2,520.00	We may convert your payment into an electronic debit. See reverse side.							
Available Credit	\$0.00	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.							
Overtlimit Amount	\$2,013.85	Minimum Payment Warning: Making only the Total Minimum Payment Due will increase the amount of interest you pay and the time it takes to repay your balance. For example:							
Days in Billing Period	31	<table border="1"><tr><td>If you make no additional charges using this card and each month you pay ...</td><td>You will pay off the balance shown on this statement in about ...</td><td>And you will end up paying an estimated total of ...</td></tr><tr><td>Only the minimum payment</td><td>17 years</td><td>\$12,581.00</td></tr></table>		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	17 years	\$12,581.00
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	17 years	\$12,581.00							
Pay online for free at: <a href="http://mysynchrony.com">mysynchrony.com</a> For Synchrony Bank customer service or to report your card lost or stolen, call (1-866-893-7864).		If you would like information about credit counseling services, call 1-877-302-8797.							

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

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Pay online at [mysynchrony.com](http://mysynchrony.com) or enclose this coupon with your check. Please use blue or black ink.



Total Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
\$326.00	\$137.00	06/11/2023	\$4,533.85	[REDACTED] 5561

Payment Enclosed : \$

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

WALTER VILLALOBOS  
APT 204  
10413 OLD CUTLER RD  
CUTLER BAY FL 33190-1716

Make Payment to: SYNCHRONY BANK  
PO BOX 71715  
PHILADELPHIA, PA 19176-1715

**Customer Service:** For account information, call the number on the front of this statement. For Hearing or Speech disabilities, use e 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 71754, Philadelphia, PA 19176-1754. Please include your account number on any correspondence you send to us.

**Payments:** Send payments to the address listed on the remit coupon portion of this statement or pay online at [www.mysynchrony.com](http://www.mysynchrony.com).

**Oversight Payments:** Payments cannot be made in person; mail payments to Synchrony Bank, 400 White Clay Center Drive, Newark, NJ 19711.

**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 71756, Philadelphia, PA 19176-1756.

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 669823, Dallas, TX 75266-0779 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 at Synchrony Bank, P.O. Box 71756, Philadelphia, PA 19176-1756 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's 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 we do not require you 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.
  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 71756, Philadelphia, PA 19176-1756.

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 71756, Philadelphia, PA 19176-1756.

**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 71757, Philadelphia, PA 19176-1757. 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**

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

**Your Account Is Owned and Serviced by Synchrony Bank**

**Use of Information About You and Your Account:** Our Privacy Policy describes our collection and disclosure of information about you and your Account. If you would like another copy of the Privacy Policy, please call us at the customer service telephone number indicated on the front of this statement.

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01FSS302 - 03/06/23

**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 19178-1783, Philadelphia, PA 19178-1783.

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 pre-recorded 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

**Promotional Purchase Summary**

Promotional Expiration Date	Promotional Balance	Billed Interest Charge	Tran Date	Description	Initial Purchase Amount
EXPIRED	\$4,492.85	\$2,162.83	05/14/2021	Deferred Interest/No Interest If Paid In Full	\$4,318.00

A summary of your promotional purchase is provided above.

If you have a DEFERRED INTEREST/NO INTEREST IF PAID IN FULL promotion: To avoid paying Deferred Interest Charges on these promotion(s), you must pay the entire applicable Promotional Balance by the Promotional Expiration Date. On a Fixed Payment (Extended Payment Plan) promotional purchase, the Interest Charge is billed monthly and included as part of the Minimum Payment due.

To make more than one payment see Make Payment To address or pay online at [mysynchrony.com](http://mysynchrony.com).

**Transaction Summary**

Tran Date	Post Date	Reference Number	Description	Amount
04/22/2023	04/22/2023	85348123H01M19FK0	PAYMENT - THANK YOU	(\$100.00)
			FEES	
05/11/2023	05/11/2023		LATE FEE	\$41.00
			TOTAL FEES FOR THIS PERIOD	\$41.00
			INTEREST CHARGED	
05/19/2023	05/19/2023		INTEREST CHARGE ON PURCHASES	\$2,162.83
			TOTAL INTEREST FOR THIS PERIOD	\$2,162.83

**2023 Totals Year-to-Date**

Total Fees Charged in 2023	\$207.00
Total Interest Charged in 2023	\$2,162.83
Total Interest Paid in 2023	\$2.00

**Interest Charge Calculation**

Type of Balance	Expiration Date	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	NA	26.99%	\$0.00	\$0.00
Deferred Interest/No Interest If Paid In Full	EXPIRED	26.99%	\$4,441.66	\$2,162.83

**New Promotional Financing Plans**

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

**No Interest if Paid Within Promotional Period**

(These can be advertised as Deferred Interest promotions)

Under this promotion, no interest charges will be assessed if the promotional purchase balance is paid in full within the promotional period. If the promotional purchase balance is not paid in full by the end of the promotional period, interest will be imposed from the date of purchase at the Purchase APR stated above. Minimum or fixed monthly payments are required. This promotion may be offered for periods of 6, 12, 18, or 24 months.

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

**Cardholder News & Information**

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

**Please Note:** Our current Payment address has changed. If you mail your payment, please use the new address on your remittance coupon portion of the statement.

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.

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.

**PLEASE READ THE IMPORTANT CHANGE-IN-TERMS NOTICE INCLUDED ON THIS BILLING STATEMENT. THIS NOTICE MAKES CHANGES TO THE CARDHOLDER AGREEMENT GOVERNING YOUR ACCOUNT.**

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



**Important Changes to Your Account Terms**

The following is a summary of changes that are being made to your account terms. Unless otherwise noted, these changes will take effect on 07/19/23.

You have the right to reject the addition of a Returned Payment Fee. However, if you reject this change, you will not be able to use your account for new transactions. You can reject the change by calling us at 1-855-452-3719.

Revised Terms	
Returned Payment Fee	\$30

**Additional Information about the Returned Payment Fee change**

We are adding a Returned Payment Fee to your account. We will charge this fee if any check, other instrument, or electronic payment authorization you provide us in payment on your account, is not honored, returned unpaid or cannot be processed for any reason. The following Returned Payment Fee terms will be added to your credit card agreement. Please keep this important document for your records.

"We will charge this fee if any check, other instrument, or electronic payment authorization you provide us in payment on your account, is not honored, returned unpaid or cannot be processed for any reason. This fee is equal to \$30. The returned payment fee will not be more than the amount permitted by applicable law."

In addition, when calculating interest, Returned Payment Fees will be treated as new purchases. The following terms will replace with the How We Calculate Interest provision of your existing agreement. Please keep this important document for your records.

"We figure the interest charge on your account separately for each balance type. We do this by applying the daily rate to the daily balance for each day in the billing cycle. A separate daily balance is calculated for the following balance types, as applicable: purchases and balances subject to different interest rates, plans or special promotions. See below for how this works.

1. How to get the daily balance: We take the starting balance each day, add any new charges and fees, and subtract any payments or credits. This gives us the daily balance.  
Debt cancellation fees, if any, and late payment fees or returned payment fees are treated as new purchases.
2. How to get the daily interest amount: We multiply each daily balance by the daily rate that applies.
3. How to get the starting balance for the next day: We add the daily interest amount in step 2 to the daily balance from step 1.
4. How to get the interest charge for the billing cycle: We add all the daily interest amounts that were charged during the billing cycle.

We charge a minimum of \$2.00 of interest in any billing cycle in which you owe interest. Interest, as calculated above, is added as applicable to each balance type. Minimum interest charges in excess of the calculated interest are treated as new purchases."