

CAUSE NO. 11DC2601298

MIDLAND CREDIT MANAGEMENT, INC.
Plaintiff,

vs.

ALFREDO TALAMANTES
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 ALFREDO TALAMANTES, 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:

ALFREDO TALAMANTES
2341 W SOUTHCROSS BLVD
SAN ANTONIO, TX 78211-1825

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-4101
DATE OF CHARGE-OFF:	September 30, 2024
CHARGE-OFF BALANCE:	\$4,584.30
DATE OF ORIGINATION:	August 06, 2023

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 \$4,584.30. No interest (0%) is accruing on the account.

Damages

11. Plaintiff seeks liquidated damages in the amount of \$4,584.30 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 \$4,584.30;
- 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.

Eliel Escobedo Jr.
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 and logging into your account.

EXHIBIT A

 synchrony
965 Keller Rd
Altamonte Springs, FL 32714

BILL of SALE

Midland (SFFSMFRS) – PSCC Fresh – December 2024

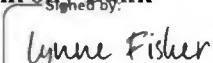
Transfer Date: 12/09/2024

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 13th 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 2/2/2024) named IC_SFFSMFRS_DMPLA_DebtManager-20241210044941536329000-461698-PLCMNT-EXPORT.xml.gz, delivered by Seller to Buyer on or about the 9th day of December, 2024, and as further described in the Agreement.

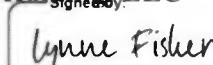
Capitalized terms not defined herein shall have the definition ascribed in the Agreement.

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.

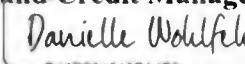
Synchrony Bank

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

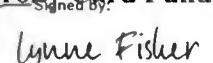
RFS Holding, LLC

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

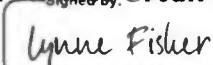
Midland Credit Management, Inc.

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

Synchrony Card Funding, LLC

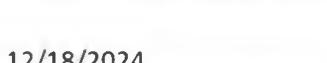
Signed by:
By:  1/2/2025
Lynne Fisher
Duly Authorized Signatory

Retail Finance, Credit Services, LLC

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

QC APPROVED

By: 

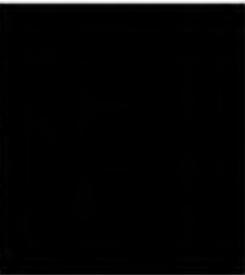
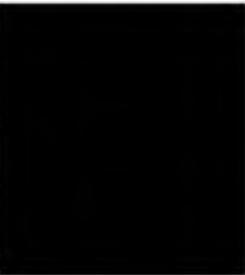
Date:  12/18/2024

Purchase Price Reconciliation/Funding Instructions

December 10, 2024

To: **Midland**

THIS ACCOUNT SALE ADDENDUM (the "Addendum") is entered into this 2nd day of February, 2024 by **1** 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	<u>Debt Manager</u>
Agcy_Atty Code	<u>SFFSMFRS</u>
Total Number of Accounts	
Outstanding Balances on Transfer Date:	
Cut-Off Date	<u>December 9, 2024</u>
Transfer Date	<u>December 9, 2024</u>
Purchase Price Factor	
Purchase Price	
0% Holdout	
Amount of Wire transfer	
Date of Funding (no later than):	<u>December 17, 2024</u>
Wire Date:	<u>December 17, 2024</u>
Bank:	
ABA No.	
Account No:	
Account Holder:	
Location:	

**AFFIDAVIT OF SALE
OF ACCOUNT
BY ORIGINAL CREDITOR**

State of Florida County of Seminole

Alexa Stubbs being duly sworn, deposes and says:

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

On or about 12/9/2024 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.

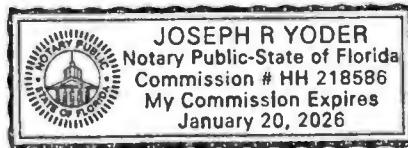
Signed this 7th day of January, 2025


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



Tyler Burich

Attorney-at-law, State of Florida.

Field	Field Data
Account Number	[REDACTED] 4101
First Name	ALFREDO
Last Name	TALAMANTES
SSN	XXX-XX-8001
Date of Birth	[REDACTED]
Address 1	9257 SOMERSET RD APT 1001
City	SAN ANTONIO
State	TX
Zip	78211
Open Date	08/06/2023
Last Purchase Date	10/06/2023
Last Purchase Amount	\$4,000.00
Last Payment Date	03/04/2024
Last Payment Amount	\$95.00
Sale Amount	\$4,584.30
Charge Off Date	09/30/2024
Charge off Balance	\$4,584.30
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	ROOMS TO GO

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

Midland (SFFSMFRS) – PSCC Fresh – December 2024

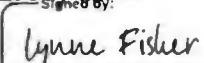
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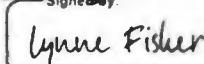
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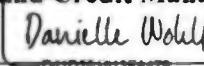
Synchrony Bank

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

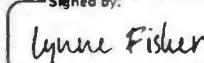
RFS Holding, LLC

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

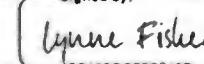
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By:  1/2/2025
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Managing Vice President,
Business Development & Strategic Partnerships

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

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Signed by:
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]
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

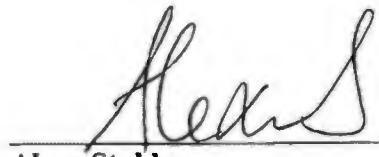
Alexa Stubbs being duly sworn, deposes and says:

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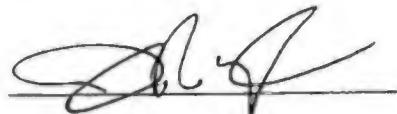
Signed this 7th day of January, 2025



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.

ROOMS TO GO/SYNCHRONY BANK

ALFREDO TALAMANTES
Account Number : **4101**
Statement Closing Date: **09/02/2024**



Summary of Account Activity		Payment Information							
Previous Balance	\$4,494.75	New Balance	\$4,543.30						
+ New Purchases	\$0.00	Minimum Payment This Period	\$121.55						
- Payments	\$0.00	Amount Past Due	\$687.92						
+/- Credits, Fees & Adjustments (net)	\$41.00	Total Minimum Payment Due	\$809.47						
+/- Interest Charge (net)	\$7.55	Payment Due Date	09/25/2024						
New Balance	\$4,543.30	PAYMENT DUE BY 5 P.M. EASTERN ON THE DUE DATE. We may convert your payment into an electronic debit. See reverse side.							
Credit Limit	\$4,000.00	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.							
Available Credit	\$0.00	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:							
Overlimit Amount	\$543.30	<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>4 years</td><td>\$4,551.00</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	4 years	\$4,551.00
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	4 years	\$4,551.00							
Days In Billing Period	32	If you would like information about credit counseling services, call 1-877-302-8797.							
Pay online for free at: mysynchrony.com/roomslogo . For Synchrony Bank customer service or to report your card lost or stolen, call your dedicated credit customer service line 1-866-664-0968.									
Best times to call are Wednesday - Friday.									

Promotional Purchase Summary							
Promotional Expiration Date	Promotional Balance	Deferred Interest Charge	Tran Date	Description	Initial Purchase Amount		
06/01/2028	\$4,222.83	\$0.00	10/05/2023	Equal Payment No Interest	\$4,000.00		
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.							
To make more than one payment see Make Payment To address or pay online at mysynchrony.com .							
Transaction Summary							
Tran Date	Post Date	Reference Number:	Description		Amount		
FEES							
08/25/2024	08/25/2024		LATE FEE		\$41.00		
			TOTAL FEES FOR THIS PERIOD		\$41.00		
INTEREST CHARGED							
09/02/2024	09/02/2024		INTEREST CHARGE ON PURCHASES		\$7.55		
			TOTAL INTEREST FOR THIS PERIOD		\$7.55		
2024 Totals Year-to-Date							
Total Fees Charged in 2024							
\$730.82							
Total Interest Charged in 2024							
\$24.29							
Total Interest Paid in 2024							
\$0.00							

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

S302 DSH 1 7 1 240902 E X PAGE 1 OF 3 9073 1208 RGRJ 01GT5302



Total Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
\$809.47	\$687.92	09/25/2024	\$4,543.30	████████ 4101

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

Payment due includes \$ 687.92 past due. Please pay the past due amount PROMPTLY.
If you only pay the Total Minimum Due it may not pay off the Promotional Purchase by the Expiration Date.

ALFREDO TALAMANTES
9257 SOMERSET RD APT 1001
SAN ANTONIO TX 78211-4710

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 email 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.

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. **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 details 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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01GT5302 - 04/04/24

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 carrier or service 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

Interest Charge Calculation				
Type of Balance	Expiration Date	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	NA	29.99%	\$286.97	\$7.55
Equal Payment No Interest	06/01/2028	0.00%	\$0.00	\$0.00

When is interest charged on my account?

If you make a purchase, generally we charge interest from the day you make the purchase until you pay it in full. You can avoid interest on new purchases (except some promotional purchases) if you have no balance at the start of your billing cycle or you pay your balance in full each month. If you did not pay your balance in full in the prior billing cycle, interest will be calculated on your balance from the first day of the current billing cycle until we receive your payment in full, even if you pay your balance in full and on time and make no new charges in the current billing cycle. This interest, plus interest on that interest, will be reflected on your next billing statement.

Cardholder News & 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 under the 'Contact Us' page.

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



Summary of Account Activity		Payment Information			
Previous Balance	\$4,543.30	New Balance	\$0.00		
+ New Purchases	\$0.00	Total Minimum Payment Due	\$923.47		
- Payments	\$0.00	Payment Due Date	10/02/2024		
+/-. Credits, Fees & Adjustments (net)	(\$4,543.30)	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	\$4,000.00				
Available Credit	\$0.00				
Days in Billing Period	28				
Pay online for free at: mysynchrony.com/roomstogo . For Synchrony Bank customer service or to report your card lost or stolen, call your dedicated credit customer service line 1-866-664-0968.					
Best times to call are Wednesday - Friday.					

Promotional Purchase Summary					
Promotional Expiration Date	Promotional Balance	Deferred Interest Charge	Tran Date	Description	Initial Purchase Amount
06/01/2028	\$4,222.83	\$0.00	10/05/2023	Equal Payment No Interest	\$4,000.00
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.					
To make more than one payment see Make Payment To address or pay online at mysynchrony.com .					

Transaction Summary							
Tran Date	Post Date	Reference Number	Description	Amount			
09/30/2024	09/30/2024	F907300M200999990	CHARGE OFF ACCOUNT-PRINCIPALS	(\$3,981.08)			
09/30/2024	09/30/2024	F907300M200999990	CHARGE OFF ACCOUNT-INTEREST	(\$26.29)			
			CHARGE				
09/30/2024	09/30/2024	F907300M200999990	CHARGE OFF ACCOUNTS - FEES	(\$576.93)			
			FEES				
09/25/2024	09/25/2024		LATE FEE	\$41.00			
			TOTAL FEES FOR THIS PERIOD	\$41.00			
			INTEREST CHARGED				
09/30/2024	09/30/2024		INTEREST CHARGE ON PURCHASES	\$0.00			
			TOTAL INTEREST FOR THIS PERIOD	\$0.00			
2024 Totals Year-to-Date							
Total Fees Charged in 2024 \$771.82							
Total Interest Charged in 2024 \$24.29							
Total Interest Paid in 2024 \$0.00							

Interest Charge Calculation				
Type of Balance	Expiration Date	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	NA	29.99%	\$0.00	\$0.00
Equal Payment No Interest	06/01/2028	0.00%	\$0.00	\$0.00

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

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Pay online at 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
\$923.47	\$0.00	10/02/2024	\$0.00	[REDACTED] 4101

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. If you only pay the Total Minimum Due it may not pay off the Promotional Purchase by the Expiration Date.

ALFREDO TALAMANTES
 9257 SOMERSET RD APT 1001
 SAN ANTONIO TX 78211-4710

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 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.

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 659823, Dallas, TX 75266-0775 and not the Payment Address.

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- 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.

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- We cannot 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, we 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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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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O1GT5302 - 04/04/24

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.

When is interest charged on my account?

If you make a purchase, generally we charge interest from the day you make the purchase until you pay it in full.
You can avoid interest on new purchases (except some promotional purchases) if you have no balance at the start of your billing cycle or you pay your balance in full each month.
If you did not pay your balance in full in the prior billing cycle, interest will be calculated on your balance from the first day of the current billing cycle until we receive your payment in full, even if you pay your balance in full and on time and make no new charges in the current billing cycle. This interest, plus interest on that interest, will be reflected on your next billing statement.

Cardholder News & Information

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

Statement not provided to customer.

ROOMS TO GO/SYNCHRONY BANK

ALFREDO TALAMANTES
Account Number : **4101**
Statement Closing Date: **04/02/2024**



Summary of Account Activity

Previous Balance	\$4,156.03
+ New Purchases	\$0.00
- Payments	\$95.00
+/- Credits, Fees & Adjustments (net)	\$111.12
+/- Interest Charge (net)	\$0.00
New Balance	\$4,172.13
 Credit Limit	\$4,000.00
Available Credit	\$0.00
Overshoot Amount	\$172.13
Days in Billing Period	31

Pay online for free at: mysynchrony.com/roomstogo.
For Synchrony Bank customer service or to report your
card lost or stolen, call your dedicated credit customer
service line 1-866-664-0968.

Best times to call are Wednesday - Friday.

Payment Information

New Balance	\$4,172.15
Minimum Payment This Period	\$117.31
Amount Past Due	\$92.69
Total Minimum Payment Due	\$210.00
Payment Due Date	04/25/2024

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 ...	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	5 years	\$4,174.00

If you would like information about credit counseling services, call 1-877-302-8797.

Promotional Purchase Summary

Promotional Expiration Date	Promotional Balance	Deferred Interest Charge	Trans Date	Description	Initial Purchase Amount
06/01/2028	\$4,086.06	\$0.00	10/05/2023	Equal Payment No Interest	\$4,000.00

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.

To make more than one payment see Make Payment To address or pay online at mysynchrony.com.

Transaction Summary

Tran Date	Post Date	Reference Number	Description	Amount
03/04/2024	03/04/2024	8534812EH01LAQ81V	PAYMENT - THANK YOU	(\$95.00)
		.	FEES	
04/02/2024	04/02/2024		PYMT CARD SECURITY 800-8154051	\$68.12
03/25/2024	03/25/2024		LATE FEE	\$41.00
04/02/2024	04/02/2024		MINIMUM INTEREST CHARGE	\$2.00
			PURCHASES	
			TOTAL FEES FOR THIS PERIOD	\$111.12

Continued on next page

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

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Total Minimum Payment Due	Past Due Amount	Payment Due Date	New Balance	Account Number
\$210.00	\$92.69	04/25/2024	\$4,172.15	██████████ 4101

Payment Enclosed : \$ -

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

Payment due includes \$ 92.69 past due. Please pay the past due amount PROMPTLY.
If you only pay the Total Minimum Due it may not pay off the Promotional Purchase by the Expiration Date.

ALFREDO TALAMANTES
9257 SOMERSET RD APT 1001
SAN ANTONIO TX 78211-4710

**Make Payment to: SYNCHRONY BANK
PO BOX 71715
PHILADELPHIA, PA 19176-7175**

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.

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

Holder: 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.

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 2. You must have used your credit card for the purchase.
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01FS5302 - 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

Welcome!

Add authorized users* and share the power of your new card.

Ensure your family and friends have access to the benefits of your new credit card by adding authorized users. Simply login to your account and look for Authorized Users under the primary accountholder's name.



Log in now

Scan with your smartphone for quick access to your account page.*

* The Primary Cardholder will be liable for all purchases made on the Account, including those made by an authorized user.

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Transaction Summary (Continued)

Tran Date	Post Date	Reference Number	Description	Amount
INTEREST CHARGED				
04/02/2024	04/02/2024		INTEREST CHARGED ON PURCHASES	\$0.00
			TOTAL INTEREST FOR THIS PERIOD	\$0.00
2024 Totals Year-to-Date				
Total Fees Charged in 2024				\$383.96
Total Interest Charged in 2024				\$0.00
Total Interest Paid in 2024				\$0.00

Interest Charge Calculation

Type of Balance	Expiration Date	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	NA	29.99%	\$53.78	\$1.41
Equal Payment No Interest	06/01/2028	0.00%	\$0.00	\$0.00

Cardholder News & Information

PLEASE READ THE IMPORTANT CHANGE-IN-TERMS NOTICE INCLUDED ON THIS BILLING STATEMENT. THIS NOTICE MAKES CHANGES TO THE CARDHOLDER AGREEMENT GOVERNING YOUR ACCOUNT. You can find more information about your account changes at www.synchrony.com/aq.

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 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.

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. Please keep this important document for your records. Unless otherwise noted, these changes will take effect on 06/02/24.

The Promotional Fee changes will take effect on the later of 1) 06/02/24 or 2) July 16, 2024.

You have the right to reject the changes other than any changes to the APR(s), if shown in the table below. However, if you do reject the changes that you are allowed to reject, you will not be able to use your account for new transactions. You can reject the changes by calling us at 855-696-1247.

For additional information about these changes, please see below.

Revised Terms	
Promotional Fee	2% of total promotional transaction amount for some promotions with a duration of 18 months or more.
Returned Payment Fee	Up to \$41.

Information about the Paper Statement Fee

We are adding a \$1.99 monthly Paper Statement Fee to your account. We will charge this fee as described below. If you have any questions, please call us at the number on the back of your credit card. The following Paper Statement Fee terms will be added to the How Fees Work provision of your existing agreement. In addition, we are revising our Consent to Electronic Communication to confirm that we will charge this fee if you withdraw such consent.

"Paper Statement Fee. We will charge a \$1.99 monthly Paper Statement Fee to your account. We will charge this fee in any billing cycle in which your balance is greater than \$2.50 and you are sent a monthly billing statement in paper form, even if you also are provided it in electronic form. You can avoid the fee each billing cycle you are provided your monthly billing statement only in electronic form. To make an election regarding the form of your monthly billing statement, please log in to our servicing site."

Change to Consent to Electronic Communications

You may have previously provided your consent to receive account communications (e.g., billing statements, account agreement, etc.) in electronic form. If you withdraw or have withdrawn such consent, we will charge you a fee to provide you with a paper copy of your billing statement (i.e., a Paper Statement Fee), even if your prior consent did not disclose a fee or charge.

Additional Information about the Promotional Fee change

We are adding a 2% Promotional Fee to your account. We will charge this fee as described below. This fee may be applied to any part of a purchase that was initially made before the effective date of this notice but that posts to your account after the effective date. If you have any questions, please call us at the number on the back of your credit card. The following Promotional Fee terms will be added to the How Fees Work provision of your existing agreement.

"Promotional Fee. We will charge this fee, which may be referred to as a promo fee, for promotions 18 months or longer with no interest and required equal monthly payments. The promotional fee will be calculated based on the total promotional transaction amount, including taxes, delivery and other applicable charges. The promotional fee will be included in your promotional purchase balance used to calculate your required equal monthly payments."

Additional Information about the Returned Payment Fee change

We are adding a provision to your agreement for the Returned Payment Fee. We will charge this fee as described below. The amount of the Returned Payment Fee may be higher if you have a returned payment fee in any one or more of the prior 6 billing cycles, including if one of those cycles was prior to the effective date of this notice. The following terms will be added to your existing agreement and will replace any prior provision regarding a Returned Payment Fee.

"Returned Payment Fee. We will charge this fee for any returned payment, such as 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:

1. \$30, if you have not had a returned payment fee in each of the prior six billing cycles.

OR

2. \$41, if you have had a returned payment fee in any one or more of the prior six billing cycles. The returned payment fee will not be more than the amount permitted by applicable law. We may represent any returned payment. A returned payment fee may be charged even if your payment is honored on a subsequent representation."

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Important Changes to Your Account Terms (Continued)

Changes to How We Calculate Interest. We are modifying how we calculate the interest charged on your account to address the new fee(s) being added to your account. The following terms, as applicable, will be added to the How We Calculate Interest provision of your existing agreement to describe how the new fee(s) will be applied to balance types: "Paper Statement Fees and Returned Payment Fees are treated as new purchases" and "Promotional Fees are added to the applicable promotional purchase balance." The rest of the calculation will remain unchanged.

Changes to When We Charge Interest. We are changing the method by which we will calculate interest in some billing cycles. Please see below for more information on how interest will now be calculated. The following terms will replace the When We Charge Interest provision of your existing agreement.

"When We Charge Interest. We charge interest on your purchases from the date you make the purchase until you pay the purchase in full.

See exceptions below.

We will not charge you interest during a billing cycle on any new non-promotional purchases if:

1. You had no balance at the start of the billing cycle; OR
2. You had a balance at the start of the billing cycle and you paid that balance in full by the due date in that billing cycle.

We always charge interest on promotional purchases and their related fees from the date you make the purchase.

We will credit, as of the start of the billing cycle, any payment you make by the due date that we allocate to non-promotional purchases if:

1. You had no balance at the start of the previous billing cycle; OR
2. You had a balance at the start of the previous billing cycle and you paid that balance in full by the due date in the previous billing cycle.

If you did not pay your balance in full in the prior billing cycle, interest will be calculated on your balance from the first day of the current billing cycle until we receive your payment in full, even if you pay your balance in full and on time and make no new charges in the current billing cycle. This interest, plus interest on that interest, will be reflected on your next billing statement."