

Assigned for all purposes to: Chatsworth Courthouse, Judicial Officer: Karen Moskowitz
CHRISTINA ARNOED, State Bar No.: 297990
HYO JIN JULIA JUNG, State Bar No.: 316090
MELINE GRIGORYAN, State Bar No.: 321133
MICHAEL D. KAHN, State Bar No.: 236898
ABRIL F. SAGLIO-RUIZ, State Bar No.: 299586
Midland Credit Management, Inc.
350 CAMINO DE LA REINA, SUITE 100
SAN DIEGO, CA 92108
Telephone: (866) 300-8750
Facsimile: (858) 309-1588
Attorneys for Plaintiff

**SUPERIOR COURT OF CALIFORNIA
COUNTY OF LOS ANGELES**

CHATSWORTH COURTHOUSE NORTH VALLEY DISTRICT

Midland Credit Management, Inc.

Case No. **22CHLC05249**

Plaintiff,

COMPLAINT FOR:

vs.

(1) Account Stated

Iris Deicid aka IRIS DEL CID;
and DOES 1 through 10, inclusive

PRAYER AMT: \$8,915.56
Limited

Defendant.

1. Plaintiff, Midland Credit Management, Inc. ("Plaintiff"), is a Limited Liability Company qualified to do business in California.

2. This court is the proper court because Plaintiff is informed and believes that Defendant Iris Deicid aka IRIS DEL CID ("Defendant"), is a resident of LOS ANGELES County, State of California.

3. Plaintiff is unaware of the true names and capacities of Defendants sued by the fictitious names DOES 1 through 10. Plaintiff will ask leave of court to amend this complaint as and when the true names and capacities of Defendants named herein as DOES 1 through 10 have been ascertained.

4. At all times herein mentioned, Defendants, and each of them, were the principals, agents, employers, employees, masters, or servants of each of their co-defendants and ratified, adopted or approved the acts or omissions alleged herein, and each defendant, in doing the things alleged, were acting in the course and scope of said authority of such agents, servants, and employees.

5. Pursuant to California Civil Code §1788.58(a)(1), Plaintiff is a debt buyer as defined by California Civil Code §1788.50(a).

6. Attached hereto are records regarding the accounts and/or payments received.

FIRST CAUSE OF ACTION

ACCOUNT STATED - AGAINST ALL DEFENDANTS

7. Pursuant to California Civil Code §1788.58(a)(2), Plaintiff is seeking to recover the amount of \$4,645.56 for the account listed in the First Cause of Action. This is the amount due on credit card account number XXXXXXXXXXXXX-6663 ("Account")¹ which was originally issued by CAPITAL ONE, N.A.. The amount due is the result of transactions that occurred on the Account.

8. Pursuant to California Civil Code §1788.58(a)(3), Plaintiff is the sole owner of the debt. Attached hereto is a true and correct copy of the Bill of Sale from CAPITAL ONE, N.A. to Plaintiff. The account was purchased by the Plaintiff on April 22, 2020.

9. Pursuant to California Civil Code §1788.58(a)(4), the Account balance at the time of charge-off was \$4,645.56.

10. In accordance with California Civil Code §1788.58(a)(4), the following is an explanation of the amount that the Plaintiff is seeking to recover at the time of the filing of this Complaint:

Charge-off Balance ²	\$4,645.56
Total Post Charge-Off Interest	\$0.00
Total Post Charge-Off Fees ³	\$0.00

11. Pursuant to California Civil Code §1788.58(a)(5), Plaintiff alleges that the date of default is October 09, 2019 and the date of the last payment was August 09, 2019.

12. Pursuant to California Civil Code §1788.58(a)(6), Plaintiff alleges that the name of the charge-off creditor at the time of the charge-off is CAPITAL ONE, N.A.. On information and belief the Plaintiff alleges that an address utilized by CAPITAL ONE, N.A. at the time of charge-off was 1680 CAPITAL ONE DRIVE MCLEAN VA 22101. At the time of charge off the account number associated with the debt was XXXXXXXXXXXXX-6663.

13. Pursuant to California Civil Code §1788.58(a)(7), Plaintiff alleges that the name of the debtor as it appeared in the records of CAPITAL ONE, N.A. is IRIS DEICID and the last known address as it appeared in the records of CAPITAL ONE, N.A. is 158 E AVENUE R4 PALMDALE CA 935505251.

¹ Pursuant to California Rule of Court and California Civil Code §1788.58(c) the Account number has been redacted to protect the Defendant's confidential information.

² This amount may include the charged-off principal amount and pre-charge-off accrued interest as set forth in the seller data sheet attached hereto.

³ This amount is not reflective of the costs incurred in the filing and service of this action which are recoverable pursuant to California Code of Civil Procedure §1033.5.

14. Pursuant to California Civil Code §1788.58(a)(8), Plaintiff alleges that the name and address of all post charge-off purchasers of the debt are as follows:

Name	Address
MIDLAND CREDIT MANAGEMENT, INC.	350 CAMINO DE LA REINA SUITE 100 SAN DIEGO CA 92108

15. Pursuant to California Civil Code §1788.58(a)(9) Plaintiff alleges that it has complied with the provisions of Civil Code §1788.52 and that it informed Defendant of the assignment of the account.

16. Pursuant to California Civil Code §1788.58(b) attached hereto is a true and correct copy of a monthly statement recording a purchase transaction, payment or balance transfer while the account was active as required by California Civil Code §1788.52(b).

17. The Account balance at the time of charge-off was \$4,645.56, attached hereto is a true and correct copy of a billing statement that was mailed to Defendant stating the balance due on the Account at or around the time of charge-off.

18. By this complaint, Plaintiff seeks to recover amounts of \$4,645.56 from Defendant.

19. As alleged above, before filing this suit, all right, title and interest to the Account were sold and assigned to Plaintiff. Plaintiff owns the Account and is entitled to collect on the Account as if it were the original creditor. To the extent that Plaintiff acts in its capacity as successor-in-interest to the original creditor or its assigns, references herein to Plaintiff may include Plaintiff's predecessor-in-interest.

20. Before commencement of this action, Plaintiff informed Defendant in writing that it intended to file this action and that this action could result in a judgment against Defendant that would include court costs allowed by California Code of Civil Procedure § 1033(b)(2).

21. Defendant opened, used, and derived benefit from the Account through Defendant's own use of the Account or by another's use at Defendant's direction. By using the Account, Defendant expressly agreed or impliedly promised to repay Plaintiff.

1 22. Within the last four (4) years, Defendant became indebted on the Account to Plaintiff in
2 the sum of \$4,645.56 on an account stated in writing by and between Plaintiff and Defendant.

3 23. Regular monthly statements were mailed to Defendant listing the debits, credits, and
4 balance due on the Account.

5 24. Defendant last made a payment on the Account on August 09, 2019.

6 25. Plaintiff has no record of Defendant objecting to the monthly statements after receipt.

7 26. Plaintiff has made demand on Defendant for repayment of the account stated but
8 Defendant has failed to pay the balance due.

9 27. As of the date of this complaint there is due and owing the unpaid sum of \$4,645.56.
10 This amount was arrived by subtracting all payments and applying all credits (if any) to the charge-off
11 balance of \$4,645.56 as indicated on the charge-off statement.
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SECOND CAUSE OF ACTION

ACCOUNT STATED - AGAINST ALL DEFENDANTS

28. Pursuant to California Civil Code §1788.58(a)(2), Plaintiff is seeking to recover the amount of \$4,270.00 for the account listed in the Second Cause of Action. This is the amount due on credit card account number XXXXXXXXXXXXX-4500 ("Account")¹ which was originally issued by SYNCHRONY BANK. The amount due is the result of transactions that occurred on the Account.

29. Pursuant to California Civil Code §1788.58(a)(3), Plaintiff is the sole owner of the debt. Attached hereto is a true and correct copy of the Bill of Sale from SYNCHRONY BANK to Plaintiff. The account was purchased by the Plaintiff on March 29, 2021.

30. Pursuant to California Civil Code §1788.58(a)(4), the Account balance at the time of charge-off was \$4,308.00.

31. In accordance with California Civil Code §1788.58(a)(4), the following is an explanation of the amount that the Plaintiff is seeking to recover at the time of the filing of this Complaint:

Charge-off Balance ²	\$4,308.00
Total Post Charge-Off Interest	\$0.00
Total Post Charge-Off Fees ³	\$0.00

32. Pursuant to California Civil Code §1788.58(a)(5), Plaintiff alleges that the date of default is November 05, 2019 and the date of the last payment was October 23, 2019.

33. Pursuant to California Civil Code §1788.58(a)(6), Plaintiff alleges that the name of the charge-off creditor at the time of the charge-off is SYNCHRONY BANK. On information and belief the Plaintiff alleges that an address utilized by SYNCHRONY BANK at the time of charge-off was 170 ELECTION RD SUITE 125 DRAPER UT 84020. At the time of charge off the account number associated with the debt was XXXXXXXXXXXXX-4500.

34. Pursuant to California Civil Code §1788.58(a)(7), Plaintiff alleges that the name of the debtor as it appeared in the records of SYNCHRONY BANK is IRIS DEL CID and the last known address as it appeared in the records of SYNCHRONY BANK is 158 E AVENUE R4 PALMDALE CA 93550.

¹ Pursuant to California Rule of Court and California Civil Code §1788.58(c) the Account number has been redacted to protect the Defendant's confidential information.

² This amount may include the charged-off principal amount and pre-charge-off accrued interest as set forth in the seller data sheet attached hereto.

³ This amount is not reflective of the costs incurred in the filing and service of this action which are recoverable pursuant to California Code of Civil Procedure §1033.5.

1 35. Pursuant to California Civil Code §1788.58(a)(8), Plaintiff alleges that the name and
2 address of all post charge-off purchasers of the debt are as follows:

3 Name	4 Address
5 MIDLAND CREDIT MANAGEMENT,	6 350 CAMINO DE LA REINA SUITE 100 SAN
7 INC.	8 DIEGO CA 92108

9 36. Pursuant to California Civil Code §1788.58(a)(9) Plaintiff alleges that it has complied
10 with the provisions of Civil Code §1788.52 and that it informed Defendant of the assignment of the
11 account.

12 37. Pursuant to California Civil Code §1788.58(b) attached hereto is a true and correct copy
13 of a monthly statement recording a purchase transaction, payment or balance transfer while the account
14 was active as required by California Civil Code §1788.52(b).

15 38. The Account balance at the time of charge-off was \$4,308.00, attached hereto is a true
16 and correct copy of a billing statement that was mailed to Defendant stating the balance due on the
17 Account at or around the time of charge-off.

18 39. By this complaint, Plaintiff seeks to recover amounts of \$4,270.00 from Defendant.

19 40. As alleged above, before filing this suit, all right, title and interest to the Account were
20 sold and assigned to Plaintiff. Plaintiff owns the Account and is entitled to collect on the Account as if it
21 were the original creditor. To the extent that Plaintiff acts in its capacity as successor-in-interest to the
22 original creditor or its assigns, references herein to Plaintiff may include Plaintiff's predecessor-in-
23 interest.

24 41. Before commencement of this action, Plaintiff informed Defendant in writing that it
25 intended to file this action and that this action could result in a judgment against Defendant that would
26 include court costs allowed by California Code of Civil Procedure § 1033(b)(2).

27 42. Defendant opened, used, and derived benefit from the Account through Defendant's own
28 use of the Account or by another's use at Defendant's direction. By using the Account, Defendant
expressly agreed or impliedly promised to repay Plaintiff.

1 43. Within the last four (4) years, Defendant became indebted on the Account to Plaintiff in
2 the sum of \$4,270.00 on an account stated in writing by and between Plaintiff and Defendant.

3 44. Regular monthly statements were mailed to Defendant listing the debits, credits, and
4 balance due on the Account.

5 45. Defendant last made a payment on the Account on October 23, 2019.

6 46. Plaintiff has no record of Defendant objecting to the monthly statements after receipt.

7 47. Plaintiff has made demand on Defendant for repayment of the account stated but
8 Defendant has failed to pay the balance due.

9 48. As of the date of this complaint there is due and owing the unpaid sum of \$4,270.00.
10 This amount was arrived by subtracting all payments and applying all credits (if any) to the charge-off
11 balance of \$4,308.00 as indicated on the charge-off statement.
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1 **WHEREFORE**, Plaintiff prays for judgment against Defendant as follows:

2 **On the First and Second Cause of Action:**

- 3 1. For the unpaid balance of \$8,915.56;
- 4 2. Costs of suit;
- 5 3. Such other relief as the Court may deem just and proper.

6

7 Dated: February 08, 2022

Midland Credit Management, Inc.

8

9 By: 

- 10 ☐ HYO JIN JULIA JUNG
- 11 ☒ MELINE GRIGORYAN
- 12 ☐ CHRISTINA ARNOLD
- 13 ☐ MICHAEL D. KAHN
- 14 ☐ ABRIL F. SAGLIO-RUIZ
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Exhibit A

Forward Flow Receivable Sale Agreement dated January 8, 2020

BILL OF SALE

Closing Date: April 22, 2020

Capital One, National Association ("Seller"), in consideration of a Purchase Price of [REDACTED] and other valuable consideration, the receipt of which is hereby acknowledged, hereby sells, assigns and transfers all right, title and interest in the Accounts identified in the Sale File entitled

OMEGA.BN0076.SALES.PROD-EAST.PWFRLE20200415_BN0076_main.dat.gz
OMEGA.BN0076.SALES.PROD-EAST.PWFRLE20200415_BN0076_customer.dat.gz
OMEGA.BN0076.SALES.PROD-EAST.PWFRLE20200415_BN0076_phone.dat.gz

(which may be in electronic form) to Midland Credit Management, Inc., a Kansas corporation ("Buyer"), without recourse or representation except as expressly provided herein or on the terms, and subject to the conditions, set forth in the Agreement (as defined below).

This Bill of Sale is delivered pursuant to that certain Forward Flow Receivable Sale Agreement, dated as of January 8, 2020, by and between Seller and Buyer (the "Agreement"). All capitalized terms used, but not defined, in this Bill of Sale shall have the meanings assigned to such terms in the Agreement.

The Sale File Delivery Date for the Sale File was April 15, 2020. The aggregate Sale Balance of the Accounts as of the Sale File Delivery Date was [REDACTED].

**CAPITAL ONE, NATIONAL
ASSOCIATION**

By: 

Name: James R. Lane

Title: Vice President

MIDLAND CREDIT MANAGEMENT, INC.

By: 

Name: Sarah Cosgrave

Title: MVP of Business Development

Forward Flow Receivable Sale Agreement dated January 8, 2020

AFFIDAVIT OF SALE
OF ACCOUNT
BY CREDITOR

State of Virginia, County of Goochland.

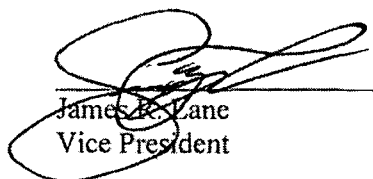
James R. Lane being duly sworn, deposes and says:

I am over 18 and not a party to this action. I am a Vice President of Capital One, National Association. In that position I am aware of the process of the sale and assignment of electronically stored business records.

On or about April 15, 2020, Capital One, National Association sold a pool of charged-off accounts (the Accounts) by a Forward Flow Receivable Sale Agreement and a Bill of Sale to Midland Credit Management, Inc., a Kansas corporation. 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 Capital One, National Association.


I am not aware of any errors in these accounts. The above statements are true to the best of my knowledge.

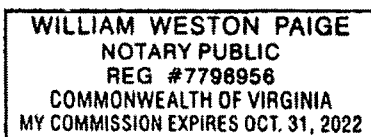
Signed this 29 day of April, 2020.


James R. Lane
Vice President

SUBSCRIBED and sworn to before me, the undersigned Notary Public in the jurisdiction aforesaid, by James R. Lane, who is personally known to me and who acknowledged before me his signature to the foregoing Affidavit.

GIVEN under my hand and seal this 29 day of April, 2020.


William Weston Paige
Notary Public



Forward Flow Receivable Sale Agreement dated January 8, 2020


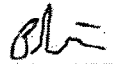
CERTIFICATE OF CONFORMITY

**CERTIFICATE OF CONFORMITY
MADE PURSUANT TO
CPLR 2309(c)
and RPL 299-a**

I, an attorney-at-law admitted to practice in the Commonwealth of Virginia, do hereby certify that William Weston Paige, is a notary public in and for the Commonwealth of Virginia, in the jurisdiction aforementioned and the acknowledgment upon affidavits for Capital One, National Association are taken in the manner prescribed by the laws of the Commonwealth of Virginia and conforms to the laws thereof in all respects.

IN WITNESS WHEREOF, I have hereunto set my signature, on 4/29/2020

James Olmsted

DocuSigned by:	Printed Name
	
PC3A00832C01D4	Signed Name

Attorney at Law, Commonwealth of Virginia

Field	Field Data
Account Number	██████████6663
Seller Account ID	1004111342
First Name	IRIS
Last Name	DEICID
SSN	XXX-XX-1137
Date of Birth	██████████
Address 1	158 E AVENUE R4
City	PALMDALE
State	CA
Zip	935505251
Home Phone	6618788099
Open Date	11/14/2013
Last Purchase Date	09/15/2019
Last Purchase Amount	\$178.44
Last Payment Date	08/09/2019
Last Payment Amount	\$200.00
Sale Amount	\$4,645.56
Charge Off Date	03/18/2020
Charge off Balance	\$4,645.56
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	WALMART REWARDS

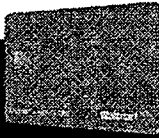
Account information provided by Capital One, National Association pursuant to the Bill of Sale/Assignment of Accounts transferred on or about 04/22/2020 in connection with the sale of accounts from Capital One, National Association to Midland Credit Management, Inc.

OMEGA.BN0076.SALES.PROD-EAST.PWFRLE20200415_BN0076_main.dat.gz
OMEGA.BN0076.SALES.PROD-EAST.PWFRLE20200415_BN0076_customer.dat.gz
OMEGA.BN0076.SALES.PROD-EAST.PWFRLE20200415_BN0076_phone.dat.gz

Exhibit B



¿Tiene preguntas sobre la cuenta de su Tarjeta de Crédito Walmart®? Podemos ayudar.



Visite
Walmart.com/creditlogin
(Solo disponible en inglés.)



Llame
1-877-294-7880



Converse con Sydney
su asistente virtual, cuando
administre su cuenta en línea.

Las siguientes son marcas y/o marcas registradas de Walmart Apólo, LLC: el diseño de la chispa o "Spark" (cc), Walmart, y Save money. Live better.

Walmart® Credit Card

IRIS DEICID
Número de Cuenta ending in 6663

Fecha de Cierre de Estado de Cuenta 08/16/19

Visite walmart.com/credit o Llame al 1-877-294-7880

Los pagos deben recibirse antes de las 5 p. m. (hora del Este) en la fecha de vencimiento si se envían por correo, o antes de las 11:59 p. m. (hora del Este) en la fecha de vencimiento si los realiza en línea o por teléfono.

Saldo (Balance) Anterior al 07/17/2019	\$3,327.67
Pagos	-200.00
Otros Créditos	-11.43
Compras/Débitos	+508.42
Interés Cobrado	+77.41
Nuevo Saldo (Balance) al 08/16/2019	\$3,702.07

Límite de Crédito	\$5,000
Crédito Disponible	\$1,297
Adelantos en Efectivo/Límite de Dinero en Efectivo Inmediato	\$1,000
Efectivo Disponible	\$1,000
Fecha de cierre de estado de cuenta	08/16/2019
Días en el Ciclo de Facturación	31

Nuevo Saldo (Balance)	\$3,702.07
Pago Mínimo Total a Vencer	\$115.00
Fecha de Vencimiento de Pago	09/08/2019

Advertencia de Pago Atrasado: Si no recibimos su Pago Mínimo Total A Vencer a más tardar en la Fecha de Vencimiento de Pago indicada arriba, es posible que tenga que pagar un cargo por pagos atrasados de hasta \$38.00.
Advertencia de Pago Mínimo: Si solamente realiza el pago mínimo cada período, usted pagará más interés y le tomará más tiempo liquidar su saldo (balance).
Por ejemplo:

Si no realiza cargos adicionales utilizando esta tarjeta y cada mes paga.	Liquidará el saldo (balance) mostrado en este estado de cuenta en aproximadamente.	Y pagará un total aproximado de.
Solamente el pago mínimo	14 años	\$9,641.00
\$147.00	3 años	\$5,310.00 (Ahorros= \$4,331.00)

Si desea información sobre **servicios de asesoría crediticia**, llame al 1-877-302-8775.

3% en Walmart.com	\$9.51
2% en Gasolina en Walmart & Murphy USA	\$0.00
1% en Otras Compras	\$1.92

Total Canjeado en este Estado de Cuenta \$11.43

Ha ganado \$30.83 en créditos de estado de cuenta en recompensas con la tarjeta de crédito Walmart.

Para obtener información sobre cómo ganar efectivo y canjear el efectivo ganado, visite walmart.com/creditlogin

Nota: Podemos convertir su pago en un débito electrónico. Vea el enlace de declaración de divulgación en su página de estado de cuenta de servicio electrónico para detalles, derechos de facturación y otra información importante.

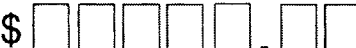
S404 WFW 2 7 13 190816 PAGE 1 of 3 9212 3606 0218 01E05404

Número de Cuenta: xxxx xxxx xxxx 6663



Pago Mínimo	Fecha de Vencimiento	Nuevo Saldo
\$115.00	09/08/2019	\$3,702.07

Ahorre una estampilla, pague por Internet.



IRIS DEICID
158 E AVENUE R4
PALMDALE CA 93550-5251

Envíe el Pago a: WALMART/SYNCHRONY BANK
P.O. BOX 530927
ATLANTA, GA 30353-0927

Servicio al Cliente: Para información de cuenta, llame al número en la parte delantera de este estado de cuenta. Para problemas de audición o de habla, use un Servicio de Telecomunicaciones (TRS por sus siglas en inglés). A menos que su nombre aparezca en este estado de cuenta, su acceso a información en la cuenta puede ser limitado. También puede enviar preguntas (pero no pagos) a: P.O. Box 965022, Orlando, FL 32896-5022. Por favor incluya su número de cuenta en cualquier correspondencia que nos envíe.

Pagos: Envíe pagos a la dirección indicada en la porción de remisión de este estado de cuenta o pague por Internet.

Aviso: Constituye a continuación para sus Derechos de Facturación y otra información importante. El llamar por teléfono con respecto a errores de facturación no preservará sus derechos de acuerdo con las leyes federales. Para preservar sus derechos, por favor escríbanos a la Dirección de Consultas de Facturación, P.O. Box 965023, Orlando, FL 32896-5023.

Es posible que las compras, devoluciones y pagos que se realicen justo antes de la fecha de facturación no aparezcan hasta el estado de cuenta del próximo mes. Cuando usted proporcione un cheque como pago, usted nos autoriza a utilizar información de su cheque para realizar una transferencia electrónica de fondos de una vez de su cuenta o propositar el pago como una transacción de cheque. Cuando utilizamos información de su cheque para realizar una transferencia electrónica de fondos, los fondos pueden retirarse de su cuenta tan pronto como el mismo día en el cual recibimos su pago, y no recibirá su cheque (revelando su institución financiera). Puede elegir que su pago no sea cobrado electrónicamente al enviar su pago con el talón de pago, en su propio sobre - no en el sobre con venetana adjunto, dirigido a: P.O. Box 960098, Orlando, FL 32895-0098 y no a la Dirección de Pago.

¿Qué Hacer Si Considera Que Encuentra Un Error En Su Estado De Cuenta

Si usted considera que existe un error en su estado de cuenta, escríbanos a la Dirección de Consultas de Facturación de:

Synchrony Bank

P.O. Box 965023, Orlando, FL 32896-5023

En su carta, proporcionenos la siguiente información:

- Información de cuenta: Su nombre y número de cuenta.
- Monto en dólares: El monto en dólares del supuesto error.
- Descripción del problema: Si considera que existe un error en su factura, describa lo que considere que está incorrecto y una explicación acerca de por qué considera que existe un error. Debemos tener indicadas todas las fechas dentro de los 60 días después de que le error apareció en su estado de cuenta.

Debe notificarnos de cualquier posible error por escrito. Nos puede llamar por teléfono, pero si lo hace no se nos requiere investigar cualquier posible error y es posible que tenga que abonar el monto en cuestión. Mientras que investigamos si existe un error, los siguientes son verdicos:

- No podemos tratar de cubrir el monto en cuestión, ni informarlo como monedo.
- El cargo en cuestión puede permanecer en su estado de cuenta, y podremos continuar facturándole cargos por fines por ese monto. Pero, si determinamos que cometimos un error, no tendrá que abonar el monto en cuestión ni cualquier interés o cargos o cuotas relacionados con ese monto.
- Aunque no tenga que abonar el monto en cuestión, usted es responsable por el resto de su saldo (balance).
- Podemos aplicar cualquier monto impago contra su límite de crédito.

Sus Derechos Si Está Descontento Con Su Compra De Tarjeta De Crédito

Si se encuentra descontento con los bienes o servicios que adquirió con su tarjeta de crédito, y ha tratado, de buena fe, de corregir el problema con el comerciante, usted puede tener el derecho a no abonar el resto del monto adeudado en la compra.

Para utilizar este derecho, todo lo siguiente debe ser verdadero:

- 1) Debe haber efectuado la compra en su estado de residencia o, si no se efectuó en su estado de residencia, dentro de un radio de 100 millas (160 Km.) de su dirección postal actual, y el precio de compra debe haber sido superior a \$50. (Nota: Estas restricciones no aplican si su compra fue basada en una publicidad que nosotros le enviamos o si somos el propietario de la empresa que le vendió los bienes o servicios.)

2) Debe haber utilizado su tarjeta de crédito para adquirir la compra. Las compras realizadas con adelantos en efectivo de un cajero automático (ATM, por sus siglas en inglés) o con un cheque que acordó su cuenta de crédito no califican.

3) Debe no haber pagado todavía la compra en su totalidad.

Si se cumplen todos los criterios anteriormente mencionados y todavía esta descontento con la compra, comuníquese con nosotros por escrito al:

Synchrony Bank

P.O. Box 965023, Orlando, FL 32896-5023

Mientras que investigamos, las mismas normas aplican al monto controvertido como se indican anteriormente. Después de concluir nuestra investigación, le informaremos de nuestra decisión. En ese monto, si conductos que abuda un monto y no lo abona lo podemos informar como monedo.

Información Sobre Pagos: Usted puede, en cualquier momento, pagar, en parte o en su totalidad, el saldo (balance) total impago sin cargo adicional por el prepago. Cualquier pago recibido después de las 5:00 p.m., (Hora del Este), en cualquier día se acreditará a partir del siguiente día. La acreditación de su Cuenta puede demorarse hasta

chico días si el pago (a) no se recibe en la Dirección de Pago, (b) no se realiza en dólares estadounidenses girados contra una institución financiera estadounidense ubicada en los Estados Unidos, (c) se efectúa sin acompañar el cupón de remisión adjunto a su estado de cuenta, (d) contiene más de un pago o cupón de remisión, (e) no se recibe en el sobre de remisión provisto, o (f) incluye grapas, clips, cinta adhesiva, un cheque doblado o correspondencia de cualquier tipo. **Pagos Controvertidos:** Todas las comunicaciones escritas con respecto a montos controvertidos, incluyendo cualquier cheque u otro instrumento de pago que (i) indica que el pago constituye el pago en su totalidad "payment in full" o se efectúa como satisfacción plena de un monto controvertido, o (ii) se efectúa con otras condiciones o restricciones ("Pagos Controvertidos"), deberán enviarse o entregarse al: P.O. Box 965023, Orlando, FL 32896-5023.

Créditos A Su Cuenta: El monto mostrado entre paréntesis o un signo de resta (-) antes de un monto es un crédito o saldo (balance) anterior a menos indicado de lo contrario. Los créditos serán aplicados a su saldo anterior inmediatamente al recibirse, pero no saldrá cualquier pago requiendo que puede estar al vencer.

Informes De Crédito E Información De Cuenta: Si considera que hemos reportado información errada sobre usted a una agencia de información sobre consumidores, por favor comuníquese con nosotros al: P.O. Box 965024, Orlando, FL 32896-5024. Al hacerlo, identifique la información inexacta y explíquenos por qué cree que es incorrecta. Si usted posee una copia del informe de crédito que incluye la información errada, por favor incluya una copia de ese informe. Podremos reportar información sobre su cuenta a agencias de información de crédito. Pagos atrasados, pagos no realizados u otros incumplimientos en su cuenta pueden ser reflejados en su informe de crédito.

Saldo (Balance) Sujeto al Cálculo del Cargo por Interés

Método 2D (Método de Saldo (Balance) Diario): Determinamos el cargo por interés en su cuenta al aplicar la tasa periódica al "saldo diario" de su cuenta para cada día en el ciclo de facturación. Entonces agregamos el interés al saldo diario. Para obtener el "saldo diario", tomamos el saldo inicial de su cuenta cada día (el cual incluye cualquier importe), sumamos cualquier cargo nuevo, y restamos los pagos, abates, y restamos cualquier pago o crédito. Esto nos da el saldo diario. Cualquier saldo (balance) diario de menos de cero se tratará como cero. Un saldo diario separado se calculará para cada tipo de saldo (balance) en su cuenta. El (los) saldo(s) mostrado(s) en la sección de Cargos por Interés en este estado de cuenta es(son) tal(es) suma(s) de los saldos diarios para cada día en el ciclo de facturación dividido por el número de días en el ciclo de facturación.

Método 2M (Saldo (Balance) Diario Promedio Incluyendo Transacciones Actuales): Determinamos el cargo por interés en su cuenta al aplicar la tasa periódica al "saldo diario promedio" de su cuenta. Para obtener el "saldo diario promedio", tomamos el saldo inicial de su cuenta cada día, el cual incluye cualquier cargo por interés impago del ciclo de facturación anterior, sumamos cualquier cargo nuevo, y restamos los pagos aplicables y restamos cualquier pago o crédito. Esto nos da el saldo diario. Entonces sumamos todos los saldos diarios para el ciclo de facturación y dividimos el total por el número de días en el ciclo de facturación. Esto nos da el "saldo diario promedio", el cual es el saldo mostrado en la sección de Cargos por Interés en este estado de cuenta. Cualquier saldo diario promedio de menos de cero se tratará como cero. Un saldo diario promedio separado se calculará para cada tipo de saldo en su cuenta.

Aviso De Quebra: Si se declara en quiebra, debe enviarnos un aviso, incluyendo el número de cuenta y toda la información relacionada con el procedimiento a la siguiente dirección, Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965064, Orlando, FL 32896-5064.

Su cuenta es propiedad de Synchrony Bank.

[54928]

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Este es un intento para cobrar deudas, cualquier información obtenida se utilizará para dicho propósito.

*Al proporcionar su número de teléfono en su cuenta, usted está de acuerdo en que Synchrony Bank y cualquier otro propietario o prestador de servicios de su cuenta se comuniquen con usted respecto a su cuenta, incluyendo el uso de cualquier información de contacto o números de teléfonos celulares que proporcione, y acepta el uso de cualquier sistema automático de llamadas telefónicas y/o una voz artificial o pregrabada cuando se comuniquen con usted, incluso si se le realiza un cargo por la llamada de acuerdo con su plan telefónico.

Para cambios de dirección, número de teléfono, y/o correo electrónico, por favor marque la casilla e imprima los cambios a continuación.

☐

Dirección
de Calle
Ciudad, Estado,
Código Postal
Número de Teléfono
Dirección de correo
electrónico

*Número de Teléfono Residencial	*Número de Celular u otro Teléfono de Trabajo	**Dirección de correo electrónico
---------------------------------	---	-----------------------------------

**Al proporcionar su dirección de correo electrónico, acepta recibir comunicaciones por correo electrónico sobre su cuenta y nos autoriza para que proporcionemos dicha dirección con Walmart.



IRIS DEICID
Número de Cuenta ending in 6663

Fecha de Cierre de Estado de Cuenta 08/16/19

Visite walmart.com/credit o Llame al 1-877-294-7880

Fecha de Transacción	Fecha de Ingreso	# de Referencia de Transacciones	Descripción	Tipo de Plan	Monto
07/17	07/17	P9112006801D2N7SX	WALMART 001660 PALMDALE CA	REG	\$191.51
08/03	08/03	P9112006S00XTMJGE	SAM'S/WAL-MART PURCHASE(S) WALMART.COM 002677 BENTONVILLE AR	REG	\$262.65
08/08	08/08	P9112006X00XS6H16	Walmart.Com Purchase SU PAGO - GRACIAS		-\$200.00
08/13	08/13	P9112007200XTMJGE	WALMART.COM 002677 BENTONVILLE AR	REG	\$54.26
08/16	08/16		Walmart.Com Purchase RECOMPENSAS/CRÉDITO DE OFERTA ESPECIAL		-\$11.43
CARGOS					
TOTAL DE CARGOS Y CUOTAS PARA ESTE PERÍODO					\$0.00
INTERÉS COBRADO					
08/16	08/16		INTERÉS COBRADO EN COMPRAS		\$77.41
08/16	08/16		INTERÉS COBRADO EN ADELANTOS EN EFECTIVO		\$0.00
TOTAL DE INTERÉS PARA ESTE PERÍODO					\$77.41

Totales del Año en Curso 2019	
Total de cargos y cuotas cobrados	\$27.00
Total de interés cobrado	\$515.82
Total de interés pagado	\$495.72

Cálculo de Interés Cobrado						
Su Tasa de Porcentaje Anual (APR) es la tasa de interés anual en su cuenta. (v) = Tasa Variable						
Tipo de Saldo (Balance)	Fecha de Vencimiento	Tipo de Plan	Tasa de Porcentaje Anual	Saldo (Balance) Sujeto a Tasa de Interés	Interés Cobrado	Método de Saldo (Balance)
Compras y Adelantos de Efectivo	NA	REG	25.15% (v)	\$3,623.72	\$77.41	2D

Noticias e Información para el Titular de la Tarjeta

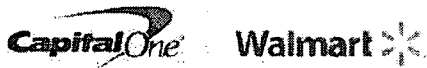
Toda comunicación posterior puede no estar disponible en español.

Synchrony Bank puede continuar obteniendo información de usted, incluida su información laboral y de sus ingresos por medio de otros (incluso solicitar informes de agencias de informes crediticios y otras fuentes) para revisar, mantener o cobrar su cuenta.

Para más información sobre el programa de recompensas de la tarjeta de crédito Walmart, inicie sesión en www.walmart.com/credit.

Tenga en cuenta que los cheques de caja y los cheques de transferencia de préstamos no son medios de pago aceptables cuando realiza un pago en Sam's Club® o Walmart®.

Exhibit C



Cuenta Walmart Rewards Card que Termina en 6663
Feb. 18, 2020 - Mar. 17, 2020 129 días en el Ciclo de Facturación

Información Sobre el Pago

Fecha de Vencimiento del Pago
PAGO VENCIDO

Saldo Nuevo
\$4,645.56

Para pagos por Internet y por teléfono, la hora límite es 8 pm, Hora del Este.

Pago Mínimo a Pagar
\$4,645.56

INFORMACIÓN ACTUALIZADA SOBRE LA CUENTA:

El pago de la totalidad de su saldo se ha vencido. Cualquier pago que efectúe le ayudará a reducir saldo y liquidar la deuda más rápidamente. No obstante, puede que la cantidad que se le exija pagar de inmediato varíe, si aceptó un acuerdo de pago por separado.

Resumen de la Cuenta

Saldo Anterior	\$4,556.40
Pagos	\$0.00
Otros Créditos	\$0.00
Transacciones	+ \$0.00
Dinero en Efectivo Rápido	+ \$0.00
Cargos Aplicados	+ \$0.00
Intereses Aplicados	+ \$89.16
Saldo Nuevo	= \$4,645.56
Crédito Disponible (a Mar. 17, 2020)	N/A

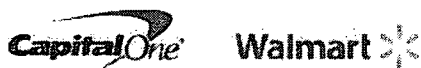
300079

**Notificaciones sobre la Cuenta**

Bienvenido(a) a las notificaciones sobre su cuenta. Consulte aquí cada mes para obtener actualizaciones importantes sobre su cuenta.

Pague o maneje su cuenta en www.capitalone.com (en inglés) Servicio al Cliente: 1-800-258-9319

Consulte la información importante al reverso



IRIS DEICID
158 E AVENUE R4
PALMDALE, CA 93550-5251



400030

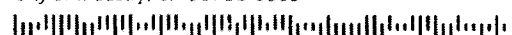


Fecha de Vencimiento del Pago: **Past Due**

Cuenta que Termina en 6663

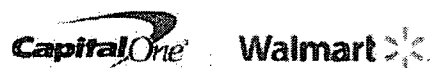
Saldo Nuevo	Pago Mínimo a Pagar	Cantidad Adjunta
\$4,645.56	\$4,645.56	\$ _____

Capital One
P.O. Box 60519
City of Industry, CA 91716-0519



Envíe esta porción de la factura y un solo cheque (o giro postal) pagadero al Capital One para asegurar que su pago se tramite pronto. Haga envíos por correo con siete días laborales de anticipación.

1 6663 17 4645560200004645560



Walmart Rewards Card Account Ending in 6663
Feb. 18, 2020 - Mar. 17, 2020 | 29 days in Billing Cycle

Payment Information

Payment Due Date **PAST DUE** For online and phone payments, the deadline is 8pm ET.

New Balance **\$4,645.56** Minimum Payment Due **\$4,645.56**

IMPORTANT ACCOUNT UPDATES:

Your full balance is due. Any payment you make will reduce your balance and help pay off your debt faster. The amount you owe may differ if you've entered into a separate payment agreement.

Account Summary

Previous Balance	\$4,556.40
Payments	\$0.00
Other Credits	\$0.00
Transactions	+ \$0.00
Quick Cash	+ \$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$89.16
New Balance	= \$4,645.56
Available Credit (as of Mar. 17, 2020)	N/A

300079



Account Notifications

Welcome to your account notifications. Check back here each month for important updates about your account.

Pay or manage your account at www.capitalone.com Customer Service: 1-800-258-9319

See reverse for Important Information



Paga por Internet en www.capitalone.com (en inglés)



Paga con la app móvil de Capital One



Servicio al Cliente 1-800-258-9319

¿Estás cambiando tu dirección postal?

Puedes cambiar tu dirección postal ingresando a tu cuenta por Internet o llamando a Servicio al Cliente.

No se atenderá ninguna solicitud por escrito en este formulario.

¿Cómo puedo Hacer Pagos?

Puede hacer el pago de diferentes maneras:

1. Mediante los Servicios Bancarios por Internet, ingresando a su cuenta;
2. Por medio de la app de los Servicios Bancarios por Móvil de Capital One para dispositivos electrónicos aprobados;
3. Mediante el Sistema Opencrom de Respuesta, llamando al número de teléfono aparece al frente de este estado de cuenta y siguiendo las instrucciones;
4. Mediante el envío de pagos por correo postal con el cupón de pago o la información de su cuenta a la dirección de pago indicada al frente de este estado de cuenta.

¿Cuándo Acreditarán Mi Pago?

- Los pagos por móvil, por Internet o por teléfono se acreditarán el día laboral en que los recibamos, siempre como se hace por 8 p.m., Hora del Este.
- Los pagos por correo se acreditarán el día laboral en que los recibamos, siempre y cuando se reciban a más tardar a las 5 p.m., hora local, en nuestro centro de procesamiento. Debe enviar la parte inferior de este estado de cuenta y su cheque a la dirección de pago que aparece al frente de este estado de cuenta. Haga sus envíos por correo postal con al menos siete (7) días laborales de anticipación. Es posible que pagos enviados por correo postal a cualquier otra dirección, o pagos hechos de cualquier otra manera, no se acrediten a su cuenta el día que los recibamos.

Transacciones			
IRIS DEICID #6663: Pagos, Créditos y Ajustes			
Fecha Transac.	Fecha de Registro	Descripción	Cantidad
IRIS DEICID #6663: Transacciones			
Fecha Transac.	Fecha de Registro	Descripción	Cantidad
Cargos			
Fecha Transac.	Fecha de Registro	Descripción	Cantidad
Total de Cargos para Este Período			\$0.00
Intereses Aplicados			
Cargo por Intereses en Compras			\$89.16
Cargos de Interés por Dinero en Efectivo Rápido			\$0.00
Cargos por Intereses sobre Transferencias de Saldos			\$0.00
Total de Intereses para Este Período			\$89.16
Totales del Año a la Fecha			
Total de Cargos cobrados			\$0.00
Total de Intereses cobrados			\$274.09

Cálculo de Cargos por Intereses			
Tasa de Interés Anual (APR) se refiere a la tasa de interés anual de la cuenta.			
Tipo de Saldo	Tasa de Interés Anual (APR)	Saldo Sujeto a la Tasa de Interés	Cargo por Intereses
Compras	24.40% D	\$4,599.29	\$89.16
P, L, D, F = Tasa Variable. Consulte el reverso de la página 1 para más detalles.			



Transactions			
IRIS DEICID #6663: Payments, Credits and Adjustments			
Trans Date	Post Date	Description	Amount
IRIS DEICID #6663: Transactions			
Trans Date	Post Date	Description	Amount
Fees			
Trans Date	Post Date	Description	Amount
Total Fees for This Period			\$0.00
Interest Charged			
Interest Charge on Purchases			\$89.16
Interest Charge on Quick Cash			\$0.00
Interest Charge on Other Balances			\$0.00
Total Interest for This Period			\$89.16
Totals Year-to-Date			
Total Fees charged			\$0.00
Total Interest charged			\$274.09

Interest Charge Calculation			
Your Annual Percentage Rate(APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate(APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	24.40% D	\$4,599.29	\$89.16
P,L,D,F = Variable Rate. See reverse of page 1 for details.			

¿Cómo Puedo Evitar el Pago de Cargos por Intereses? Si usted paga su Saldo Nuevo en su totalidad a más tardar en la fecha de vencimiento cada mes, no le cobraremos intereses sobre transacciones nuevas que se registren en el saldo de compras. Si usted ha estado pagando la totalidad sin Cargos por Intereses, pero no paga la totalidad de su próximo Saldo Nuevo, cobraremos un cargo por intereses sobre el saldo pendiente de pago. Es posible que las ofertas promocionales le permitan pagar menos del total del Saldo Nuevo y evitar pagar intereses sobre transacciones nuevas que se registren en su saldo de compras. Consulte el frente de su estado de cuenta para obtener información adicional.

¿Cómo Se Determina el Cargo por Intereses? Los Cargos por Intereses se acumulan desde la fecha de la transacción, la fecha en que se tramita la transacción, o el primer día del Ciclo de Facturación. Se acumulan intereses diarios sobre toda cantidad pendiente de pago hasta que esta se pague en su totalidad. Los intereses acumulados durante un Ciclo de Facturación se registran en su cuenta al final del Ciclo de Facturación y aparecen en su próximo estado de cuenta. Es posible que usted deba Cargos por Intereses incluso si paga la totalidad del Saldo Nuevo un mes, pero no lo hizo el mes anterior. Una vez que empieza a acumular Cargos por Intereses, generalmente usted debe pagar su Saldo Nuevo en su totalidad en dos Ciclos de Facturación consecutivos para que ya no se registren Cargos por Intereses en su Estado de Cuenta. Los Cargos por Intereses se suman al segmento correspondiente de su cuenta.

¿Cómo Calculan el Cargo por Intereses? Usamos un método llamado Saldo Diario Promedio (incluidas las transacciones nuevas).

1. Primero, para cada segmento, tomamos el saldo inicial cada día y sumamos las transacciones nuevas y el Cargo por Intereses periódico sobre el saldo del día anterior. Luego, restamos cualquier pago y crédito registrado en ese segmento a la fecha de ese día. El resultado es el saldo diario para cada segmento. Sin embargo, si el saldo de su estado de cuenta anterior era de cero dólares o tenía un crédito a su favor, las transacciones nuevas que se registren en su segmento de compras no se suman al saldo diario.
2. Después, para cada segmento, sumamos los saldos diarios para cada segmento y dividimos el resultado de esa suma por el número de días en el Ciclo de Facturación. El resultado es el Saldo Diario Promedio para cada segmento.
3. Al final de cada Ciclo de Facturación, multiplicamos su Saldo Diario Promedio para cada segmento por la tasa periódica diaria (la Tasa de Interés Anual [APR] dividida por 365) para ese segmento, y después multiplicamos el resultado por el número de días en el Ciclo de Facturación. Sumamos los Cargos por Intereses para todos los segmentos. El resultado es el total de sus Cargos por Intereses para el Ciclo de Facturación.

Al Saldo Diario Promedio se le llama Saldo Sujeto a Tasa de Interés en la sección de Cálculo de Cargos de Intereses de este Estado de Cuenta. **NOTA:** Debido a redondeos en la cifra o a un Cargo por Intereses mínimo, es posible que haya una pequeña variación entre este cálculo y el Cargo por Intereses real que se aplica a su cuenta.

¿Cómo puede cambiar mi Tasa de Interés Anual (APR) Variable? Sus APR pueden aumentar o disminuir de acuerdo con uno de los siguientes índices (que se publican en el diario The Wall Street Journal). El código en letras que se presenta abajo corresponde con la letra que aparece al lado de sus APR en la sección Cálculo de Cargos por Intereses de este estado de cuenta.

Código al lado de su(s) APR	Forma en que calculamos su(s) APR Índice + margen	Cuándo cambiará(n) su(s) APR
P L	Tasa Preferencial (Prime) + margen Tasa LIBOR (Tasa Intercambiaria de Londres) de 3 meses + margen	El primer día de los Ciclos de Facturación que terminan en enero, abril, julio y octubre.
D F	Tasa Preferencial (Prime) + margen Tasa LIBOR (Tasa Intercambiaria de Londres) de 1 mes + margen	El primer día de cada Ciclo de Facturación.

¿Cómo puedo evitar tener que pagar Cuotas de Membresía? Si en este estado de cuenta aparece un Aviso de Renovación, usted puede evitar pagar una Cuota de membresía anual si nos solicita que cerremos su cuenta comunicándose con Servicio al Cliente a más tardar 45 días después del último día del Ciclo de Facturación que corresponde a este estado de cuenta. Para evitar pagar una Cuota de membresía mensual, cierre su cuenta y dejaremos de aplicarle dicha cuota.

¿Cómo Cierro Mi Cuenta? Usted puede comunicarse con Servicio al Cliente en cualquier momento para solicitar que cerremos su cuenta.

¿Cómo puedo Hacer Pagos? Puede hacer el pago de diferentes maneras:

1. Mediante los Servicios Bancarios por Internet, ingresando a su cuenta;
2. Por medio de la app de los Servicios Bancarios por Móvil de Capital One para dispositivos electrónicos aprobados;
3. Mediante el Sistema Opencom de Respuesta, llamando al número de teléfono aparece al frente de este estado de cuenta y siguiendo las instrucciones;
4. Mediante el envío de pagos por correo postal con el cupón de pago o la información de su cuenta a la dirección de pago indicada al frente de este estado de cuenta.

¿Cómo Procesan los Pagos? Cuando usted hace un pago, nos autoriza para iniciar una transacción a través de la Cámara de Compensación Automatizada (ACH, por sus siglas en inglés) o un pago electrónico, que se debitará de su cuenta bancaria o de alguna otra cuenta relacionada. Al darnos un cheque o información sobre un cheque para hacer un pago, usted nos autoriza a utilizar dicha información con el fin de hacer una transacción única a través de la ACH u otro método de transferencia electrónica desde su cuenta bancaria. También es posible que lo tramitemos como una transacción con cheque. Puede que los fondos se retiren de su cuenta bancaria el mismo día en que tramitemos su pago.

¿Cuándo Acreditarán Mi Pago?

- Los pagos por móvil, por Internet o por teléfono se acreditarán el día laboral en que los recibamos, siempre como se hace por 8 p.m., Hora del Este.
- Los pagos por correo se acreditarán el día laboral en que los recibamos, siempre y cuando se reciban a más tardar a las 5 p.m., hora local, en nuestro centro de procesamiento. Debe enviar la parte inferior de este estado de cuenta y su cheque a la dirección de pago que aparece al frente de este estado de cuenta. Haga sus envíos por correo postal con al menos siete (7) días laborales de anticipación. Es posible que pagos enviados por correo postal a cualquier otra dirección, o pagos hechos de cualquier otra manera, no se acrediten a su cuenta el día que los recibamos.

¿Cómo Aplican Mi Pago? Por lo general, aplicamos los pagos hasta su Pago Mínimo, primero al saldo con la Tasa de Interés (APR) más baja (incluso cuando dicha APR es de 0%), y después a los saldos con APR más altas. Cualquier porción de su pago que sobrepase su Pago Mínimo se aplica al saldo con la APR más alta y después a los saldos con APR más bajas.

Resumen de los Derechos de Facturación (No es Aplicable a Cuentas para Pequeños Negocios)

Qué Hacer Si Cree que Encontró un Error en Su Estado de Cuenta: Si usted cree que hay un error en su estado de cuenta, escribanos a:

Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285.

En su carta, denos la siguiente información:

- Información de la cuenta: Su nombre y número de cuenta.
- Cantidad en dólares: La cantidad en dólares del supuesto error.
- Descripción del problema: Si usted piensa que hay un error en su factura, describa lo que cree que es incorrecto y por qué cree que es un error. Debe comunicarse con nosotros dentro de los 60 días siguientes a la fecha en que el error aparezca en su estado de cuenta. Usted nos debe notificar por escrito sobre cualquier posible error. Usted nos puede llamar o informar por vía electrónica, pero si lo hace no estamos obligados a investigar ningún posible error y es posible que usted tenga que pagar la cantidad en cuestión. Le enviaremos una notificación por escrito dentro de los 30 días siguientes a la fecha en que recibamos su carta. Mientras investigamos si ha habido o no un error, lo indicado a continuación es cierto:
- No podemos intentar cobrar la cantidad en cuestión ni reportar a las agencias de información de crédito que usted se encuentra en estado de incumplimiento por esa cantidad. Es posible que el cargo en cuestión permanezca en su estado de cuenta, y que continuemos cobrándole intereses sobre esa cantidad. Sin embargo, si determinamos que cometimos un error, usted no tendrá que pagar la cantidad en cuestión ni ningún interés, cargo o cuota que se relacione con esa cantidad.
- Aunque usted no tiene que pagar la cantidad en cuestión hasta que le enviemos un aviso sobre el resultado de nuestra investigación, usted es responsable del resto de su saldo.
- Podemos aplicar cualquier cantidad pendiente de pago contra su límite de crédito. En un plazo no mayor de 90 días después de recibir su carta, le enviaremos una notificación por escrito ya sea explicando que hemos corregido el error (lo cual aparecerá en su siguiente estado de cuenta), o las razones por las que creemos que la factura es correcta.

Sus Derechos Si Usted No Está Satisfecho(a) Con Su Compra: Si usted no está satisfecho(a) con los bienes o servicios que ha comprado con su tarjeta de crédito, y de buena fe ha intentado corregir el problema con el comerciante, es posible que tenga derecho a no pagar la cantidad restante adeudada por la compra. Para ejercer este derecho, lo siguiente debe ser cierto:

- 1) Usted tiene que haber utilizado su tarjeta de crédito para hacer la compra. Las compras hechas con adelantos de dinero en efectivo obtenidos de un cajero automático (ATM) o con un cheque que tenga acceso a su cuenta de tarjeta de crédito, no califican;
- 2) Usted no debe haber pagado aún la totalidad de la compra.

Si se cumple todo lo anterior y usted todavía no está satisfecho(a) con la compra, comuníquese con nosotros por escrito a: Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285. Mientras investigamos, las mismas reglas mencionadas arriba son aplicables a la cantidad bajo reclamación. Una vez que finalicemos nuestra investigación, le comunicaremos nuestra decisión. En ese momento, si creemos que usted debe una cantidad y no paga, podríamos reportar a las agencias de información de crédito que usted se encuentra en estado de incumplimiento.

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How can I Avoid Paying Interest Charges? If you pay your New Balance in full by the due date each month, we will not charge interest on new transactions that post to the purchase balance. If you have been paying in full **without** Interest Charges, but fail to pay your next New Balance in full, we will charge interest on the unpaid balance. Promotional offers may allow you to pay less than the total New Balance and avoid paying interest on new transactions that post to your purchase balance. See the front of your statement for additional information.

How is the Interest Charge Determined? Interest Charges accrue from the date of the transaction, date the transaction is processed or the first day of the Billing Cycle. Interest accrues daily on every unpaid amount until it is paid in full. Interest accrued during a Billing Cycle posts to your account at the end of the Billing cycle and appears on your next statement. You may owe Interest Charges even if you pay the entire New Balance one month, but did not do so the prior month. Once you start accruing Interest Charges, you generally must pay your New Balance in full two consecutive Billing Cycles before Interest Charges stop being posted to your Statement. Interest Charges are added to the corresponding segment of your account.

How do you Calculate the Interest Charge? We use a method called Average Daily Balance (including new transactions).

1. First, for each segment we take the beginning balance each day and add in new transactions and the periodic Interest Charge on the previous day's balance. Then we subtract any payments and credits for that segment as of that day. The result is the daily balance for each segment. However, if your previous statement balance was zero or a credit amount, new transactions which post to your purchase segment are not added to the daily balance.
2. Next, for each segment, we add the daily balances together and divide the sum by the number of days in the Billing Cycle. The result is the Average Daily Balance for each segment.
3. At the end of each Billing Cycle, we multiply your Average Daily Balance for each segment by the daily periodic rate (APR divided by 365) for that segment, and then we multiply the result by the number of days in the Billing Cycle. We add the Interest Charges for all segments together. The result is your total Interest Charge for the Billing Cycle.

The Average Daily Balance is referred to as the Balance Subject to Interest Rate in the Interest Charge Calculation section of this Statement. **NOTE:** Due to rounding or a minimum Interest Charge, this calculation may vary slightly from the Interest Charge actually assessed.

How can my Variable APR change? Your APRs may increase or decrease based on one of the following indices (reported in *The Wall Street Journal*). The letter code below corresponds with the letter next to your APRs in the Interest Charge Calculation section of this statement.

Code next to your APR(s)	How do we calculate your APR(s)? Index + margin	When your APR(s) will change
P	Prime Rate + margin	The first day of the Billing Cycles ending in Jan., April, July, and Oct.
L	3 month LIBOR + margin	
D	Prime Rate + margin	The first day of each Billing Cycle.
F	1 month LIBOR + margin	

How can I Avoid Membership Fees? If a Renewal Notice is printed on this statement, you may avoid paying an annual membership Fee by contacting Customer Service no later than 45 days after the last day in the Billing Cycle covered by this statement to request that we close your account. To avoid paying a monthly membership Fee, close your account and we will stop assessing your monthly membership Fee.

How can I Close My Account? You can contact Customer Service anytime to request that we close your account.

How do I Make Payments? You may make your payment in several ways:

1. Online Banking by logging into your account;
2. Capital One Mobile Banking app for approved electronic devices;
3. Calling the telephone number listed on the front of this statement and providing the required payment information;
4. Sending mail payments to the address on the front of this statement with the payment coupon or your account information.

How do you Process Payments? When you make a payment, you authorize us to initiate an ACH or electronic payment that will be debited from your bank account or other related account. When you provide a check or check information to make a payment, you authorize us to use information from the check to make a one-time ACH or other electronic transfer from your bank account. We may also process it as a check transaction. Funds may be withdrawn from your bank account as soon as the same day we process your payment.

When will you Credit My Payment?

- For mobile, online or over the phone, as of the business day we receive it, as long as it is made by 8 p.m. ET.
- For mail, as of the business day we receive it, as long as it is received by 5 p.m. local time at our processing center. You must send the bottom portion of this statement and your check to the payment address on the front of this statement. Please allow at least seven (7) business days for mail delivery. Mailed payments received by us at any other location or payments in any other form may not be credited as of the day we receive them.

How do you Apply My Payment? We generally apply payments up to your Minimum Payment first to the balance with the lowest APR (including 0% APR), and then to balances with higher APRs. We apply any part of your payment exceeding your Minimum Payment to the balance with the highest APR, and then to balances with lower APRs.

Billing Rights Summary (Does not Apply to Small Business Accounts)

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:

Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285.

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 or notify us electronically, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. We will notify you in writing within 30 days of our receipt of your letter. 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 until we send you a notice about the outcome of our investigation, you are responsible for the remainder of your balance.
 - We can apply any unpaid amount against your credit limit. Within 90 days of our receipt of your letter, we will send you a written notice explaining either that we corrected the error (to appear on your next statement) or the reasons we believe the bill is correct.

Your Rights If You Are Dissatisfied With Your Purchase: 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, the following must be true:

- 1) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify; and
- 2) 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: Capital One P.O. Box 30285 Salt Lake City, UT 84130-0285. 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.

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Su cuenta ha sido dada en pérdida.

Ahora, el Departamento de Recuperación de Fondos está encargado de su cuenta.

Si tiene alguna pregunta sobre este aviso, llame gratis al 1-800-258-9319.

Your account has charged off.

It is now being serviced by the Recoveries department.
Call 1-800-258-9319 if you have questions about this notice.

EXHIBIT A



4500 Munson St NW
Canton OH 44718, U.S.

BILL of SALE

Midland (ML2S) – PLCC 120 MP – March 2021

For value received and in further consideration of the mutual covenants and conditions set forth in the Forward Flow Accounts Purchase Agreement (the “Agreement”), dated as of the 11th day of February, 2021 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 Files, delivered by Seller to Buyer on or about 17th of March 2021, 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

Lynne Fisher

By: Lynne Fisher (Mar 30, 2021 07:59 EDT)

Lynne Fisher

Title: SVP Recovery Operations

Synchrony Card Funding, LLC

Lynne Fisher

By: Lynne Fisher (Mar 30, 2021 07:59 EDT)

Lynne Fisher

Title: Duly Authorized Signatory

RFS Holding, LLC

Lynne Fisher

By: Lynne Fisher (Mar 30, 2021 07:59 EDT)

Lynne Fisher

Title: Duly Authorized Signatory

Retail Finance Credit Services, LLC


Lynne Fisher

By: Lynne Fisher (Mar 30, 2021 07:59 EDT)

Lynne Fisher

Title: Vice President

Midland Credit Management, Inc.

By: 

By: Sarah Cosgrave (Apr 13, 2021 15:05 EDT)

Sarah Cosgrave

Title: MVP, Business Development

QC APPROVED

By: Blake Rowan

Date: 3/29/2021

Purchase Price Reconciliation/Funding Instructions

March 17, 2021

To: **Midland**

This FORWARD FLOW ACCOUNTS PURCHASE AGREEMENT, is made this 11th day of February 2021, (the "Effective Date"), 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") with reference to the following facts and circumstances:

Portfolio RMS NG

Agcy_Atty Code ML2S

Total Number of Accounts

Outstanding Balances on Transfer Date:

Cut-Off Date March 17, 2021

Transfer Date March 17, 2021

Purchase Price Factor

Purchase Price

0% Holdout

Amount of Wire transfer

Date of Funding: March 29, 2021

Bank:

ABA No.

Account No:

Account Holder:

Location:

AFFIDAVIT OF SALE
OF ACCOUNT
BY ORIGINAL CREDITOR

State of Florida County of Seminole


Julio A Perez 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 3/17/2021 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.

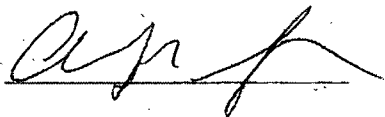
The Creditor has a process to detect and correct errors on these accounts. The above statements are true to the best of my knowledge.

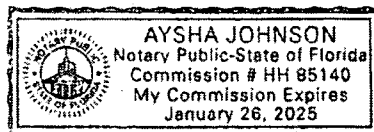
Signed this 6th day of April, 2021


Julio A Perez

Signed and sworn to before me this 6th day of April, 2021

(Notary Stamp)

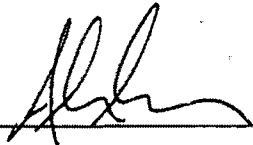




**NY CoC CERTIFICATE OF CONFORMITY UNDER
NYS CLS CPLR § 2309(c) AND NYS CLS RPL § 299-a**

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 **Julio A Perez** was taken by **Aysha Johnson**, 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 6th day of April, 2021



Alexandria Gordon

Attorney-at-law, State of Florida.

Field	Field Data
Account Number	██████████4500
First Name	IRIS
Last Name	DEL CID
SSN	XXX-XX-1137
Date of Birth	██████████
Address 1	158 E AVENUE R4
City	PALMDALE
State	CA
Zip	93550
Open Date	02/18/2016
Last Purchase Date	09/15/2019
Last Payment Date	10/23/2019
Last Payment Amount	\$200.00
Sale Amount	\$4,308.00
Charge Off Date	05/03/2020
Charge off Balance	\$4,308.00
Post Charge Off Interest	\$0.00
Post Charge off Fee	\$0.00
Post Charge off Payments and Credits	\$0.00
Affinity	AMAZON

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 03/29/2021 in connection with the sale of accounts from Synchrony Bank formerly known as GE Capital Retail Bank to Midland Credit Management, Inc.

Midland (ML2S) - PLCC 120 MP - March 2021

EXHIBIT B

SYNCHRONY BANK

IRIS M DEL CID

Account Number 4500

Visit us at www.syncbank.com/amazon

Customer Service: 1-866-634-8379

Summary of Account Activity		Payment Information							
Previous Balance	\$3,500.87	New Balance	\$3,714.02						
+ Purchases/Debits	\$91.98	Amount Past Due	\$179.00						
+ Fees Charged	\$27.00	Total Minimum Payment Due	\$391.00						
+ Interest Charges	\$94.17	Overlimit Amount	\$214.02						
New Balance	\$3,714.02	Payment Due Date	10/28/2019						
Credit Limit	\$3,500.00	Promotion(s) expiring shortly - see promotional boxes below for details.							
Available Credit	OVERLIMIT	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 \$38.00.							
Statement Closing Date	10/04/2019	Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:							
Days in Billing Cycle	29	<table><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>13 years</td><td>\$9,173.00</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	13 years	\$9,173.00
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	13 years	\$9,173.00							
		If you would like information about credit counseling services , call 1-877-302-8775.							

Promotion Expiration Notification
YOU HAVE A DEFERRED INTEREST PROMOTION(S) EXPIRING ON 12/05/19. YOU MUST PAY EACH DEFERRED INTEREST PROMOTIONAL BALANCE IN FULL BY ITS EXPIRATION DATE TO AVOID PAYING ACCRUED INTEREST CHARGES. PLEASE SEE THE PROMOTIONAL PURCHASE SUMMARY SECTION ON THIS STATEMENT FOR FURTHER DETAILS.

Rewards Summary	Rewards Explained
Rewards Earned YTD \$28.25	Amazon Prime Cardholders can earn 5% Back on eligible Amazon.com purchases, and also earn Bonus Rewards by purchasing select items at Amazon.com. Bonus Rewards are earned in addition to the 5% Back benefit.
Previous Rewards Balance \$8.51	Visit amazon.com or www.syncbank.com/amazon to redeem available rewards. For more details about the 5% Back program, visit www.amazon.com/storecard .
+ 5% Rewards Earned \$4.60	
- Rewards Redeemed \$0.00	
= Current Rewards Balance \$13.11	

PAYMENT DUE BY 5 P.M. (ET) ON THE DUE DATE.

Notice: We may convert your payment into an electronic debit. See Statement Disclosures link on your eServices Statement Page for details, Billing Rights and other important information.

5484 X2G 1 7 5 191004 X PAGE 1 of 3 9342 1000 AP85 Q1NF5484

Account Number 4500

Total Minimum Payment Due	Amount Past Due	Payment Due Date	Overlimit Amount	Promotion(s) expiring shortly (see above)	New Balance
\$391.00	\$179.00	10/28/2019	\$214.02	Urgent!	\$3,714.02

Save a stamp, pay on-line at
www.syncbank.com/amazon

\$

IRIS M DEL CID
 158 E AVENUE R4
 PALMDALE CA 93550-5251

Make Payment to: SYNCHRONY BANK/AMAZON
 PO BOX 960013
 ORLANDO, FL 32896-0013

Need an extra card?

Call us at 1-866-448-4367

Promotional Purchase Summary

The applicable terms of your promotional purchases are below. **DEFERRED INTEREST:** To avoid paying Accrued Interest Charges on any DEFERRED INTEREST promotion(s), you must pay at least your minimum payment due, if any, each month and the entire applicable Promotional Balance by the Expiration Date. **EQUAL PAY 0% APR** promotions are not assessed interest and equal monthly payments are required until the Promotional Balance is paid in full. **NO INTEREST** promotions are not assessed interest charges during the promotional period. For each promotional purchase, standard account terms will apply to any remaining balance after the Expiration Date. To make more than one payment, you can pay online at the online address stated above or you can mail in your payment to the address on the remit stub. This address is also available from our automated customer service system.

Purchase Date	Purchase Amount/Special Terms	Accrued Interest Charges	Promotional Balance	Expiration Date
07/09/2019	\$181.29/6 MONTHS EQUAL PAY 0% APR	\$0.00	\$150.29	Until Paid Off
07/09/2019	\$58.30/6 MONTHS EQUAL PAY 0% APR	\$0.00	\$48.30	Until Paid Off
07/10/2019	\$16.99/6 MONTHS EQUAL PAY 0% APR	\$0.00	\$13.99	Until Paid Off
08/03/2019	\$32.69/6 MONTHS EQUAL PAY 0% APR	\$0.00	\$26.69	Until Paid Off
08/03/2019	\$25.99/6 MONTHS EQUAL PAY 0% APR	\$0.00	\$25.99	Until Paid Off
08/03/2019	\$164.27/6 MONTHS EQUAL PAY 0% APR	\$0.00	\$164.27	Until Paid Off
08/04/2019	\$27.58/6 MONTHS EQUAL PAY 0% APR	\$0.00	\$22.58	Until Paid Off
04/01/2019	\$39.97/DEFERRED INTEREST WITH PAYMENT	Billed \$4.65	\$38.94	Expired
04/01/2019	\$69.84/DEFERRED INTEREST WITH PAYMENT	Billed \$8.39	\$69.83	Expired
04/01/2019	\$145.88/DEFERRED INTEREST WITH PAYMENT	Billed \$16.75	\$87.78	Expired
04/01/2019	\$1.48/DEFERRED INTEREST WITH PAYMENT	Billed \$0.00	\$1.30	Expired
05/30/2019	\$281.41/DEFERRED INTEREST WITH PAYMENT	\$27.54	\$257.25	12/05/2019
05/30/2019	\$30.64/DEFERRED INTEREST WITH PAYMENT	\$2.95	\$28.02	12/05/2019
05/30/2019	\$9.99/DEFERRED INTEREST WITH PAYMENT	\$0.96	\$9.14	12/05/2019

Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
OTHER CHARGES				
09/11	09/11	P9342007ZEHMB5BYL	AMAZON MARKETPLACE SEATTLE WA 985348949598 Women's Sequin Off The Shoulder	\$62.99
09/13	09/13	P93420082EHMB3ZVK	AMAZON MARKETPLACE SEATTLE WA 567799353457 Verdusa Women's Sleeveless Plu	\$28.99
TOTAL OTHER CHARGES				\$91.98
FEES				
09/28	09/28		LATE FEE	\$27.00
TOTAL FEES FOR THIS PERIOD				\$27.00
INTEREST CHARGED				
10/04	10/04		INTEREST CHARGE ON PURCHASES	\$94.17
TOTAL INTEREST FOR THIS PERIOD				\$94.17

2019 Totals Year-to-Date

Total Fees Charged in 2019	\$27.00
Total Interest Charged in 2019	\$600.06
Total Interest Paid in 2019	\$497.06

Interest Charge Calculation

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

Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Regular Purchase	NA	27.99% (v)	\$2,894.19	\$64.38
6 MONTHS EQUAL PAY 0% APR	Until Paid Off	0.00%	\$150.29	\$0.00
6 MONTHS EQUAL PAY 0% APR	Until Paid Off	0.00%	\$48.30	\$0.00
6 MONTHS EQUAL PAY 0% APR	Until Paid Off	0.00%	\$13.99	\$0.00
6 MONTHS EQUAL PAY 0% APR	Until Paid Off	0.00%	\$26.69	\$0.00
6 MONTHS EQUAL PAY 0% APR	Until Paid Off	0.00%	\$25.99	\$0.00
6 MONTHS EQUAL PAY 0% APR	Until Paid Off	0.00%	\$164.27	\$0.00
6 MONTHS EQUAL PAY 0% APR	Until Paid Off	0.00%	\$22.58	\$0.00

(continued on next page)

Interest Charge Calculation(continued)

Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
DEFERRED INTEREST WITH PAYMENT	12/05/2019	27.99% (v)	\$281.54	\$0.00
DEFERRED INTEREST WITH PAYMENT	12/05/2019	27.99% (v)	\$30.61	\$0.00
DEFERRED INTEREST WITH PAYMENT	12/05/2019	27.99% (v)	\$9.97	\$0.00

(v) = Variable Rate

New Promotional Financing Plans

Eligible card purchases may be billed under one of the following promotions: No Interest if Paid in Full within 6, 12, or 24 months. Under each of these promotions, if the promotional balance is not paid in full within the promotional period, interest will be imposed from the date of purchase at a rate of 27.99%. If a (v) is shown after your APR in the Interest Charge Calculation section of this billing statement, the APR is a variable rate and will vary with the market based on the Prime Rate. Minimum monthly payments are required. See promotional advertising for further details.

Cardholder News and Information

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

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.

EXHIBIT C

IRIS M DEL CID
Account Number [REDACTED] 4500

Visit us at www.syncbank.com/amazon
Customer Service: 1-866-771-1104

Previous Balance	\$4,141.46
+ Fees Charged	\$38.00
+ Interest Charges	\$90.54
New Balance	\$4,270.00
Credit Limit	\$3,500.00
Available Credit	\$0.00
Statement Closing Date	04/05/2020
Days in Billing Cycle	31

New Balance	\$4,270.00
Amount Past Due	\$1,211.41
Total Minimum Payment Due	\$1,380.41
Overlimit Amount	\$770.00
Payment Due Date	04/28/2020

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 \$38.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

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

Rewards Earned YTD	\$0.00
Previous Rewards Balance	\$0.00
+ 5% Rewards Earned	\$0.00
- Rewards Redeemed	\$0.00
= Current Rewards Balance	\$0.00

Amazon Prime Cardholders can earn 5% Back on eligible Amazon.com purchases, and also earn Bonus Rewards by purchasing select items at Amazon.com. Bonus Rewards are earned in addition to the 5% Back benefit.

Visit amazon.com or www.syncbank.com/amazon to redeem available rewards. For more details about the 5% Back program, visit www.amazon.com/storecard.

The applicable terms of your promotional purchases are below. **DEFERRED INTEREST:** To avoid paying Accrued Interest Charges on any DEFERRED INTEREST promotion(s), you must pay at least your minimum payment due, if any, each month and the entire applicable Promotional Balance by the Expiration Date. **EQUAL PAY 0% APR** promotions are not assessed interest and equal monthly payments are required until the Promotional Balance is paid in full. **NO INTEREST** promotions are not assessed interest charges during the promotional period. For each promotional purchase, standard account terms will apply to any remaining balance after the Expiration Date. To make more than one payment, you can pay online at the online address stated above or you can mail in your payment to the address on the remit stub. This address is also available from our automated customer service system.

Purchase Date	Purchase Amount/Special Terms	Accrued Interest Charges	Promotional Balance	Expiration Date
07/09/2019	\$181.29/6 EQUAL MONTHLY PAYMENTS 0% APR	\$0.00	\$105.84	Until Paid Off
07/09/2019	\$58.30/6 EQUAL MONTHLY PAYMENTS 0% APR	\$0.00	\$34.01	Until Paid Off

(Continued on next page)

PAYMENT DUE BY 5 P.M. (ET) ON THE DUE DATE.

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

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

Account Number: [REDACTED] 4500

Total Minimum Payment Due	Amount Past Due	Payment Due Date	Overlimit Amount	New Balance
\$1,380.41	\$1,211.41	04/28/2020	\$770.00	\$4,270.00

Payment Enclosed: Please use
blue or black ink. Save a stamp,
pay on-line at
www.syncbank.com/amazon.

\$

New address or email? Print Changes on back.

IRIS M DEL CID
158 E AVENUE R4
PALMDALE CA 93550-5251

Make Payment to: SYNCHRONY BANK/AMAZON
PO BOX 960013
ORLANDO, FL 32896-0013

Need an extra card?

Call us at 1-866-448-4367

Promotional Purchase Summary (Continued)

Purchase Date	Purchase Amount/Special Terms	Accrued Interest Charges	Promotional Balance	Expiration Date
07/10/2019	\$16.99/6 EQUAL MONTHLY PAYMENTS 0% APR	\$0.00	\$9.85	Until Paid Off
08/03/2019	\$32.69/6 EQUAL MONTHLY PAYMENTS 0% APR	\$0.00	\$18.79	Until Paid Off
08/03/2019	\$25.99/6 EQUAL MONTHLY PAYMENTS 0% APR	\$0.00	\$18.31	Until Paid Off
08/03/2019	\$164.27/6 EQUAL MONTHLY PAYMENTS 0% APR	\$0.00	\$115.70	Until Paid Off
08/04/2019	\$27.58/6 EQUAL MONTHLY PAYMENTS 0% APR	\$0.00	\$15.91	Until Paid Off

Transaction Summary

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
FEES				
03/28	03/28		LATE FEE	\$38.00
			TOTAL FEES FOR THIS PERIOD	\$38.00
INTEREST CHARGED				
04/05	04/05		INTEREST CHARGE ON PURCHASES	\$90.54
			TOTAL INTEREST FOR THIS PERIOD	\$90.54

2020 Totals Year-to-Date

Total Fees Charged in 2020	\$152.00
Total Interest Charged in 2020	\$339.27
Total Interest Paid in 2020	\$0.00

Interest Charge Calculation

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

Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
Regular Purchase	NA	27.49% (v)	\$3,877.62	\$90.54
6 EQUAL MONTHLY PAYMENTS 0% APR	Until Paid Off	0.00%	\$105.84	\$0.00
6 EQUAL MONTHLY PAYMENTS 0% APR	Until Paid Off	0.00%	\$34.01	\$0.00
6 EQUAL MONTHLY PAYMENTS 0% APR	Until Paid Off	0.00%	\$9.85	\$0.00
6 EQUAL MONTHLY PAYMENTS 0% APR	Until Paid Off	0.00%	\$18.79	\$0.00
6 EQUAL MONTHLY PAYMENTS 0% APR	Until Paid Off	0.00%	\$18.31	\$0.00
6 EQUAL MONTHLY PAYMENTS 0% APR	Until Paid Off	0.00%	\$115.70	\$0.00
6 EQUAL MONTHLY PAYMENTS 0% APR	Until Paid Off	0.00%	\$15.91	\$0.00

(v) = Variable Rate

Cardholder News and Information

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

We are here to support you and are working hard to ensure our Synchrony team members can continue to provide you with uninterrupted, dependable service. We encourage you to use our online and mobile servicing tools.

As COVID-19 and its impact continue to evolve and develop, we remain focused on the health and safety of our employees and our communities, as well as our commitment to you, our customers.

We are also aware that some of our customers may experience financial hardship as a result of COVID-19. If you are impacted, please contact us to discuss how we can help.

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.

