



| Summary of Account Activity | | Payment Information | | |
|---|------------|---|--|--|
| Previous Balance | \$2,874.91 | New Balance \$2,835.17 | | |
| + New Purchases | \$0.00 | Total Minimum Payment Due \$100.00 | | |
| - Payments | \$110.00 | Payment Due Date 08/16/2021 | | |
| +/- Credits, Fees & Adjustments (net) | \$0.00 | PAYMENT DUE BY 5 P.M. EASTERN ON THE DUE DATE. | | |
| +/- Interest Charge (net) | \$70.26 | We may convert your payment into an electronic debit. See reverse side. | | |
| New Balance | \$2,835.17 | 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 \$40.00. | | |
| Credit Limit | \$6,500.00 | 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: | | |
| Available Credit | \$3,664.00 | | | |
| Days in Billing Period | 30 | | | |
| Pay online for free at: mysynchrony.com/home For Synchrony Bank customer service or to report your card lost or stolen, call 1-844-335-5909. | | | | |
| Best times to call are Wednesday - Friday. | | | | |
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| Transaction Summary | | | | | | | | | | | | |
|--|------------|-------------------|------------------------------|-----------|--------------------------|--|----------------------------|---------|--------------------------------|----------|-----------------------------|------------|
| Tran Date | Post Date | Reference Number | Description | Amount | | | | | | | | |
| 07/01/2021 | 07/01/2021 | 8534830FSHHJJ6HYL | PAYMENT - THANK YOU | (\$55.00) | | | | | | | | |
| 07/15/2021 | 07/15/2021 | 8534830G871JJ6JDL | PAYMENT - THANK YOU | (\$55.00) | | | | | | | | |
| FEES | | | | | | | | | | | | |
| TOTAL FEES FOR THIS PERIOD | | | | \$0.00 | | | | | | | | |
| INTEREST CHARGED | | | | | | | | | | | | |
| 07/23/2021 | 07/23/2021 | | INTEREST CHARGE ON PURCHASES | \$70.26 | | | | | | | | |
| TOTAL INTEREST FOR THIS PERIOD | | | | \$70.26 | | | | | | | | |
| <table><tr><th colspan="2">2021 Totals Year-to-Date</th></tr><tr><td>Total Fees Charged in 2021</td><td>\$40.00</td></tr><tr><td>Total Interest Charged in 2021</td><td>\$533.25</td></tr><tr><td>Total Interest Paid in 2021</td><td>\$1,145.00</td></tr></table> | | | | | 2021 Totals Year-to-Date | | Total Fees Charged in 2021 | \$40.00 | Total Interest Charged in 2021 | \$533.25 | Total Interest Paid in 2021 | \$1,145.00 |
| 2021 Totals Year-to-Date | | | | | | | | | | | | |
| Total Fees Charged in 2021 | \$40.00 | | | | | | | | | | | |
| Total Interest Charged in 2021 | \$533.25 | | | | | | | | | | | |
| Total Interest Paid in 2021 | \$1,145.00 | | | | | | | | | | | |

| HOME Credit Card Rewards | |
|--|--------|
| Cash Back Eligible Purchases This Period | \$0.00 |
| Cash Back Earned This Period | \$0.00 |

| Your Account News |
|---|
| Earn 2% Cash Back for purchases under \$299 with your Synchrony HOME Credit Card. Plus get 6 Months Special Financing for purchases over \$299. Visit mysynchrony.com/HOME for details. |

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

Pay online at mysynchrony.com or enclose this coupon with your check. Please use blue or black ink.



| Total Minimum Payment Due | Payment Due Date | New Balance | Account Number |
|---------------------------|------------------|-------------|---------------------|
| \$100.00 | 08/16/2021 | \$2,835.17 | xxxx xxxx xxxx 3085 |

Payment Enclosed : \$

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

KIMBERLY GADSDEN
RUSSELL GADSDEN
111 KALE CT
SAINT ROBERT MO 65584-3816

Make Payment to: SYNCHRONY BANK
PO BOX 960061
ORLANDO, FL 32896-0061

Interest Charge Calculation

| Type of Balance | Expiration Date | Annual Percentage Rate (APR) | Balance Subject to Interest Rate | Interest Charge |
|-----------------|-----------------|------------------------------|----------------------------------|-----------------|
| Purchases | NA | 29.99% | \$2,850.31 | \$70.26 |

New Promotional Financing Plans

This notice is to let you know about some promotional financing plans that may be available for you when you use your card for **future** purchases. This is only a summary of key terms. At times, we may offer you other promotional financing plans for certain purchases. Details of available promotions will be provided to you at the time of your transactions. Not all plans or all plan periods will be available at every retailer. For purposes of this notification, your **Purchase Annual Percentage Rate ("APR")s 29.99%** See the Interest Charge Calculation section of this billing statement to determine if this APR is variable. If a (v) is shown next to your APR, this APR will vary with the market based on the prime rate. Subject to credit approval. Regular account terms apply to non-promotional purchases and, after promotion ends, to promotional purchase.

No Interest if Paid Within Promotional Period
(These can be advertised as Deferred Interest promotions)
Under this promotion, no Interest Charges will be assessed if the promotional purchase balance (including any promotional fee) is paid in full within the promotional period. If the promotional purchase balance is not paid in full by the end of the promotional period, interest will be imposed from the date of purchase at the **Purchase APR** stated above. Minimum monthly payments are required. This promotion may be offered for periods of **6, 9, 12, 15, 18 or 24 months**.

In addition to participating Synchrony HOME retail locations, your card is now accepted at thousands of other retailers nationwide from furniture and décor to appliances and more. Visit mysynchrony.com/home to find locations near you. Purchases of \$299 or more made at these additional retailers are eligible for the 6 Month promotion described above.

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

Cardholder News & Information

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.

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.

