

amazon.com/storecardskill



Make a payment

Check payment due information
and pay your bill

Review recent transactions

Get details about your last purchases and charges

Check account information

Ask for your card summary, account balance, last payment, due date and more

Have a question? Call customer service at **1-866-634-8379**

The Amazon Store Card and Amazon Prime Store Card are issued by Synchrony Bank. Amazon, Alexa, Prime and all related logos are trademarks of Amazon.com, Inc. or its affiliates.

SYNCHRONY BANK

RUTH KOWALSKI

Account Number xxxx xxxx xxxx 6168

Visit us at www.syncbank.com/amazon

Customer Service: 1-866-634-8379

Summary of Account Activity	
Previous Balance	\$611.90
- Payments	\$300.00
- Other Credits	\$26.82
+ Purchases/Debits	\$315.46
+ Interest Charges	\$13.12
New Balance	\$613.66
Credit Limit	\$600.00
Available Credit	OVERLIMIT
Statement Closing Date	08/28/2019
Days in Billing Cycle	31

Payment Information	
New Balance	\$613.66
Total Minimum Payment Due	\$27.00
Overlimit Amount	\$13.66
Payment Due Date	09/20/2019

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 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	3 years	\$888.00

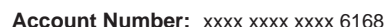
If you would like information about **credit counseling services**, call 1-877-302-8775.

Rewards Summary	
Rewards Earned YTD	\$99.24
Previous Rewards Balance	\$13.83
+ 5% Rewards Earned	\$13.88
- Rewards Redeemed	\$13.83
= Current Rewards Balance	\$13.88

Rewards Explained	
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.	

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.



Total Minimum Payment Due	Payment Due Date	Overlimit Amount	New Balance
\$27.00	09/20/2019	\$13.66	\$613.66

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

\$

RUTH KOWALSKI
283 RHODE ISLAND ST
BUFFALO NY 14213-2231

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

Interested in changing the due date for your Amazon.com Store Card or Amazon Prime Store Card?

To determine your eligibility and to discuss available options, please contact Synchrony Bank’s Customer Service at 1-866-634-8379.



Transaction Summary				
Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
PAYMENTS AND CREDITS				
08/08	08/08	P9342006Z01EFSG2G	PAYMENT - THANK YOU	(\$300.00)
08/09	08/09	F9342006X000AE221	REWARDS REDEMPTION ALPHARETTA GA	(\$13.83)
08/15	08/15	P93420073EHMBHP9K	AMAZON MARKETPLACE SEATTLE WA	(\$12.99)
			753335638534	
			Amazon.com Refund	
			TOTAL PAYMENTS AND CREDITS	(\$326.82)
OTHER CHARGES				
08/12	08/12	P93420071EHMQRZ8D	AMAZON DIGITAL SEATTLE WA	\$6.99
			473933768853	
			Sundance Now	
08/12	08/12	P93420071EHMQ2BR1	AMAZON DIGITAL SEATTLE WA	\$4.99
			456945367654	
			Cohen Media	
08/12	08/12	P93420071EHMDK49H	AMAZON PAYMENTS SEATTLE WA	\$4.99
			467886599596	
			AMZ*Twitch Interacti	
08/12	08/12	P93420071EHMDM984	AMAZON PAYMENTS SEATTLE WA	\$4.99
			765496594647	
			AMZ*Twitch Interacti	
08/12	08/12	P93420071EHMQYV9N	AMAZON PAYMENTS SEATTLE WA	\$4.99
			463353555389	
			AMZ*Twitch Interacti	
08/13	08/13	P93420072EHMBHP9L	AMAZON MARKETPLACE SEATTLE WA	\$25.98
			868956775786	
			ThinSlim Foods 90 Calorie, 0g	
			ThinSlim Foods 45 Calorie, 0g	
08/13	08/13	P93420072EHMBLRJ6	AMAZON MARKETPLACE SEATTLE WA	\$61.95
			557383358684	
			(120 Gummies 1500mg) Hemp Gu	
			iClever Kids Headphones Girls	
			mookaitedecor 1 lb Bulk Natura	
			SHIPPING AND TAX	
08/13	08/13	P93420072EHMD12K9	AMAZON PAYMENTS SEATTLE WA	\$4.99
			666676878353	
			AMZ*Twitch Interacti	
08/14	08/14	P93420073EHMBPH9T	AMAZON MARKETPLACE SEATTLE WA	\$9.78
			996864966483	
			Mixed Stone Crystal Orgone Pyr	
			SHIPPING AND TAX	
08/14	08/14	P93420073EHMD0LJ6	AMAZON PAYMENTS SEATTLE WA	\$4.99
			753894467755	
			AMZ*Twitch Interacti	
08/15	08/15	P93420076EHMBML63	AMAZON MARKETPLACE SEATTLE WA	\$43.49
			954788684558	
			Electric Duster, Battery Opera	
			SHIPPING AND TAX	
08/15	08/15	P93420076EHMBS2X9	AMAZON MARKETPLACE SEATTLE WA	\$29.99
			458444894386	
			Premium Dark Chocolate Baking	
08/16	08/16	P93420076EHM6GALK	AMAZON RETAIL SEATTLE WA	\$10.36
			768857887787	
			Sparkling Ice Variety Pack, 17	
(Continued on next page)				

Transaction Summary (Continued)												
Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount								
08/16	08/16	P93420076EHM6Z60J	SHIPPING AND TAX AMAZON RETAIL SEATTLE WA 433493467353	\$27.52								
08/16	08/16	P93420076EHMBKP1V	Festival Mushroom Pieces/Stems AMAZON MARKETPLACE SEATTLE WA 578337544854	\$9.99								
08/16	08/16	P93420076EHMBPM65	Keto and Co Fudge Brownie Mix AMAZON MARKETPLACE SEATTLE WA 795966964684	\$13.94								
08/16	08/16	P93420076EHMB7NEE	Carbquik Baking Biscuit Mix (4 AMAZON MARKETPLACE SEATTLE WA 639556748934	\$10.99								
08/16	08/16	P93420074EHMJW9SE	Lakanto Monkfruit 1:1 Sugar Su AMAZON PRIME CONS SEATTLE WA 567674764837	\$14.13								
08/17	08/17	P93420076EHMQNG79	Prime Membership Fee SHIPPING AND TAX AMAZON DIGITAL SEATTLE WA 975763555479	\$8.99								
08/18	08/18	P93420077EHM6D62K	STARZ AMAZON RETAIL SEATTLE WA 645667597753	\$5.99								
08/18	08/18	P93420077EHMK6BTR	365 Everyday Value, Organic Cr AMAZON PRIME CONS SEATTLE WA 677758543846	\$5.43								
			Amazon Pantry Membership Fee SHIPPING AND TAX									
			TOTAL OTHER CHARGES	\$315.46								
			FEES									
			TOTAL FEES FOR THIS PERIOD	\$0.00								
			INTEREST CHARGED									
08/28	08/28		INTEREST CHARGE ON PURCHASES	\$13.12								
			TOTAL INTEREST FOR THIS PERIOD	\$13.12								
<table><tr><th colspan="2">2019 Totals Year-to-Date</th></tr><tr><td>Total Fees Charged in 2019</td><td>\$0.00</td></tr><tr><td>Total Interest Charged in 2019</td><td>\$100.79</td></tr><tr><td>Total Interest Paid in 2019</td><td>\$99.98</td></tr></table>					2019 Totals Year-to-Date		Total Fees Charged in 2019	\$0.00	Total Interest Charged in 2019	\$100.79	Total Interest Paid in 2019	\$99.98
2019 Totals Year-to-Date												
Total Fees Charged in 2019	\$0.00											
Total Interest Charged in 2019	\$100.79											
Total Interest Paid in 2019	\$99.98											

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	28.24% (v)	\$547.18	\$13.12
(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 28.24%. 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

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.

Cardholder Benefits and Information

Manage your account online at www.syncbank.com/amazon. Check your balance, view your statements, pay your bill, update your personal information and more!

As an Amazon Prime Store Cardholder, any 5% back rewards you may have earned in this billing cycle will be displayed in the 5% Rewards Earned line of the Rewards Summary section above. Not an Amazon Prime Store Cardholder? Visit www.amazon.com/storecard to learn how to upgrade today.

Use your Amazon Prime Store Card to pay in more places! Amazon Prime Store Cardholders can now use their card to pay for transactions with many merchants who offer Pay with Amazon. When using Pay with Amazon, select your Amazon Store Card as a payment option once you've signed in using your Amazon credentials. Visit <http://payments.amazon.com/storecard> to see eligible sites.